

# SC Germany Auto 2013-2 Monthly Investor Report



DEUTSCHER  
VERBRIEFUNGSSTANDARD



## SC Germany Auto 2013-2 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	45				
Monthly Period	Apr 2017				
Interest Period from	13.03.2017	to	12.04.2017	=	30 days
Collection Period from	01.03.2017	to	31.03.2017		

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### **IMPORTANT NOTICE to Investors:**

Pursuant to Clause 22.3 of the receivables purchase agreement entered into between SC Germany Auto 2013-2 UG (haftungsbeschränkt) and Santander Consumer Bank AG, and to Condition 7.4(a) of the Terms and Conditions of the Notes, Santander Consumer Bank AG has exercised the repurchase option relating to the outstanding Purchased Receivables effective with payment date 12th April 2017 which will be the final payment date on which the Notes are redeemed in full.

This is the last investor report for SC Germany Auto 2013-2 UG (haftungsbeschränkt).

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**1. Portfolio Information**



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	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
<b>Outstanding Receivables</b>			
<b>Beginning of Period</b>	<b>15.481</b>	<b>62.837.041,79 €</b>	<b>69.544.839,74 €</b>
Scheduled Principal Payments		5.075.633,80 €	
Prepayment Principal		2.315.671,10 €	
Others		40.568,63 €	
<b>Total Principal Collections</b>		<b>7.431.873,53 €</b>	<b>6.654.417,67 €</b>
<b>Total Interest Collections</b>		<b>335.042,48 €</b>	<b>347.865,01 €</b>
<b>Defaults</b>		<b>7.691,41 €</b>	<b>53.380,28 €</b>
<b>Repurchase of receivables due to exercised Clean-Up Call</b>	<b>12.288</b>	<b>55.397.476,85 €</b>	
<b>End of Period</b>	<b>0</b>	<b>- €</b>	<b>62.837.041,79 €</b>
Current Prepayment Rate (annualised)		36,3%	

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**2. Reserve Accounts**



Reporting Date	07.04.2017			
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Collection Period from	01.03.2017	to	31.03.2017	

**Note Balance**

Beginning of Period	62.837.043,90 €
End of Period	- €

**Reserve Accounts**

Reserve Account	in %		Trigger Event y/n
Beginning of Period	2,21%	1.390.897,81 €	
Cash Outflow		1.390.897,81 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Reserve Fund	0,00%	- €	
<b>(thereof) Liquidity Reserve Account</b>	<b>in %</b>		
Beginning of Period	2,21%	1.390.897,81 €	
Cash Outflow		1.390.897,81 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Liquidity Reserve Fund		- €	
<b>Commingling Reserve</b>	<b>in %</b>		
Beginning of Period	17,91%	11.257.218,82 €	yes
Cash Outflow		11.257.218,82 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Commingling Reserve Fund		- €	
<b>Set-Off Reserve (X)</b>	<b>in %</b>		
Beginning of Period	3,21%	2.014.277,77 €	
Cash Outflow		2.014.277,77 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Set-Off Reserve (X) Fund		- €	
<b>Set-Off Reserve (Y)</b>	<b>in %</b>		
Beginning of Period	4,44%	2.791.183,84 €	
Cash Outflow		2.791.183,84 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Set-Off Reserve (Y) Fund		- €	
<b>Set-Off Reserve (Z)</b>	<b>in %</b>		
Beginning of Period	0,65%	407.240,72 €	yes
Cash Outflow		407.240,72 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Set-Off Reserve (Z) Fund		- €	
Current Set-Off (Z) Amount		- €	
Set-Off Amount (per Loan)		- €	
Set-Off Amount (in % of Outstanding Balance)		0,00%	

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**3. Delinquency Data**



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**Note Balance**

Beginning of Period	62.837.043,90 €
End of Period	- €

**Delinquency Data and Ratios**

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
<b>3-MRA* 1- 30 days past due</b>	<b>0,86%</b>			
1- 30 days past due period before previous period		521.284,09 €	88.999,31 €	78
1- 30 days past due previous period		511.706,86 €	106.321,73 €	77
1- 30 days past due current period	0,93%	582.385,38 €	137.699,42 €	83
<b>3-MRA* 31- 60 days past due</b>	<b>0,26%</b>			
31- 60 days past due period before previous period		202.335,99 €	36.132,07 €	28
31- 60 days past due previous period		114.807,36 €	8.251,63 €	17
31- 60 days past due current period	0,28%	173.321,51 €	27.475,36 €	33
<b>3-MRA* 61-90 days past due</b>	<b>0,11%</b>			
61- 90 days past due period before previous period		100.815,43 €	19.995,81 €	16
61- 90 days past due previous period		56.769,25 €	8.165,59 €	10
61- 90 days past due current period	0,08%	48.573,35 €	6.410,12 €	9
<b>3-MRA* 91-120 days past due</b>	<b>0,04%</b>			
91- 120 days past due period before previous period		24.052,93 €	2.440,85 €	3
91- 120 days past due previous period		41.114,83 €	8.495,30 €	10
91- 120 days past due current period	0,01%	7.029,35 €	1.214,19 €	3
<b>3-MRA* 121-150 days past due</b>	<b>0,03%</b>			
121- 150 days past due period before previous period		28.206,35 €	11.622,80 €	4
121- 150 days past due previous period		25.316,61 €	2.975,67 €	2
121- 150 days past due current period	0,02%	12.398,64 €	1.841,49 €	2
<b>3-MRA* 151-180 days past due</b>	<b>0,04%</b>			
151- 180 days past due period before previous period		21.129,40 €	8.853,69 €	3
151- 180 days past due previous period		36.612,60 €	16.099,56 €	5
151- 180 days past due current period	0,03%	20.302,22 €	5.809,71 €	3

\* 3-MRA stands for three months rolling average

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### 4. Default Data



Reporting Date	07.04.2017				
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### Note Balance

Beginning of Period	62.837.043,90 €
End of Period	- €

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	7.691,41 €	
Current Period Recoveries	20.925,52 €	
Current Period Net Default	- 13.234,11 €	
New Number of Defaulted Contracts		1

#### Cumulative Default

Cumulative Gross Default	2.326.626,67 €	
Cumulative Recoveries	611.048,77 €	
Cumulative Net Default	1.715.577,90 €	
Total Number of Defaulted Contracts		360

**3-MRA\* /**  
current ratio **Ratio**

#### 3-MRA\* Annualised Net Default Ratio (New Default)

Annualised Loss Ratio period before previous period	0,28%
Annualised Loss Ratio previous period	0,85%
Annualised Loss Ratio current period	-0,29%

#### Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
<b>PDL Trigger</b>	7.500.000,00 €	

#### Repurchased Assets

Current Repurchased Asset Amount through breach of warranty or voluntary buyback	- €
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	- €

\* 3-MRA stands for three months rolling average

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4.1 Default Data per Quarter



Reporting Date	07.04.2017				
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Quarter of Default	Periods	New Defaults	Recoveries	Recoveries in Quarter																
				Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017		
Q3 2013	1-3	3.993,54	186,75	0,00	186,75	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Q4 2013	4-6	98.064,34	40.755,74	0,00	7.000,00	9.979,37	12.367,97	3.696,93	1.942,99	1.015,05	605,10	605,10	1.037,16	655,10	605,10	305,10	752,27	188,50		
Q1 2014	7-9	176.906,09	49.553,13	0,00	0,00	743,74	2.955,97	18.367,93	2.278,18	4.097,48	6.115,71	3.750,03	1.927,28	1.484,48	2.891,33	1.901,12	1.328,14	1.711,74		
Q2 2014	10-12	192.679,47	61.589,82	0,00	0,00	0,00	433,32	24.149,79	2.613,11	876,17	4.566,97	6.169,29	17.299,04	669,50	2.287,30	507,28	200,00	1.818,05		
Q3 2014	13-15	341.345,77	126.312,10	0,00	0,00	0,00	0,00	828,19	37.346,34	26.242,00	26.965,05	14.531,80	2.279,65	2.404,21	8.627,34	2.380,84	2.153,56	2.553,12		
Q4 2014	16-18	227.838,22	60.217,78	0,00	0,00	0,00	0,00	0,00	457,10	6.842,19	4.923,85	24.111,35	4.612,13	590,00	2.974,80	1.250,00	1.817,17	12.639,19		
Q1 2015	19-21	259.254,77	77.884,77	0,00	0,00	0,00	0,00	0,00	0,00	10.526,09	30.838,82	1.826,66	5.569,42	14.087,96	2.789,66	1.850,00	4.338,31	6.057,85		
Q2 2015	22-24	219.169,50	32.518,84	0,00	0,00	0,00	0,00	0,00	0,00	4.431,21	9.327,98	2.859,35	4.373,96	3.761,43	3.547,94	2.469,85	1.747,12			
Q3 2015	25-27	157.018,70	56.770,88	0,00	0,00	0,00	0,00	0,00	0,00	0,00	5.400,87	26.705,07	3.885,17	4.582,34	5.232,22	4.880,90	6.084,31			
Q4 2015	28-30	166.711,21	45.321,06	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	8.439,77	2.489,84	27.833,16	2.394,19	2.504,66	1.659,44			
Q1 2016	31-33	121.945,96	11.839,89	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	500,00	5.524,36	2.182,27	2.692,77	940,49			
Q2 2016	34-36	113.982,85	36.418,29	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	28.920,00	673,03	2.818,51	4.006,75			
Q3 2016	37-39	33.472,61	4.335,01	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	501,56	2.672,11	1.161,34			
Q4 2016	40-42	119.751,11	7.184,71	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	661,44	6.523,27			
Q1 2017	43-45	94.492,53	160,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	160,00			
<b>Total</b>		<b>2.326.626,67</b>	<b>611.048,77</b>	<b>0,00</b>	<b>7.186,75</b>	<b>10.723,11</b>	<b>15.757,26</b>	<b>47.042,84</b>	<b>44.637,72</b>	<b>49.598,98</b>	<b>78.446,71</b>	<b>65.723,08</b>	<b>70.728,87</b>	<b>31.140,22</b>	<b>90.796,82</b>	<b>22.725,55</b>	<b>29.289,69</b>	<b>47.251,17</b>		

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**5. Outstanding Notes**



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**1. Note Balance**

	All notes	Class A	Class B
<b>General Note Information</b>			
ISIN Code		XS0952561636	XS0952567591
Currency		EUR	EUR
Initial Tranching	in %	91,5%	8,5%
Legal Maturity		Mar 2023	Mar 2023
Expected Maturity		Feb 2018	Feb 2018
Original Rating (DBRS / Fitch / S&P)		AAA(sf)/Aaaf/AAA (sf)	NR/NR/NR
Current Rating (DBRS / Fitch / S&P)*		AAA(sf)/Aaaf/AAA (sf)	NR/NR/NR
Initial Notes Aggregate Principal Outstanding Balance	600.000.000,00 €	549.000.000,00 €	51.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		5.490	510
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	62.837.043,90 €	11.837.043,90 €	51.000.000,00 €
Available Distribution Amount	64.576.218,30 €		
Amortisation	62.837.043,90 €		
Redemption per Class	62.837.043,90 €	11.837.043,90 €	51.000.000,00 €
Redemption per Note		2.156,11 €	100.000,00 €
Class Principal Outstanding Balance End of Period	0,00 €	0,00 €	0,00 €
Current Tranching		0,0%	0,0%
Current Pool Factor		0,00	0,00

**2. Payments to Investors per Note**

	All notes	Class A	Class B
Interest Rate Basis: 1-M Euribor / Spread	-0,372%	+48 bps	+150 bps
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		2.156,11 €	100.000,00 €
> Principal Repayment per Note		<b>2.156,11 €</b>	<b>100.000,00 €</b>
Principal Outstanding per Note End of Period		0,00 €	0,00 €
> Interest accrued for the period		<b>1.043,10 €</b>	<b>47.940,00 €</b>
Interest Payment		<b>1.043,10 €</b>	<b>47.940,00 €</b>
Interest Payment per Note		<b>0,19 €</b>	<b>94,00 €</b>

**3. Credit Enhancements**

	Class A	Class B
Initial total CE (Subordination, Reserve)	9,50%	1,00%
Current CE (incl. Excess Spread)	n/a	n/a
Current CE (excl. Excess Spread)	n/a	n/a

**4. Placement Disclosure**

	Class A	Class B	
Pre-placed privately with investors which are not in the OG	- €	- €	At Closing
Retained by a member of the OG	- €	51.000.000 €	At Closing
Publicly offered to investors which are not in the OG	549.000.000 €	- €	At Closing
Privately-placed with investors which are not in the OG	- €	- €	Current Period
Retained by a member of the OG	- €	- €	Current Period
Publicly-placed with investors which are not in the OG	- €	- €	Current Period
Initially retained by a member of the OG, but subsequently placed with investors	- €	- €	Current Period

OG stands for Originator Group  
\* Last rating action as of 18.07.2013



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**6. Original Principal Balance**



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Collection Period	from 01.03.2017	to 31.03.2017

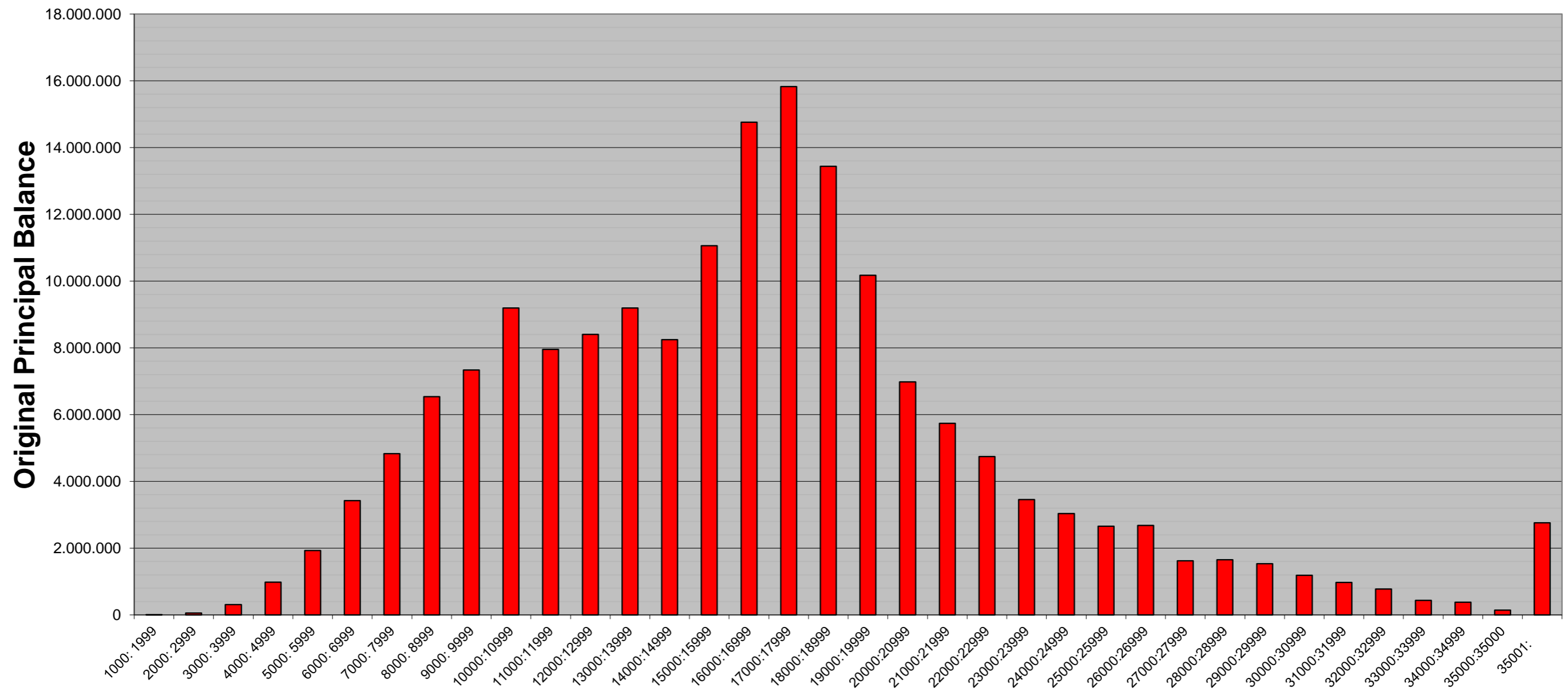
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1000:1999	7.012,00	0,00%	4	0,03%
2000:2999	58.659,27	0,03%	22	0,18%
3000:3999	308.812,80	0,18%	87	0,71%
4000:4999	978.232,87	0,56%	214	1,74%
5000:5999	1.928.415,88	1,11%	348	2,83%
6000:6999	3.426.193,86	1,96%	524	4,26%
7000:7999	4.830.160,03	2,77%	642	5,22%
8000:8999	6.539.706,59	3,75%	768	6,25%
9000:9999	7.337.298,60	4,21%	771	6,27%
10000:10999	9.191.887,37	5,27%	875	7,12%
11000:11999	7.950.164,28	4,56%	692	5,63%
12000:12999	8.407.160,15	4,82%	673	5,48%
13000:13999	9.195.495,25	5,27%	681	5,54%
14000:14999	8.247.219,90	4,73%	569	4,63%
15000:15999	11.062.974,64	6,34%	712	5,79%
16000:16999	14.764.661,10	8,46%	895	7,28%
17000:17999	15.827.687,19	9,07%	905	7,36%
18000:18999	13.438.159,59	7,70%	728	5,92%
19000:19999	10.177.466,86	5,83%	523	4,26%
20000:20999	6.982.884,26	4,00%	341	2,78%
21000:21999	5.737.844,25	3,29%	267	2,17%
22000:22999	4.745.043,10	2,72%	211	1,72%
23000:23999	3.454.251,06	1,98%	147	1,20%
24000:24999	3.035.075,29	1,74%	124	1,01%
25000:25999	2.653.738,50	1,52%	104	0,85%
26000:26999	2.677.981,94	1,54%	101	0,82%
27000:27999	1.622.529,57	0,93%	59	0,48%
28000:28999	1.650.875,90	0,95%	58	0,47%
29000:29999	1.531.535,21	0,88%	52	0,42%
30000:30999	1.187.174,26	0,68%	39	0,32%
31000:31999	976.105,12	0,56%	31	0,25%
32000:32999	778.227,00	0,45%	24	0,20%
33000:33999	435.440,96	0,25%	13	0,11%
34000:34999	380.215,33	0,22%	11	0,09%
35000:35000	140.000,00	0,08%	4	0,03%
35001:	2.762.091,79	1,58%	69	0,56%
<b>Total</b>	<b>174.428.381,77</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	14.195,02

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**6.1 Original PB (Graph)**

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**7. Current Principal Balance**



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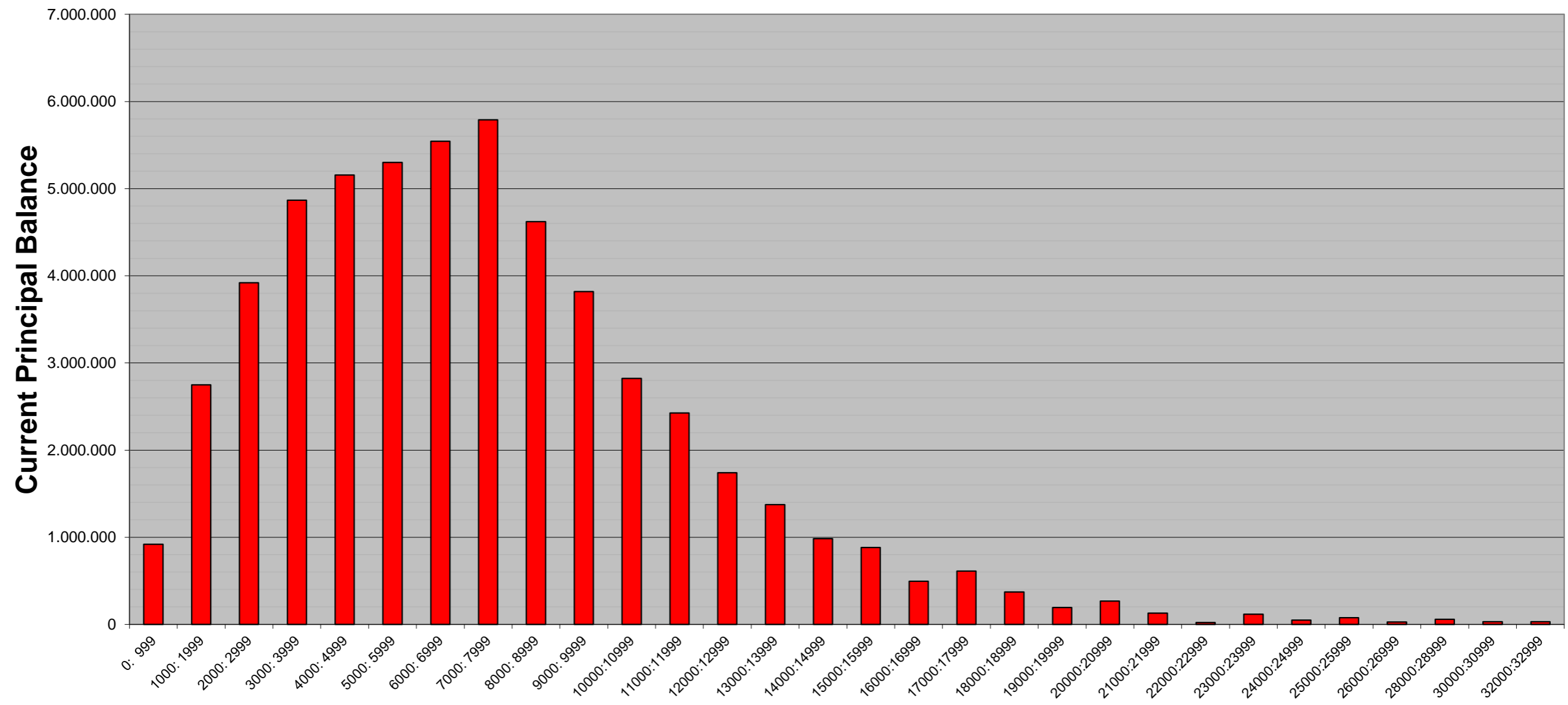
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 999	918.376,94	1,66%	1.823	14,84%
1000: 1999	2.750.019,85	4,96%	1.821	14,82%
2000: 2999	3.921.706,40	7,08%	1.585	12,90%
3000: 3999	4.867.378,62	8,79%	1.387	11,29%
4000: 4999	5.156.810,08	9,31%	1.150	9,36%
5000: 5999	5.299.857,37	9,57%	963	7,84%
6000: 6999	5.544.555,34	10,01%	857	6,97%
7000: 7999	5.789.870,51	10,45%	775	6,31%
8000: 8999	4.622.366,86	8,34%	545	4,44%
9000: 9999	3.819.585,79	6,89%	404	3,29%
10000:10999	2.823.760,80	5,10%	270	2,20%
11000:11999	2.424.734,43	4,38%	211	1,72%
12000:12999	1.741.739,34	3,14%	140	1,14%
13000:13999	1.374.127,00	2,48%	102	0,83%
14000:14999	983.665,63	1,78%	68	0,55%
15000:15999	881.082,75	1,59%	57	0,46%
16000:16999	494.363,41	0,89%	30	0,24%
17000:17999	611.899,24	1,10%	35	0,28%
18000:18999	370.804,86	0,67%	20	0,16%
19000:19999	195.010,53	0,35%	10	0,08%
20000:20999	266.574,47	0,48%	13	0,11%
21000:21999	129.609,50	0,23%	6	0,05%
22000:22999	22.044,47	0,04%	1	0,01%
23000:23999	115.891,44	0,21%	5	0,04%
24000:24999	49.484,72	0,09%	2	0,02%
25000:25999	75.547,36	0,14%	3	0,02%
26000:26999	26.319,84	0,05%	1	0,01%
28000:28999	57.423,28	0,10%	2	0,02%
30000:30999	30.839,58	0,06%	1	0,01%
32000:32999	32.026,44	0,06%	1	0,01%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

Statistics		in EUR
Average Amount		4.508,26

**SC Germany Auto 2013-2  
Monthly Investor Report**

**7.1 Current PB (Graph)**

Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	45				
Monthly Period	Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	



**SC Germany Auto 2013-2  
Monthly Investor Report**

**8. Borrower Concentration**



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			45			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	32.026,44	0,0578%	1
2	30.839,58	0,0557%	1
3	28.966,29	0,0523%	1
4	28.456,99	0,0514%	1
5	26.319,84	0,0475%	1
6	25.336,24	0,0457%	1
7	25.155,67	0,0454%	1
8	25.055,45	0,0452%	1
9	24.836,86	0,0448%	1
10	24.647,86	0,0445%	1
11	23.506,02	0,0424%	1
12	23.218,78	0,0419%	1
13	23.112,11	0,0417%	1
14	23.033,18	0,0416%	1
15	23.021,35	0,0416%	1
16	22.044,47	0,0398%	1
17	21.839,31	0,0394%	1
18	21.781,34	0,0393%	1
19	21.739,33	0,0392%	1
20	21.691,39	0,0392%	1
21	21.397,93	0,0386%	1
22	21.160,20	0,0382%	1
23	20.963,08	0,0378%	1
24	20.936,52	0,0378%	1
25	20.914,59	0,0378%	1
	<b>602.000,82</b>	<b>1,0867%</b>	<b>25</b>

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Monthly Investor Report**

**9. Geographical Distribution**



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	45	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017

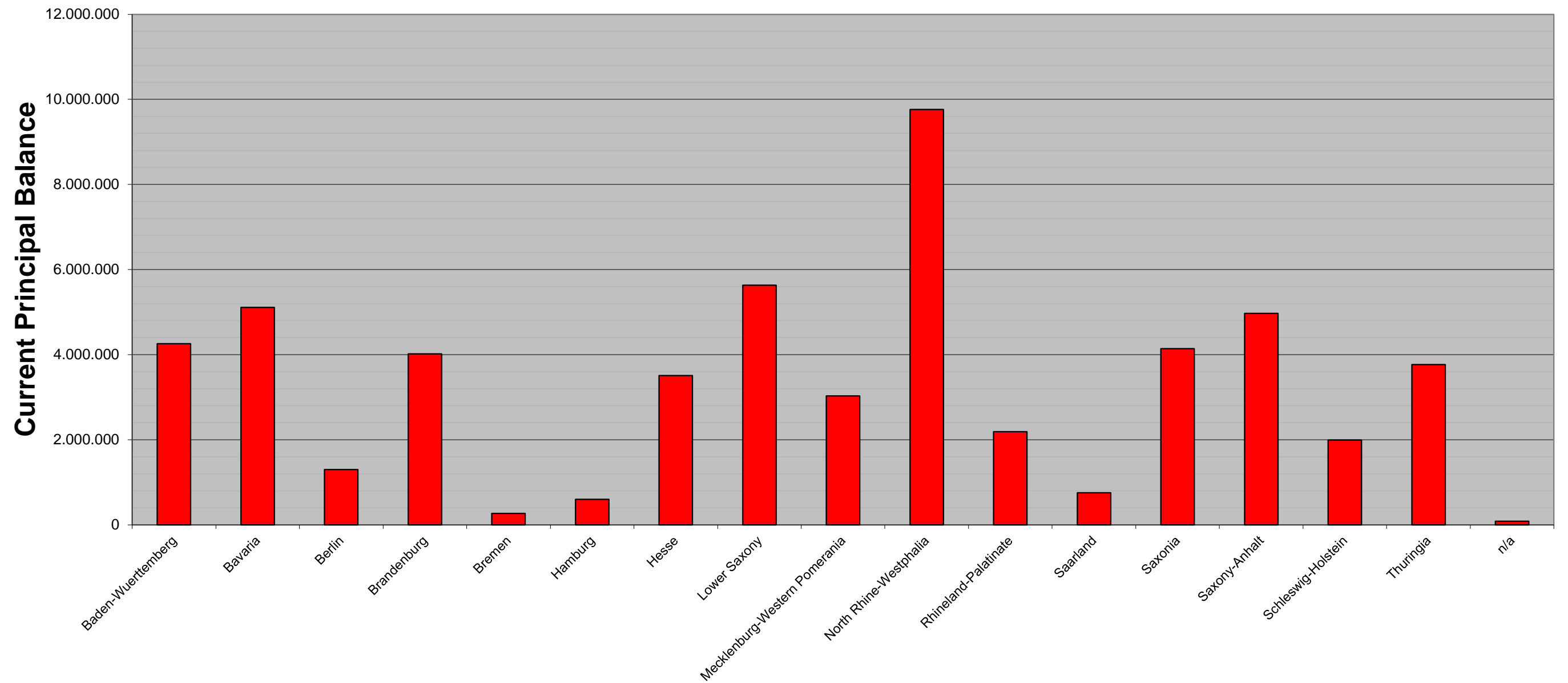
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	4.256.884,69	7,68%	916	7,45%
Bavaria	5.110.804,28	9,23%	1.045	8,50%
Berlin	1.298.483,95	2,34%	306	2,49%
Brandenburg	4.020.248,24	7,26%	890	7,24%
Bremen	270.406,75	0,49%	59	0,48%
Hamburg	599.648,66	1,08%	146	1,19%
Hesse	3.509.008,02	6,33%	708	5,76%
Lower Saxony	5.635.310,14	10,17%	1.207	9,82%
Mecklenburg-Western	3.030.169,03	5,47%	736	5,99%
North Rhine-Westphali	9.765.467,48	17,63%	2.250	18,31%
Rhineland-Palatinate	2.191.168,53	3,96%	495	4,03%
Saarland	752.281,01	1,36%	160	1,30%
Saxonia	4.139.212,51	7,47%	930	7,57%
Saxony-Anhalt	4.972.219,18	8,98%	1.122	9,13%
Schleswig-Holstein	1.995.193,64	3,60%	492	4,00%
Thuringia	3.765.153,02	6,80%	810	6,59%
n/a	85.817,72	0,15%	16	0,13%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

**SC Germany Auto 2013-2  
Monthly Investor Report**

**9.1 Geographical Distribution (Graph)**



Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	45				
Monthly Period	Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	



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Monthly Investor Report**

**10. Object/Vehicle Type**



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			45			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

<i>Vehicle Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
New Vehicle	22.040.592,75	39,79%	4.881	39,72%
Used Vehicle	33.356.884,10	60,21%	7.407	60,28%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Car	54.406.518,23	98,21%	11.946	97,22%
Leisure	567.593,74	1,02%	97	0,79%
Motorbike	423.364,88	0,76%	245	1,99%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>



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**11. Insurances**



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			45			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	19.532.233,45	35,26%	4.204	34,21%
Yes	35.865.243,40	64,74%	8.084	65,79%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	40.696.384,88	73,46%	9.214	74,98%
Yes	14.701.091,97	26,54%	3.074	25,02%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	50.420.341,20	91,02%	11.208	91,21%
Yes	4.977.135,65	8,98%	1.080	8,79%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

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**12. Type of Contract**



Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	45				
Monthly Period	Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	33.948.165,60	61,28%	9.707	79,00%
Yes	21.449.311,25	38,72%	2.581	21,00%
- of which balloon rates	18.251.607,17	32,95%		
- of which regular installments	3.197.704,08	5,77%		
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
39:51	1.110.006,02	6,08%	132	5,11%
52:64	17.063.247,91	93,49%	2.442	94,61%
65:72	41.712,04	0,23%	5	0,19%
73:	36.641,20	0,20%	2	0,08%
<b>Total</b>	<b>18.251.607,17</b>	<b>100,00%</b>	<b>2.581</b>	<b>100,00%</b>

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	18.054.612,39	98,92%	2.560	99,19%
13:25	196.994,78	1,08%	21	0,81%
<b>Total</b>	<b>18.251.607,17</b>	<b>100,00%</b>	<b>2.581</b>	<b>100,00%</b>

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Monthly Investor Report**

**13. Payment Methods**



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			45			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	53.620.237,90	96,79%	11.989	97,57%
Other	1.777.238,95	3,21%	299	2,43%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	27.142.363,57	49,00%	5.884	47,88%
1st of month	28.255.113,28	51,00%	6.404	52,12%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

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Monthly Investor Report**

**14. Downpayment**



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			45			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

<i>Downpayment (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	19.767.177,49	35,68%	4.186	34,07%	0,00%
0: 999	2.290.603,38	4,13%	627	5,10%	4,78%
1000: 1999	5.253.217,73	9,48%	1.346	10,95%	9,87%
2000: 2999	5.917.850,11	10,68%	1.374	11,18%	15,04%
3000: 3999	4.993.493,89	9,01%	1.136	9,24%	19,91%
4000: 4999	3.427.555,44	6,19%	794	6,46%	24,17%
5000: 5999	3.841.641,15	6,93%	822	6,69%	27,45%
6000: 6999	2.324.014,84	4,20%	486	3,96%	30,41%
7000: 7999	1.705.553,07	3,08%	346	2,82%	33,43%
8000: 8999	1.365.229,25	2,46%	297	2,42%	37,36%
9000: 9999	674.922,19	1,22%	149	1,21%	40,24%
10000:10999	1.382.837,74	2,50%	293	2,38%	39,59%
11000:11999	433.105,10	0,78%	79	0,64%	42,35%
12000:12999	430.719,57	0,78%	90	0,73%	45,70%
13000:13999	314.823,89	0,57%	55	0,45%	46,59%
14000:14999	178.177,12	0,32%	39	0,32%	49,95%
15000:15000	246.400,43	0,44%	39	0,32%	47,12%
15001:	850.154,46	1,53%	130	1,06%	54,10%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>	<b>17,83%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	2.880,57 €	4.368,85 €
Average Purchase Price	16.156,45 €	17.485,25 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		60.000,00 €
<b>Downpayment in %</b>	<b>17,83%</b>	<b>24,99%</b>

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Monthly Investor Report**

**15. Customer Yield**



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			45			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
2: 2	656.108,55	1,18%	116	0,94%
3: 3	4.826.254,02	8,71%	1.018	8,28%
4: 4	19.408.922,36	35,04%	3.768	30,66%
5: 5	20.343.355,61	36,72%	4.504	36,65%
6: 6	7.025.623,84	12,68%	1.855	15,10%
7: 7	2.132.009,74	3,85%	640	5,21%
8: 8	586.501,68	1,06%	239	1,94%
9: 9	408.181,75	0,74%	144	1,17%
10:10	10.519,30	0,02%	4	0,03%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

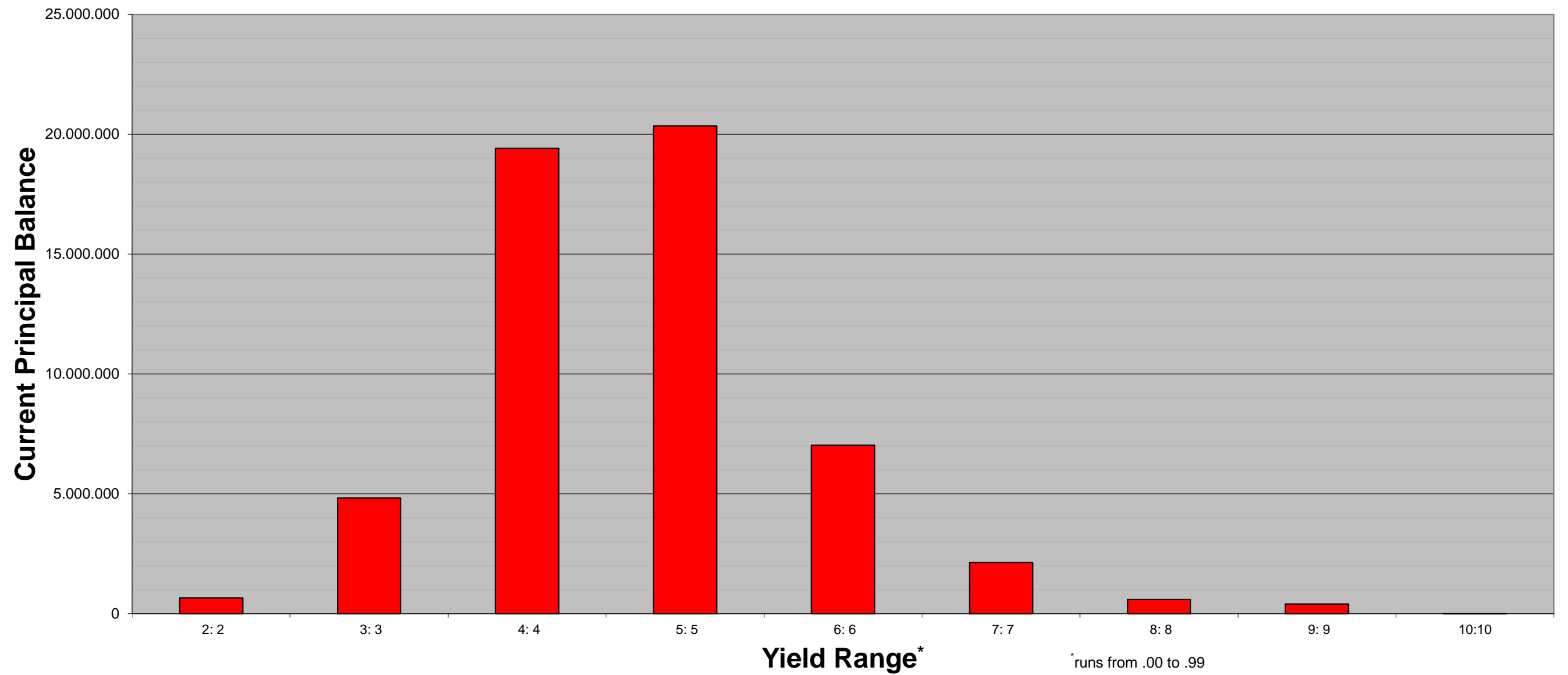
Statistics	in %
WA Interest	5,53%

\* runs from .00 to .99

**SC Germany Auto 2013-2  
Monthly Investor Report**

**15.1 Customer Yield (Graph)**

Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	45				
Monthly Period	Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	



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Monthly Investor Report**

**16. Seasoning**



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	45	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
45:47	247.898,02	0,45%	42	0,34%
48:50	21.326.804,01	38,50%	3.237	26,34%
51:53	11.436.649,18	20,64%	2.155	17,54%
54:56	8.266.183,64	14,92%	2.004	16,31%
57:59	7.204.232,84	13,00%	2.032	16,54%
60:62	3.519.708,56	6,35%	1.314	10,69%
63:65	1.722.676,06	3,11%	604	4,92%
66:68	1.249.343,46	2,26%	567	4,61%
69:71	229.152,87	0,41%	177	1,44%
72:74	105.718,97	0,19%	76	0,62%
75:77	44.436,05	0,08%	25	0,20%
78:80	34.113,51	0,06%	38	0,31%
81:	10.559,68	0,02%	17	0,14%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

**Statistics**

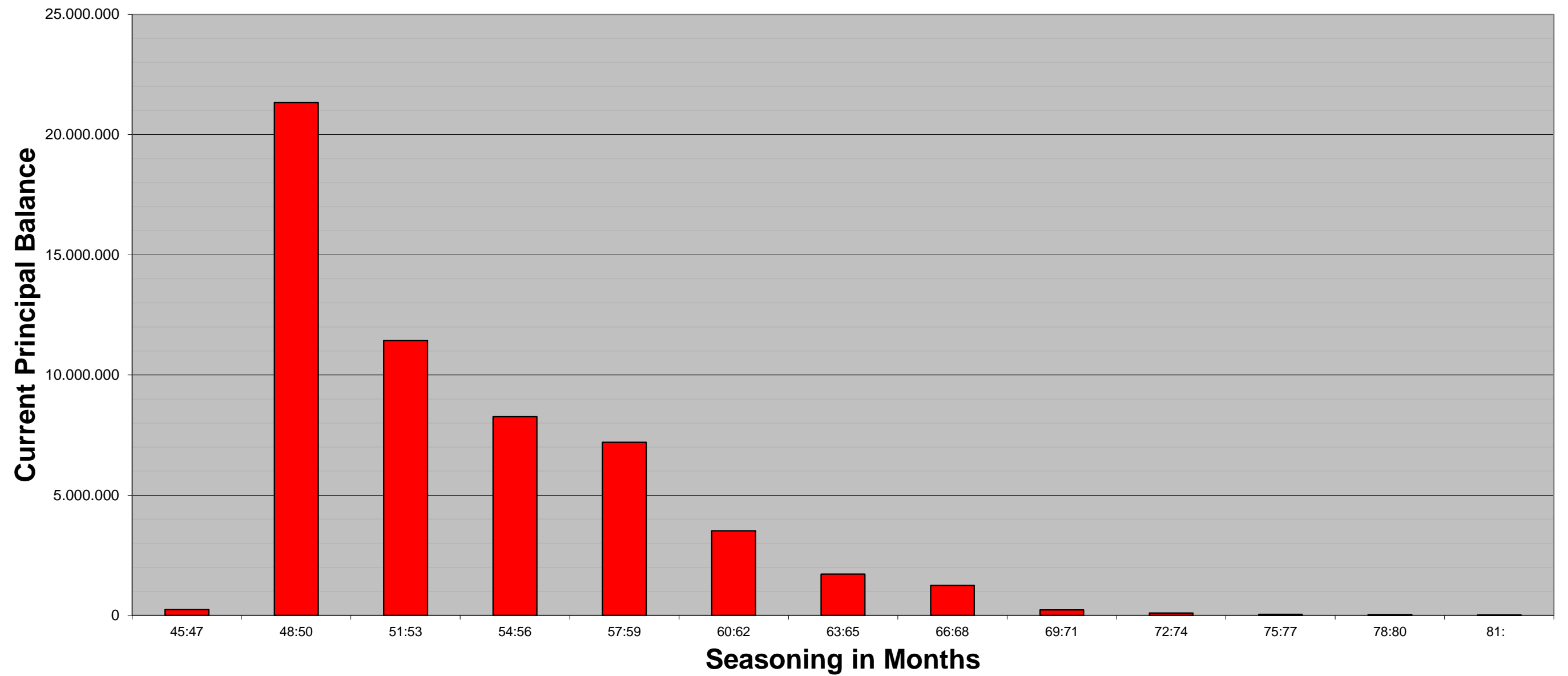
WA Seasoning	53,40
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**SC Germany Auto 2013-2  
Monthly Investor Report**

**16.1 Seasoning (Graph)**



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	45	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017





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**17. Remaining Term**



Reporting Date			07.04.2017		
Payment Date			12.04.2017		
Period No			45		
Monthly Period			Apr 2017		
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	9.378.924,96	16,93%	3.356	27,31%
7:13	20.169.958,70	36,41%	4.121	33,54%
14:20	6.507.150,67	11,75%	1.739	14,15%
21:27	9.300.103,76	16,79%	1.724	14,03%
28:34	5.819.224,14	10,50%	854	6,95%
35:41	3.977.951,67	7,18%	471	3,83%
42:48	184.203,02	0,33%	18	0,15%
49:55	59.959,93	0,11%	5	0,04%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

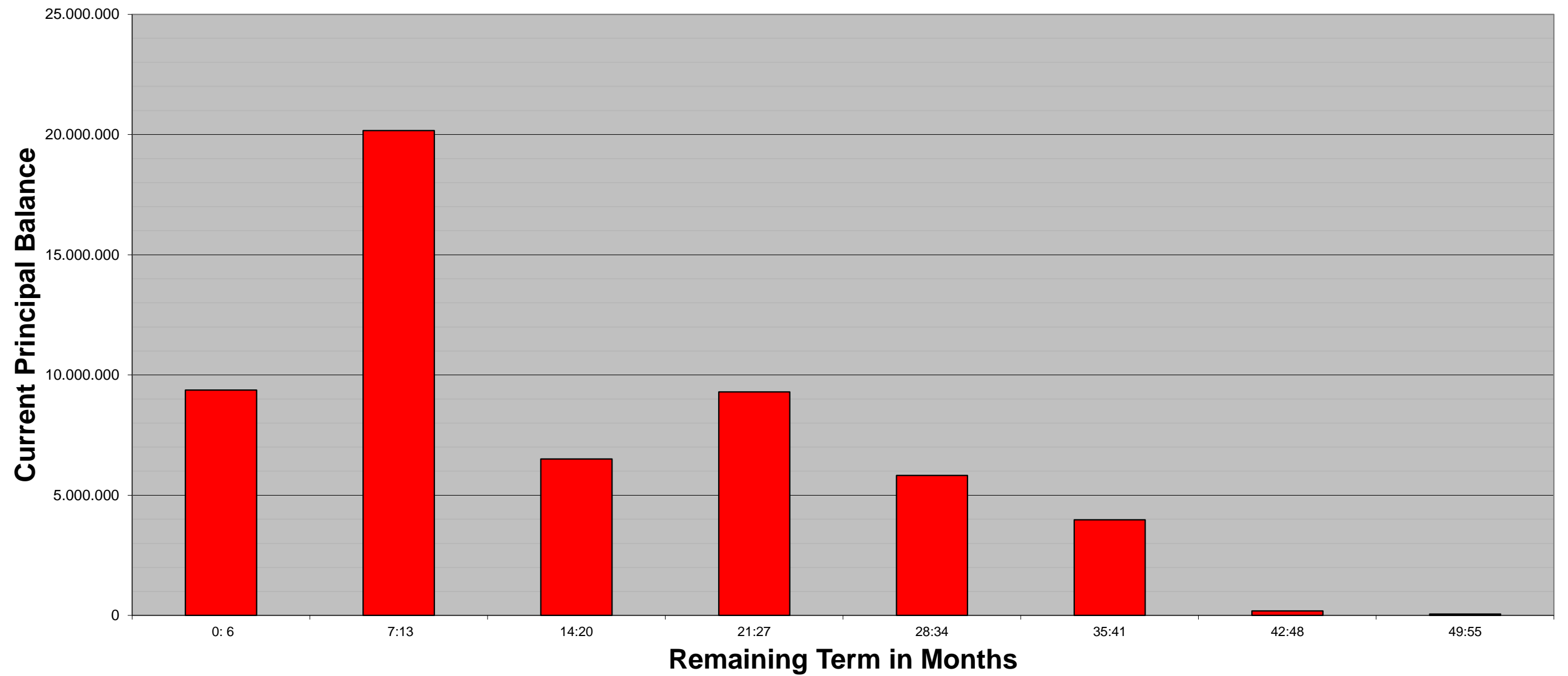
**Statistics**

WA Remaining Term	16,35
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**17.1 Remaining Term (Graph)**

Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			45			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		



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**18. Original Term**



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			45			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
39:51	1.087.508,50	1,96%	173	1,41%
52:64	25.403.860,24	45,86%	5.648	45,96%
65:77	13.764.845,22	24,85%	3.928	31,97%
78:	15.141.262,89	27,33%	2.539	20,66%
<b>Total</b>	<b>55.397.476,85</b>	<b>100,00%</b>	<b>12.288</b>	<b>100,00%</b>

**Statistics**

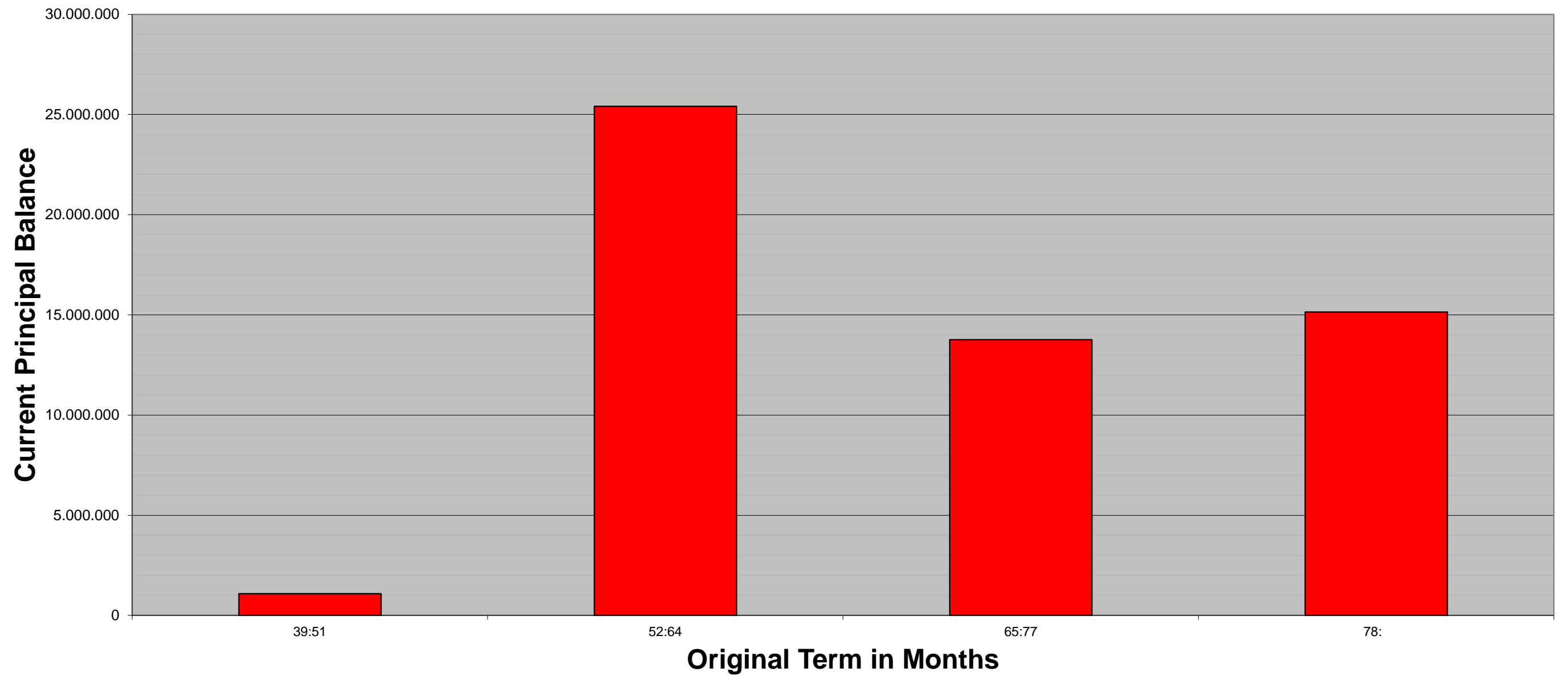
WA Original Term	69,75
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**SC Germany Auto 2013-2  
Monthly Investor Report**

**18.1 Original Term (Graph)**



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			45			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		



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**19. Manufacturer Brands**



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	45	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	8.248.040,61	14,89%	1.443	11,74%
2	5.649.890,77	10,20%	1.285	10,46%
3	4.822.365,19	8,71%	1.211	9,86%
4	4.498.639,52	8,12%	874	7,11%
5	3.507.854,05	6,33%	758	6,17%
6	3.396.932,92	6,13%	879	7,15%
7	2.496.663,47	4,51%	390	3,17%
8	2.451.490,78	4,43%	405	3,30%
9	2.124.195,68	3,83%	460	3,74%
10	1.943.848,92	3,51%	538	4,38%
11	1.685.995,22	3,04%	336	2,73%
12	1.487.588,91	2,69%	382	3,11%
13	1.477.812,45	2,67%	218	1,77%
14	1.435.675,10	2,59%	328	2,67%
15	1.292.980,54	2,33%	339	2,76%
	<b>46.519.974,13</b>	<b>83,97%</b>	<b>9.846</b>	<b>80,13%</b>

TOP 15 manufacturer brands in alphabetical order:  
Audi, BMW, Citroen, Ford, Honda, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Renault, Skoda, Volvo, VW

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**20. Priority of Payments + Transaction Costs**



Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	45				
Monthly Period	Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

**Priority of Payments**

Available Distribution Amount		64.576.218,30 €
Senior Expenses	-	127.795,95 €
Net Swap Payments	-	39.901,52 €
Interest Notes Class A	-	1.043,10 €
Interest Notes Class B	-	47.940,00 €
Payments to Liquidity Reserve Fund	-	- €
Principal Payments Class A	-	11.837.043,90 €
Principal Payments Class B	-	51.000.000,00 €
Payment due to rounding differences	-	- €
Payments to Reserve Fund	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Swap Termination Payments	-	n/a
Interest Subordinated Loan	-	2.466,53 €
Principal Payments Subordinated Loan	-	1.390.897,81 €
Payments to Seller	=	129.129,49 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- 127.795,95 €		
Interest accrued for the Period	- 48.983,10 €	- 1.043,10 €	- 47.940,00 €
Cumulative Interest accrued	- 7.613.170,20 €	- 4.866.116,40 €	- 2.747.053,80 €
Interest Payments	- 48.983,10 €	- 1.043,10 €	- 47.940,00 €
Cumulative Interest Payments	- 7.613.170,20 €	- 4.866.116,40 €	- 2.747.053,80 €
Interest accrued on Subordinated Loan for the	- 2.466,53 €		
Cumulative Interest accrued on Subordinated L	- 434.440,57 €		
Interest Payments on Subordinated Loan	- 2.466,53 €		
Cumulative Interest Payments on Subordinatec	- 434.440,57 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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**21. Swap Counterparty**



Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	45				
Monthly Period	Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

**Swap Counterparty**

Swap Counterparty HSBC Bank plc  
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	DBRS			Fitch			S & P			Trigger breach
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A	-		A	F1		A	A1		no
2nd Rating Trigger	Guarantee or Replacement	BBB	-		BBB+	F2		A-	-		no
3rd Rating Trigger	Guarantee or Replacement	-	-		BBB-	F3		-	-		no
<b>Current Counterparty Ratings</b>		-	-	-	AA-	F1+	STABLE	AA-	A-1+	NEG	

**Current Swap Data**

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	62.837.043,90
Fixed Rate	0,3900%
Floating Rate (Euribor)	-0,3720%
Net Swap Payments	-39.901,52
Notional Amount next period	0,00

**Swap Counterparty Details**

HSBC Bank plc  
Derivates & Swap Procession  
8 Canada Sqare  
Canary Wharf  
London, E14 5HQ  
United Kingdom  
Phone +49 211 910 4789  
Email: tilo.neubauer@hsbc.de

**Counterparty Replacement**

Old Counterparty HSBC Bank plc  
Current Counterparty HSBC Bank plc

**Swap Collateral**

Begining of Period	- €
Cash Outflow	- €
Cash Inflow	- €
End of Period	- €

Ratings as of 31.03.2017, data source: Bloomberg

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**22. Retention**



Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	45				
Monthly Period	12.04.2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

Santander Consumer Bank AG confirms its compliance to have continuously retained a net economic interest in the SC Germany Auto 2013-2 securitisation transaction of at least 5% of the securitised Purchased Receivables pursuant to Art. 405 of the CRR (Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013) by retaining the regulatory first loss tranche which is represented by the Subordinated Loan of at least 1% and by retaining the regulatory second loss tranche which is represented by the Class B Notes of at least 4%.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	599.999.999,96 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	62.837.041,79 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	0,00 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	6.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	1.390.897,81 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	0,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	51.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	51.000.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	0,00 €
Net Economic Interest Ratio as of Offer Date:	9,50%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	83,38%
Net Economic Interest Ratio as of the end of the Monthly Period:	0,00%



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**23. Counterparties**



Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	45				
Monthly Period	Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

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**Paying Agent:**

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**Transaction Account:**

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Phone: +44(20)733-02000

**Transaction Security Trustee:**

eMail: sfs.london@tmf-group.com  
Phone: +44(0) 207 832 4900

**Data Trustee:**

eMail: angela.bartl@tmf-group.com  
johannes.schoenfeldt@tmf-group.com  
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**Rating Agencies:**

**Banco Santander S.A.**  
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Regent's Place  
London NW1 3AN  
United Kingdom

**HSBC**  
8 Canada Square  
London E14 5HQ  
United Kingdom

**Natixis**  
BP 4  
75060 Paris Cedex 02  
France

**UniCredit Bank AG**  
Arabellastraße 12  
81925 München  
Germany

**Deutsche Bank AG, London Branch**  
1 Great Winchester Street  
London EC2N 2DB  
United Kingdom

**Elavon Financial Services Limited**  
5th Floor, 125 Old Broad Street  
London EC2N 1Ar  
United Kingdom

**TMF Trustee Limited**  
6 St Andrew Street  
London EC4A 3AE  
United Kingdom

**TMF Deutschland AG**  
Corporate Trust  
Eschenheimer Anlage 1  
60316 Frankfurt am Main  
Germany

**DBRS**  
Surveillance Team  
1 Minster Court  
London EC3R 7AA  
United Kingdom

**Fitch Ratings Limited**  
Structured Finance Monitoring  
30 North Colonnade, Canary Wharf  
London E14 5GN  
United Kingdom

**Standard & Poor's Ratings Services**  
Structured Finance  
20 Canada Square  
E14 5LH London  
United Kingdom

DBRS			Fitch			S & P			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A	R-1L	STABLE	A-	F2	STABLE	A-	A-2	POS	performing
-	-	-	AA-	F1+	STABLE	AA-	A-1+	NEG	performing
-	-	-	A	F1	STABLE	A	A-1	STABLE	performing
-	-	-	A-	F2	NEG	BBB	A-2	DEVELOP	performing
AL	R-1L	NEG	A-	F1	NEG	A-	A-2	NEG	performing
-	-	-	AA	F1+	STABLE	AA-	A-1+	STABLE	performing
-	-	-	-	-	-	-	-	-	performing
-	-	-	-	-	-	-	-	-	performing

Ratings as of 31.03.2017, data source: Bloomberg

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**24. Issuer Information**



Reporting Date		07.04.2017			
Payment Date		12.04.2017			
Period No		45			
Monthly Period		Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

**Deal Name:**

**SC Germany Auto 2013-2**

**Issuer:**

**SC Germany Auto 2013-2 UG (haftungsbeschränkt)**

The Managing Directors  
Steinweg 3-5  
60313 Frankfurt am Main  
Germany  
eMail fradirectors@wilmingtontrust.com  
fax +49 (0) 69 2992 5387

**Seller of the Receivables:**

**Santander Consumer Bank AG**

**Servicer Name:**

**Santander Consumer Bank AG**

**Reporting Entity:**

**Santander Consumer Bank AG**

Capital Markets  
Santander-Platz 1  
41061 Mönchengladbach  
Germany  
eMail abs\_ger@santander.de  
fax +49 (0) 2161 690 7077

**SPV-Administrator:**

**Wilmington Trust SP Services (Frankfurt) GmbH**

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**25. Santander Consumer Bank**



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	45	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017

**Contact Details**

**Capital Markets**

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**Ratings Santander**

**Banco Santander S.A.**

**Santander Consumer Finance S.A.**

**Santander Consumer Bank AG**

Initial Ratings as of 30.03.2017

Moody's			Fitch			S & P			DBRS		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
(P)A3	P-2	STABLE	A-	F2	STABLE	A-	A-2	POS	A	R-1L	STABLE
A3	P-2	STABLE	A-	F2	STABLE	BBB+	A-2	POS	-	-	-
-	-	-	A-	F2	STABLE	BBB+	A-2	POS	-	-	-

Ratings as of 31.03.2017, data source: Bloomberg

## SC Germany Auto 2013-2 Monthly Investor Report

### 26. Glossary



Reporting Date		07.04.2017				
Payment Date		12.04.2017				
Period No		45				
Monthly Period		Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

<b>Aggregate Outstanding Principal Amount:</b>	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
<b>Balloon Loan:</b>	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
<b>Balloon Payment:</b>	The final payment of a balloon loan.
<b>Defaulted Contracts/Defaults:</b>	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
<b>Delinquent Receivable:</b>	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
<b>Downpayment:</b>	The initial upfront portion of the total net amount due at the time of finalizing the contract.
<b>Excess Spread:</b>	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
<b>Gap Insurance:</b>	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
<b>Legal Maturity:</b>	Final Payment date on which each Class A Note will be redeemed in full.
<b>Expected Maturity:</b>	Maturity date of the notes under the assumption of (a) a 14% constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) a 2,7% Gross Loss Assumption.
<b>Leisure:</b>	Is composed of motorised and not motorised caravans and campers.
<b>Payment Protection Insurance:</b>	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
<b>Recoveries:</b>	Any amount received on defaulted contracts
<b>Repair Cost Insurance:</b>	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
<b>Set-Off Reserves (X/Y/Z):</b>	Protection against set-off risks due to (X) loan handling fees, (Y) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Z) deposits
<b>Used Vehicle</b>	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle