

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

**Cover Sheet Monthly Investor Report**



Reporting Date	09.08.2016				
Payment Date	12.08.2016				
Period No	37				
Monthly Period	Aug 2016				
Interest Period	from	12.07.2016	to	12.08.2016	= 31 days
Collection Period	from	01.07.2016	to	31.07.2016	

**Index**

**Page**

1. Portfolio Information	<a href="#">1</a>
2. Reserve Accounts	<a href="#">2</a>
3. Delinquency Data	<a href="#">3</a>
4. Default Data	<a href="#">4</a>
4.1 Default Data per Quarter	<a href="#">5</a>
5. Outstanding Notes	<a href="#">6</a>
6. Original Principal Balance	<a href="#">7</a>
6.1 Original PB (Graph)	<a href="#">8</a>
7. Current Principal Balance	<a href="#">9</a>
7.1 Current PB (Graph)	<a href="#">10</a>
8. Borrower Concentration	<a href="#">11</a>
9. Geographical Distribution	<a href="#">12</a>
9.1 Geographical (Graph)	<a href="#">13</a>
10. Object/Vehicle Type	<a href="#">14</a>
11. Insurances	<a href="#">15</a>
12. Contract Type	<a href="#">16</a>
13. Payment Methods	<a href="#">17</a>
14. Downpayment	<a href="#">18</a>
15. Customer Yield	<a href="#">19</a>
15.1 Customer Yield (Graph)	<a href="#">20</a>
16. Seasoning	<a href="#">21</a>
16.1 Seasoning (Graph)	<a href="#">22</a>
17. Remaining Term	<a href="#">23</a>
17.1 Remaining Term (Graph)	<a href="#">24</a>
18. Original Term	<a href="#">25</a>
18.1 Original Term (Graph)	<a href="#">26</a>
19. Manufacturer Brands	<a href="#">27</a>
20. Priority of Payments + Transaction Costs	<a href="#">28</a>
21. Swap Counterparty Data	<a href="#">29</a>
22. Retention	<a href="#">30</a>
23. Counterparties	<a href="#">31</a>
24. Issuer Information	<a href="#">32</a>
25. Santander Consumer Bank	<a href="#">33</a>
26. Glossary	<a href="#">34</a>

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

**1. Portfolio Information**



Reporting Date	09.08.2016				
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Period No	37				
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Interest Period from	12.07.2016	to	12.08.2016	=	31 days
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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>21.554</b>	<b>120.797.562,93 €</b>	<b>129.315.404,80 €</b>
Scheduled Principal Payments		5.232.174,51 €	
Prepayment Principal		2.467.105,12 €	
Others		48.116,16 €	
<b>Total Principal Collections</b>		<b>7.747.395,79 €</b>	<b>8.451.175,46 €</b>
<b>Total Interest Collections</b>		<b>616.233,89 €</b>	<b>716.839,47 €</b>
<b>Defaults</b>		<b>7.689,62 €</b>	<b>66.666,41 €</b>
<b>End of Period</b>	<b>20.602</b>	<b>113.042.477,52 €</b>	<b>120.797.562,93 €</b>
Current Prepayment Rate (annualised)		21,9%	

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

**2. Reserve Accounts**



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**Note Balance**

Beginning of Period	120.797.609,10 €
End of Period	113.042.490,00 €

**Reserve Accounts**

Reserve Account	in %		Trigger Event y/n
Beginning of Period	2,14%	2.586.309,08 €	
Cash Outflow	-	170.356,90 €	
Cash Inflow		- €	
End of Period	2,14%	2.415.952,18 €	
Required Reserve Fund	2,14%	2.415.952,18 €	
<b>(thereof) Liquidity Reserve Account</b>			
Beginning of Period	2,14%	2.586.309,08 €	
Cash Outflow	-	170.356,90 €	
Cash Inflow		- €	
End of Period	2,14%	2.415.952,18 €	
Required Liquidity Reserve Fund		2.415.952,18 €	
<b>Commingling Reserve</b>			
Beginning of Period	11,77%	14.213.098,93 €	yes
Cash Outflow		370.541,96 €	
Cash Inflow		- €	
End of Period	12,25%	13.842.556,97 €	
Required Commingling Reserve Fund		13.842.556,97 €	
<b>Set-Off Reserve (X)</b>			
Beginning of Period	2,70%	3.259.713,33 €	
Cash Outflow		176.160,96 €	
Cash Inflow		- €	
End of Period	2,73%	3.083.552,37 €	
Required Set-Off Reserve (X) Fund		3.083.552,37 €	
<b>Set-Off Reserve (Y)</b>			
Beginning of Period	4,42%	5.334.758,67 €	
Cash Outflow		377.778,61 €	
Cash Inflow		- €	
End of Period	4,39%	4.956.980,06 €	
Required Set-Off Reserve (Y) Fund		4.956.980,06 €	
<b>Set-Off Reserve (Z)</b>			
Beginning of Period	0,62%	749.127,62 €	yes
Cash Outflow		18.113,48 €	
Cash Inflow		- €	
End of Period	0,65%	731.014,14 €	
Required Set-Off Reserve (Z) Fund		731.014,14 €	
Current Set-Off (Z) Amount		731.014,14 €	
Set-Off Amount (per Loan)		35,48 €	
Set-Off Amount (in % of Outstanding Balance)		0,65%	

## SC Germany Auto 2013-2 Monthly Investor Report

### 3. Delinquency Data



Reporting Date	09.08.2016				
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Interest Period	from	12.07.2016	to	12.08.2016	= 31 days
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### Note Balance

Beginning of Period	120.797.609,10 €
End of Period	113.042.490,00 €

### 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>0,71%</b>			
1- 30 days past due period before previous period		915.106,70 €	66.908,71 €	118
1- 30 days past due previous period		990.398,20 €	92.883,75 €	139
1- 30 days past due current period	0,56%	679.624,60 €	40.318,65 €	93
<b>3-MRA* 31- 60 days past due</b>	<b>0,24%</b>			
31- 60 days past due period before previous period		169.300,93 €	27.825,13 €	26
31- 60 days past due previous period		345.362,63 €	53.458,45 €	41
31- 60 days past due current period	0,30%	360.686,91 €	39.349,97 €	56
<b>3-MRA* 61-90 days past due</b>	<b>0,08%</b>			
61- 90 days past due period before previous period		112.616,62 €	16.563,57 €	18
61- 90 days past due previous period		91.616,23 €	17.130,03 €	14
61- 90 days past due current period	0,08%	92.338,25 €	10.526,21 €	15
<b>3-MRA* 91-120 days past due</b>	<b>0,05%</b>			
91- 120 days past due period before previous period		108.825,52 €	11.833,53 €	14
91- 120 days past due previous period		44.723,82 €	4.045,65 €	7
91- 120 days past due current period	0,02%	22.424,47 €	9.999,50 €	4
<b>3-MRA* 121-150 days past due</b>	<b>0,03%</b>			
121- 150 days past due period before previous period		13.866,29 €	2.435,93 €	3
121- 150 days past due previous period		29.853,04 €	2.783,75 €	3
121- 150 days past due current period	0,04%	52.678,55 €	4.784,10 €	6
<b>3-MRA* 151-180 days past due</b>	<b>0,03%</b>			
151- 180 days past due period before previous period		34.302,24 €	10.479,23 €	5
151- 180 days past due previous period		42.325,06 €	7.052,16 €	6
151- 180 days past due current period	0,02%	25.942,00 €	3.376,88 €	3

\* 3-MRA stands for three months rolling average

## SC Germany Auto 2013-2 Monthly Investor Report

### 4. Default Data



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### Note Balance

Beginning of Period	120.797.609,10 €
End of Period	113.042.490,00 €

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	7.689,62 €	
Current Period Recoveries	7.634,78 €	
Current Period Net Default	54,84 €	
New Number of Defaulted Contracts		3

#### Cumulative Default

Cumulative Gross Default	2.086.600,04 €	
Cumulative Recoveries	519.417,14 €	
Cumulative Net Default	1.567.182,90 €	
Total Number of Defaulted Contracts		318

3-MRA\* /  
current ratio

Ratio

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

0,03%

Annualised Loss Ratio period before previous period	0,15%
Annualised Loss Ratio previous period	-0,06%
Annualised Loss Ratio current period	0,00%

#### 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

SC Germany Auto 2013-2  
Monthly Investor Report

4.1 Default Data per Quarter



Reporting Date	09.08.2016				
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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	
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
Q4 2013	4-6	98.064,34	39.611,57	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	101,70	
Q1 2014	7-9	176.906,09	45.450,69	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	838,56	
Q2 2014	10-12	192.679,47	59.171,77	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	107,28	
Q3 2014	13-15	341.345,77	119.962,86	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	738,28	
Q4 2014	16-18	227.838,22	44.661,42	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	150,00	
Q1 2015	19-21	259.254,77	66.308,61	0,00	0,00	0,00	0,00	0,00	0,00	10.526,09	30.838,82	1.826,66	5.589,42	14.087,96	2.789,66	670,00	
Q2 2015	22-24	219.169,50	26.074,91	0,00	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	1.320,98	
Q3 2015	25-27	157.018,70	42.354,45	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	8.400,87	26.705,07	3.885,17	4.582,34	1.781,00	
Q4 2015	28-30	166.711,21	39.349,73	0,00	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	586,96	
Q1 2016	31-33	121.945,96	7.321,63	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	500,00	5.524,36	1.297,27	
Q2 2016	34-36	113.982,85	28.962,75	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	28.920,00	42,75	
Q3 2016	37-37	7.689,62	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	
<b>Total</b>		<b>2.086.600,04</b>	<b>519.417,14</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>7.634,78</b>	

**SC Germany Auto 2013-2  
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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)/Aaasf/AAA (sf)	NR/NR/NR
Current Rating (DBRS / Fitch / S&P)*		AAA(sf)/Aaasf/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	120.797.609,10 €	69.797.609,10 €	51.000.000,00 €
Available Distribution Amount	10.957.619,71 €		
Amortisation	7.755.119,10 €		
Redemption per Class	7.755.119,10 €	7.755.119,10 €	0,00 €
Redemption per Note		1.412,59 €	0,00 €
Class Principal Outstanding Balance End of Period	113.042.490,00 €	62.042.490,00 €	51.000.000,00 €
Current Tranching		54,9%	45,1%
Current Pool Factor		0,11	1,00
<b>2. Payments to Investors per Note</b>			
Interest Rate Basis: 1-M Euribor / Spread	-0,367%	+48 bps	+150 bps
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		12.713,59 €	100.000,00 €
> Principal Repayment per Note		1.412,59 €	0,00 €
Principal Outstanding per Note End of Period		11.301,00 €	100.000,00 €
> Interest accrued for the period		6.807,60 €	49.755,60 €
Interest Payment		6.807,60 €	49.755,60 €
Interest Payment per Note		1,24 €	97,56 €
<b>3. Credit Enhancements</b>			
Initial total CE (Subordination, Reserve)		9,50%	1,00%
Current CE (incl. Excess Spread)		51,42%	6,31%
Current CE (excl. Excess Spread)		47,25%	2,14%
<b>4. Placement Disclosure</b>			
	<b>Class A</b>	<b>Class B</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	- €	51.000.000 €	Current Period
Publicly-placed with investors which are not in the OG	62.042.490 €	- €	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

**SC Germany Auto 2013-2  
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**6. Original Principal Balance**



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Collection Period	from 01.07.2016	to 31.07.2016

Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1000:1999	16.031,56	0,01%	10	0,05%
2000:2999	184.206,64	0,06%	71	0,34%
3000:3999	827.616,33	0,29%	234	1,14%
4000:4999	2.199.282,35	0,78%	484	2,35%
5000:5999	4.196.158,70	1,48%	758	3,68%
6000:6999	6.856.706,27	2,42%	1.050	5,10%
7000:7999	8.863.567,01	3,12%	1.179	5,72%
8000:8999	11.091.202,32	3,91%	1.302	6,32%
9000:9999	12.438.764,99	4,38%	1.307	6,34%
10000:10999	15.438.701,66	5,44%	1.470	7,14%
11000:11999	13.668.463,72	4,82%	1.189	5,77%
12000:12999	14.422.081,14	5,08%	1.154	5,60%
13000:13999	14.287.902,02	5,04%	1.058	5,14%
14000:14999	13.158.771,04	4,64%	908	4,41%
15000:15999	17.308.430,52	6,10%	1.114	5,41%
16000:16999	21.985.513,75	7,75%	1.332	6,47%
17000:17999	23.661.612,00	8,34%	1.352	6,56%
18000:18999	20.644.947,95	7,28%	1.118	5,43%
19000:19999	16.072.376,32	5,66%	826	4,01%
20000:20999	11.217.417,28	3,95%	548	2,66%
21000:21999	9.346.970,38	3,29%	435	2,11%
22000:22999	7.371.128,92	2,60%	328	1,59%
23000:23999	5.592.631,31	1,97%	238	1,16%
24000:24999	4.872.503,63	1,72%	199	0,97%
25000:25999	4.460.842,38	1,57%	175	0,85%
26000:26999	4.107.314,63	1,45%	155	0,75%
27000:27999	3.051.730,10	1,08%	111	0,54%
28000:28999	2.732.113,78	0,96%	96	0,47%
29000:29999	2.329.106,61	0,82%	79	0,38%
30000:30999	1.918.104,43	0,68%	63	0,31%
31000:31999	1.481.280,31	0,52%	47	0,23%
32000:32999	1.395.566,28	0,49%	43	0,21%
33000:33999	836.714,57	0,29%	25	0,12%
34000:34999	759.961,93	0,27%	22	0,11%
35000:35000	210.000,00	0,07%	6	0,03%
35001:	4.708.819,47	1,66%	116	0,56%
<b>Total</b>	<b>283.714.542,30</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>

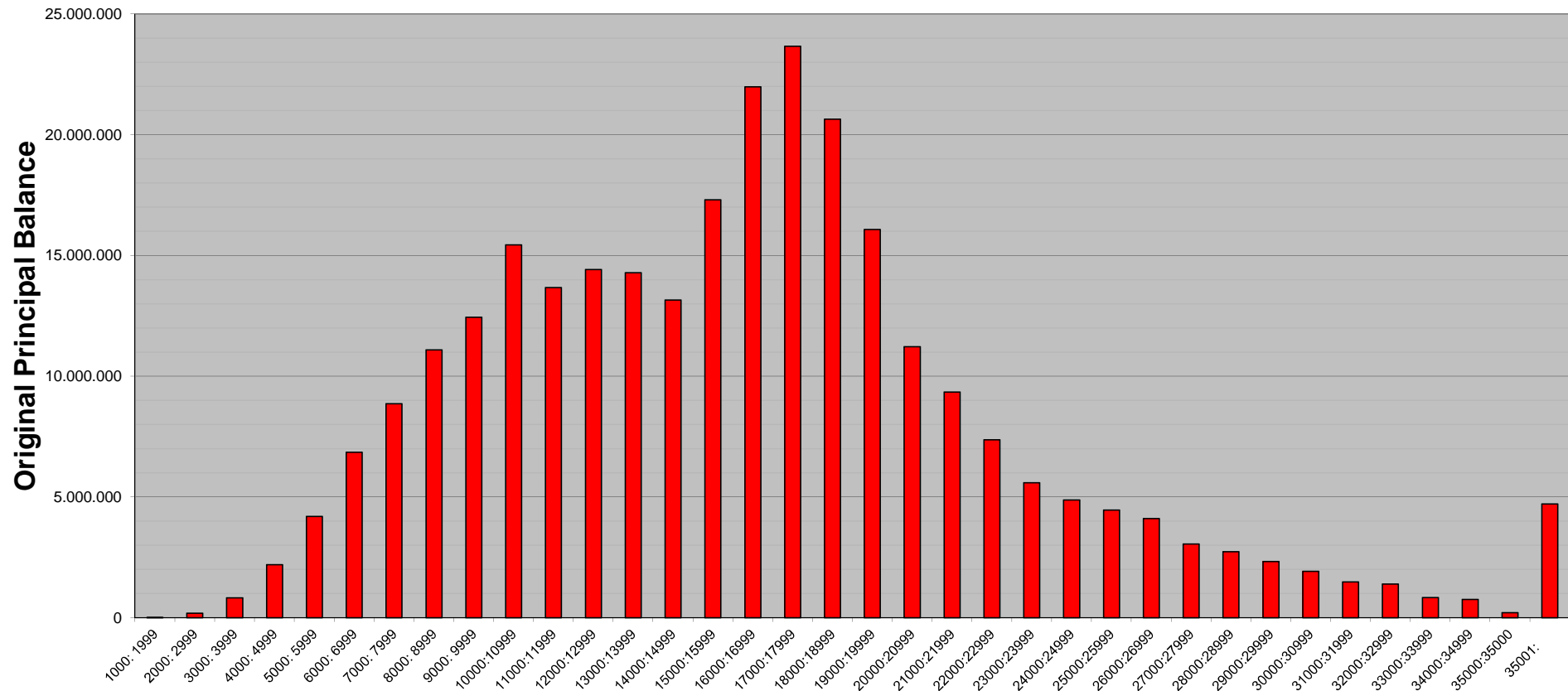
Statistics in EUR	
Average Amount	13.771,21



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

**6.1 Original PB (Graph)**

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**SC Germany Auto 2013-2  
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**7. Current Principal Balance**



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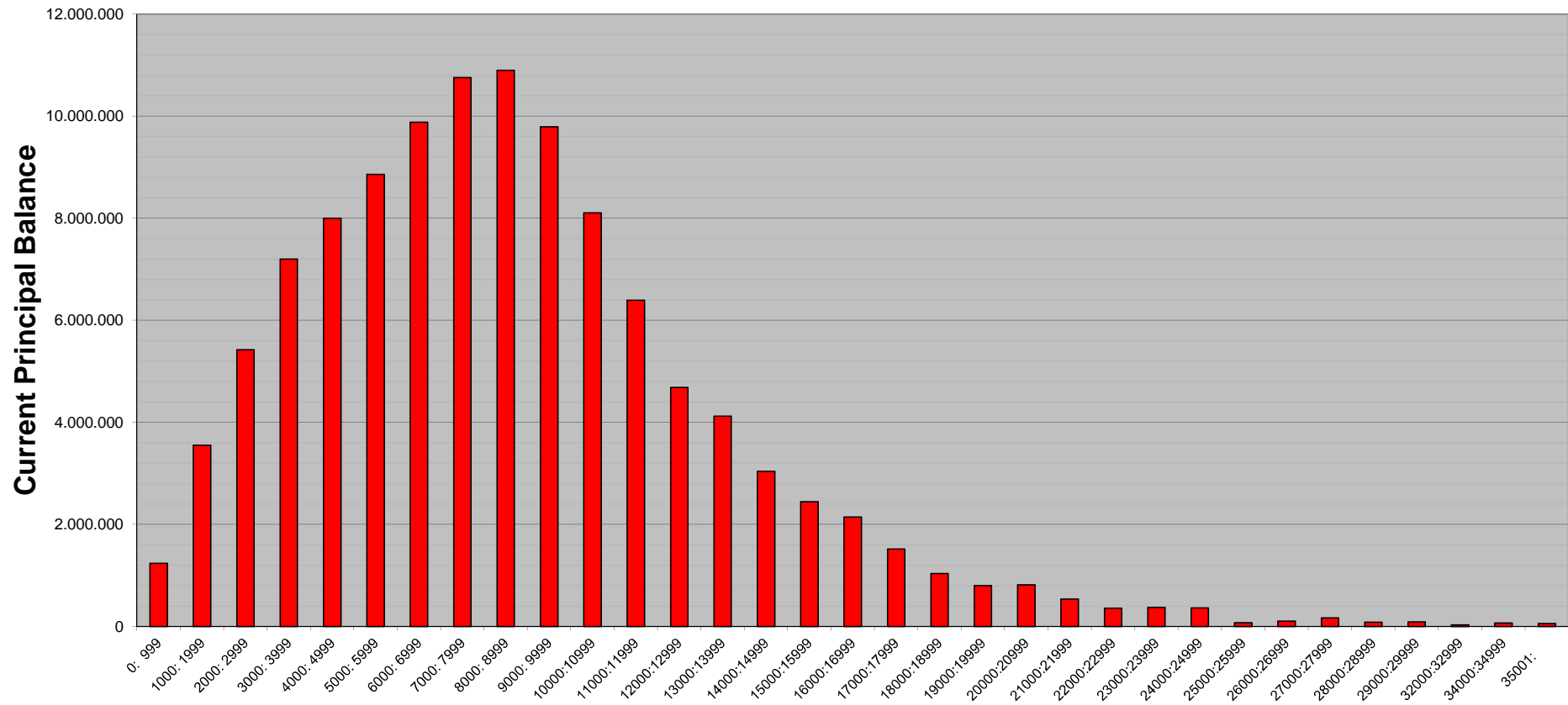
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 999	1.236.918,33	1,09%	2.489	12,08%
1000: 1999	3.552.981,40	3,14%	2.373	11,52%
2000: 2999	5.422.855,89	4,80%	2.169	10,53%
3000: 3999	7.201.580,74	6,37%	2.070	10,05%
4000: 4999	8.003.758,20	7,08%	1.787	8,67%
5000: 5999	8.862.252,23	7,84%	1.611	7,82%
6000: 6999	9.882.586,80	8,74%	1.522	7,39%
7000: 7999	10.758.887,16	9,52%	1.431	6,95%
8000: 8999	10.897.817,73	9,64%	1.284	6,23%
9000: 9999	9.794.708,15	8,66%	1.035	5,02%
10000:10999	8.107.020,63	7,17%	774	3,76%
11000:11999	6.394.709,57	5,66%	558	2,71%
12000:12999	4.687.607,12	4,15%	376	1,83%
13000:13999	4.122.627,47	3,65%	306	1,49%
14000:14999	3.041.906,07	2,69%	210	1,02%
15000:15999	2.443.607,16	2,16%	158	0,77%
16000:16999	2.142.940,75	1,90%	130	0,63%
17000:17999	1.517.731,28	1,34%	87	0,42%
18000:18999	1.037.359,79	0,92%	56	0,27%
19000:19999	798.631,51	0,71%	41	0,20%
20000:20999	817.933,52	0,72%	40	0,19%
21000:21999	536.243,44	0,47%	25	0,12%
22000:22999	360.257,97	0,32%	16	0,08%
23000:23999	376.079,08	0,33%	16	0,08%
24000:24999	365.276,84	0,32%	15	0,07%
25000:25999	75.811,58	0,07%	3	0,01%
26000:26999	106.406,98	0,09%	4	0,02%
27000:27999	166.468,68	0,15%	6	0,03%
28000:28999	84.541,29	0,07%	3	0,01%
29000:29999	88.030,74	0,08%	3	0,01%
32000:32999	32.666,35	0,03%	1	0,00%
34000:34999	69.023,55	0,06%	2	0,01%
35001:	55.249,52	0,05%	1	0,00%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	5.486,97

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

**7.1 Current PB (Graph)**

Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016



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

**8. Borrower Concentration**



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	55.249,52	0,0489%	1
2	34.604,02	0,0306%	1
3	34.419,53	0,0304%	1
4	32.666,35	0,0289%	1
5	29.618,93	0,0262%	1
6	29.222,18	0,0259%	1
7	29.189,63	0,0258%	1
8	28.456,10	0,0252%	1
9	28.063,84	0,0248%	1
10	28.021,35	0,0248%	1
11	27.992,65	0,0248%	1
12	27.927,59	0,0247%	1
13	27.914,51	0,0247%	1
14	27.711,00	0,0245%	1
15	27.558,76	0,0244%	1
16	27.364,17	0,0242%	1
17	27.298,75	0,0241%	2
18	26.934,66	0,0238%	1
19	26.902,99	0,0238%	1
20	26.322,11	0,0233%	1
21	26.247,22	0,0232%	1
22	25.610,61	0,0227%	1
23	25.123,22	0,0222%	1
24	25.077,75	0,0222%	1
25	24.875,50	0,0220%	1
	<b>730.372,94</b>	<b>0,6461%</b>	<b>26</b>

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

**9. Geographical Distribution**



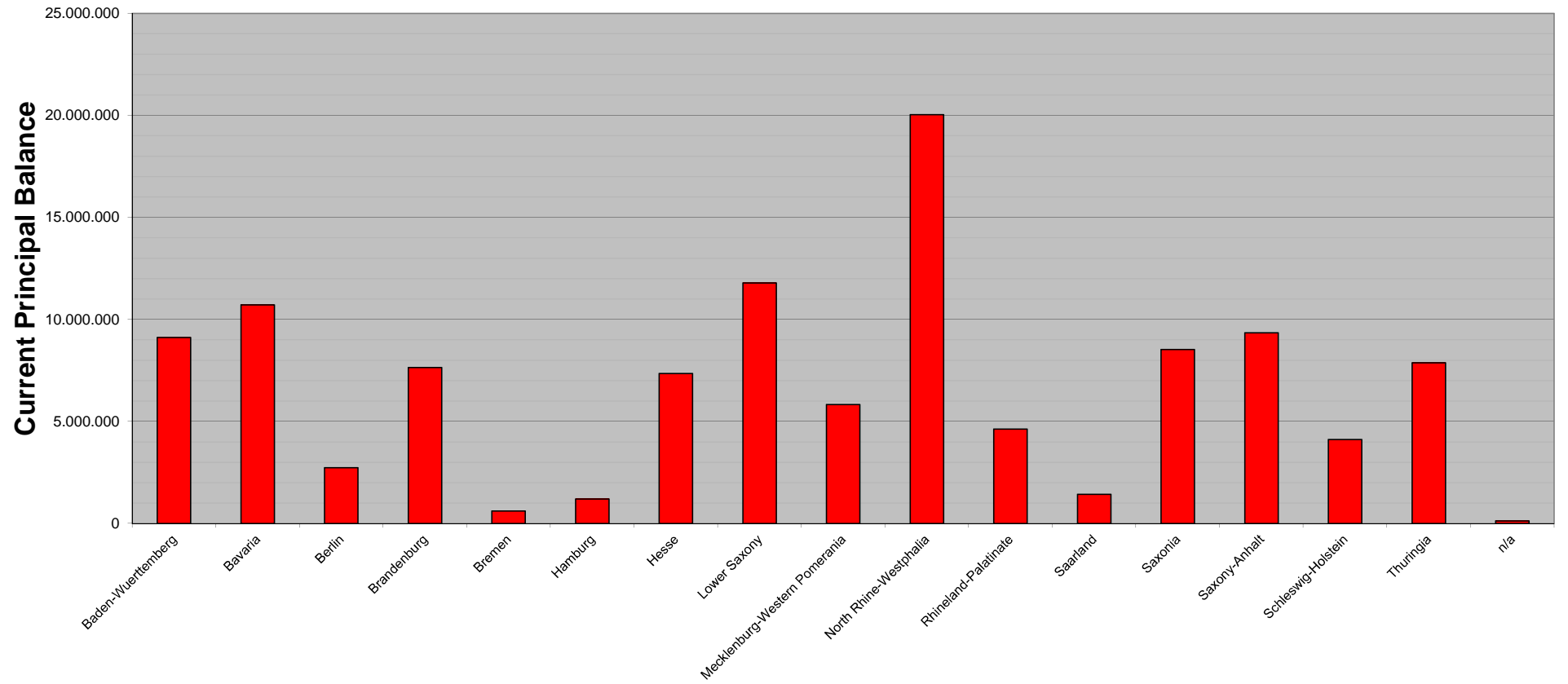
Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	9.111.187,39	8,06%	1.593	7,73%
Bavaria	10.708.946,84	9,47%	1.775	8,62%
Berlin	2.732.780,45	2,42%	520	2,52%
Brandenburg	7.645.259,90	6,76%	1.410	6,84%
Bremen	609.784,37	0,54%	111	0,54%
Hamburg	1.205.755,31	1,07%	238	1,16%
Hesse	7.349.316,63	6,50%	1.236	6,00%
Lower Saxony	11.789.022,66	10,43%	2.075	10,07%
Mecklenburg-Western	5.823.376,28	5,15%	1.154	5,60%
North Rhine-Westphali	20.034.170,59	17,72%	3.757	18,24%
Rhineland-Palatinate	4.620.981,57	4,09%	853	4,14%
Saarland	1.427.152,30	1,26%	273	1,33%
Saxonia	8.522.975,53	7,54%	1.615	7,84%
Saxony-Anhalt	9.345.460,99	8,27%	1.783	8,65%
Schleswig-Holstein	4.120.148,91	3,64%	820	3,98%
Thuringia	7.870.065,59	6,96%	1.370	6,65%
n/a	126.092,21	0,11%	19	0,09%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>

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

**9.1 Geographical Distribution (Graph)**

Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016



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

**10. Object/Vehicle Type**



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

<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	48.673.055,90	43,06%	8.352	40,54%
Used Vehicle	64.369.421,62	56,94%	12.250	59,46%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</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	111.152.518,16	98,33%	20.000	97,08%
Motorbike	1.041.663,92	0,92%	468	2,27%
Leisure	848.295,44	0,75%	134	0,65%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>

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

**11. Insurances**



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

<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	42.378.370,28	37,49%	7.289	35,38%
Yes	70.664.107,24	62,51%	13.313	64,62%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</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	85.773.006,52	75,88%	15.879	77,08%
Yes	27.269.471,00	24,12%	4.723	22,92%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</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	103.536.712,34	91,59%	18.873	91,61%
Yes	9.505.765,18	8,41%	1.729	8,39%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>



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

**12. Type of Contract**



Reporting Date			09.08.2016		
Payment Date			12.08.2016		
Period No			37		
Monthly Period			Aug 2016		
Interest Period	from	12.07.2016	to	12.08.2016	= 31 days
Collection Period	from	01.07.2016	to	31.07.2016	

<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	62.513.484,37	55,30%	15.036	72,98%
Yes	50.528.993,15	44,70%	5.566	27,02%
- of which balloon rates	39.897.362,32	35,29%		
- of which regular installments	10.631.630,83	9,40%		
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</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>
26:38	8.975,00	0,02%	1	0,02%
39:51	11.821.182,71	29,63%	1.510	27,13%
52:64	27.974.000,26	70,11%	4.046	72,69%
65:72	56.563,15	0,14%	7	0,13%
73:	36.641,20	0,09%	2	0,04%
<b>Total</b>	<b>39.897.362,32</b>	<b>100,00%</b>	<b>5.566</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	24.044.058,93	60,26%	3.396	61,01%
13:25	15.824.002,19	39,66%	2.168	38,95%
26:38	29.301,20	0,07%	2	0,04%
<b>Total</b>	<b>39.897.362,32</b>	<b>100,00%</b>	<b>5.566</b>	<b>100,00%</b>

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

**13. Payment Methods**



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

<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	109.415.935,66	96,79%	20.038	97,26%
Other	3.626.541,86	3,21%	564	2,74%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</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	53.894.476,89	47,68%	9.725	47,20%
1st of month	59.148.000,63	52,32%	10.877	52,80%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>

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

**14. Downpayment**



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

<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	37.202.463,11	32,91%	6.570	31,89%	0,00%
0: 999	4.300.803,23	3,80%	994	4,82%	4,95%
1000: 1999	10.174.677,76	9,00%	2.191	10,63%	10,37%
2000: 2999	12.105.576,88	10,71%	2.315	11,24%	15,46%
3000: 3999	10.290.828,08	9,10%	1.895	9,20%	20,28%
4000: 4999	7.557.266,73	6,69%	1.363	6,62%	24,45%
5000: 5999	8.410.281,35	7,44%	1.451	7,04%	27,47%
6000: 6999	5.220.959,04	4,62%	909	4,41%	31,22%
7000: 7999	3.898.085,65	3,45%	660	3,20%	33,91%
8000: 8999	3.014.255,26	2,67%	529	2,57%	37,62%
9000: 9999	1.656.860,56	1,47%	300	1,46%	40,70%
10000:10999	3.321.825,60	2,94%	541	2,63%	40,06%
11000:11999	1.033.839,41	0,91%	165	0,80%	42,95%
12000:12999	1.081.759,62	0,96%	174	0,84%	45,77%
13000:13999	743.430,66	0,66%	116	0,56%	47,45%
14000:14999	495.406,20	0,44%	78	0,38%	48,23%
15000:15000	613.334,76	0,54%	86	0,42%	48,25%
15001:	1.920.823,62	1,70%	265	1,29%	54,35%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>	<b>19,44%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.121,63 €	4.583,22 €
Average Purchase Price	16.054,08 €	17.425,62 €
Mimumum Downpayment		100,00 €
Maximum Downpayment		60.000,00 €
<b>Downpayment in %</b>	<b>19,44%</b>	<b>26,30%</b>

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

**15. Customer Yield**



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
2: 2	1.093.210,42	0,97%	159	0,77%
3: 3	11.718.595,22	10,37%	1.879	9,12%
4: 4	38.931.341,81	34,44%	6.157	29,89%
5: 5	40.495.165,52	35,82%	7.324	35,55%
6: 6	14.398.471,80	12,74%	3.220	15,63%
7: 7	4.291.655,39	3,80%	1.140	5,53%
8: 8	1.310.931,64	1,16%	441	2,14%
9: 9	767.579,82	0,68%	271	1,32%
10:10	35.525,90	0,03%	11	0,05%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>

Statistics	in %
WA Interest	5,50%

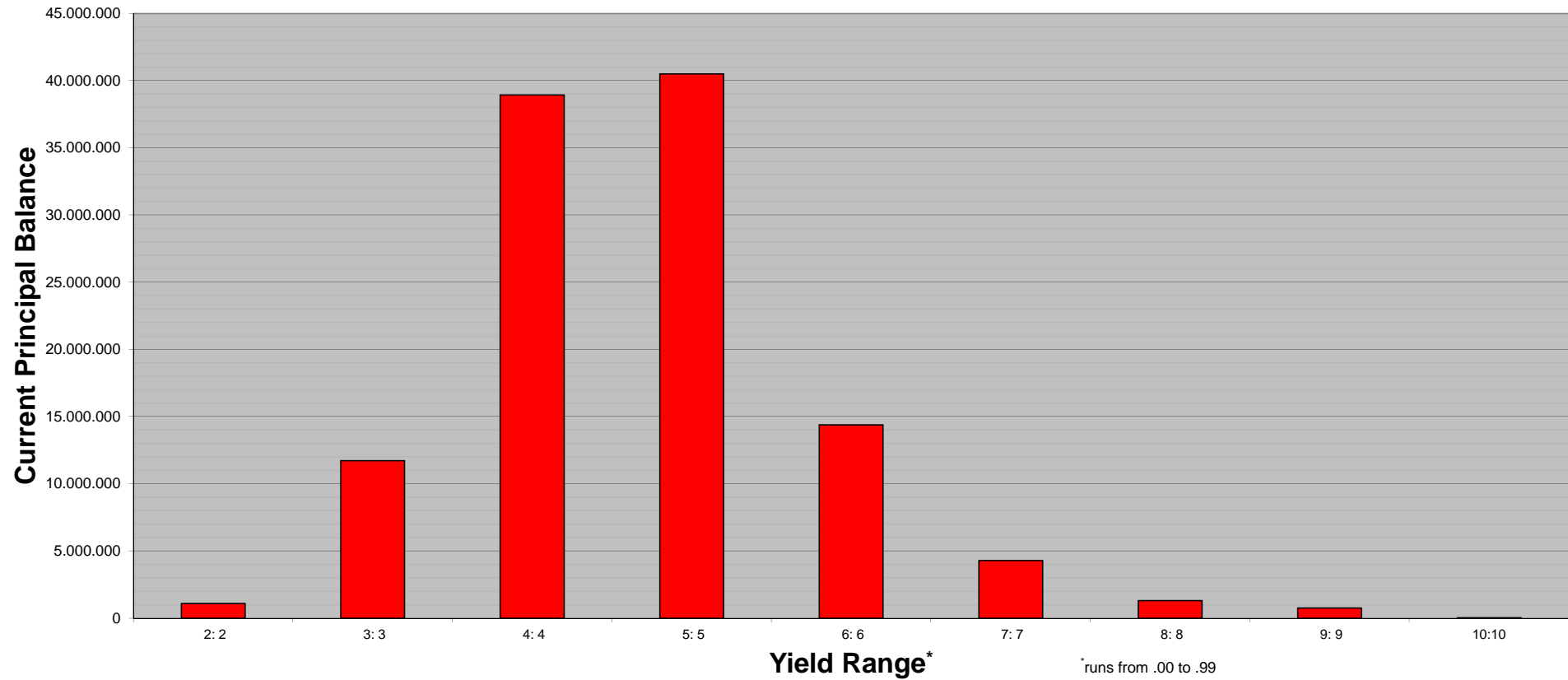
\* runs from .00 to .99

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

**15.1 Customer Yield (Graph)**



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016



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

**16. Seasoning**



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

<i>Seasoning 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>
39:41	26.066.705,06	23,06%	3.308	16,06%
42:44	28.363.520,71	25,09%	4.060	19,71%
45:47	17.832.857,01	15,78%	3.442	16,71%
48:50	14.266.342,27	12,62%	2.764	13,42%
51:53	10.844.182,45	9,59%	2.449	11,89%
54:56	7.402.707,48	6,55%	1.763	8,56%
57:59	6.028.103,63	5,33%	1.728	8,39%
60:62	1.419.217,94	1,26%	577	2,80%
63:65	390.508,14	0,35%	163	0,79%
66:68	183.995,52	0,16%	111	0,54%
69:71	163.423,04	0,14%	153	0,74%
72:74	80.914,27	0,07%	84	0,41%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>

**Statistics**

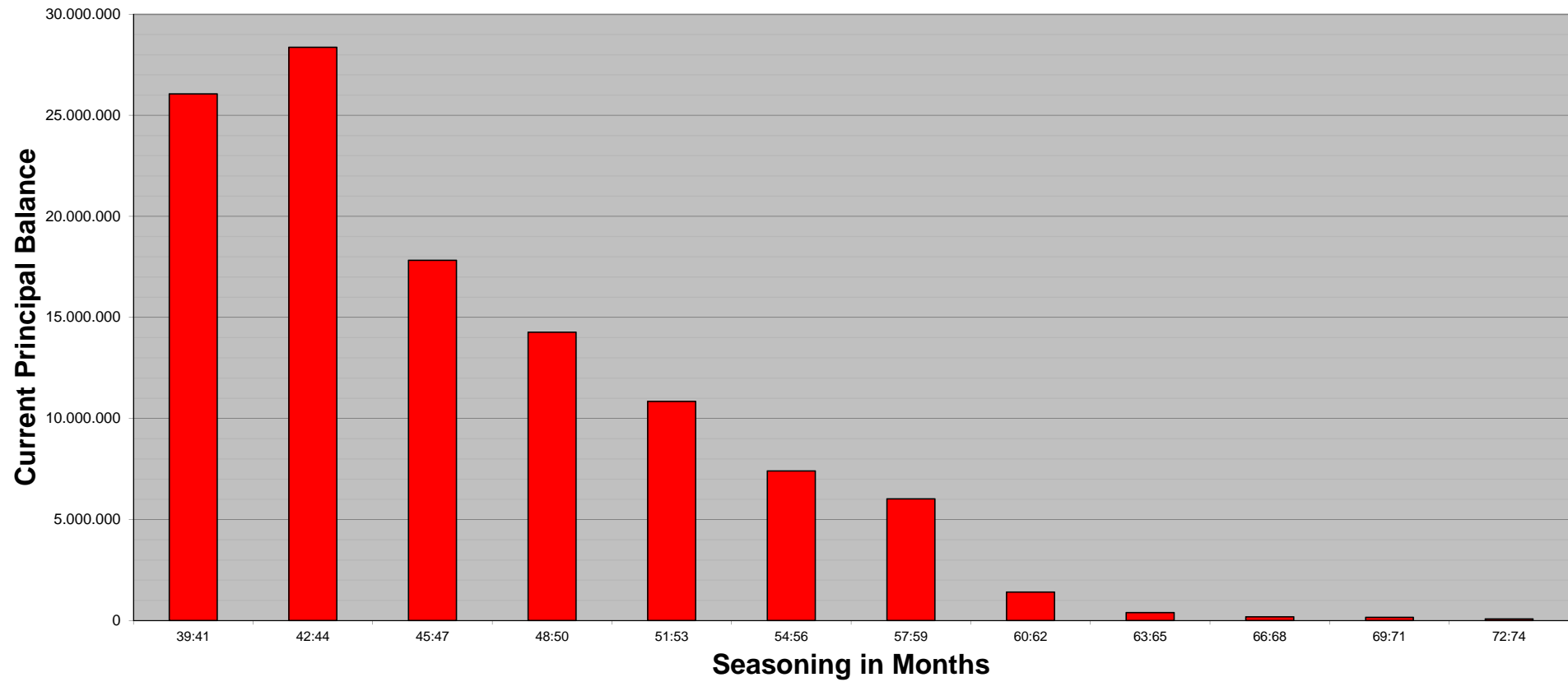
WA Seasoning	46,42
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**SC Germany Auto 2013-2  
Monthly Investor Report**

**16.1 Seasoning (Graph)**



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016



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

**17. Remaining Term**



Reporting Date			09.08.2016			
Payment Date			12.08.2016			
Period No			37			
Monthly Period			Aug 2016			
Interest Period	from	12.07.2016	to	12.08.2016	=	31 days
Collection Period	from	01.07.2016	to	31.07.2016		

<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	15.513.633,93	13,72%	4.679	22,71%
7:13	21.732.140,29	19,22%	4.580	22,23%
14:20	34.468.588,40	30,49%	5.363	26,03%
21:27	10.633.198,88	9,41%	2.051	9,96%
28:34	15.293.237,96	13,53%	2.213	10,74%
35:41	7.473.395,26	6,61%	930	4,51%
42:48	7.529.258,72	6,66%	754	3,66%
49:55	317.853,33	0,28%	26	0,13%
56:62	81.170,75	0,07%	6	0,03%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>

**Statistics**

WA Remaining Term	19,79
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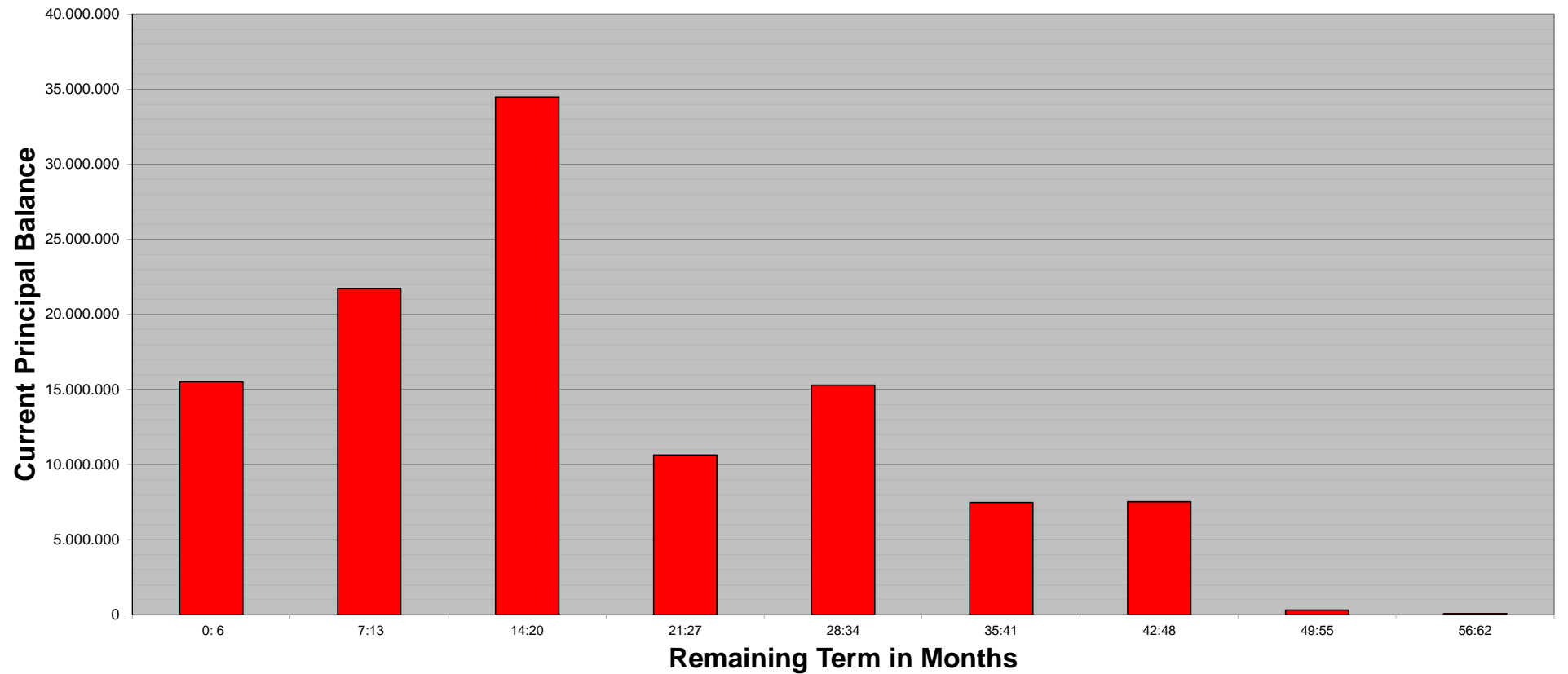


**SC Germany Auto 2013-2  
Monthly Investor Report**

**17.1 Remaining Term (Graph)**



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	37	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016



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

**18. Original Term**



Reporting Date			09.08.2016			
Payment Date			12.08.2016			
Period No			37			
Monthly Period			Aug 2016			
Interest Period	from	12.07.2016	to	12.08.2016	=	31 days
Collection Period	from	01.07.2016	to	31.07.2016		

<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>
26:38	8.985,00	0,01%	1	0,00%
39:51	14.692.005,03	13,00%	3.168	15,38%
52:64	51.333.974,30	45,41%	9.464	45,94%
65:77	24.224.614,14	21,43%	4.950	24,03%
78:	22.782.899,05	20,15%	3.019	14,65%
<b>Total</b>	<b>113.042.477,52</b>	<b>100,00%</b>	<b>20.602</b>	<b>100,00%</b>

**Statistics**

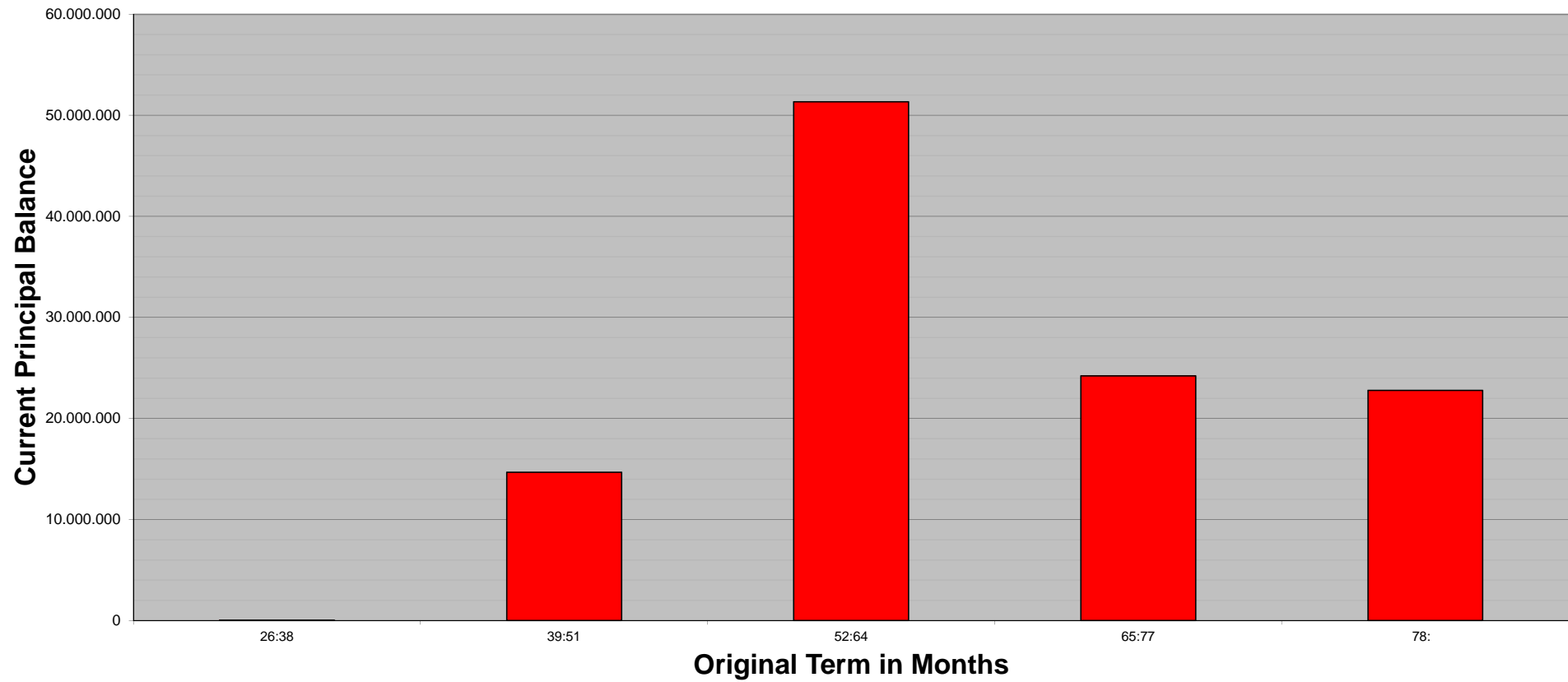
WA Original Term	66,21
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**SC Germany Auto 2013-2  
Monthly Investor Report**

**18.1 Original Term (Graph)**



Reporting Date			09.08.2016			
Payment Date			12.08.2016			
Period No			37			
Monthly Period			Aug 2016			
Interest Period	from	12.07.2016	to	12.08.2016	=	31 days
Collection Period	from	01.07.2016	to	31.07.2016		



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

**19. Manufacturer Brands**



Reporting Date	09.08.2016					
Payment Date	12.08.2016					
Period No	37					
Monthly Period	Aug 2016					
Interest Period	from	12.07.2016	to	12.08.2016	=	31 days
Collection Period	from	01.07.2016	to	31.07.2016		

<i>Manufacturer brands</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>
1	16.925.129,57	14,97%	2.405	11,67%
2	10.712.173,81	9,48%	2.025	9,83%
3	9.562.279,59	8,46%	2.033	9,87%
4	8.991.099,72	7,95%	1.518	7,37%
5	8.685.627,17	7,68%	1.438	6,98%
6	6.473.391,97	5,73%	1.369	6,64%
7	5.118.266,08	4,53%	698	3,39%
8	4.891.788,80	4,33%	656	3,18%
9	4.399.928,05	3,89%	481	2,33%
10	4.106.408,32	3,63%	725	3,52%
11	3.761.392,01	3,33%	855	4,15%
12	3.352.721,86	2,97%	589	2,86%
13	3.041.223,24	2,69%	654	3,17%
14	2.674.430,82	2,37%	518	2,51%
15	2.530.627,59	2,24%	570	2,77%
	<b>95.226.488,60</b>	<b>84,24%</b>	<b>16.534</b>	<b>80,25%</b>

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Citroen, Ford, Honda, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Renault, Skoda, Volvo, VW

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

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



Reporting Date			09.08.2016		
Payment Date			12.08.2016		
Period No			37		
Monthly Period			Aug 2016		
Interest Period	from	12.07.2016	to	12.08.2016	= 31 days
Collection Period	from	01.07.2016	to	31.07.2016	

**Priority of Payments**

Available Distribution Amount		10.957.619,71 €
Senior Expenses	-	24.933,20 €
Net Swap Payments	-	78.743,26 €
Interest Notes Class A	-	6.807,60 €
Interest Notes Class B	-	49.755,60 €
Payments to Liquidity Reserve Fund	-	2.415.952,18 €
Principal Payments Class A	-	7.755.119,10 €
Principal Payments Class B	-	- €
Payment due to rounding differences	-	12,48 €
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	-	4.750,40 €
Principal Payments Subordinated Loan	-	170.356,90 €
Payments to Seller	=	451.188,99 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- 24.933,20 €		
Interest accrued for the Period	- 56.563,20 €	- 6.807,60 €	- 49.755,60 €
Cumulative Interest accrued	- 7.198.092,00 €	- 4.839.489,90 €	- 2.358.602,10 €
Interest Payments	- 56.563,20 €	- 6.807,60 €	- 49.755,60 €
Cumulative Interest Payments	- 7.198.092,00 €	- 4.839.489,90 €	- 2.358.602,10 €
Interest accrued on Subordinated Loan for the	- 4.750,40 €		
Cumulative Interest accrued on Subordinated L	- 407.289,73 €		
Interest Payments on Subordinated Loan	- 4.750,40 €		
Cumulative Interest Payments on Subordinate	- 407.289,73 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

**21. Swap Counterparty**



Reporting Date	09.08.2016				
Payment Date	12.08.2016				
Period No	37				
Monthly Period	Aug 2016				
Interest Period	from	12.07.2016	to	12.08.2016	= 31 days
Collection Period	from	01.07.2016	to	31.07.2016	

**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	120.797.609,10
Fixed Rate	0,3900%
Floating Rate (Euribor)	-0,3670%
Net Swap Payments	-78.743,26
Notional Amount next period	113.042.490,00

**Swap Counterparty Details**

HSBC Bank plc  
Derivates & Swap Proceession  
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 31.07.2016, data source: Bloomberg

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

**22. Retention**



Reporting Date	09.08.2016				
Payment Date	12.08.2016				
Period No	37				
Monthly Period	12.08.2016				
Interest Period	from	12.07.2016	to	12.08.2016	= 31 days
Collection Period	from	01.07.2016	to	31.07.2016	

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:	120.797.562,93 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	113.042.477,52 €
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:	2.586.309,08 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	2.415.952,18 €
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 as of the end of the Monthly Period:	51.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	9,50%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	44,36%
Net Economic Interest Ratio as of the end of the Monthly Period:	47,25%

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

**23. Counterparties**



Reporting Date	09.08.2016					
Payment Date	12.08.2016					
Period No	37					
Monthly Period	Aug 2016					
Interest Period	from	12.07.2016	to	12.08.2016	=	31 days
Collection Period	from	01.07.2016	to	31.07.2016		

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**Transaction Account:**

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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:**

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2 Triton Square  
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

Ratings as of 31.07.2016, data source: Bloomberg

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	STABLE	performing
-	-	-	AA-	F1+	STABLE	AA-	A-1+	NEG	performing
-	-	-	A	F1	STABLE	A	A-1	STABLE	performing
-	-	-	A-	F2	NEG	BBB	A-2	NEG	performing
AL	R-1L	STABLE	A-	F1	STABLE	BBB+	A-2	NEG	performing
-	-	-	AA	F1+	STABLE	AA-	A-1+	STABLE	performing
-	-	-	-	-	-	-	-	-	performing
-	-	-	-	-	-	-	-	-	performing



## SC Germany Auto 2013-2 Monthly Investor Report

### 24. Issuer Information



Reporting Date		09.08.2016				
Payment Date		12.08.2016				
Period No		37				
Monthly Period		Aug 2016				
Interest Period	from	12.07.2016	to	12.08.2016	=	31 days
Collection Period	from	01.07.2016	to	31.07.2016		

**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  
fax +49 (0) 2161 690 7077  
abs\_ger@santander.de

**SPV-Administrator:**

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

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

**25. Santander Consumer Bank**



Reporting Date	09.08.2016				
Payment Date	12.08.2016				
Period No	37				
Monthly Period	Aug 2016				
Interest Period	from	12.07.2016	to	12.08.2016	= 31 days
Collection Period	from	01.07.2016	to	31.07.2016	

**Contact Details**

**Capital Markets**

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Team ABS		<a href="mailto:abs_ger@santander.de">abs_ger@santander.de</a>

**Ratings Santander**

	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
<b>Banco Santander S.A.</b>	(P)A3	P-2	STABLE	A-	F2	STABLE	A-	A-2	STABLE	A	R-1L	STABLE
<b>Santander Consumer Finance S.A.</b>	A3	P-2	STABLE	A-	F2	STABLE	BBB+	A-2	STABLE	-	-	-

Ratings as of 31.07.2016, data source: Bloomberg

## SC Germany Auto 2013-2 Monthly Investor Report

### 26. Glossary



Reporting Date		09.08.2016				
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Period No		37				
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Interest Period	from	12.07.2016	to	12.08.2016	=	31 days
Collection Period	from	01.07.2016	to	31.07.2016		

<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