

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	07.09.2016				
Payment Date	12.09.2016				
Period No	38				
Monthly Period	Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	

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

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

1. Portfolio Information



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Interest Period from	12.08.2016	to	12.09.2016	=	31 days
Collection Period from	01.08.2016	to	31.08.2016		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	20.602	113.042.477,52 €	120.797.562,93 €
Scheduled Principal Payments		5.287.425,65 €	
Prepayment Principal		2.771.175,44 €	
Others		77.864,58 €	
Total Principal Collections		8.136.465,67 €	7.747.395,79 €
Total Interest Collections		595.496,18 €	616.233,89 €
Defaults		11.008,44 €	7.689,62 €
End of Period	19.566	104.895.003,41 €	113.042.477,52 €
Current Prepayment Rate (annualised)		25,8%	

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

2. Reserve Accounts



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Note Balance

Beginning of Period	113.042.490,00 €
End of Period	104.895.055,50 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	2,14%	2.415.952,18 €	
Cash Outflow	-	155.102,38 €	
Cash Inflow		- €	
End of Period	2,16%	2.260.849,80 €	
Required Reserve Fund	2,16%	2.260.849,80 €	
(thereof) Liquidity Reserve Account			
Beginning of Period	2,14%	2.415.952,18 €	
Cash Outflow	-	155.102,38 €	
Cash Inflow		- €	
End of Period	2,16%	2.260.849,80 €	
Required Liquidity Reserve Fund		2.260.849,80 €	
Commingling Reserve			
Beginning of Period	12,25%	13.842.556,97 €	yes
Cash Outflow		114.661,38 €	
Cash Inflow		- €	
End of Period	13,09%	13.727.895,59 €	
Required Commingling Reserve Fund		13.727.895,59 €	
Set-Off Reserve (X)			
Beginning of Period	2,73%	3.083.552,37 €	
Cash Outflow		152.637,66 €	
Cash Inflow		- €	
End of Period	2,79%	2.930.914,71 €	
Required Set-Off Reserve (X) Fund		2.930.914,71 €	
Set-Off Reserve (Y)			
Beginning of Period	4,39%	4.956.980,06 €	
Cash Outflow		376.430,40 €	
Cash Inflow		- €	
End of Period	4,37%	4.580.549,66 €	
Required Set-Off Reserve (Y) Fund		4.580.549,66 €	
Set-Off Reserve (Z)			
Beginning of Period	0,65%	731.014,14 €	yes
Cash Outflow		56.166,59 €	
Cash Inflow		- €	
End of Period	0,64%	674.847,55 €	
Required Set-Off Reserve (Z) Fund		674.847,55 €	
Current Set-Off (Z) Amount		674.847,55 €	
Set-Off Amount (per Loan)		34,49 €	
Set-Off Amount (in % of Outstanding Balance)		0,64%	

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

3. Delinquency Data



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Note Balance

Beginning of Period	113.042.490,00 €
End of Period	104.895.055,50 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,70%			
1- 30 days past due period before previous period		990.398,20 €	92.883,75 €	139
1- 30 days past due previous period		679.624,60 €	40.318,65 €	93
1- 30 days past due current period	0,61%	695.056,43 €	82.397,93 €	101
3-MRA* 31- 60 days past due	0,31%			
31- 60 days past due period before previous period		345.362,63 €	53.458,45 €	41
31- 60 days past due previous period		360.686,91 €	39.349,97 €	56
31- 60 days past due current period	0,30%	340.505,86 €	23.013,26 €	44
3-MRA* 61-90 days past due	0,09%			
61- 90 days past due period before previous period		91.616,23 €	17.130,03 €	14
61- 90 days past due previous period		92.338,25 €	10.526,21 €	15
61- 90 days past due current period	0,10%	116.874,70 €	21.705,65 €	21
3-MRA* 91-120 days past due	0,04%			
91- 120 days past due period before previous period		44.723,82 €	4.045,65 €	7
91- 120 days past due previous period		22.424,47 €	9.999,50 €	4
91- 120 days past due current period	0,07%	80.074,63 €	17.470,47 €	8
3-MRA* 121-150 days past due	0,03%			
121- 150 days past due period before previous period		29.853,04 €	2.783,75 €	3
121- 150 days past due previous period		52.678,55 €	4.784,10 €	6
121- 150 days past due current period	0,01%	8.985,00 €	8.985,00 €	1
3-MRA* 151-180 days past due	0,04%			
151- 180 days past due period before previous period		42.325,06 €	7.052,16 €	6
151- 180 days past due previous period		25.942,00 €	3.376,88 €	3
151- 180 days past due current period	0,06%	66.040,37 €	8.585,35 €	10

* 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	113.042.490,00 €
End of Period	104.895.055,50 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	11.008,44 €	
Current Period Recoveries	6.762,00 €	
Current Period Net Default	4.246,44 €	
New Number of Defaulted Contracts		4

Cumulative Default

Cumulative Gross Default	2.097.608,48 €	
Cumulative Recoveries	526.179,14 €	
Cumulative Net Default	1.571.429,34 €	
Total Number of Defaulted Contracts		322

3-MRA* /
current ratio

Ratio

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

0,00%

Annualised Loss Ratio period before previous period	-0,06%
Annualised Loss Ratio previous period	0,00%
Annualised Loss Ratio current period	0,05%

Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	

PDL Trigger

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	07.09.2016				
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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 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
Q4 2013	4-6	98.064,34	39.308,17	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	403,40	0,00
Q1 2014	7-9	176.906,09	42.886,36	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	1.165,56	0,00
Q2 2014	10-12	192.679,47	57.177,19	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	400,00	0,00
Q3 2014	13-15	341.345,77	112.331,44	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	1.734,20	0,00
Q4 2014	16-18	227.838,22	42.352,13	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	815,51	0,00
Q1 2015	19-21	259.254,77	64.588,61	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	1.739,66	0,00
Q2 2015	22-24	219.169,50	24.208,93	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	3.216,43	0,00
Q3 2015	25-27	157.018,70	38.466,41	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	5.400,87	26.705,07	3.885,17	2.475,30	0,00
Q4 2015	28-30	166.711,21	12.614,80	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	8.439,77	2.489,84	1.665,19	0,00
Q1 2016	31-33	121.945,96	5.284,36	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	500,00	4.784,36	0,00
Q2 2016	34-35	47.316,44	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
Total		2.012.244,01	439.405,15	0,00	7.186,75	10.723,11	15.757,26	47.042,84	44.637,72	49.598,98	78.446,71	65.723,08	70.728,87	31.140,22	18.419,61	0,00

SC Germany Auto 2013-2
Monthly Investor Report

5. Outstanding Notes



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	All notes	Class A	Class B	
1. Note Balance				
General Note Information				
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)/Aaast/AAA (sf)	NR/NR/NR	
Current Rating (DBRS / Fitch / S&P)*		AAA(sf)/Aaast/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	
Current Note Information				
Class Principal Outstanding Balance Beginning of Period	113.042.490,00 €	62.042.490,00 €	51.000.000,00 €	
Available Distribution Amount	11.154.688,51 €			
Amortisation	8.147.434,50 €			
Redemption per Class	8.147.434,50 €	8.147.434,50 €	0,00 €	
Redemption per Note		1.484,05 €	0,00 €	
Class Principal Outstanding Balance End of Period	104.895.055,50 €	53.895.055,50 €	51.000.000,00 €	
Current Tranching		51,4%	48,6%	
Current Pool Factor		0,10	1,00	
2. Payments to Investors per Note				
Interest Rate Basis: 1-M Euribor / Spread	-0,369%	+48 bps	+150 bps	
DayCount Convention		act/360	act/360	
Interest Days	31			
Principal Outstanding per Note Beginning of Period		11.301,00 €	100.000,00 €	
> Principal Repayment per Note		1.484,05 €	0,00 €	
Principal Outstanding per Note End of Period		9.816,95 €	100.000,00 €	
> Interest accrued for the period		5.929,20 €	49.668,90 €	
Interest Payment		5.929,20 €	49.668,90 €	
Interest Payment per Note		1,08 €	97,39 €	
3. Credit Enhancements				
Initial total CE (Subordination, Reserve)		9,50%	1,00%	
Current CE (incl. Excess Spread)		54,91%	6,29%	
Current CE (excl. Excess Spread)		50,78%	2,16%	
4. Placement Disclosure				
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		53.895.056 €	- €	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
Monthly Investor Report

6. Original Principal Balance



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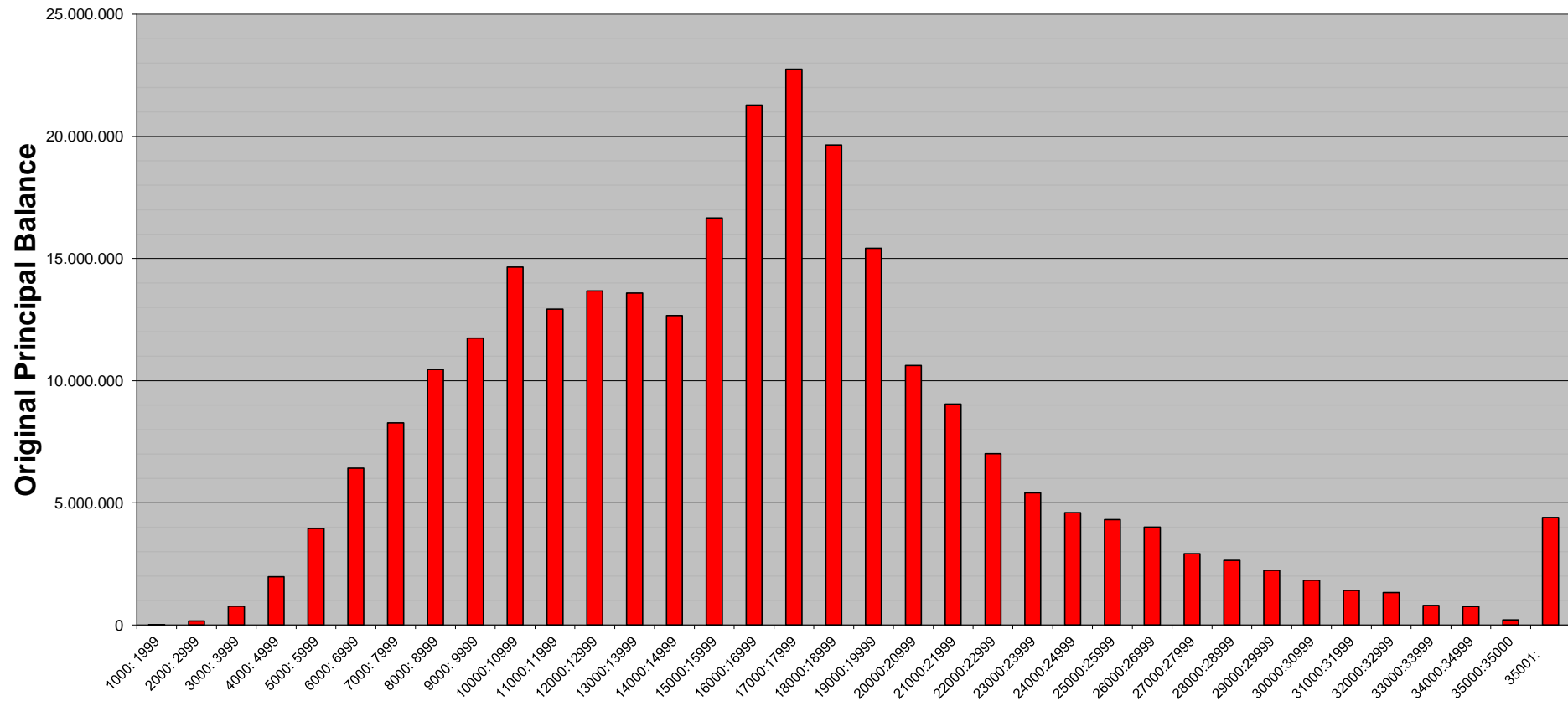
<i>Original Principal Balance (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1000:1999	14.367,56	0,01%	9	0,05%
2000:2999	164.246,64	0,06%	63	0,32%
3000:3999	763.634,89	0,28%	216	1,10%
4000:4999	1.976.487,52	0,73%	434	2,22%
5000:5999	3.953.323,68	1,46%	714	3,65%
6000:6999	6.419.811,37	2,37%	983	5,02%
7000:7999	8.276.843,05	3,06%	1.101	5,63%
8000:8999	10.461.641,81	3,87%	1.228	6,28%
9000:9999	11.744.761,44	4,34%	1.234	6,31%
10000:10999	14.649.639,82	5,41%	1.395	7,13%
11000:11999	12.930.753,81	4,78%	1.125	5,75%
12000:12999	13.670.846,61	5,05%	1.094	5,59%
13000:13999	13.586.276,30	5,02%	1.006	5,14%
14000:14999	12.666.797,37	4,68%	874	4,47%
15000:15999	16.656.574,59	6,16%	1.072	5,48%
16000:16999	21.275.983,93	7,86%	1.289	6,59%
17000:17999	22.752.187,57	8,41%	1.300	6,64%
18000:18999	19.647.016,82	7,26%	1.064	5,44%
19000:19999	15.414.816,90	5,70%	792	4,05%
20000:20999	10.622.846,52	3,93%	519	2,65%
21000:21999	9.047.264,54	3,34%	421	2,15%
22000:22999	7.013.993,16	2,59%	312	1,59%
23000:23999	5.404.887,07	2,00%	230	1,18%
24000:24999	4.602.590,66	1,70%	188	0,96%
25000:25999	4.307.697,90	1,59%	169	0,86%
26000:26999	4.002.482,85	1,48%	151	0,77%
27000:27999	2.915.154,07	1,08%	106	0,54%
28000:28999	2.646.121,18	0,98%	93	0,48%
29000:29999	2.241.358,09	0,83%	76	0,39%
30000:30999	1.827.092,41	0,68%	60	0,31%
31000:31999	1.417.946,31	0,52%	45	0,23%
32000:32999	1.331.132,34	0,49%	41	0,21%
33000:33999	803.294,57	0,30%	24	0,12%
34000:34999	759.961,93	0,28%	22	0,11%
35000:35000	210.000,00	0,08%	6	0,03%
35001:	4.403.035,39	1,63%	110	0,56%
Total	270.582.870,67	100,00%	19.566	100,00%

Statistics in EUR	
Average Amount	13.829,24

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

6.1 Original PB (Graph)

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

7. Current Principal Balance



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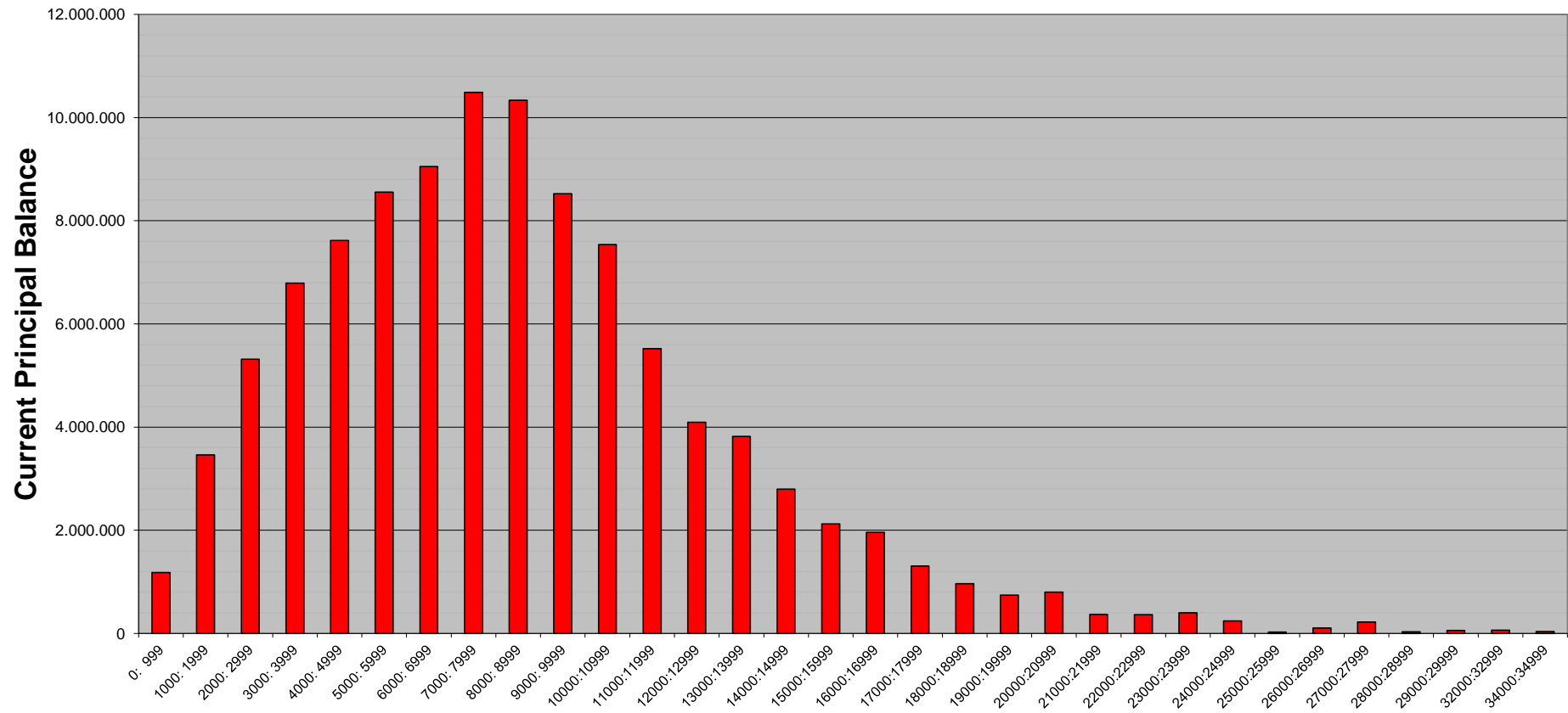
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 999	1.180.303,20	1,13%	2.447	12,51%
1000: 1999	3.462.570,18	3,30%	2.324	11,88%
2000: 2999	5.315.634,83	5,07%	2.127	10,87%
3000: 3999	6.792.426,13	6,48%	1.954	9,99%
4000: 4999	7.618.984,54	7,26%	1.701	8,69%
5000: 5999	8.554.068,55	8,15%	1.555	7,95%
6000: 6999	9.051.626,46	8,63%	1.397	7,14%
7000: 7999	10.490.658,76	10,00%	1.399	7,15%
8000: 8999	10.336.337,76	9,85%	1.217	6,22%
9000: 9999	8.525.910,25	8,13%	900	4,60%
10000:10999	7.541.079,58	7,19%	720	3,68%
11000:11999	5.521.369,91	5,26%	481	2,46%
12000:12999	4.091.602,05	3,90%	328	1,68%
13000:13999	3.820.386,31	3,64%	284	1,45%
14000:14999	2.796.466,86	2,67%	193	0,99%
15000:15999	2.122.013,96	2,02%	137	0,70%
16000:16999	1.960.255,75	1,87%	119	0,61%
17000:17999	1.306.157,09	1,25%	75	0,38%
18000:18999	961.672,53	0,92%	52	0,27%
19000:19999	739.695,33	0,71%	38	0,19%
20000:20999	797.601,27	0,76%	39	0,20%
21000:21999	366.205,98	0,35%	17	0,09%
22000:22999	360.151,46	0,34%	16	0,08%
23000:23999	400.232,68	0,38%	17	0,09%
24000:24999	243.009,30	0,23%	10	0,05%
25000:25999	25.692,10	0,02%	1	0,01%
26000:26999	105.992,96	0,10%	4	0,02%
27000:27999	220.817,39	0,21%	8	0,04%
28000:28999	28.708,70	0,03%	1	0,01%
29000:29999	58.370,87	0,06%	2	0,01%
32000:32999	64.713,40	0,06%	2	0,01%
34000:34999	34.287,27	0,03%	1	0,01%
Total	104.895.003,41	100,00%	19.566	100,00%

Statistics	in EUR
Average Amount	5.361,09

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

7.1 Current PB (Graph)

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

8. Borrower Concentration



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Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	34.287,27	0,0327%	1
2	32.440,92	0,0309%	1
3	32.272,48	0,0308%	1
4	29.212,84	0,0278%	1
5	29.158,03	0,0278%	1
6	28.708,70	0,0274%	1
7	27.947,19	0,0266%	1
8	27.762,15	0,0265%	1
9	27.643,53	0,0264%	1
10	27.610,94	0,0263%	1
11	27.606,46	0,0263%	1
12	27.511,96	0,0262%	1
13	27.383,98	0,0261%	1
14	27.351,18	0,0261%	1
15	26.849,24	0,0256%	1
16	26.848,40	0,0256%	2
17	26.601,05	0,0254%	1
18	26.465,56	0,0252%	1
19	26.077,11	0,0249%	1
20	25.692,10	0,0245%	1
21	24.865,66	0,0237%	1
22	24.633,79	0,0235%	1
23	24.466,72	0,0233%	1
24	24.391,27	0,0233%	1
25	24.170,06	0,0230%	1
	687.958,59	0,6559%	26

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

9. Geographical Distribution



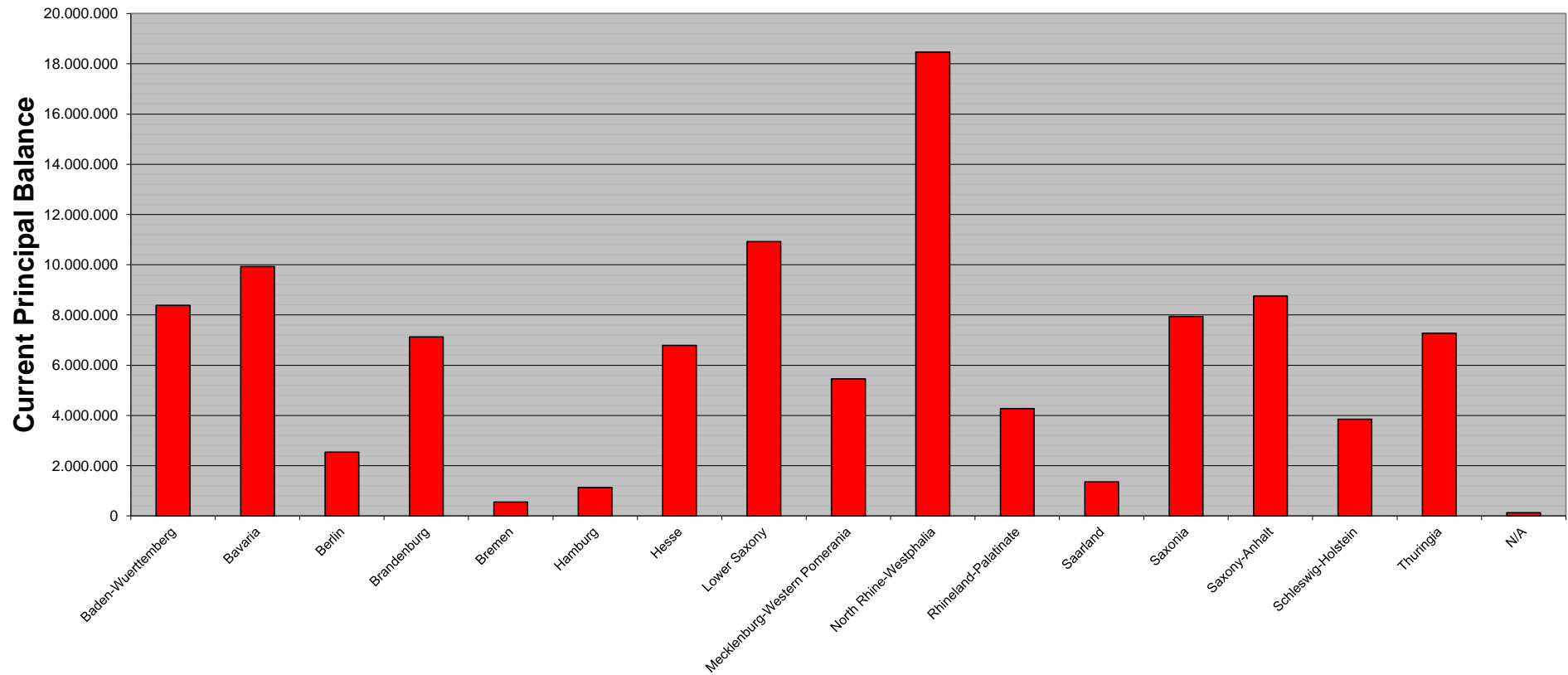
Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	8.383.408,55	7,99%	1.502	7,68%
Bavaria	9.928.041,74	9,46%	1.689	8,63%
Berlin	2.541.091,35	2,42%	495	2,53%
Brandenburg	7.126.197,79	6,79%	1.330	6,80%
Bremen	557.663,66	0,53%	105	0,54%
Hamburg	1.131.141,41	1,08%	228	1,17%
Hesse	6.786.229,41	6,47%	1.168	5,97%
Lower Saxony	10.917.342,52	10,41%	1.970	10,07%
Mecklenburg-Western	5.462.591,53	5,21%	1.112	5,68%
North Rhine-Westphali	18.471.255,16	17,61%	3.545	18,12%
Rhineland-Palatinate	4.278.342,50	4,08%	815	4,17%
Saarland	1.354.354,96	1,29%	263	1,34%
Saxonia	7.941.771,65	7,57%	1.529	7,81%
Saxony-Anhalt	8.758.610,28	8,35%	1.708	8,73%
Schleswig-Holstein	3.849.102,64	3,67%	789	4,03%
Thuringia	7.279.814,34	6,94%	1.298	6,63%
N/A	128.043,92	0,12%	20	0,10%
Total	104.895.003,41	100,00%	19.566	100,00%

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

9.1 Geographical Distribution (Graph)

Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016



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

10. Object/Vehicle Type



Reporting Date			07.09.2016			
Payment Date			12.09.2016			
Period No			38			
Monthly Period			Sep 2016			
Interest Period	from	12.08.2016	to	12.09.2016	=	31 days
Collection Period	from	01.08.2016	to	31.08.2016		

<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	44.994.248,16	42,89%	7.934	40,55%
Used Vehicle	59.900.755,25	57,11%	11.632	59,45%
Total	104.895.003,41	100,00%	19.566	100,00%

<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	103.130.416,03	98,32%	18.997	97,09%
Motorbike	951.815,82	0,91%	439	2,24%
Leisure	812.771,56	0,77%	130	0,66%
Total	104.895.003,41	100,00%	19.566	100,00%

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

11. Insurances



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

<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	39.152.445,25	37,33%	6.917	35,35%
Yes	65.742.558,16	62,67%	12.649	64,65%
Total	104.895.003,41	100,00%	19.566	100,00%

<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	79.532.493,74	75,82%	15.058	76,96%
Yes	25.362.509,67	24,18%	4.508	23,04%
Total	104.895.003,41	100,00%	19.566	100,00%

<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	96.084.669,96	91,60%	17.923	91,60%
Yes	8.810.333,45	8,40%	1.643	8,40%
Total	104.895.003,41	100,00%	19.566	100,00%

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

12. Type of Contract



Reporting Date			07.09.2016			
Payment Date			12.09.2016			
Period No			38			
Monthly Period			Sep 2016			
Interest Period	from	12.08.2016	to	12.09.2016	=	31 days
Collection Period	from	01.08.2016	to	31.08.2016		

<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	58.204.261,64	55,49%	14.375	73,47%
Yes	46.690.741,77	44,51%	5.191	26,53%
- of which balloon rates	37.208.927,02	35,47%		
- of which regular installments	9.481.814,75	9,04%		
Total	104.895.003,41	100,00%	19.566	100,00%

<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	10.363.733,51	27,85%	1.308	25,20%
52:64	26.760.668,67	71,92%	3.875	74,65%
65:72	47.883,64	0,13%	6	0,12%
73:	36.641,20	0,10%	2	0,04%
Total	37.208.927,02	100,00%	5.191	100,00%

<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	22.748.381,47	61,14%	3.223	62,09%
13:25	14.431.244,35	38,78%	1.966	37,87%
26:38	29.301,20	0,08%	2	0,04%
Total	37.208.927,02	100,00%	5.191	100,00%

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

13. Payment Methods



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

<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	101.290.602,67	96,56%	19.014	97,18%
Other	3.604.400,74	3,44%	552	2,82%
Total	104.895.003,41	100,00%	19.566	100,00%

<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	50.162.654,92	47,82%	9.232	47,18%
1st of month	54.732.348,49	52,18%	10.334	52,82%
Total	104.895.003,41	100,00%	19.566	100,00%

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

14. Downpayment



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016
Collection Period	from 01.08.2016	to 31.08.2016
		= 31 days

<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	34.647.629,64	33,03%	6.274	32,07%	0,00%
0: 999	3.984.680,37	3,80%	948	4,85%	4,95%
1000: 1999	9.428.087,71	8,99%	2.061	10,53%	10,29%
2000: 2999	11.312.392,70	10,78%	2.208	11,28%	15,39%
3000: 3999	9.550.426,48	9,10%	1.796	9,18%	20,21%
4000: 4999	6.914.649,54	6,59%	1.290	6,59%	24,42%
5000: 5999	7.792.784,32	7,43%	1.370	7,00%	27,32%
6000: 6999	4.829.201,48	4,60%	857	4,38%	31,17%
7000: 7999	3.573.573,43	3,41%	619	3,16%	33,86%
8000: 8999	2.832.442,21	2,70%	512	2,62%	37,49%
9000: 9999	1.490.541,17	1,42%	277	1,42%	40,78%
10000:10999	3.097.765,30	2,95%	518	2,65%	39,98%
11000:11999	964.043,08	0,92%	160	0,82%	43,18%
12000:12999	1.015.482,68	0,97%	166	0,85%	45,76%
13000:13999	686.418,65	0,65%	109	0,56%	47,49%
14000:14999	446.048,11	0,43%	71	0,36%	48,04%
15000:15000	581.356,50	0,55%	82	0,42%	48,07%
15001:	1.747.480,04	1,67%	248	1,27%	54,59%
Total	104.895.003,41	100,00%	19.566	100,00%	19,33%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.110,64 €	4.578,91 €
Average Purchase Price	16.094,42 €	17.467,95 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		60.000,00 €
Downpayment in %	19,33%	26,21%

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

15. Customer Yield



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
2: 2	1.012.204,17	0,96%	151	0,77%
3: 3	10.858.218,26	10,35%	1.787	9,13%
4: 4	36.113.452,63	34,43%	5.845	29,87%
5: 5	37.600.799,59	35,85%	6.999	35,77%
6: 6	13.373.784,66	12,75%	3.044	15,56%
7: 7	4.001.514,80	3,81%	1.067	5,45%
8: 8	1.196.520,14	1,14%	414	2,12%
9: 9	704.622,29	0,67%	250	1,28%
10:10	33.886,87	0,03%	9	0,05%
Total	104.895.003,41	100,00%	19.566	100,00%

Statistics	in %
WA Interest	5,50%

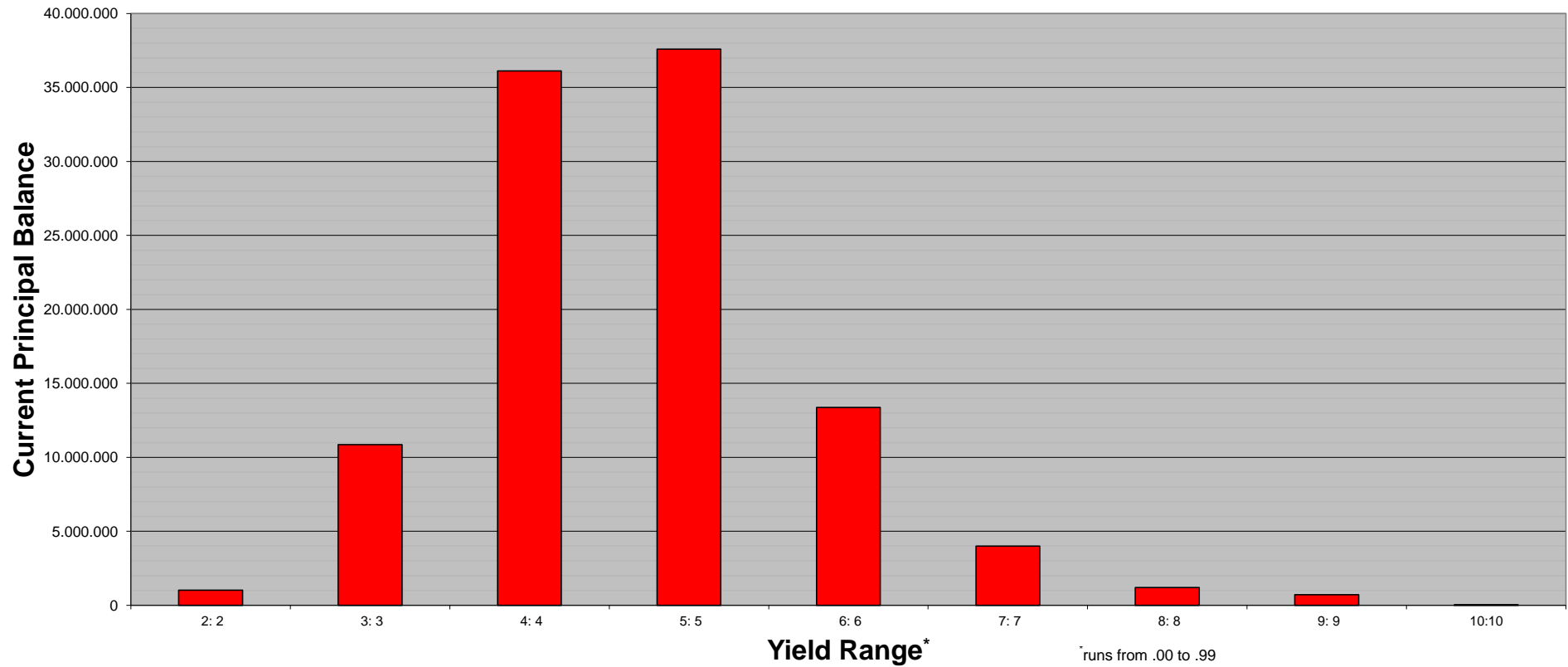
* runs from .00 to .99

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

15.1 Customer Yield (Graph)



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016



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

16. Seasoning



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

<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	10.824.558,17	10,32%	1.355	6,93%
42:44	35.543.558,09	33,88%	4.943	25,26%
45:47	16.887.750,59	16,10%	3.171	16,21%
48:50	13.440.923,35	12,81%	2.617	13,38%
51:53	11.202.097,00	10,68%	2.429	12,41%
54:56	7.895.245,98	7,53%	1.995	10,20%
57:59	5.795.037,33	5,52%	1.651	8,44%
60:62	2.388.329,20	2,28%	858	4,39%
63:65	431.250,78	0,41%	180	0,92%
66:68	244.323,92	0,23%	138	0,71%
69:71	140.825,56	0,13%	126	0,64%
72:74	82.968,30	0,08%	91	0,47%
75:77	18.135,14	0,02%	12	0,06%
Total	104.895.003,41	100,00%	19.566	100,00%

Statistics

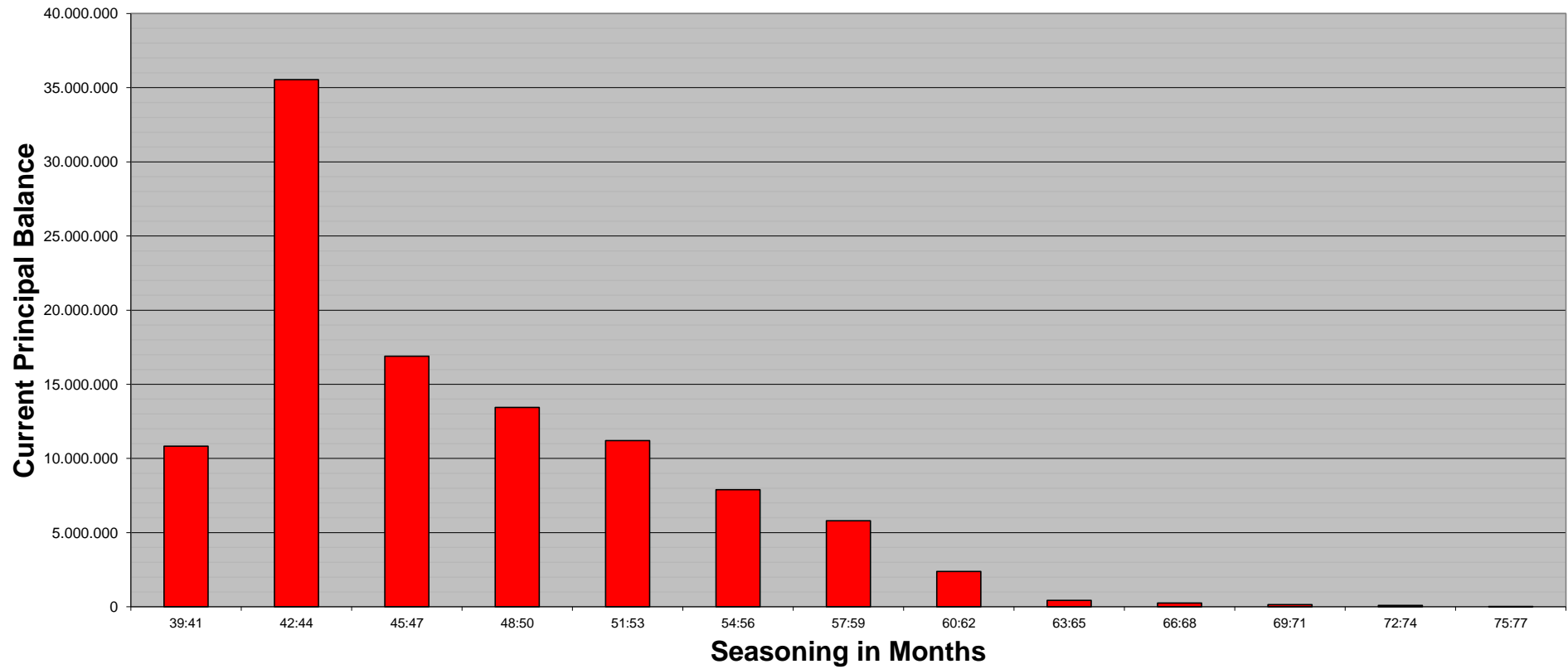
WA Seasoning	47,29
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**SC Germany Auto 2013-2
Monthly Investor Report**

16.1 Seasoning (Graph)



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016



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

17. Remaining Term



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

<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	17.238.111,37	16,43%	4.983	25,47%
7:13	18.763.782,83	17,89%	4.173	21,33%
14:20	30.940.448,36	29,50%	4.846	24,77%
21:27	10.419.725,66	9,93%	2.019	10,32%
28:34	13.740.181,05	13,10%	1.999	10,22%
35:41	8.016.832,13	7,64%	972	4,97%
42:48	5.520.723,67	5,26%	553	2,83%
49:55	188.117,91	0,18%	16	0,08%
56:62	67.080,43	0,06%	5	0,03%
Total	104.895.003,41	100,00%	19.566	100,00%

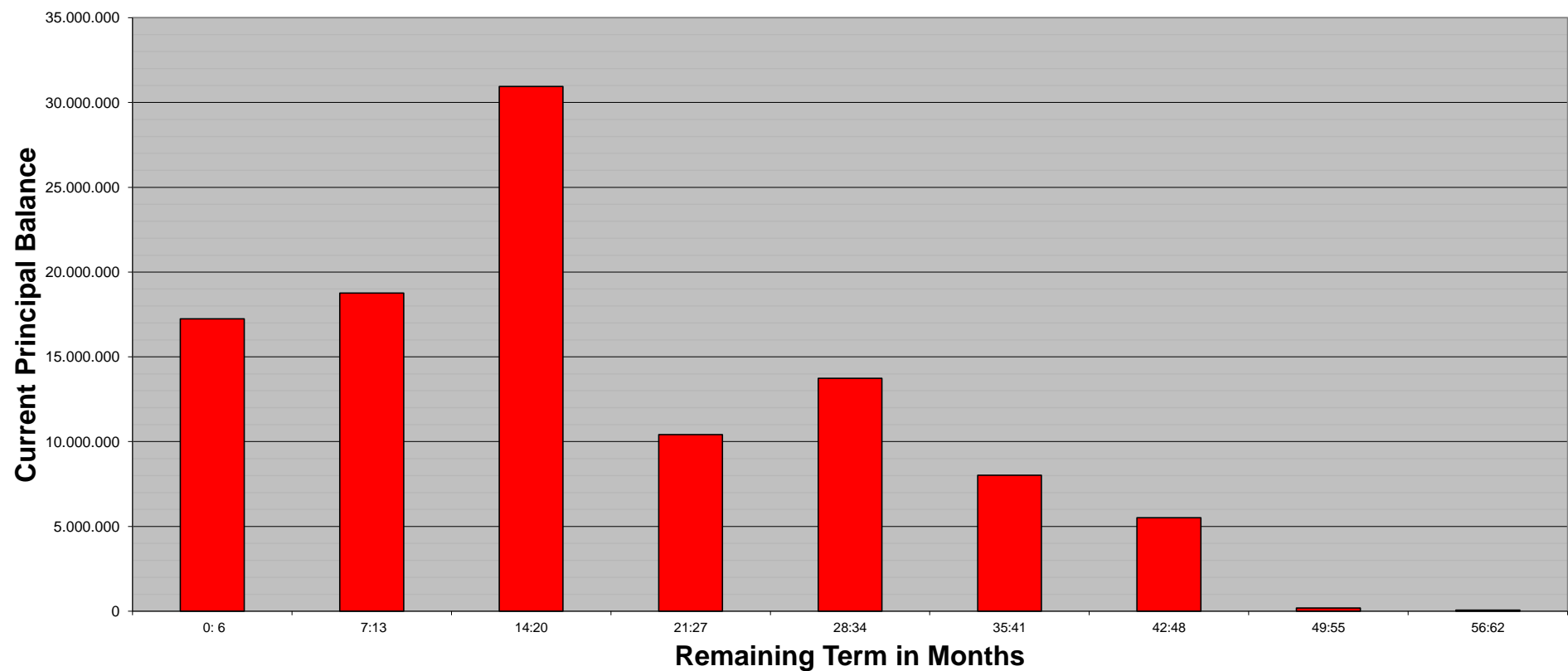
Statistics

WA Remaining Term	19,20
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**SC Germany Auto 2013-2
Monthly Investor Report**

17.1 Remaining Term (Graph)

Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016



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

18. Original Term



Reporting Date		07.09.2016				
Payment Date		12.09.2016				
Period No		38				
Monthly Period		Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	=	31 days
Collection Period	from	01.08.2016	to	31.08.2016		

<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>
39:51	12.673.898,77	12,08%	2.732	13,96%
52:64	47.816.929,21	45,59%	9.081	46,41%
65:77	22.691.428,27	21,63%	4.803	24,55%
78:	21.712.747,16	20,70%	2.950	15,08%
Total	104.895.003,41	100,00%	19.566	100,00%

Statistics

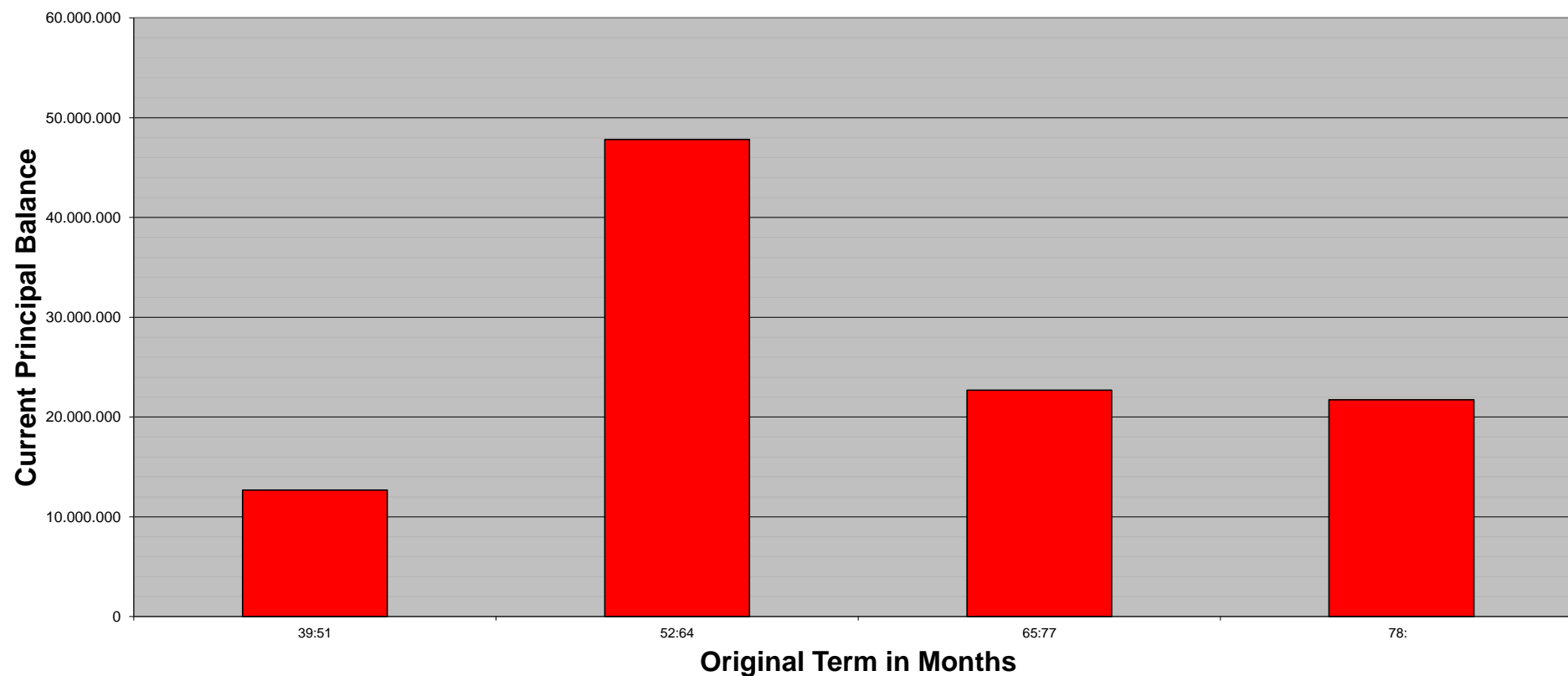
WA Original Term	66,49
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**SC Germany Auto 2013-2
Monthly Investor Report**

18.1 Original Term (Graph)



Reporting Date		07.09.2016			
Payment Date		12.09.2016			
Period No		38			
Monthly Period		Sep 2016			
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	



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

19. Manufacturer Brands



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

<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	15.786.038,71	15,05%	2.289	11,70%
2	9.980.043,81	9,51%	1.929	9,86%
3	8.755.140,65	8,35%	1.912	9,77%
4	8.417.561,79	8,02%	1.432	7,32%
5	8.027.868,82	7,65%	1.355	6,93%
6	5.998.827,00	5,72%	1.309	6,69%
7	4.736.846,52	4,52%	651	3,33%
8	4.634.365,83	4,42%	635	3,25%
9	4.094.492,80	3,90%	456	2,33%
10	3.800.154,65	3,62%	696	3,56%
11	3.475.289,75	3,31%	813	4,16%
12	3.140.079,67	2,99%	561	2,87%
13	2.732.898,75	2,61%	615	3,14%
14	2.490.518,51	2,37%	490	2,50%
15	2.355.316,51	2,25%	541	2,77%
	88.425.443,77	84,30%	15.684	80,16%

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	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

Priority of Payments

Available Distribution Amount		11.154.688,51 €
Senior Expenses	-	19.232,24 €
Net Swap Payments	-	73.882,69 €
Interest Notes Class A	-	5.929,20 €
Interest Notes Class B	-	49.668,90 €
Payments to Liquidity Reserve Fund	-	2.260.849,80 €
Principal Payments Class A	-	8.147.434,50 €
Principal Payments Class B	-	- €
Payment due to rounding differences	-	52,09 €
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	-	4.433,34 €
Principal Payments Subordinated Loan	-	155.102,38 €
Payments to Seller	=	438.103,37 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 19.232,24 €		
Interest accrued for the Period	- 55.598,10 €	- 5.929,20 €	- 49.668,90 €
Cumulative Interest accrued	- 7.253.690,10 €	- 4.845.419,10 €	- 2.408.271,00 €
Interest Payments	- 55.598,10 €	- 5.929,20 €	- 49.668,90 €
Cumulative Interest Payments	- 7.253.690,10 €	- 4.845.419,10 €	- 2.408.271,00 €
Interest accrued on Subordinated Loan for the I	- 4.433,34 €		
Cumulative Interest accrued on Subordinated L	- 411.723,07 €		
Interest Payments on Subordinated Loan	- 4.433,34 €		
Cumulative Interest Payments on Subordinated	- 411.723,07 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

21. Swap Counterparty



Reporting Date	07.09.2016				
Payment Date	12.09.2016				
Period No	38				
Monthly Period	Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	

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
Current Counterparty Ratings		-	-	-	AA-	F1+	STABLE	AA-	A-1+	NEG	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 113.042.490,00
Fixed Rate 0,3900%
Floating Rate (Euribor) -0,3690%
Net Swap Payments -73.882,69
Notional Amount next period 104.895.055,50

Swap Counterparty Details

HSBC Bank plc
Derivates & Swap Procession
8 Canada Square
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 0

Ratings as of 31.08.2016, data source: Bloomberg

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

22. Retention



Reporting Date	07.09.2016			
Payment Date	12.09.2016			
Period No	38			
Monthly Period	12.09.2016			
Interest Period	from	12.08.2016	to	12.09.2016
Collection Period	from	01.08.2016	to	31.08.2016
			=	31 days

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:	113.042.477,52 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	104.895.003,41 €
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:	2.415.952,18 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	2.260.849,80 €
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:	47,25%
Net Economic Interest Ratio as of the end of the Monthly Period:	50,78%

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

23. Counterparties



Reporting Date	07.09.2016					
Payment Date	12.09.2016					
Period No	38					
Monthly Period	Sep 2016					
Interest Period	from	12.08.2016	to	12.09.2016	=	31 days
Collection Period	from	01.08.2016	to	31.08.2016		

Join Lead Managers:

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Phone: +44 20 7991 888

eMail: legal.bonds@natixis.com
Phone: +33 158 55 99 48

eMail: deniz.stoltenberg@unicreditgroup.de
Phone: +49 89 378 12679

Paying Agent:

eMail: paul.davies@db.com
Phone: +44(20)754-58273

Transaction Account:

eMail: mbs.erg.london@usbank.com
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
Phone: +49 (0)69 663698-0

Rating Agencies:

Banco Santander S.A.

Santander Global Banking and Markets
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

Strutured 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	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

Ratings as of 31.08.2016, data source: Bloomberg

SC Germany Auto 2013-2 Monthly Investor Report

24. Issuer Information



Reporting Date		07.09.2016				
Payment Date		12.09.2016				
Period No		38				
Monthly Period		Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	=	31 days
Collection Period	from	01.08.2016	to	31.08.2016		

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

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

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

25. Santander Consumer Bank



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	38	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

Contact Details

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Team ABS		abs_ger@santander.de

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
(P)A3	P-2	STABLE	A-	F2	STABLE	A-	A-2	STABLE	A	R-1L	STABLE
A3	P-2	STABLE	A-	F2	STABLE	BBB+	A-2	STABLE	-	-	-

Ratings as of 31.08.2016, data source: Bloomberg

SC Germany Auto 2013-2 Monthly Investor Report

26. Glossary



Reporting Date		07.09.2016					
Payment Date		12.09.2016					
Period No		38					
Monthly Period		Sep 2016					
Interest Period	from	12.08.2016	to	12.09.2016	=	31 days	
Collection Period	from	01.08.2016	to	31.08.2016			

Aggregate Outstanding Principal Amount:

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.

Balloon Loan:

A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.

Balloon Payment:

The final payment of a balloon loan.

Defaulted Contracts/Defaults:

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.

Delinquent Receivable:

Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.

Downpayment:

The initial upfront portion of the total net amount due at the time of finalizing the contract.

Excess Spread:

Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin

Gap Insurance:

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

Legal Maturity:

Final Payment date on which each Class A Note will be redeemed in full.

Expected Maturity:

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.

Leisure:

Is composed of motorised and not motorised caravans and campers.

Payment Protection Insurance:

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

Recoveries:

Any amount received on defaulted contracts

Repair Cost Insurance:

Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle

Set-Off Reserves (X/Y/Z):

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

Used Vehicle

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