

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

Cover Sheet Monthly Investor Report



Reporting Date	09.11.2016					
Payment Date	14.11.2016					
Period No	40					
Monthly Period	Nov 2016					
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

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1. Portfolio Information



Reporting Date	09.11.2016				
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Period No	40				
Monthly Period	Nov 2016				
Interest Period from	12.10.2016	to	14.11.2016	=	33 days
Collection Period from	01.10.2016	to	31.10.2016		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	18.399	96.987.861,62 €	104.895.003,41 €
Scheduled Principal Payments		4.825.741,61 €	
Prepayment Principal		2.356.067,94 €	
Others		22.432,50 €	
Total Principal Collections		7.204.242,05 €	7.892.367,24 €
Total Interest Collections		489.017,23 €	542.030,04 €
Defaults		37.838,94 €	14.774,55 €
End of Period	17.423	89.745.780,63 €	96.987.861,62 €
Current Prepayment Rate (annualised)		25,6%	

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2. Reserve Accounts



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Collection Period from	01.10.2016	to	31.10.2016	

Note Balance

Beginning of Period	96.987.863,40 €
End of Period	89.745.784,80 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	2,16%	2.097.901,11 €	
Cash Outflow	-	158.143,84 €	
Cash Inflow		- €	
End of Period	2,16%	1.939.757,27 €	
Required Reserve Fund	2,16%	1.939.757,27 €	
(thereof) Liquidity Reserve Account			
Beginning of Period	2,16%	2.097.901,11 €	
Cash Outflow	-	158.143,84 €	
Cash Inflow		- €	
End of Period	2,16%	1.939.757,27 €	
Required Liquidity Reserve Fund		1.939.757,27 €	
Commingling Reserve			
Beginning of Period	14,21%	13.784.029,73 €	yes
Cash Outflow		1.432.825,11 €	
Cash Inflow		- €	
End of Period	13,76%	12.351.204,62 €	
Required Commingling Reserve Fund		12.351.204,62 €	
Set-Off Reserve (X)			
Beginning of Period	2,84%	2.754.375,07 €	
Cash Outflow		134.512,51 €	
Cash Inflow		- €	
End of Period	2,92%	2.619.862,56 €	
Required Set-Off Reserve (X) Fund		2.619.862,56 €	
Set-Off Reserve (Y)			
Beginning of Period	4,37%	4.236.885,17 €	
Cash Outflow		304.936,81 €	
Cash Inflow		- €	
End of Period	4,38%	3.931.948,36 €	
Required Set-Off Reserve (Y) Fund		3.931.948,36 €	
Set-Off Reserve (Z)			
Beginning of Period	0,63%	615.451,66 €	yes
Cash Outflow		69.186,53 €	
Cash Inflow		- €	
End of Period	0,61%	546.265,13 €	
Required Set-Off Reserve (Z) Fund		546.265,13 €	
Current Set-Off (Z) Amount		546.265,13 €	
Set-Off Amount (per Loan)		31,35 €	
Set-Off Amount (in % of Outstanding Balance)		0,61%	

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3. Delinquency Data



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Note Balance

Beginning of Period	96.987.863,40 €
End of Period	89.745.784,80 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,75%			
1- 30 days past due period before previous period		695.056,43 €	82.397,93 €	101
1- 30 days past due previous period		770.939,51 €	72.952,02 €	112
1- 30 days past due current period	0,74%	714.069,11 €	99.664,06 €	102
3-MRA* 31- 60 days past due	0,31%			
31- 60 days past due period before previous period		340.505,86 €	23.013,26 €	44
31- 60 days past due previous period		250.943,13 €	44.323,35 €	42
31- 60 days past due current period	0,31%	303.342,74 €	56.426,59 €	40
3-MRA* 61-90 days past due	0,12%			
61- 90 days past due period before previous period		116.874,70 €	21.705,65 €	21
61- 90 days past due previous period		94.417,66 €	9.688,30 €	12
61- 90 days past due current period	0,14%	133.717,31 €	37.953,89 €	18
3-MRA* 91-120 days past due	0,05%			
91- 120 days past due period before previous period		80.074,63 €	17.470,47 €	8
91- 120 days past due previous period		27.301,41 €	7.554,65 €	9
91- 120 days past due current period	0,03%	33.433,18 €	3.778,83 €	6
3-MRA* 121-150 days past due	0,02%			
121- 150 days past due period before previous period		8.985,00 €	8.985,00 €	1
121- 150 days past due previous period		27.457,91 €	3.427,64 €	2
121- 150 days past due current period	0,01%	10.569,24 €	2.937,18 €	4
3-MRA* 151-180 days past due	0,05%			
151- 180 days past due period before previous period		66.040,37 €	8.585,35 €	10
151- 180 days past due previous period		46.962,08 €	6.497,67 €	4
151- 180 days past due current period	0,04%	41.168,18 €	8.088,06 €	4

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	96.987.863,40 €
End of Period	89.745.784,80 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	37.838,94 €	
Current Period Recoveries	10.474,73 €	
Current Period Net Default	27.364,21 €	
New Number of Defaulted Contracts		6

Cumulative Default

Cumulative Gross Default	2.150.221,97 €	
Cumulative Recoveries	544.982,64 €	
Cumulative Net Default	1.605.239,33 €	
Total Number of Defaulted Contracts		332

3-MRA* /
current ratio

Ratio

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

0,16%

Annualised Loss Ratio period before previous period	0,05%
Annualised Loss Ratio previous period	0,08%
Annualised Loss Ratio current period	0,37%

Principal Deficiency

		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

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4.1 Default Data per Quarter



Reporting Date	09.11.2016				
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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	Q4 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	0,00	
Q4 2013	4-6	98.064,34	39.916,67	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	101,70		
Q1 2014	7-9	176.906,09	46.994,53	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	481,28		
Q2 2014	10-12	192.679,47	59.571,77	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	507,28	0,00		
Q3 2014	13-15	341.345,77	122.461,70	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	856,28		
Q4 2014	16-18	227.838,22	46.461,42	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	1.250,00	700,00		
Q1 2015	19-21	259.254,77	68.934,67	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	1.850,00	1.446,26		
Q2 2015	22-24	219.169,50	29.247,85	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	3.547,94	945,98		
Q3 2015	25-27	157.018,70	47.371,99	0,00	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	4.582,34	5.232,22	1.565,72	
Q4 2015	28-30	166.711,21	41.902,80	0,00	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	2.394,19	745,84	
Q1 2016	31-33	121.945,96	8.889,40	0,00	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	2.182,27	682,77	
Q2 2016	34-36	113.982,85	30.584,42	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	673,03	991,39		
Q3 2016	37-39	33.472,61	2.459,07	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	501,56	1.957,51		
Q4 2016	40-40	37.838,94	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	0,00		
Total		2.150.221,97	544.982,64	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	90.796,82	22.725,55	10.474,73		

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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)/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	
Current Note Information				
Class Principal Outstanding Balance Beginning of Period	96.987.863,40 €	45.987.863,40 €	51.000.000,00 €	
Available Distribution Amount	9.801.636,90 €			
Amortisation	7.242.078,60 €			
Redemption per Class	7.242.078,60 €	7.242.078,60 €	0,00 €	
Redemption per Note		1.319,14 €	0,00 €	
Class Principal Outstanding Balance End of Period	89.745.784,80 €	38.745.784,80 €	51.000.000,00 €	
Current Tranching		43,2%	56,8%	
Current Pool Factor		0,07	1,00	
2. Payments to Investors per Note				
Interest Rate Basis: 1-M Euribor / Spread	-0,371%	+48 bps	+150 bps	
DayCount Convention		act/360	act/360	
Interest Days	33			
Principal Outstanding per Note Beginning of Period		8.376,66 €	100.000,00 €	
> Principal Repayment per Note		1.319,14 €	0,00 €	
Principal Outstanding per Note End of Period		7.057,52 €	100.000,00 €	
> Interest accrued for the period		4.611,60 €	52.779,90 €	
Interest Payment		4.611,60 €	52.779,90 €	
Interest Payment per Note		0,84 €	103,49 €	
3. Credit Enhancements				
Initial total CE (Subordination, Reserve)		9,50%	1,00%	
Current CE (incl. Excess Spread)		63,04%	6,21%	
Current CE (excl. Excess Spread)		58,99%	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		38.745.785 €	- €	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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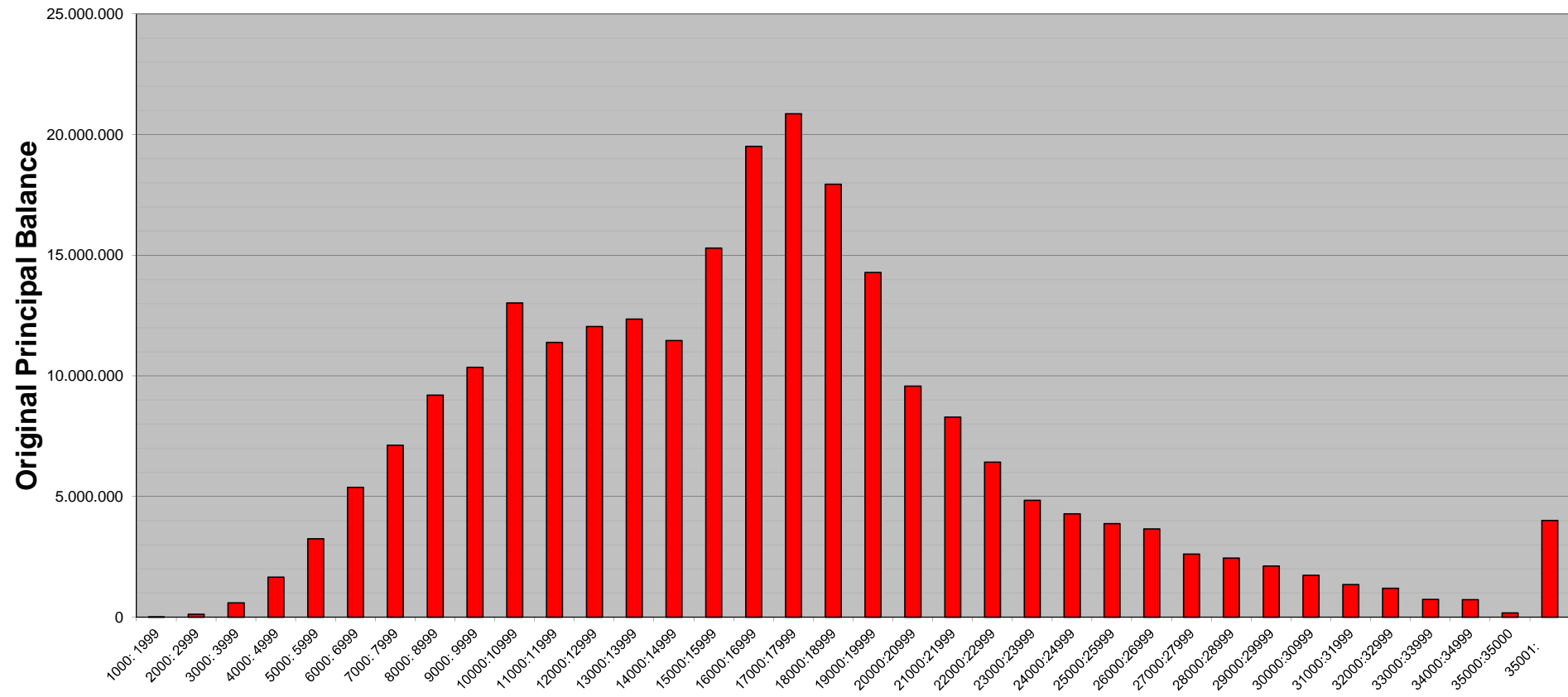
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1000:1999	10.851,56	0,00%	7	0,04%
2000:2999	118.882,74	0,05%	46	0,26%
3000:3999	591.945,68	0,24%	167	0,96%
4000:4999	1.660.429,21	0,68%	364	2,09%
5000:5999	3.246.070,46	1,33%	586	3,36%
6000:6999	5.379.649,77	2,21%	823	4,72%
7000:7999	7.124.009,95	2,92%	948	5,44%
8000:8999	9.201.499,74	3,77%	1.080	6,20%
9000:9999	10.358.407,15	4,25%	1.088	6,24%
10000:10999	13.026.377,79	5,34%	1.240	7,12%
11000:11999	11.389.591,97	4,67%	991	5,69%
12000:12999	12.046.831,96	4,94%	964	5,53%
13000:13999	12.355.556,24	5,06%	915	5,25%
14000:14999	11.463.093,04	4,70%	791	4,54%
15000:15999	15.291.986,66	6,27%	984	5,65%
16000:16999	19.510.280,77	8,00%	1.182	6,78%
17000:17999	20.858.656,62	8,55%	1.192	6,84%
18000:18999	17.946.490,66	7,36%	972	5,58%
19000:19999	14.287.332,94	5,86%	734	4,21%
20000:20999	9.579.446,56	3,93%	468	2,69%
21000:21999	8.292.891,47	3,40%	386	2,22%
22000:22999	6.429.168,24	2,64%	286	1,64%
23000:23999	4.841.258,68	1,98%	206	1,18%
24000:24999	4.284.383,80	1,76%	175	1,00%
25000:25999	3.874.312,70	1,59%	152	0,87%
26000:26999	3.656.108,68	1,50%	138	0,79%
27000:27999	2.612.413,38	1,07%	95	0,55%
28000:28999	2.447.057,93	1,00%	86	0,49%
29000:29999	2.123.615,51	0,87%	72	0,41%
30000:30999	1.736.223,41	0,71%	57	0,33%
31000:31999	1.355.726,31	0,56%	43	0,25%
32000:32999	1.201.503,00	0,49%	37	0,21%
33000:33999	735.951,97	0,30%	22	0,13%
34000:34999	725.481,48	0,30%	21	0,12%
35000:35000	175.000,00	0,07%	5	0,03%
35001:	4.007.931,37	1,64%	100	0,57%
Total	243.946.419,40	100,00%	17.423	100,00%

Statistics in EUR	
Average Amount	14.001,40

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6.1 Original PB (Graph)

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7. Current Principal Balance



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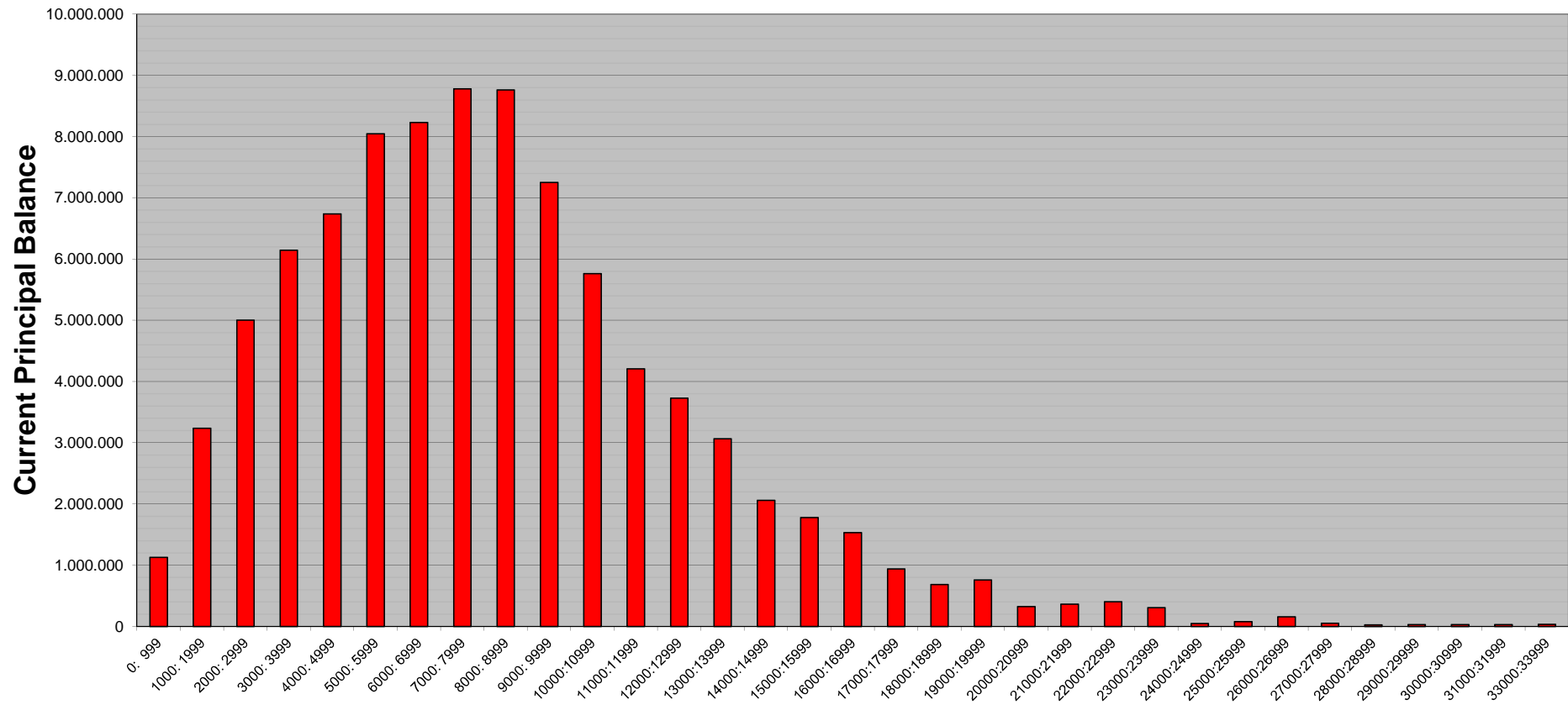
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 999	1.129.458,91	1,26%	2.290	13,14%
1000: 1999	3.235.014,40	3,60%	2.166	12,43%
2000: 2999	5.002.213,57	5,57%	1.998	11,47%
3000: 3999	6.145.616,19	6,85%	1.757	10,08%
4000: 4999	6.735.864,63	7,51%	1.499	8,60%
5000: 5999	8.047.561,01	8,97%	1.469	8,43%
6000: 6999	8.232.730,53	9,17%	1.265	7,26%
7000: 7999	8.779.897,41	9,78%	1.174	6,74%
8000: 8999	8.762.573,80	9,76%	1.035	5,94%
9000: 9999	7.254.002,83	8,08%	764	4,39%
10000:10999	5.760.791,56	6,42%	550	3,16%
11000:11999	4.207.446,65	4,69%	367	2,11%
12000:12999	3.731.278,66	4,16%	299	1,72%
13000:13999	3.067.951,13	3,42%	228	1,31%
14000:14999	2.059.566,04	2,29%	142	0,82%
15000:15999	1.779.446,22	1,98%	115	0,66%
16000:16999	1.533.646,56	1,71%	93	0,53%
17000:17999	941.502,15	1,05%	54	0,31%
18000:18999	683.009,46	0,76%	37	0,21%
19000:19999	759.224,11	0,85%	39	0,22%
20000:20999	326.157,71	0,36%	16	0,09%
21000:21999	364.486,80	0,41%	17	0,10%
22000:22999	405.683,46	0,45%	18	0,10%
23000:23999	305.929,29	0,34%	13	0,07%
24000:24999	48.923,93	0,05%	2	0,01%
25000:25999	76.945,19	0,09%	3	0,02%
26000:26999	160.037,62	0,18%	6	0,03%
27000:27999	54.707,87	0,06%	2	0,01%
28000:28999	28.395,31	0,03%	1	0,01%
29000:29999	29.108,45	0,03%	1	0,01%
30000:30999	30.972,47	0,03%	1	0,01%
31000:31999	31.987,57	0,04%	1	0,01%
33000:33999	33.649,14	0,04%	1	0,01%
Total	89.745.780,63	100,00%	17.423	100,00%

Statistics		in EUR
Average Amount		5.150,99

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7.1 Current PB (Graph)

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8. Borrower Concentration



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Payment Date	14.11.2016	
Period No	40	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	33.649,14	0,0375%	1
2	31.987,57	0,0356%	1
3	30.972,47	0,0345%	1
4	29.108,45	0,0324%	1
5	28.395,31	0,0316%	1
6	27.675,49	0,0308%	1
7	27.032,38	0,0301%	1
8	26.961,80	0,0300%	1
9	26.940,61	0,0300%	1
10	26.784,00	0,0298%	1
11	26.701,95	0,0298%	1
12	26.642,49	0,0297%	1
13	26.006,77	0,0290%	1
14	25.941,12	0,0289%	2
15	25.827,11	0,0288%	1
16	25.598,12	0,0285%	1
17	25.519,96	0,0284%	1
18	24.576,54	0,0274%	1
19	24.347,39	0,0271%	1
20	23.929,90	0,0267%	1
21	23.833,38	0,0266%	1
22	23.793,06	0,0265%	1
23	23.753,60	0,0265%	1
24	23.658,25	0,0264%	1
25	23.561,61	0,0263%	1
	663.198,47	0,7390%	26

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

9. Geographical Distribution



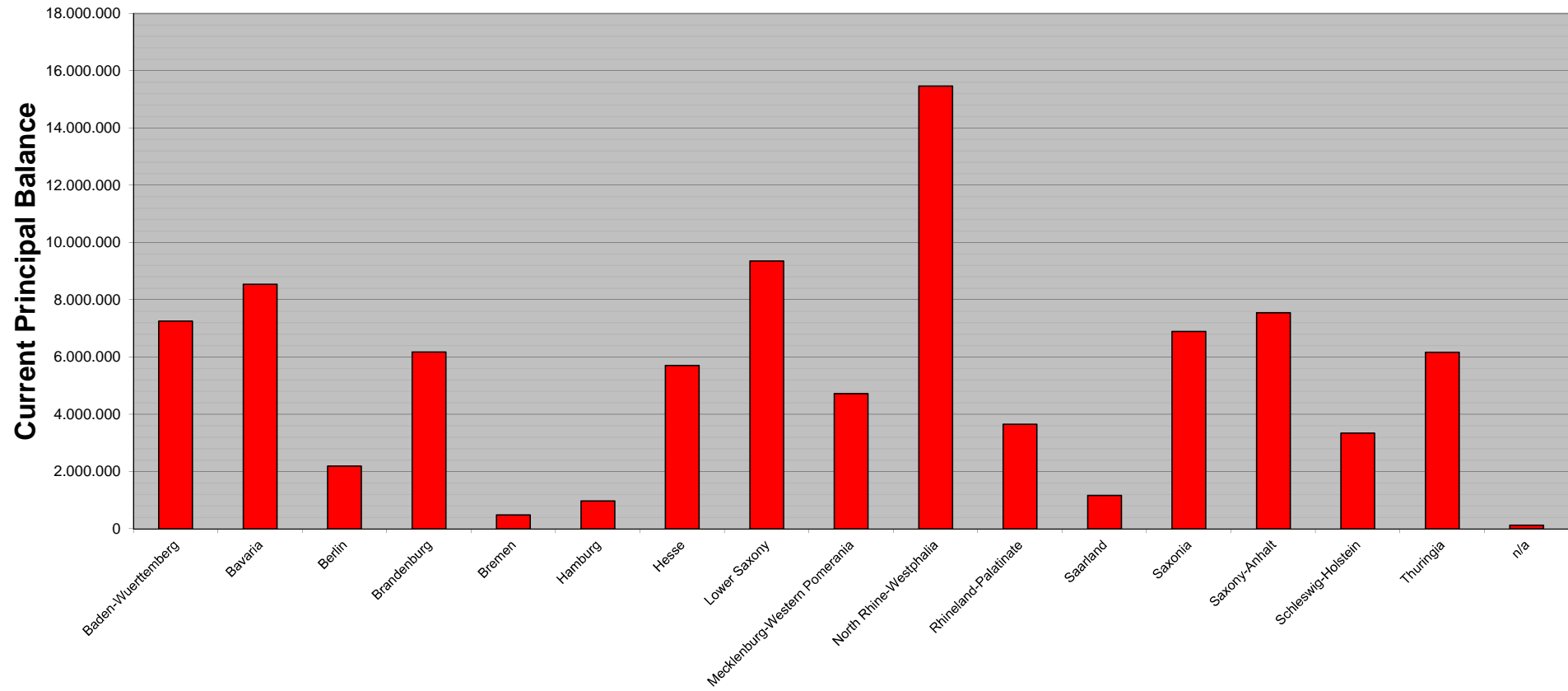
Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	40	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	7.250.724,38	8,08%	1.341	7,70%
Bavaria	8.541.456,09	9,52%	1.511	8,67%
Berlin	2.187.543,24	2,44%	444	2,55%
Brandenburg	6.174.704,74	6,88%	1.196	6,86%
Bremen	488.577,35	0,54%	97	0,56%
Hamburg	976.435,26	1,09%	197	1,13%
Hesse	5.709.073,64	6,36%	1.019	5,85%
Lower Saxony	9.353.746,09	10,42%	1.770	10,16%
Mecklenburg-Western	4.718.222,83	5,26%	1.004	5,76%
North Rhine-Westphali	15.462.500,87	17,23%	3.155	18,11%
Rhineland-Palatinate	3.650.246,37	4,07%	718	4,12%
Saarland	1.164.374,33	1,30%	232	1,33%
Saxonia	6.889.368,27	7,68%	1.350	7,75%
Saxony-Anhalt	7.549.577,32	8,41%	1.524	8,75%
Schleswig-Holstein	3.335.823,73	3,72%	704	4,04%
Thuringia	6.169.727,29	6,87%	1.142	6,55%
n/a	123.678,83	0,14%	19	0,11%
Total	89.745.780,63	100,00%	17.423	100,00%

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

9.1 Geographical Distribution (Graph)

Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	40	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016



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

10. Object/Vehicle Type



Reporting Date			09.11.2016			
Payment Date			14.11.2016			
Period No			40			
Monthly Period			Nov 2016			
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

<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	37.874.017,99	42,20%	7.030	40,35%
Used Vehicle	51.871.762,64	57,80%	10.393	59,65%
Total	89.745.780,63	100,00%	17.423	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	88.255.067,56	98,34%	16.938	97,22%
Motorbike	760.909,35	0,85%	369	2,12%
Leisure	729.803,72	0,81%	116	0,67%
Total	89.745.780,63	100,00%	17.423	100,00%

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Monthly Investor Report**

11. Insurances



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	40	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

<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	33.188.532,30	36,98%	6.134	35,21%
Yes	56.557.248,33	63,02%	11.289	64,79%
Total	89.745.780,63	100,00%	17.423	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	67.582.320,90	75,30%	13.315	76,42%
Yes	22.163.459,73	24,70%	4.108	23,58%
Total	89.745.780,63	100,00%	17.423	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	82.173.873,33	91,56%	15.940	91,49%
Yes	7.571.907,30	8,44%	1.483	8,51%
Total	89.745.780,63	100,00%	17.423	100,00%

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

12. Type of Contract



Reporting Date		09.11.2016			
Payment Date		14.11.2016			
Period No		40			
Monthly Period		Nov 2016			
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

<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	50.474.474,52	56,24%	12.923	74,17%
Yes	39.271.306,11	43,76%	4.500	25,83%
- of which balloon rates	32.147.391,91	35,82%		
- of which regular installments	7.123.914,20	7,94%		
Total	89.745.780,63	100,00%	17.423	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	8.133.029,11	25,30%	1.022	22,71%
52:64	23.929.837,96	74,44%	3.470	77,11%
65:72	47.883,64	0,15%	6	0,13%
73:	36.641,20	0,11%	2	0,04%
Total	32.147.391,91	100,00%	4.500	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	20.771.338,02	64,61%	2.986	66,36%
13:25	11.347.752,69	35,30%	1.513	33,62%
26:38	28.301,20	0,09%	1	0,02%
Total	32.147.391,91	100,00%	4.500	100,00%

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

13. Payment Methods



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	40	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

<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	86.461.125,94	96,34%	16.884	96,91%
Other	3.284.654,69	3,66%	539	3,09%
Total	89.745.780,63	100,00%	17.423	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	43.023.804,62	47,94%	8.267	47,45%
1st of month	46.721.976,01	52,06%	9.156	52,55%
Total	89.745.780,63	100,00%	17.423	100,00%

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

14. Downpayment



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	40	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

<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	29.978.809,03	33,40%	5.665	32,51%	0,00%
0: 999	3.414.956,98	3,81%	835	4,79%	4,89%
1000: 1999	8.171.783,53	9,11%	1.848	10,61%	10,14%
2000: 2999	9.647.055,45	10,75%	1.960	11,25%	15,19%
3000: 3999	8.154.884,47	9,09%	1.587	9,11%	20,03%
4000: 4999	5.870.337,36	6,54%	1.143	6,56%	24,22%
5000: 5999	6.628.722,05	7,39%	1.217	6,99%	27,15%
6000: 6999	4.088.783,27	4,56%	751	4,31%	30,84%
7000: 7999	3.006.184,63	3,35%	533	3,06%	33,45%
8000: 8999	2.409.897,41	2,69%	452	2,59%	37,29%
9000: 9999	1.226.146,56	1,37%	239	1,37%	40,23%
10000:10999	2.614.546,39	2,91%	466	2,67%	39,69%
11000:11999	774.910,70	0,86%	133	0,76%	42,67%
12000:12999	845.925,61	0,94%	153	0,88%	45,87%
13000:13999	620.729,29	0,69%	99	0,57%	47,14%
14000:14999	338.379,03	0,38%	60	0,34%	47,76%
15000:15000	456.569,87	0,51%	65	0,37%	47,78%
15001:	1.497.159,00	1,67%	217	1,25%	54,03%
Total	89.745.780,63	100,00%	17.423	100,00%	18,98%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.077,32 €	4.559,98 €
Average Purchase Price	16.213,23 €	17.614,04 €
Mimumum Downpayment		100,00 €
Maximum Downpayment		60.000,00 €
Downpayment in %	18,98%	25,89%

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

15. Customer Yield



Reporting Date			09.11.2016			
Payment Date			14.11.2016			
Period No			40			
Monthly Period			Nov 2016			
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
2: 2	905.800,95	1,01%	138	0,79%
3: 3	9.207.760,74	10,26%	1.601	9,19%
4: 4	31.055.072,39	34,60%	5.251	30,14%
5: 5	32.192.994,40	35,87%	6.278	36,03%
6: 6	11.374.484,21	12,67%	2.658	15,26%
7: 7	3.374.592,53	3,76%	927	5,32%
8: 8	998.746,77	1,11%	345	1,98%
9: 9	607.676,78	0,68%	218	1,25%
10:10	28.651,86	0,03%	7	0,04%
Total	89.745.780,63	100,00%	17.423	100,00%

Statistics	in %
WA Interest	5,50%

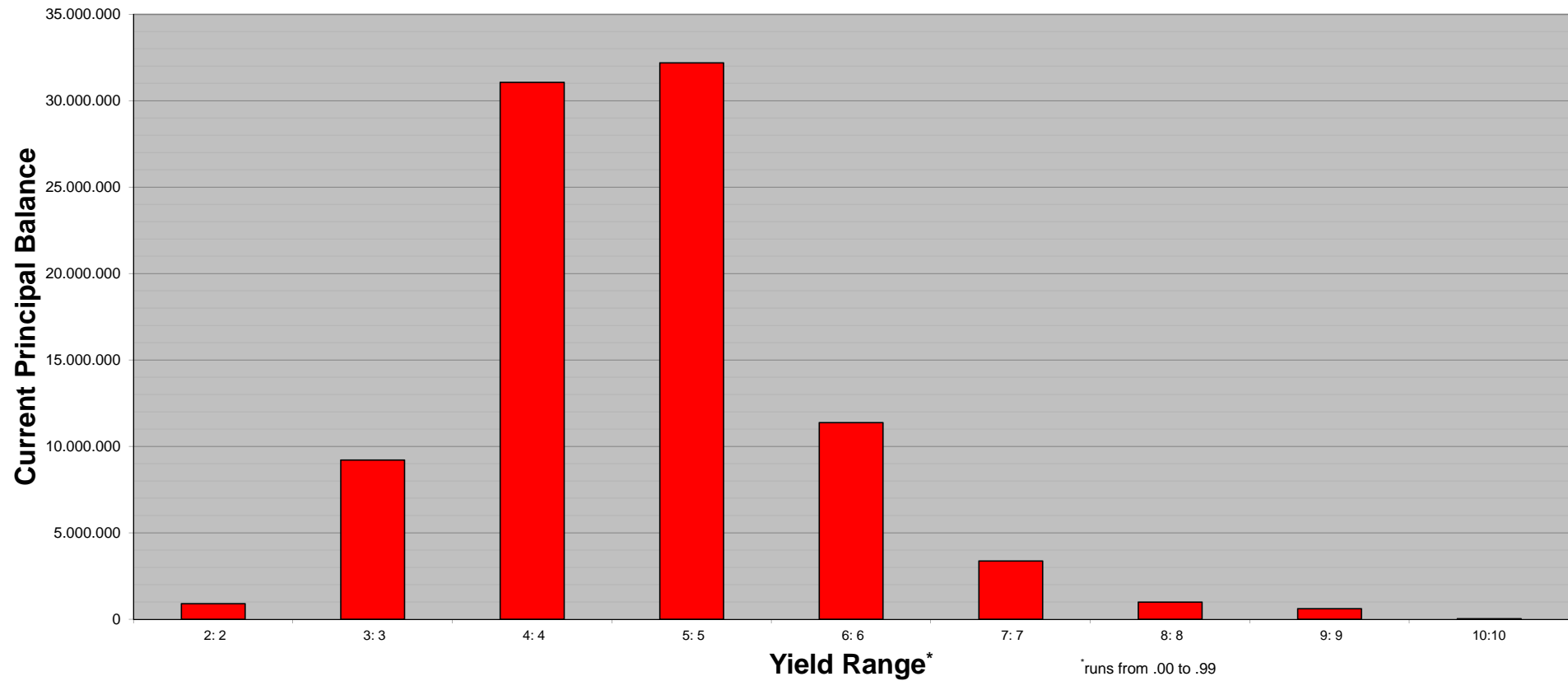
* runs from .00 to .99

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

15.1 Customer Yield (Graph)



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	40	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016



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16. Seasoning



Reporting Date			09.11.2016			
Payment Date			14.11.2016			
Period No			40			
Monthly Period			Nov 2016			
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

<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>
42:44	22.332.707,04	24,88%	3.080	17,68%
45:47	24.264.614,70	27,04%	3.795	21,78%
48:50	12.968.253,18	14,45%	2.552	14,65%
51:53	11.120.281,48	12,39%	2.305	13,23%
54:56	8.795.620,99	9,80%	2.292	13,16%
57:59	5.794.619,32	6,46%	1.616	9,28%
60:62	3.084.436,45	3,44%	1.081	6,20%
63:65	858.903,65	0,96%	325	1,87%
66:68	276.114,49	0,31%	150	0,86%
69:71	115.860,75	0,13%	100	0,57%
72:74	83.626,34	0,09%	90	0,52%
75:77	50.742,24	0,06%	37	0,21%
Total	89.745.780,63	100,00%	17.423	100,00%

Statistics

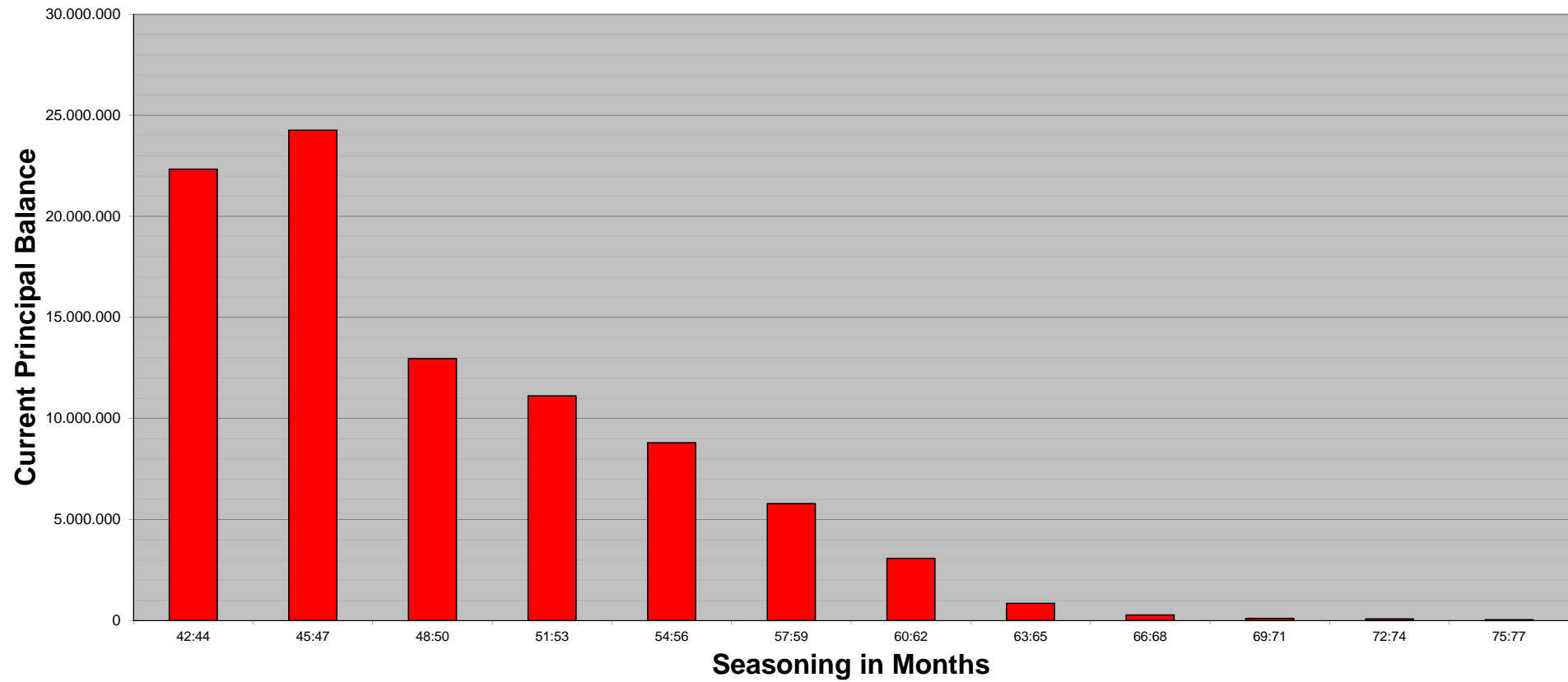
WA Seasoning	48,95
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**SC Germany Auto 2013-2
Monthly Investor Report**

16.1 Seasoning (Graph)



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	40	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016



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

17. Remaining Term



Reporting Date			09.11.2016			
Payment Date			14.11.2016			
Period No			40			
Monthly Period			Nov 2016			
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

<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	16.770.949,62	18,69%	4.644	26,65%
7:13	15.918.281,80	17,74%	3.855	22,13%
14:20	24.717.562,18	27,54%	4.042	23,20%
21:27	11.009.463,07	12,27%	2.084	11,96%
28:34	10.290.687,85	11,47%	1.546	8,87%
35:41	10.160.047,56	11,32%	1.170	6,72%
42:48	704.035,39	0,78%	68	0,39%
49:55	148.212,80	0,17%	12	0,07%
56:62	26.540,36	0,03%	2	0,01%
Total	89.745.780,63	100,00%	17.423	100,00%

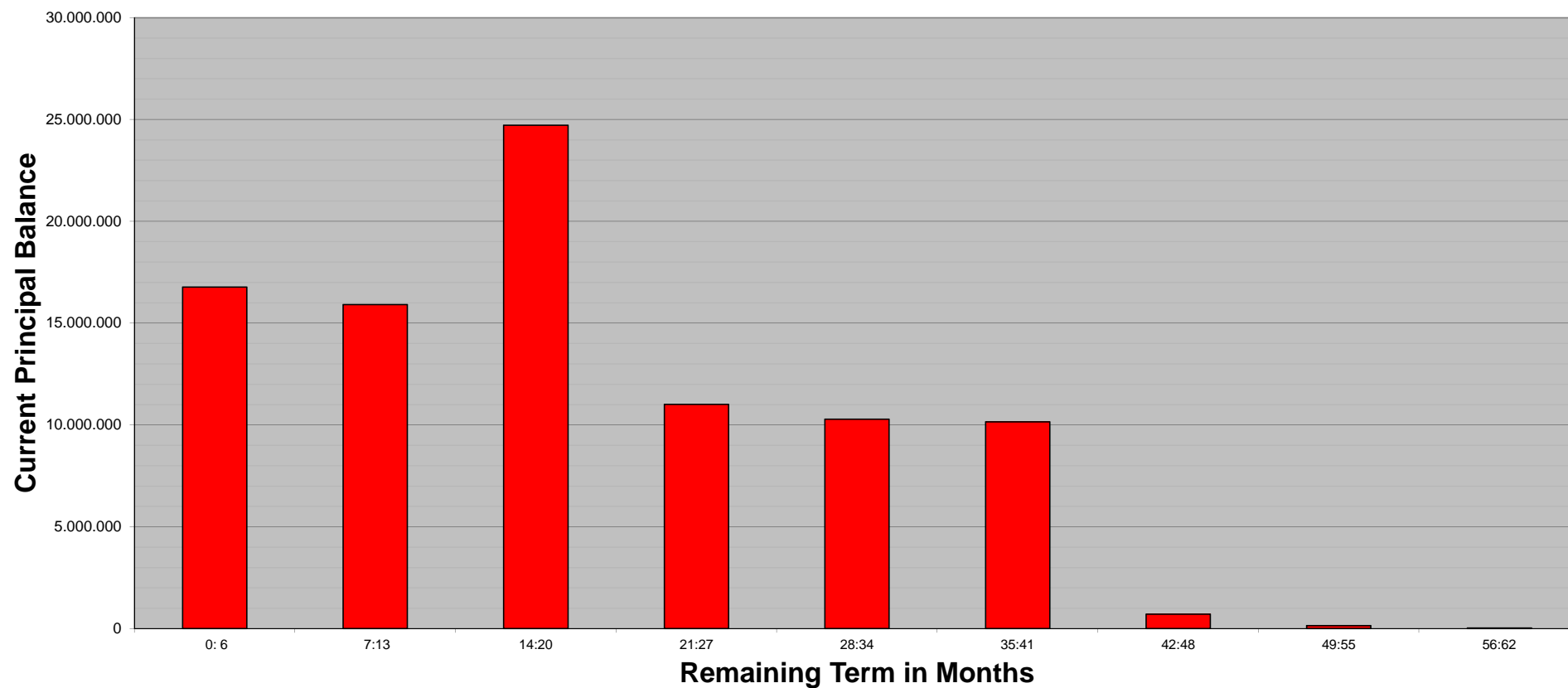
Statistics

WA Remaining Term	18,16
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**SC Germany Auto 2013-2
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17.1 Remaining Term (Graph)

Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	40	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016



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

18. Original Term



Reporting Date			09.11.2016			
Payment Date			14.11.2016			
Period No			40			
Monthly Period			Nov 2016			
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

<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	9.253.785,74	10,31%	1.946	11,17%
52:64	40.731.164,99	45,39%	8.072	46,33%
65:77	19.986.330,99	22,27%	4.555	26,14%
78:	19.774.498,91	22,03%	2.850	16,36%
Total	89.745.780,63	100,00%	17.423	100,00%

Statistics

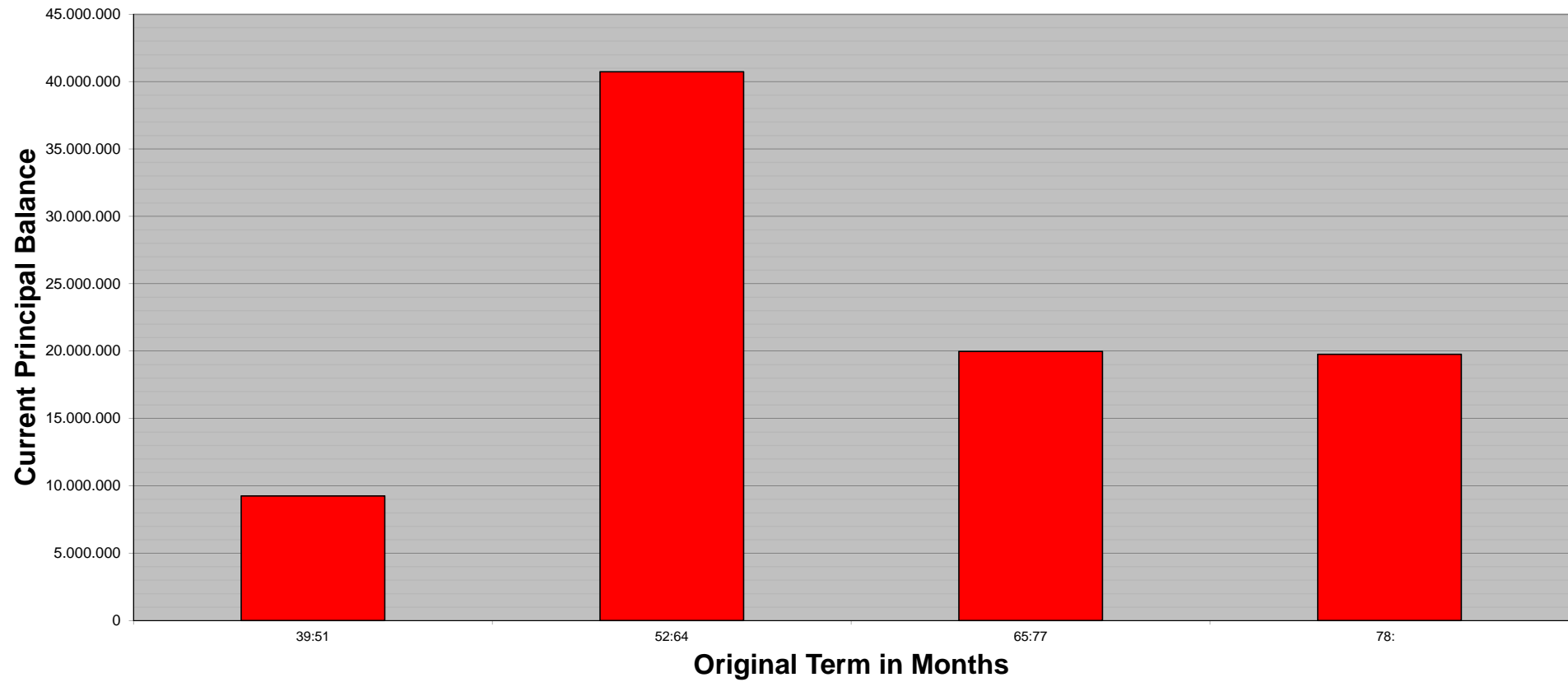
WA Original Term	67,11
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**SC Germany Auto 2013-2
Monthly Investor Report**

18.1 Original Term (Graph)



Reporting Date			09.11.2016			
Payment Date			14.11.2016			
Period No			40			
Monthly Period			Nov 2016			
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		



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Monthly Investor Report**

19. Manufacturer Brands



Reporting Date			09.11.2016		
Payment Date			14.11.2016		
Period No			40		
Monthly Period			Nov 2016		
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

<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	13.246.958,23	14,76%	2.019	11,59%
2	8.744.319,36	9,74%	1.750	10,04%
3	7.481.154,57	8,34%	1.691	9,71%
4	7.330.363,75	8,17%	1.283	7,36%
5	6.666.794,82	7,43%	1.184	6,80%
6	5.190.686,29	5,78%	1.182	6,78%
7	4.132.404,12	4,60%	588	3,37%
8	3.897.508,75	4,34%	563	3,23%
9	3.434.563,60	3,83%	410	2,35%
10	3.290.387,53	3,67%	634	3,64%
11	3.025.207,56	3,37%	734	4,21%
12	2.732.217,78	3,04%	495	2,84%
13	2.294.251,49	2,56%	539	3,09%
14	2.197.409,30	2,45%	444	2,55%
15	1.981.023,16	2,21%	472	2,71%
	75.645.250,31	84,29%	13.988	80,28%

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	09.11.2016	
Payment Date	14.11.2016	
Period No	40	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

Priority of Payments

Available Distribution Amount		9.801.636,90 €
Senior Expenses	-	40.530,91 €
Net Swap Payments	-	67.657,12 €
Interest Notes Class A	-	4.611,60 €
Interest Notes Class B	-	52.779,90 €
Payments to Liquidity Reserve Fund	-	1.939.757,27 €
Principal Payments Class A	-	7.242.078,60 €
Principal Payments Class B	-	- €
Payment due to rounding differences	-	4,17 €
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	-	4.094,23 €
Principal Payments Subordinated Loan	-	158.143,84 €
Payments to Seller	=	291.979,26 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 40.530,91 €		
Interest accrued for the Period	- 57.391,50 €	- 4.611,60 €	- 52.779,90 €
Cumulative Interest accrued	- 7.363.812,00 €	- 4.854.861,90 €	- 2.508.950,10 €
Interest Payments	- 57.391,50 €	- 4.611,60 €	- 52.779,90 €
Cumulative Interest Payments	- 7.363.812,00 €	- 4.854.861,90 €	- 2.508.950,10 €
Interest accrued on Subordinated Loan for the	- 4.094,23 €		
Cumulative Interest accrued on Subordinated L	- 419.824,66 €		
Interest Payments on Subordinated Loan	- 4.094,23 €		
Cumulative Interest Payments on Subordinate	- 419.824,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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21. Swap Counterparty



Reporting Date	09.11.2016				
Payment Date	14.11.2016				
Period No	40				
Monthly Period	Nov 2016				
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

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	96.987.863,40
Fixed Rate	0,3900%
Floating Rate (Euribor)	-0,3710%
Net Swap Payments	-67.657,12
Notional Amount next period	89.745.784,80

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 31.10.2016, data source: Bloomberg

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22. Retention



Reporting Date	09.11.2016				
Payment Date	14.11.2016				
Period No	40				
Monthly Period	14.11.2016				
Interest Period	from 12.10.2016	to	14.11.2016	=	33 days
Collection Period	from 01.10.2016	to	31.10.2016		

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:	96.987.861,62 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	89.745.780,63 €
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:	2.097.901,11 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.939.757,27 €
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:	54,75%
Net Economic Interest Ratio as of the end of the Monthly Period:	58,99%

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23. Counterparties



Reporting Date	09.11.2016				
Payment Date	14.11.2016				
Period No	40				
Monthly Period	Nov 2016				
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

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Paying Agent:

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Phone: +44(20)754-58273

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
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

Strutred 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 31.10.2016, 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	NEG	A-	F1	STABLE	BBB+	A-2	NEG	performing
-	-	-	AA	F1+	STABLE	AA-	A-1+	STABLE	performing
-	-	-	-	-	-	-	-	-	performing
-	-	-	-	-	-	-	-	-	performing

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24. Issuer Information



Reporting Date		09.11.2016				
Payment Date		14.11.2016				
Period No		40				
Monthly Period		Nov 2016				
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

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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fax +49 (0) 69 2992 5387

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25. Santander Consumer Bank



Reporting Date	09.11.2016				
Payment Date	14.11.2016				
Period No	40				
Monthly Period	Nov 2016				
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

Contact Details

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Team ABS		abs_ger@santander.de

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

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 31.10.2016, data source: Bloomberg

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26. Glossary



Reporting Date		09.11.2016				
Payment Date		14.11.2016				
Period No		40				
Monthly Period		Nov 2016				
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

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