

SC Germany Vehicles 2013-1 Monthly Investor Report



**SC Germany Vehicles 2013-1
Monthly Investor Report**

Cover Sheet Monthly Investor Report



Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	Mai 2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020

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1. Portfolio Information



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	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	9.566	58.025.568,93 €	63.785.204,82 €
Scheduled Principal Payments		3.705.654,23 €	
Prepayment Principal		1.360.841,35 €	
Others		68.304,40 €	
Total Principal Collections		4.998.191,18 €	5.656.697,02 €
Total Interest Collections		235.703,52 €	275.740,54 €
Defaults		109.552,46 €	102.938,87 €
Replenishment		- €	- €
End of Period	8.871	52.917.825,29 €	58.025.568,93 €
Purchase Shortfall Account		4,71 €	0,07 €
Total Assets (End of Period)		52.917.830,00 €	58.025.569,00 €
Current Prepayment Rate (annualised)		24,8%	
Loans under German COVID-19 Mitigation Act	361	2.981.868,82 €	- €

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2. Reserve Accounts



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Note Balance

Beginning of Period	58.025.569,00 €
End of Period	52.917.830,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	12,06%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	13,23%	7.000.000,00 €	
Required Reserve Fund	13,23%	7.000.000,00 €	
Commingling Reserve			
	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Commingling Reserve Fund		n/a	
Set-Off Reserve			
	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Set-Off Reserve Fund		n/a	
Current Set-Off Amount		n/a	
Set-Off Amount (per Loan)		n/a	
Set-Off Amount (in % of Outstanding Balance)		n/a	

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3. Delinquency Data



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Note Balance

Beginning of Period	58.025.569,00 €
End of Period	52.917.830,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	1,07%			
1- 30 days past due period before previous period		570.774,17 €	103.493,29 €	90
1- 30 days past due previous period		626.375,76 €	262.595,43 €	94
1- 30 days past due current period	1,14%	658.651,84 €	287.649,12 €	94
3-MRA* 31- 60 days past due	0,90%			
31- 60 days past due period before previous period		584.465,98 €	85.770,08 €	83
31- 60 days past due previous period		453.882,56 €	87.522,29 €	72
31- 60 days past due current period	0,92%	534.810,77 €	180.564,42 €	70
3-MRA* 61-90 days past due	0,42%			
61- 90 days past due period before previous period		241.343,35 €	75.623,21 €	33
61- 90 days past due previous period		292.712,13 €	62.528,18 €	40
61- 90 days past due current period	0,34%	195.752,38 €	38.160,19 €	28
3-MRA* 91-120 days past due	0,31%			
91- 120 days past due period before previous period		151.638,47 €	25.016,29 €	17
91- 120 days past due previous period		187.903,51 €	68.709,27 €	27
91- 120 days past due current period	0,33%	192.904,40 €	57.698,62 €	26
3-MRA* 121-150 days past due	0,18%			
121- 150 days past due period before previous period		97.432,71 €	20.907,23 €	14
121- 150 days past due previous period		109.302,42 €	21.841,70 €	10
121- 150 days past due current period	0,17%	98.826,26 €	46.837,20 €	16
3-MRA* 151-180 days past due	0,22%			
151- 180 days past due period before previous period		133.151,98 €	52.775,21 €	19
151- 180 days past due previous period		126.385,09 €	55.963,31 €	23
151- 180 days past due current period	0,22%	129.462,31 €	38.560,64 €	19

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	58.025.569,00 €
End of Period	52.917.830,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	109.552,46 €	
Current Period Recoveries	58.767,22 €	
Current Period Net Default	50.785,24 €	
New Number of Defaulted Contracts		7

Cumulative Default

Cumulative Gross Default	22.187.259,55 €	
Cumulative Recoveries	4.733.480,05 €	
Cumulative Net Default	17.453.779,50 €	
Total Number of Defaulted Contracts		2.427

3-MRA* /
current ratio

Ratio

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

0,99%

Annualised Loss Ratio period before previous period	0,70%
Annualised Loss Ratio previous period	1,11%
Annualised Loss Ratio current period	1,15%

Principal Deficiency

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

PDL Trigger

2.500.000,00 €

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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5. Concentration Limits



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Current Transaction Status

Amortizing

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
New Vehicles (applicable for Replenishment Portfolio)	45,00%	-	-	-
Average Yield (applicable for Replenishment Portfolio)	4,50%	-	-	-
Contracts with Balloon Rates (applicable for Total Portfolio)	-	45,00%	-	-
Remaining Term (applicable for Total Portfolio)	-	55,00	-	-
Early Amortisation Events		Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio				
- prior to 30 September 2014		0,75%	-	-
- prior to 30 September 2015		1,50%	-	-
- prior to 30 September 2016		2,25%	-	-
Purchase Shortfall Event				
Period before previous period			-	-
Previous period			-	-
Current period			-	-
Principal Deficiency Event			-	-
Total Sold Receivables	1.645.278.869,84 €			

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6. Outstanding Notes



1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS0980215825	XS0980216807
Currency		EUR	EUR
Initial Tranching	in %	90,0%	10,0%
Legal Maturity		Oct 2027	Oct 2027
Expected Maturity		Mrz 2020	Mrz 2020
Original Rating (DBRS / S&P)		A(sf) / A(sf)	NR / NR
Current Rating (DBRS / S&P)*		AAA (sf) / AA- (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		6.300	700
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	58.025.569,00 €	0,00 €	58.025.569,00 €
Available Distribution Amount	12.292.661,99 €		
Replenishment	0,00 €		
Amortisation	5.107.739,00 €		
Redemption per Class	5.107.739,00 €	0,00 €	5.107.739,00 €
Redemption per Note		0,00 €	7.296,77 €
Class Principal Outstanding Balance End of Period	52.917.830,00 €	0,00 €	52.917.830,00 €
Current Tranching		0,0%	100,0%
Current Pool Factor		0,00	0,76

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed		1,593%	2,802%
DayCount Convention		act/360	act/360
Interest Days	28		
Principal Outstanding per Note Beginning of Period		- €	82.893,67 €
> Principal Repayment per Note		- €	7.296,77 €
Principal Outstanding per Note End of Period		- €	75.596,90 €
> Interest accrued for the period		- €	126.455,00 €
Interest Payment		- €	126.455,00 €
Interest Payment per Note		- €	180,65 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	115,16%	15,16%
Current CE (excl. Excess Spread)	113,23%	13,23%

* Last rating action as of 26.02.2020

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7. Original Principal Balance



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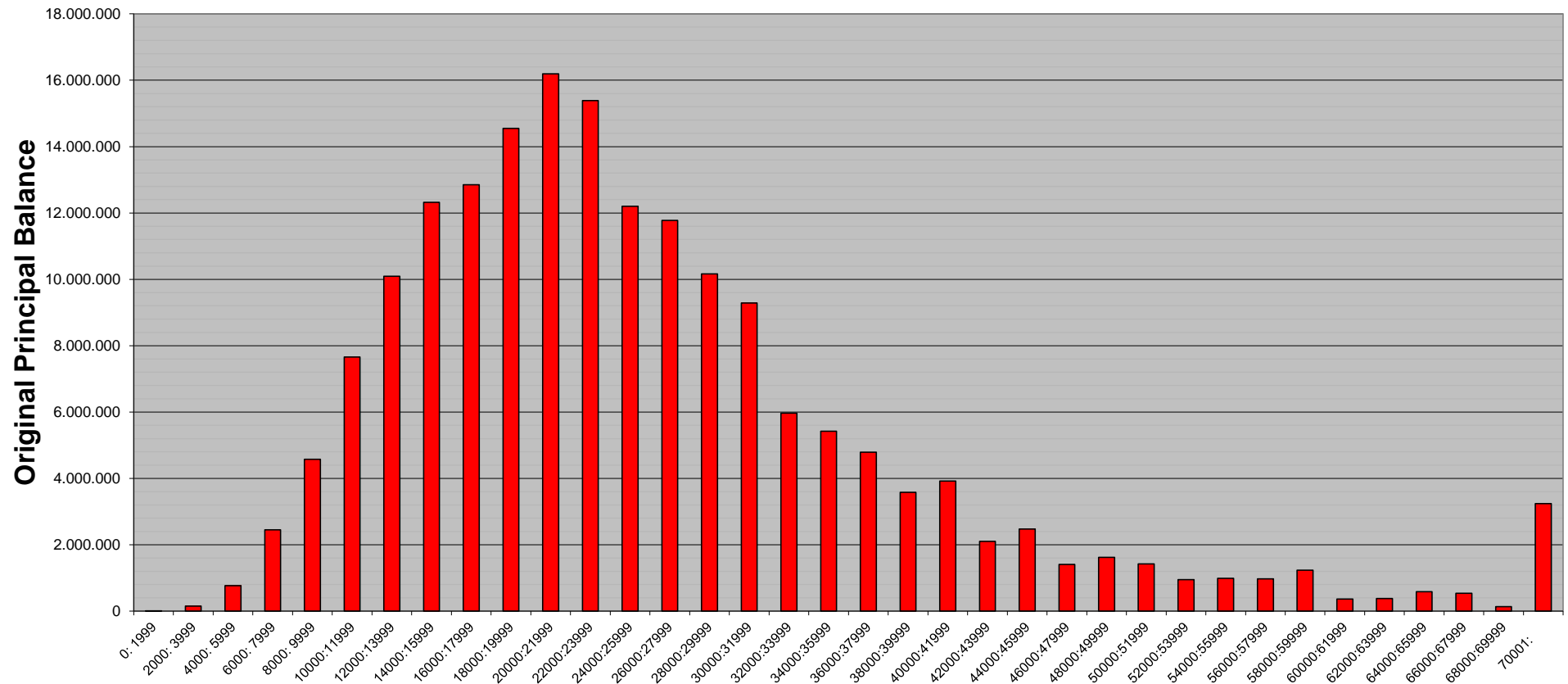
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.770,82	0,00%	2	0,02%
2000: 3999	146.315,16	0,08%	44	0,50%
4000: 5999	764.738,88	0,42%	148	1,67%
6000: 7999	2.448.117,11	1,34%	346	3,90%
8000: 9999	4.574.857,44	2,51%	503	5,67%
10000:11999	7.656.296,78	4,20%	696	7,85%
12000:13999	10.092.260,44	5,53%	776	8,75%
14000:15999	12.319.152,13	6,75%	822	9,27%
16000:17999	12.846.982,15	7,04%	758	8,54%
18000:19999	14.546.184,64	7,97%	766	8,63%
20000:21999	16.196.119,76	8,87%	772	8,70%
22000:23999	15.387.681,63	8,43%	669	7,54%
24000:25999	12.201.814,17	6,69%	489	5,51%
26000:27999	11.778.413,63	6,45%	438	4,94%
28000:29999	10.160.348,92	5,57%	351	3,96%
30000:31999	9.285.775,57	5,09%	300	3,38%
32000:33999	5.967.381,60	3,27%	181	2,04%
34000:35999	5.420.646,00	2,97%	155	1,75%
36000:37999	4.787.778,77	2,62%	130	1,47%
38000:39999	3.581.337,37	1,96%	92	1,04%
40000:41999	3.922.983,12	2,15%	96	1,08%
42000:43999	2.101.536,38	1,15%	49	0,55%
44000:45999	2.473.028,24	1,36%	55	0,62%
46000:47999	1.408.692,60	0,77%	30	0,34%
48000:49999	1.619.137,90	0,89%	33	0,37%
50000:51999	1.426.241,36	0,78%	28	0,32%
52000:53999	948.278,17	0,52%	18	0,20%
54000:55999	989.262,90	0,54%	18	0,20%
56000:57999	968.633,69	0,53%	17	0,19%
58000:59999	1.235.921,24	0,68%	21	0,24%
60000:61999	366.831,38	0,20%	6	0,07%
62000:63999	378.538,77	0,21%	6	0,07%
64000:65999	584.471,40	0,32%	9	0,10%
66000:67999	535.095,87	0,29%	8	0,09%
68000:69999	136.786,00	0,07%	2	0,02%
70001:	3.240.245,60	1,78%	37	0,42%
Total	182.501.657,59	100,00%	8.871	100,00%

Statistics	in EUR
Average Amount	20.572,84

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7.1 Original PB (Graph)

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8. Current Principal Balance



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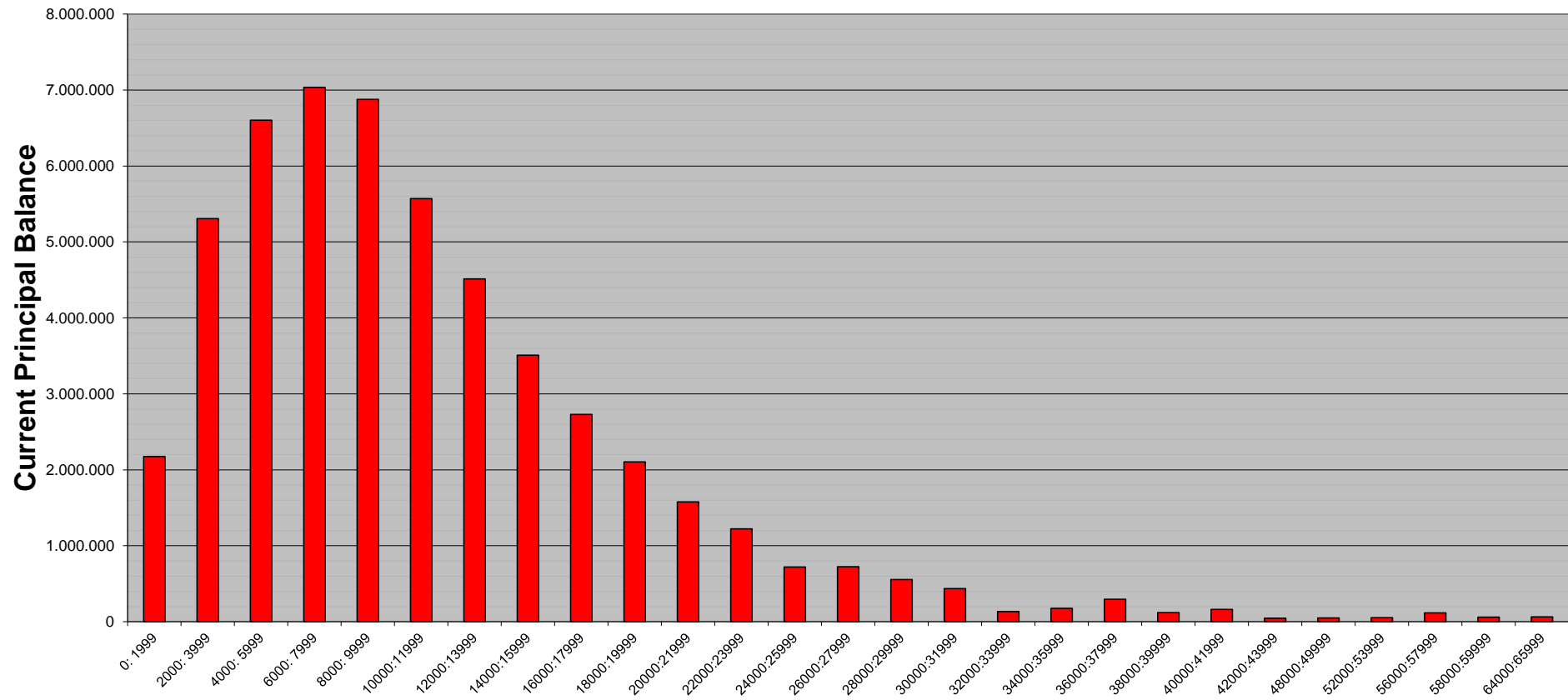
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	2.173.178,24	4,11%	2.352	26,51%
2000: 3999	5.306.340,50	10,03%	1.788	20,16%
4000: 5999	6.602.916,90	12,48%	1.335	15,05%
6000: 7999	7.036.920,01	13,30%	1.014	11,43%
8000: 9999	6.876.740,89	13,00%	767	8,65%
10000:11999	5.571.858,49	10,53%	511	5,76%
12000:13999	4.512.254,00	8,53%	349	3,93%
14000:15999	3.507.441,52	6,63%	235	2,65%
16000:17999	2.728.235,66	5,16%	161	1,81%
18000:19999	2.103.800,17	3,98%	111	1,25%
20000:21999	1.577.946,94	2,98%	75	0,85%
22000:23999	1.222.129,00	2,31%	53	0,60%
24000:25999	719.642,19	1,36%	29	0,33%
26000:27999	723.495,81	1,37%	27	0,30%
28000:29999	553.960,21	1,05%	19	0,21%
30000:31999	433.897,91	0,82%	14	0,16%
32000:33999	132.395,71	0,25%	4	0,05%
34000:35999	174.845,92	0,33%	5	0,06%
36000:37999	295.264,03	0,56%	8	0,09%
38000:39999	118.558,30	0,22%	3	0,03%
40000:41999	162.247,92	0,31%	4	0,05%
42000:43999	43.929,49	0,08%	1	0,01%
48000:49999	48.388,64	0,09%	1	0,01%
52000:53999	52.481,90	0,10%	1	0,01%
56000:57999	114.918,48	0,22%	2	0,02%
58000:59999	59.233,08	0,11%	1	0,01%
64000:65999	64.803,38	0,12%	1	0,01%
Total	52.917.825,29	100,00%	8.871	100,00%

Statistics		in EUR
Average Amount		5.965,26

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8.1 Current PB (Graph)

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9. Borrower Concentration



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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	64.803,38	0,1225%	1
2	59.233,08	0,1119%	1
3	57.813,17	0,1093%	1
4	57.105,31	0,1079%	1
5	52.481,90	0,0992%	1
6	48.388,64	0,0914%	1
7	43.929,49	0,0830%	1
8	41.785,87	0,0790%	2
9	41.385,48	0,0782%	1
10	40.461,88	0,0765%	1
11	40.452,78	0,0764%	2
12	40.211,21	0,0760%	1
13	40.189,35	0,0759%	1
14	39.921,22	0,0754%	1
15	39.444,27	0,0745%	1
16	39.303,19	0,0743%	2
17	39.192,81	0,0741%	1
18	37.905,37	0,0716%	1
19	37.573,83	0,0710%	1
20	37.558,28	0,0710%	1
21	36.994,74	0,0699%	1
22	36.594,17	0,0692%	1
23	36.565,41	0,0691%	2
24	36.353,01	0,0687%	1
25	36.219,19	0,0684%	1
	1.081.867,03	2,0444%	29

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10. Geographical Distribution



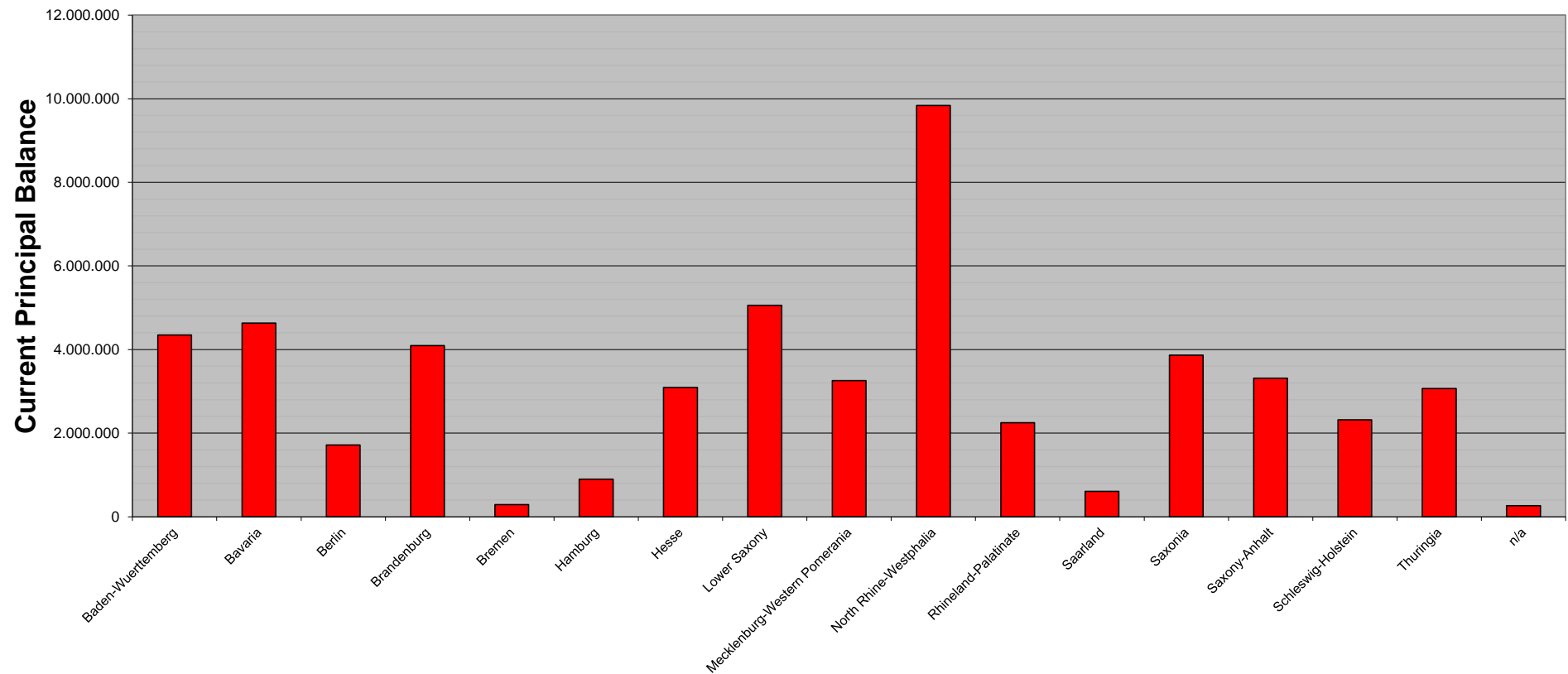
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	4.350.034,52	8,22%	637	7,18%
Bavaria	4.631.508,90	8,75%	725	8,17%
Berlin	1.714.749,50	3,24%	291	3,28%
Brandenburg	4.096.602,28	7,74%	744	8,39%
Bremen	288.761,40	0,55%	53	0,60%
Hamburg	900.809,17	1,70%	152	1,71%
Hesse	3.094.709,86	5,85%	494	5,57%
Lower Saxony	5.056.749,76	9,56%	829	9,35%
Mecklenburg-Western	3.255.555,87	6,15%	555	6,26%
North Rhine-Westphali	9.840.276,64	18,60%	1.686	19,01%
Rhineland-Palatinate	2.250.408,32	4,25%	341	3,84%
Saarland	607.146,23	1,15%	106	1,19%
Saxonia	3.867.806,35	7,31%	694	7,82%
Saxony-Anhalt	3.315.739,82	6,27%	583	6,57%
Schleswig-Holstein	2.318.519,60	4,38%	434	4,89%
Thuringia	3.063.499,53	5,79%	515	5,81%
n/a	264.947,54	0,50%	32	0,36%
Total	52.917.825,29	100,00%	8.871	100,00%

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10.1 Geographical Distribution (Graph)

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11. Object/Vehicle Type



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<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	25.300.744,20	47,81%	3.885	43,79%
Used Vehicle	27.617.081,09	52,19%	4.986	56,21%
Total	52.917.825,29	100,00%	8.871	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	50.448.146,60	95,33%	8.403	94,72%
Leisure	1.887.175,09	3,57%	258	2,91%
Motorbike	582.503,60	1,10%	210	2,37%
Total	52.917.825,29	100,00%	8.871	100,00%

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12. Insurances



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Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020

<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	30.007.638,85	56,71%	4.687	52,84%
Yes	22.910.186,44	43,29%	4.184	47,16%
Total	52.917.825,29	100,00%	8.871	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	37.648.092,58	71,14%	6.450	72,71%
Yes	15.269.732,71	28,86%	2.421	27,29%
Total	52.917.825,29	100,00%	8.871	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	47.863.701,88	90,45%	7.999	90,17%
Yes	5.054.123,41	9,55%	872	9,83%
Total	52.917.825,29	100,00%	8.871	100,00%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

13. Type of Contract



Reporting Date			09.05.2020			
Payment Date			12.05.2020			
Period No			79			
Monthly Period			Mai 2020			
Interest Period	from	14.04.2020	to	12.05.2020	=	28 days
Collection Period	from	01.04.2020	to	30.04.2020		

<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	35.423.476,17	66,94%	7.240	81,61%
Yes	17.494.349,12	33,06%	1.631	18,39%
- of which balloon rates	15.556.556,66	29,40%		
- of which regular installments	1.937.792,46	3,66%		
Total	52.917.825,29	100,00%	8.871	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>
26:38	0,00	0,00%	1	0,06%
39:51	1.873.474,94	12,04%	186	11,40%
52:64	13.524.375,53	86,94%	1.438	88,17%
65:72	53.354,50	0,34%	3	0,18%
73:	105.351,69	0,68%	3	0,18%
Total	15.556.556,66	100,00%	1.631	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	14.465.726,30	92,99%	1.519	93,13%
13:25	1.090.830,36	7,01%	112	6,87%
Total	15.556.556,66	100,00%	1.631	100,00%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

14. Payment Methods



Reporting Date			09.05.2020		
Payment Date			12.05.2020		
Period No			79		
Monthly Period			Mai 2020		
Interest Period	from	14.04.2020	to	12.05.2020	= 28 days
Collection Period	from	01.04.2020	to	30.04.2020	

<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	49.495.096,35	93,53%	8.320	93,79%
Other	3.422.728,94	6,47%	551	6,21%
Total	52.917.825,29	100,00%	8.871	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	29.173.428,57	55,13%	4.819	54,32%
1st of month	23.744.396,72	44,87%	4.052	45,68%
Total	52.917.825,29	100,00%	8.871	100,00%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

15. Downpayment



Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	Mai 2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020

<i>Downpayment (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	19.121.961,40	36,14%	3.101	34,96%	0,00%
0: 999	471.726,11	0,89%	150	1,69%	4,51%
1000: 1999	2.032.961,61	3,84%	537	6,05%	9,39%
2000: 2999	3.338.631,48	6,31%	810	9,13%	13,75%
3000: 3999	3.990.427,09	7,54%	820	9,24%	16,43%
4000: 4999	3.904.596,04	7,38%	702	7,91%	18,42%
5000: 5999	4.737.947,37	8,95%	806	9,09%	20,05%
6000: 6999	3.051.991,08	5,77%	446	5,03%	22,50%
7000: 7999	2.177.414,96	4,11%	284	3,20%	24,03%
8000: 8999	1.632.353,14	3,08%	235	2,65%	27,47%
9000: 9999	1.061.239,12	2,01%	132	1,49%	28,18%
10000:10999	2.650.907,19	5,01%	321	3,62%	28,46%
11000:11999	471.426,19	0,89%	67	0,76%	31,88%
12000:12999	558.643,42	1,06%	64	0,72%	30,96%
13000:13999	471.308,06	0,89%	49	0,55%	31,05%
14000:14999	278.092,43	0,53%	35	0,39%	38,14%
15000:15000	605.583,41	1,14%	75	0,85%	36,93%
15001:	2.360.615,19	4,46%	237	2,67%	41,12%
Total	52.917.825,29	100,00%	8.871	100,00%	15,86%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	3.692,00 €	5.676,21 €
Average Purchase Price	23.272,12 €	25.015,30 €
Minimum Downpayment		100,00 €
Maximum Downpayment		63.500,00 €
Downpayment in %	15,86%	22,69%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

16. Effective Interest Rate



Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	Mai 2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	346.744,76	0,66%	45	0,51%
2: 2	467.176,32	0,88%	109	1,23%
3: 3	21.413.934,04	40,47%	2.933	33,06%
4: 4	19.347.118,73	36,56%	3.238	36,50%
5: 5	6.963.795,87	13,16%	1.502	16,93%
6: 6	3.147.907,31	5,95%	707	7,97%
7: 7	779.327,99	1,47%	214	2,41%
8: 8	291.001,96	0,55%	73	0,82%
9: 9	122.358,31	0,23%	42	0,47%
10:10	38.460,00	0,07%	8	0,09%
Total	52.917.825,29	100,00%	8.871	100,00%

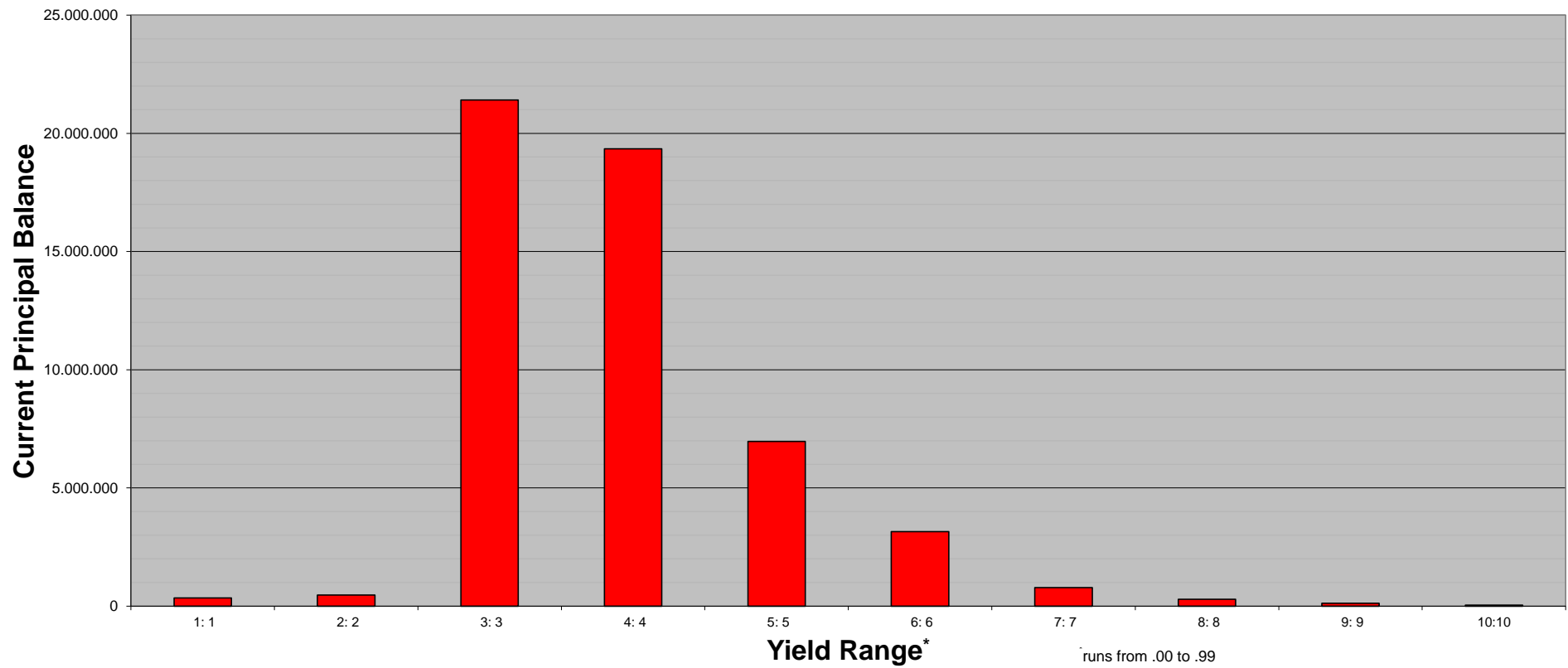
Statistics	in %
WA Interest	4,74%

* runs from .00 to .99

**SC Germany Vehicles 2013-1
Monthly Investor Report**

16.1 Effective Interest Rate (Graph)

Reporting Date			09.05.2020			
Payment Date			12.05.2020			
Period No			79			
Monthly Period			Mai 2020			
Interest Period	from	14.04.2020	to	12.05.2020	=	28 days
Collection Period	from	01.04.2020	to	30.04.2020		



**SC Germany Vehicles 2013-1
Monthly Investor Report**

17. Seasoning



Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	Mai 2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020

<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>
45:47	4.724.384,39	8,93%	617	6,96%
48:50	8.818.021,49	16,66%	1.058	11,93%
51:53	7.763.471,87	14,67%	1.039	11,71%
54:56	8.594.066,14	16,24%	1.231	13,88%
57:59	8.046.563,28	15,21%	1.357	15,30%
60:62	4.642.595,81	8,77%	843	9,50%
63:65	1.256.017,90	2,37%	217	2,45%
66:68	1.105.947,52	2,09%	230	2,59%
69:71	1.341.779,05	2,54%	298	3,36%
72:74	1.223.577,61	2,31%	253	2,85%
75:77	849.666,65	1,61%	171	1,93%
78:80	924.082,63	1,75%	227	2,56%
81:	3.627.650,95	6,86%	1.330	14,99%
Total	52.917.825,29	100,00%	8.871	100,00%

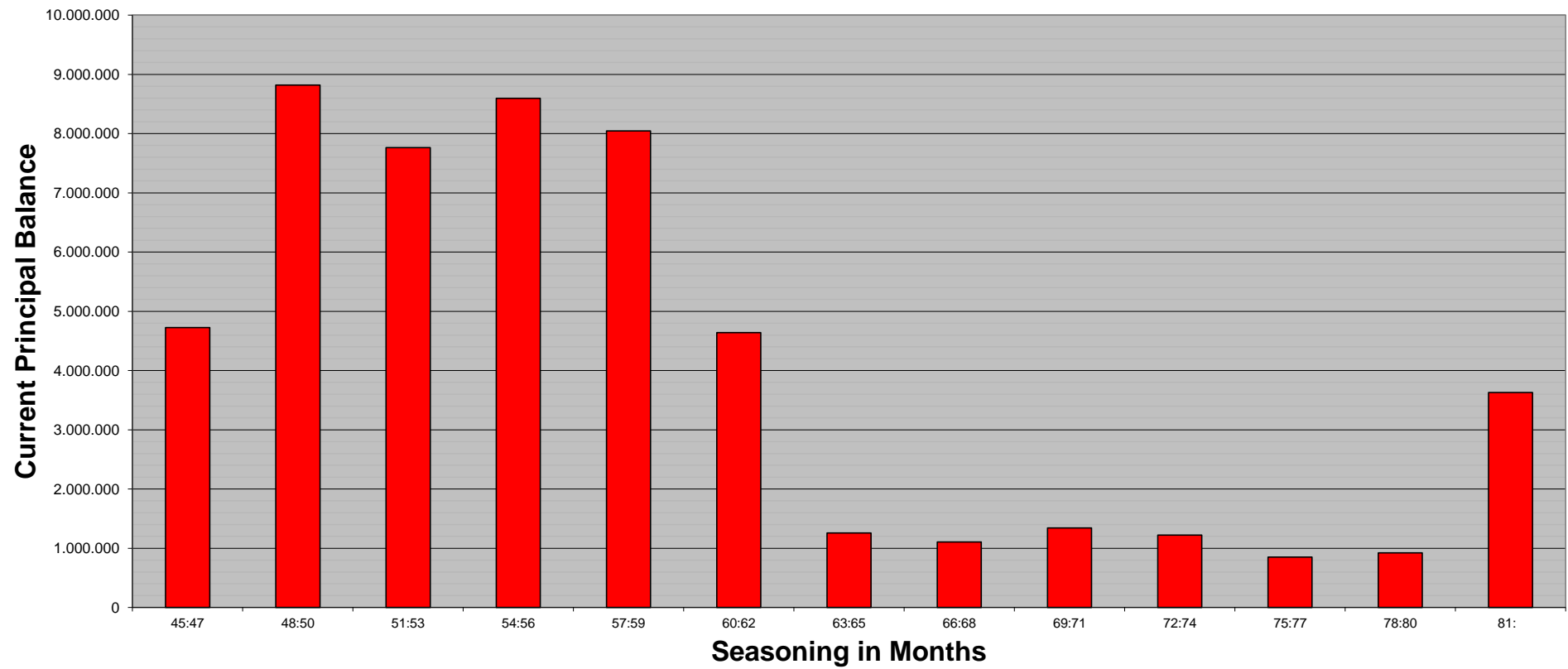
Statistics

WA Seasoning	57,99
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**SC Germany Vehicles 2013-1
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17.1 Seasoning (Graph)

Reporting Date			09.05.2020			
Payment Date			12.05.2020			
Period No			79			
Monthly Period			Mai 2020			
Interest Period	from	14.04.2020	to	12.05.2020	=	28 days
Collection Period	from	01.04.2020	to	30.04.2020		



**SC Germany Vehicles 2013-1
Monthly Investor Report**

18. Remaining Term



Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	Mai 2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020

<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	11.258.165,90	21,27%	2.954	33,30%
7:13	13.030.728,34	24,62%	2.322	26,18%
14:20	6.265.778,12	11,84%	1.214	13,69%
21:27	5.709.697,12	10,79%	811	9,14%
28:34	4.456.893,32	8,42%	521	5,87%
35:41	6.364.512,58	12,03%	601	6,77%
42:48	4.497.577,41	8,50%	345	3,89%
49:55	1.304.513,96	2,47%	101	1,14%
56:62	29.958,54	0,06%	2	0,02%
Total	52.917.825,29	100,00%	8.871	100,00%

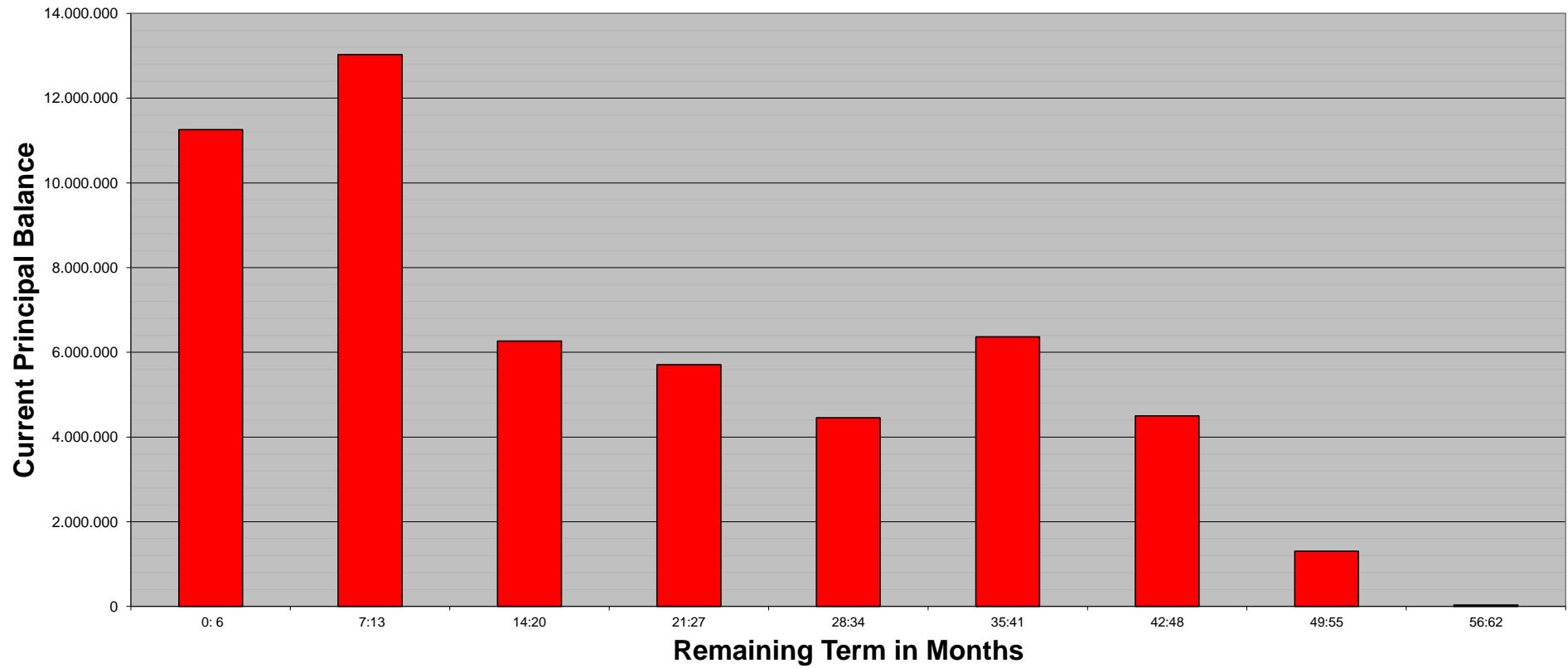
Statistics

WA Remaining Term	19,87
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	Mai 2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020



**SC Germany Vehicles 2013-1
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19. Original Term



Reporting Date			09.05.2020			
Payment Date			12.05.2020			
Period No			79			
Monthly Period			Mai 2020			
Interest Period	from	14.04.2020	to	12.05.2020	=	28 days
Collection Period	from	01.04.2020	to	30.04.2020		

<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>
26:51	1.867.545,92	3,53%	363	4,09%
52:64	19.469.962,53	36,79%	3.226	36,37%
65:77	6.339.178,41	11,98%	1.431	16,13%
78:	25.241.138,43	47,70%	3.851	43,41%
Total	52.917.825,29	100,00%	8.871	100,00%

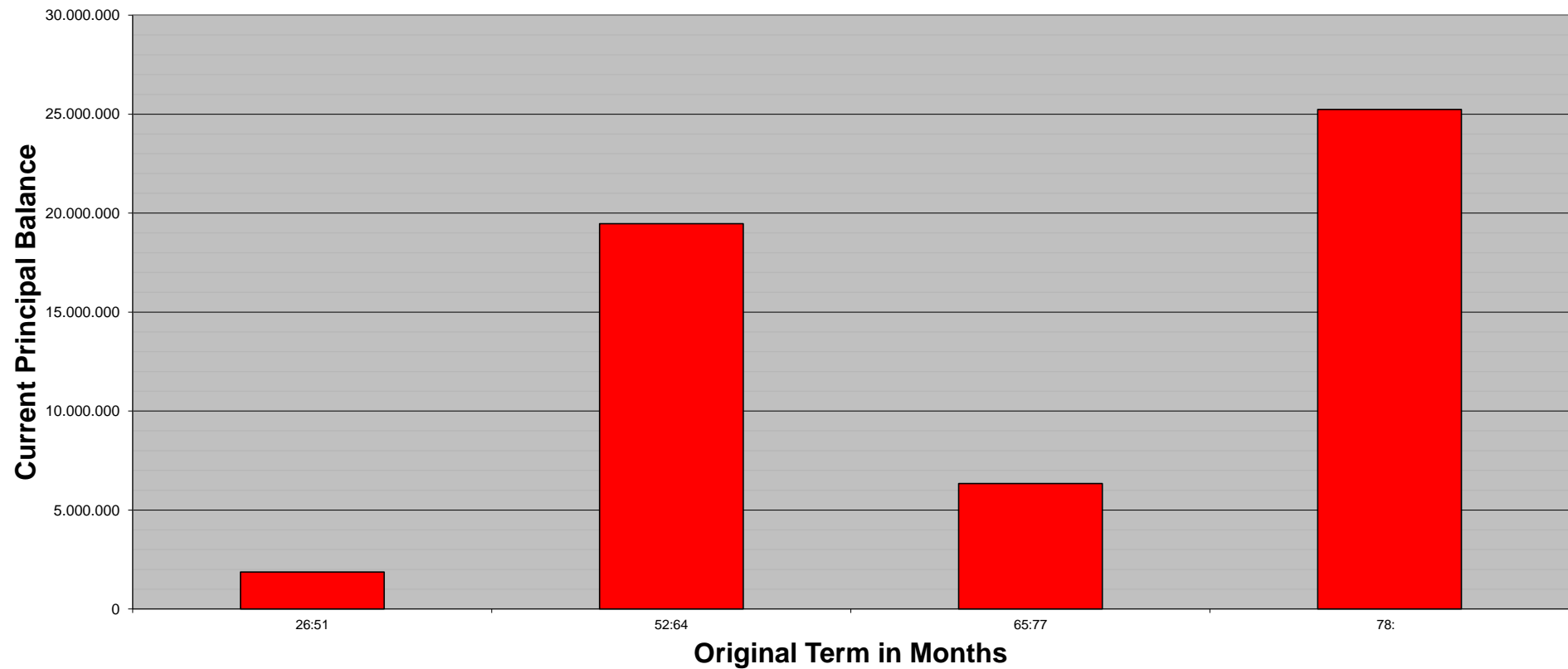
Statistics

WA Original Term	77,86
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	Mai 2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020



**SC Germany Vehicles 2013-1
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20. Manufacturer Brands



Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	Mai 2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020

<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	5.373.963,88	10,16%	846	9,54%
2	4.566.348,86	8,63%	869	9,80%
3	4.529.373,94	8,56%	589	6,64%
4	4.197.688,18	7,93%	573	6,46%
5	3.032.562,04	5,73%	480	5,41%
6	2.841.735,39	5,37%	588	6,63%
7	2.637.320,97	4,98%	431	4,86%
8	2.559.995,76	4,84%	275	3,10%
9	2.531.556,75	4,78%	532	6,00%
10	2.491.794,49	4,71%	541	6,10%
11	2.459.865,42	4,65%	296	3,34%
12	2.240.086,34	4,23%	375	4,23%
13	1.588.455,01	3,00%	245	2,76%
14	1.244.010,44	2,35%	270	3,04%
15	1.184.675,34	2,24%	163	1,84%
	43.479.432,81	82,16%	7.073	79,73%

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Citroen, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Peugeot, Renault, Volvo, VW

**SC Germany Vehicles 2013-1
Monthly Investor Report**

21. Priority of Payments + Transaction Costs



Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	Mai 2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020

Priority of Payments

Available Distribution Amount		12.292.661,99 €
Senior Expenses	-	7.003,41 €
Interest Notes Class A	-	- €
Interest Notes Class B	-	126.455,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	4,71 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	- €
Principal Payments Class B	-	5.107.739,00 €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	23.422,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	28.037,87 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 7.003,41 €		
Interest accrued for the Period	- 126.455,00 €	- €	- 126.455,00 €
Cumulative Interest accrued	- 56.255.626,00 €	- 43.261.533,00 €	- 12.994.093,00 €
Interest Payments	- 126.455,00 €	- €	- 126.455,00 €
Cumulative Interest Payments	- 56.255.626,00 €	- 43.261.533,00 €	- 12.994.093,00 €
Interest accrued on Subordinated Loan for the I	- 23.422,00 €		
Cumulative Interest accrued on Subordinated L	- 2.001.744,50 €		
Interest Payments on Subordinated Loan	- 23.422,00 €		
Cumulative Interest Payments on Subordinated	- 2.001.744,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Vehicles 2013-1 Monthly Investor Report

22. Retention



Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	12.05.2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020

Santander Consumer Bank AG confirms its compliance to have continuously retained a net economic interest in the SC Germany Vehicles 2013-1 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:	699.999.999,22 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	58.025.568,93 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	52.917.825,29 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	7.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	7.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	7.000.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	70.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	58.025.569,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	52.917.830,00 €
Net Economic Interest Ratio as of Offer Date:	11,00%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	112,06%
Net Economic Interest Ratio as of the end of the Monthly Period:	113,23%

**SC Germany Vehicles 2013-1
Monthly Investor Report**

23. Counterparties



Reporting Date	09.05.2020				
Payment Date	12.05.2020				
Period No	79				
Monthly Period	Mai 2020				
Interest Period	from	14.04.2020	to	12.05.2020	= 28 days
Collection Period	from	01.04.2020	to	30.04.2020	

Calculation Agent, Cash Administrator:

ian.garvan@intertrustgroup.com
Phone: +353 (0)1 6975 350

Intertrust (Ireland) Limited
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Haddington Road
Dublin 4 D04 XN32, Ireland

Account Bank and Principal Paying Agent:

[eMail: tsampikos.trigenis@bnymellon.com](mailto:tsampikos.trigenis@bnymellon.com)
Phone: +49 69 12014 1772

Bank of New York Mellon
Friedrich-Ebert-Anlage 49
60327 Frankfurt am Main
Germany

Transaction Security Trustee:

[eMail: wniemeyer@wilmingtontrust.com](mailto:wniemeyer@wilmingtontrust.com)
Phone: +49 (0)69 9288 49512

Wilmington Trust SP Services (Frankfurt) GmbH
Steinweg 3-5
60313 Frankfurt am Main
Germany

Data Trustee:

[eMail: Preeti.Khatri@circumferencefs.com](mailto:Preeti.Khatri@circumferencefs.com)
Phone: +31 20 205 0132

Circumference FS (Netherlands) B.V.
Barbara Strozilaan 101
1083 HN Amsterdam
The Netherlands

Rating Agencies:

DBRS Ratings Ltd.
Structured Finance
1 Minister Court, 10th floor, Mincing Lane
EC3R 7 AA London
United Kingdom

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

DBRS			S & P			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
-	-	-	-	-	-	performing
AAH	R-1H	STABLE	AA-	A-1+	STABLE	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing

Ratings as of 30.04.2020, data source: Bloomberg

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24. Issuer Information



Reporting Date		09.05.2020				
Payment Date		12.05.2020				
Period No		79				
Monthly Period		Mai 2020				
Interest Period	from	14.04.2020	to	12.05.2020	=	28 days
Collection Period	from	01.04.2020	to	30.04.2020		

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

The Managing Directors
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60322 Frankfurt am Main
Germany
eMail frankfurt@intertrustgroup.com
fax +49 (0) 69 643 50 8925

LEI:

391200MKWPTO6FNJBG27

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

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

SPV-Administrator:

Intertrust (Deutschland) GmbH

Eschersheimer Landstrasse 14
60322 Frankfurt am Main
Germany
eMail frankfurt@intertrustgroup.com
fax +49 (0) 69 643 50 8925

SC Germany Vehicles 2013-1 Monthly Investor Report

25. Santander Consumer Bank



Contact Details

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Reporting Date	09.05.2020	
Payment Date	12.05.2020	
Period No	79	
Monthly Period	Mai 2020	
Interest Period	from 14.04.2020	to 12.05.2020 = 28 days
Collection Period	from 01.04.2020	to 30.04.2020

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

DBRS			S & P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
AH	R-1M	STABLE	A	A-1	NEG
-	-	-	A-	A-2	NEG
-	-	-	A-	A-2	NEG

Ratings as of 30.04.2020, data source: Bloomberg

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26. Glossary



Reporting Date	09.05.2020					
Payment Date	12.05.2020					
Period No	79					
Monthly Period	Mai 2020					
Interest Period	from 14.04.2020	to	12.05.2020	=	28 days	
Collection Period	from 01.04.2020	to	30.04.2020			

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 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 all outstanding notes will mature.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 14% constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.
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:	Protection against set-off risks due to 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