

SC Germany Vehicles 2013-1 Monthly Investor Report



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

Cover Sheet Monthly Investor Report



Reporting Date	09.01.2019	
Payment Date	14.01.2019	
Period No	63	
Monthly Period	Jan 2019	
Interest Period	from 12.12.2018	to 14.01.2019 = 33 days
Collection Period	from 01.12.2018	to 31.12.2018

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1. Portfolio Information



Reporting Date	09.01.2019				
Payment Date	14.01.2019				
Period No	63				
Monthly Period	Jan 2019				
Interest Period from	12.12.2018	to	14.01.2019	=	33 days
Collection Period from	01.12.2018	to	31.12.2018		

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	23.485	183.779.618,84 €	195.289.746,98 €
Scheduled Principal Payments		7.906.710,50 €	
Prepayment Principal		2.740.931,84 €	
Others		103.226,99 €	
Total Principal Collections		10.750.869,33 €	11.257.499,94 €
Total Interest Collections		811.725,03 €	888.893,42 €
Defaults		89.449,38 €	252.628,20 €
Replenishment		- €	- €
End of Period	22.434	172.939.300,13 €	183.779.618,84 €
Purchase Shortfall Account		53,87 €	19,16 €
Total Assets (End of Period)		172.939.354,00 €	183.779.638,00 €
Current Prepayment Rate (annualised)		16,5%	

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2. Reserve Accounts



Reporting Date	09.01.2019	
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Interest Period from	12.12.2018	to 14.01.2019 = 33 days
Collection Period from	01.12.2018	to 31.12.2018

Note Balance

Beginning of Period	183.779.638,00 €
End of Period	172.939.354,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	3,81%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	4,05%	7.000.000,00 €	
Required Reserve Fund	4,05%	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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Collection Period	from	01.12.2018	to	31.12.2018	

Note Balance

Beginning of Period	183.779.638,00 €
End of Period	172.939.354,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,69%			
1- 30 days past due period before previous period		1.499.311,38 €	273.709,93 €	173
1- 30 days past due previous period		1.266.804,58 €	349.603,05 €	141
1- 30 days past due current period	0,55%	1.014.396,25 €	188.724,38 €	115
3-MRA* 31- 60 days past due	0,55%			
31- 60 days past due period before previous period		946.734,20 €	148.964,74 €	116
31- 60 days past due previous period		945.784,40 €	102.911,72 €	114
31- 60 days past due current period	0,62%	1.136.657,58 €	243.854,75 €	135
3-MRA* 61-90 days past due	0,22%			
61- 90 days past due period before previous period		546.258,48 €	144.066,53 €	65
61- 90 days past due previous period		430.756,84 €	71.201,96 €	52
61- 90 days past due current period	0,12%	224.282,51 €	33.031,19 €	40
3-MRA* 91-120 days past due	0,20%			
91- 120 days past due period before previous period		325.021,22 €	41.382,27 €	29
91- 120 days past due previous period		417.696,18 €	105.096,00 €	39
91- 120 days past due current period	0,19%	346.486,77 €	49.277,41 €	34
3-MRA* 121-150 days past due	0,14%			
121- 150 days past due period before previous period		329.241,83 €	41.675,82 €	27
121- 150 days past due previous period		239.600,80 €	35.110,44 €	22
121- 150 days past due current period	0,12%	225.346,06 €	103.255,61 €	24
3-MRA* 151-180 days past due	0,17%			
151- 180 days past due period before previous period		354.283,14 €	141.843,05 €	31
151- 180 days past due previous period		297.166,50 €	103.288,07 €	29
151- 180 days past due current period	0,17%	312.123,36 €	81.328,86 €	32

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	183.779.638,00 €
End of Period	172.939.354,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	89.449,38 €	
Current Period Recoveries	23.113,47 €	
Current Period Net Default	66.335,91 €	
New Number of Defaulted Contracts		13

Cumulative Default

Cumulative Gross Default	20.200.226,54 €	
Cumulative Recoveries	3.751.983,65 €	
Cumulative Net Default	16.448.242,89 €	
Total Number of Defaulted Contracts		2.203

3-MRA* /
current ratio

Ratio

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

0,86%

Annualised Loss Ratio period before previous period	0,76%
Annualised Loss Ratio previous period	1,35%
Annualised Loss Ratio current period	0,46%

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)*		AA (high) (sf) / AA-(sf)	NR / NR
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	183.779.638,00 €	113.779.638,00 €	70.000.000,00 €
Available Distribution Amount	18.585.726,99 €		
Replenishment	0,00 €		
Amortisation	10.840.284,00 €		
Redemption per Class	10.840.284,00 €	10.840.284,00 €	0,00 €
Redemption per Note		1.720,68 €	0,00 €
Class Principal Outstanding Balance End of Period	172.939.354,00 €	102.939.354,00 €	70.000.000,00 €
Current Tranching		59,5%	40,5%
Current Pool Factor		0,16	1,00

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	33		
Principal Outstanding per Note Beginning of Period		18.060,26 €	100.000,00 €
> Principal Repayment per Note		1.720,68 €	0,00 €
Principal Outstanding per Note End of Period		16.339,58 €	100.000,00 €
> Interest accrued for the period		166.131,00 €	179.795,00 €
Interest Payment		166.131,00 €	179.795,00 €
Interest Payment per Note		26,37 €	256,85 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	47,21%	6,73%
Current CE (excl. Excess Spread)	44,52%	4,05%

* Last rating action as of 23.08.2018

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7. Original Principal Balance



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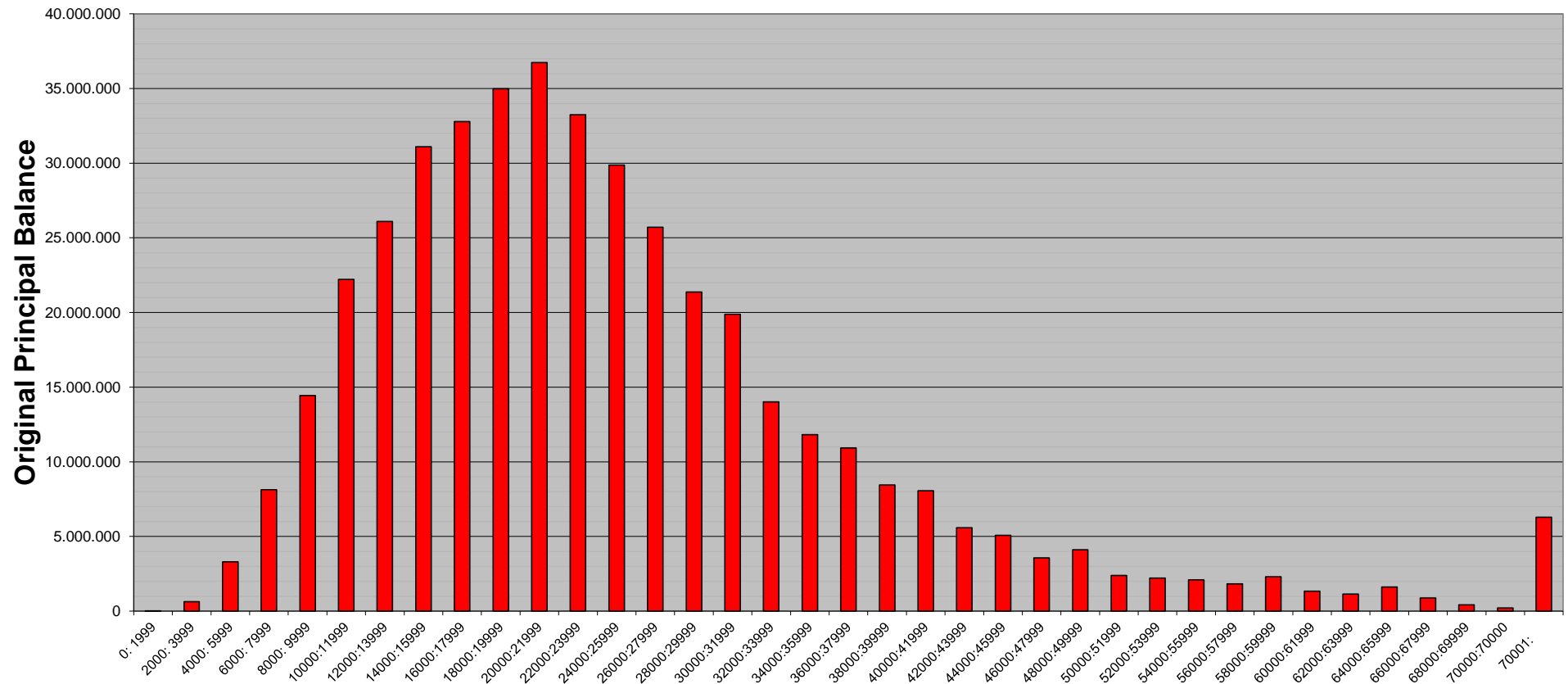
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	16.710,02	0,00%	10	0,04%
2000: 3999	630.144,62	0,14%	193	0,86%
4000: 5999	3.303.465,80	0,76%	645	2,88%
6000: 7999	8.137.368,99	1,87%	1.150	5,13%
8000: 9999	14.433.744,18	3,32%	1.595	7,11%
10000:11999	22.210.768,07	5,11%	2.026	9,03%
12000:13999	26.090.736,63	6,00%	2.007	8,95%
14000:15999	31.107.902,93	7,15%	2.073	9,24%
16000:17999	32.782.281,40	7,54%	1.931	8,61%
18000:19999	34.975.490,31	8,04%	1.841	8,21%
20000:21999	36.740.890,79	8,45%	1.753	7,81%
22000:23999	33.252.625,69	7,65%	1.447	6,45%
24000:25999	29.870.072,80	6,87%	1.197	5,34%
26000:27999	25.718.640,72	5,91%	955	4,26%
28000:29999	21.364.917,73	4,91%	738	3,29%
30000:31999	19.887.594,20	4,57%	642	2,86%
32000:33999	14.010.096,03	3,22%	425	1,89%
34000:35999	11.812.869,57	2,72%	338	1,51%
36000:37999	10.928.635,38	2,51%	296	1,32%
38000:39999	8.454.452,48	1,94%	217	0,97%
40000:41999	8.062.443,70	1,85%	197	0,88%
42000:43999	5.580.886,84	1,28%	130	0,58%
44000:45999	5.076.266,05	1,17%	113	0,50%
46000:47999	3.566.637,24	0,82%	76	0,34%
48000:49999	4.114.157,02	0,95%	84	0,37%
50000:51999	2.388.017,35	0,55%	47	0,21%
52000:53999	2.218.354,47	0,51%	42	0,19%
54000:55999	2.088.924,16	0,48%	38	0,17%
56000:57999	1.825.582,53	0,42%	32	0,14%
58000:59999	2.302.684,62	0,53%	39	0,17%
60000:61999	1.338.753,87	0,31%	22	0,10%
62000:63999	1.133.741,72	0,26%	18	0,08%
64000:65999	1.623.848,42	0,37%	25	0,11%
66000:67999	870.171,24	0,20%	13	0,06%
68000:69999	412.663,26	0,09%	6	0,03%
70000:70000	210.000,00	0,05%	3	0,01%
70001:	6.280.981,90	1,44%	70	0,31%
Total	434.823.522,73	100,00%	22.434	100,00%

Statistics		in EUR
Average Amount		19.382,34

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7.1 Original PB (Graph)

Reporting Date			09.01.2019		
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Collection Period	from	01.12.2018	to	31.12.2018	



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8. Current Principal Balance



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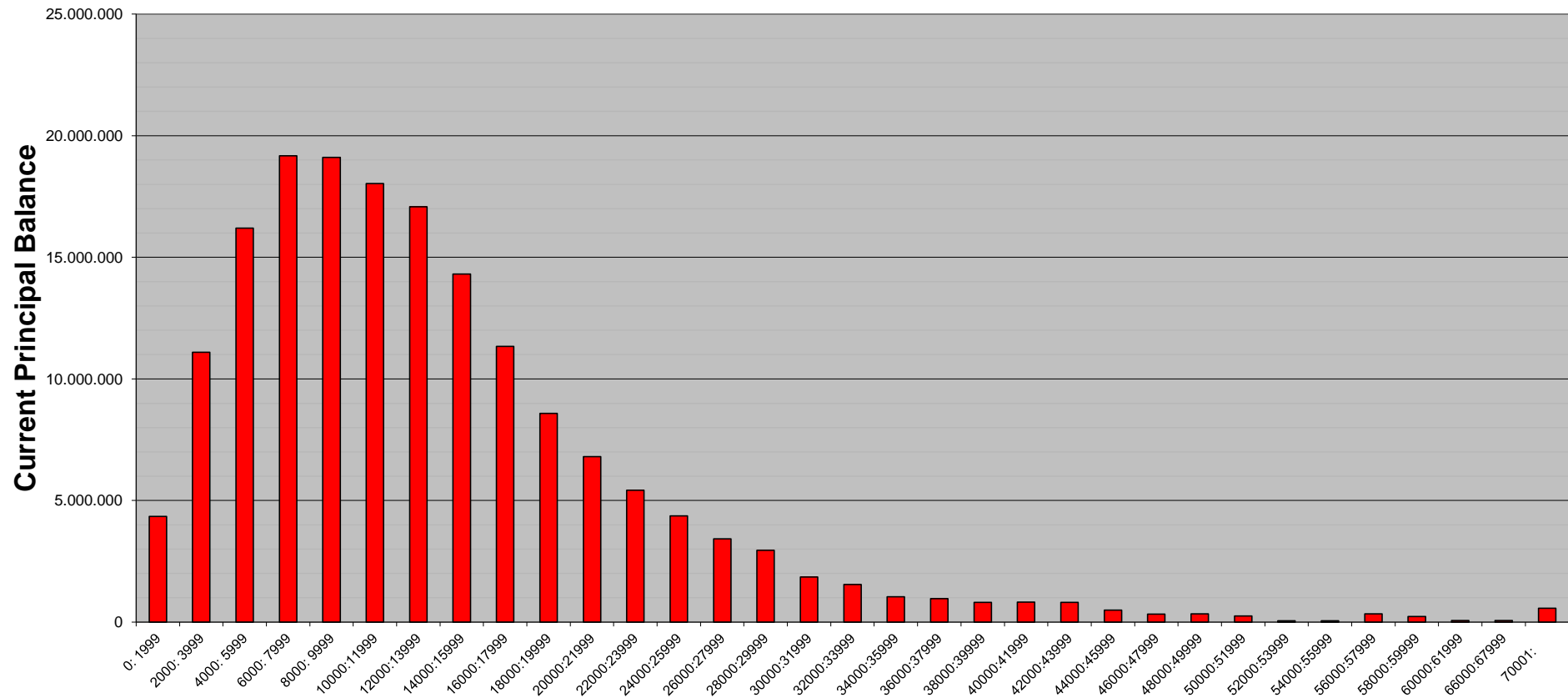
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	4.342.497,04	2,51%	4.256	18,97%
2000: 3999	11.098.753,74	6,42%	3.755	16,74%
4000: 5999	16.195.964,58	9,37%	3.262	14,54%
6000: 7999	19.172.414,64	11,09%	2.746	12,24%
8000: 9999	19.111.436,79	11,05%	2.130	9,49%
10000:11999	18.033.800,29	10,43%	1.645	7,33%
12000:13999	17.083.367,75	9,88%	1.319	5,88%
14000:15999	14.316.087,74	8,28%	958	4,27%
16000:17999	11.343.567,80	6,56%	670	2,99%
18000:19999	8.580.886,85	4,96%	454	2,02%
20000:21999	6.809.409,20	3,94%	325	1,45%
22000:23999	5.426.590,55	3,14%	236	1,05%
24000:25999	4.367.734,25	2,53%	175	0,78%
26000:27999	3.425.995,74	1,98%	127	0,57%
28000:29999	2.956.415,27	1,71%	102	0,45%
30000:31999	1.856.682,15	1,07%	60	0,27%
32000:33999	1.550.071,09	0,90%	47	0,21%
34000:35999	1.047.592,84	0,61%	30	0,13%
36000:37999	963.170,51	0,56%	26	0,12%
38000:39999	814.762,52	0,47%	21	0,09%
40000:41999	821.915,85	0,48%	20	0,09%
42000:43999	814.670,09	0,47%	19	0,08%
44000:45999	493.504,90	0,29%	11	0,05%
46000:47999	331.112,54	0,19%	7	0,03%
48000:49999	343.091,73	0,20%	7	0,03%
50000:51999	254.799,74	0,15%	5	0,02%
52000:53999	52.584,74	0,03%	1	0,00%
54000:55999	54.108,12	0,03%	1	0,00%
56000:57999	342.007,88	0,20%	6	0,03%
58000:59999	234.720,98	0,14%	4	0,02%
60000:61999	60.874,40	0,04%	1	0,00%
66000:67999	66.409,10	0,04%	1	0,00%
70001:	572.298,72	0,33%	7	0,03%
Total	172.939.300,13	100,00%	22.434	100,00%

Statistics	in EUR
Average Amount	7.708,80

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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	102.762,63	0,0594%	1
2	84.148,89	0,0487%	1
3	82.899,72	0,0479%	1
4	82.468,55	0,0477%	1
5	74.678,41	0,0432%	1
6	73.760,58	0,0427%	1
7	71.579,94	0,0414%	1
8	66.409,10	0,0384%	1
9	62.316,99	0,0360%	2
10	60.874,40	0,0352%	1
11	58.398,88	0,0338%	1
12	58.275,22	0,0337%	1
13	58.101,04	0,0336%	1
14	57.858,85	0,0335%	2
15	57.833,85	0,0334%	1
16	57.689,47	0,0334%	1
17	56.990,02	0,0330%	1
18	56.853,25	0,0329%	1
19	56.491,38	0,0327%	1
20	56.149,91	0,0325%	1
21	54.108,12	0,0313%	1
22	53.967,28	0,0312%	4
23	53.373,13	0,0309%	2
24	52.584,74	0,0304%	1
25	51.640,37	0,0299%	1
	1.602.214,72	0,9265%	31

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10. Geographical Distribution



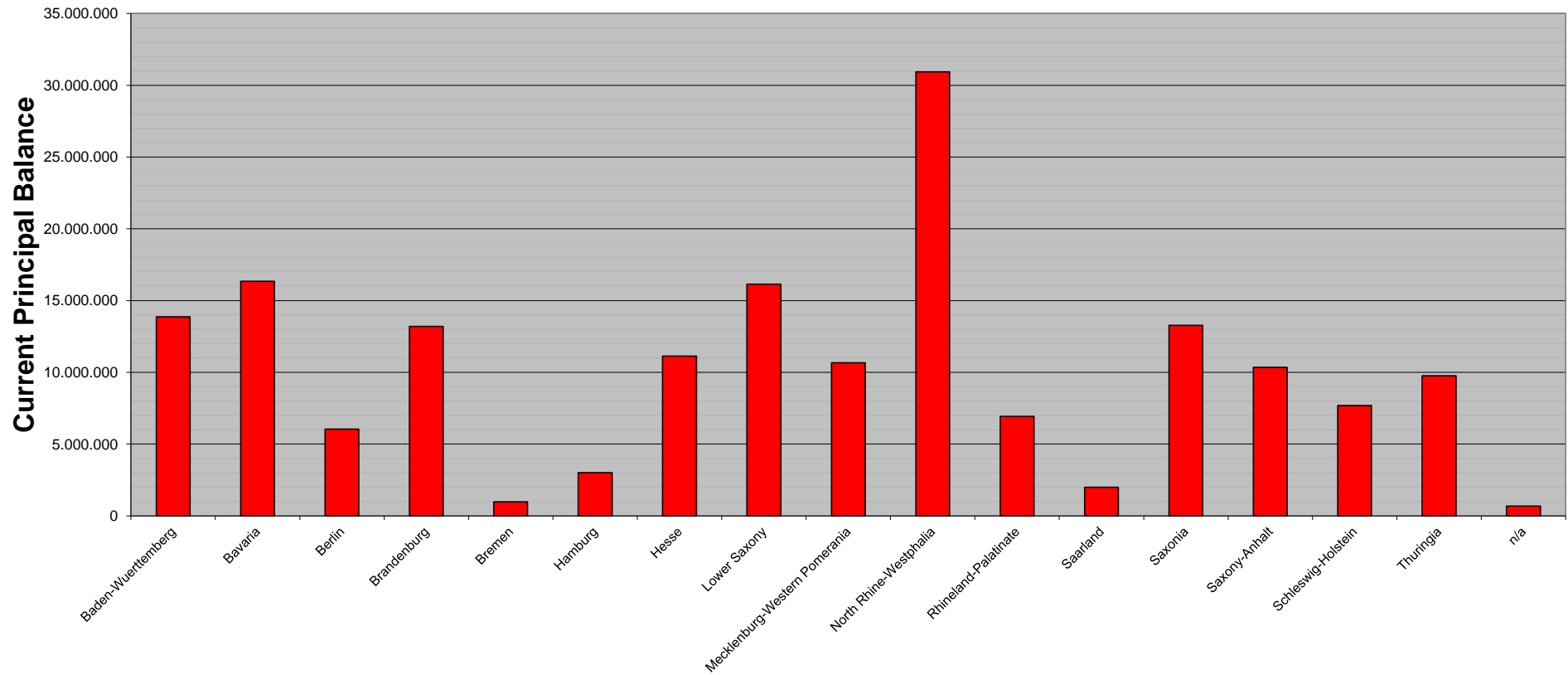
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	13.858.050,90	8,01%	1.646	7,34%
Bavaria	16.338.991,89	9,45%	1.948	8,68%
Berlin	6.043.222,90	3,49%	844	3,76%
Brandenburg	13.194.204,01	7,63%	1.796	8,01%
Bremen	977.761,67	0,57%	119	0,53%
Hamburg	3.003.148,73	1,74%	358	1,60%
Hesse	11.127.345,71	6,43%	1.367	6,09%
Lower Saxony	16.139.607,57	9,33%	2.121	9,45%
Mecklenburg-Western	10.665.076,47	6,17%	1.397	6,23%
North Rhine-Westphali	30.936.941,85	17,89%	4.112	18,33%
Rhineland-Palatinate	6.929.555,46	4,01%	876	3,90%
Saarland	1.984.190,50	1,15%	247	1,10%
Saxonia	13.268.554,53	7,67%	1.826	8,14%
Saxony-Anhalt	10.351.181,45	5,99%	1.439	6,41%
Schleswig-Holstein	7.689.710,73	4,45%	1.033	4,60%
Thuringia	9.759.472,31	5,64%	1.230	5,48%
n/a	672.283,45	0,39%	75	0,33%
Total	172.939.300,13	100,00%	22.434	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	82.933.957,58	47,96%	9.703	43,25%
Used Vehicle	90.005.342,55	52,04%	12.731	56,75%
Total	172.939.300,13	100,00%	22.434	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	166.100.517,83	96,05%	21.281	94,86%
Leisure	4.578.777,33	2,65%	466	2,08%
Motorbike	2.260.004,97	1,31%	687	3,06%
Total	172.939.300,13	100,00%	22.434	100,00%

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

12. Insurances



Reporting Date	09.01.2019	
Payment Date	14.01.2019	
Period No	63	
Monthly Period	Jan 2019	
Interest Period	from 12.12.2018	to 14.01.2019 = 33 days
Collection Period	from 01.12.2018	to 31.12.2018

<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	102.636.131,68	59,35%	12.507	55,75%
Yes	70.303.168,45	40,65%	9.927	44,25%
Total	172.939.300,13	100,00%	22.434	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	129.365.997,27	74,80%	17.095	76,20%
Yes	43.573.302,86	25,20%	5.339	23,80%
Total	172.939.300,13	100,00%	22.434	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	158.574.167,69	91,69%	20.535	91,54%
Yes	14.365.132,44	8,31%	1.899	8,46%
Total	172.939.300,13	100,00%	22.434	100,00%

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

13. Type of Contract



Reporting Date			09.01.2019		
Payment Date			14.01.2019		
Period No			63		
Monthly Period			Jan 2019		
Interest Period	from	12.12.2018	to	14.01.2019	= 33 days
Collection Period	from	01.12.2018	to	31.12.2018	

<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	105.446.884,07	60,97%	17.238	76,84%
Yes	67.492.416,06	39,03%	5.196	23,16%
- of which balloon rates	50.046.585,48	28,94%		
- of which regular installments	17.445.830,58	10,09%		
Total	172.939.300,13	100,00%	22.434	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	3.192.829,62	6,38%	315	6,06%
39:51	19.368.337,58	38,70%	1.955	37,63%
52:64	27.229.131,69	54,41%	2.915	56,10%
65:72	126.934,90	0,25%	7	0,13%
73:	129.351,69	0,26%	4	0,08%
Total	50.046.585,48	100,00%	5.196	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	23.887.839,92	47,73%	2.511	48,33%
13:25	21.391.629,85	42,74%	2.208	42,49%
26:38	4.767.115,71	9,53%	477	9,18%
Total	50.046.585,48	100,00%	5.196	100,00%

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

14. Payment Methods



Reporting Date	09.01.2019	
Payment Date	14.01.2019	
Period No	63	
Monthly Period	Jan 2019	
Interest Period	from 12.12.2018	to 14.01.2019 = 33 days
Collection Period	from 01.12.2018	to 31.12.2018

<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	166.446.493,37	96,25%	21.616	96,35%
Other	6.492.806,76	3,75%	818	3,65%
Total	172.939.300,13	100,00%	22.434	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	92.353.470,81	53,40%	11.972	53,37%
1st of month	80.585.829,32	46,60%	10.462	46,63%
Total	172.939.300,13	100,00%	22.434	100,00%

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

15. Downpayment



Reporting Date	09.01.2019	
Payment Date	14.01.2019	
Period No	63	
Monthly Period	Jan 2019	
Interest Period	from 12.12.2018	to 14.01.2019 = 33 days
Collection Period	from 01.12.2018	to 31.12.2018

<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	56.921.400,70	32,91%	7.226	32,21%	0,00%
0: 999	1.683.180,68	0,97%	381	1,70%	5,08%
1000: 1999	6.735.097,37	3,89%	1.455	6,49%	10,41%
2000: 2999	11.504.581,08	6,65%	2.130	9,49%	14,51%
3000: 3999	13.871.220,30	8,02%	2.191	9,77%	17,00%
4000: 4999	13.078.899,55	7,56%	1.773	7,90%	18,86%
5000: 5999	16.544.218,79	9,57%	2.033	9,06%	20,71%
6000: 6999	9.628.534,33	5,57%	1.079	4,81%	23,37%
7000: 7999	7.184.478,45	4,15%	751	3,35%	25,06%
8000: 8999	5.611.010,26	3,24%	615	2,74%	27,82%
9000: 9999	3.429.084,56	1,98%	335	1,49%	28,80%
10000:10999	9.057.658,90	5,24%	913	4,07%	30,51%
11000:11999	2.251.157,34	1,30%	214	0,95%	31,38%
12000:12999	1.997.846,61	1,16%	204	0,91%	34,42%
13000:13999	1.681.216,85	0,97%	151	0,67%	35,54%
14000:14999	1.229.049,47	0,71%	123	0,55%	38,37%
15000:15000	2.465.703,70	1,43%	219	0,98%	37,09%
15001:	8.064.961,19	4,66%	641	2,86%	43,04%
Total	172.939.300,13	100,00%	22.434	100,00%	17,53%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	3.946,11 €	5.821,09 €
Average Purchase Price	22.506,22 €	24.230,70 €
Minimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	17,53%	24,02%

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

16. Effective Interest Rate



Reporting Date	09.01.2019	
Payment Date	14.01.2019	
Period No	63	
Monthly Period	Jan 2019	
Interest Period	from 12.12.2018	to 14.01.2019 = 33 days
Collection Period	from 01.12.2018	to 31.12.2018

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	913.460,64	0,53%	89	0,40%
2: 2	2.619.828,05	1,51%	328	1,46%
3: 3	66.544.803,48	38,48%	6.825	30,42%
4: 4	62.873.424,42	36,36%	8.052	35,89%
5: 5	25.417.817,86	14,70%	4.286	19,10%
6: 6	10.367.478,28	5,99%	1.879	8,38%
7: 7	2.737.367,40	1,58%	612	2,73%
8: 8	913.173,94	0,53%	219	0,98%
9: 9	452.022,24	0,26%	125	0,56%
10:10	93.406,67	0,05%	16	0,07%
11:11	6.517,15	0,00%	3	0,01%
Total	172.939.300,13	100,00%	22.434	100,00%

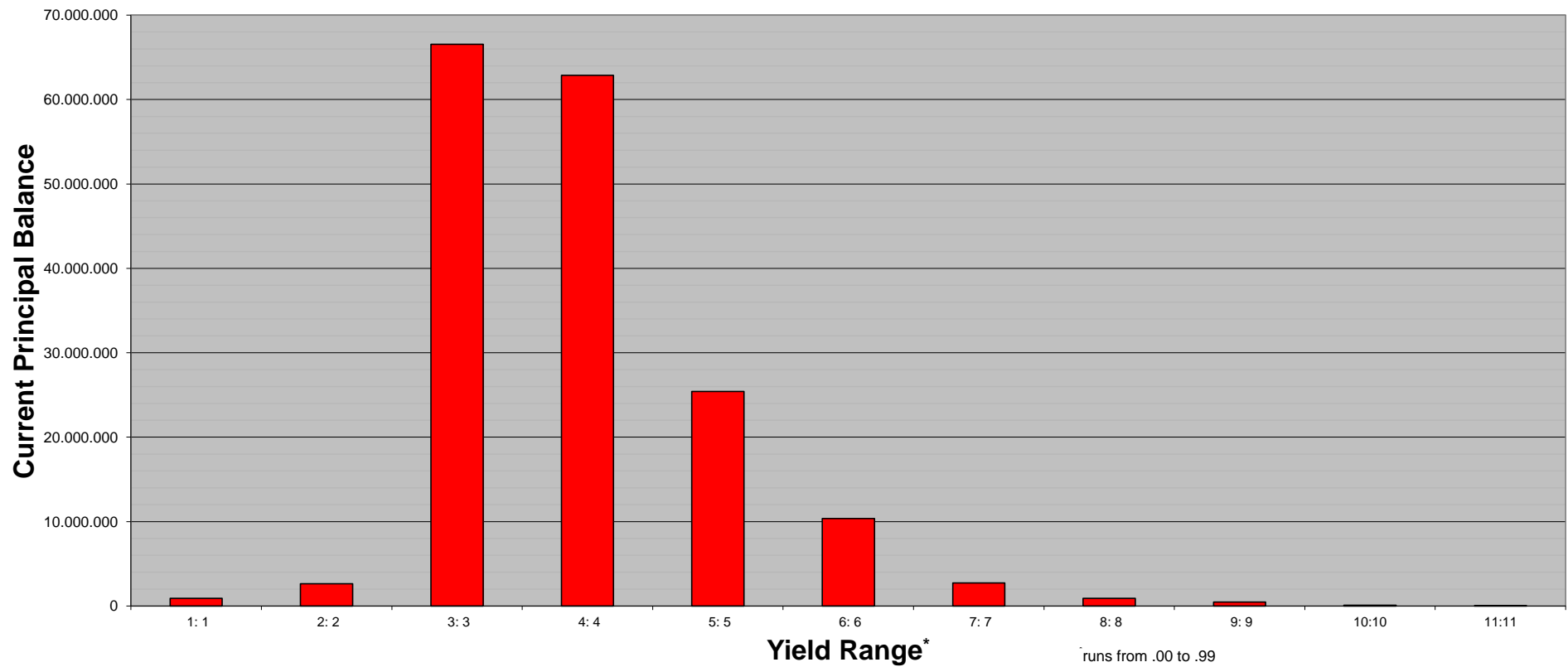
Statistics	in %
WA Interest	4,77%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date			09.01.2019			
Payment Date			14.01.2019			
Period No			63			
Monthly Period			Jan 2019			
Interest Period	from	12.12.2018	to	14.01.2019	=	33 days
Collection Period	from	01.12.2018	to	31.12.2018		



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Monthly Investor Report**

17. Seasoning



Reporting Date	09.01.2019	
Payment Date	14.01.2019	
Period No	63	
Monthly Period	Jan 2019	
Interest Period	from 12.12.2018	to 14.01.2019 = 33 days
Collection Period	from 01.12.2018	to 31.12.2018

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
27:29	1.233.895,89	0,71%	131	0,58%
30:32	16.030.898,64	9,27%	1.494	6,66%
33:35	24.440.916,42	14,13%	2.605	11,61%
36:38	23.775.941,63	13,75%	2.516	11,22%
39:41	21.781.392,74	12,59%	2.398	10,69%
42:44	21.864.596,42	12,64%	2.617	11,67%
45:47	17.419.825,50	10,07%	2.279	10,16%
48:50	5.667.161,21	3,28%	686	3,06%
51:53	5.223.309,12	3,02%	733	3,27%
54:56	6.155.109,04	3,56%	893	3,98%
57:59	5.265.126,43	3,04%	893	3,98%
60:62	3.568.916,82	2,06%	650	2,90%
63:65	3.422.803,64	1,98%	594	2,65%
66:68	4.801.738,53	2,78%	863	3,85%
69:71	3.285.657,36	1,90%	693	3,09%
72:74	2.028.131,89	1,17%	417	1,86%
75:77	1.774.835,39	1,03%	353	1,57%
78:80	1.544.505,53	0,89%	366	1,63%
81:	3.654.537,93	2,11%	1.253	5,59%
Total	172.939.300,13	100,00%	22.434	100,00%

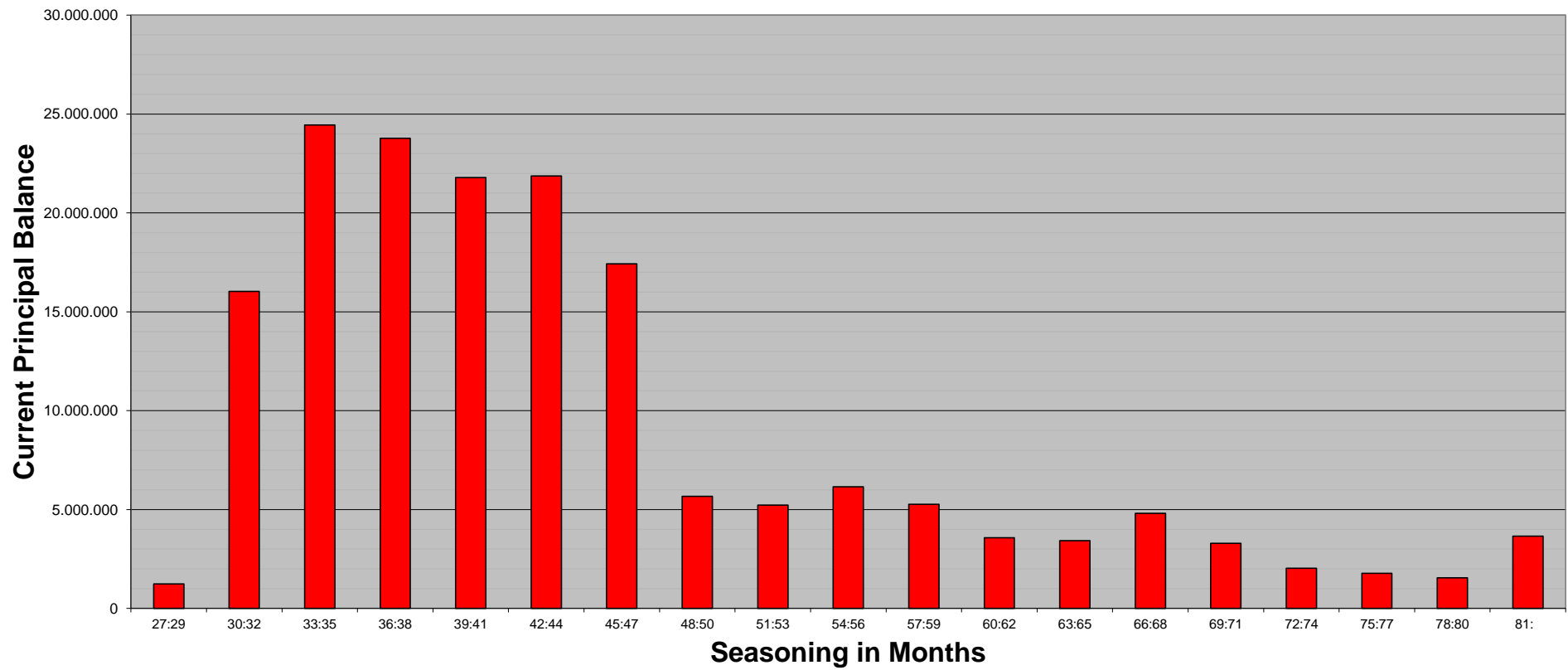
Statistics

WA Seasoning	44,83
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Reporting Date			09.01.2019			
Payment Date			14.01.2019			
Period No			63			
Monthly Period			Jan 2019			
Interest Period	from	12.12.2018	to	14.01.2019	=	33 days
Collection Period	from	01.12.2018	to	31.12.2018		



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18. Remaining Term



Reporting Date	09.01.2019	
Payment Date	14.01.2019	
Period No	63	
Monthly Period	Jan 2019	
Interest Period	from 12.12.2018	to 14.01.2019 = 33 days
Collection Period	from 01.12.2018	to 31.12.2018

<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	19.329.175,25	11,18%	5.229	23,31%
7:13	24.611.743,28	14,23%	4.194	18,69%
14:20	35.088.004,50	20,29%	4.429	19,74%
21:27	29.597.885,35	17,11%	3.112	13,87%
28:34	20.463.446,78	11,83%	2.143	9,55%
35:41	12.075.438,73	6,98%	1.120	4,99%
42:48	8.907.409,81	5,15%	718	3,20%
49:55	11.489.337,11	6,64%	806	3,59%
56:62	7.647.242,15	4,42%	470	2,10%
63:69	3.685.232,97	2,13%	210	0,94%
70:76	44.384,20	0,03%	3	0,01%
Total	172.939.300,13	100,00%	22.434	100,00%

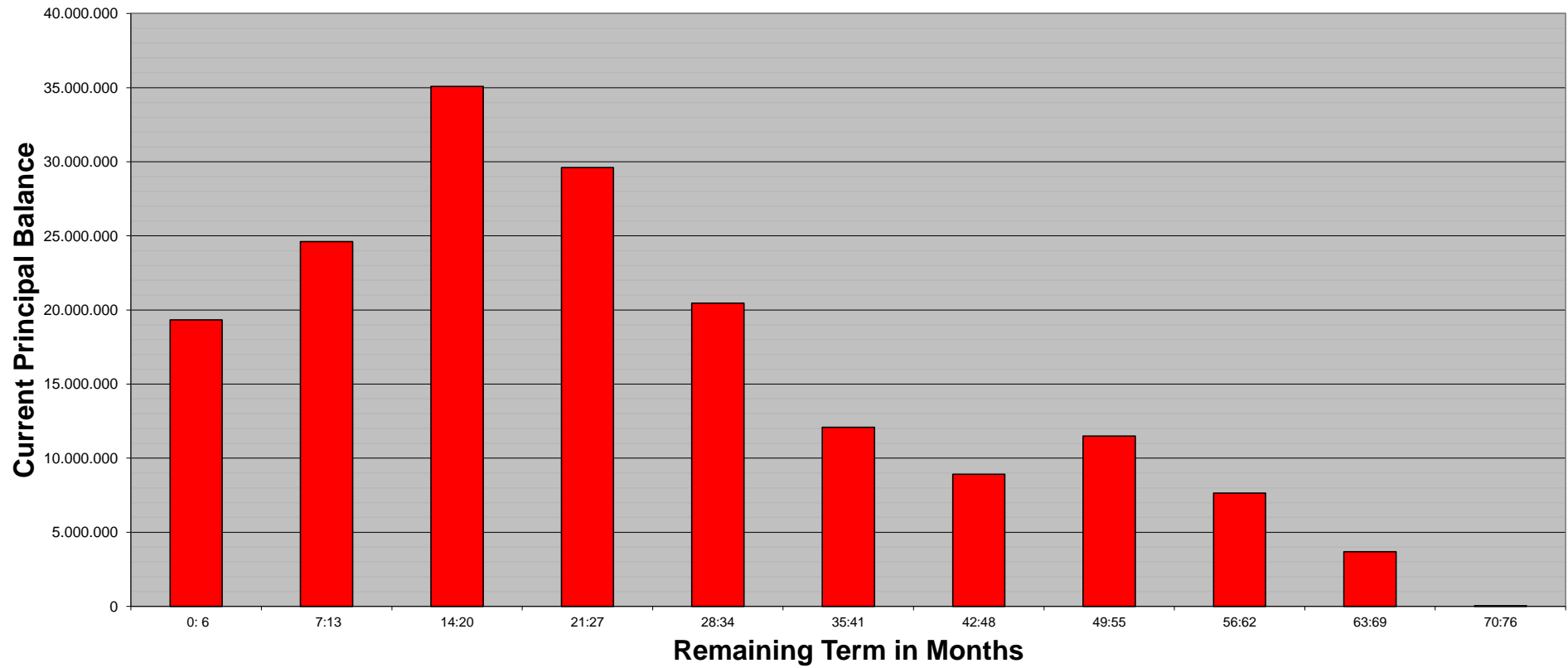
Statistics

WA Remaining Term	25,36
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date			09.01.2019			
Payment Date			14.01.2019			
Period No			63			
Monthly Period			Jan 2019			
Interest Period	from	12.12.2018	to	14.01.2019	=	33 days
Collection Period	from	01.12.2018	to	31.12.2018		



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

19. Original Term



Reporting Date			09.01.2019			
Payment Date			14.01.2019			
Period No			63			
Monthly Period			Jan 2019			
Interest Period	from	12.12.2018	to	14.01.2019	=	33 days
Collection Period	from	01.12.2018	to	31.12.2018		

<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>
13:38	4.291.618,55	2,48%	1.155	5,15%
39:51	32.118.525,31	18,57%	4.752	21,18%
52:64	59.679.441,35	34,51%	6.789	30,26%
65:77	18.886.463,91	10,92%	3.081	13,73%
78:	57.963.251,01	33,52%	6.657	29,67%
Total	172.939.300,13	100,00%	22.434	100,00%

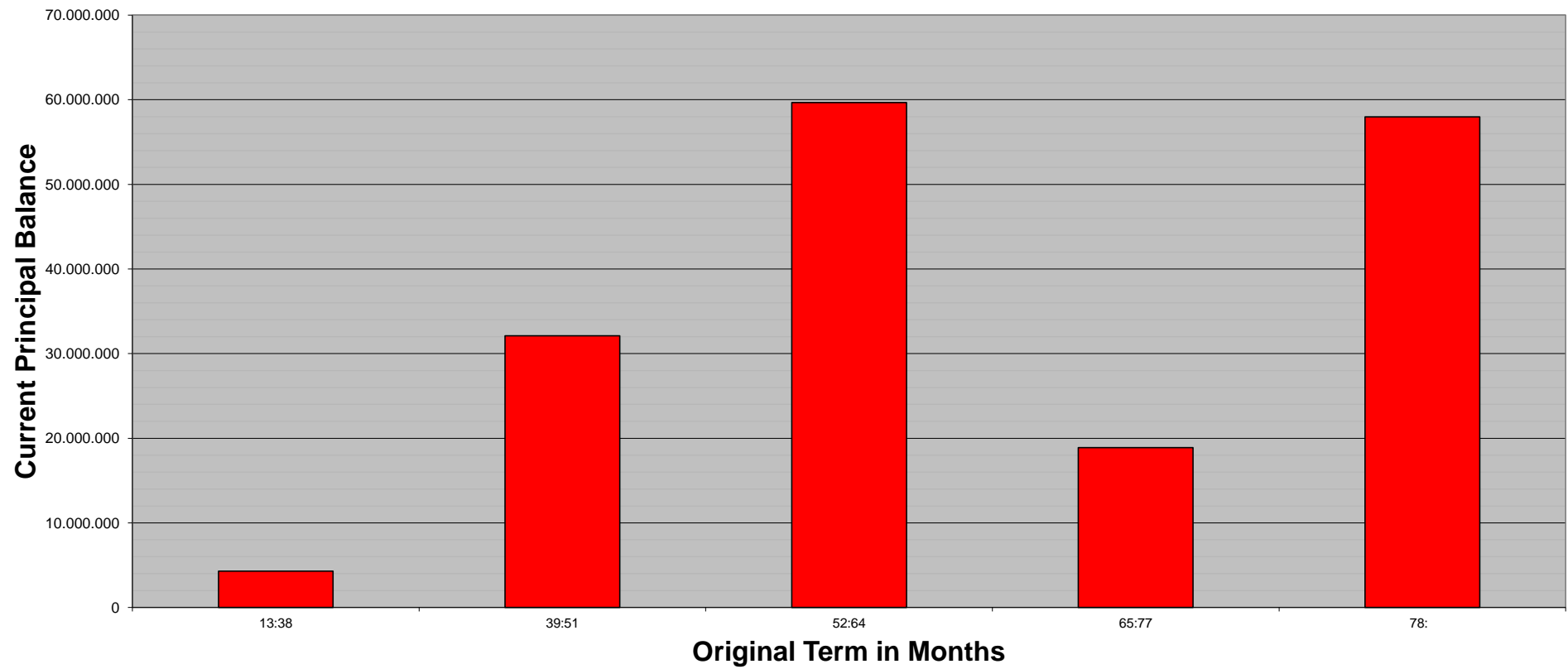
Statistics

WA Original Term	70,19
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date			09.01.2019			
Payment Date			14.01.2019			
Period No			63			
Monthly Period			Jan 2019			
Interest Period	from	12.12.2018	to	14.01.2019	=	33 days
Collection Period	from	01.12.2018	to	31.12.2018		



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



Reporting Date	09.01.2019	
Payment Date	14.01.2019	
Period No	63	
Monthly Period	Jan 2019	
Interest Period	from 12.12.2018	to 14.01.2019 = 33 days
Collection Period	from 01.12.2018	to 31.12.2018

<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	17.579.873,80	10,17%	2.218	9,89%
2	15.326.274,52	8,86%	1.604	7,15%
3	14.472.739,39	8,37%	2.191	9,77%
4	12.174.360,38	7,04%	1.275	5,68%
5	9.493.468,97	5,49%	1.479	6,59%
6	9.305.440,35	5,38%	795	3,54%
7	8.632.531,38	4,99%	1.103	4,92%
8	8.317.625,48	4,81%	1.333	5,94%
9	8.077.574,25	4,67%	1.365	6,08%
10	7.365.098,80	4,26%	790	3,52%
11	7.280.100,44	4,21%	691	3,08%
12	7.135.109,80	4,13%	924	4,12%
13	6.581.610,62	3,81%	862	3,84%
14	5.645.509,03	3,26%	547	2,44%
15	4.475.038,68	2,59%	734	3,27%
	141.862.355,89	82,03%	17.911	79,84%

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	09.01.2019	
Payment Date	14.01.2019	
Period No	63	
Monthly Period	Jan 2019	
Interest Period	from 12.12.2018	to 14.01.2019 = 33 days
Collection Period	from 01.12.2018	to 31.12.2018

Priority of Payments

Available Distribution Amount		18.585.726,99 €
Senior Expenses	-	9.367,09 €
Interest Notes Class A	-	166.131,00 €
Interest Notes Class B	-	179.795,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	53,87 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	10.840.284,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	27.604,50 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	362.491,53 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 9.367,09 €		
Interest accrued for the Period	- 345.926,00 €	- 166.131,00 €	- 179.795,00 €
Cumulative Interest accrued	- 52.812.830,00 €	- 42.411.978,00 €	- 10.400.852,00 €
Interest Payments	- 345.926,00 €	- 166.131,00 €	- 179.795,00 €
Cumulative Interest Payments	- 52.812.830,00 €	- 42.411.978,00 €	- 10.400.852,00 €
Interest accrued on Subordinated Loan for the I	- 27.604,50 €		
Cumulative Interest accrued on Subordinated L	- 1.596.878,50 €		
Interest Payments on Subordinated Loan	- 27.604,50 €		
Cumulative Interest Payments on Subordinated	- 1.596.878,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention



Reporting Date	09.01.2019	
Payment Date	14.01.2019	
Period No	63	
Monthly Period	14.01.2019	
Interest Period	from 12.12.2018	to 14.01.2019 = 33 days
Collection Period	from 01.12.2018	to 31.12.2018

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:	183.779.618,84 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	172.939.300,13 €
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:	70.000.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	70.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	11,00%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	41,90%
Net Economic Interest Ratio as of the end of the Monthly Period:	44,52%

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

23. Counterparties



Reporting Date	09.01.2019				
Payment Date	14.01.2019				
Period No	63				
Monthly Period	Jan 2019				
Interest Period	from	12.12.2018	to	14.01.2019	= 33 days
Collection Period	from	01.12.2018	to	31.12.2018	

Calculation Agent, Cash Administrator:

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

Intertrust (Ireland) Limited
1st Floor, 1-2 Victoria Buildings
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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:

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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
AA	R-1H	POS	AA-	A-1+	STABLE	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing

Ratings as of 31.12.2018, data source: Bloomberg

SC Germany Vehicles 2013-1 Monthly Investor Report

24. Issuer Information



Reporting Date		09.01.2019				
Payment Date		14.01.2019				
Period No		63				
Monthly Period		Jan 2019				
Interest Period	from	12.12.2018	to	14.01.2019	=	33 days
Collection Period	from	01.12.2018	to	31.12.2018		

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)
The Managing Directors
Grüneburgweg 58-62
60322 Frankfurt am Main
Germany
eMail frankfurt@intertrustgroup.com
fax +49 (0) 69 643 50 8925

LEI:

391200MKWPT06FNJBG27

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG
Capital Markets
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

25. Santander Consumer Bank



Reporting Date	09.01.2019				
Payment Date	14.01.2019				
Period No	63				
Monthly Period	Jan 2019				
Interest Period	from	12.12.2018	to	14.01.2019	= 33 days
Collection Period	from	01.12.2018	to	31.12.2018	

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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	STABLE
-	-	-	A-	A-2	STABLE
-	-	-	A-	A-2	STABLE

Ratings as of 31.12.2018, data source: Bloomberg

SC Germany Vehicles 2013-1 Monthly Investor Report

26. Glossary



Reporting Date		09.01.2019				
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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% 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:	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