

# SC Germany Vehicles 2013-1 Monthly Investor Report



 Santander

## SC Germany Vehicles 2013-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period from	12.06.2019	to 12.07.2019 = 30 days
Collection Period from	01.06.2019	to 30.06.2019

### Index

### Page

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

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

**1. Portfolio Information**



Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period from	12.06.2019	to	12.07.2019	=	30 days
Collection Period from	01.06.2019	to	30.06.2019		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>17.172</b>	<b>124.330.296,34 €</b>	<b>133.272.293,91 €</b>
Scheduled Principal Payments		5.663.665,55 €	
Prepayment Principal		2.191.549,44 €	
Others		- 2.186,89 €	
<b>Total Principal Collections</b>		<b>7.853.028,10 €</b>	<b>8.758.762,36 €</b>
<b>Total Interest Collections</b>		<b>550.415,99 €</b>	<b>612.326,43 €</b>
<b>Defaults</b>		<b>46.511,59 €</b>	<b>183.235,21 €</b>
<b>Replenishment</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>	<b>16.267</b>	<b>116.430.756,65 €</b>	<b>124.330.296,34 €</b>
<b>Purchase Shortfall Account</b>		<b>54,35 €</b>	<b>21,66 €</b>
Total Assets (End of Period)		116.430.811,00 €	124.330.318,00 €
Current Prepayment Rate (annualised)		19,2%	

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

**2. Reserve Accounts**



Reporting Date	09.07.2019			
Payment Date	12.07.2019			
Period No	69			
Monthly Period	Jul 2019			
Interest Period from	12.06.2019	to	12.07.2019	= 30 days
Collection Period from	01.06.2019	to	30.06.2019	

**Note Balance**

Beginning of Period	124.330.318,00 €
End of Period	116.430.811,00 €

**Reserve Accounts**

<b>Reserve Account</b>	<b>in %</b>		<b>Trigger Event y/n</b>
Beginning of Period	5,63%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	6,01%	7.000.000,00 €	
Required Reserve Fund	6,01%	7.000.000,00 €	
<b>Commingling Reserve</b>	<b>in %</b>		<b>no</b>
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Commingling Reserve Fund		n/a	
<b>Set-Off Reserve</b>	<b>in %</b>		<b>no</b>
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	

## SC Germany Vehicles 2013-1 Monthly Investor Report

### 3. Delinquency Data



#### Note Balance

Beginning of Period	124.330.318,00 €
End of Period	116.430.811,00 €

#### Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
<b>3-MRA* 1- 30 days past due</b>	<b>0,90%</b>			
1- 30 days past due period before previous period		1.268.392,66 €	365.477,72 €	142
1- 30 days past due previous period		1.112.897,60 €	307.072,67 €	127
1- 30 days past due current period	0,78%	966.051,13 €	246.676,64 €	105
<b>3-MRA* 31- 60 days past due</b>	<b>0,75%</b>			
31- 60 days past due period before previous period		800.310,04 €	52.945,99 €	105
31- 60 days past due previous period		1.033.759,27 €	199.900,23 €	119
31- 60 days past due current period	0,79%	981.321,30 €	215.602,60 €	117
<b>3-MRA* 61-90 days past due</b>	<b>0,35%</b>			
61- 90 days past due period before previous period		473.178,70 €	73.153,88 €	49
61- 90 days past due previous period		277.591,61 €	28.804,75 €	40
61- 90 days past due current period	0,44%	551.862,75 €	149.274,61 €	58
<b>3-MRA* 91-120 days past due</b>	<b>0,18%</b>			
91- 120 days past due period before previous period		224.163,18 €	62.558,92 €	27
91- 120 days past due previous period		261.875,00 €	57.944,27 €	29
91- 120 days past due current period	0,14%	179.196,14 €	26.107,99 €	25
<b>3-MRA* 121-150 days past due</b>	<b>0,11%</b>			
121- 150 days past due period before previous period		119.235,22 €	15.981,67 €	12
121- 150 days past due previous period		166.423,56 €	50.741,89 €	18
121- 150 days past due current period	0,11%	140.449,78 €	45.489,06 €	19
<b>3-MRA* 151-180 days past due</b>	<b>0,10%</b>			
151- 180 days past due period before previous period		174.663,68 €	89.607,29 €	22
151- 180 days past due previous period		69.145,98 €	26.402,36 €	17
151- 180 days past due current period	0,12%	145.697,51 €	60.397,90 €	21

\* 3-MRA stands for three months rolling average

Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

## SC Germany Vehicles 2013-1 Monthly Investor Report

### 4. Default Data



Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

### Note Balance

Beginning of Period	124.330.318,00 €
End of Period	116.430.811,00 €

### Default Data and Ratios

	Amount	Number of Loans
<b>Current Default</b>		
Current Period Gross Default	46.511,59 €	
Current Period Recoveries	67.906,85 €	
Current Period Net Default	- 21.395,26 €	
New Number of Defaulted Contracts		7
<b>Cumulative Default</b>		
Cumulative Gross Default	21.037.255,51 €	
Cumulative Recoveries	4.111.639,89 €	
Cumulative Net Default	16.925.615,62 €	
Total Number of Defaulted Contracts		2.301
	<b>3-MRA* / current ratio</b>	<b>Ratio</b>
<b>3-MRA* Annualised Net Default Ratio (New Default)</b>		
Annualised Loss Ratio period before previous period	0,50%	0,41%
Annualised Loss Ratio previous period		1,31%
Annualised Loss Ratio current period	-0,22%	-0,22%
<b>Principal Deficiency</b>		
Principal Deficiency period before previous period	- €	<b>Trigger Event y/n</b> no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
<b>PDL Trigger</b>	2.500.000,00 €	
<b>Repurchased Assets</b>		
Current Repurchased Asset Amount through breach of warranty or voluntary buyback	- €	
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	- €	

\* 3-MRA stands for three months rolling average

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

**5. Concentration Limits**



Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

**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			-
<b>Total Sold Receivables</b>	<b>1.645.278.869,84 €</b>		

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

**6. Outstanding Notes**



Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period from	12.06.2019	to	12.07.2019	=	30 days
Collection Period from	01.06.2019	to	30.06.2019		

**1. Note Balance**

	All notes	Class A	Class B
<b>General Note Information</b>			
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
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	124.330.318,00 €	54.330.318,00 €	70.000.000,00 €
Available Distribution Amount	15.471.372,60 €		
Replenishment	0,00 €		
Amortisation	7.899.507,00 €		
Redemption per Class	7.899.507,00 €	7.899.507,00 €	0,00 €
Redemption per Note		1.253,89 €	0,00 €
Class Principal Outstanding Balance End of Period	116.430.811,00 €	46.430.811,00 €	70.000.000,00 €
Current Tranching		39,9%	60,1%
Current Pool Factor		0,07	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	30		
Principal Outstanding per Note Beginning of Period		8.623,86 €	100.000,00 €
> Principal Repayment per Note		<b>1.253,89 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		7.369,97 €	100.000,00 €
> Interest accrued for the period		<b>72.135,00 €</b>	<b>163.450,00 €</b>
Interest Payment		<b>72.135,00 €</b>	<b>163.450,00 €</b>
Interest Payment per Note		<b>11,45 €</b>	<b>233,50 €</b>

**3. Credit Enhancements**

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	68,55%	8,43%
Current CE (excl. Excess Spread)	66,13%	6,01%

\* Last rating action as of 23.08.2018



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

**7. Original Principal Balance**



Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

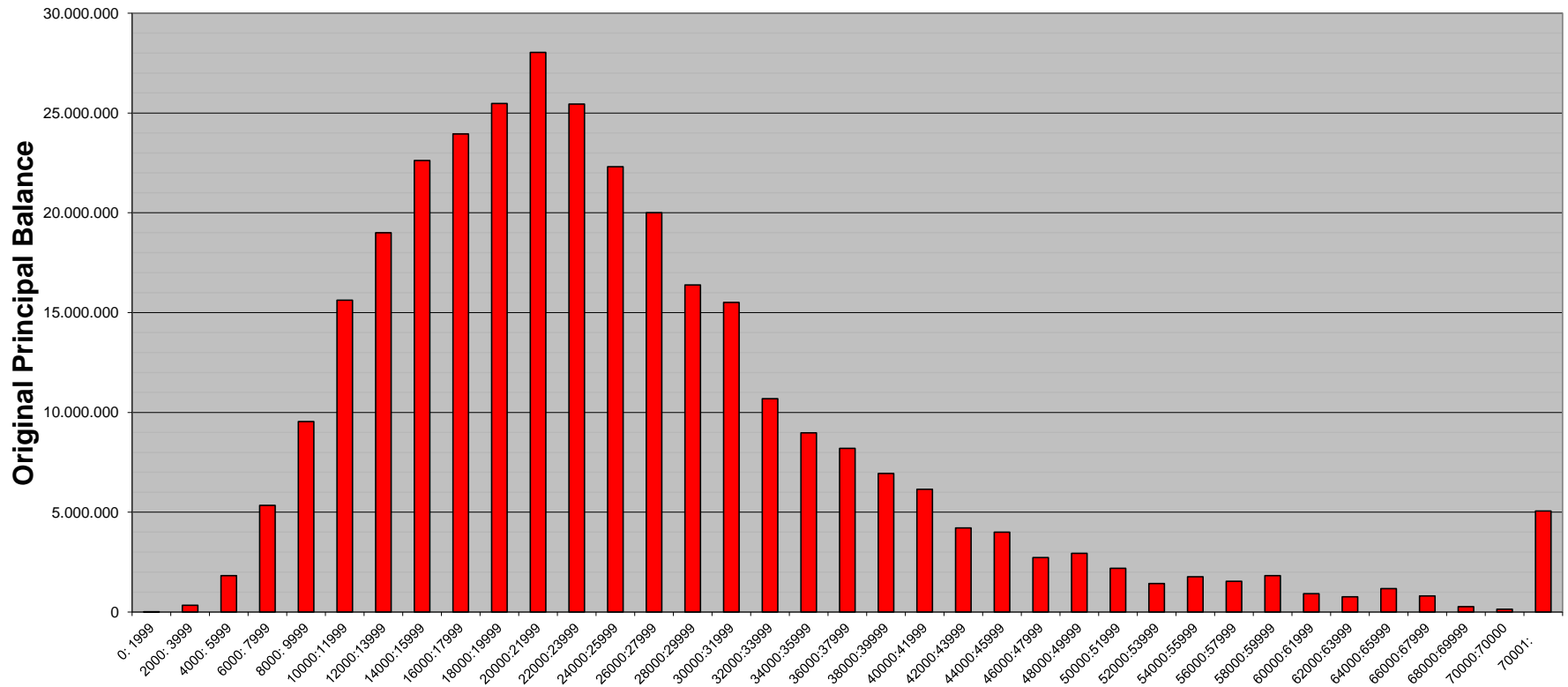
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	5.193,82	0,00%	3	0,02%
2000: 3999	333.013,21	0,10%	100	0,61%
4000: 5999	1.827.293,66	0,56%	354	2,18%
6000: 7999	5.341.941,38	1,65%	752	4,62%
8000: 9999	9.544.094,79	2,95%	1.053	6,47%
10000:11999	15.617.325,98	4,82%	1.422	8,74%
12000:13999	18.996.321,52	5,86%	1.462	8,99%
14000:15999	22.618.256,64	6,98%	1.506	9,26%
16000:17999	23.953.998,34	7,39%	1.411	8,67%
18000:19999	25.477.173,36	7,86%	1.341	8,24%
20000:21999	28.038.186,36	8,65%	1.337	8,22%
22000:23999	25.439.612,41	7,85%	1.106	6,80%
24000:25999	22.300.730,71	6,88%	893	5,49%
26000:27999	20.001.597,04	6,17%	743	4,57%
28000:29999	16.389.374,95	5,06%	566	3,48%
30000:31999	15.506.609,77	4,79%	501	3,08%
32000:33999	10.681.474,03	3,30%	324	1,99%
34000:35999	8.976.763,70	2,77%	257	1,58%
36000:37999	8.191.922,39	2,53%	222	1,36%
38000:39999	6.935.376,40	2,14%	178	1,09%
40000:41999	6.141.538,55	1,90%	150	0,92%
42000:43999	4.206.442,16	1,30%	98	0,60%
44000:45999	4.001.526,65	1,23%	89	0,55%
46000:47999	2.720.478,12	0,84%	58	0,36%
48000:49999	2.942.058,71	0,91%	60	0,37%
50000:51999	2.185.098,78	0,67%	43	0,26%
52000:53999	1.424.419,12	0,44%	27	0,17%
54000:55999	1.759.760,26	0,54%	32	0,20%
56000:57999	1.539.366,89	0,48%	27	0,17%
58000:59999	1.826.493,69	0,56%	31	0,19%
60000:61999	915.782,52	0,28%	15	0,09%
62000:63999	757.560,13	0,23%	12	0,07%
64000:65999	1.170.707,42	0,36%	18	0,11%
66000:67999	802.311,74	0,25%	12	0,07%
68000:69999	273.427,00	0,08%	4	0,02%
70000:70000	140.000,00	0,04%	2	0,01%
70001:	5.061.584,12	1,56%	58	0,36%
<b>Total</b>	<b>324.044.816,32</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	19.920,38

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

**7.1 Original PB (Graph)**

Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019



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

**8. Current Principal Balance**



Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019

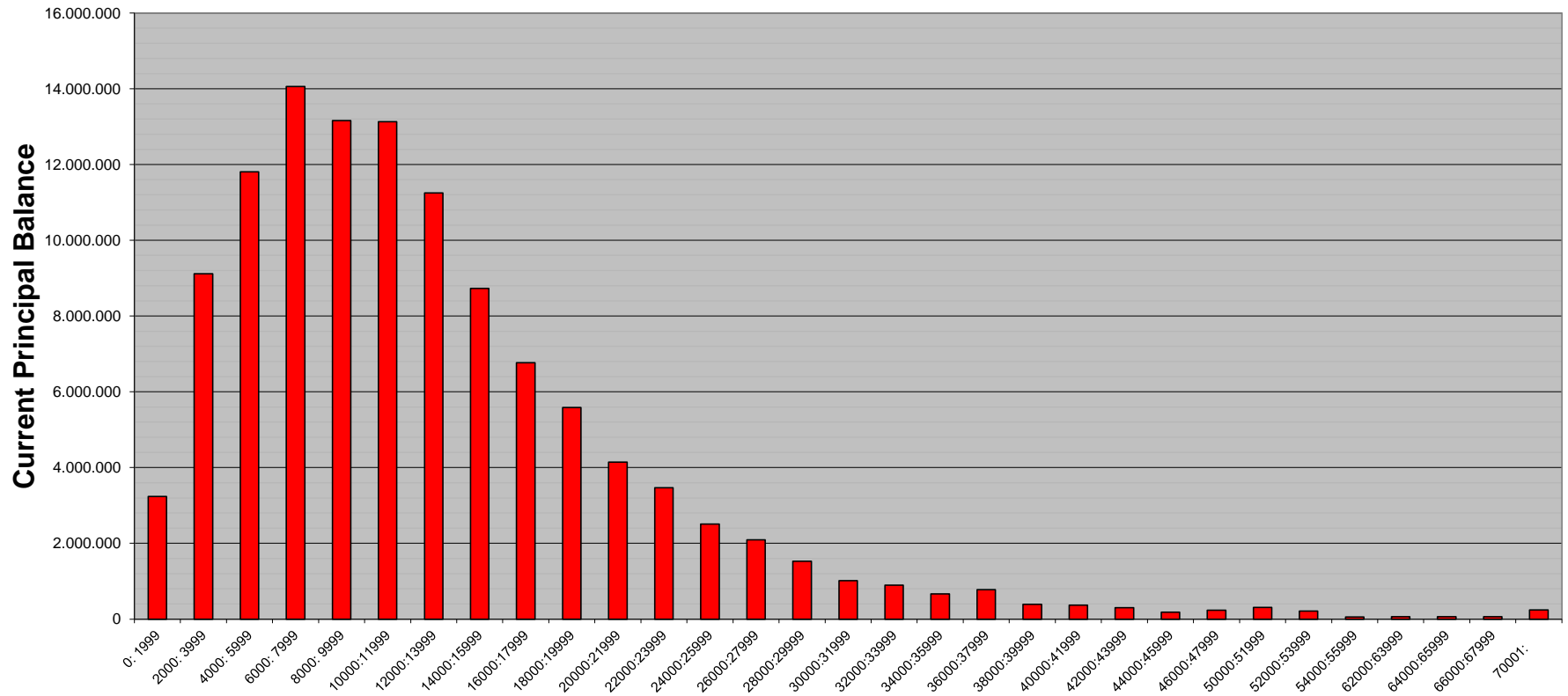
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	3.233.803,83	2,78%	3.267	20,08%
2000: 3999	9.116.380,40	7,83%	3.057	18,79%
4000: 5999	11.808.725,18	10,14%	2.373	14,59%
6000: 7999	14.063.070,28	12,08%	2.023	12,44%
8000: 9999	13.160.172,95	11,30%	1.468	9,02%
10000:11999	13.128.516,18	11,28%	1.199	7,37%
12000:13999	11.250.411,86	9,66%	870	5,35%
14000:15999	8.730.867,81	7,50%	583	3,58%
16000:17999	6.769.769,16	5,81%	400	2,46%
18000:19999	5.586.217,06	4,80%	295	1,81%
20000:21999	4.147.246,15	3,56%	198	1,22%
22000:23999	3.464.744,80	2,98%	151	0,93%
24000:25999	2.507.168,83	2,15%	100	0,61%
26000:27999	2.092.180,89	1,80%	78	0,48%
28000:29999	1.527.713,48	1,31%	53	0,33%
30000:31999	1.017.727,42	0,87%	33	0,20%
32000:33999	893.672,51	0,77%	27	0,17%
34000:35999	668.018,87	0,57%	19	0,12%
36000:37999	778.001,39	0,67%	21	0,13%
38000:39999	389.707,25	0,33%	10	0,06%
40000:41999	367.291,62	0,32%	9	0,06%
42000:43999	303.829,57	0,26%	7	0,04%
44000:45999	180.169,53	0,15%	4	0,02%
46000:47999	233.779,50	0,20%	5	0,03%
50000:51999	306.172,55	0,26%	6	0,04%
52000:53999	211.794,52	0,18%	4	0,02%
54000:55999	54.626,33	0,05%	1	0,01%
62000:63999	62.989,06	0,05%	1	0,01%
64000:65999	65.910,87	0,06%	1	0,01%
66000:67999	66.506,71	0,06%	1	0,01%
70001:	243.570,09	0,21%	3	0,02%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

Statistics		in EUR
Average Amount		7.157,48

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

**8.1 Current PB (Graph)**

Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	



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

**9. Borrower Concentration**



Reporting Date			09.07.2019		
Payment Date			12.07.2019		
Period No			69		
Monthly Period			Jul 2019		
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	93.790,55	0,0806%	1
2	75.576,95	0,0649%	1
3	74.202,59	0,0637%	1
4	66.506,71	0,0571%	1
5	65.910,87	0,0566%	1
6	62.989,06	0,0541%	1
7	54.779,02	0,0470%	2
8	54.626,33	0,0469%	1
9	53.434,43	0,0459%	1
10	53.059,38	0,0456%	1
11	52.475,77	0,0451%	1
12	51.944,23	0,0446%	1
13	51.935,25	0,0446%	2
14	51.419,12	0,0442%	1
15	51.266,71	0,0440%	1
16	50.919,90	0,0437%	1
17	50.354,18	0,0432%	1
18	50.268,41	0,0432%	1
19	48.493,15	0,0416%	2
20	47.400,41	0,0407%	4
21	47.243,88	0,0406%	1
22	47.065,27	0,0404%	1
23	46.696,04	0,0401%	1
24	46.685,82	0,0401%	1
25	46.088,49	0,0396%	1
	<b>1.395.132,52</b>	<b>1,1983%</b>	<b>31</b>

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

**10. Geographical Distribution**



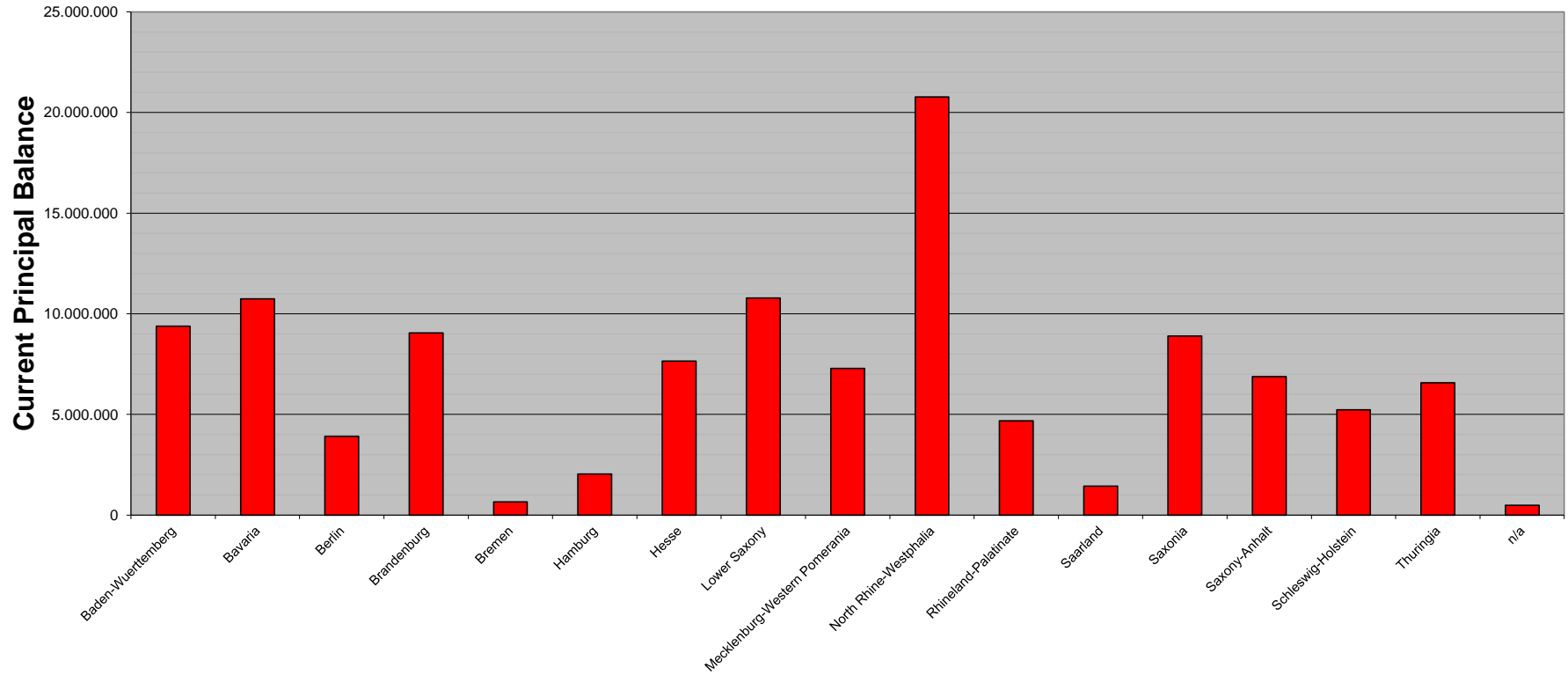
Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	9.387.262,02	8,06%	1.183	7,27%
Bavaria	10.735.469,79	9,22%	1.388	8,53%
Berlin	3.908.258,34	3,36%	585	3,60%
Brandenburg	9.041.800,72	7,77%	1.353	8,32%
Bremen	648.674,52	0,56%	82	0,50%
Hamburg	2.046.346,76	1,76%	264	1,62%
Hesse	7.647.802,68	6,57%	985	6,06%
Lower Saxony	10.788.719,05	9,27%	1.504	9,25%
Mecklenburg-Western	7.281.006,10	6,25%	1.029	6,33%
North Rhine-Westphal	20.765.306,23	17,83%	3.008	18,49%
Rhineland-Palatinate	4.684.083,65	4,02%	623	3,83%
Saarland	1.440.043,83	1,24%	185	1,14%
Saxonia	8.900.471,50	7,64%	1.343	8,26%
Saxony-Anhalt	6.878.410,60	5,91%	1.035	6,36%
Schleswig-Holstein	5.223.588,80	4,49%	751	4,62%
Thuringia	6.571.738,15	5,64%	894	5,50%
n/a	481.773,91	0,41%	55	0,34%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

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

**10.1 Geographical Distribution (Graph)**

Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	



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

**11. Object/Vehicle Type**



Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019

<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	56.663.402,76	48,67%	7.115	43,74%
Used Vehicle	59.767.353,89	51,33%	9.152	56,26%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Car	111.681.673,59	95,92%	15.471	95,11%
Leisure	3.396.734,78	2,92%	376	2,31%
Motorbike	1.352.348,28	1,16%	420	2,58%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>



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

**12. Insurances**



Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019

<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	68.507.892,09	58,84%	8.942	54,97%
Yes	47.922.864,56	41,16%	7.325	45,03%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	86.208.691,57	74,04%	12.248	75,29%
Yes	30.222.065,08	25,96%	4.019	24,71%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	106.532.637,48	91,50%	14.831	91,17%
Yes	9.898.119,17	8,50%	1.436	8,83%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

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

**13. Type of Contract**



Reporting Date			09.07.2019			
Payment Date			12.07.2019			
Period No			69			
Monthly Period			Jul 2019			
Interest Period	from	12.06.2019	to	12.07.2019	=	30 days
Collection Period	from	01.06.2019	to	30.06.2019		

<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	71.783.769,59	61,65%	12.592	77,41%
Yes	44.646.987,06	38,35%	3.675	22,59%
- of which balloon rates	35.090.787,61	30,14%		
- of which regular installments	9.556.199,45	8,21%		
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
26:38	357.871,85	1,02%	40	1,09%
39:51	12.711.299,74	36,22%	1.293	35,18%
52:64	21.783.939,33	62,08%	2.333	63,48%
65:72	132.325,00	0,38%	6	0,16%
73:	105.351,69	0,30%	3	0,08%
<b>Total</b>	<b>35.090.787,61</b>	<b>100,00%</b>	<b>3.675</b>	<b>100,00%</b>

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	22.699.596,54	64,69%	2.369	64,46%
13:25	12.368.431,07	35,25%	1.305	35,51%
26:38	22.760,00	0,06%	1	0,03%
<b>Total</b>	<b>35.090.787,61</b>	<b>100,00%</b>	<b>3.675</b>	<b>100,00%</b>

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

**14. Payment Methods**



Reporting Date			09.07.2019		
Payment Date			12.07.2019		
Period No			69		
Monthly Period			Jul 2019		
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

<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	110.766.969,99	95,14%	15.502	95,30%
Other	5.663.786,66	4,86%	765	4,70%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	62.621.183,78	53,78%	8.698	53,47%
1st of month	53.809.572,87	46,22%	7.569	46,53%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

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

**15. Downpayment**



Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019

<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	39.163.885,74	33,64%	5.392	33,15%	0,00%
0: 999	1.118.094,00	0,96%	270	1,66%	4,68%
1000: 1999	4.300.056,19	3,69%	1.000	6,15%	10,06%
2000: 2999	7.710.603,90	6,62%	1.531	9,41%	14,04%
3000: 3999	9.217.116,43	7,92%	1.568	9,64%	16,74%
4000: 4999	8.721.569,90	7,49%	1.270	7,81%	18,55%
5000: 5999	10.960.339,12	9,41%	1.485	9,13%	20,32%
6000: 6999	6.460.252,43	5,55%	789	4,85%	22,88%
7000: 7999	5.037.137,82	4,33%	563	3,46%	24,60%
8000: 8999	3.721.516,83	3,20%	445	2,74%	27,42%
9000: 9999	2.458.789,15	2,11%	259	1,59%	28,21%
10000:10999	5.882.530,08	5,05%	620	3,81%	29,91%
11000:11999	1.479.966,69	1,27%	150	0,92%	30,44%
12000:12999	1.363.230,34	1,17%	145	0,89%	32,97%
13000:13999	1.138.059,64	0,98%	101	0,62%	32,94%
14000:14999	802.418,86	0,69%	88	0,54%	37,55%
15000:15000	1.640.903,31	1,41%	155	0,95%	36,71%
15001:	5.254.286,22	4,51%	436	2,68%	41,72%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>	<b>16,85%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	3.857,95 €	5.770,79 €
Average Purchase Price	22.901,15 €	24.726,38 €
Minimum Downpayment		100,00 €
Maximum Downpayment		63.500,00 €
<b>Downpayment in %</b>	<b>16,85%</b>	<b>23,34%</b>

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

**16. Effective Interest Rate**



Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	693.383,98	0,60%	74	0,45%
2: 2	1.515.011,46	1,30%	212	1,30%
3: 3	46.449.891,83	39,89%	5.211	32,03%
4: 4	42.045.490,94	36,11%	5.817	35,76%
5: 5	16.220.775,11	13,93%	2.976	18,29%
6: 6	6.707.737,14	5,76%	1.289	7,92%
7: 7	1.846.249,69	1,59%	433	2,66%
8: 8	604.529,58	0,52%	153	0,94%
9: 9	272.242,83	0,23%	86	0,53%
10:10	72.146,77	0,06%	14	0,09%
11:11	3.297,32	0,00%	2	0,01%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

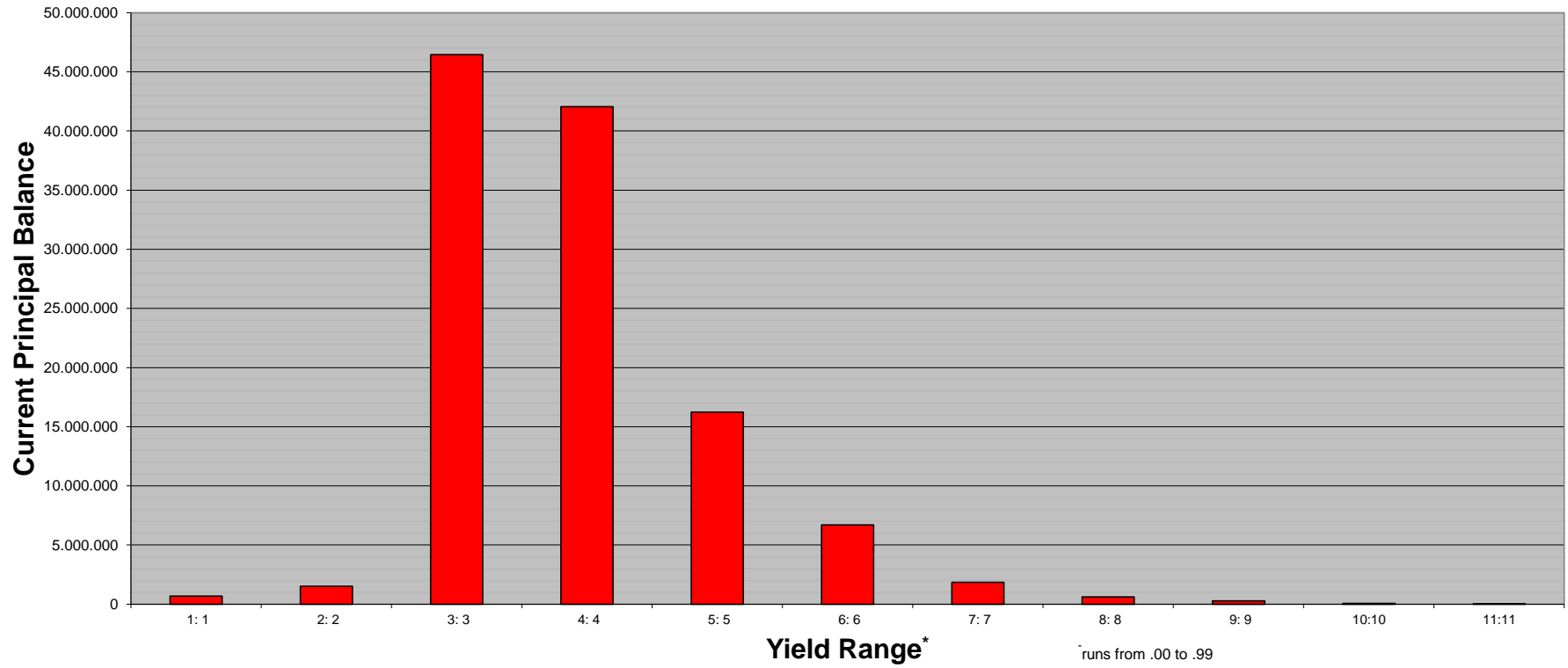
Statistics	in %
WA Interest	4,74%

\* runs from .00 to .99

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

**16.1 Effective Interest Rate (Graph)**

Reporting Date			09.07.2019			
Payment Date			12.07.2019			
Period No			69			
Monthly Period			Jul 2019			
Interest Period	from	12.06.2019	to	12.07.2019	=	30 days
Collection Period	from	01.06.2019	to	30.06.2019		



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

**17. Seasoning**



Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
33:35	959.299,12	0,82%	115	0,71%
36:38	11.933.928,50	10,25%	1.191	7,32%
39:41	17.419.871,43	14,96%	1.879	11,55%
42:44	17.859.188,74	15,34%	2.080	12,79%
45:47	16.116.024,46	13,84%	2.144	13,18%
48:50	14.460.067,27	12,42%	1.834	11,27%
51:53	10.377.966,93	8,91%	1.356	8,34%
54:56	3.712.279,39	3,19%	540	3,32%
57:59	3.682.158,98	3,16%	646	3,97%
60:62	3.501.331,86	3,01%	606	3,73%
63:65	2.346.145,81	2,02%	392	2,41%
66:68	2.010.114,24	1,73%	395	2,43%
69:71	2.100.475,03	1,80%	494	3,04%
72:74	3.011.068,15	2,59%	613	3,77%
75:77	2.109.387,60	1,81%	402	2,47%
78:80	1.216.567,46	1,04%	274	1,68%
81:	3.614.881,68	3,10%	1.306	8,03%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

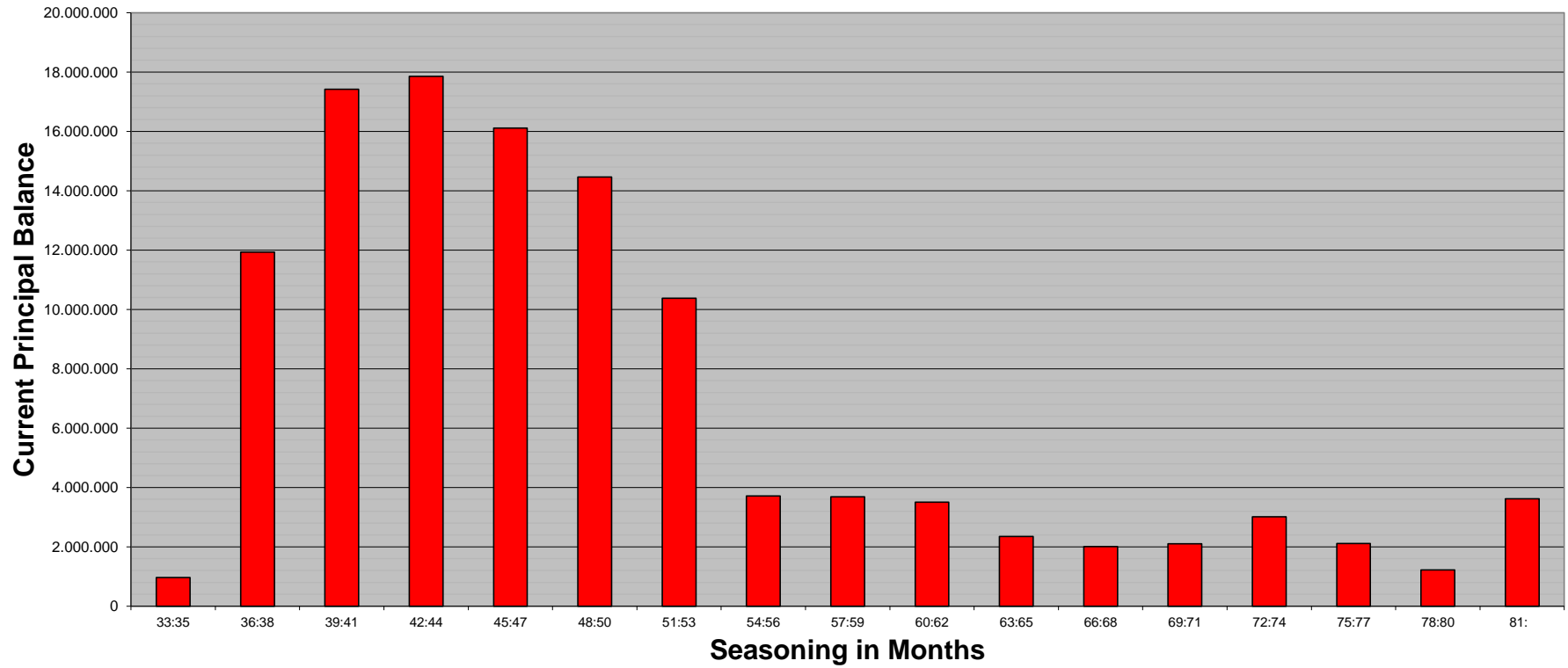
**Statistics**

WA Seasoning	49,66
--------------	-------

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

**17.1 Seasoning (Graph)**

Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019





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

**18. Remaining Term**



Reporting Date			09.07.2019		
Payment Date			12.07.2019		
Period No			69		
Monthly Period			Jul 2019		
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	15.179.755,48	13,04%	3.962	24,36%
7:13	24.986.634,67	21,46%	4.082	25,09%
14:20	21.547.156,26	18,51%	2.801	17,22%
21:27	17.790.012,62	15,28%	2.196	13,50%
28:34	9.366.772,69	8,04%	1.061	6,52%
35:41	7.583.435,50	6,51%	714	4,39%
42:48	8.967.654,82	7,70%	719	4,42%
49:55	7.151.753,72	6,14%	486	2,99%
56:62	3.797.175,69	3,26%	242	1,49%
63:69	60.405,20	0,05%	4	0,02%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

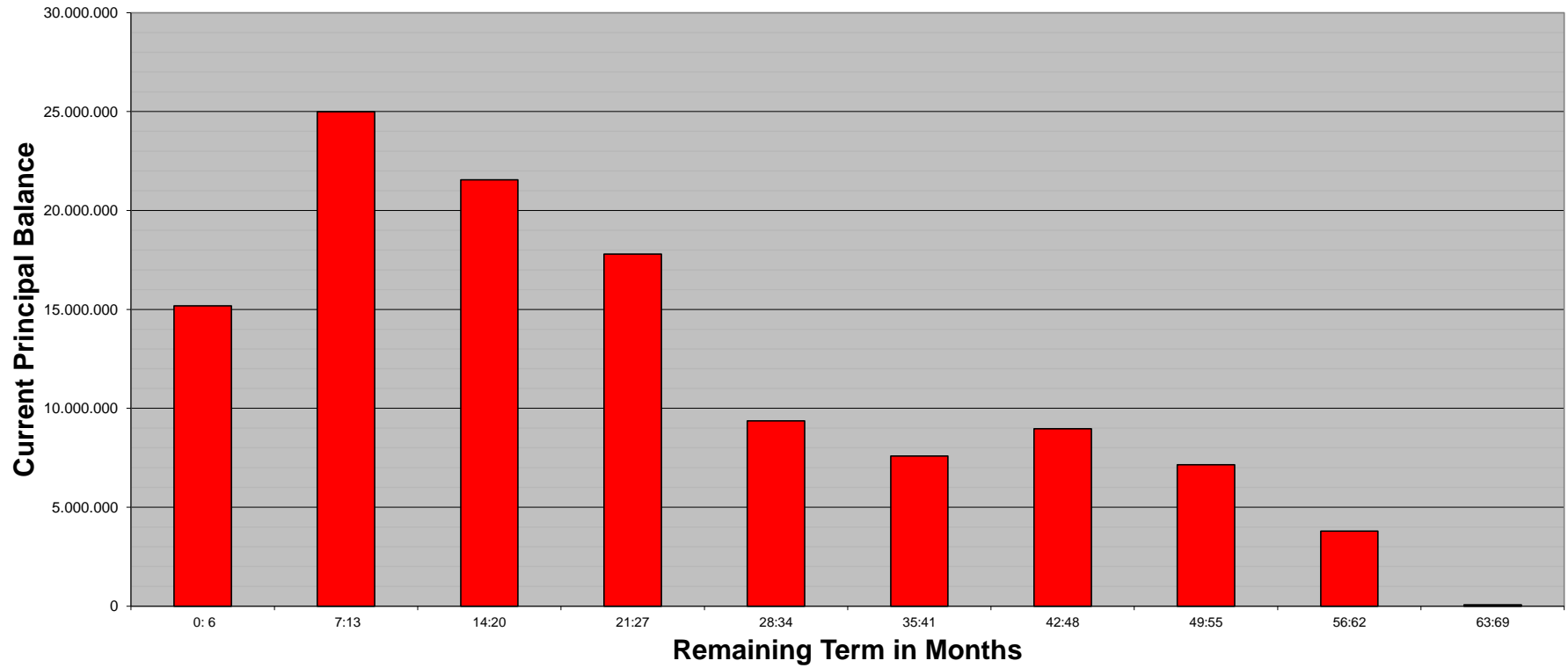
**Statistics**

WA Remaining Term	22,85
-------------------	-------

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

**18.1 Remaining Term (Graph)**

Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019



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

**19. Original Term**



Reporting Date			09.07.2019		
Payment Date			12.07.2019		
Period No			69		
Monthly Period			Jul 2019		
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

<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>
13:25	213,63	0,00%	1	0,01%
26:38	375.898,79	0,32%	131	0,81%
39:51	17.614.303,09	15,13%	2.928	18,00%
52:64	42.059.870,03	36,12%	5.362	32,96%
65:77	12.994.388,64	11,16%	2.306	14,18%
78:	43.386.082,47	37,26%	5.539	34,05%
<b>Total</b>	<b>116.430.756,65</b>	<b>100,00%</b>	<b>16.267</b>	<b>100,00%</b>

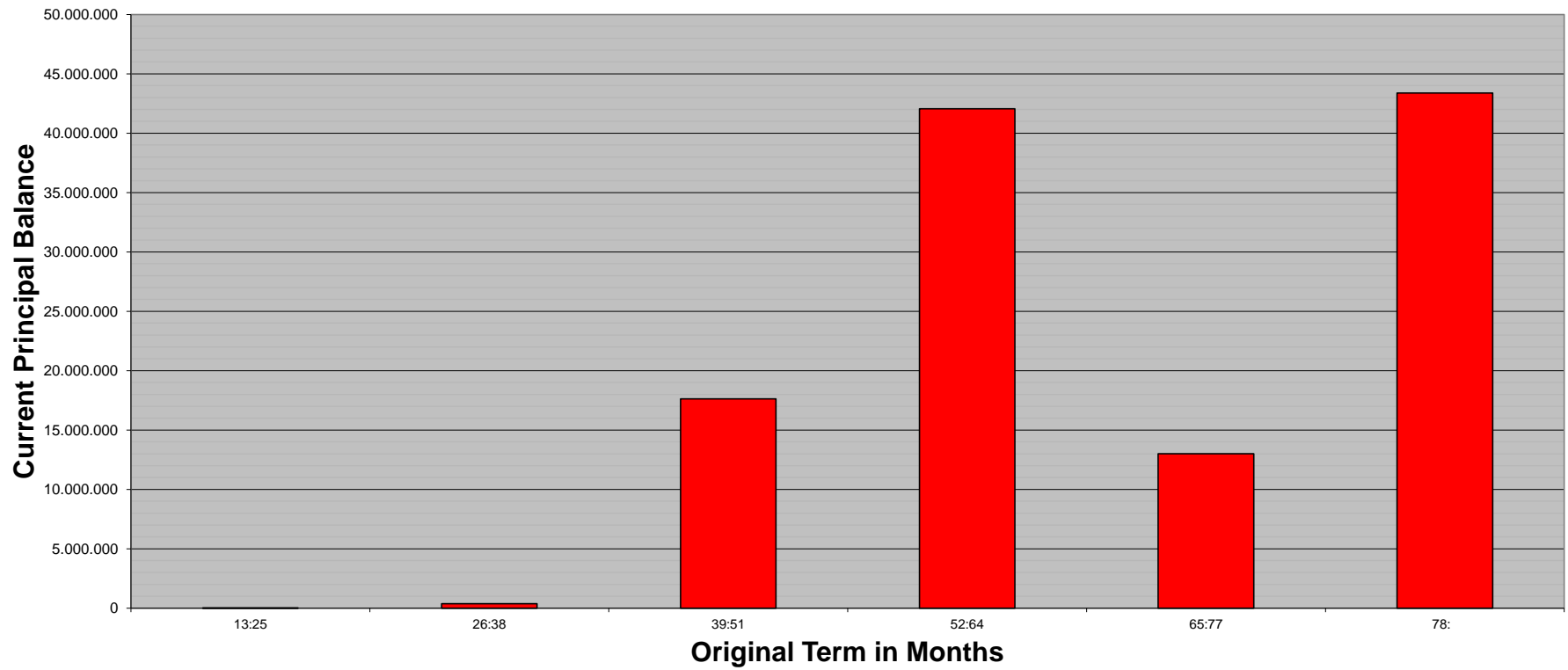
**Statistics**

WA Original Term	72,50
------------------	-------

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

**19.1 Original Term (Graph)**

Reporting Date	09.07.2019	
Payment Date	12.07.2019	
Period No	69	
Monthly Period	Jul 2019	
Interest Period	from 12.06.2019	to 12.07.2019 = 30 days
Collection Period	from 01.06.2019	to 30.06.2019



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

**20. Manufacturer Brands**



Reporting Date	09.07.2019			
Payment Date	12.07.2019			
Period No	69			
Monthly Period	Jul 2019			
Interest Period	from	12.06.2019	to	12.07.2019
Collection Period	from	01.06.2019	to	30.06.2019
				= 30 days

<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	11.756.927,84	10,10%	1.605	9,87%
2	10.027.767,65	8,61%	1.122	6,90%
3	9.631.562,83	8,27%	1.575	9,68%
4	8.640.949,27	7,42%	960	5,90%
5	6.245.337,08	5,36%	1.067	6,56%
6	6.097.230,39	5,24%	540	3,32%
7	6.072.431,77	5,22%	828	5,09%
8	5.535.884,63	4,75%	988	6,07%
9	5.453.445,11	4,68%	985	6,06%
10	5.226.233,85	4,49%	708	4,35%
11	5.033.492,13	4,32%	514	3,16%
12	4.939.938,09	4,24%	570	3,50%
13	4.549.146,46	3,91%	649	3,99%
14	3.302.110,00	2,84%	359	2,21%
15	3.016.611,74	2,59%	532	3,27%
	<b>95.529.068,84</b>	<b>82,05%</b>	<b>13.002</b>	<b>79,93%</b>

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			09.07.2019			
Payment Date			12.07.2019			
Period No			69			
Monthly Period			Jul 2019			
Interest Period	from	12.06.2019	to	12.07.2019	=	30 days
Collection Period	from	01.06.2019	to	30.06.2019		



**Priority of Payments**

Available Distribution Amount		15.471.372,60 €
Senior Expenses	-	7.542,26 €
Interest Notes Class A	-	72.135,00 €
Interest Notes Class B	-	163.450,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	54,35 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	7.899.507,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	25.095,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	303.588,99 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- 7.542,26 €		
Interest accrued for the Period	- 235.585,00 €	- 72.135,00 €	- 163.450,00 €
Cumulative Interest accrued	- 54.404.343,00 €	- 43.028.244,00 €	- 11.376.099,00 €
Interest Payments	- 235.585,00 €	- 72.135,00 €	- 163.450,00 €
Cumulative Interest Payments	- 54.404.343,00 €	- 43.028.244,00 €	- 11.376.099,00 €
Interest accrued on Subordinated Loan for the	- 25.095,00 €		
Cumulative Interest accrued on Subordinated L	- 1.746.612,00 €		
Interest Payments on Subordinated Loan	- 25.095,00 €		
Cumulative Interest Payments on Subordinate	- 1.746.612,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

## SC Germany Vehicles 2013-1 Monthly Investor Report

### 22. Retention



Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

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:	124.330.296,34 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	116.430.756,65 €
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 as 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:	61,93%
Net Economic Interest Ratio as of the end of the Monthly Period:	66,13%

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

**23. Counterparties**



Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

**Calculation Agent, Cash Administrator:**

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

**Intertrust (Ireland) Limited**  
1st Floor, 1-2 Victoria Buildings  
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.Khitri@circumferencefs.com](mailto:Preeti.Khitri@circumferencefs.com)  
Phone: +31 20 205 0132

**Circumference FS (Netherlands) B.V.**  
Barbara Strozziiaan 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 30.06.2019, data source: Bloomberg



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

**24. Issuer Information**



Reporting Date			09.07.2019		
Payment Date			12.07.2019		
Period No			69		
Monthly Period			Jul 2019		
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

**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:** 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  
Grüneburgweg 58-62  
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**



Reporting Date	09.07.2019				
Payment Date	12.07.2019				
Period No	69				
Monthly Period	Jul 2019				
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

**Contact Details**

**Capital Markets**

Peter René Müller	+49-2161-690-7337	<a href="mailto:peterrene.mueller@santander.de">peterrene.mueller@santander.de</a>
Tomasz Osipowicz	+49-2161-690-7046	<a href="mailto:tomasz.osipowicz@santander.de">tomasz.osipowicz@santander.de</a>
Robert Westermann	+49-2161-690-7424	<a href="mailto:robert.westermann@santander.de">robert.westermann@santander.de</a>
Meral Serin	+49-2161-690-7036	<a href="mailto:meral.serin@santander.de">meral.serin@santander.de</a>
Bastian Menges	+49-2161-690-7085	<a href="mailto:bastian.menges@santander.de">bastian.menges@santander.de</a>
Stefan Zilligen	+49-2161-690-6069	<a href="mailto:stefan.zilligen@santander.de">stefan.zilligen@santander.de</a>
Team ABS		<a href="mailto:abs_ger@santander.de">abs_ger@santander.de</a>

**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 30.06.2019, data source: Bloomberg

## SC Germany Vehicles 2013-1 Monthly Investor Report

### 26. Glossary



Reporting Date		09.07.2019			
Payment Date		12.07.2019			
Period No		69			
Monthly Period		Jul 2019			
Interest Period	from	12.06.2019	to	12.07.2019	= 30 days
Collection Period	from	01.06.2019	to	30.06.2019	

<b>Aggregate Outstanding Principal Amount:</b>	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
<b>Balloon Loan:</b>	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
<b>Balloon Payment:</b>	The final payment of a balloon loan.
<b>Defaulted Contracts/Defaults:</b>	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
<b>Delinquent Receivable:</b>	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
<b>Downpayment:</b>	The initial upfront portion of the total net amount due at the time of finalizing the contract.
<b>Excess Spread:</b>	Excess Spread equals WA Portfolio Yield minus WA Notes Margin
<b>Gap Insurance:</b>	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
<b>Legal Maturity:</b>	Final Payment date on which all outstanding notes will mature.
<b>Expected Maturity:</b>	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.
<b>Leisure:</b>	Is composed of motorised and not motorised caravans and campers.
<b>Payment Protection Insurance:</b>	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
<b>Recoveries:</b>	Any amount received on defaulted contracts
<b>Repair Cost Insurance:</b>	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
<b>Set-Off Reserves:</b>	Protection against set-off risks due to deposits
<b>Used Vehicle</b>	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle