

SC Germany Vehicles 2013-1 Monthly Investor Report



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

Cover Sheet Monthly Investor Report



Reporting Date	09.10.2020	
Payment Date	12.10.2020	
Period No	84	
Monthly Period	Okt 2020	
Interest Period	from 14.09.2020	to 12.10.2020 = 28 days
Collection Period	from 01.09.2020	to 30.09.2020

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1. Portfolio Information



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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	6.505	36.334.892,22 €	40.006.024,96 €
Scheduled Principal Payments		2.292.354,19 €	
Prepayment Principal		818.980,86 €	
Others		- 80.781,09 €	
Total Principal Collections		3.030.553,96 €	3.522.478,27 €
Total Interest Collections		146.058,38 €	182.753,52 €
Defaults		86.104,69 €	148.654,47 €
Replenishment		- €	- €
End of Period	6.067	33.218.233,57 €	36.334.892,22 €
Purchase Shortfall Account		0,43 €	0,78 €
Total Assets (End of Period)		33.218.234,00 €	36.334.893,00 €
Current Prepayment Rate (annualised)		23,9%	

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2. Reserve Accounts



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Collection Period from	01.09.2020	to	30.09.2020

Note Balance

Beginning of Period	36.334.893,00 €
End of Period	33.218.234,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	19,27%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	21,07%	7.000.000,00 €	
Required Reserve Fund	21,07%	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	36.334.893,00 €
End of Period	33.218.234,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	1,63%			
1- 30 days past due period before previous period		457.964,52 €	158.450,33 €	69
1- 30 days past due previous period		786.094,73 €	373.877,99 €	100
1- 30 days past due current period	1,47%	535.206,33 €	200.272,82 €	74
3-MRA* 31- 60 days past due	0,94%			
31- 60 days past due period before previous period		237.614,50 €	83.561,50 €	44
31- 60 days past due previous period		220.462,29 €	82.400,62 €	37
31- 60 days past due current period	1,57%	570.548,84 €	286.746,64 €	81
3-MRA* 61-90 days past due	0,34%			
61- 90 days past due period before previous period		119.949,77 €	46.901,04 €	19
61- 90 days past due previous period		159.048,01 €	53.379,32 €	25
61- 90 days past due current period	0,26%	94.819,35 €	50.296,56 €	18
3-MRA* 91-120 days past due	0,27%			
91- 120 days past due period before previous period		134.866,88 €	94.123,81 €	21
91- 120 days past due previous period		56.727,01 €	29.265,63 €	11
91- 120 days past due current period	0,30%	108.160,25 €	38.628,23 €	20
3-MRA* 121-150 days past due	0,28%			
121- 150 days past due period before previous period		156.202,90 €	106.359,19 €	14
121- 150 days past due previous period		105.567,37 €	75.088,02 €	14
121- 150 days past due current period	0,13%	48.409,05 €	27.794,79 €	7
3-MRA* 151-180 days past due	0,41%			
151- 180 days past due period before previous period		167.095,67 €	83.623,14 €	35
151- 180 days past due previous period		172.647,39 €	120.084,67 €	32
151- 180 days past due current period	0,29%	106.094,80 €	80.994,57 €	31

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	36.334.893,00 €
End of Period	33.218.234,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	86.104,69 €	
Current Period Recoveries	81.583,68 €	
Current Period Net Default	4.521,01 €	
New Number of Defaulted Contracts		12

Cumulative Default

Cumulative Gross Default	22.639.459,34 €	
Cumulative Recoveries	5.072.498,40 €	
Cumulative Net Default	17.566.960,94 €	
Total Number of Defaulted Contracts		2.491

**3-MRA* /
current ratio** **Ratio**

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

Annualised Loss Ratio period before previous period	1,21%	0,91%
Annualised Loss Ratio previous period		2,57%
Annualised Loss Ratio current period	0,16%	0,16%

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



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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)*		n.r. / n.r.	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	36.334.893,00 €	0,00 €	36.334.893,00 €
Available Distribution Amount	10.258.196,80 €		
Replenishment	0,00 €		
Amortisation	3.116.659,00 €		
Redemption per Class	3.116.659,00 €	0,00 €	3.116.659,00 €
Redemption per Note		0,00 €	4.452,37 €
Class Principal Outstanding Balance End of Period	33.218.234,00 €	0,00 €	33.218.234,00 €
Current Tranching		0,0%	100,0%
Current Pool Factor		0,00	0,47

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		- €	51.906,99 €
> Principal Repayment per Note		- €	4.452,37 €
Principal Outstanding per Note End of Period		- €	47.454,62 €
> Interest accrued for the period		- €	79.184,00 €
Interest Payment		- €	79.184,00 €
Interest Payment per Note		- €	113,12 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	123,04%	23,04%
Current CE (excl. Excess Spread)	121,07%	21,07%

* Last rating action as of 26.02.2020

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7. Original Principal Balance



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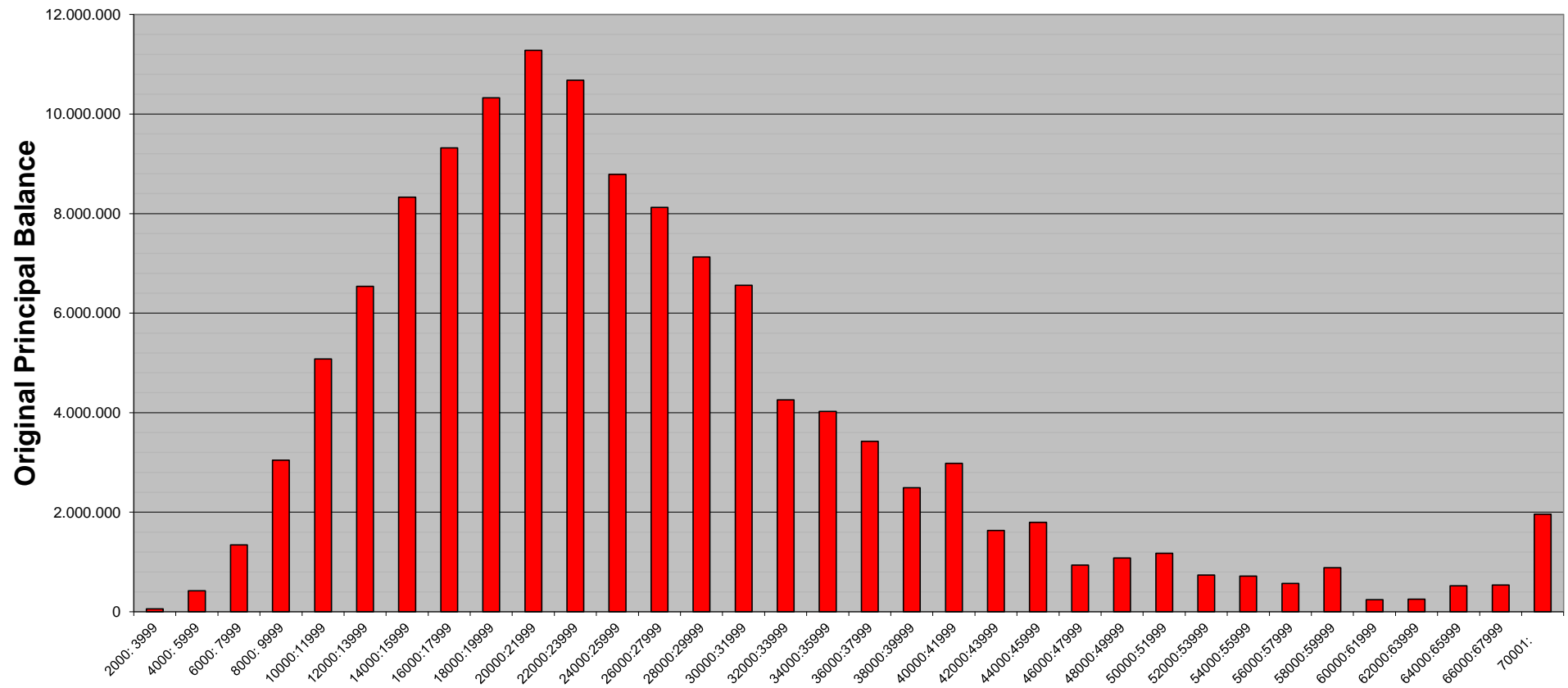
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
2000:3999	57.629,11	0,05%	18	0,30%
4000:5999	423.002,83	0,33%	81	1,34%
6000:7999	1.340.888,07	1,05%	189	3,12%
8000:9999	3.045.736,66	2,39%	335	5,52%
10000:11999	5.080.987,04	3,99%	462	7,61%
12000:13999	6.537.188,92	5,14%	503	8,29%
14000:15999	8.329.752,60	6,55%	556	9,16%
16000:17999	9.322.800,23	7,33%	550	9,07%
18000:19999	10.327.575,76	8,12%	544	8,97%
20000:21999	11.279.418,75	8,86%	538	8,87%
22000:23999	10.679.679,80	8,39%	464	7,65%
24000:25999	8.789.376,87	6,91%	352	5,80%
26000:27999	8.126.223,41	6,39%	302	4,98%
28000:29999	7.130.430,52	5,60%	246	4,05%
30000:31999	6.558.903,79	5,15%	212	3,49%
32000:33999	4.254.473,63	3,34%	129	2,13%
34000:35999	4.023.812,33	3,16%	115	1,90%
36000:37999	3.426.675,38	2,69%	93	1,53%
38000:39999	2.492.228,88	1,96%	64	1,05%
40000:41999	2.981.699,22	2,34%	73	1,20%
42000:43999	1.632.486,57	1,28%	38	0,63%
44000:45999	1.798.814,34	1,41%	40	0,66%
46000:47999	937.677,82	0,74%	20	0,33%
48000:49999	1.079.069,08	0,85%	22	0,36%
50000:51999	1.172.532,04	0,92%	23	0,38%
52000:53999	737.841,40	0,58%	14	0,23%
54000:55999	714.457,23	0,56%	13	0,21%
56000:57999	569.122,69	0,45%	10	0,16%
58000:59999	884.042,27	0,69%	15	0,25%
60000:61999	243.831,38	0,19%	4	0,07%
62000:63999	251.826,43	0,20%	4	0,07%
64000:65999	519.355,12	0,41%	8	0,13%
66000:67999	535.095,87	0,42%	8	0,13%
70001:	1.960.744,00	1,54%	22	0,36%
Total	127.245.380,04	100,00%	6.067	100,00%

Statistics	in EUR
Average Amount	20.973,36

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7.1 Original PB (Graph)

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8. Current Principal Balance



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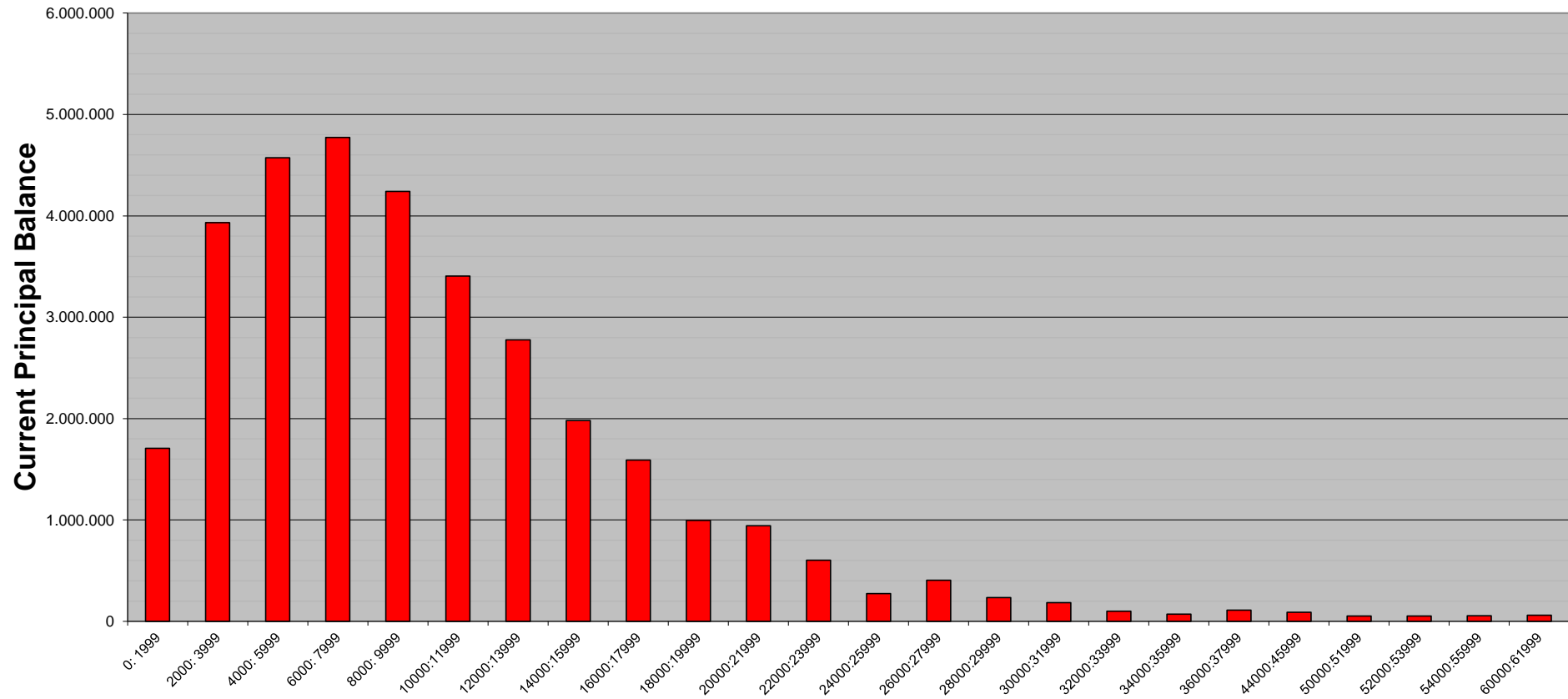
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	1.708.291,82	5,14%	1.709	28,17%
2000: 3999	3.933.682,84	11,84%	1.343	22,14%
4000: 5999	4.573.019,37	13,77%	917	15,11%
6000: 7999	4.773.518,61	14,37%	687	11,32%
8000: 9999	4.242.270,03	12,77%	478	7,88%
10000:11999	3.405.219,47	10,25%	313	5,16%
12000:13999	2.777.661,79	8,36%	215	3,54%
14000:15999	1.981.842,89	5,97%	133	2,19%
16000:17999	1.591.701,98	4,79%	94	1,55%
18000:19999	996.740,71	3,00%	53	0,87%
20000:21999	943.992,33	2,84%	45	0,74%
22000:23999	602.565,99	1,81%	26	0,43%
24000:25999	274.150,98	0,83%	11	0,18%
26000:27999	405.199,75	1,22%	15	0,25%
28000:29999	234.017,23	0,70%	8	0,13%
30000:31999	184.642,99	0,56%	6	0,10%
32000:33999	99.635,65	0,30%	3	0,05%
34000:35999	70.850,20	0,21%	2	0,03%
36000:37999	109.380,25	0,33%	3	0,05%
44000:45999	90.787,10	0,27%	2	0,03%
50000:51999	51.510,37	0,16%	1	0,02%
52000:53999	53.352,06	0,16%	1	0,02%
54000:55999	54.065,64	0,16%	1	0,02%
60000:61999	60.133,52	0,18%	1	0,02%
Total	33.218.233,57	100,00%	6.067	100,00%

Statistics	in EUR
Average Amount	5.475,23

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8.1 Current PB (Graph)

Reporting Date	09.10.2020	
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9. Borrower Concentration



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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	60.133,52	0,1810%	1
2	54.065,64	0,1628%	1
3	53.352,06	0,1606%	1
4	51.510,37	0,1551%	1
5	45.601,44	0,1373%	1
6	45.185,66	0,1360%	1
7	37.856,35	0,1140%	2
8	36.791,59	0,1108%	1
9	36.297,61	0,1093%	1
10	36.291,05	0,1093%	1
11	35.722,10	0,1075%	1
12	35.128,10	0,1057%	1
13	34.288,32	0,1032%	2
14	33.696,42	0,1014%	1
15	33.033,60	0,0994%	1
16	32.905,63	0,0991%	1
17	31.423,62	0,0946%	1
18	31.171,86	0,0938%	1
19	31.140,38	0,0937%	1
20	30.458,21	0,0917%	1
21	30.433,87	0,0916%	1
22	30.015,05	0,0904%	1
23	29.928,67	0,0901%	1
24	29.887,90	0,0900%	1
25	29.804,89	0,0897%	1
	936.123,91	2,8181%	27

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10. Geographical Distribution



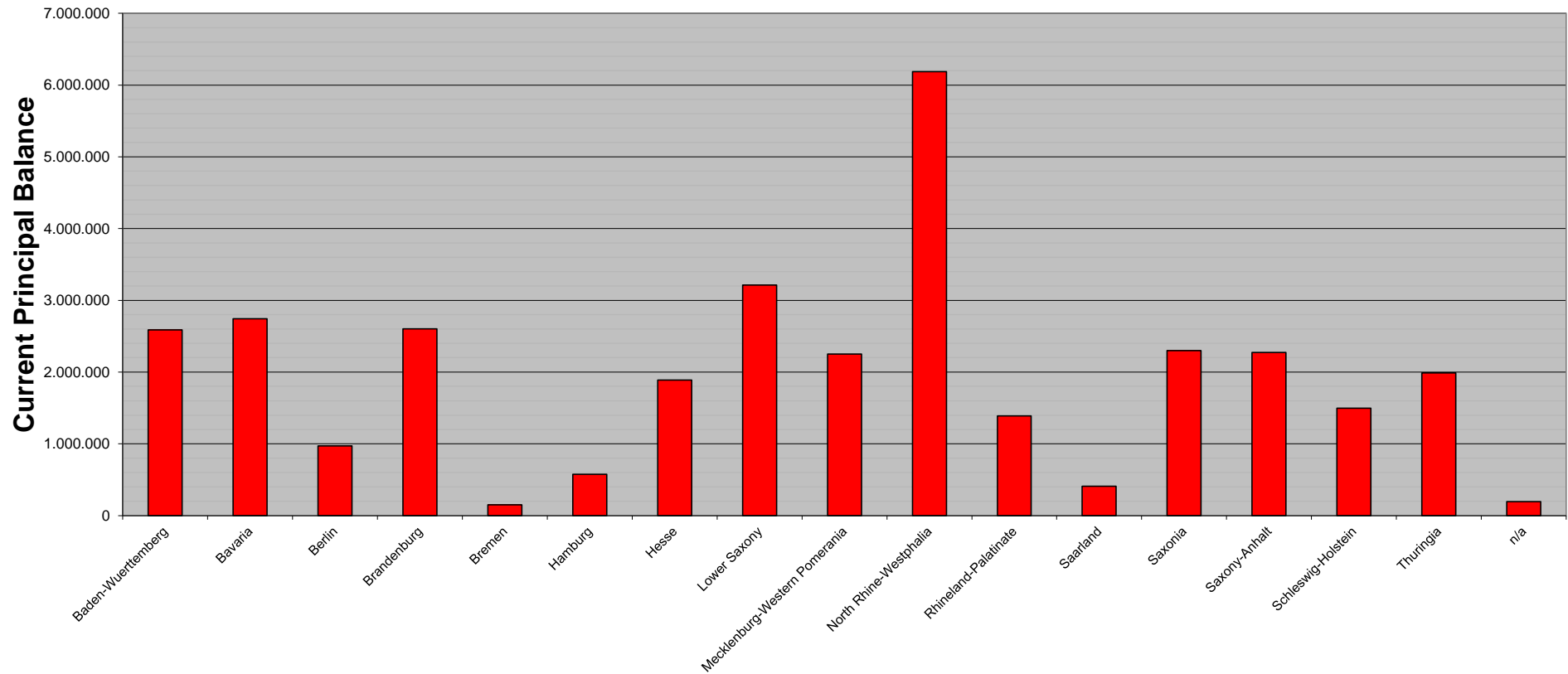
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	2.588.082,31	7,79%	426	7,02%
Bavaria	2.743.293,30	8,26%	454	7,48%
Berlin	970.751,51	2,92%	192	3,16%
Brandenburg	2.603.623,15	7,84%	513	8,46%
Bremen	148.854,65	0,45%	27	0,45%
Hamburg	576.495,85	1,74%	99	1,63%
Hesse	1.889.520,91	5,69%	361	5,95%
Lower Saxony	3.214.659,00	9,68%	560	9,23%
Mecklenburg-Western Pomerania	2.252.660,25	6,78%	402	6,63%
North Rhine-Westphalia	6.187.683,71	18,63%	1.144	18,86%
Rhineland-Palatinate	1.387.601,23	4,18%	243	4,01%
Saarland	407.295,90	1,23%	79	1,30%
Saxonia	2.298.533,05	6,92%	457	7,53%
Saxony-Anhalt	2.271.639,97	6,84%	409	6,74%
Schleswig-Holstein	1.496.125,09	4,50%	310	5,11%
Thuringia	1.986.773,58	5,98%	361	5,95%
n/a	194.640,11	0,59%	30	0,49%
Total	33.218.233,57	100,00%	6.067	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	15.876.347,63	47,79%	2.654	43,74%
Used Vehicle	17.341.885,94	52,21%	3.413	56,26%
Total	33.218.233,57	100,00%	6.067	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	31.475.471,33	94,75%	5.733	94,49%
Leisure	1.349.584,17	4,06%	200	3,30%
Motorbike	393.178,07	1,18%	134	2,21%
Total	33.218.233,57	100,00%	6.067	100,00%

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12. Insurances



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<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	18.674.353,50	56,22%	3.185	52,50%
Yes	14.543.880,07	43,78%	2.882	47,50%
Total	33.218.233,57	100,00%	6.067	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	23.250.623,51	69,99%	4.316	71,14%
Yes	9.967.610,06	30,01%	1.751	28,86%
Total	33.218.233,57	100,00%	6.067	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	29.857.350,86	89,88%	5.431	89,52%
Yes	3.360.882,71	10,12%	636	10,48%
Total	33.218.233,57	100,00%	6.067	100,00%

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

13. Type of Contract



Reporting Date		09.10.2020			
Payment Date		12.10.2020			
Period No		84			
Monthly Period		Okt 2020			
Interest Period	from	14.09.2020	to	12.10.2020	= 28 days
Collection Period	from	01.09.2020	to	30.09.2020	

<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	24.292.818,14	73,13%	5.198	85,68%
Yes	8.925.415,43	26,87%	869	14,32%
- of which balloon rates	8.294.337,87	24,97%		
- of which regular installments	631.077,56	1,90%		
Total	33.218.233,57	100,00%	6.067	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
39:51	151.202,95	1,82%	22	2,53%
52:64	7.976.497,38	96,17%	840	96,66%
65:72	61.285,85	0,74%	4	0,46%
73:	105.351,69	1,27%	3	0,35%
Total	8.294.337,87	100,00%	869	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	8.294.337,87	100,00%	869	100,00%
Total	8.294.337,87	100,00%	869	100,00%

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

14. Payment Methods



Reporting Date		09.10.2020			
Payment Date		12.10.2020			
Period No		84			
Monthly Period		Okt 2020			
Interest Period	from	14.09.2020	to	12.10.2020	= 28 days
Collection Period	from	01.09.2020	to	30.09.2020	

<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	30.901.981,00	93,03%	5.673	93,51%
Other	2.316.252,57	6,97%	394	6,49%
Total	33.218.233,57	100,00%	6.067	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	18.408.383,67	55,42%	3.347	55,17%
1st of month	14.809.849,90	44,58%	2.720	44,83%
Total	33.218.233,57	100,00%	6.067	100,00%

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

15. Downpayment



Reporting Date	09.10.2020	
Payment Date	12.10.2020	
Period No	84	
Monthly Period	Okt 2020	
Interest Period	from 14.09.2020	to 12.10.2020 = 28 days
Collection Period	from 01.09.2020	to 30.09.2020

<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	12.546.035,41	37,77%	2.210	36,43%	0,00%
0: 999	312.481,27	0,94%	100	1,65%	4,25%
1000: 1999	1.289.893,97	3,88%	340	5,60%	9,01%
2000: 2999	2.060.363,84	6,20%	543	8,95%	13,78%
3000: 3999	2.440.657,71	7,35%	559	9,21%	16,34%
4000: 4999	2.439.038,46	7,34%	477	7,86%	18,17%
5000: 5999	3.001.020,93	9,03%	545	8,98%	19,68%
6000: 6999	1.817.715,92	5,47%	305	5,03%	22,83%
7000: 7999	1.293.999,70	3,90%	182	3,00%	23,17%
8000: 8999	959.710,78	2,89%	162	2,67%	27,54%
9000: 9999	655.866,81	1,97%	85	1,40%	26,93%
10000:10999	1.636.008,34	4,93%	215	3,54%	27,63%
11000:11999	260.900,11	0,79%	40	0,66%	32,59%
12000:12999	290.151,17	0,87%	44	0,73%	30,85%
13000:13999	289.919,87	0,87%	30	0,49%	28,99%
14000:14999	128.079,63	0,39%	17	0,28%	35,70%
15000:15000	314.634,19	0,95%	46	0,76%	36,93%
15001:	1.481.755,46	4,46%	167	2,75%	41,15%
Total	33.218.233,57	100,00%	6.067	100,00%	15,33%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	3.605,36 €	5.671,17 €
Average Purchase Price	23.524,88 €	25.344,60 €
Minimum Downpayment		100,00 €
Maximum Downpayment		63.500,00 €
Downpayment in %	15,33%	22,38%

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

16. Effective Interest Rate



Reporting Date	09.10.2020	
Payment Date	12.10.2020	
Period No	84	
Monthly Period	Okt 2020	
Interest Period	from 14.09.2020	to 12.10.2020 = 28 days
Collection Period	from 01.09.2020	to 30.09.2020

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	85.667,26	0,26%	14	0,23%
2: 2	148.963,68	0,45%	54	0,89%
3: 3	13.186.020,43	39,70%	2.053	33,84%
4: 4	12.512.673,16	37,67%	2.229	36,74%
5: 5	4.513.908,21	13,59%	1.033	17,03%
6: 6	2.000.657,29	6,02%	475	7,83%
7: 7	474.059,08	1,43%	131	2,16%
8: 8	203.054,39	0,61%	53	0,87%
9: 9	71.621,22	0,22%	20	0,33%
10:10	21.608,85	0,07%	5	0,08%
Total	33.218.233,57	100,00%	6.067	100,00%

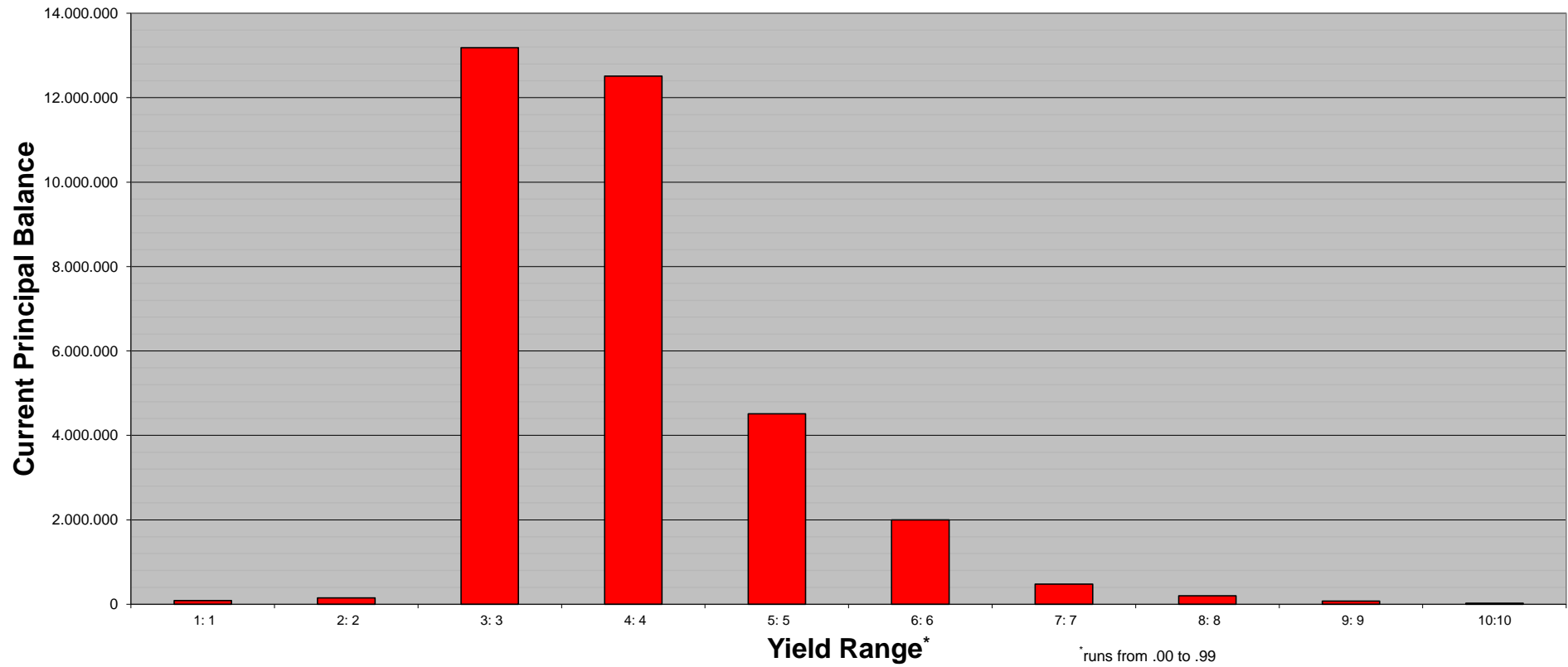
Statistics	in %
WA Interest	4,77%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date			09.10.2020			
Payment Date			12.10.2020			
Period No			84			
Monthly Period			Okt 2020			
Interest Period	from	14.09.2020	to	12.10.2020	=	28 days
Collection Period	from	01.09.2020	to	30.09.2020		



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

17. Seasoning



Reporting Date		09.10.2020			
Payment Date		12.10.2020			
Period No		84			
Monthly Period		Okt 2020			
Interest Period	from	14.09.2020	to	12.10.2020	= 28 days
Collection Period	from	01.09.2020	to	30.09.2020	

<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>
48:50	376.855,00	1,13%	48	0,79%
51:53	4.497.561,62	13,54%	572	9,43%
54:56	6.499.118,34	19,56%	934	15,39%
57:59	6.177.105,44	18,60%	1.003	16,53%
60:62	4.187.066,93	12,60%	741	12,21%
63:65	3.224.634,89	9,71%	550	9,07%
66:68	2.250.838,99	6,78%	432	7,12%
69:71	803.188,66	2,42%	180	2,97%
72:74	739.567,30	2,23%	168	2,77%
75:77	897.652,23	2,70%	176	2,90%
78:80	695.216,78	2,09%	152	2,51%
81:	2.869.427,39	8,64%	1.111	18,31%
Total	33.218.233,57	100,00%	6.067	100,00%

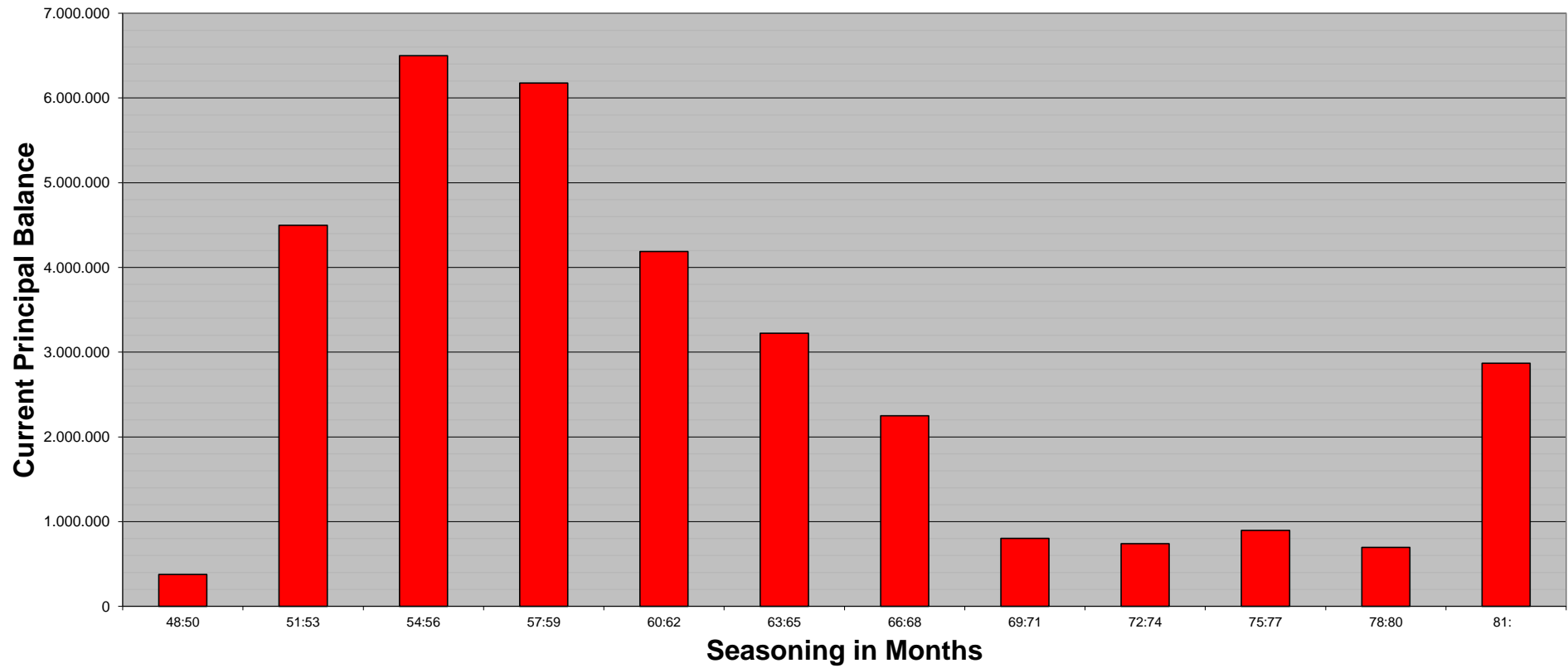
Statistics

WA Seasoning	62,26
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Reporting Date	09.10.2020	
Payment Date	12.10.2020	
Period No	84	
Monthly Period	Okt 2020	
Interest Period	from 14.09.2020	to 12.10.2020 = 28 days
Collection Period	from 01.09.2020	to 30.09.2020



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

18. Remaining Term



Reporting Date	09.10.2020	
Payment Date	12.10.2020	
Period No	84	
Monthly Period	Okt 2020	
Interest Period	from 14.09.2020	to 12.10.2020 = 28 days
Collection Period	from 01.09.2020	to 30.09.2020

<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	8.603.093,92	25,90%	2.182	35,97%
7:13	5.930.833,97	17,85%	1.479	24,38%
14:20	3.847.301,63	11,58%	758	12,49%
21:27	3.634.195,77	10,94%	526	8,67%
28:34	5.200.052,00	15,65%	591	9,74%
35:41	3.908.044,67	11,76%	359	5,92%
42:48	1.965.022,32	5,92%	162	2,67%
49:55	129.689,29	0,39%	10	0,16%
Total	33.218.233,57	100,00%	6.067	100,00%

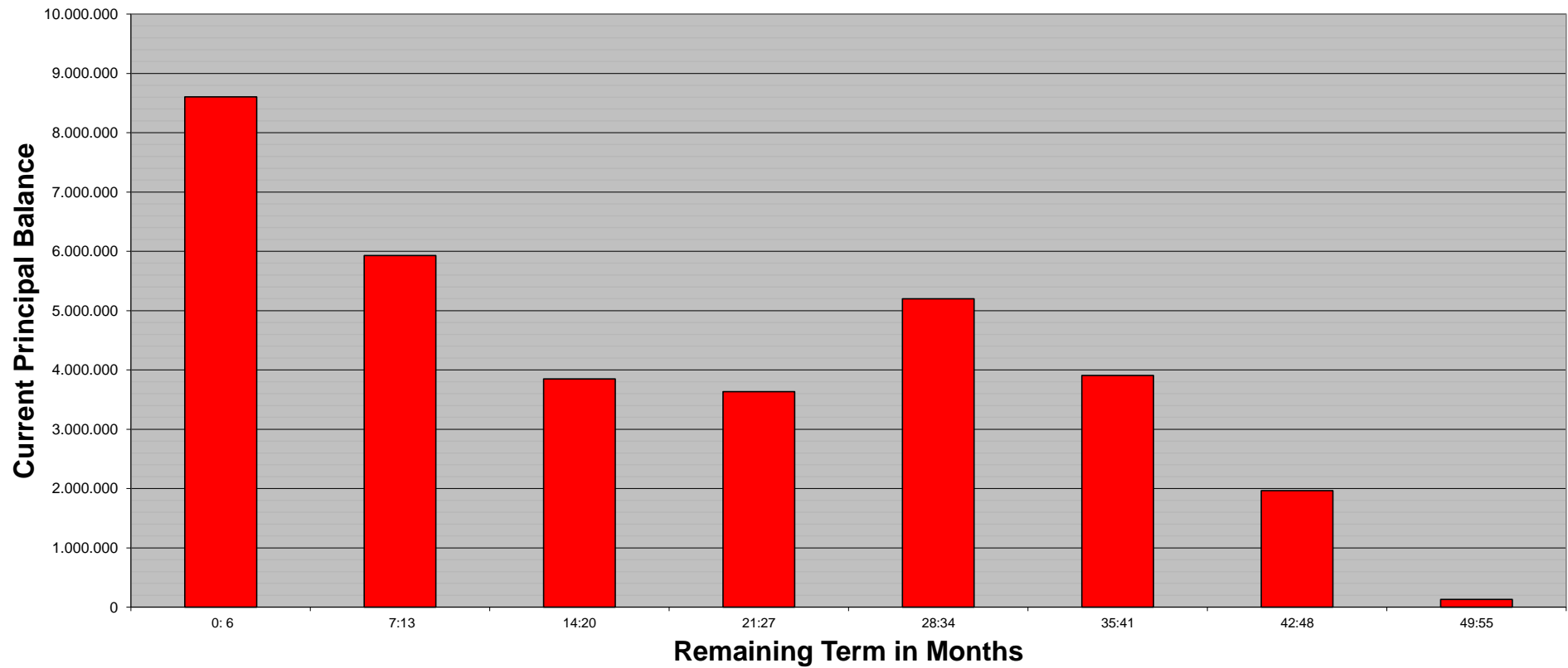
Statistics

WA Remaining Term	19,21
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date			09.10.2020			
Payment Date			12.10.2020			
Period No			84			
Monthly Period			Okt 2020			
Interest Period	from	14.09.2020	to	12.10.2020	=	28 days
Collection Period	from	01.09.2020	to	30.09.2020		



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

19. Original Term



Reporting Date			09.10.2020			
Payment Date			12.10.2020			
Period No			84			
Monthly Period			Okt 2020			
Interest Period	from	14.09.2020	to	12.10.2020	=	28 days
Collection Period	from	01.09.2020	to	30.09.2020		

<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>
39:51	81.326,81	0,24%	26	0,43%
52:64	10.201.174,97	30,71%	1.803	29,72%
65:77	4.173.946,24	12,57%	1.138	18,76%
78:	18.761.785,55	56,48%	3.100	51,10%
Total	33.218.233,57	100,00%	6.067	100,00%

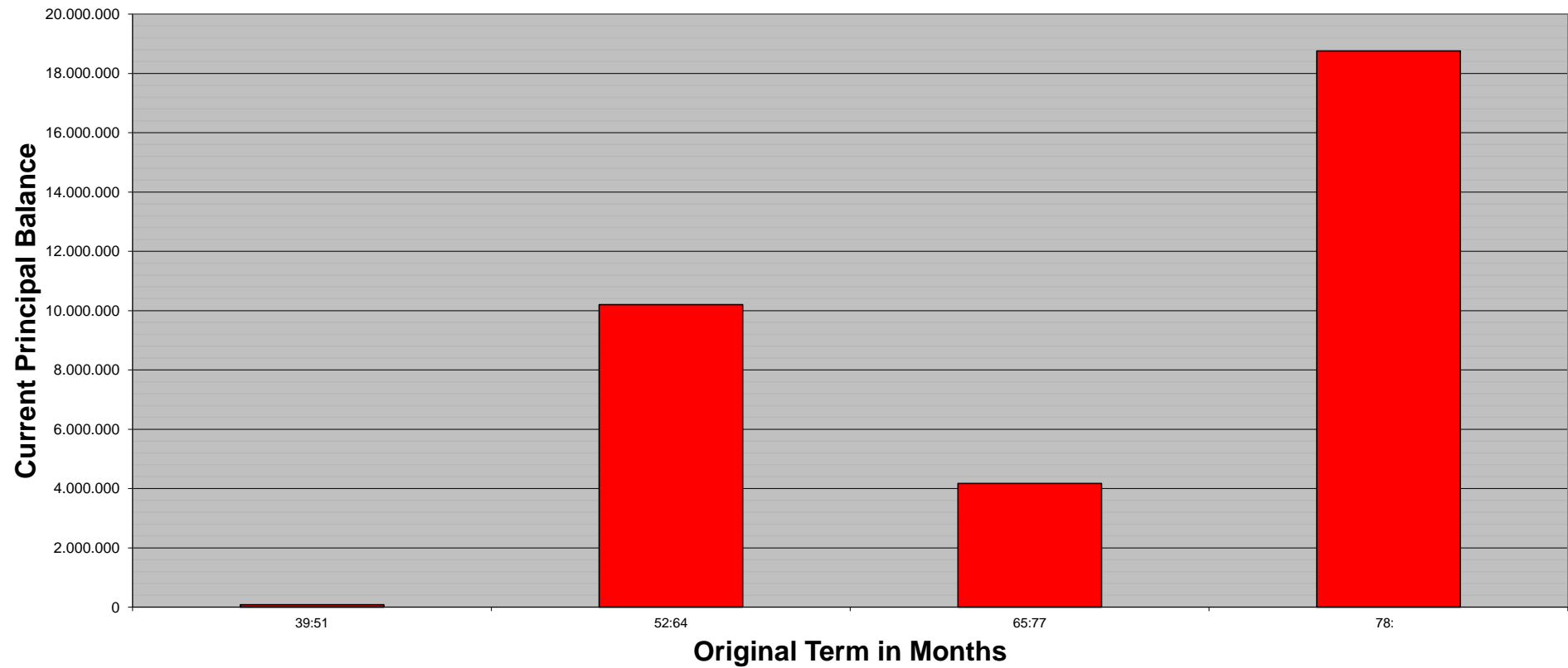
Statistics

WA Original Term	81,46
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date		09.10.2020			
Payment Date		12.10.2020			
Period No		84			
Monthly Period		Okt 2020			
Interest Period	from	14.09.2020	to	12.10.2020	= 28 days
Collection Period	from	01.09.2020	to	30.09.2020	



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

20. Manufacturer Brands



Reporting Date	09.10.2020	
Payment Date	12.10.2020	
Period No	84	
Monthly Period	Okt 2020	
Interest Period	from 14.09.2020	to 12.10.2020 = 28 days
Collection Period	from 01.09.2020	to 30.09.2020

<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	3.464.114,06	10,43%	581	9,58%
2	2.972.391,84	8,95%	626	10,32%
3	2.725.803,05	8,21%	379	6,25%
4	2.393.901,69	7,21%	377	6,21%
5	1.994.043,76	6,00%	350	5,77%
6	1.838.315,68	5,53%	406	6,69%
7	1.722.006,58	5,18%	292	4,81%
8	1.594.471,50	4,80%	184	3,03%
9	1.576.362,69	4,75%	208	3,43%
10	1.549.748,57	4,67%	280	4,62%
11	1.548.654,81	4,66%	353	5,82%
12	1.534.843,85	4,62%	369	6,08%
13	902.769,24	2,72%	151	2,49%
14	712.588,69	2,15%	180	2,97%
15	691.392,80	2,08%	106	1,75%
	27.221.408,81	81,95%	4.842	79,81%

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	09.10.2020	
Payment Date	12.10.2020	
Period No	84	
Monthly Period	Okt 2020	
Interest Period	from 14.09.2020	to 12.10.2020 = 28 days
Collection Period	from 01.09.2020	to 30.09.2020

Priority of Payments

Available Distribution Amount		10.258.196,80 €
Senior Expenses	-	- €
Interest Notes Class A	-	- €
Interest Notes Class B	-	79.184,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	0,43 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	- €
Principal Payments Class B	-	3.116.659,00 €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	51.117,43 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	11.235,94 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 79.184,00 €	- €	- 79.184,00 €
Cumulative Interest accrued	- 56.785.715,00 €	- 43.261.533,00 €	- 13.524.182,00 €
Interest Payments	- 79.184,00 €	- €	- 79.184,00 €
Cumulative Interest Payments	- 56.785.715,00 €	- 43.261.533,00 €	- 13.524.182,00 €
Interest accrued on Subordinated Loan for the I	- 51.117,43 €		
Cumulative Interest accrued on Subordinated L	- 2.157.424,43 €		
Interest Payments on Subordinated Loan	- 51.117,43 €		
Cumulative Interest Payments on Subordinated	- 2.129.821,36 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- 27.603,07 €		

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22. Retention



Reporting Date	09.10.2020	
Payment Date	12.10.2020	
Period No	84	
Monthly Period	12.10.2020	
Interest Period	from 14.09.2020	to 12.10.2020 = 28 days
Collection Period	from 01.09.2020	to 30.09.2020

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:	36.334.892,22 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	33.218.233,57 €
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:	36.334.893,00 €
Outstanding Balance of the Class B Notes as of the end of the Monthly Period:	33.218.234,00 €
Net Economic Interest Ratio as of Offer Date:	11,00%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	119,27%
Net Economic Interest Ratio as of the end of the Monthly Period:	121,07%

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

23. Counterparties



Reporting Date	09.10.2020				
Payment Date	12.10.2020				
Period No	84				
Monthly Period	Okt 2020				
Interest Period	from	14.09.2020	to	12.10.2020	= 28 days
Collection Period	from	01.09.2020	to	30.09.2020	

Calculation Agent, Cash Administrator:

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

Intertrust (Ireland) Limited
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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
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Data Trustee:

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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		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
-	-	-	-	-	-
AAH	R-1H	STABLE	AA-	A-1+	STABLE
-	-	-	-	-	-
-	-	-	-	-	-

Counterparty status
performing
performing
performing
performing

Ratings as of 30.09.2020, data source: Bloomberg

SC Germany Vehicles 2013-1 Monthly Investor Report

24. Issuer Information



Reporting Date		09.10.2020				
Payment Date		12.10.2020				
Period No		84				
Monthly Period		Okt 2020				
Interest Period	from	14.09.2020	to	12.10.2020	=	28 days
Collection Period	from	01.09.2020	to	30.09.2020		

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
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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	09.10.2020				
Payment Date	12.10.2020				
Period No	84				
Monthly Period	Okt 2020				
Interest Period	from	14.09.2020	to	12.10.2020	= 28 days
Collection Period	from	01.09.2020	to	30.09.2020	

Contact Details

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Team ABS		abs_ger@santander.de

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 30.09.2020, data source: Bloomberg

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

26. Glossary



Reporting Date		09.10.2020				
Payment Date		12.10.2020				
Period No		84				
Monthly Period		Okt 2020				
Interest Period	from	14.09.2020	to	12.10.2020	=	28 days
Collection Period	from	01.09.2020	to	30.09.2020		

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