

# SC Germany Vehicles 2013-1 Monthly Investor Report



 Santander

## SC Germany Vehicles 2013-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019

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**1. Portfolio Information**



Reporting Date	07.11.2019				
Payment Date	12.11.2019				
Period No	73				
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Interest Period from	14.10.2019	to	12.11.2019	=	29 days
Collection Period from	01.10.2019	to	31.10.2019		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>13.715</b>	<b>93.749.922,86 €</b>	<b>100.253.200,85 €</b>
Scheduled Principal Payments		4.777.719,31 €	
Prepayment Principal		1.781.721,87 €	
Others		- 91.331,01 €	
<b>Total Principal Collections</b>		<b>6.468.110,17 €</b>	<b>6.428.091,27 €</b>
<b>Total Interest Collections</b>		<b>401.664,78 €</b>	<b>436.559,01 €</b>
<b>Defaults</b>		<b>159.632,56 €</b>	<b>75.186,72 €</b>
<b>Replenishment</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>	<b>12.919</b>	<b>87.122.180,13 €</b>	<b>93.749.922,86 €</b>
<b>Purchase Shortfall Account</b>		<b>22,87 €</b>	<b>6,14 €</b>
Total Assets (End of Period)		87.122.203,00 €	93.749.929,00 €
Current Prepayment Rate (annualised)		20,6%	

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**2. Reserve Accounts**



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Collection Period from	01.10.2019	to	31.10.2019	

**Note Balance**

Beginning of Period	93.749.929,00 €
End of Period	87.122.203,00 €

**Reserve Accounts**

<b>Reserve Account</b>	<b>in %</b>		<b>Trigger Event y/n</b>
Beginning of Period	7,47%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	8,03%	7.000.000,00 €	
Required Reserve Fund	8,03%	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	

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### 3. Delinquency Data



#### Note Balance

Beginning of Period	93.749.929,00 €
End of Period	87.122.203,00 €

#### 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>0,99%</b>			
1- 30 days past due period before previous period		1.025.314,73 €	209.672,81 €	134
1- 30 days past due previous period		775.115,14 €	198.574,78 €	108
1- 30 days past due current period	1,06%	996.499,37 €	184.077,86 €	119
<b>3-MRA* 31- 60 days past due</b>	<b>0,76%</b>			
31- 60 days past due period before previous period		715.315,41 €	162.419,81 €	83
31- 60 days past due previous period		769.625,37 €	114.226,56 €	97
31- 60 days past due current period	0,70%	658.984,83 €	99.238,75 €	85
<b>3-MRA* 61-90 days past due</b>	<b>0,39%</b>			
61- 90 days past due period before previous period		412.067,89 €	100.629,62 €	47
61- 90 days past due previous period		344.752,20 €	98.872,48 €	39
61- 90 days past due current period	0,37%	347.960,63 €	80.413,77 €	41
<b>3-MRA* 91-120 days past due</b>	<b>0,22%</b>			
91- 120 days past due period before previous period		209.909,65 €	41.950,01 €	25
91- 120 days past due previous period		255.877,23 €	66.748,28 €	28
91- 120 days past due current period	0,18%	165.009,30 €	76.909,08 €	19
<b>3-MRA* 121-150 days past due</b>	<b>0,15%</b>			
121- 150 days past due period before previous period		232.214,34 €	67.944,58 €	19
121- 150 days past due previous period		116.546,61 €	25.205,65 €	14
121- 150 days past due current period	0,09%	85.322,99 €	26.384,45 €	12
<b>3-MRA* 151-180 days past due</b>	<b>0,18%</b>			
151- 180 days past due period before previous period		96.595,72 €	48.695,43 €	18
151- 180 days past due previous period		193.305,25 €	79.523,75 €	20
151- 180 days past due current period	0,23%	211.990,65 €	80.485,99 €	23

\* 3-MRA stands for three months rolling average

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### 4. Default Data



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### Note Balance

Beginning of Period	93.749.929,00 €
End of Period	87.122.203,00 €

### Default Data and Ratios

	Amount	Number of Loans
<b>Current Default</b>		
Current Period Gross Default	159.632,56 €	
Current Period Recoveries	82.653,01 €	
Current Period Net Default	76.979,55 €	
New Number of Defaulted Contracts		19
<b>Cumulative Default</b>		
Cumulative Gross Default	21.567.607,08 €	
Cumulative Recoveries	4.375.480,99 €	
Cumulative Net Default	17.192.126,09 €	
Total Number of Defaulted Contracts		2.362
	<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	0,71%	0,63%
Annualised Loss Ratio previous period		0,43%
Annualised Loss Ratio current period	1,06%	1,06%
<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

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**5. Concentration Limits**



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Portfolio Concentrations	Current Transaction Status			Amortizing
	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			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>			

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**6. Outstanding Notes**



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**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)*		AAA (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	93.749.929,00 €	23.749.929,00 €	70.000.000,00 €
Available Distribution Amount	13.952.434,10 €		
Replenishment	0,00 €		
Amortisation	6.627.726,00 €		
Redemption per Class	6.627.726,00 €	6.627.726,00 €	0,00 €
Redemption per Note		1.052,02 €	0,00 €
Class Principal Outstanding Balance End of Period	87.122.203,00 €	17.122.203,00 €	70.000.000,00 €
Current Tranching		19,7%	80,3%
Current Pool Factor		0,03	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	29		
Principal Outstanding per Note Beginning of Period		3.769,83 €	100.000,00 €
> Principal Repayment per Note		<b>1.052,02 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		2.717,81 €	100.000,00 €
> Interest accrued for the period		<b>30.492,00 €</b>	<b>158.004,00 €</b>
Interest Payment		<b>30.492,00 €</b>	<b>158.004,00 €</b>
Interest Payment per Note		<b>4,84 €</b>	<b>225,72 €</b>

**3. Credit Enhancements**

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	90,55%	10,20%
Current CE (excl. Excess Spread)	88,38%	8,03%

\* Last rating action as of 19.08.2019



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**7. Original Principal Balance**



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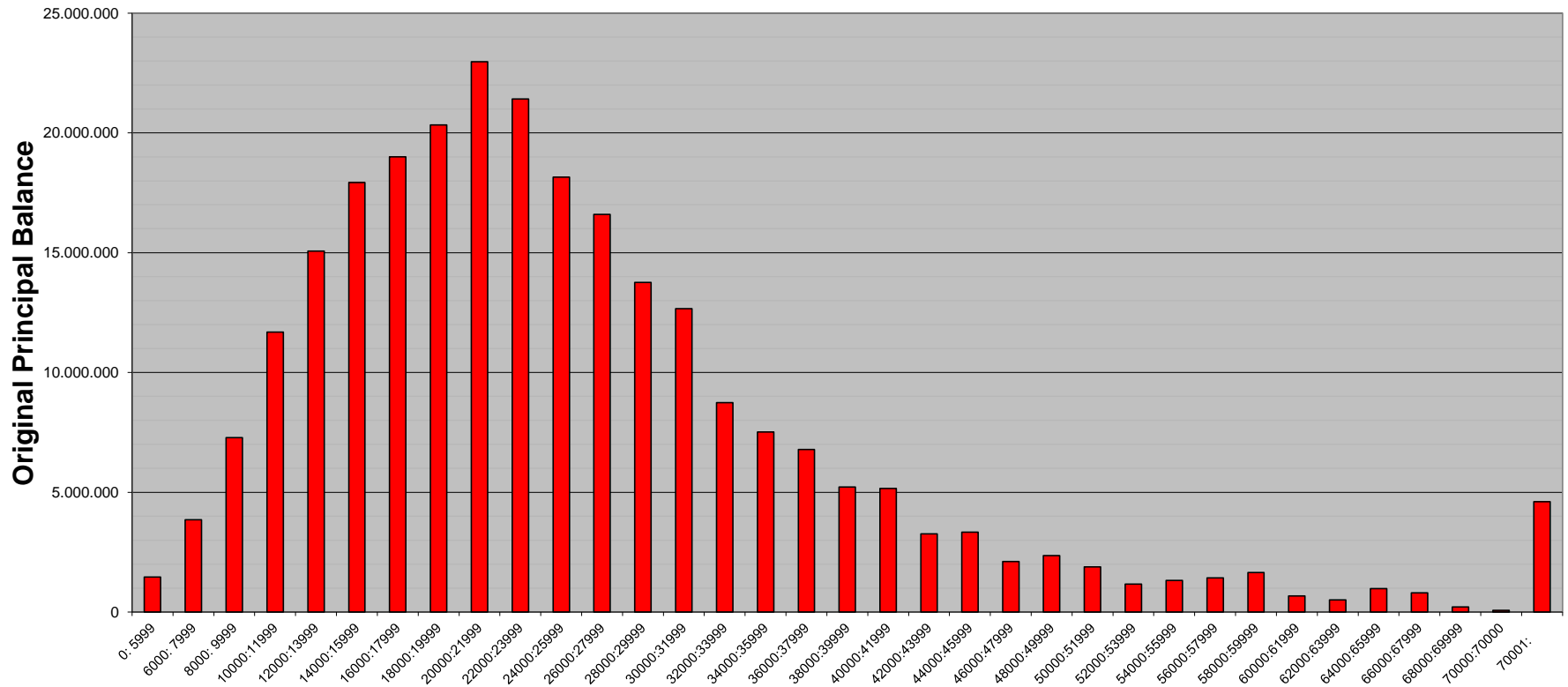
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 5999	1.462.945,82	0,56%	308	2,38%
6000: 7999	3.846.409,25	1,47%	542	4,20%
8000: 9999	7.277.588,14	2,78%	802	6,21%
10000:11999	11.684.570,86	4,46%	1.063	8,23%
12000:13999	15.072.024,15	5,75%	1.159	8,97%
14000:15999	17.933.131,14	6,85%	1.195	9,25%
16000:17999	18.996.190,47	7,25%	1.119	8,66%
18000:19999	20.331.417,22	7,76%	1.071	8,29%
20000:21999	22.968.640,89	8,77%	1.095	8,48%
22000:23999	21.416.450,90	8,18%	931	7,21%
24000:25999	18.156.559,35	6,93%	727	5,63%
26000:27999	16.604.384,66	6,34%	617	4,78%
28000:29999	13.759.769,45	5,25%	475	3,68%
30000:31999	12.658.391,20	4,83%	409	3,17%
32000:33999	8.739.908,00	3,34%	265	2,05%
34000:35999	7.514.523,18	2,87%	215	1,66%
36000:37999	6.780.496,63	2,59%	184	1,42%
38000:39999	5.221.109,23	1,99%	134	1,04%
40000:41999	5.158.816,16	1,97%	126	0,98%
42000:43999	3.260.273,27	1,24%	76	0,59%
44000:45999	3.328.733,90	1,27%	74	0,57%
46000:47999	2.112.176,60	0,81%	45	0,35%
48000:49999	2.354.488,58	0,90%	48	0,37%
50000:51999	1.881.453,92	0,72%	37	0,29%
52000:53999	1.159.847,62	0,44%	22	0,17%
54000:55999	1.318.532,62	0,50%	24	0,19%
56000:57999	1.423.857,79	0,54%	25	0,19%
58000:59999	1.648.774,34	0,63%	28	0,22%
60000:61999	672.566,78	0,26%	11	0,09%
62000:63999	505.827,22	0,19%	8	0,06%
64000:65999	975.051,50	0,37%	15	0,12%
66000:67999	802.311,74	0,31%	12	0,09%
68000:69999	205.427,00	0,08%	3	0,02%
70000:70000	70.000,00	0,03%	1	0,01%
70001:	4.605.192,64	1,76%	53	0,41%
<b>Total</b>	<b>261.907.842,22</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	20.273,07

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**7.1 Original PB (Graph)**

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**8. Current Principal Balance**



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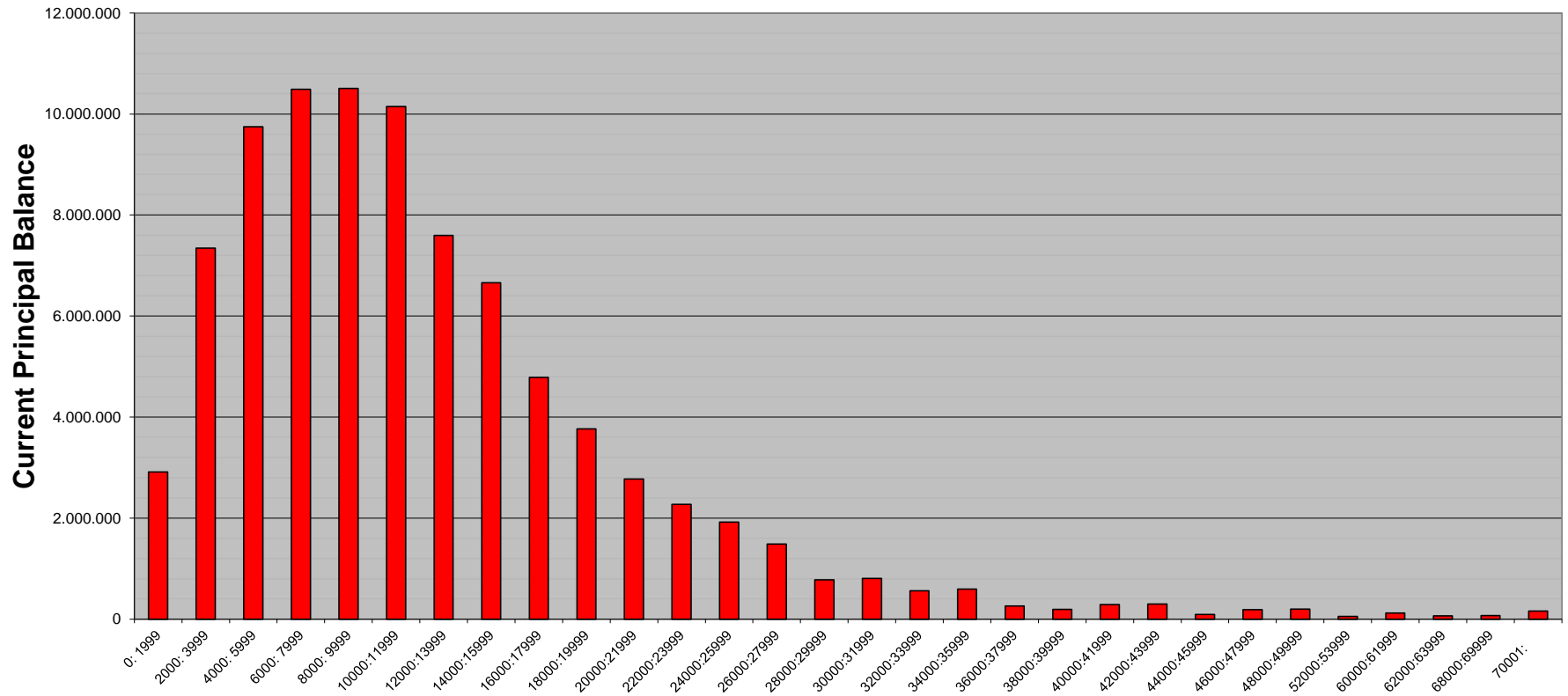
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.915.713,67	3,35%	2.858	22,12%
2000: 3999	7.345.172,30	8,43%	2.487	19,25%
4000: 5999	9.746.167,18	11,19%	1.957	15,15%
6000: 7999	10.490.726,28	12,04%	1.511	11,70%
8000: 9999	10.503.255,00	12,06%	1.174	9,09%
10000:11999	10.149.811,66	11,65%	927	7,18%
12000:13999	7.598.326,51	8,72%	587	4,54%
14000:15999	6.658.236,89	7,64%	445	3,44%
16000:17999	4.785.677,04	5,49%	282	2,18%
18000:19999	3.765.061,69	4,32%	198	1,53%
20000:21999	2.772.491,75	3,18%	132	1,02%
22000:23999	2.271.299,84	2,61%	99	0,77%
24000:25999	1.922.158,63	2,21%	77	0,60%
26000:27999	1.484.699,91	1,70%	55	0,43%
28000:29999	776.133,32	0,89%	27	0,21%
30000:31999	805.839,86	0,92%	26	0,20%
32000:33999	562.560,13	0,65%	17	0,13%
34000:35999	592.860,26	0,68%	17	0,13%
36000:37999	259.982,87	0,30%	7	0,05%
38000:39999	194.048,60	0,22%	5	0,04%
40000:41999	284.671,93	0,33%	7	0,05%
42000:43999	300.916,99	0,35%	7	0,05%
44000:45999	90.178,94	0,10%	2	0,02%
46000:47999	187.633,30	0,22%	4	0,03%
48000:49999	195.331,50	0,22%	4	0,03%
52000:53999	52.158,44	0,06%	1	0,01%
60000:61999	121.258,75	0,14%	2	0,02%
62000:63999	63.065,42	0,07%	1	0,01%
68000:69999	68.290,39	0,08%	1	0,01%
70001:	158.451,08	0,18%	2	0,02%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	6.743,72

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**8.1 Current PB (Graph)**

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**9. Borrower Concentration**



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Interest Period	from	14.10.2019	to	12.11.2019	= 29 days
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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	87.717,77	0,1007%	1
2	70.733,31	0,0812%	1
3	68.290,39	0,0784%	1
4	63.065,42	0,0724%	1
5	60.666,99	0,0696%	1
6	60.591,76	0,0695%	1
7	52.158,44	0,0599%	1
8	49.517,03	0,0568%	1
9	49.445,91	0,0568%	1
10	48.332,92	0,0555%	1
11	48.035,64	0,0551%	1
12	47.920,99	0,0550%	2
13	47.356,22	0,0544%	1
14	47.114,53	0,0541%	1
15	46.874,90	0,0538%	1
16	46.287,65	0,0531%	1
17	45.285,82	0,0520%	1
18	45.191,05	0,0519%	2
19	44.893,12	0,0515%	1
20	43.957,37	0,0505%	1
21	43.825,76	0,0503%	1
22	43.455,17	0,0499%	1
23	42.944,17	0,0493%	4
24	42.929,56	0,0493%	2
25	42.688,60	0,0490%	1
	<b>1.289.280,49</b>	<b>1,4799%</b>	<b>31</b>

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**10. Geographical Distribution**



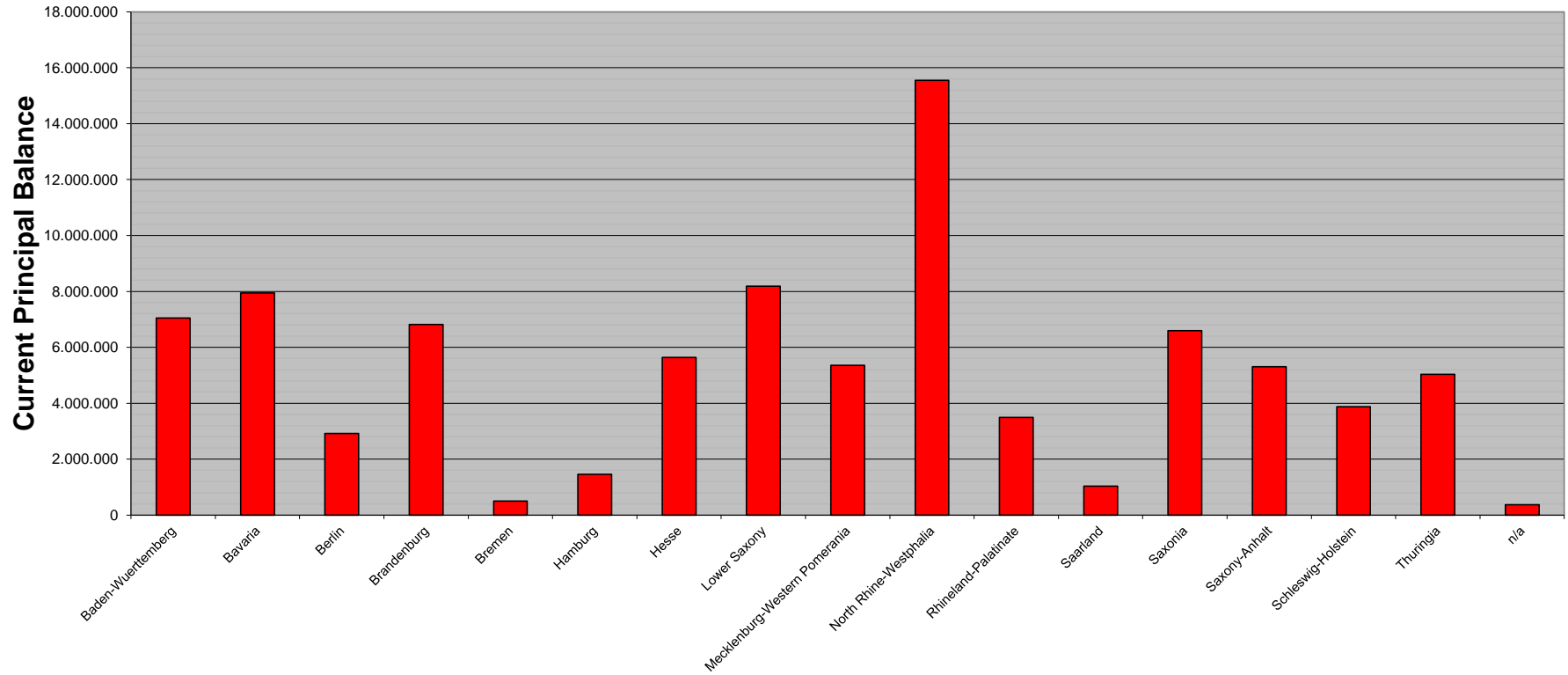
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	7.049.879,89	8,09%	944	7,31%
Bavaria	7.940.884,65	9,11%	1.097	8,49%
Berlin	2.919.266,38	3,35%	462	3,58%
Brandenburg	6.815.815,12	7,82%	1.092	8,45%
Bremen	496.849,05	0,57%	70	0,54%
Hamburg	1.454.377,12	1,67%	210	1,63%
Hesse	5.639.953,63	6,47%	761	5,89%
Lower Saxony	8.190.161,26	9,40%	1.200	9,29%
Mecklenburg-Western	5.354.957,51	6,15%	813	6,29%
North Rhine-Westphal	15.546.846,36	17,84%	2.365	18,31%
Rhineland-Palatinate	3.489.501,80	4,01%	500	3,87%
Saarland	1.040.145,30	1,19%	150	1,16%
Saxonia	6.595.363,08	7,57%	1.056	8,17%
Saxony-Anhalt	5.305.758,81	6,09%	823	6,37%
Schleswig-Holstein	3.874.072,98	4,45%	614	4,75%
Thuringia	5.033.209,28	5,78%	719	5,57%
n/a	375.137,91	0,43%	43	0,33%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>

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

**10.1 Geographical Distribution (Graph)**

Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019



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**11. Object/Vehicle Type**



Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019

<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	42.555.514,84	48,85%	5.721	44,28%
Used Vehicle	44.566.665,29	51,15%	7.198	55,72%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</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	83.381.298,96	95,71%	12.288	95,12%
Leisure	2.759.568,18	3,17%	322	2,49%
Motorbike	981.312,99	1,13%	309	2,39%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>



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**12. Insurances**



Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019

<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	50.786.118,06	58,29%	7.029	54,41%
Yes	36.336.062,07	41,71%	5.890	45,59%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</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	63.817.174,18	73,25%	9.604	74,34%
Yes	23.305.005,95	26,75%	3.315	25,66%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</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	79.520.149,88	91,27%	11.749	90,94%
Yes	7.602.030,25	8,73%	1.170	9,06%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>

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

**13. Type of Contract**



Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019

<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	54.547.925,87	62,61%	10.139	78,48%
Yes	32.574.254,26	37,39%	2.780	21,52%
- of which balloon rates	26.755.766,00	30,71%		
- of which regular installments	5.818.488,26	6,68%		
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</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	8.000,00	0,03%	2	0,07%
39:51	7.909.084,55	29,56%	787	28,31%
52:64	18.657.725,26	69,73%	1.984	71,37%
65:72	75.604,50	0,28%	4	0,14%
73:	105.351,69	0,39%	3	0,11%
<b>Total</b>	<b>26.755.766,00</b>	<b>100,00%</b>	<b>2.780</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	19.480.135,71	72,81%	2.039	73,35%
13:25	7.275.630,29	27,19%	741	26,65%
<b>Total</b>	<b>26.755.766,00</b>	<b>100,00%</b>	<b>2.780</b>	<b>100,00%</b>

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Monthly Investor Report**

**14. Payment Methods**



Reporting Date			07.11.2019		
Payment Date			12.11.2019		
Period No			73		
Monthly Period			Nov 2019		
Interest Period	from	14.10.2019	to	12.11.2019	= 29 days
Collection Period	from	01.10.2019	to	31.10.2019	

<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	82.817.755,20	95,06%	12.296	95,18%
Other	4.304.424,93	4,94%	623	4,82%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</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	47.210.628,75	54,19%	6.976	54,00%
1st of month	39.911.551,38	45,81%	5.943	46,00%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>

**SC Germany Vehicles 2013-1  
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**15. Downpayment**



Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019
Collection Period	from 01.10.2019	to 31.10.2019
		= 29 days

<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	30.037.544,51	34,48%	4.363	33,77%	0,00%
0: 999	817.085,79	0,94%	211	1,63%	4,48%
1000: 1999	3.234.390,89	3,71%	778	6,02%	9,75%
2000: 2999	5.618.482,16	6,45%	1.190	9,21%	13,91%
3000: 3999	6.584.600,80	7,56%	1.195	9,25%	16,61%
4000: 4999	6.525.953,49	7,49%	1.031	7,98%	18,51%
5000: 5999	8.165.030,72	9,37%	1.174	9,09%	20,12%
6000: 6999	4.862.162,02	5,58%	635	4,92%	22,61%
7000: 7999	3.717.282,49	4,27%	439	3,40%	24,45%
8000: 8999	2.727.744,85	3,13%	350	2,71%	27,48%
9000: 9999	1.799.856,20	2,07%	203	1,57%	28,09%
10000:10999	4.484.033,83	5,15%	503	3,89%	29,67%
11000:11999	1.061.725,99	1,22%	116	0,90%	30,53%
12000:12999	1.025.478,49	1,18%	118	0,91%	33,19%
13000:13999	876.137,09	1,01%	81	0,63%	32,36%
14000:14999	488.678,89	0,56%	59	0,46%	37,71%
15000:15000	1.261.775,92	1,45%	126	0,98%	35,98%
15001:	3.834.216,00	4,40%	347	2,69%	41,32%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>	<b>16,56%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	3.839,84 €	5.797,90 €
Average Purchase Price	23.193,23 €	25.014,37 €
Minimum Downpayment		100,00 €
Maximum Downpayment		63.500,00 €
<b>Downpayment in %</b>	<b>16,56%</b>	<b>23,18%</b>

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**16. Effective Interest Rate**



Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	572.814,71	0,66%	63	0,49%
2: 2	1.100.764,84	1,26%	171	1,32%
3: 3	35.105.623,81	40,29%	4.197	32,49%
4: 4	31.511.188,39	36,17%	4.667	36,13%
5: 5	11.816.187,02	13,56%	2.287	17,70%
6: 6	5.004.644,22	5,74%	1.019	7,89%
7: 7	1.318.151,81	1,51%	325	2,52%
8: 8	440.114,13	0,51%	115	0,89%
9: 9	192.381,85	0,22%	63	0,49%
10:10	59.009,89	0,07%	10	0,08%
11:11	1.299,46	0,00%	2	0,02%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>

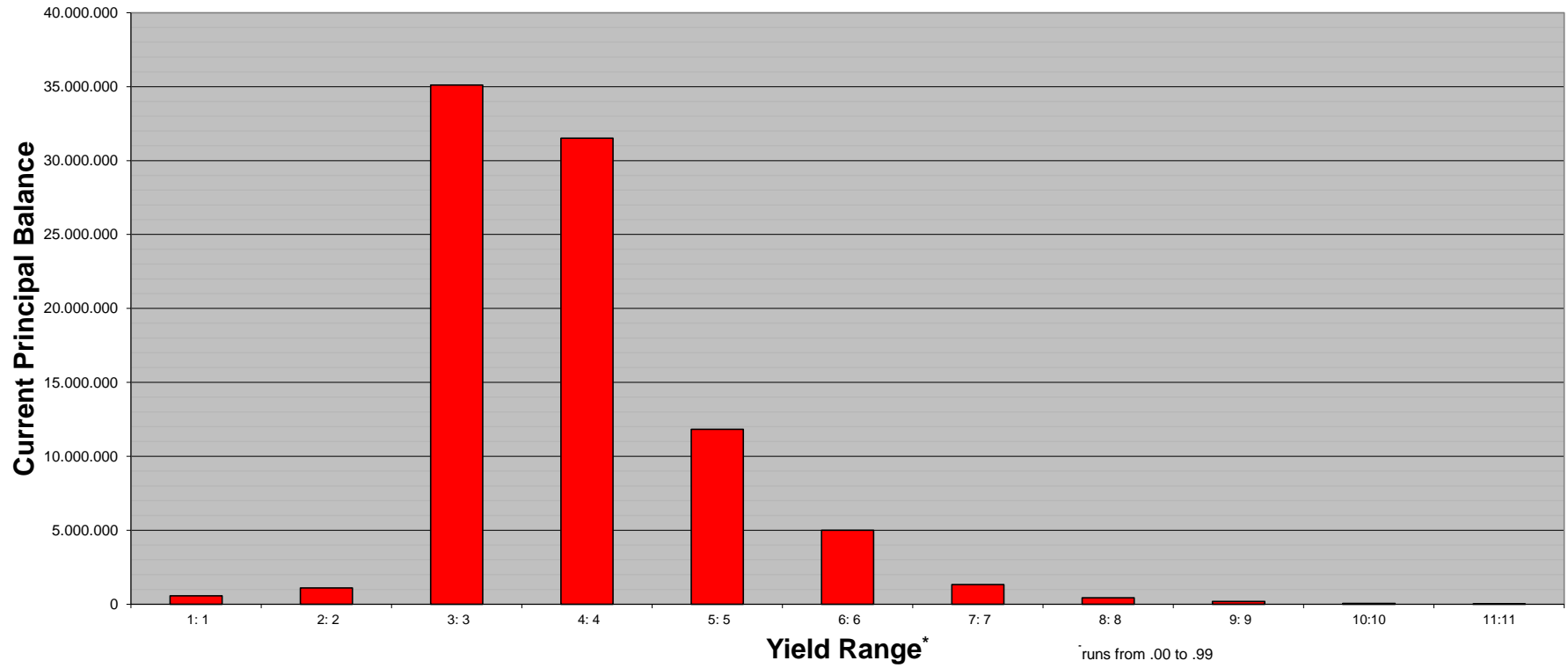
Statistics	in %
WA Interest	4,73%

\* runs from .00 to .99

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Monthly Investor Report**

**16.1 Effective Interest Rate (Graph)**

Reporting Date			07.11.2019			
Payment Date			12.11.2019			
Period No			73			
Monthly Period			Nov 2019			
Interest Period	from	14.10.2019	to	12.11.2019	=	29 days
Collection Period	from	01.10.2019	to	31.10.2019		



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**17. Seasoning**



Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
39:41	6.538.805,66	7,51%	692	5,36%
42:44	13.908.290,11	15,96%	1.577	12,21%
45:47	13.382.415,88	15,36%	1.770	13,70%
48:50	13.084.225,12	15,02%	1.604	12,42%
51:53	11.282.964,45	12,95%	1.520	11,77%
54:56	9.500.995,27	10,91%	1.415	10,95%
57:59	3.205.221,56	3,68%	534	4,13%
60:62	2.114.040,01	2,43%	386	2,99%
63:65	2.059.400,13	2,36%	344	2,66%
66:68	2.009.432,30	2,31%	372	2,88%
69:71	1.328.044,12	1,52%	324	2,51%
72:74	1.479.910,93	1,70%	319	2,47%
75:77	2.088.944,77	2,40%	416	3,22%
78:80	1.803.078,86	2,07%	413	3,20%
81:	3.336.410,96	3,83%	1.233	9,54%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>

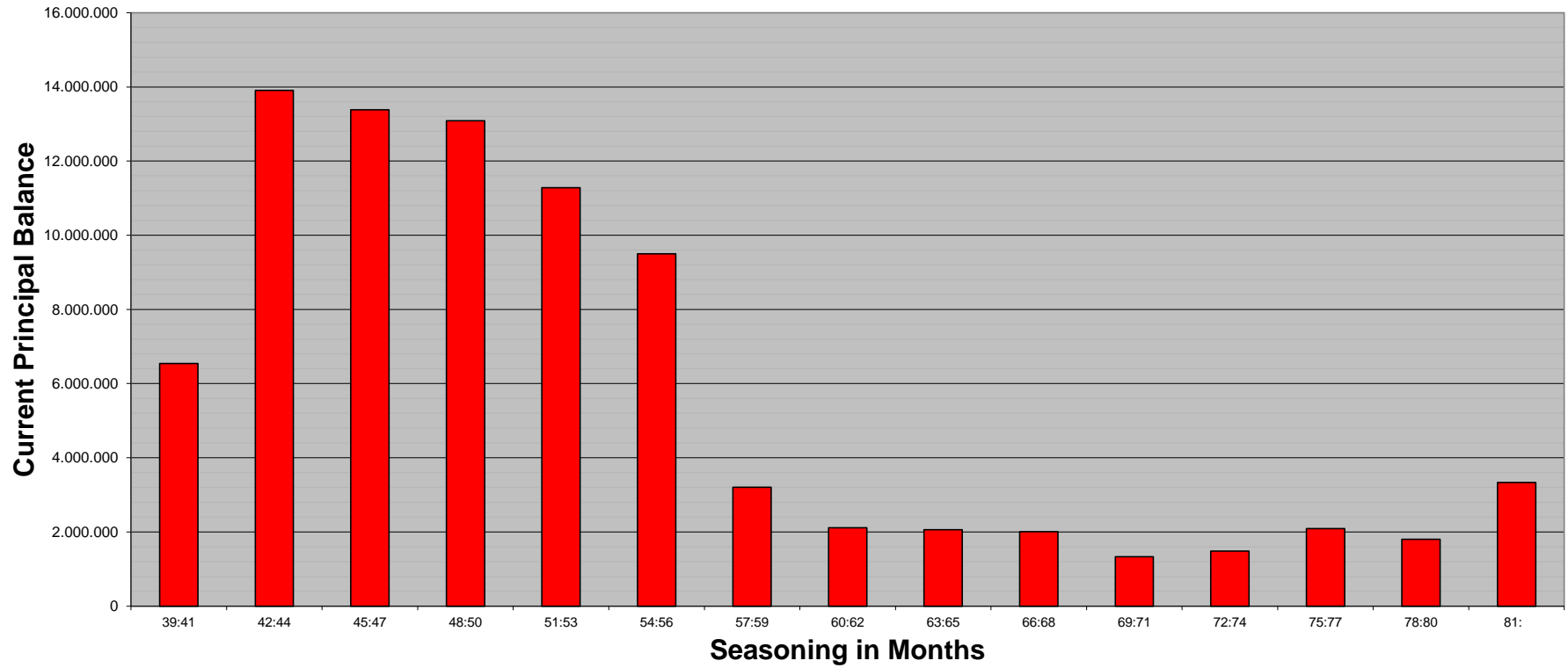
**Statistics**

WA Seasoning	52,86
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**17.1 Seasoning (Graph)**

Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019





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**18. Remaining Term**



Reporting Date			07.11.2019			
Payment Date			12.11.2019			
Period No			73			
Monthly Period			Nov 2019			
Interest Period	from	14.10.2019	to	12.11.2019	=	29 days
Collection Period	from	01.10.2019	to	31.10.2019		

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	15.282.108,55	17,54%	3.689	28,55%
7:13	18.484.980,43	21,22%	3.133	24,25%
14:20	18.156.372,11	20,84%	2.512	19,44%
21:27	7.628.653,08	8,76%	1.114	8,62%
28:34	7.790.917,36	8,94%	864	6,69%
35:41	6.474.149,27	7,43%	617	4,78%
42:48	7.432.410,58	8,53%	594	4,60%
49:55	5.265.416,28	6,04%	355	2,75%
56:62	607.172,47	0,70%	41	0,32%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>

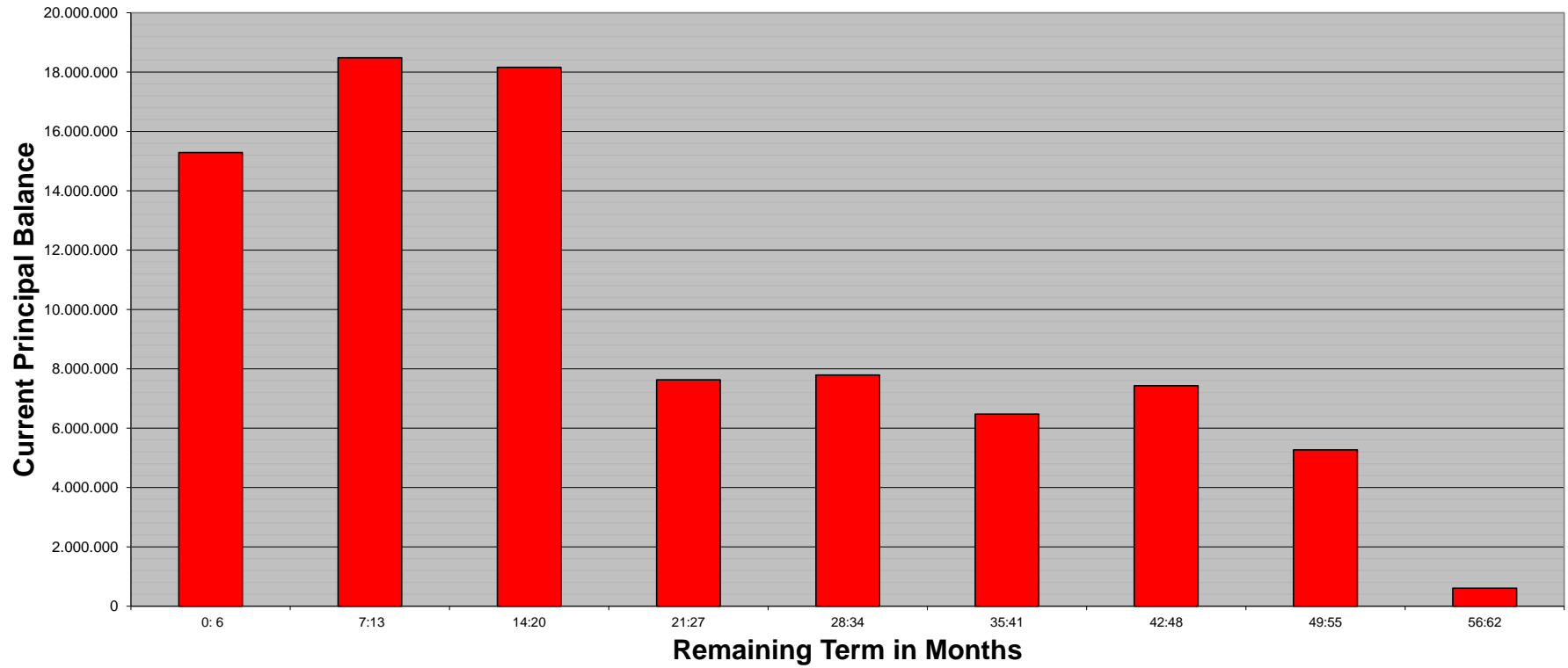
**Statistics**

WA Remaining Term	21,30
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**18.1 Remaining Term (Graph)**

Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019



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**19. Original Term**



Reporting Date			07.11.2019		
Payment Date			12.11.2019		
Period No			73		
Monthly Period			Nov 2019		
Interest Period	from	14.10.2019	to	12.11.2019	= 29 days
Collection Period	from	01.10.2019	to	31.10.2019	

<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>
26:38	2.709,94	0,00%	6	0,05%
39:51	9.686.971,62	11,12%	1.709	13,23%
52:64	32.511.396,65	37,32%	4.531	35,07%
65:77	9.873.068,06	11,33%	1.864	14,43%
78:	35.048.033,86	40,23%	4.809	37,22%
<b>Total</b>	<b>87.122.180,13</b>	<b>100,00%</b>	<b>12.919</b>	<b>100,00%</b>

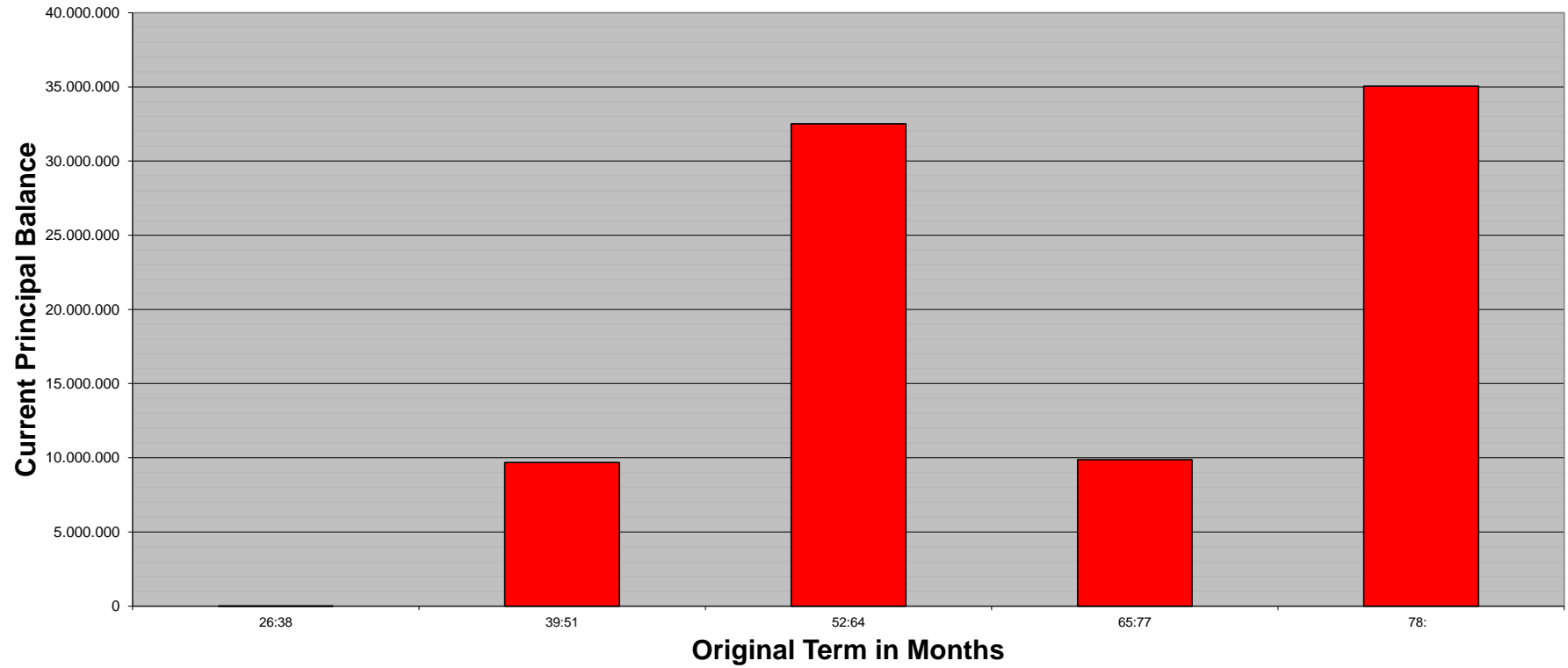
**Statistics**

WA Original Term	74,16
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**19.1 Original Term (Graph)**

Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019



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**20. Manufacturer Brands**



Reporting Date	07.11.2019	
Payment Date	12.11.2019	
Period No	73	
Monthly Period	Nov 2019	
Interest Period	from 14.10.2019	to 12.11.2019 = 29 days
Collection Period	from 01.10.2019	to 31.10.2019

<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	8.799.399,59	10,10%	1.265	9,79%
2	7.292.775,37	8,37%	850	6,58%
3	7.262.569,72	8,34%	1.238	9,58%
4	6.809.347,61	7,82%	800	6,19%
5	4.706.797,49	5,40%	670	5,19%
6	4.622.739,44	5,31%	851	6,59%
7	4.577.221,87	5,25%	428	3,31%
8	4.178.252,27	4,80%	809	6,26%
9	4.115.269,21	4,72%	590	4,57%
10	4.092.467,09	4,70%	783	6,06%
11	3.814.676,96	4,38%	412	3,19%
12	3.429.487,72	3,94%	513	3,97%
13	3.364.755,20	3,86%	431	3,34%
14	2.255.671,97	2,59%	266	2,06%
15	2.156.693,65	2,48%	413	3,20%
	<b>71.478.125,16</b>	<b>82,04%</b>	<b>10.319</b>	<b>79,87%</b>

TOP 15 manufacturer brands in alphabetical order:

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

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**21. Priority of Payments + Transaction Costs**

Reporting Date			07.11.2019			
Payment Date			12.11.2019			
Period No			73			
Monthly Period			Nov 2019			
Interest Period	from	14.10.2019	to	12.11.2019	=	29 days
Collection Period	from	01.10.2019	to	31.10.2019		



**Priority of Payments**

Available Distribution Amount		13.952.434,10 €
Senior Expenses	-	10.782,87 €
Interest Notes Class A	-	30.492,00 €
Interest Notes Class B	-	158.004,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	22,87 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	6.627.726,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	24.258,50 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	101.147,86 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- 10.782,87 €		
Interest accrued for the Period	- 188.496,00 €	- 30.492,00 €	- 158.004,00 €
Cumulative Interest accrued	- 55.263.236,00 €	- 43.216.992,00 €	- 12.046.244,00 €
Interest Payments	- 188.496,00 €	- 30.492,00 €	- 158.004,00 €
Cumulative Interest Payments	- 55.263.236,00 €	- 43.216.992,00 €	- 12.046.244,00 €
Interest accrued on Subordinated Loan for the	- 24.258,50 €		
Cumulative Interest accrued on Subordinated L-	1.849.501,50 €		
Interest Payments on Subordinated Loan	- 24.258,50 €		
Cumulative Interest Payments on Subordinate-	1.849.501,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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**22. Retention**



Reporting Date	07.11.2019				
Payment Date	12.11.2019				
Period No	73				
Monthly Period	12.11.2019				
Interest Period	from	14.10.2019	to	12.11.2019	= 29 days
Collection Period	from	01.10.2019	to	31.10.2019	

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:	93.749.922,86 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	87.122.180,13 €
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 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:	82,13%
Net Economic Interest Ratio as of the end of the Monthly Period:	88,38%

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**23. Counterparties**



Reporting Date	07.11.2019				
Payment Date	12.11.2019				
Period No	73				
Monthly Period	Nov 2019				
Interest Period	from	14.10.2019	to	12.11.2019	= 29 days
Collection Period	from	01.10.2019	to	31.10.2019	

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Phone: +49 69 12014 1772

**Bank of New York Mellon**  
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Phone: +31 20 205 0132

**Circumference FS (Netherlands) B.V.**  
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**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 31.10.2019, data source: Bloomberg



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

**24. Issuer Information**



Reporting Date		07.11.2019			
Payment Date		12.11.2019			
Period No		73			
Monthly Period		Nov 2019			
Interest Period	from	14.10.2019	to	12.11.2019	= 29 days
Collection Period	from	01.10.2019	to	31.10.2019	

**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  
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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	07.11.2019				
Payment Date	12.11.2019				
Period No	73				
Monthly Period	Nov 2019				
Interest Period	from	14.10.2019	to	12.11.2019	= 29 days
Collection Period	from	01.10.2019	to	31.10.2019	

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**Capital Markets**

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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 31.10.2019, data source: Bloomberg

## SC Germany Vehicles 2013-1 Monthly Investor Report

### 26. Glossary



Reporting Date		07.11.2019			
Payment Date		12.11.2019			
Period No		73			
Monthly Period		Nov 2019			
Interest Period	from	14.10.2019	to	12.11.2019	= 29 days
Collection Period	from	01.10.2019	to	31.10.2019	

<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