

SC Germany Vehicles 2013-1 Monthly Investor Report



 Santander

SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	09.12.2019	
Payment Date	12.12.2019	
Period No	74	
Monthly Period	Dez 2019	
Interest Period from	12.11.2019	to 12.12.2019 = 30 days
Collection Period from	01.11.2019	to 30.11.2019

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1. Portfolio Information



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Interest Period from	12.11.2019	to	12.12.2019	=	30 days
Collection Period from	01.11.2019	to	30.11.2019		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	12.919	87.122.180,13 €	93.749.922,86 €
Scheduled Principal Payments		4.576.705,40 €	
Prepayment Principal		1.571.572,18 €	
Others		- 80.762,35 €	
Total Principal Collections		6.067.515,23 €	6.468.110,17 €
Total Interest Collections		368.647,64 €	401.664,78 €
Defaults		128.507,86 €	159.632,56 €
Replenishment		- €	- €
End of Period	12.223	80.926.157,04 €	87.122.180,13 €
Purchase Shortfall Account		58,96 €	22,87 €
Total Assets (End of Period)		80.926.216,00 €	87.122.203,00 €
Current Prepayment Rate (annualised)		19,6%	

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2. Reserve Accounts



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Note Balance

Beginning of Period	87.122.203,00 €
End of Period	80.926.216,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	8,03%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	8,65%	7.000.000,00 €	
Required Reserve Fund	8,65%	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



Note Balance

Beginning of Period	87.122.203,00 €
End of Period	80.926.216,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	1,02%			
1- 30 days past due period before previous period		775.115,14 €	198.574,78 €	108
1- 30 days past due previous period		996.499,37 €	184.077,86 €	119
1- 30 days past due current period	1,03%	896.550,62 €	275.268,94 €	112
3-MRA* 31- 60 days past due	0,79%			
31- 60 days past due period before previous period		769.625,37 €	114.226,56 €	97
31- 60 days past due previous period		658.984,83 €	99.238,75 €	85
31- 60 days past due current period	0,73%	638.035,20 €	88.243,21 €	94
3-MRA* 61-90 days past due	0,35%			
61- 90 days past due period before previous period		344.752,20 €	98.872,48 €	39
61- 90 days past due previous period		347.960,63 €	80.413,77 €	41
61- 90 days past due current period	0,24%	211.240,67 €	59.899,42 €	29
3-MRA* 91-120 days past due	0,26%			
91- 120 days past due period before previous period		255.877,23 €	66.748,28 €	28
91- 120 days past due previous period		165.009,30 €	76.909,08 €	19
91- 120 days past due current period	0,29%	251.381,26 €	34.359,38 €	27
3-MRA* 121-150 days past due	0,12%			
121- 150 days past due period before previous period		116.546,61 €	25.205,65 €	14
121- 150 days past due previous period		85.322,99 €	26.384,45 €	12
121- 150 days past due current period	0,12%	100.253,70 €	25.836,38 €	10
3-MRA* 151-180 days past due	0,21%			
151- 180 days past due period before previous period		193.305,25 €	79.523,75 €	20
151- 180 days past due previous period		211.990,65 €	80.485,99 €	23
151- 180 days past due current period	0,17%	146.817,70 €	35.111,49 €	15

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	87.122.203,00 €
End of Period	80.926.216,00 €

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	128.507,86 €	
Current Period Recoveries	109.923,38 €	
Current Period Net Default	18.584,48 €	
New Number of Defaulted Contracts		10
Cumulative Default		
Cumulative Gross Default	21.696.114,94 €	
Cumulative Recoveries	4.485.404,37 €	
Cumulative Net Default	17.210.710,57 €	
Total Number of Defaulted Contracts		2.372
	3-MRA* / current ratio	Ratio
3-MRA* Annualised Net Default Ratio (New Default)		
Annualised Loss Ratio period before previous period	0,59%	0,43%
Annualised Loss Ratio previous period		1,06%
Annualised Loss Ratio current period	0,28%	0,28%
Principal Deficiency		
Principal Deficiency period before previous period	- €	Trigger Event y/n 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	- €	

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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)*		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
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	87.122.203,00 €	17.122.203,00 €	70.000.000,00 €
Available Distribution Amount	13.546.109,12 €		
Replenishment	0,00 €		
Amortisation	6.195.987,00 €		
Redemption per Class	6.195.987,00 €	6.195.987,00 €	0,00 €
Redemption per Note		983,49 €	0,00 €
Class Principal Outstanding Balance End of Period	80.926.216,00 €	10.926.216,00 €	70.000.000,00 €
Current Tranching		13,5%	86,5%
Current Pool Factor		0,02	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		2.717,81 €	100.000,00 €
> Principal Repayment per Note		983,49 €	0,00 €
Principal Outstanding per Note End of Period		1.734,32 €	100.000,00 €
> Interest accrued for the period		22.743,00 €	163.450,00 €
Interest Payment		22.743,00 €	163.450,00 €
Interest Payment per Note		3,61 €	233,50 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	97,24%	10,74%
Current CE (excl. Excess Spread)	95,15%	8,65%

* Last rating action as of 19.08.2019

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7. Original Principal Balance



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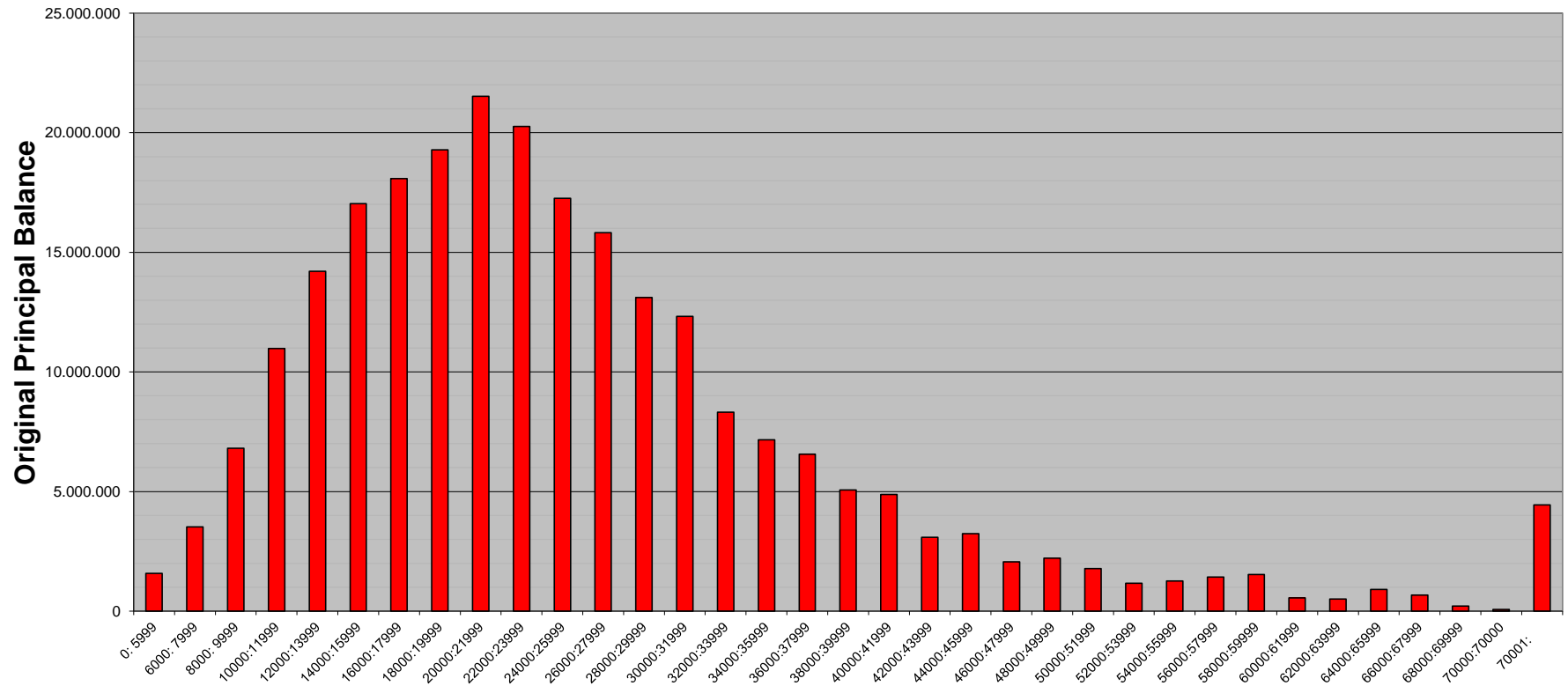
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 5999	1.574.018,02	0,55%	287	2,35%
6000: 7999	3.520.263,70	1,42%	497	4,07%
8000: 9999	6.806.485,90	2,74%	750	6,14%
10000:11999	10.983.654,96	4,42%	999	8,17%
12000:13999	14.202.003,82	5,71%	1.092	8,93%
14000:15999	17.035.727,10	6,85%	1.136	9,29%
16000:17999	18.077.659,10	7,27%	1.065	8,71%
18000:19999	19.289.048,57	7,76%	1.016	8,31%
20000:21999	21.520.649,50	8,65%	1.026	8,39%
22000:23999	20.268.193,96	8,15%	881	7,21%
24000:25999	17.259.350,55	6,94%	691	5,65%
26000:27999	15.821.917,14	6,36%	588	4,81%
28000:29999	13.115.936,77	5,27%	453	3,71%
30000:31999	12.318.685,47	4,95%	398	3,26%
32000:33999	8.311.331,07	3,34%	252	2,06%
34000:35999	7.165.328,06	2,88%	205	1,68%
36000:37999	6.556.747,27	2,64%	178	1,46%
38000:39999	5.064.137,96	2,04%	130	1,06%
40000:41999	4.871.483,05	1,96%	119	0,97%
42000:43999	3.088.408,88	1,24%	72	0,59%
44000:45999	3.238.232,90	1,30%	72	0,59%
46000:47999	2.065.736,22	0,83%	44	0,36%
48000:49999	2.208.345,80	0,89%	45	0,37%
50000:51999	1.780.174,20	0,72%	35	0,29%
52000:53999	1.159.847,62	0,47%	22	0,18%
54000:55999	1.263.532,62	0,51%	23	0,19%
56000:57999	1.423.857,79	0,57%	25	0,20%
58000:59999	1.530.523,34	0,62%	26	0,21%
60000:61999	550.193,54	0,22%	9	0,07%
62000:63999	505.827,22	0,20%	8	0,07%
64000:65999	910.051,50	0,37%	14	0,11%
66000:67999	668.627,87	0,27%	10	0,08%
68000:69999	205.427,00	0,08%	3	0,02%
70000:70000	70.000,00	0,03%	1	0,01%
70001:	4.444.593,64	1,79%	51	0,42%
Total	248.876.002,11	100,00%	12.223	100,00%

Statistics in EUR	
Average Amount	20.344,15

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7.1 Original PB (Graph)

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8. Current Principal Balance



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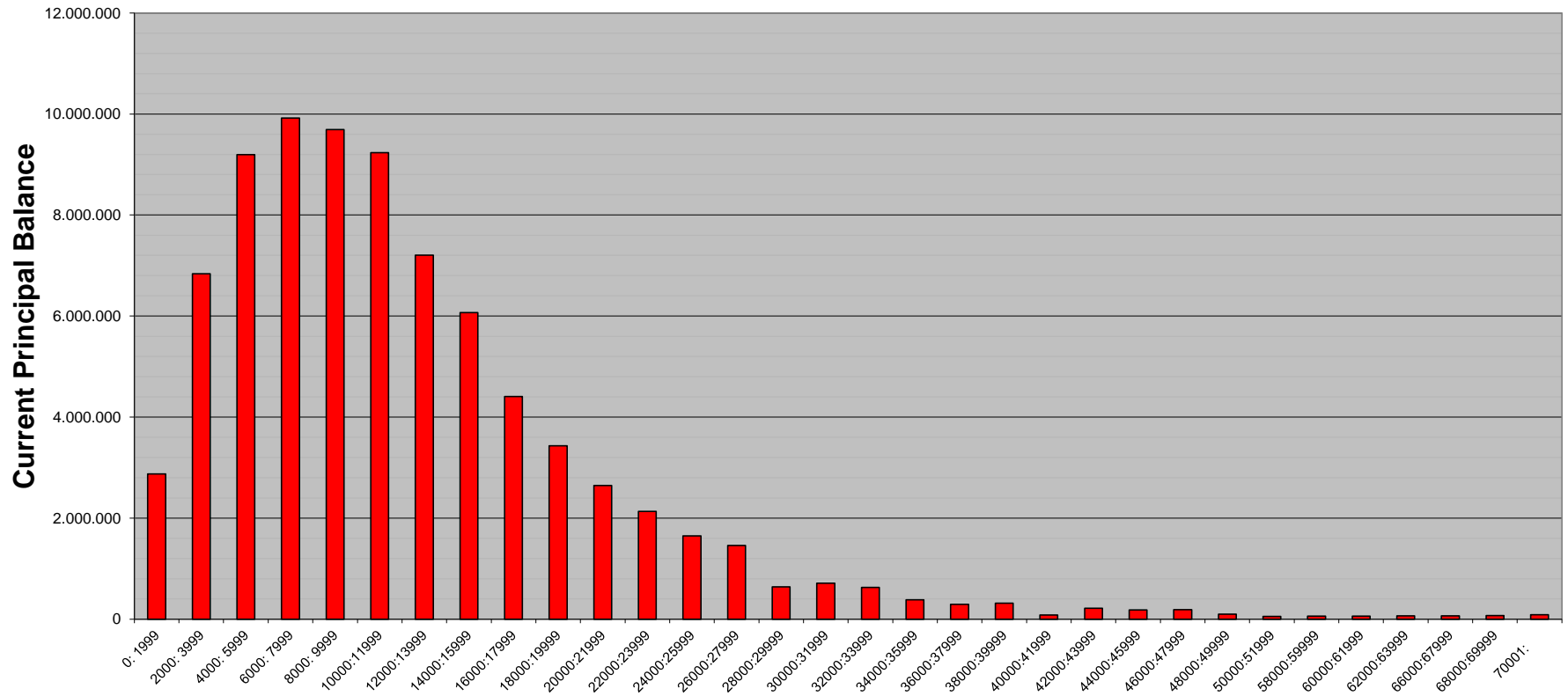
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	2.873.697,66	3,55%	2.827	23,13%
2000: 3999	6.838.117,28	8,45%	2.322	19,00%
4000: 5999	9.195.124,30	11,36%	1.851	15,14%
6000: 7999	9.920.265,61	12,26%	1.430	11,70%
8000: 9999	9.690.022,75	11,97%	1.084	8,87%
10000:11999	9.235.246,09	11,41%	848	6,94%
12000:13999	7.204.717,02	8,90%	559	4,57%
14000:15999	6.071.069,58	7,50%	407	3,33%
16000:17999	4.405.570,74	5,44%	260	2,13%
18000:19999	3.433.747,82	4,24%	181	1,48%
20000:21999	2.643.067,17	3,27%	126	1,03%
22000:23999	2.134.889,09	2,64%	93	0,76%
24000:25999	1.646.428,29	2,03%	66	0,54%
26000:27999	1.456.019,58	1,80%	54	0,44%
28000:29999	636.234,31	0,79%	22	0,18%
30000:31999	709.665,31	0,88%	23	0,19%
32000:33999	628.063,45	0,78%	19	0,16%
34000:35999	380.338,89	0,47%	11	0,09%
36000:37999	294.733,72	0,36%	8	0,07%
38000:39999	314.037,84	0,39%	8	0,07%
40000:41999	82.640,47	0,10%	2	0,02%
42000:43999	215.184,67	0,27%	5	0,04%
44000:45999	179.312,62	0,22%	4	0,03%
46000:47999	186.610,78	0,23%	4	0,03%
48000:49999	97.295,16	0,12%	2	0,02%
50000:51999	51.530,60	0,06%	1	0,01%
58000:59999	59.251,11	0,07%	1	0,01%
60000:61999	60.074,73	0,07%	1	0,01%
62000:63999	62.197,62	0,08%	1	0,01%
66000:67999	66.791,46	0,08%	1	0,01%
68000:69999	68.029,70	0,08%	1	0,01%
70001:	86.181,62	0,11%	1	0,01%
Total	80.926.157,04	100,00%	12.223	100,00%

Statistics	in EUR
Average Amount	6.620,81

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8.1 Current PB (Graph)

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9. Borrower Concentration



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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	86.181,62	0,1065%	1
2	68.029,70	0,0841%	1
3	66.791,46	0,0825%	1
4	62.197,62	0,0769%	1
5	60.074,73	0,0742%	1
6	59.251,11	0,0732%	1
7	51.530,60	0,0637%	1
8	48.765,83	0,0603%	1
9	48.529,33	0,0600%	1
10	47.048,54	0,0581%	1
11	47.039,48	0,0581%	1
12	46.902,76	0,0580%	2
13	46.371,16	0,0573%	1
14	46.151,60	0,0570%	1
15	45.727,47	0,0565%	1
16	45.278,50	0,0560%	1
17	44.352,95	0,0548%	2
18	44.298,28	0,0547%	1
19	44.008,37	0,0544%	1
20	43.566,71	0,0538%	1
21	43.166,66	0,0533%	1
22	43.101,89	0,0533%	1
23	42.790,14	0,0529%	1
24	42.559,27	0,0526%	1
25	42.325,62	0,0523%	2
	1.266.041,40	1,5644%	28

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10. Geographical Distribution



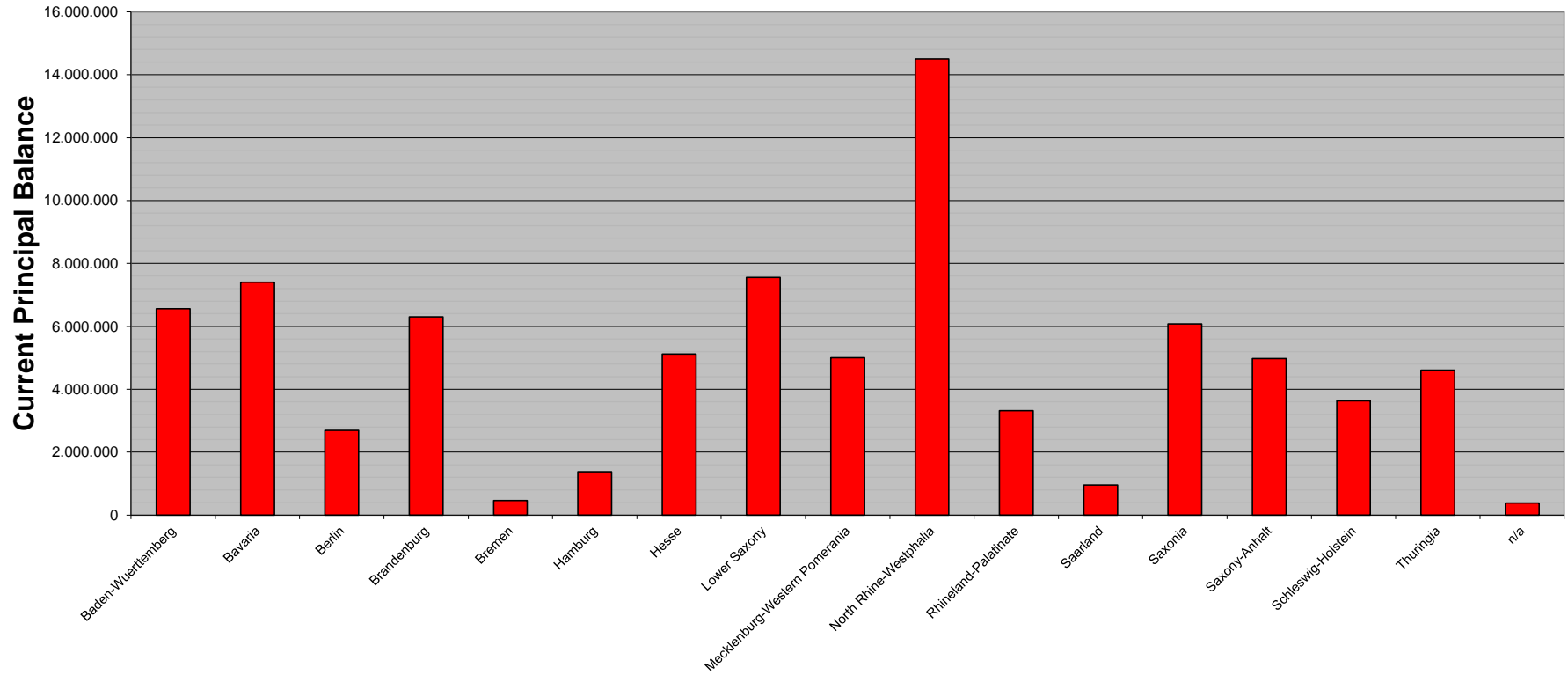
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	6.562.805,27	8,11%	895	7,32%
Bavaria	7.400.903,95	9,15%	1.027	8,40%
Berlin	2.689.615,00	3,32%	426	3,49%
Brandenburg	6.302.079,50	7,79%	1.028	8,41%
Bremen	464.395,06	0,57%	67	0,55%
Hamburg	1.374.610,42	1,70%	199	1,63%
Hesse	5.115.642,95	6,32%	717	5,87%
Lower Saxony	7.551.481,61	9,33%	1.128	9,23%
Mecklenburg-Western	5.005.964,18	6,19%	761	6,23%
North Rhine-Westphal	14.506.065,47	17,93%	2.258	18,47%
Rhineland-Palatinate	3.322.022,42	4,11%	481	3,94%
Saarland	956.449,02	1,18%	141	1,15%
Saxonia	6.074.322,15	7,51%	990	8,10%
Saxony-Anhalt	4.978.285,99	6,15%	783	6,41%
Schleswig-Holstein	3.635.011,36	4,49%	596	4,88%
Thuringia	4.607.596,88	5,69%	686	5,61%
n/a	378.905,81	0,47%	40	0,33%
Total	80.926.157,04	100,00%	12.223	100,00%

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10.1 Geographical Distribution (Graph)

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11. Object/Vehicle Type



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Interest Period	from	12.11.2019	to	12.12.2019 = 30 days
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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	39.492.873,34	48,80%	5.436	44,47%
Used Vehicle	41.433.283,70	51,20%	6.787	55,53%
Total	80.926.157,04	100,00%	12.223	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	77.409.035,85	95,65%	11.616	95,03%
Leisure	2.600.947,25	3,21%	312	2,55%
Motorbike	916.173,94	1,13%	295	2,41%
Total	80.926.157,04	100,00%	12.223	100,00%

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

12. Insurances



Reporting Date	09.12.2019	
Payment Date	12.12.2019	
Period No	74	
Monthly Period	Dez 2019	
Interest Period	from 12.11.2019	to 12.12.2019 = 30 days
Collection Period	from 01.11.2019	to 30.11.2019

<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	46.973.077,56	58,04%	6.630	54,24%
Yes	33.953.079,48	41,96%	5.593	45,76%
Total	80.926.157,04	100,00%	12.223	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	58.977.628,80	72,88%	9.043	73,98%
Yes	21.948.528,24	27,12%	3.180	26,02%
Total	80.926.157,04	100,00%	12.223	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	73.705.301,40	91,08%	11.091	90,74%
Yes	7.220.855,64	8,92%	1.132	9,26%
Total	80.926.157,04	100,00%	12.223	100,00%

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

13. Type of Contract



Reporting Date			09.12.2019			
Payment Date			12.12.2019			
Period No			74			
Monthly Period			Dez 2019			
Interest Period	from	12.11.2019	to	12.12.2019	=	30 days
Collection Period	from	01.11.2019	to	30.11.2019		

<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	50.971.753,88	62,99%	9.646	78,92%
Yes	29.954.403,16	37,01%	2.577	21,08%
- of which balloon rates	24.865.446,68	30,73%		
- of which regular installments	5.088.956,48	6,29%		
Total	80.926.157,04	100,00%	12.223	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
26:38	8.000,00	0,03%	2	0,08%
39:51	6.634.642,85	26,68%	657	25,49%
52:64	18.041.847,64	72,56%	1.911	74,16%
65:72	75.604,50	0,30%	4	0,16%
73:	105.351,69	0,42%	3	0,12%
Total	24.865.446,68	100,00%	2.577	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	19.040.229,16	76,57%	1.984	76,99%
13:25	5.825.217,52	23,43%	593	23,01%
Total	24.865.446,68	100,00%	2.577	100,00%

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

14. Payment Methods



Reporting Date		09.12.2019			
Payment Date		12.12.2019			
Period No		74			
Monthly Period		Dez 2019			
Interest Period	from	12.11.2019	to	12.12.2019	= 30 days
Collection Period	from	01.11.2019	to	30.11.2019	

<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	76.749.538,10	94,84%	11.626	95,12%
Other	4.176.618,94	5,16%	597	4,88%
Total	80.926.157,04	100,00%	12.223	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	43.831.371,84	54,16%	6.598	53,98%
1st of month	37.094.785,20	45,84%	5.625	46,02%
Total	80.926.157,04	100,00%	12.223	100,00%

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

15. Downpayment



Reporting Date	09.12.2019	
Payment Date	12.12.2019	
Period No	74	
Monthly Period	Dez 2019	
Interest Period	from 12.11.2019	to 12.12.2019 = 30 days
Collection Period	from 01.11.2019	to 30.11.2019

<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	28.151.580,51	34,79%	4.144	33,90%	0,00%
0: 999	756.180,01	0,93%	199	1,63%	4,50%
1000: 1999	3.028.009,09	3,74%	737	6,03%	9,67%
2000: 2999	5.180.923,85	6,40%	1.131	9,25%	13,91%
3000: 3999	6.137.777,86	7,58%	1.134	9,28%	16,56%
4000: 4999	5.935.634,53	7,33%	972	7,95%	18,53%
5000: 5999	7.539.699,22	9,32%	1.104	9,03%	20,05%
6000: 6999	4.556.415,67	5,63%	604	4,94%	22,57%
7000: 7999	3.450.828,49	4,26%	419	3,43%	24,53%
8000: 8999	2.522.714,26	3,12%	331	2,71%	27,49%
9000: 9999	1.647.407,96	2,04%	190	1,55%	28,21%
10000:10999	4.086.718,66	5,05%	468	3,83%	29,49%
11000:11999	946.426,73	1,17%	106	0,87%	30,83%
12000:12999	961.747,24	1,19%	108	0,88%	32,62%
13000:13999	807.866,24	1,00%	75	0,61%	32,35%
14000:14999	454.928,47	0,56%	55	0,45%	37,56%
15000:15000	1.145.683,76	1,42%	120	0,98%	35,84%
15001:	3.615.614,49	4,47%	326	2,67%	41,29%
Total	80.926.157,04	100,00%	12.223	100,00%	16,44%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	3.818,02 €	5.776,42 €
Average Purchase Price	23.230,26 €	25.014,47 €
Minimum Downpayment		100,00 €
Maximum Downpayment		63.500,00 €
Downpayment in %	16,44%	23,09%

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

16. Effective Interest Rate



Reporting Date	09.12.2019	
Payment Date	12.12.2019	
Period No	74	
Monthly Period	Dez 2019	
Interest Period	from 12.11.2019	to 12.12.2019 = 30 days
Collection Period	from 01.11.2019	to 30.11.2019

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	548.576,71	0,68%	61	0,50%
2: 2	990.329,14	1,22%	164	1,34%
3: 3	32.664.933,46	40,36%	3.985	32,60%
4: 4	29.325.399,41	36,24%	4.412	36,10%
5: 5	10.922.763,91	13,50%	2.151	17,60%
6: 6	4.636.524,82	5,73%	962	7,87%
7: 7	1.208.241,49	1,49%	311	2,54%
8: 8	400.372,69	0,49%	106	0,87%
9: 9	180.698,10	0,22%	60	0,49%
10:10	47.529,22	0,06%	9	0,07%
11:11	788,09	0,00%	2	0,02%
Total	80.926.157,04	100,00%	12.223	100,00%

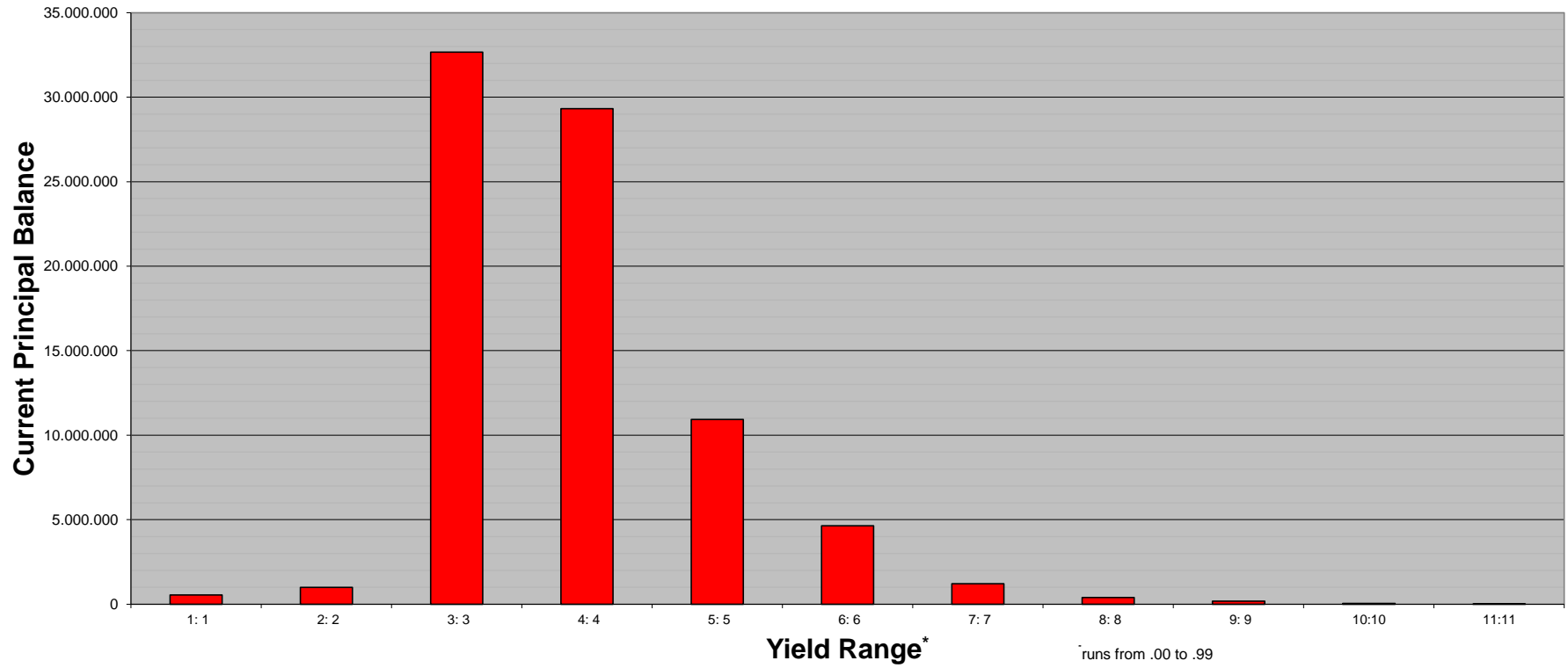
Statistics	in %
WA Interest	4,73%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date	09.12.2019				
Payment Date	12.12.2019				
Period No	74				
Monthly Period	Dez 2019				
Interest Period	from	12.11.2019	to	12.12.2019	= 30 days
Collection Period	from	01.11.2019	to	30.11.2019	



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

17. Seasoning



Reporting Date	09.12.2019			
Payment Date	12.12.2019			
Period No	74			
Monthly Period	Dez 2019			
Interest Period	from	12.11.2019	to	12.12.2019
Collection Period	from	01.11.2019	to	30.11.2019
			=	30 days

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
39:41	2.864.256,38	3,54%	304	2,49%
42:44	11.793.408,03	14,57%	1.341	10,97%
45:47	12.955.873,13	16,01%	1.689	13,82%
48:50	12.880.142,44	15,92%	1.549	12,67%
51:53	10.628.152,83	13,13%	1.431	11,71%
54:56	9.084.676,27	11,23%	1.334	10,91%
57:59	5.192.805,35	6,42%	877	7,17%
60:62	2.087.334,60	2,58%	372	3,04%
63:65	1.929.944,64	2,38%	326	2,67%
66:68	1.858.074,63	2,30%	351	2,87%
69:71	1.274.199,44	1,57%	301	2,46%
72:74	1.479.684,07	1,83%	320	2,62%
75:77	1.464.570,97	1,81%	333	2,72%
78:80	1.937.026,18	2,39%	422	3,45%
81:	3.496.008,08	4,32%	1.273	10,41%
Total	80.926.157,04	100,00%	12.223	100,00%

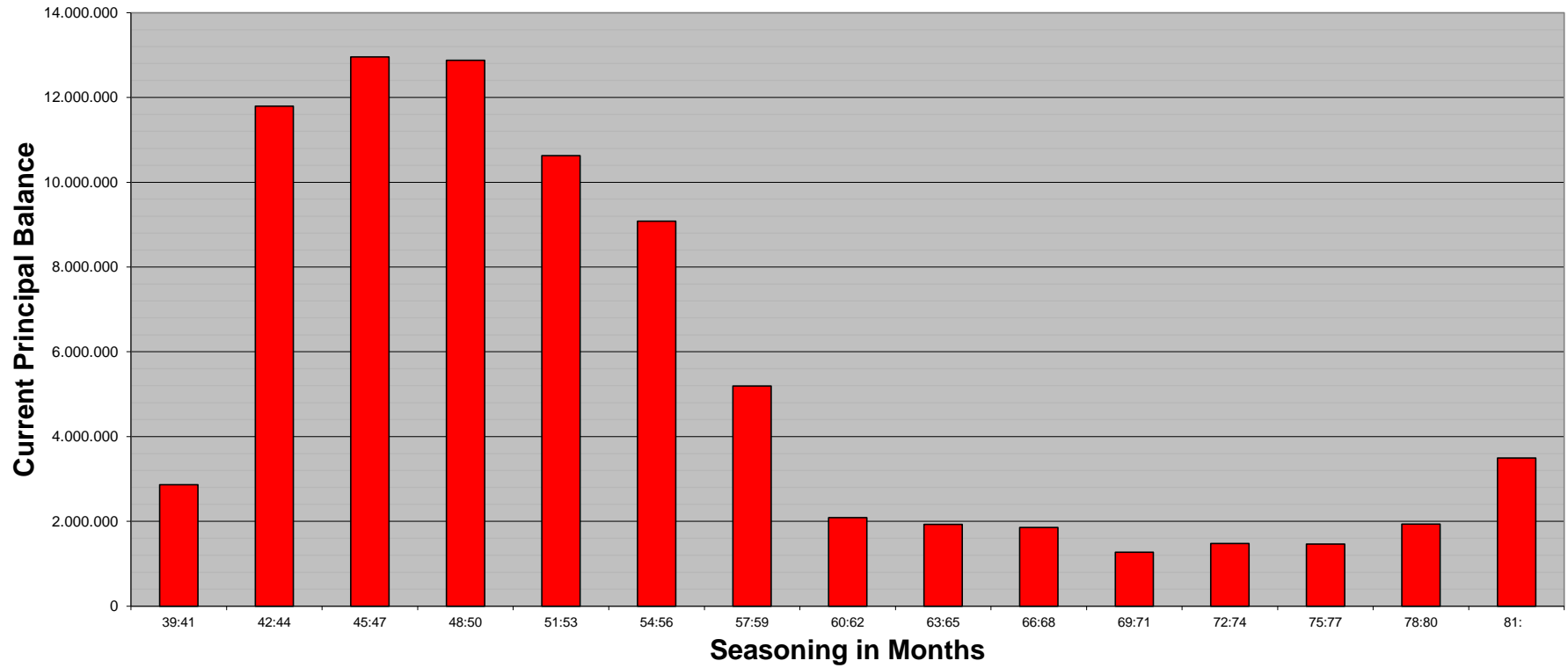
Statistics

WA Seasoning	53,69
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Reporting Date	09.12.2019	
Payment Date	12.12.2019	
Period No	74	
Monthly Period	Dez 2019	
Interest Period	from 12.11.2019	to 12.12.2019 = 30 days
Collection Period	from 01.11.2019	to 30.11.2019



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

18. Remaining Term



Reporting Date			09.12.2019			
Payment Date			12.12.2019			
Period No			74			
Monthly Period			Dez 2019			
Interest Period	from	12.11.2019	to	12.12.2019	=	30 days
Collection Period	from	01.11.2019	to	30.11.2019		

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	15.189.313,56	18,77%	3.648	29,85%
7:13	16.341.826,42	20,19%	2.836	23,20%
14:20	16.962.542,85	20,96%	2.423	19,82%
21:27	7.265.228,06	8,98%	1.053	8,61%
28:34	6.732.384,07	8,32%	751	6,14%
35:41	6.687.627,75	8,26%	640	5,24%
42:48	7.189.119,22	8,88%	562	4,60%
49:62	4.558.115,11	5,63%	310	2,54%
Total	80.926.157,04	100,00%	12.223	100,00%

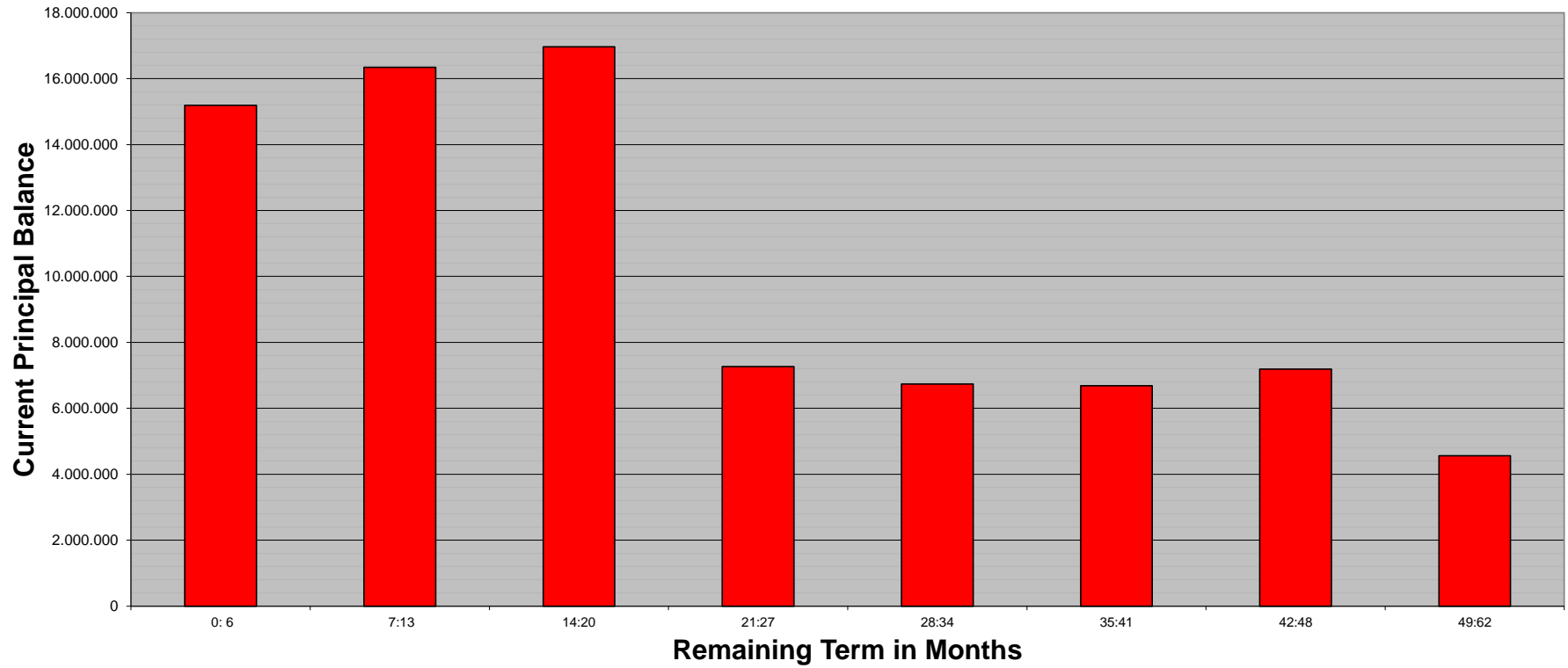
Statistics

WA Remaining Term	20,96
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date	09.12.2019	
Payment Date	12.12.2019	
Period No	74	
Monthly Period	Dez 2019	
Interest Period	from 12.11.2019	to 12.12.2019 = 30 days
Collection Period	from 01.11.2019	to 30.11.2019



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



Reporting Date			09.12.2019		
Payment Date			12.12.2019		
Period No			74		
Monthly Period			Dez 2019		
Interest Period	from	12.11.2019	to	12.12.2019	= 30 days
Collection Period	from	01.11.2019	to	30.11.2019	

<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>
26:51	7.962.505,76	9,84%	1.430	11,70%
52:64	30.425.948,99	37,60%	4.345	35,55%
65:77	9.221.072,75	11,39%	1.785	14,60%
78:	33.316.629,54	41,17%	4.663	38,15%
Total	80.926.157,04	100,00%	12.223	100,00%

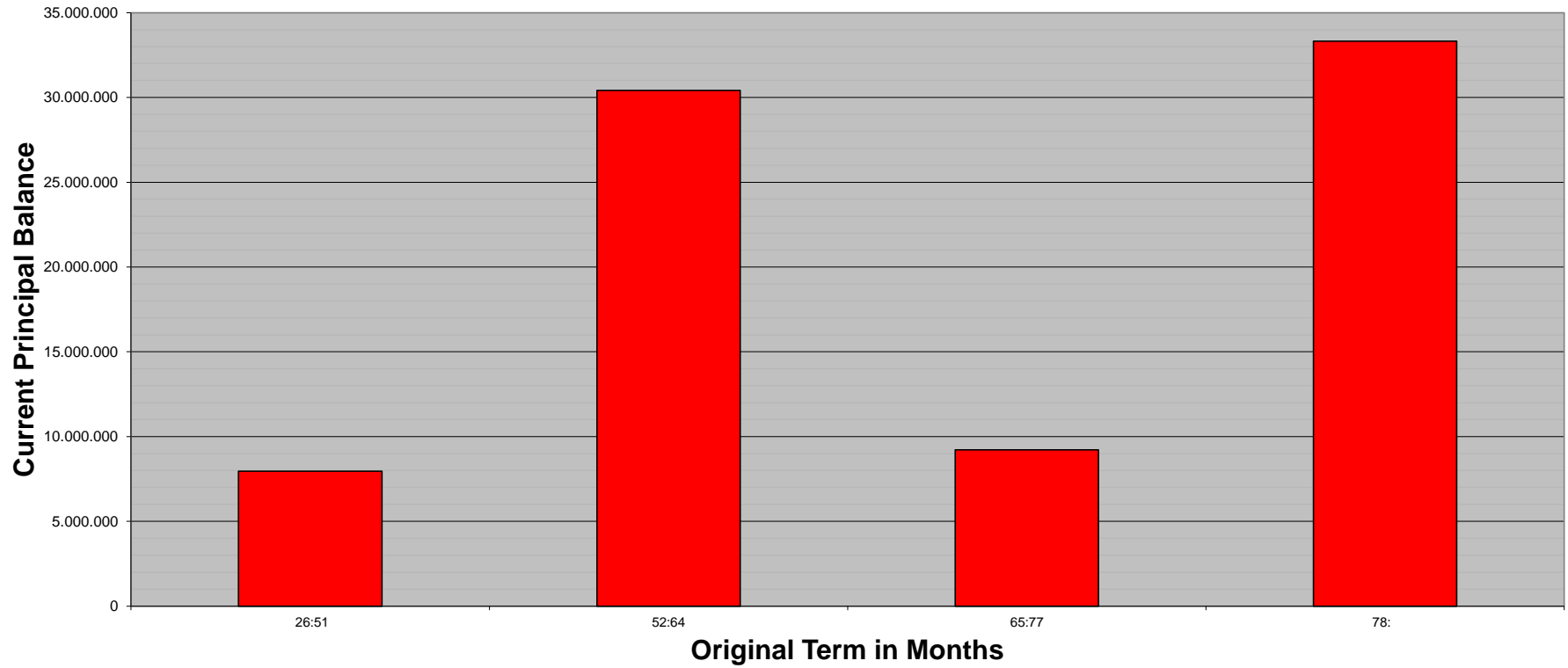
Statistics

WA Original Term	74,65
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date	09.12.2019					
Payment Date	12.12.2019					
Period No	74					
Monthly Period	Dez 2019					
Interest Period	from	12.11.2019	to	12.12.2019	=	30 days
Collection Period	from	01.11.2019	to	30.11.2019		



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

20. Manufacturer Brands



Reporting Date	09.12.2019			
Payment Date	12.12.2019			
Period No	74			
Monthly Period	Dez 2019			
Interest Period	from	12.11.2019	to	12.12.2019
Collection Period	from	01.11.2019	to	30.11.2019
			=	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	8.157.029,28	10,08%	1.193	9,76%
2	6.830.063,24	8,44%	811	6,64%
3	6.746.415,47	8,34%	1.171	9,58%
4	6.401.833,28	7,91%	771	6,31%
5	4.343.536,70	5,37%	637	5,21%
6	4.274.573,05	5,28%	798	6,53%
7	4.257.677,56	5,26%	409	3,35%
8	3.880.052,79	4,79%	573	4,69%
9	3.850.804,43	4,76%	761	6,23%
10	3.835.124,07	4,74%	734	6,01%
11	3.575.173,77	4,42%	397	3,25%
12	3.171.307,78	3,92%	486	3,98%
13	2.927.317,70	3,62%	387	3,17%
14	2.106.783,97	2,60%	252	2,06%
15	1.933.868,82	2,39%	380	3,11%
	66.291.561,91	81,92%	9.760	79,85%

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			09.12.2019			
Payment Date			12.12.2019			
Period No			74			
Monthly Period			Dez 2019			
Interest Period	from	12.11.2019	to	12.12.2019	=	30 days
Collection Period	from	01.11.2019	to	30.11.2019		



Priority of Payments

Available Distribution Amount		13.546.109,12 €
Senior Expenses	-	19.790,00 €
Interest Notes Class A	-	22.743,00 €
Interest Notes Class B	-	163.450,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	58,96 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	6.195.987,00 €
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	=	118.985,16 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 19.790,00 €		
Interest accrued for the Period	- 186.193,00 €	- 22.743,00 €	- 163.450,00 €
Cumulative Interest accrued	- 55.449.429,00 €	- 43.239.735,00 €	- 12.209.694,00 €
Interest Payments	- 186.193,00 €	- 22.743,00 €	- 163.450,00 €
Cumulative Interest Payments	- 55.449.429,00 €	- 43.239.735,00 €	- 12.209.694,00 €
Interest accrued on Subordinated Loan for the	- 25.095,00 €		
Cumulative Interest accrued on Subordinated L	- 1.874.596,50 €		
Interest Payments on Subordinated Loan	- 25.095,00 €		
Cumulative Interest Payments on Subordinate	- 1.874.596,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Vehicles 2013-1 Monthly Investor Report

22. Retention



Reporting Date	09.12.2019	
Payment Date	12.12.2019	
Period No	74	
Monthly Period	12.12.2019	
Interest Period	from 12.11.2019	to 12.12.2019 = 30 days
Collection Period	from 01.11.2019	to 30.11.2019

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:	87.122.180,13 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	80.926.157,04 €
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:	88,38%
Net Economic Interest Ratio as of the end of the Monthly Period:	95,15%

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

23. Counterparties



Reporting Date	09.12.2019				
Payment Date	12.12.2019				
Period No	74				
Monthly Period	Dez 2019				
Interest Period	from	12.11.2019	to	12.12.2019	= 30 days
Collection Period	from	01.11.2019	to	30.11.2019	

Calculation Agent, Cash Administrator:

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

Intertrust (Ireland) Limited
1st Floor, 1-2 Victoria Buildings
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Dublin 4 D04 XN32, Ireland

Account Bank and Principal Paying Agent:

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

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

Transaction Security Trustee:

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

Wilmington Trust SP Services (Frankfurt) GmbH
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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 30.11.2019, data source: Bloomberg

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

24. Issuer Information



Reporting Date		09.12.2019				
Payment Date		12.12.2019				
Period No		74				
Monthly Period		Dez 2019				
Interest Period	from	12.11.2019	to	12.12.2019	=	30 days
Collection Period	from	01.11.2019	to	30.11.2019		

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
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Germany
eMail abs_ger@santander.de
fax +49 (0) 2161 690 7077

SPV-Administrator: Intertrust (Deutschland) GmbH
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fax +49 (0) 69 643 50 8925

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

25. Santander Consumer Bank



Reporting Date	09.12.2019	
Payment Date	12.12.2019	
Period No	74	
Monthly Period	Dez 2019	
Interest Period	from 12.11.2019	to 12.12.2019 = 30 days
Collection Period	from 01.11.2019	to 30.11.2019

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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 30.11.2019, data source: Bloomberg

SC Germany Vehicles 2013-1 Monthly Investor Report

26. Glossary



Reporting Date		09.12.2019			
Payment Date		12.12.2019			
Period No		74			
Monthly Period		Dez 2019			
Interest Period	from	12.11.2019	to	12.12.2019	= 30 days
Collection Period	from	01.11.2019	to	30.11.2019	

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