

SC Germany Vehicles 2013-1 Monthly Investor Report



 Santander

SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	07.03.2019	
Payment Date	12.03.2019	
Period No	65	
Monthly Period	Mrz 2019	
Interest Period	from 12.02.2019	to 12.03.2019 = 28 days
Collection Period	from 01.02.2019	to 28.02.2019

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1. Portfolio Information



Reporting Date	07.03.2019				
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Period No	65				
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Interest Period from	12.02.2019	to	12.03.2019	=	28 days
Collection Period from	01.02.2019	to	28.02.2019		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	21.486	162.840.140,96 €	172.939.300,13 €
Scheduled Principal Payments		7.309.189,00 €	
Prepayment Principal		2.533.487,68 €	
Others		46.441,33 €	
Total Principal Collections		9.889.118,01 €	9.864.057,91 €
Total Interest Collections		736.173,43 €	769.271,49 €
Defaults		124.033,57 €	235.101,26 €
Replenishment		- €	- €
End of Period	20.437	152.826.989,38 €	162.840.140,96 €
Purchase Shortfall Account		55,62 €	61,04 €
Total Assets (End of Period)		152.827.045,00 €	162.840.202,00 €
Current Prepayment Rate (annualised)		17,2%	

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2. Reserve Accounts



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Collection Period from	01.02.2019	to	28.02.2019	

Note Balance

Beginning of Period	162.840.202,00 €
End of Period	152.827.045,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	4,30%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	4,58%	7.000.000,00 €	
Required Reserve Fund	4,58%	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	162.840.202,00 €
End of Period	152.827.045,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,72%			
1- 30 days past due period before previous period		1.014.396,25 €	188.724,38 €	115
1- 30 days past due previous period		1.383.618,29 €	379.316,57 €	166
1- 30 days past due current period	0,69%	1.127.408,49 €	210.223,82 €	137
3-MRA* 31- 60 days past due	0,67%			
31- 60 days past due period before previous period		1.136.657,58 €	243.854,75 €	135
31- 60 days past due previous period		1.039.080,91 €	125.495,00 €	124
31- 60 days past due current period	0,66%	1.078.094,00 €	127.310,37 €	111
3-MRA* 61-90 days past due	0,25%			
61- 90 days past due period before previous period		224.282,51 €	33.031,19 €	40
61- 90 days past due previous period		451.505,37 €	147.465,97 €	52
61- 90 days past due current period	0,32%	521.222,95 €	91.253,93 €	54
3-MRA* 91-120 days past due	0,15%			
91- 120 days past due period before previous period		346.486,77 €	49.277,41 €	34
91- 120 days past due previous period		148.161,63 €	25.391,84 €	21
91- 120 days past due current period	0,16%	260.657,54 €	110.829,18 €	31
3-MRA* 121-150 days past due	0,08%			
121- 150 days past due period before previous period		225.346,06 €	103.255,61 €	24
121- 150 days past due previous period		149.947,92 €	29.228,54 €	18
121- 150 days past due current period	0,02%	30.477,66 €	13.797,41 €	9
3-MRA* 151-180 days past due	0,17%			
151- 180 days past due period before previous period		312.123,36 €	81.328,86 €	32
151- 180 days past due previous period		280.361,88 €	70.191,36 €	31
151- 180 days past due current period	0,16%	254.955,01 €	58.721,15 €	28

* 3-MRA stands for three months rolling average

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4. Default Data



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Collection Period	from	01.02.2019	to	28.02.2019	

Note Balance

Beginning of Period	162.840.202,00 €
End of Period	152.827.045,00 €

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	124.033,57 €	
Current Period Recoveries	65.837,17 €	
Current Period Net Default	58.196,40 €	
New Number of Defaulted Contracts		17
Cumulative Default		
Cumulative Gross Default	20.559.361,37 €	
Cumulative Recoveries	3.896.517,12 €	
Cumulative Net Default	16.662.844,25 €	
Total Number of Defaulted Contracts		2.250
3-MRA* /	Ratio	
current ratio		
3-MRA* Annualised Net Default Ratio (New Default)		
Annualised Loss Ratio period before previous period	0,46%	
Annualised Loss Ratio previous period	1,15%	
Annualised Loss Ratio current period	0,46%	
Principal Deficiency		
Principal Deficiency period before previous period	- €	Trigger Event y/n
Principal Deficiency previous period	- €	no
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)*		AA (high) (sf) / AA-(sf)	NR / NR
Initial Notes Aggregate Principal Outstanding Balance	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		6.300	700
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	162.840.202,00 €	92.840.202,00 €	70.000.000,00 €
Available Distribution Amount	17.691.189,65 €		
Replenishment	0,00 €		
Amortisation	10.013.157,00 €		
Redemption per Class	10.013.157,00 €	10.013.157,00 €	0,00 €
Redemption per Note		1.589,39 €	0,00 €
Class Principal Outstanding Balance End of Period	152.827.045,00 €	82.827.045,00 €	70.000.000,00 €
Current Tranching		54,2%	45,8%
Current Pool Factor		0,13	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	28		
Principal Outstanding per Note Beginning of Period		14.736,54 €	100.000,00 €
> Principal Repayment per Note		1.589,39 €	0,00 €
Principal Outstanding per Note End of Period		13.147,15 €	100.000,00 €
> Interest accrued for the period		115.038,00 €	152.551,00 €
Interest Payment		115.038,00 €	152.551,00 €
Interest Payment per Note		18,26 €	217,93 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	52,99%	7,19%
Current CE (excl. Excess Spread)	50,38%	4,58%

* Last rating action as of 23.08.2018

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7. Original Principal Balance



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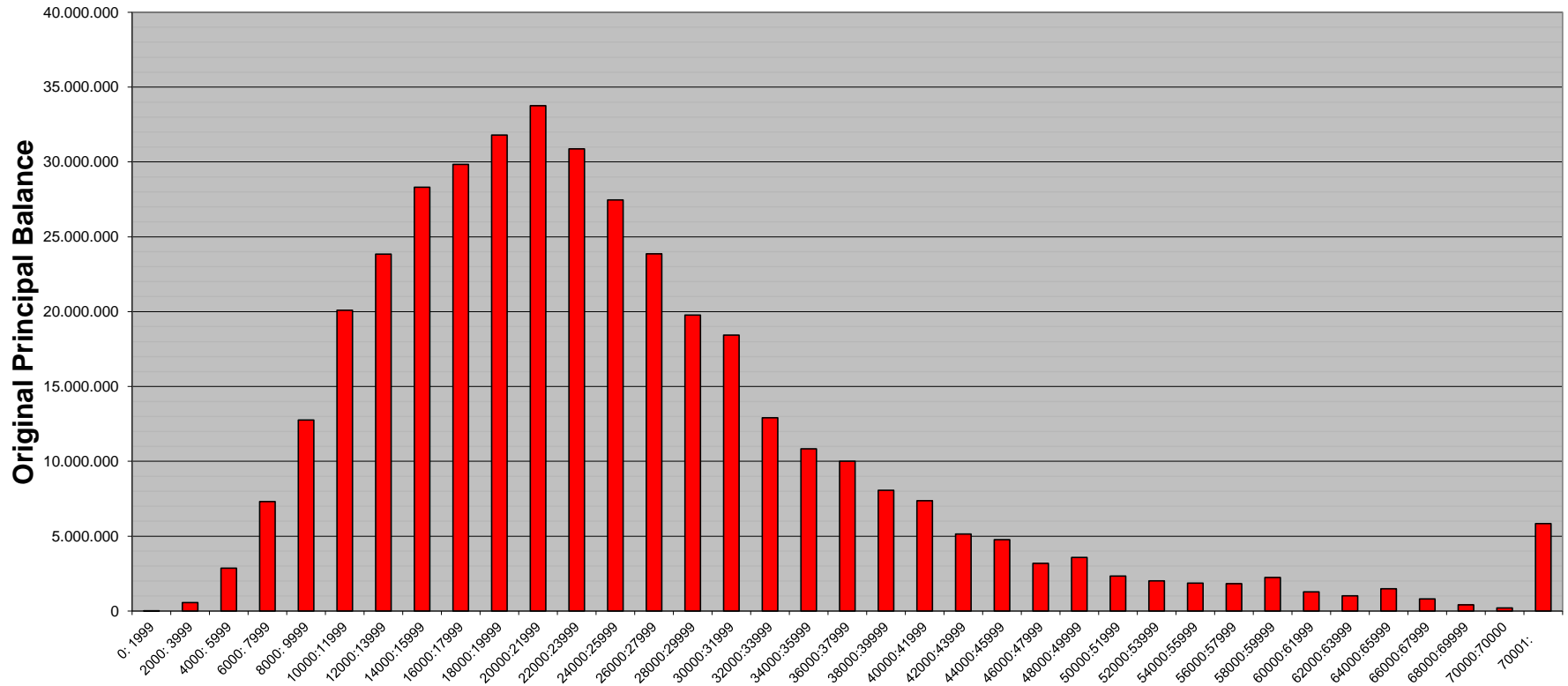
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	12.978,82	0,00%	8	0,04%
2000: 3999	554.629,93	0,14%	170	0,83%
4000: 5999	2.861.116,95	0,72%	557	2,73%
6000: 7999	7.319.373,65	1,84%	1.032	5,05%
8000: 9999	12.759.178,48	3,20%	1.409	6,89%
10000:11999	20.084.658,98	5,04%	1.830	8,95%
12000:13999	23.850.482,04	5,98%	1.835	8,98%
14000:15999	28.308.727,70	7,10%	1.886	9,23%
16000:17999	29.830.070,47	7,48%	1.757	8,60%
18000:19999	31.798.366,11	7,98%	1.674	8,19%
20000:21999	33.751.590,21	8,47%	1.610	7,88%
22000:23999	30.871.005,46	7,74%	1.343	6,57%
24000:25999	27.455.000,55	6,89%	1.100	5,38%
26000:27999	23.863.384,88	5,99%	886	4,34%
28000:29999	19.769.911,20	4,96%	683	3,34%
30000:31999	18.428.377,97	4,62%	595	2,91%
32000:33999	12.916.938,98	3,24%	392	1,92%
34000:35999	10.832.179,18	2,72%	310	1,52%
36000:37999	10.006.755,59	2,51%	271	1,33%
38000:39999	8.067.630,77	2,02%	207	1,01%
40000:41999	7.368.758,87	1,85%	180	0,88%
42000:43999	5.147.992,54	1,29%	120	0,59%
44000:45999	4.762.008,95	1,19%	106	0,52%
46000:47999	3.190.489,34	0,80%	68	0,33%
48000:49999	3.574.630,30	0,90%	73	0,36%
50000:51999	2.337.263,43	0,59%	46	0,23%
52000:53999	2.006.164,77	0,50%	38	0,19%
54000:55999	1.869.019,84	0,47%	34	0,17%
56000:57999	1.825.582,53	0,46%	32	0,16%
58000:59999	2.243.135,62	0,56%	38	0,19%
60000:61999	1.277.249,87	0,32%	21	0,10%
62000:63999	1.008.643,72	0,25%	16	0,08%
64000:65999	1.493.698,42	0,37%	23	0,11%
66000:67999	802.311,74	0,20%	12	0,06%
68000:69999	412.663,26	0,10%	6	0,03%
70000:70000	210.000,00	0,05%	3	0,01%
70001:	5.845.145,15	1,47%	66	0,32%
Total	398.717.116,27	100,00%	20.437	100,00%

Statistics in EUR	
Average Amount	19.509,57

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7.1 Original PB (Graph)

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8. Current Principal Balance



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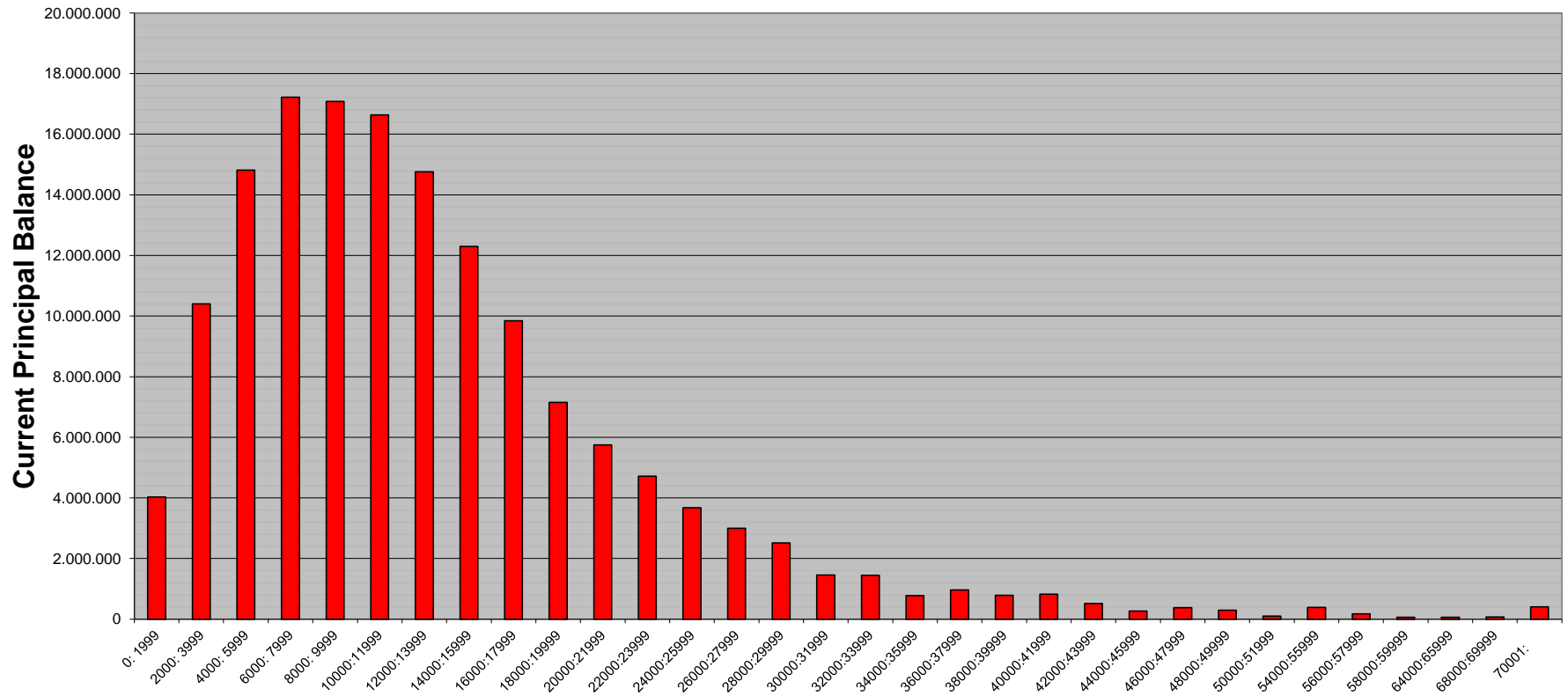
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	4.030.710,60	2,64%	4.112	20,12%
2000: 3999	10.402.886,78	6,81%	3.480	17,03%
4000: 5999	14.814.793,32	9,69%	2.982	14,59%
6000: 7999	17.217.976,49	11,27%	2.468	12,08%
8000: 9999	17.080.039,94	11,18%	1.906	9,33%
10000:11999	16.638.259,03	10,89%	1.513	7,40%
12000:13999	14.763.802,54	9,66%	1.139	5,57%
14000:15999	12.300.862,59	8,05%	824	4,03%
16000:17999	9.841.643,89	6,44%	581	2,84%
18000:19999	7.149.668,15	4,68%	377	1,84%
20000:21999	5.747.645,92	3,76%	274	1,34%
22000:23999	4.712.078,86	3,08%	205	1,00%
24000:25999	3.670.969,13	2,40%	147	0,72%
26000:27999	2.995.734,53	1,96%	111	0,54%
28000:29999	2.512.188,56	1,64%	87	0,43%
30000:31999	1.454.851,70	0,95%	47	0,23%
32000:33999	1.445.892,64	0,95%	44	0,22%
34000:35999	772.057,67	0,51%	22	0,11%
36000:37999	957.989,60	0,63%	26	0,13%
38000:39999	782.824,30	0,51%	20	0,10%
40000:41999	818.825,87	0,54%	20	0,10%
42000:43999	515.749,49	0,34%	12	0,06%
44000:45999	268.890,77	0,18%	6	0,03%
46000:47999	375.494,78	0,25%	8	0,04%
48000:49999	294.665,46	0,19%	6	0,03%
50000:51999	100.758,95	0,07%	2	0,01%
54000:55999	386.400,06	0,25%	7	0,03%
56000:57999	171.288,94	0,11%	3	0,01%
58000:59999	58.422,30	0,04%	1	0,00%
64000:65999	65.278,33	0,04%	1	0,00%
68000:69999	69.900,57	0,05%	1	0,00%
70001:	408.437,62	0,27%	5	0,02%
Total	152.826.989,38	100,00%	20.437	100,00%

Statistics	in EUR
Average Amount	7.477,96

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8.1 Current PB (Graph)

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9. Borrower Concentration



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Interest Period	from	12.02.2019	to	12.03.2019	= 28 days
Collection Period	from	01.02.2019	to	28.02.2019	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	99.790,98	0,0653%	1
2	80.024,17	0,0524%	1
3	79.158,64	0,0518%	1
4	78.302,78	0,0512%	1
5	71.161,05	0,0466%	1
6	69.900,57	0,0457%	1
7	65.278,33	0,0427%	1
8	59.824,91	0,0391%	2
9	58.422,30	0,0382%	1
10	57.066,85	0,0373%	1
11	56.630,65	0,0371%	1
12	55.898,16	0,0366%	2
13	55.891,47	0,0366%	1
14	55.789,91	0,0365%	1
15	55.403,03	0,0363%	1
16	55.356,87	0,0362%	1
17	55.104,40	0,0361%	1
18	54.652,20	0,0358%	1
19	54.202,18	0,0355%	1
20	51.795,68	0,0339%	4
21	51.757,07	0,0339%	2
22	50.631,25	0,0331%	1
23	50.127,70	0,0328%	1
24	49.868,53	0,0326%	1
25	49.549,49	0,0324%	1
	1.521.589,17	0,9956%	31

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10. Geographical Distribution



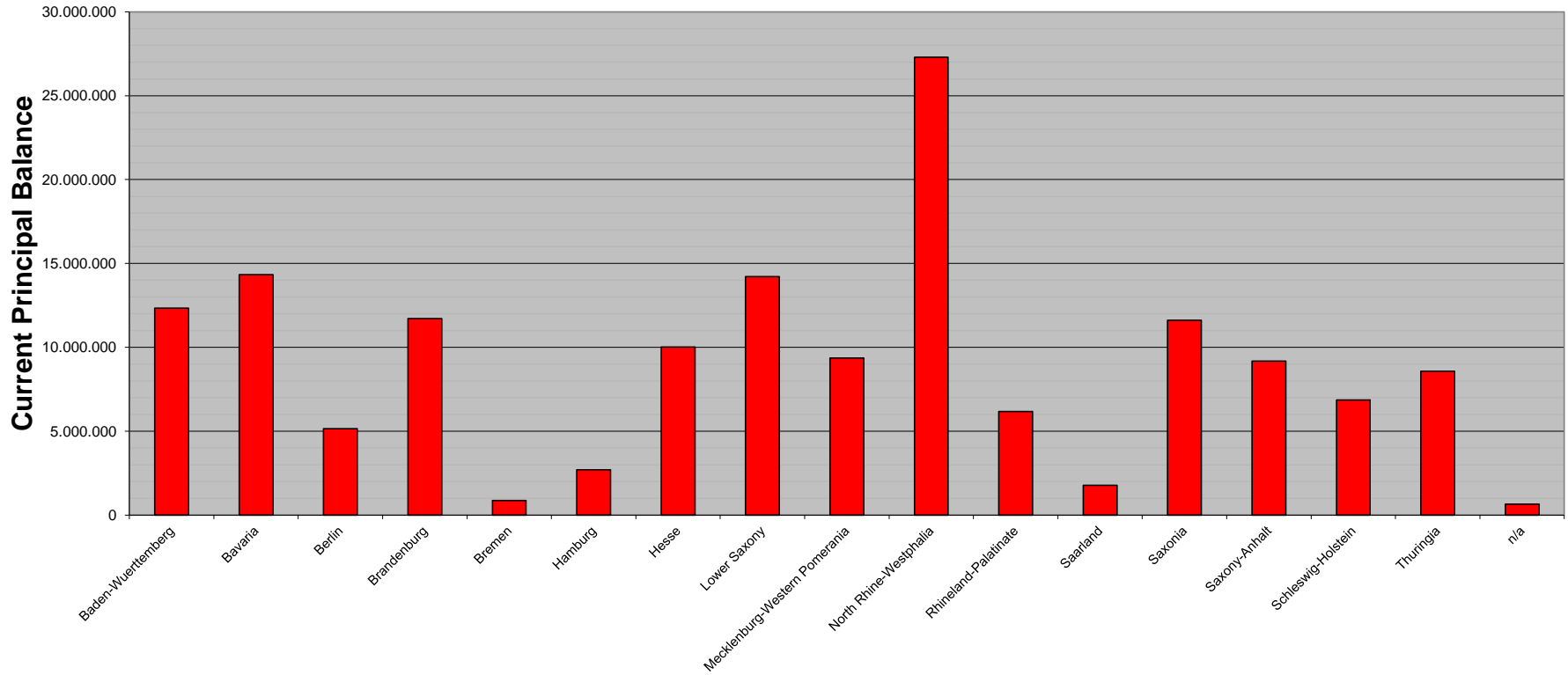
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	12.339.478,88	8,07%	1.490	7,29%
Bavaria	14.332.305,75	9,38%	1.767	8,65%
Berlin	5.156.970,63	3,37%	742	3,63%
Brandenburg	11.709.396,64	7,66%	1.650	8,07%
Bremen	868.407,96	0,57%	107	0,52%
Hamburg	2.695.574,15	1,76%	334	1,63%
Hesse	10.013.894,50	6,55%	1.259	6,16%
Lower Saxony	14.209.852,69	9,30%	1.909	9,34%
Mecklenburg-Western	9.370.993,26	6,13%	1.270	6,21%
North Rhine-Westphal	27.300.765,42	17,86%	3.759	18,39%
Rhineland-Palatinate	6.167.676,32	4,04%	795	3,89%
Saarland	1.779.462,88	1,16%	222	1,09%
Saxonia	11.617.920,10	7,60%	1.668	8,16%
Saxony-Anhalt	9.183.302,20	6,01%	1.318	6,45%
Schleswig-Holstein	6.861.900,55	4,49%	946	4,63%
Thuringia	8.575.940,74	5,61%	1.130	5,53%
n/a	643.146,71	0,42%	71	0,35%
Total	152.826.989,38	100,00%	20.437	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	73.831.866,36	48,31%	8.905	43,57%
Used Vehicle	78.995.123,02	51,69%	11.532	56,43%
Total	152.826.989,38	100,00%	20.437	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	146.648.354,69	95,96%	19.352	94,69%
Leisure	4.190.969,71	2,74%	439	2,15%
Motorbike	1.987.664,98	1,30%	646	3,16%
Total	152.826.989,38	100,00%	20.437	100,00%

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

12. Insurances



Reporting Date	07.03.2019	
Payment Date	12.03.2019	
Period No	65	
Monthly Period	Mrz 2019	
Interest Period	from 12.02.2019	to 12.03.2019 = 28 days
Collection Period	from 01.02.2019	to 28.02.2019

<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	90.982.285,79	59,53%	11.372	55,64%
Yes	61.844.703,59	40,47%	9.065	44,36%
Total	152.826.989,38	100,00%	20.437	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	113.964.829,17	74,57%	15.540	76,04%
Yes	38.862.160,21	25,43%	4.897	23,96%
Total	152.826.989,38	100,00%	20.437	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	140.108.087,95	91,68%	18.696	91,48%
Yes	12.718.901,43	8,32%	1.741	8,52%
Total	152.826.989,38	100,00%	20.437	100,00%

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

13. Type of Contract



Reporting Date			07.03.2019			
Payment Date			12.03.2019			
Period No			65			
Monthly Period			Mrz 2019			
Interest Period	from	12.02.2019	to	12.03.2019	=	28 days
Collection Period	from	01.02.2019	to	28.02.2019		

<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	93.070.616,88	60,90%	15.741	77,02%
Yes	59.756.372,50	39,10%	4.696	22,98%
- of which balloon rates	45.233.238,26	29,60%		
- of which regular installments	14.523.134,24	9,50%		
Total	152.826.989,38	100,00%	20.437	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	1.949.173,01	4,31%	189	4,02%
39:51	17.592.905,74	38,89%	1.779	37,88%
52:64	25.428.845,99	56,22%	2.718	57,88%
65:72	132.961,83	0,29%	6	0,13%
73:	129.351,69	0,29%	4	0,09%
Total	45.233.238,26	100,00%	4.696	100,00%

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	23.659.015,89	52,30%	2.479	52,79%
13:25	19.184.628,38	42,41%	1.983	42,23%
26:38	2.389.593,99	5,28%	234	4,98%
Total	45.233.238,26	100,00%	4.696	100,00%

SC Germany Vehicles 2013-1
Monthly Investor Report

14. Payment Methods



Reporting Date		07.03.2019			
Payment Date		12.03.2019			
Period No		65			
Monthly Period		Mrz 2019			
Interest Period	from	12.02.2019	to	12.03.2019	= 28 days
Collection Period	from	01.02.2019	to	28.02.2019	

<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	146.377.711,54	95,78%	19.636	96,08%
Other	6.449.277,84	4,22%	801	3,92%
Total	152.826.989,38	100,00%	20.437	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	81.910.533,12	53,60%	10.920	53,43%
1st of month	70.916.456,26	46,40%	9.517	46,57%
Total	152.826.989,38	100,00%	20.437	100,00%

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

15. Downpayment



Reporting Date	07.03.2019	
Payment Date	12.03.2019	
Period No	65	
Monthly Period	Mrz 2019	
Interest Period	from 12.02.2019	to 12.03.2019 = 28 days
Collection Period	from 01.02.2019	to 28.02.2019

<i>Downpayment (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	50.439.283,76	33,00%	6.604	32,31%	0,00%
0: 999	1.491.000,61	0,98%	352	1,72%	5,01%
1000: 1999	5.929.479,19	3,88%	1.320	6,46%	10,29%
2000: 2999	10.234.379,02	6,70%	1.952	9,55%	14,42%
3000: 3999	12.169.386,43	7,96%	1.986	9,72%	17,00%
4000: 4999	11.498.429,80	7,52%	1.604	7,85%	18,79%
5000: 5999	14.617.593,07	9,56%	1.858	9,09%	20,54%
6000: 6999	8.580.075,48	5,61%	991	4,85%	23,23%
7000: 7999	6.431.358,18	4,21%	688	3,37%	25,09%
8000: 8999	4.982.275,76	3,26%	559	2,74%	27,64%
9000: 9999	3.012.776,52	1,97%	305	1,49%	28,61%
10000:10999	7.797.777,48	5,10%	819	4,01%	30,45%
11000:11999	1.916.609,65	1,25%	191	0,93%	31,23%
12000:12999	1.824.104,67	1,19%	189	0,92%	34,25%
13000:13999	1.485.154,21	0,97%	135	0,66%	34,78%
14000:14999	1.075.862,98	0,70%	111	0,54%	38,20%
15000:15000	2.159.995,98	1,41%	201	0,98%	37,02%
15001:	7.181.446,59	4,70%	572	2,80%	42,23%
Total	152.826.989,38	100,00%	20.437	100,00%	17,35%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	3.919,59 €	5.790,84 €
Average Purchase Price	22.596,38 €	24.327,44 €
Minimum Downpayment		100,00 €
Maximum Downpayment		118.000,00 €
Downpayment in %	17,35%	23,80%

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

16. Effective Interest Rate



Reporting Date	07.03.2019	
Payment Date	12.03.2019	
Period No	65	
Monthly Period	Mrz 2019	
Interest Period	from 12.02.2019	to 12.03.2019 = 28 days
Collection Period	from 01.02.2019	to 28.02.2019

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	835.809,79	0,55%	84	0,41%
2: 2	2.179.383,80	1,43%	294	1,44%
3: 3	59.548.532,15	38,96%	6.322	30,93%
4: 4	55.427.568,97	36,27%	7.344	35,93%
5: 5	21.998.950,79	14,39%	3.835	18,76%
6: 6	9.162.253,36	6,00%	1.686	8,25%
7: 7	2.427.013,47	1,59%	552	2,70%
8: 8	781.101,68	0,51%	191	0,93%
9: 9	374.849,43	0,25%	111	0,54%
10:10	86.304,80	0,06%	16	0,08%
11:11	5.221,14	0,00%	2	0,01%
Total	152.826.989,38	100,00%	20.437	100,00%

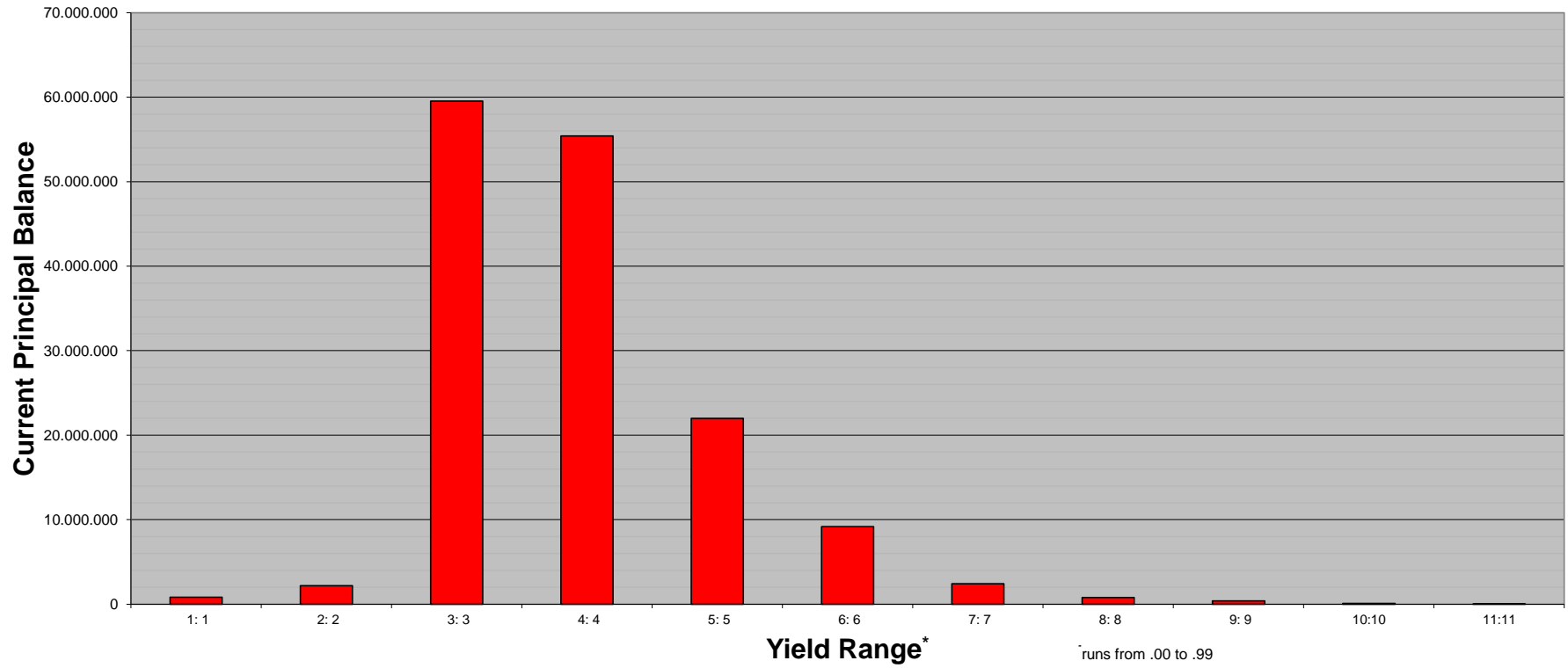
Statistics	in %
WA Interest	4,76%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date	07.03.2019	
Payment Date	12.03.2019	
Period No	65	
Monthly Period	Mrz 2019	
Interest Period	from 12.02.2019	to 12.03.2019 = 28 days
Collection Period	from 01.02.2019	to 28.02.2019



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

17. Seasoning



Reporting Date	07.03.2019	
Payment Date	12.03.2019	
Period No	65	
Monthly Period	Mrz 2019	
Interest Period	from 12.02.2019	to 12.03.2019 = 28 days
Collection Period	from 01.02.2019	to 28.02.2019

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
30:32	4.423.639,93	2,89%	443	2,17%
33:35	18.683.146,40	12,23%	1.934	9,46%
36:38	20.271.065,07	13,26%	2.183	10,68%
39:41	22.811.531,87	14,93%	2.443	11,95%
42:44	21.032.923,47	13,76%	2.493	12,20%
45:47	17.728.095,07	11,60%	2.385	11,67%
48:50	10.070.690,81	6,59%	1.290	6,31%
51:53	5.019.610,05	3,28%	666	3,26%
54:56	5.394.083,74	3,53%	797	3,90%
57:59	5.007.926,54	3,28%	830	4,06%
60:62	3.119.402,11	2,04%	581	2,84%
63:65	3.032.197,63	1,98%	503	2,46%
66:68	3.223.303,86	2,11%	636	3,11%
69:71	3.941.127,35	2,58%	803	3,93%
72:74	2.235.004,66	1,46%	463	2,27%
75:77	1.639.816,44	1,07%	324	1,59%
78:80	1.505.828,12	0,99%	340	1,66%
81:	3.687.596,26	2,41%	1.323	6,47%
Total	152.826.989,38	100,00%	20.437	100,00%

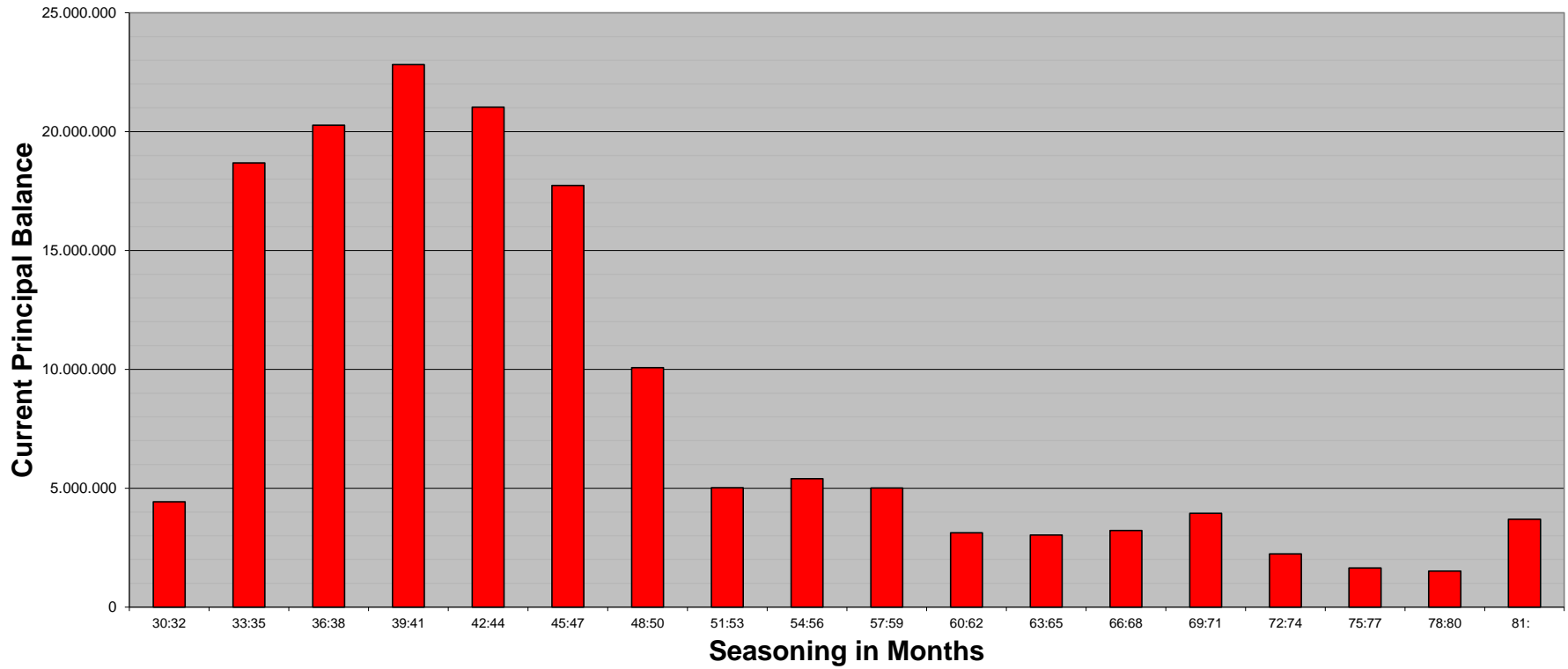
Statistics

WA Seasoning	46,44
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Reporting Date	07.03.2019	
Payment Date	12.03.2019	
Period No	65	
Monthly Period	Mrz 2019	
Interest Period	from 12.02.2019	to 12.03.2019 = 28 days
Collection Period	from 01.02.2019	to 28.02.2019



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18. Remaining Term



Reporting Date			07.03.2019			
Payment Date			12.03.2019			
Period No			65			
Monthly Period			Mrz 2019			
Interest Period	from	12.02.2019	to	12.03.2019	=	28 days
Collection Period	from	01.02.2019	to	28.02.2019		

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	17.866.905,73	11,69%	4.968	24,31%
7:13	26.282.057,76	17,20%	4.279	20,94%
14:20	29.083.231,45	19,03%	3.759	18,39%
21:27	27.730.657,80	18,15%	2.960	14,48%
28:34	13.643.559,55	8,93%	1.530	7,49%
35:41	11.283.406,51	7,38%	1.045	5,11%
42:48	7.929.004,79	5,19%	649	3,18%
49:55	10.481.360,03	6,86%	733	3,59%
56:62	6.878.283,41	4,50%	414	2,03%
63:69	1.648.522,35	1,08%	100	0,49%
Total	152.826.989,38	100,00%	20.437	100,00%

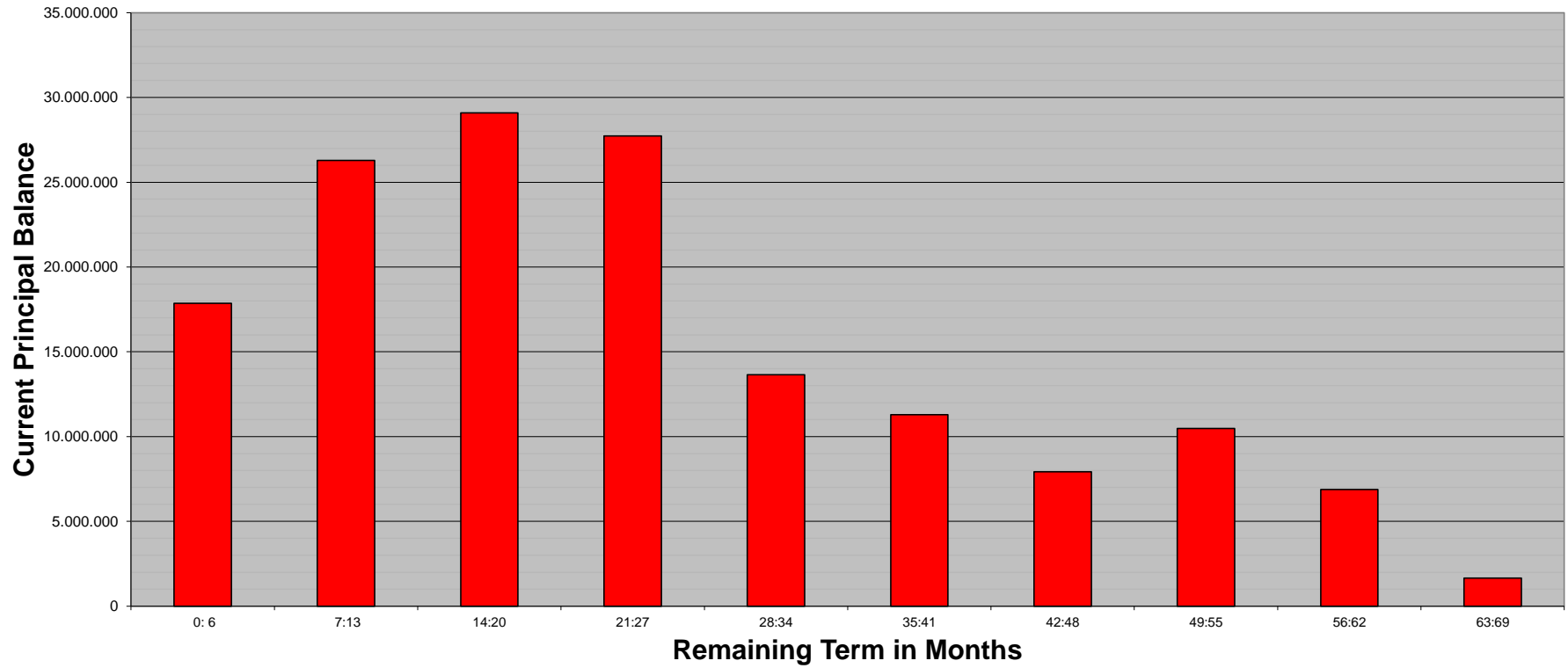
Statistics

WA Remaining Term	24,44
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date			07.03.2019			
Payment Date			12.03.2019			
Period No			65			
Monthly Period			Mrz 2019			
Interest Period	from	12.02.2019	to	12.03.2019	=	28 days
Collection Period	from	01.02.2019	to	28.02.2019		



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

19. Original Term



Reporting Date			07.03.2019		
Payment Date			12.03.2019		
Period No			65		
Monthly Period			Mrz 2019		
Interest Period	from	12.02.2019	to	12.03.2019	= 28 days
Collection Period	from	01.02.2019	to	28.02.2019	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
13:25	213,63	0,00%	1	0,00%
26:38	2.433.668,66	1,59%	740	3,62%
39:51	27.295.268,84	17,86%	4.278	20,93%
52:64	53.523.966,45	35,02%	6.283	30,74%
65:77	16.696.599,71	10,93%	2.823	13,81%
78:	52.877.272,09	34,60%	6.312	30,89%
Total	152.826.989,38	100,00%	20.437	100,00%

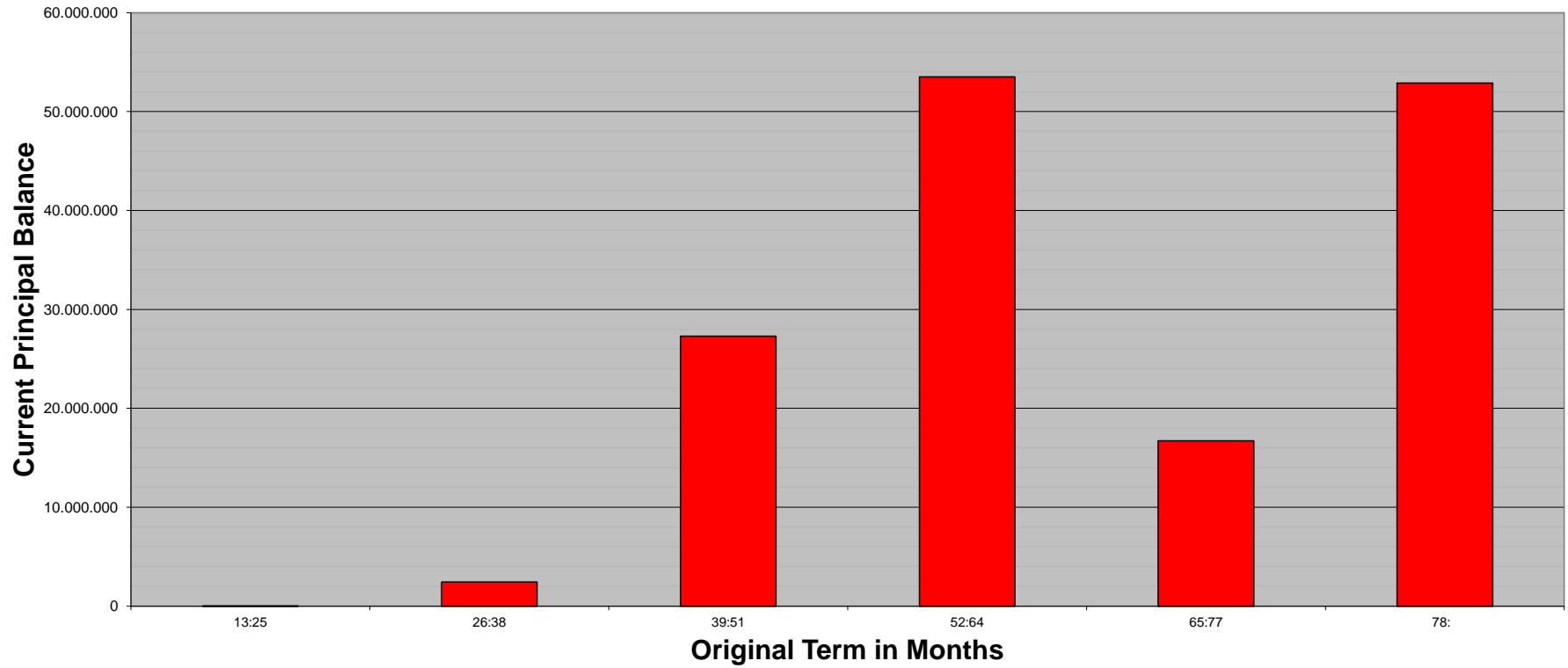
Statistics

WA Original Term	70,88
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date	07.03.2019	
Payment Date	12.03.2019	
Period No	65	
Monthly Period	Mrz 2019	
Interest Period	from 12.02.2019	to 12.03.2019 = 28 days
Collection Period	from 01.02.2019	to 28.02.2019



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20. Manufacturer Brands



Reporting Date	07.03.2019				
Payment Date	12.03.2019				
Period No	65				
Monthly Period	Mrz 2019				
Interest Period	from	12.02.2019	to	12.03.2019	
Collection Period	from	01.02.2019	to	28.02.2019	
				=	28 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	15.469.626,21	10,12%	2.022	9,89%
2	13.360.294,37	8,74%	1.442	7,06%
3	12.661.442,14	8,28%	1.984	9,71%
4	11.082.130,63	7,25%	1.184	5,79%
5	8.339.547,10	5,46%	1.343	6,57%
6	8.212.886,80	5,37%	711	3,48%
7	7.742.292,85	5,07%	1.009	4,94%
8	7.273.330,99	4,76%	1.212	5,93%
9	7.099.311,06	4,65%	1.224	5,99%
10	6.467.680,29	4,23%	716	3,50%
11	6.457.873,31	4,23%	848	4,15%
12	6.444.262,70	4,22%	621	3,04%
13	5.886.478,29	3,85%	788	3,86%
14	4.870.045,60	3,19%	482	2,36%
15	3.908.206,77	2,56%	665	3,25%
	125.275.409,11	81,97%	16.251	79,52%

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	07.03.2019	
Payment Date	12.03.2019	
Period No	65	
Monthly Period	Mrz 2019	
Interest Period	from 12.02.2019	to 12.03.2019 = 28 days
Collection Period	from 01.02.2019	to 28.02.2019

Priority of Payments

Available Distribution Amount		17.691.189,65 €
Senior Expenses	-	4.869,50 €
Interest Notes Class A	-	115.038,00 €
Interest Notes Class B	-	152.551,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	55,62 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	10.013.157,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	23.422,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	382.096,53 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 4.869,50 €		
Interest accrued for the Period	- 267.589,00 €	- 115.038,00 €	- 152.551,00 €
Cumulative Interest accrued	- 53.370.534,00 €	- 42.659.127,00 €	- 10.711.407,00 €
Interest Payments	- 267.589,00 €	- 115.038,00 €	- 152.551,00 €
Cumulative Interest Payments	- 53.370.534,00 €	- 42.659.127,00 €	- 10.711.407,00 €
Interest accrued on Subordinated Loan for the	- 23.422,00 €		
Cumulative Interest accrued on Subordinated I-	- 1.644.559,00 €		
Interest Payments on Subordinated Loan	- 23.422,00 €		
Cumulative Interest Payments on Subordinate-	- 1.644.559,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Vehicles 2013-1 Monthly Investor Report

22. Retention



Reporting Date	07.03.2019	
Payment Date	12.03.2019	
Period No	65	
Monthly Period	12.03.2019	
Interest Period	from 12.02.2019	to 12.03.2019 = 28 days
Collection Period	from 01.02.2019	to 28.02.2019

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:	162.840.140,96 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	152.826.989,38 €
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:	47,29%
Net Economic Interest Ratio as of the end of the Monthly Period:	50,38%

**SC Germany Vehicles 2013-1
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23. Counterparties



Reporting Date	07.03.2019				
Payment Date	12.03.2019				
Period No	65				
Monthly Period	Mrz 2019				
Interest Period	from	12.02.2019	to	12.03.2019	= 28 days
Collection Period	from	01.02.2019	to	28.02.2019	

Calculation Agent, Cash Administrator:

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

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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
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Transaction Security Trustee:

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Phone: +49 (0)69 9288 49512

Wilmington Trust SP Services (Frankfurt) GmbH
Steinweg 3-5
60313 Frankfurt am Main
Germany

Data Trustee:

[eMail: Preeti.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 28.02.2019, data source: Bloomberg

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

24. Issuer Information



Reporting Date			07.03.2019		
Payment Date			12.03.2019		
Period No			65		
Monthly Period			Mrz 2019		
Interest Period	from	12.02.2019	to	12.03.2019	= 28 days
Collection Period	from	01.02.2019	to	28.02.2019	

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

25. Santander Consumer Bank



Reporting Date	07.03.2019				
Payment Date	12.03.2019				
Period No	65				
Monthly Period	Mrz 2019				
Interest Period	from	12.02.2019	to	12.03.2019	= 28 days
Collection Period	from	01.02.2019	to	28.02.2019	

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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 28.02.2019, data source: Bloomberg

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

26. Glossary



Reporting Date			07.03.2019		
Payment Date			12.03.2019		
Period No			65		
Monthly Period			Mrz 2019		
Interest Period	from	12.02.2019	to	12.03.2019	= 28 days
Collection Period	from	01.02.2019	to	28.02.2019	

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