

SC Germany Vehicles 2013-1 Monthly Investor Report



SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	39				
Monthly Period	Jan 2017				
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

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

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

1. Portfolio Information



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period from	12.12.2016	to 12.01.2017 = 31 days
Collection Period from	01.12.2016	to 31.12.2016

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	61.446	643.228.798,04 €	672.191.100,20 €
Scheduled Principal Payments		19.466.556,83 €	
Prepayment Principal		7.574.810,62 €	
Others		376.789,36 €	
Total Principal Collections		27.418.156,81 €	28.733.045,01 €
Total Interest Collections		3.115.148,90 €	3.320.407,29 €
Defaults		470.326,47 €	229.257,15 €
Replenishment		- €	- €
End of Period	59.482	615.340.314,76 €	643.228.798,04 €
Purchase Shortfall Account		33,24 €	11,96 €
Total Assets (End of Period)		615.340.348,00 €	643.228.810,00 €
Current Prepayment Rate (annualised)		13,3%	

SC Germany Vehicles 2013-1 Monthly Investor Report

2. Reserve Accounts



Reporting Date	09.01.2017				
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Monthly Period	Jan 2017				
Interest Period from	12.12.2016	to	12.01.2017	=	31 days
Collection Period from	01.12.2016	to	31.12.2016		

Note Balance

Beginning of Period	643.228.810,00 €
End of Period	615.340.348,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,09%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,14%	7.000.000,00 €	
Required Reserve Fund	1,14%	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	

SC Germany Vehicles 2013-1 Monthly Investor Report

3. Delinquency Data



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Collection Period	from	01.12.2016	to	31.12.2016	

Note Balance

Beginning of Period	643.228.810,00 €
End of Period	615.340.348,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,73%			
1- 30 days past due period before previous period		4.611.297,70 €	384.939,19 €	437
1- 30 days past due previous period		4.959.666,90 €	460.695,49 €	457
1- 30 days past due current period	0,70%	4.497.563,43 €	423.926,24 €	422
3-MRA* 31- 60 days past due	0,30%			
31- 60 days past due period before previous period		1.854.468,67 €	168.942,10 €	153
31- 60 days past due previous period		1.909.429,96 €	181.079,48 €	176
31- 60 days past due current period	0,32%	2.032.465,35 €	223.534,35 €	173
3-MRA* 61-90 days past due	0,16%			
61- 90 days past due period before previous period		1.053.534,50 €	172.000,48 €	98
61- 90 days past due previous period		1.109.647,27 €	129.900,15 €	79
61- 90 days past due current period	0,14%	914.125,27 €	119.631,60 €	83
3-MRA* 91-120 days past due	0,08%			
91- 120 days past due period before previous period		527.616,14 €	63.689,47 €	39
91- 120 days past due previous period		464.416,42 €	79.725,47 €	43
91- 120 days past due current period	0,08%	515.701,99 €	78.381,60 €	37
3-MRA* 121-150 days past due	0,04%			
121- 150 days past due period before previous period		218.891,93 €	52.278,35 €	21
121- 150 days past due previous period		318.692,67 €	41.178,41 €	24
121- 150 days past due current period	0,05%	327.748,07 €	41.330,26 €	26
3-MRA* 151-180 days past due	0,08%			
151- 180 days past due period before previous period		357.976,43 €	129.104,03 €	24
151- 180 days past due previous period		599.313,57 €	181.783,90 €	43
151- 180 days past due current period	0,08%	529.513,75 €	171.488,83 €	39

* 3-MRA stands for three months rolling average

SC Germany Vehicles 2013-1 Monthly Investor Report

4. Default Data



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Note Balance

Beginning of Period	643.228.810,00 €
End of Period	615.340.348,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	470.326,47 €	
Current Period Recoveries	84.423,08 €	
Current Period Net Default	385.903,39 €	
New Number of Defaulted Contracts		59

Cumulative Default

Cumulative Gross Default	13.061.884,84 €	
Cumulative Recoveries	2.365.509,03 €	
Cumulative Net Default	10.696.375,81 €	
Total Number of Defaulted Contracts		1.332

3-MRA* /
current ratio

Ratio

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

0,48%

Annualised Loss Ratio period before previous period	0,34%
Annualised Loss Ratio previous period	0,35%
Annualised Loss Ratio current period	0,75%

Principal Deficiency

		Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
PDL Trigger	2.500.000,00 €	

Repurchased Assets

Current Repurchased Asset Amount through breach of warranty or voluntary buyback	- €
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	- €

* 3-MRA stands for three months rolling average

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

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%	-	-	no
Average Yield (applicable for Replenishment Portfolio)	4,50%	-	-	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	45,00%	-	no
Remaining Term (applicable for Total Portfolio)	-	55,00	-	no
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%	-	no
Purchase Shortfall Event				no
Period before previous period			-	
Previous period			-	
Current period			-	
Principal Deficiency Event			-	no
Total Sold Receivables			1.645.278.869,84 €	

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

6. Outstanding Notes



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Collection Period from	01.12.2016	to	31.12.2016

1. Note Balance

	All notes	Class A	Class B
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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)*		A(sf) / A(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	643.228.810,00 €	573.228.810,00 €	70.000.000,00 €
Available Distribution Amount	37.617.740,75 €		
Replenishment	0,00 €		
Amortisation	27.888.462,00 €		
Redemption per Class	27.888.462,00 €	27.888.462,00 €	0,00 €
Redemption per Note		4.426,74 €	0,00 €
Class Principal Outstanding Balance End of Period	615.340.348,00 €	545.340.348,00 €	70.000.000,00 €
Current Tranching		88,6%	11,4%
Current Pool Factor		0,87	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
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Interest Rate Basis: Fixed		1,593%	2,802%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		90.988,70 €	100.000,00 €
> Principal Repayment per Note		4.426,74 €	0,00 €
Principal Outstanding per Note End of Period		86.561,96 €	100.000,00 €
> Interest accrued for the period		786.303,00 €	168.896,00 €
Interest Payment		786.303,00 €	168.896,00 €
Interest Payment per Note		124,81 €	241,28 €

3. Credit Enhancements

	Class A	Class B
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Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	15,77%	4,39%
Current CE (excl. Excess Spread)	12,51%	1,14%

* Last rating action as of 23.10.2013

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

7. Original Principal Balance



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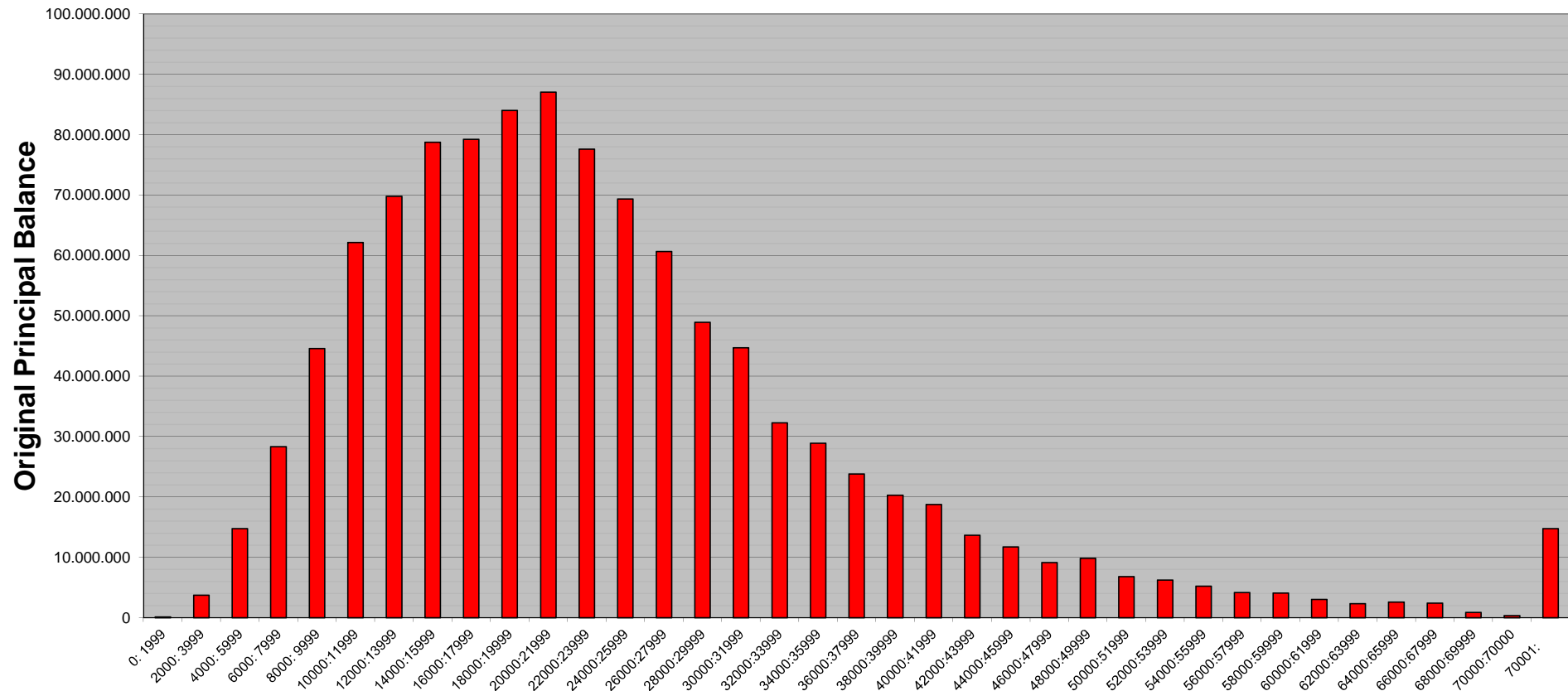
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	149.619,68	0,01%	91	0,15%
2000: 3999	3.750.258,06	0,35%	1.166	1,96%
4000: 5999	14.755.210,08	1,37%	2.915	4,90%
6000: 7999	28.322.505,92	2,63%	4.029	6,77%
8000: 9999	44.561.374,26	4,14%	4.939	8,30%
10000:11999	62.169.840,08	5,78%	5.686	9,56%
12000:13999	69.812.599,53	6,49%	5.373	9,03%
14000:15999	78.772.043,74	7,33%	5.254	8,83%
16000:17999	79.255.350,65	7,37%	4.665	7,84%
18000:19999	84.006.940,47	7,81%	4.422	7,43%
20000:21999	87.058.248,67	8,10%	4.157	6,99%
22000:23999	77.603.373,08	7,22%	3.379	5,68%
24000:25999	69.346.788,70	6,45%	2.778	4,67%
26000:27999	60.667.672,00	5,64%	2.251	3,78%
28000:29999	48.942.456,06	4,55%	1.691	2,84%
30000:31999	44.698.664,49	4,16%	1.445	2,43%
32000:33999	32.274.158,54	3,00%	979	1,65%
34000:35999	28.896.622,81	2,69%	827	1,39%
36000:37999	23.824.925,43	2,22%	645	1,08%
38000:39999	20.296.884,49	1,89%	521	0,88%
40000:41999	18.756.089,57	1,74%	459	0,77%
42000:43999	13.657.005,09	1,27%	318	0,53%
44000:45999	11.733.720,14	1,09%	261	0,44%
46000:47999	9.148.225,16	0,85%	195	0,33%
48000:49999	9.846.070,33	0,92%	201	0,34%
50000:51999	6.797.639,62	0,63%	134	0,23%
52000:53999	6.249.444,46	0,58%	118	0,20%
54000:55999	5.215.737,27	0,49%	95	0,16%
56000:57999	4.162.592,04	0,39%	73	0,12%
58000:59999	4.077.477,38	0,38%	69	0,12%
60000:61999	3.034.507,97	0,28%	50	0,08%
62000:63999	2.331.844,68	0,22%	37	0,06%
64000:65999	2.597.812,84	0,24%	40	0,07%
66000:67999	2.408.220,61	0,22%	36	0,06%
68000:69999	897.374,05	0,08%	13	0,02%
70000:70000	350.000,00	0,03%	5	0,01%
70001:	14.767.281,15	1,37%	165	0,28%
Total	1.075.196.579,10	100,00%	59.482	100,00%

Statistics in EUR	
Average Amount	18.076,00

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

7.1 Original PB (Graph)

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Collection Period	from 01.12.2016	to 31.12.2016



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

8. Current Principal Balance



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Collection Period	from	01.12.2016	to	31.12.2016	

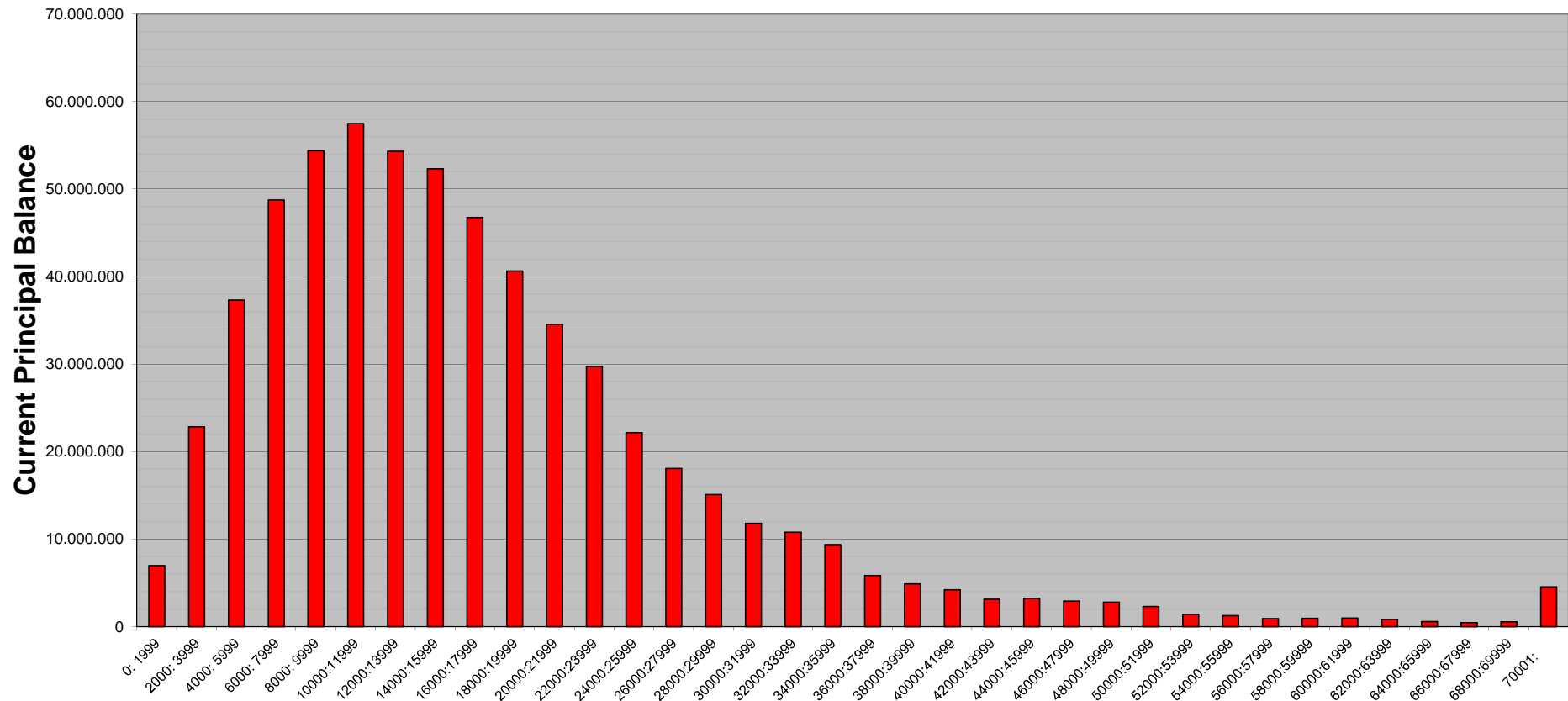
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.987.283,16	1,14%	6.638	11,16%
2000: 3999	22.841.340,46	3,71%	7.597	12,77%
4000: 5999	37.334.217,10	6,07%	7.482	12,58%
6000: 7999	48.766.847,40	7,93%	6.980	11,73%
8000: 9999	54.377.730,29	8,84%	6.065	10,20%
10000:11999	57.489.264,80	9,34%	5.247	8,82%
12000:13999	54.329.949,10	8,83%	4.190	7,04%
14000:15999	52.341.429,92	8,51%	3.497	5,88%
16000:17999	46.772.426,12	7,60%	2.758	4,64%
18000:19999	40.658.557,55	6,61%	2.145	3,61%
20000:21999	34.572.321,34	5,62%	1.649	2,77%
22000:23999	29.733.858,18	4,83%	1.295	2,18%
24000:25999	22.159.766,76	3,60%	889	1,49%
26000:27999	18.064.206,04	2,94%	670	1,13%
28000:29999	15.091.356,99	2,45%	521	0,88%
30000:31999	11.811.294,97	1,92%	381	0,64%
32000:33999	10.797.273,67	1,75%	327	0,55%
34000:35999	9.387.142,95	1,53%	269	0,45%
36000:37999	5.842.854,31	0,95%	158	0,27%
38000:39999	4.895.208,60	0,80%	126	0,21%
40000:41999	4.222.735,86	0,69%	103	0,17%
42000:43999	3.134.492,11	0,51%	73	0,12%
44000:45999	3.238.971,47	0,53%	72	0,12%
46000:47999	2.909.943,62	0,47%	62	0,10%
48000:49999	2.788.731,30	0,45%	57	0,10%
50000:51999	2.295.217,18	0,37%	45	0,08%
52000:53999	1.428.669,77	0,23%	27	0,05%
54000:55999	1.272.866,67	0,21%	23	0,04%
56000:57999	913.171,47	0,15%	16	0,03%
58000:59999	944.071,03	0,15%	16	0,03%
60000:61999	973.186,56	0,16%	16	0,03%
62000:63999	819.531,44	0,13%	13	0,02%
64000:65999	587.554,31	0,10%	9	0,02%
66000:67999	470.058,44	0,08%	7	0,01%
68000:69999	551.172,46	0,09%	8	0,01%
70001:	4.535.611,36	0,74%	51	0,09%
Total	615.340.314,76	100,00%	59.482	100,00%

Statistics	in EUR
Average Amount	10.344,98

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

8.1 Current PB (Graph)

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

9. Borrower Concentration



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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	136.983,04	0,0223%	1
2	133.021,07	0,0216%	1
3	130.341,45	0,0212%	1
4	128.033,71	0,0208%	1
5	126.738,52	0,0206%	1
6	119.239,77	0,0194%	1
7	115.646,05	0,0188%	1
8	115.006,32	0,0187%	1
9	111.048,47	0,0180%	1
10	107.095,58	0,0174%	2
11	104.791,80	0,0170%	3
12	103.785,14	0,0169%	1
13	103.668,11	0,0168%	1
14	99.750,12	0,0162%	2
15	98.225,95	0,0160%	1
16	97.799,81	0,0159%	1
17	95.002,18	0,0154%	3
18	94.732,07	0,0154%	1
19	93.312,15	0,0152%	6
20	92.645,67	0,0151%	1
21	90.849,44	0,0148%	1
22	90.605,37	0,0147%	2
23	89.217,39	0,0145%	1
24	88.815,14	0,0144%	1
25	88.410,06	0,0144%	4
	2.654.764,38	0,4314%	40

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

10. Geographical Distribution



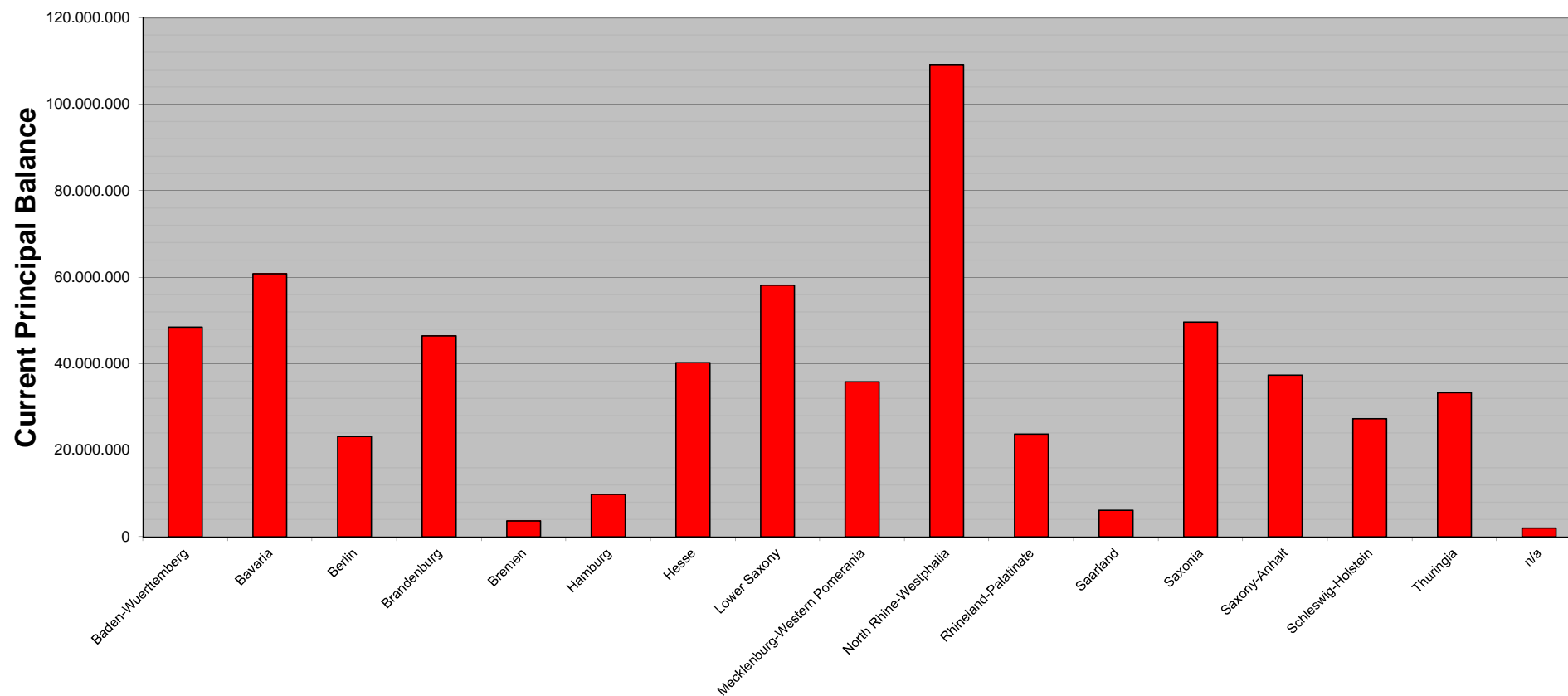
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	48.452.124,39	7,87%	4.449	7,48%
Bavaria	60.821.238,30	9,88%	5.571	9,37%
Berlin	23.170.745,42	3,77%	2.311	3,89%
Brandenburg	46.459.730,58	7,55%	4.655	7,83%
Bremen	3.694.499,77	0,60%	347	0,58%
Hamburg	9.813.249,88	1,59%	969	1,63%
Hesse	40.279.995,19	6,55%	3.784	6,36%
Lower Saxony	58.158.399,70	9,45%	5.554	9,34%
Mecklenburg-Western	35.846.834,20	5,83%	3.357	5,64%
North Rhine-Westphali	109.160.732,25	17,74%	10.606	17,83%
Rhineland-Palatinate	23.755.800,82	3,86%	2.301	3,87%
Saarland	6.101.056,36	0,99%	590	0,99%
Saxonia	49.619.086,74	8,06%	5.139	8,64%
Saxony-Anhalt	37.345.512,98	6,07%	3.755	6,31%
Schleswig-Holstein	27.298.453,44	4,44%	2.689	4,52%
Thuringia	33.330.557,09	5,42%	3.226	5,42%
n/a	2.032.297,65	0,33%	179	0,30%
Total	615.340.314,76	100,00%	59.482	100,00%

SC Germany Vehicles 2013-1
Monthly Investor Report

10.1 Geographical Distribution (Graph)

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

11. Object/Vehicle Type



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Collection Period	from 01.12.2016	to 31.12.2016

<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	281.935.685,52	45,82%	24.760	41,63%
Used Vehicle	333.404.629,24	54,18%	34.722	58,37%
Total	615.340.314,76	100,00%	59.482	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	591.059.790,90	96,05%	56.099	94,31%
Leisure	13.776.859,85	2,24%	974	1,64%
Motorbike	10.503.664,01	1,71%	2.409	4,05%
Total	615.340.314,76	100,00%	59.482	100,00%

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

12. Insurances



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

<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	377.562.421,82	61,36%	34.522	58,04%
Yes	237.777.892,94	38,64%	24.960	41,96%
Total	615.340.314,76	100,00%	59.482	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	477.179.277,43	77,55%	47.200	79,35%
Yes	138.161.037,33	22,45%	12.282	20,65%
Total	615.340.314,76	100,00%	59.482	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	568.634.226,04	92,41%	54.956	92,39%
Yes	46.706.088,72	7,59%	4.526	7,61%
Total	615.340.314,76	100,00%	59.482	100,00%

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

13. Type of Contract



Reporting Date			09.01.2017		
Payment Date			12.01.2017		
Period No			39		
Monthly Period			Jan 2017		
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

<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	374.469.057,48	60,86%	44.007	73,98%
Yes	240.871.257,28	39,14%	15.475	26,02%
- of which balloon rates	148.675.128,99	24,16%		
- of which regular installments	92.196.128,29	14,98%		
Total	615.340.314,76	100,00%	59.482	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>
0:12	144.175,21	0,10%	17	0,11%
13:25	3.663.306,05	2,46%	468	3,02%
26:38	20.318.902,86	13,67%	2.037	13,16%
39:51	54.848.551,49	36,89%	5.493	35,50%
52:64	69.331.173,63	46,63%	7.442	48,09%
65:72	238.959,25	0,16%	13	0,08%
73:	130.060,50	0,09%	5	0,03%
Total	148.675.128,99	100,00%	15.475	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	43.206.729,92	29,06%	4.660	30,11%
13:25	41.197.922,48	27,71%	4.300	27,79%
26:38	35.345.947,50	23,77%	3.579	23,13%
39:51	26.043.433,39	17,52%	2.655	17,16%
52:64	2.865.755,20	1,93%	280	1,81%
65:72	15.340,50	0,01%	1	0,01%
Total	148.675.128,99	100,00%	15.475	100,00%

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

14. Payment Methods



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

<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	599.996.264,92	97,51%	57.917	97,37%
Other	15.344.049,84	2,49%	1.565	2,63%
Total	615.340.314,76	100,00%	59.482	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	321.657.139,81	52,27%	31.255	52,55%
1st of month	293.683.174,95	47,73%	28.227	47,45%
Total	615.340.314,76	100,00%	59.482	100,00%

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

15. Downpayment



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

<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	192.151.850,01	31,23%	17.968	30,21%	0,00%
0: 999	6.369.442,28	1,04%	1.139	1,91%	5,94%
1000: 1999	25.297.814,68	4,11%	4.127	6,94%	11,48%
2000: 2999	43.949.475,76	7,14%	6.153	10,34%	15,61%
3000: 3999	51.657.295,49	8,39%	5.863	9,86%	17,60%
4000: 4999	47.875.706,28	7,78%	4.692	7,89%	19,58%
5000: 5999	58.370.261,39	9,49%	5.287	8,89%	21,52%
6000: 6999	32.320.882,82	5,25%	2.727	4,58%	24,21%
7000: 7999	25.065.273,85	4,07%	2.058	3,46%	26,28%
8000: 8999	19.792.201,04	3,22%	1.673	2,81%	28,95%
9000: 9999	11.747.040,99	1,91%	871	1,46%	29,54%
10000:10999	32.894.281,16	5,35%	2.458	4,13%	31,53%
11000:11999	8.290.244,11	1,35%	615	1,03%	33,83%
12000:12999	8.277.449,70	1,35%	639	1,07%	35,93%
13000:13999	5.501.487,11	0,89%	392	0,66%	37,39%
14000:14999	4.426.971,32	0,72%	349	0,59%	40,81%
15000:15000	9.024.447,69	1,47%	603	1,01%	38,80%
15001:	32.328.189,08	5,25%	1.868	3,14%	44,38%
Total	615.340.314,76	100,00%	59.482	100,00%	18,94%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.067,60 €	5.828,12 €
Average Purchase Price	21.472,27 €	23.076,95 €
Minimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,94%	25,26%

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

16. Customer Yield



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.201.555,27	0,36%	137	0,23%
2: 2	8.590.478,52	1,40%	706	1,19%
3: 3	187.413.647,55	30,46%	12.950	21,77%
4: 4	220.634.149,70	35,86%	19.960	33,56%
5: 5	126.953.458,58	20,63%	15.600	26,23%
6: 6	48.843.859,28	7,94%	6.584	11,07%
7: 7	13.826.890,27	2,25%	2.241	3,77%
8: 8	4.309.345,26	0,70%	801	1,35%
9: 9	2.273.152,81	0,37%	460	0,77%
10:10	252.252,90	0,04%	34	0,06%
11:11	41.524,62	0,01%	9	0,02%
Total	615.340.314,76	100,00%	59.482	100,00%

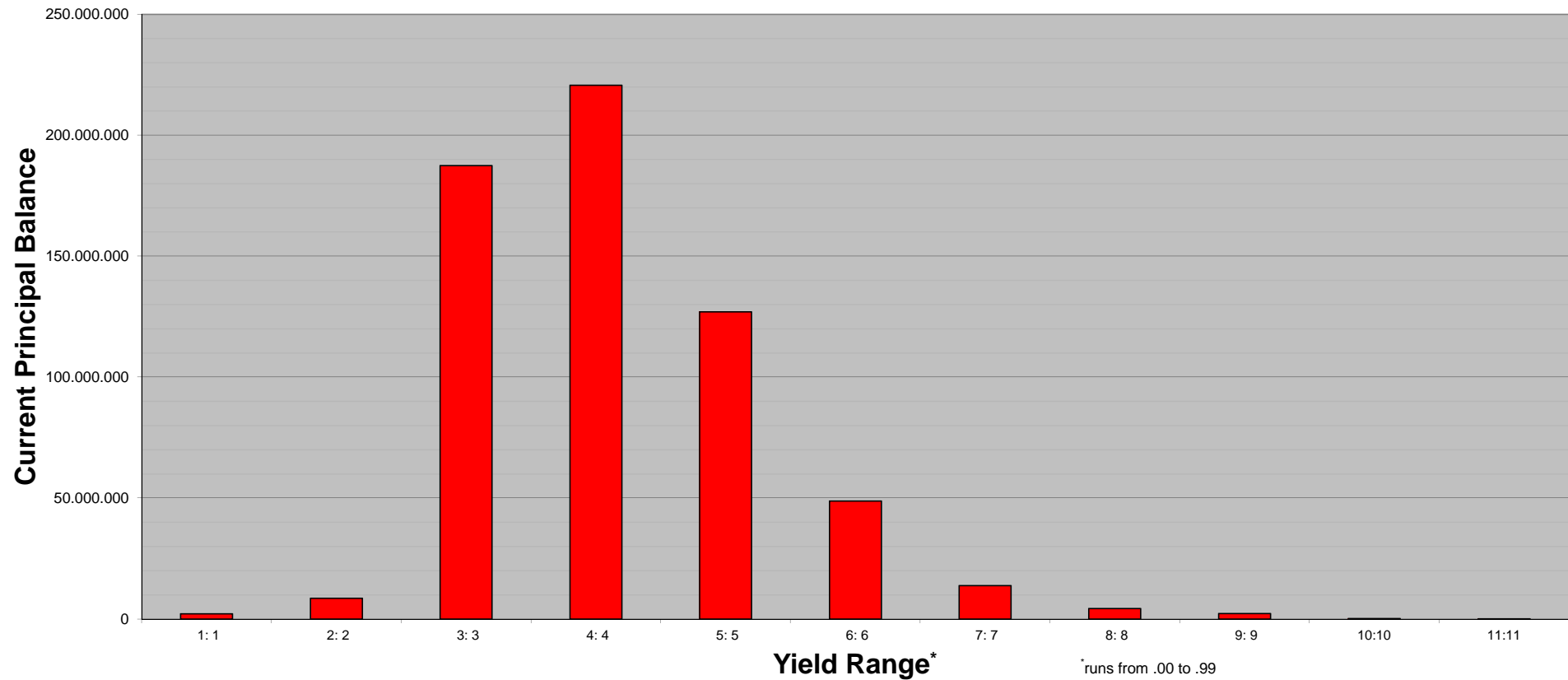
Statistics	in %
WA Interest	4,99%

* runs from .00 to .99

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

16.1 Customer Yield (Graph)

Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016



SC Germany Vehicles 2013-1
Monthly Investor Report

17. Seasoning



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
3: 5	2.716.533,17	0,44%	185	0,31%
6: 8	32.772.503,34	5,33%	2.100	3,53%
9:11	56.246.327,25	9,14%	3.884	6,53%
12:14	59.318.943,48	9,64%	4.203	7,07%
15:17	59.741.460,32	9,71%	4.569	7,68%
18:20	64.560.235,51	10,49%	5.194	8,73%
21:23	52.452.365,97	8,52%	4.518	7,60%
24:26	20.642.095,40	3,35%	1.784	3,00%
27:29	22.258.121,38	3,62%	2.146	3,61%
30:32	25.935.373,50	4,21%	2.612	4,39%
33:35	24.944.939,79	4,05%	2.699	4,54%
36:38	23.028.674,78	3,74%	2.457	4,13%
39:41	26.202.553,71	4,26%	2.858	4,80%
42:44	36.464.898,37	5,93%	4.134	6,95%
45:47	26.899.186,16	4,37%	3.433	5,77%
48:50	17.592.074,19	2,86%	2.195	3,69%
51:53	15.654.031,72	2,54%	2.175	3,66%
54:56	14.051.077,20	2,28%	2.180	3,66%
57:59	11.364.217,14	1,85%	1.900	3,19%
60:62	6.589.824,71	1,07%	1.194	2,01%
63:65	5.179.864,27	0,84%	847	1,42%
66:68	3.921.877,30	0,64%	756	1,27%
69:71	2.818.157,58	0,46%	623	1,05%
72:74	1.911.254,98	0,31%	389	0,65%
75:77	1.297.608,28	0,21%	270	0,45%
78:80	776.115,26	0,13%	177	0,30%
Total	615.340.314,76	100,00%	59.482	100,00%

Statistics

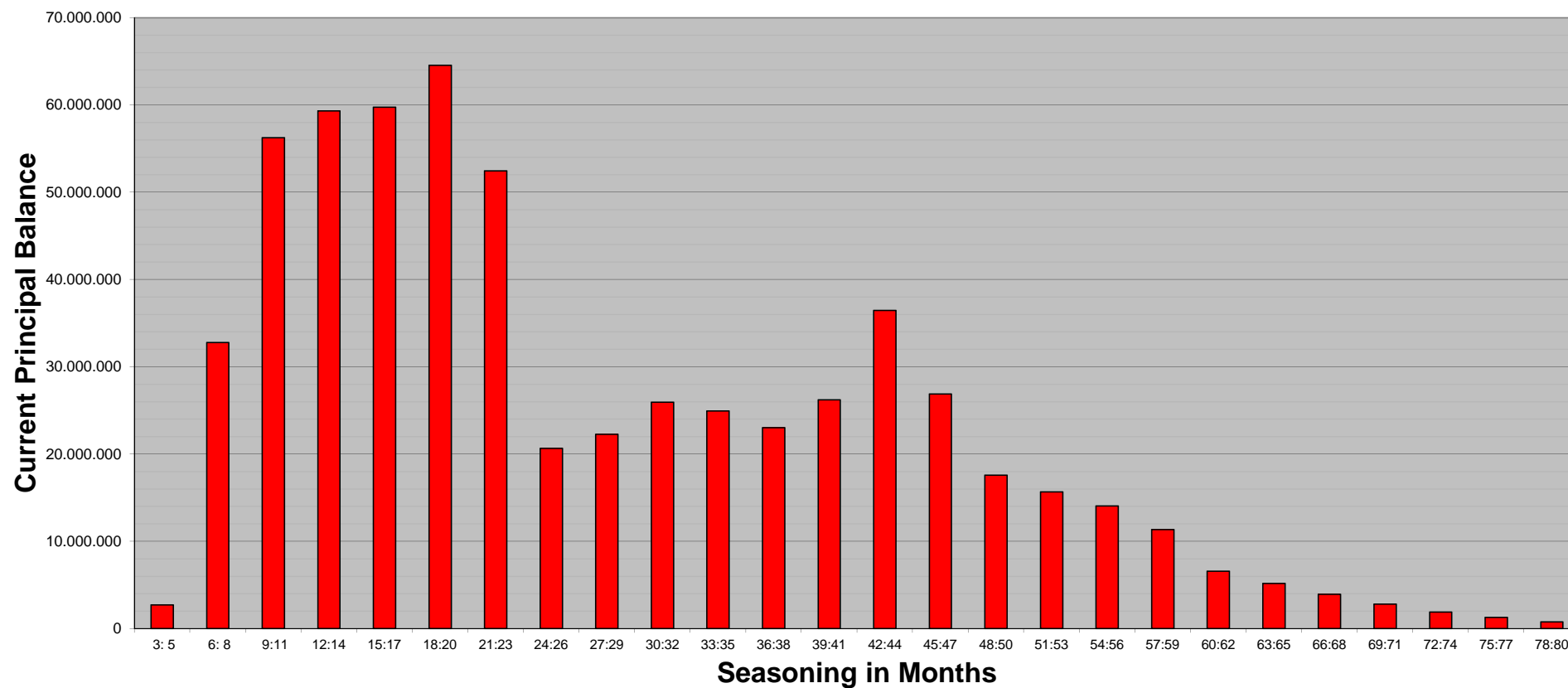
WA Seasoning	27,62
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016



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

18. Remaining Term



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	34.017.482,57	5,53%	8.338	14,02%
7:13	45.425.392,89	7,38%	7.532	12,66%
14:20	72.613.586,87	11,80%	9.092	15,29%
21:27	74.040.805,67	12,03%	7.702	12,95%
28:34	79.286.200,73	12,88%	6.920	11,63%
35:41	84.170.275,57	13,68%	6.143	10,33%
42:48	68.767.031,36	11,18%	4.643	7,81%
49:55	62.721.356,12	10,19%	3.970	6,67%
56:62	25.883.630,47	4,21%	1.647	2,77%
63:69	21.539.894,69	3,50%	1.230	2,07%
70:76	18.677.340,18	3,04%	976	1,64%
77:83	17.892.188,08	2,91%	833	1,40%
84:	10.305.129,56	1,67%	456	0,77%
Total	615.340.314,76	100,00%	59.482	100,00%

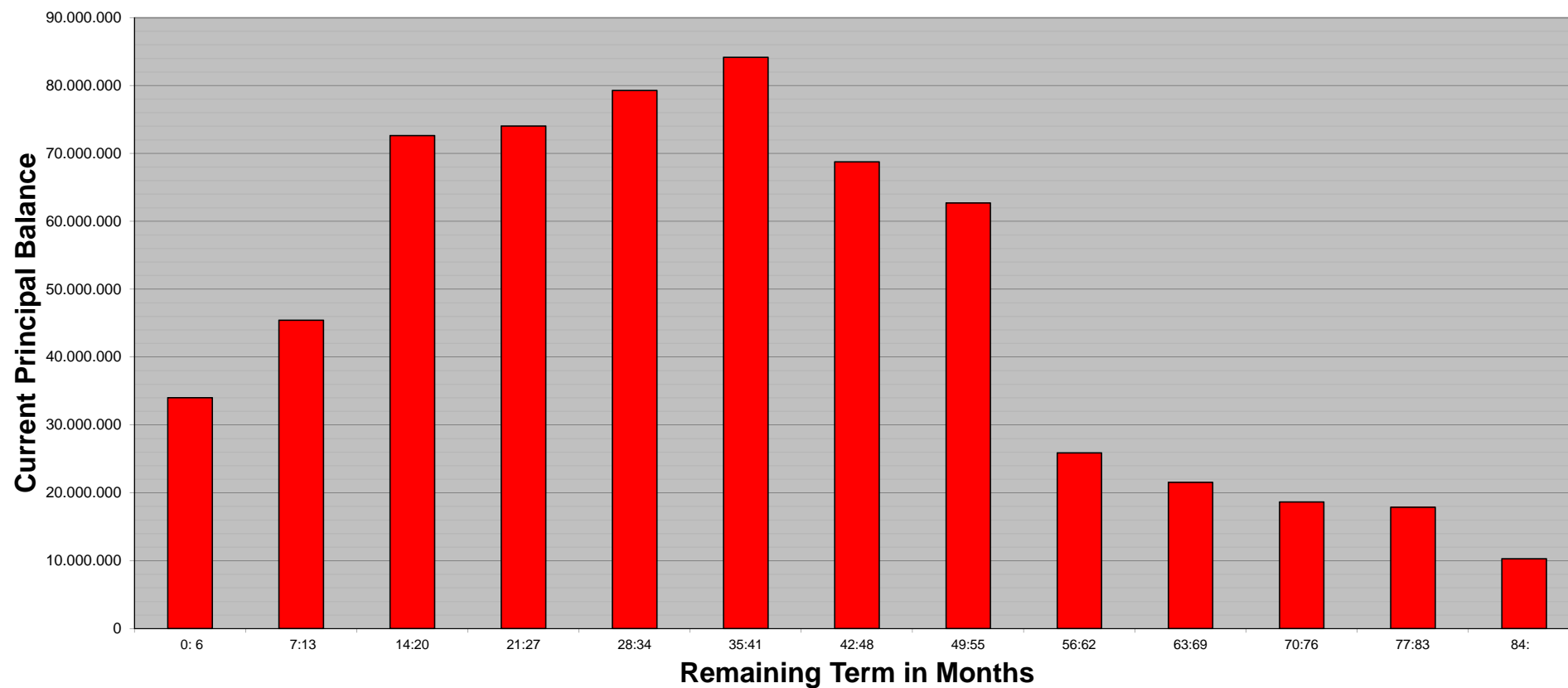
Statistics

WA Remaining Term	36,10
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016



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

19. Original Term



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

<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>
0:12	349.929,44	0,06%	116	0,20%
13:25	10.823.783,83	1,76%	2.353	3,96%
26:38	58.396.148,13	9,49%	7.560	12,71%
39:51	136.707.731,34	22,22%	13.275	22,32%
52:64	201.534.854,03	32,75%	18.275	30,72%
65:77	63.795.035,64	10,37%	7.115	11,96%
78:	143.732.832,35	23,36%	10.788	18,14%
Total	615.340.314,76	100,00%	59.482	100,00%

Statistics

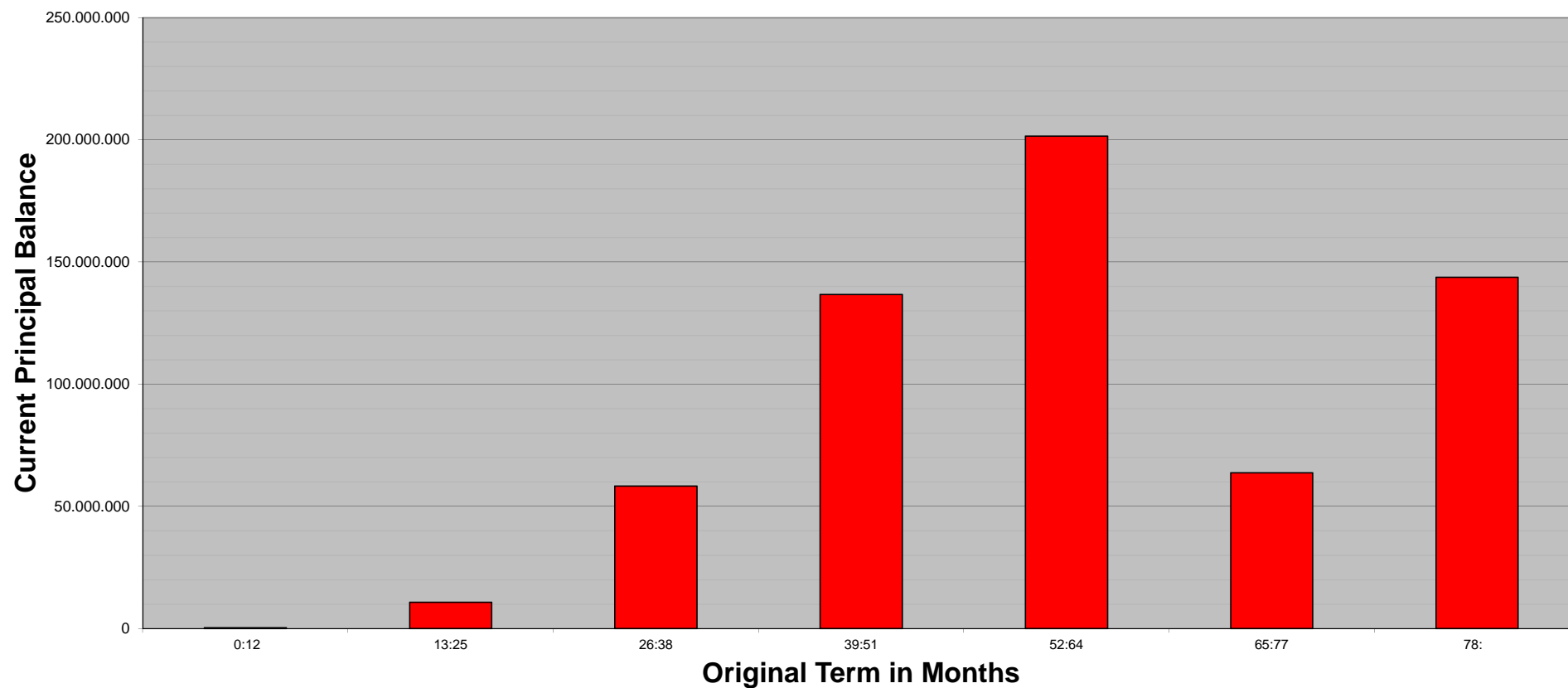
WA Original Term	63,72
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	39	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016



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

20. Manufacturer Brands



Reporting Date			09.01.2017		
Payment Date			12.01.2017		
Period No			39		
Monthly Period			Jan 2017		
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

<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	62.167.117,74	10,10%	6.081	10,22%
2	55.090.317,44	8,95%	4.195	7,05%
3	52.194.545,28	8,48%	5.708	9,60%
4	38.187.651,81	6,21%	3.134	5,27%
5	35.001.179,17	5,69%	3.998	6,72%
6	32.859.173,22	5,34%	2.242	3,77%
7	29.696.877,79	4,83%	3.618	6,08%
8	28.512.649,04	4,63%	2.669	4,49%
9	28.162.649,56	4,58%	1.986	3,34%
10	28.138.506,08	4,57%	3.273	5,50%
11	27.380.381,16	4,45%	1.957	3,29%
12	26.116.264,38	4,24%	2.217	3,73%
13	23.546.877,05	3,83%	2.234	3,76%
14	21.947.322,50	3,57%	2.241	3,77%
15	17.389.338,69	2,83%	2.024	3,40%
	506.390.850,91	82,29%	47.577	79,99%

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			09.01.2017		
Payment Date			12.01.2017		
Period No			39		
Monthly Period			Jan 2017		
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

Priority of Payments

Available Distribution Amount		37.617.740,75 €
Senior Expenses	-	- €
Interest Notes Class A	-	786.303,00 €
Interest Notes Class B	-	168.896,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	33,24 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	27.888.462,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	25.931,50 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	1.748.115,01 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 955.199,00 €	- 786.303,00 €	- 168.896,00 €
Cumulative Interest accrued	- 39.112.759,00 €	- 32.700.087,00 €	- 6.412.672,00 €
Interest Payments	- 955.199,00 €	- 786.303,00 €	- 168.896,00 €
Cumulative Interest Payments	- 39.112.759,00 €	- 32.700.087,00 €	- 6.412.672,00 €
Interest accrued on Subordinated Loan for the	- 25.931,50 €		
Cumulative Interest accrued on Subordinated L	- 984.560,50 €		
Interest Payments on Subordinated Loan	- 25.931,50 €		
Cumulative Interest Payments on Subordinate	- 984.560,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Vehicles 2013-1 Monthly Investor Report

22. Retention



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	39				
Monthly Period	12.01.2017				
Interest Period	from 12.12.2016	to	12.01.2017	=	31 days
Collection Period	from 01.12.2016	to	31.12.2016		

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:	643.228.798,04 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	615.340.314,76 €
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:	11,97%
Net Economic Interest Ratio as of the end of the Monthly Period:	12,51%

SC Germany Vehicles 2013-1 Monthly Investor Report

23. Issuer Information



Reporting Date		09.01.2017				
Payment Date		12.01.2017				
Period No		39				
Monthly Period		Jan 2017				
Interest Period	from	12.12.2016	to	12.01.2017	=	31 days
Collection Period	from	01.12.2016	to	31.12.2016		

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

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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SPV-Administrator:

Intertrust (Deutschland) GmbH

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SC Germany Vehicles 2013-1 Monthly Investor Report

24. Santander Consumer Bank



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	39				
Monthly Period	Jan 2017				
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

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Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

DBRS			S & P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	R-1L	STABLE	A-	A-2	STABLE
-	-	-	BBB+	A-2	STABLE

Ratings as of 31.12.2016, data source: Bloomberg