

SC Germany Vehicles 2013-1 Monthly Investor Report



SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	08.02.2017			
Payment Date	13.02.2017			
Period No	40			
Monthly Period	Feb 2017			
Interest Period	from	12.01.2017	to	13.02.2017 = 32 days
Collection Period	from	01.01.2017	to	31.01.2017

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1. Portfolio Information



Reporting Date	08.02.2017	
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Period No	40	
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Interest Period from	12.01.2017	to 13.02.2017 = 32 days
Collection Period from	01.01.2017	to 31.01.2017

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	59.482	615.340.314,76 €	643.228.798,04 €
Scheduled Principal Payments		18.621.712,79 €	
Prepayment Principal		6.669.522,80 €	
Others		285.016,61 €	
Total Principal Collections		25.576.252,20 €	27.418.156,81 €
Total Interest Collections		2.966.095,59 €	3.115.148,90 €
Defaults		475.626,06 €	470.326,47 €
Replenishment		- €	- €
End of Period	57.762	589.288.436,50 €	615.340.314,76 €
Purchase Shortfall Account		25,50 €	33,24 €
Total Assets (End of Period)		589.288.462,00 €	615.340.348,00 €
Current Prepayment Rate (annualised)		12,3%	

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2. Reserve Accounts



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Collection Period from	01.01.2017	to	31.01.2017		

Note Balance

Beginning of Period	615.340.348,00 €
End of Period	589.288.462,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,14%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,19%	7.000.000,00 €	
Required Reserve Fund	1,19%	7.000.000,00 €	
Commingling Reserve			
	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Commingling Reserve Fund		n/a	
Set-Off Reserve			
	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Set-Off Reserve Fund		n/a	
Current Set-Off Amount		n/a	
Set-Off Amount (per Loan)		n/a	
Set-Off Amount (in % of Outstanding Balance)		n/a	

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3. Delinquency Data



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Collection Period	from	01.01.2017	to	31.01.2017	

Note Balance

Beginning of Period	615.340.348,00 €
End of Period	589.288.462,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,75%			
1- 30 days past due period before previous period		4.959.666,90 €	460.695,49 €	457
1- 30 days past due previous period		4.497.563,43 €	423.926,24 €	422
1- 30 days past due current period	0,70%	4.305.410,75 €	292.976,54 €	394
3-MRA* 31- 60 days past due	0,31%			
31- 60 days past due period before previous period		1.909.429,96 €	181.079,48 €	176
31- 60 days past due previous period		2.032.465,35 €	223.534,35 €	173
31- 60 days past due current period	0,28%	1.726.422,61 €	213.275,46 €	161
3-MRA* 61-90 days past due	0,16%			
61- 90 days past due period before previous period		1.109.647,27 €	129.900,15 €	79
61- 90 days past due previous period		914.125,27 €	119.631,60 €	83
61- 90 days past due current period	0,16%	964.256,13 €	156.115,62 €	88
3-MRA* 91-120 days past due	0,08%			
91- 120 days past due period before previous period		464.416,42 €	79.725,47 €	43
91- 120 days past due previous period		515.701,99 €	78.381,60 €	37
91- 120 days past due current period	0,09%	551.515,38 €	62.928,10 €	45
3-MRA* 121-150 days past due	0,05%			
121- 150 days past due period before previous period		318.692,67 €	41.178,41 €	24
121- 150 days past due previous period		327.748,07 €	41.330,26 €	26
121- 150 days past due current period	0,06%	363.246,19 €	70.109,42 €	27
3-MRA* 151-180 days past due	0,08%			
151- 180 days past due period before previous period		599.313,57 €	181.783,90 €	43
151- 180 days past due previous period		529.513,75 €	171.488,83 €	39
151- 180 days past due current period	0,07%	401.720,69 €	92.089,80 €	34

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	615.340.348,00 €
End of Period	589.288.462,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	475.626,06 €	
Current Period Recoveries	59.590,92 €	
Current Period Net Default	416.035,14 €	
New Number of Defaulted Contracts		60

Cumulative Default

Cumulative Gross Default	13.537.510,90 €	
Cumulative Recoveries	2.425.099,95 €	
Cumulative Net Default	11.112.410,95 €	
Total Number of Defaulted Contracts		1.392

3-MRA* /
current ratio

Ratio

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

Annualised Loss Ratio period before previous period	0,65%	0,35%
Annualised Loss Ratio previous period		0,75%
Annualised Loss Ratio current period	0,85%	0,85%

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

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5. Concentration Limits



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			=	32 days

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 €	

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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)*		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	615.340.348,00 €	545.340.348,00 €	70.000.000,00 €
Available Distribution Amount	35.601.971,95 €		
Replenishment	0,00 €		
Amortisation	26.051.886,00 €		
Redemption per Class	26.051.886,00 €	26.051.886,00 €	0,00 €
Redemption per Note		4.135,22 €	0,00 €
Class Principal Outstanding Balance End of Period	589.288.462,00 €	519.288.462,00 €	70.000.000,00 €
Current Tranching		88,1%	11,9%
Current Pool Factor		0,82	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	32		
Principal Outstanding per Note Beginning of Period		86.561,96 €	100.000,00 €
> Principal Repayment per Note		4.135,22 €	0,00 €
Principal Outstanding per Note End of Period		82.426,74 €	100.000,00 €
> Interest accrued for the period		772.191,00 €	174.349,00 €
Interest Payment		772.191,00 €	174.349,00 €
Interest Payment per Note		122,57 €	249,07 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	16,30%	4,43%
Current CE (excl. Excess Spread)	13,07%	1,19%

* Last rating action as of 23.10.2013

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7. Original Principal Balance



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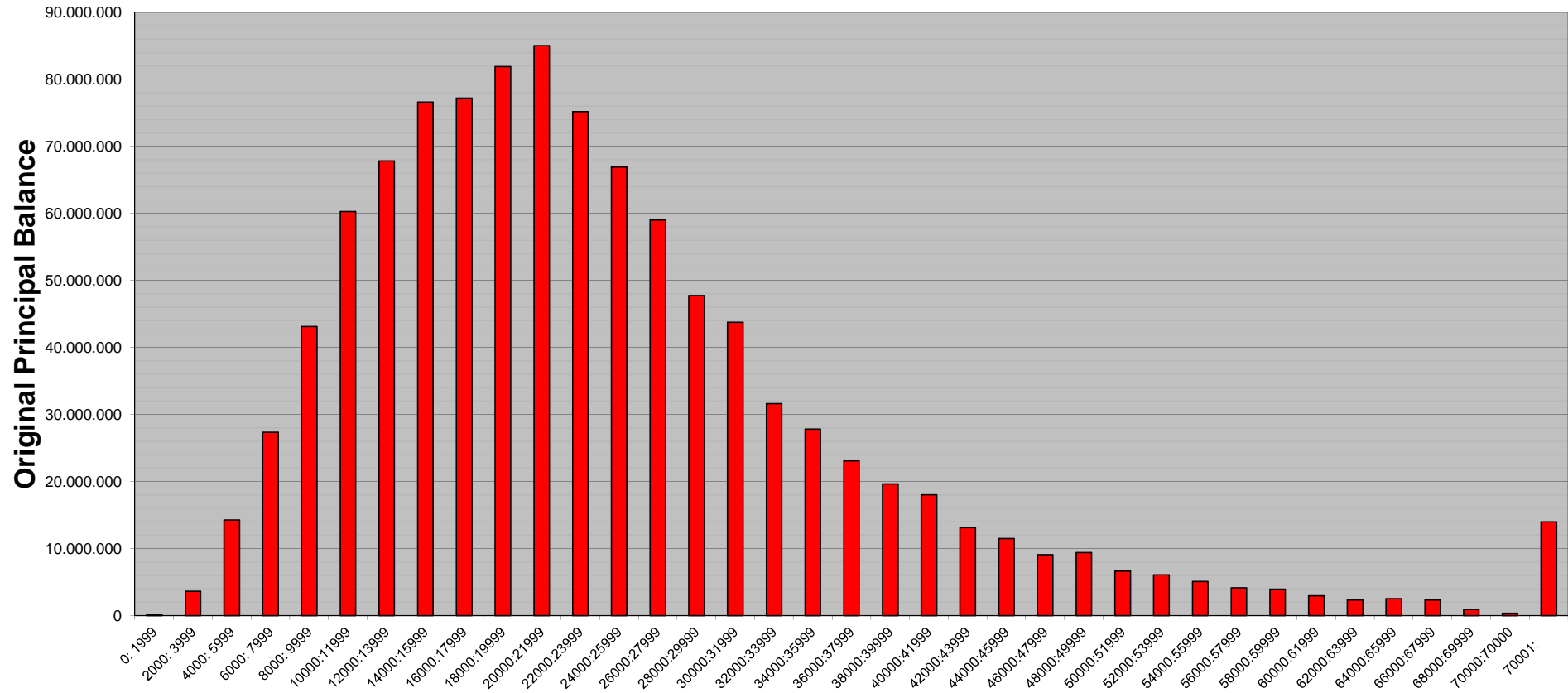
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	142.781,68	0,01%	87	0,15%
2000: 3999	3.632.743,10	0,35%	1.130	1,96%
4000: 5999	14.256.706,14	1,36%	2.818	4,88%
6000: 7999	27.358.708,88	2,62%	3.890	6,73%
8000: 9999	43.133.180,01	4,13%	4.782	8,28%
10000:11999	60.294.060,22	5,77%	5.514	9,55%
12000:13999	67.817.321,66	6,49%	5.219	9,04%
14000:15999	76.607.838,84	7,33%	5.110	8,85%
16000:17999	77.191.052,04	7,39%	4.544	7,87%
18000:19999	81.900.711,44	7,84%	4.311	7,46%
20000:21999	85.045.051,16	8,14%	4.061	7,03%
22000:23999	75.174.546,69	7,20%	3.273	5,67%
24000:25999	66.926.706,55	6,41%	2.681	4,64%
26000:27999	59.019.456,31	5,65%	2.190	3,79%
28000:29999	47.753.135,98	4,57%	1.650	2,86%
30000:31999	43.771.644,59	4,19%	1.415	2,45%
32000:33999	31.612.821,84	3,03%	959	1,66%
34000:35999	27.811.666,46	2,66%	796	1,38%
36000:37999	23.087.048,29	2,21%	625	1,08%
38000:39999	19.633.233,14	1,88%	504	0,87%
40000:41999	18.023.249,87	1,73%	441	0,76%
42000:43999	13.141.184,07	1,26%	306	0,53%
44000:45999	11.508.109,16	1,10%	256	0,44%
46000:47999	9.101.081,16	0,87%	194	0,34%
48000:49999	9.406.429,02	0,90%	192	0,33%
50000:51999	6.644.399,62	0,64%	131	0,23%
52000:53999	6.092.544,46	0,58%	115	0,20%
54000:55999	5.105.182,31	0,49%	93	0,16%
56000:57999	4.162.592,04	0,40%	73	0,13%
58000:59999	3.959.732,56	0,38%	67	0,12%
60000:61999	2.974.507,97	0,28%	49	0,08%
62000:63999	2.331.844,68	0,22%	37	0,06%
64000:65999	2.533.312,84	0,24%	39	0,07%
66000:67999	2.341.220,61	0,22%	35	0,06%
68000:69999	897.374,05	0,09%	13	0,02%
70000:70000	350.000,00	0,03%	5	0,01%
70001:	13.978.498,40	1,34%	157	0,27%
Total	1.044.721.677,84	100,00%	57.762	100,00%

Statistics in EUR	
Average Amount	18.086,66

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7.1 Original PB (Graph)

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8. Current Principal Balance



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Collection Period	from	01.01.2017	to	31.01.2017	

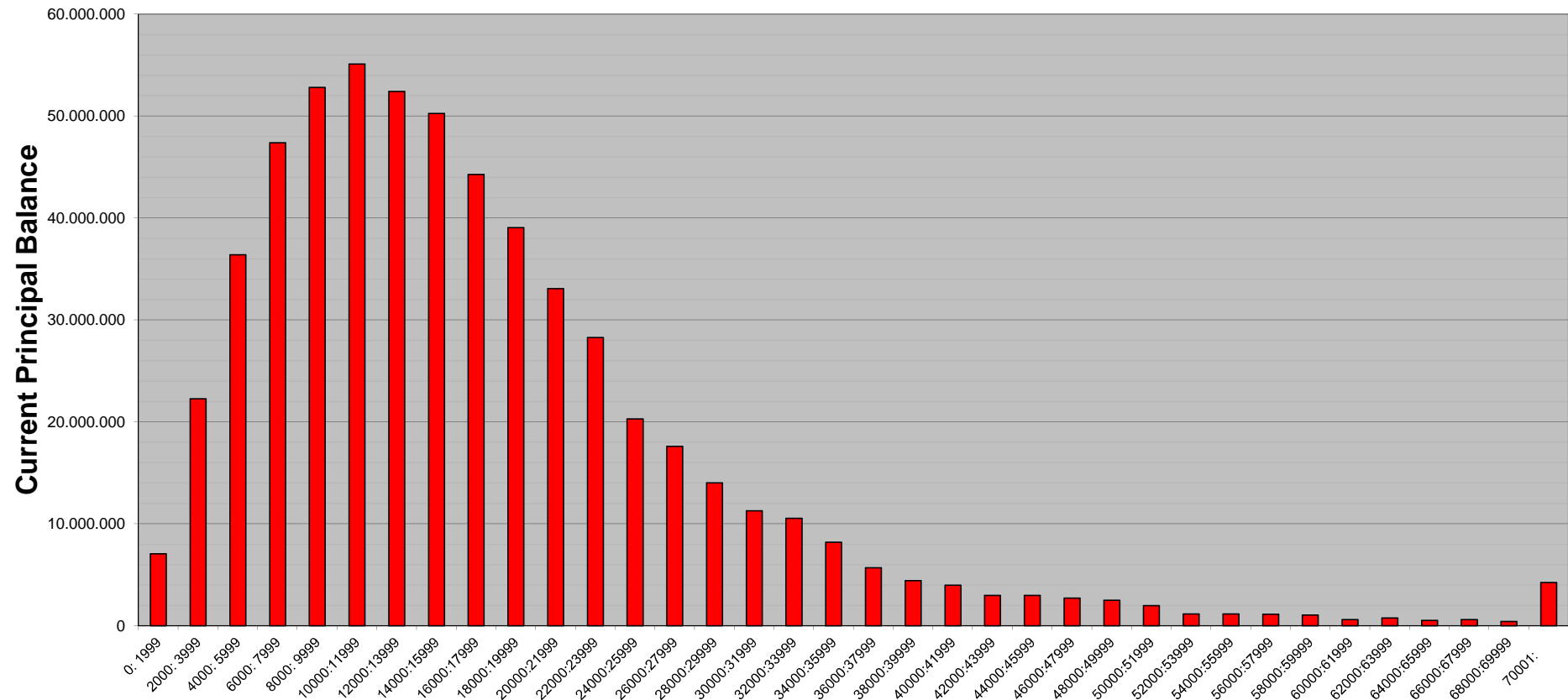
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.060.517,15	1,20%	6.762	11,71%
2000: 3999	22.262.157,70	3,78%	7.404	12,82%
4000: 5999	36.394.565,44	6,18%	7.298	12,63%
6000: 7999	47.385.412,16	8,04%	6.792	11,76%
8000: 9999	52.818.465,90	8,96%	5.894	10,20%
10000:11999	55.114.913,10	9,35%	5.031	8,71%
12000:13999	52.432.094,23	8,90%	4.044	7,00%
14000:15999	50.265.621,54	8,53%	3.360	5,82%
16000:17999	44.284.380,94	7,51%	2.612	4,52%
18000:19999	39.067.204,33	6,63%	2.063	3,57%
20000:21999	33.075.354,47	5,61%	1.579	2,73%
22000:23999	28.280.107,75	4,80%	1.232	2,13%
24000:25999	20.294.056,86	3,44%	814	1,41%
26000:27999	17.595.971,41	2,99%	653	1,13%
28000:29999	14.013.774,31	2,38%	484	0,84%
30000:31999	11.283.725,94	1,91%	364	0,63%
32000:33999	10.544.453,73	1,79%	319	0,55%
34000:35999	8.197.437,19	1,39%	235	0,41%
36000:37999	5.703.252,99	0,97%	154	0,27%
38000:39999	4.431.618,91	0,75%	114	0,20%
40000:41999	3.974.857,09	0,67%	97	0,17%
42000:43999	2.970.202,71	0,50%	69	0,12%
44000:45999	2.966.601,66	0,50%	66	0,11%
46000:47999	2.722.110,03	0,46%	58	0,10%
48000:49999	2.497.330,65	0,42%	51	0,09%
50000:51999	1.983.004,29	0,34%	39	0,07%
52000:53999	1.158.055,17	0,20%	22	0,04%
54000:55999	1.155.046,95	0,20%	21	0,04%
56000:57999	1.141.115,71	0,19%	20	0,03%
58000:59999	1.064.996,30	0,18%	18	0,03%
60000:61999	609.576,38	0,10%	10	0,02%
62000:63999	755.832,21	0,13%	12	0,02%
64000:65999	519.479,70	0,09%	8	0,01%
66000:67999	603.123,94	0,10%	9	0,02%
68000:69999	413.404,47	0,07%	6	0,01%
70001:	4.248.613,19	0,72%	48	0,08%
Total	589.288.436,50	100,00%	57.762	100,00%

Statistics	in EUR
Average Amount	10.202,01

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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	135.613,50	0,0230%	1
2	131.756,31	0,0224%	1
3	128.524,11	0,0218%	1
4	128.422,60	0,0218%	1
5	124.752,95	0,0212%	1
6	117.876,28	0,0200%	1
7	114.348,99	0,0194%	1
8	113.578,08	0,0193%	1
9	109.973,26	0,0187%	1
10	104.239,56	0,0177%	2
11	103.363,96	0,0175%	3
12	102.468,12	0,0174%	1
13	102.080,71	0,0173%	1
14	98.640,01	0,0167%	2
15	97.305,41	0,0165%	1
16	96.464,47	0,0164%	1
17	92.442,05	0,0157%	3
18	92.392,26	0,0157%	6
19	91.484,73	0,0155%	1
20	90.078,16	0,0153%	1
21	89.487,75	0,0152%	2
22	87.565,15	0,0149%	1
23	87.490,89	0,0148%	1
24	87.174,81	0,0148%	1
25	86.873,63	0,0147%	4
	2.614.397,75	0,4437%	40

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10. Geographical Distribution



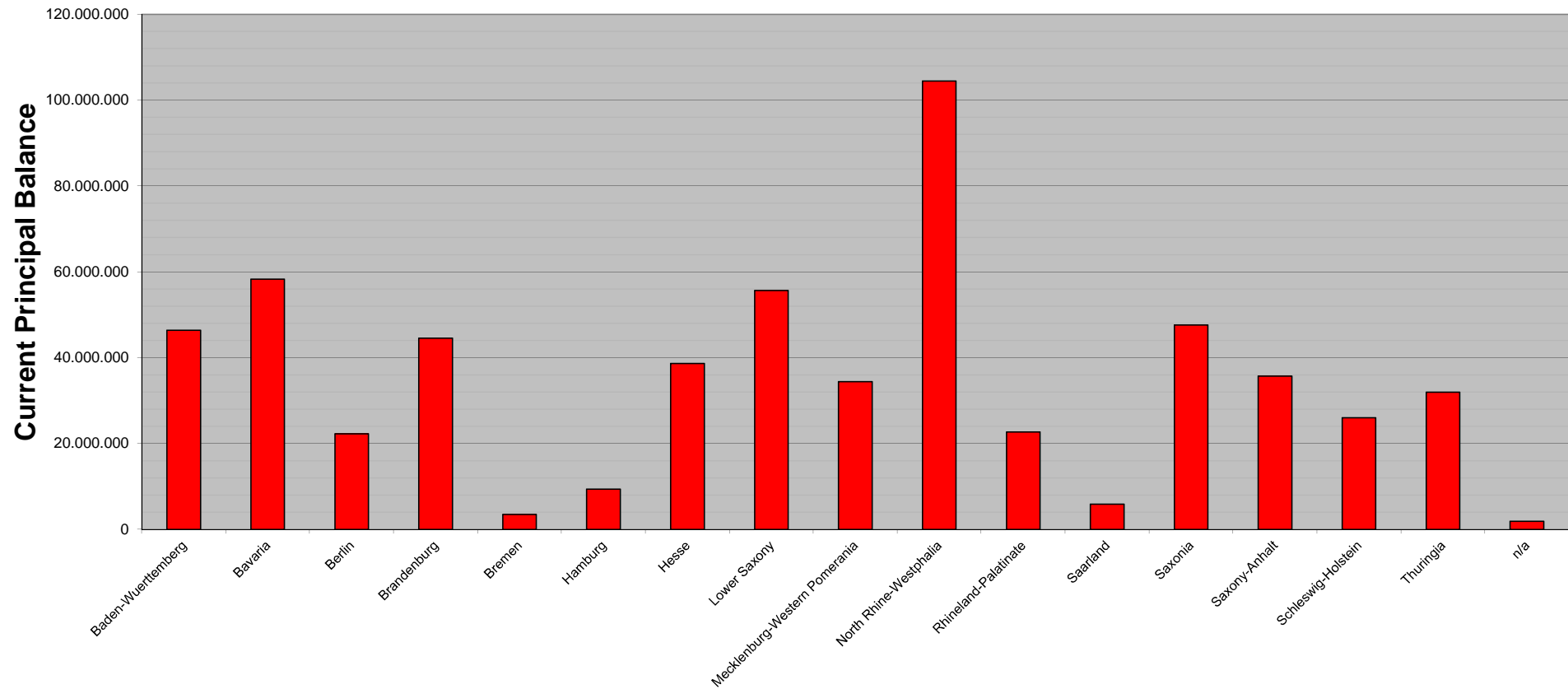
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	46.391.064,37	7,87%	4.345	7,52%
Bavaria	58.275.502,39	9,89%	5.412	9,37%
Berlin	22.240.206,18	3,77%	2.227	3,86%
Brandenburg	44.566.609,02	7,56%	4.516	7,82%
Bremen	3.510.621,82	0,60%	335	0,58%
Hamburg	9.364.888,24	1,59%	943	1,63%
Hesse	38.676.702,58	6,56%	3.685	6,38%
Lower Saxony	55.648.221,89	9,44%	5.388	9,33%
Mecklenburg-Western	34.401.056,65	5,84%	3.278	5,68%
North Rhine-Westphali	104.422.256,90	17,72%	10.289	17,81%
Rhineland-Palatinat	22.685.541,96	3,85%	2.219	3,84%
Saarland	5.871.980,53	1,00%	576	1,00%
Saxonia	47.630.205,41	8,08%	4.970	8,60%
Saxony-Anhalt	35.709.594,14	6,06%	3.653	6,32%
Schleswig-Holstein	26.032.474,49	4,42%	2.613	4,52%
Thuringia	31.956.859,43	5,42%	3.134	5,43%
n/a	1.904.650,50	0,32%	179	0,31%
Total	589.288.436,50	100,00%	57.762	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	12.01.2017	to	13.02.2017	=	32 days
Collection Period	from	01.01.2017	to	31.01.2017		

<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	270.316.168,79	45,87%	24.068	41,67%
Used Vehicle	318.972.267,71	54,13%	33.694	58,33%
Total	589.288.436,50	100,00%	57.762	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	566.027.118,46	96,05%	54.449	94,26%
Leisure	13.262.471,50	2,25%	957	1,66%
Motorbike	9.998.846,54	1,70%	2.356	4,08%
Total	589.288.436,50	100,00%	57.762	100,00%

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

12. Insurances



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	40	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

<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	361.670.754,35	61,37%	33.518	58,03%
Yes	227.617.682,15	38,63%	24.244	41,97%
Total	589.288.436,50	100,00%	57.762	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	456.414.868,66	77,45%	45.767	79,23%
Yes	132.873.567,84	22,55%	11.995	20,77%
Total	589.288.436,50	100,00%	57.762	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	544.418.440,23	92,39%	53.361	92,38%
Yes	44.869.996,27	7,61%	4.401	7,62%
Total	589.288.436,50	100,00%	57.762	100,00%

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

13. Type of Contract



Reporting Date			08.02.2017		
Payment Date			13.02.2017		
Period No			40		
Monthly Period			Feb 2017		
Interest Period	from	12.01.2017	to	13.02.2017	= 32 days
Collection Period	from	01.01.2017	to	31.01.2017	

<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	358.383.394,55	60,82%	42.800	74,10%
Yes	230.905.041,95	39,18%	14.962	25,90%
- of which balloon rates	143.932.508,55	24,42%		
- of which regular installments	86.972.533,40	14,76%		
Total	589.288.436,50	100,00%	57.762	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	132.695,21	0,09%	15	0,10%
13:25	3.467.608,81	2,41%	455	3,04%
26:38	19.644.665,12	13,65%	1.960	13,10%
39:51	52.970.067,28	36,80%	5.294	35,38%
52:64	67.348.452,38	46,79%	7.220	48,26%
65:72	238.959,25	0,17%	13	0,09%
73:	130.060,50	0,09%	5	0,03%
Total	143.932.508,55	100,00%	14.962	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	42.483.983,45	29,52%	4.564	30,50%
13:25	41.328.337,88	28,71%	4.299	28,73%
26:38	34.279.787,45	23,82%	3.475	23,23%
39:51	24.152.528,17	16,78%	2.455	16,41%
52:64	1.672.531,10	1,16%	168	1,12%
65:72	15.340,50	0,01%	1	0,01%
Total	143.932.508,55	100,00%	14.962	100,00%

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

14. Payment Methods



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	40	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

<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	573.643.987,30	97,35%	56.177	97,26%
Other	15.644.449,20	2,65%	1.585	2,74%
Total	589.288.436,50	100,00%	57.762	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	308.259.102,65	52,31%	30.331	52,51%
1st of month	281.029.333,85	47,69%	27.431	47,49%
Total	589.288.436,50	100,00%	57.762	100,00%

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

15. Downpayment



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	40	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

<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	184.115.896,84	31,24%	17.447	30,20%	0,00%
0: 999	6.056.327,88	1,03%	1.115	1,93%	5,96%
1000: 1999	24.260.571,43	4,12%	4.003	6,93%	11,43%
2000: 2999	41.924.319,94	7,11%	5.978	10,35%	15,60%
3000: 3999	49.458.428,58	8,39%	5.720	9,90%	17,59%
4000: 4999	45.705.199,83	7,76%	4.541	7,86%	19,59%
5000: 5999	56.081.450,93	9,52%	5.144	8,91%	21,47%
6000: 6999	30.918.498,39	5,25%	2.656	4,60%	24,23%
7000: 7999	23.963.953,85	4,07%	1.984	3,43%	26,31%
8000: 8999	18.905.634,94	3,21%	1.627	2,82%	29,01%
9000: 9999	11.304.502,47	1,92%	842	1,46%	29,52%
10000:10999	31.582.681,57	5,36%	2.375	4,11%	31,45%
11000:11999	7.982.681,01	1,35%	594	1,03%	33,75%
12000:12999	7.945.289,56	1,35%	617	1,07%	35,85%
13000:13999	5.247.630,57	0,89%	376	0,65%	37,21%
14000:14999	4.195.472,33	0,71%	337	0,58%	40,77%
15000:15000	8.653.631,00	1,47%	587	1,02%	38,76%
15001:	30.986.265,38	5,26%	1.819	3,15%	44,46%
Total	589.288.436,50	100,00%	57.762	100,00%	18,93%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.064,92 €	5.824,08 €
Average Purchase Price	21.477,41 €	23.081,20 €
Mimumum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,93%	25,23%

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

16. Customer Yield



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	40	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.134.003,04	0,36%	134	0,23%
2: 2	8.329.934,08	1,41%	697	1,21%
3: 3	181.476.589,86	30,80%	12.768	22,10%
4: 4	211.932.301,50	35,96%	19.501	33,76%
5: 5	119.908.269,29	20,35%	14.972	25,92%
6: 6	45.864.177,27	7,78%	6.282	10,88%
7: 7	13.136.470,35	2,23%	2.154	3,73%
8: 8	4.032.219,34	0,68%	771	1,33%
9: 9	2.191.716,67	0,37%	444	0,77%
10:10	247.242,07	0,04%	32	0,06%
11:11	35.513,03	0,01%	7	0,01%
Total	589.288.436,50	100,00%	57.762	100,00%

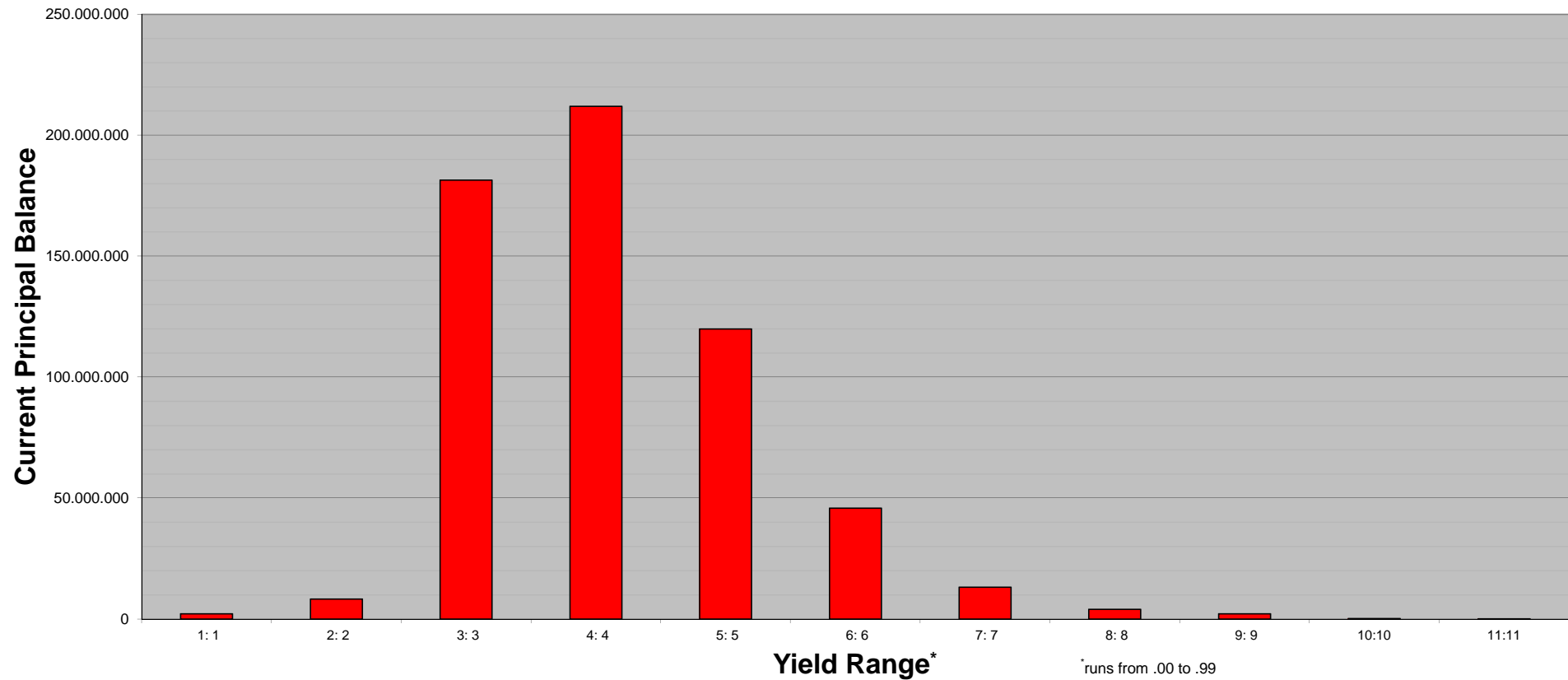
Statistics	in %
WA Interest	4,97%

* runs from .00 to .99

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

16.1 Customer Yield (Graph)

Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	40	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017



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Monthly Investor Report

17. Seasoning



Reporting Date	08.02.2017			
Payment Date	13.02.2017			
Period No	40			
Monthly Period	Feb 2017			
Interest Period	from	12.01.2017	to	13.02.2017
Collection Period	from	01.01.2017	to	31.01.2017
			=	32 days

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
6: 8	21.100.792,61	3,58%	1.402	2,43%
9:11	49.602.594,31	8,42%	3.391	5,87%
12:14	54.521.374,49	9,25%	3.890	6,73%
15:17	61.814.051,72	10,49%	4.709	8,15%
18:20	63.045.638,38	10,70%	5.035	8,72%
21:23	58.895.080,21	9,99%	5.121	8,87%
24:26	22.161.035,02	3,76%	1.952	3,38%
27:29	21.090.309,81	3,58%	2.011	3,48%
30:32	24.254.399,87	4,12%	2.445	4,23%
33:35	25.338.003,76	4,30%	2.716	4,70%
36:38	20.635.109,99	3,50%	2.269	3,93%
39:41	23.801.349,24	4,04%	2.535	4,39%
42:44	34.027.162,03	5,77%	3.958	6,85%
45:47	28.189.068,76	4,78%	3.578	6,19%
48:50	16.692.114,05	2,83%	2.091	3,62%
51:53	15.673.159,41	2,66%	2.143	3,71%
54:56	14.254.403,14	2,42%	2.166	3,75%
57:59	11.385.078,67	1,93%	2.011	3,48%
60:62	6.331.548,36	1,07%	1.119	1,94%
63:65	4.934.044,77	0,84%	818	1,42%
66:68	4.159.131,39	0,71%	783	1,36%
69:71	3.059.230,91	0,52%	698	1,21%
72:74	1.726.796,55	0,29%	361	0,62%
75:77	1.435.183,44	0,24%	294	0,51%
78:80	1.161.775,61	0,20%	266	0,46%
Total	589.288.436,50	100,00%	57.762	100,00%

Statistics

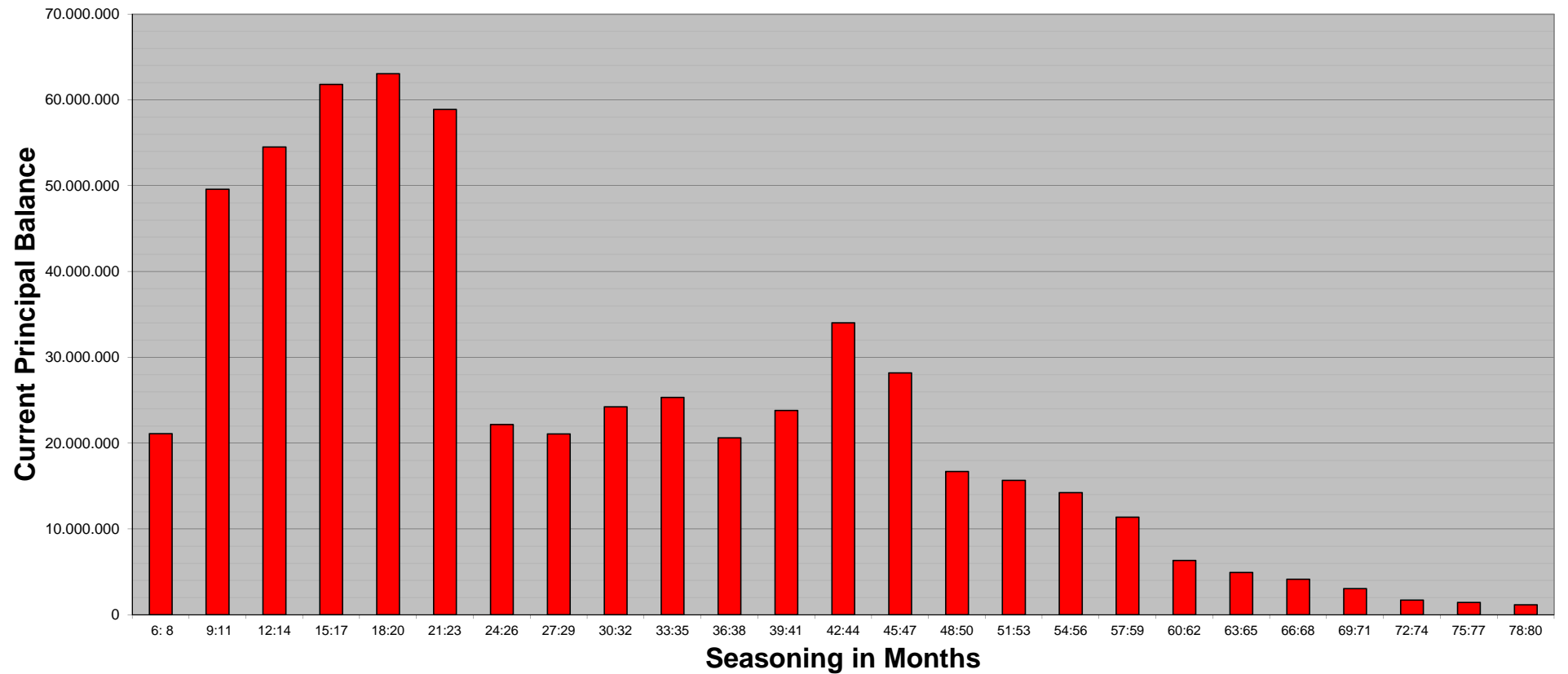
WA Seasoning	28,31
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	40	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017



**SC Germany Vehicles 2013-1
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18. Remaining Term



Reporting Date			08.02.2017			
Payment Date			13.02.2017			
Period No			40			
Monthly Period			Feb 2017			
Interest Period	from	12.01.2017	to	13.02.2017	=	32 days
Collection Period	from	01.01.2017	to	31.01.2017		

<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	34.091.699,37	5,79%	8.516	14,74%
7:13	45.845.454,45	7,78%	7.503	12,99%
14:20	69.284.172,93	11,76%	8.741	15,13%
21:27	72.499.982,67	12,30%	7.564	13,10%
28:34	76.793.223,85	13,03%	6.629	11,48%
35:41	83.066.208,61	14,10%	6.071	10,51%
42:48	62.870.200,63	10,67%	4.232	7,33%
49:55	56.136.359,68	9,53%	3.654	6,33%
56:62	25.375.250,42	4,31%	1.596	2,76%
63:69	19.541.001,49	3,32%	1.129	1,95%
70:76	19.000.098,08	3,22%	982	1,70%
77:83	15.705.423,88	2,67%	736	1,27%
84:	9.079.360,44	1,54%	409	0,71%
Total	589.288.436,50	100,00%	57.762	100,00%

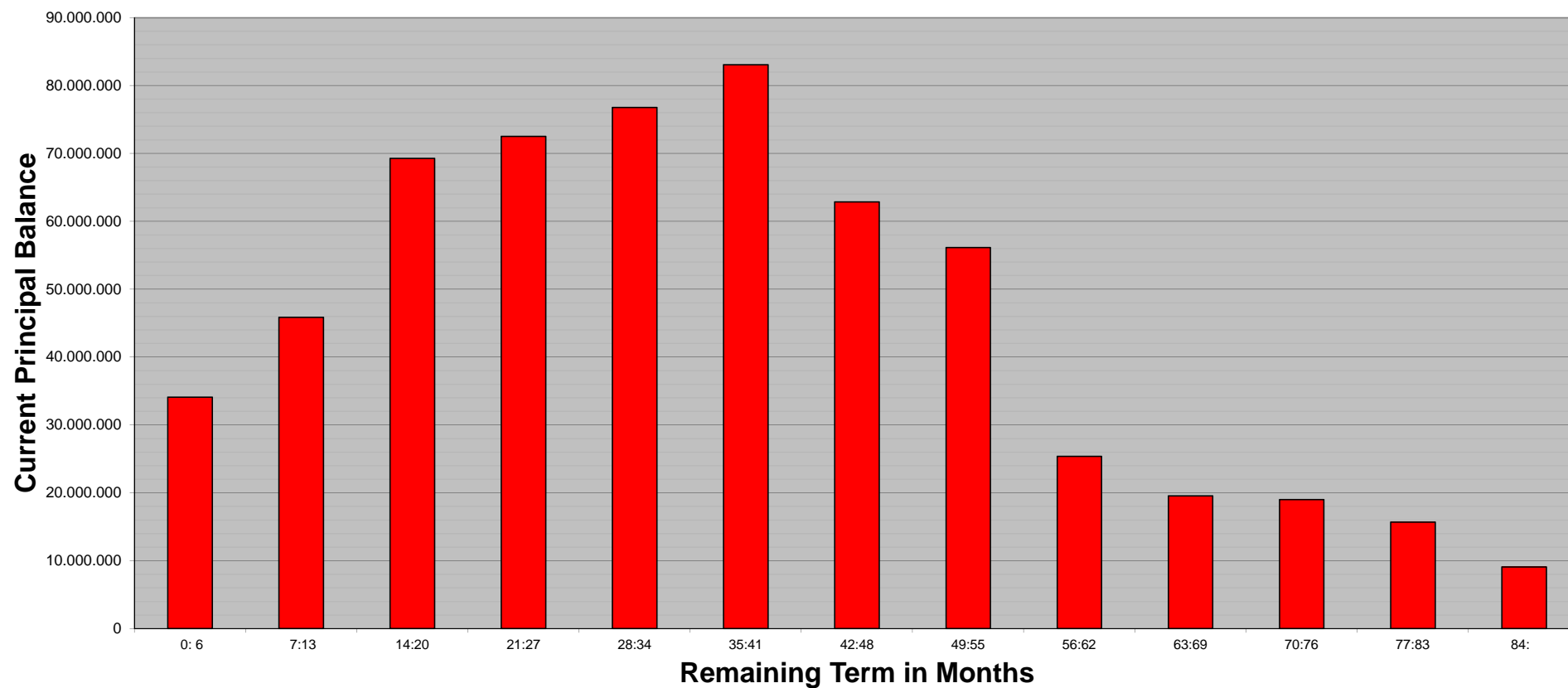
Statistics

WA Remaining Term	35,61
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	40	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017



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

19. Original Term



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	40	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

<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	278.337,98	0,05%	104	0,18%
13:25	9.762.897,17	1,66%	2.268	3,93%
26:38	55.111.440,36	9,35%	7.315	12,66%
39:51	130.230.404,18	22,10%	12.795	22,15%
52:64	193.228.221,11	32,79%	17.701	30,64%
65:77	61.335.810,71	10,41%	6.956	12,04%
78:	139.341.324,99	23,65%	10.623	18,39%
Total	589.288.436,50	100,00%	57.762	100,00%

Statistics

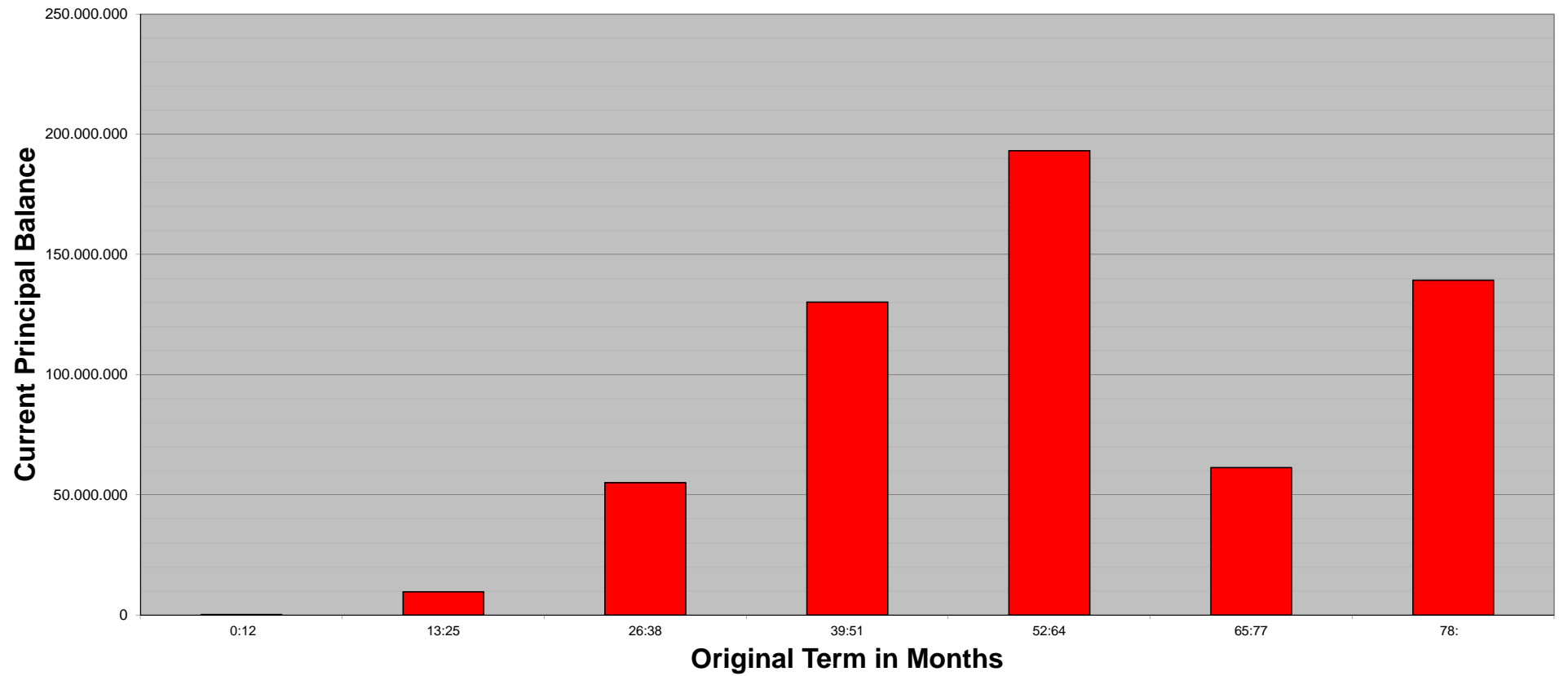
WA Original Term	63,92
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	40	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017



**SC Germany Vehicles 2013-1
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20. Manufacturer Brands



Reporting Date			08.02.2017		
Payment Date			13.02.2017		
Period No			40		
Monthly Period			Feb 2017		
Interest Period	from	12.01.2017	to	13.02.2017	= 32 days
Collection Period	from	01.01.2017	to	31.01.2017	

<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	59.440.957,39	10,09%	5.889	10,20%
2	53.127.603,28	9,02%	4.081	7,07%
3	49.931.379,11	8,47%	5.536	9,58%
4	36.622.290,47	6,21%	3.050	5,28%
5	33.535.153,22	5,69%	3.880	6,72%
6	31.584.687,60	5,36%	2.172	3,76%
7	28.238.721,67	4,79%	3.491	6,04%
8	27.435.916,04	4,66%	2.609	4,52%
9	26.954.309,51	4,57%	3.183	5,51%
10	26.450.056,81	4,49%	1.885	3,26%
11	26.151.480,47	4,44%	1.899	3,29%
12	25.148.042,42	4,27%	2.156	3,73%
13	22.626.490,75	3,84%	2.175	3,77%
14	21.057.615,63	3,57%	2.175	3,77%
15	16.701.500,39	2,83%	1.979	3,43%
	485.006.204,76	82,30%	46.160	79,91%

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	08.02.2017	
Payment Date	13.02.2017	
Period No	40	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

Priority of Payments

Available Distribution Amount		35.601.971,95 €
Senior Expenses	-	- €
Interest Notes Class A	-	772.191,00 €
Interest Notes Class B	-	174.349,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	25,50 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	26.051.886,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	26.768,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	1.576.752,45 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 946.540,00 €	- 772.191,00 €	- 174.349,00 €
Cumulative Interest accrued	- 40.059.299,00 €	- 33.472.278,00 €	- 6.587.021,00 €
Interest Payments	- 946.540,00 €	- 772.191,00 €	- 174.349,00 €
Cumulative Interest Payments	- 40.059.299,00 €	- 33.472.278,00 €	- 6.587.021,00 €
Interest accrued on Subordinated Loan for the	- 26.768,00 €		
Cumulative Interest accrued on Subordinated L	- 1.011.328,50 €		
Interest Payments on Subordinated Loan	- 26.768,00 €		
Cumulative Interest Payments on Subordinate	- 1.011.328,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention



Reporting Date	08.02.2017				
Payment Date	13.02.2017				
Period No	40				
Monthly Period	13.02.2017				
Interest Period	from 12.01.2017	to	13.02.2017	=	32 days
Collection Period	from 01.01.2017	to	31.01.2017		

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:	615.340.314,76 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	589.288.436,50 €
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:	12,51%
Net Economic Interest Ratio as of the end of the Monthly Period:	13,07%

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23. Issuer Information



Reporting Date		08.02.2017				
Payment Date		13.02.2017				
Period No		40				
Monthly Period		Feb 2017				
Interest Period	from	12.01.2017	to	13.02.2017	=	32 days
Collection Period	from	01.01.2017	to	31.01.2017		

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
41061 Mönchengladbach
Germany
eMail abs_ger@santander.de
fax +49 (0) 2161 690 7077

SPV-Administrator:

Intertrust (Deutschland) GmbH

Grüneburgweg 58-62
60322 Frankfurt am Main
Germany
eMail frankfurt@intertrustgroup.com
fax +49 (0) 69 643 50 8925

SC Germany Vehicles 2013-1 Monthly Investor Report

24. Santander Consumer Bank



Contact Details

Capital Markets

Peter René Müller	+49-2161-690-7337	peterrene.mueller@santander.de
Ralf Schüring	+49-2161-690-5464	ralf.schuering@santander.de
Bastian Menges	+49-2161-690-7085	bastian.menges@santander.de
Stefan Zilligen	+49-2161-690-6069	stefan.zilligen@santander.de
Tobias Daners	+49-2161-690-7410	tobias.daners@santander.de
Ronja Dahmen	+49-2161-690-9453	ronja.dahmen@santander.de
Team ABS		abs_ger@santander.de

Reporting Date	08.02.2017				
Payment Date	13.02.2017				
Period No	40				
Monthly Period	Feb 2017				
Interest Period	from	12.01.2017	to	13.02.2017	= 32 days
Collection Period	from	01.01.2017	to	31.01.2017	

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 31.01.2017, data source: Bloomberg