

SC Germany Vehicles 2013-1 Monthly Investor Report



 Santander

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

Cover Sheet Monthly Investor Report



Reporting Date	07.02.2018				
Payment Date	12.02.2018				
Period No	52				
Monthly Period	Feb 2018				
Interest Period from	12.01.2018	to	12.02.2018	=	31 days
Collection Period from	01.01.2018	to	31.01.2018		

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1. Portfolio Information



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Period No	52	
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Interest Period from	12.01.2018	to 12.02.2018 = 31 days
Collection Period from	01.01.2018	to 31.01.2018

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	38.490	345.497.889,72 €	363.772.940,50 €
Scheduled Principal Payments		11.856.479,29 €	
Prepayment Principal		5.088.144,70 €	
Others		115.964,23 €	
Total Principal Collections		17.060.588,22 €	18.025.432,43 €
Total Interest Collections		1.642.389,87 €	1.724.726,13 €
Defaults		348.164,43 €	249.618,35 €
Replenishment		- €	- €
End of Period	37.230	328.089.137,07 €	345.497.889,72 €
Purchase Shortfall Account		1,93 €	39,28 €
Total Assets (End of Period)		328.089.139,00 €	345.497.929,00 €
Current Prepayment Rate (annualised)		16,3%	

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2. Reserve Accounts



Reporting Date	07.02.2018			
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Interest Period from	12.01.2018	to	12.02.2018	= 31 days
Collection Period from	01.01.2018	to	31.01.2018	

Note Balance

Beginning of Period	345.497.929,00 €
End of Period	328.089.139,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	2,03%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	2,13%	7.000.000,00 €	
Required Reserve Fund	2,13%	7.000.000,00 €	

Commingling Reserve

	in %		Trigger Event y/n
Beginning of Period		n/a	no
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Commingling Reserve Fund		n/a	

Set-Off Reserve

	in %		Trigger Event y/n
Beginning of Period		n/a	no
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	01.01.2018	to	31.01.2018	

Note Balance

Beginning of Period	345.497.929,00 €
End of Period	328.089.139,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,62%			
1- 30 days past due period before previous period		2.509.550,60 €	357.373,52 €	253
1- 30 days past due previous period		1.779.808,11 €	290.731,10 €	193
1- 30 days past due current period	0,63%	2.174.076,18 €	332.870,68 €	246
3-MRA* 31- 60 days past due	0,58%			
31- 60 days past due period before previous period		2.099.866,24 €	262.197,15 €	195
31- 60 days past due previous period		2.350.324,85 €	206.489,08 €	238
31- 60 days past due current period	0,45%	1.559.169,55 €	155.722,31 €	158
3-MRA* 61-90 days past due	0,23%			
61- 90 days past due period before previous period		762.163,15 €	86.446,58 €	71
61- 90 days past due previous period		659.792,40 €	100.754,03 €	61
61- 90 days past due current period	0,26%	914.518,29 €	150.285,08 €	87
3-MRA* 91-120 days past due	0,18%			
91- 120 days past due period before previous period		784.604,30 €	74.509,58 €	53
91- 120 days past due previous period		476.763,35 €	59.637,43 €	45
91- 120 days past due current period	0,18%	626.773,25 €	71.671,44 €	46
3-MRA* 121-150 days past due	0,09%			
121- 150 days past due period before previous period		255.538,04 €	52.630,43 €	31
121- 150 days past due previous period		435.386,19 €	52.967,48 €	30
121- 150 days past due current period	0,06%	222.550,45 €	28.633,28 €	20
3-MRA* 151-180 days past due	0,13%			
151- 180 days past due period before previous period		450.290,90 €	153.513,30 €	38
151- 180 days past due previous period		422.578,11 €	126.815,89 €	39
151- 180 days past due current period	0,15%	522.669,89 €	140.455,03 €	43

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	345.497.929,00 €
End of Period	328.089.139,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	348.164,43 €	
Current Period Recoveries	66.363,66 €	
Current Period Net Default	281.800,77 €	
New Number of Defaulted Contracts		43

Cumulative Default

Cumulative Gross Default	17.582.226,37 €	
Cumulative Recoveries	3.141.877,30 €	
Cumulative Net Default	14.440.349,07 €	
Total Number of Defaulted Contracts		1.883

**3-MRA* /
current ratio**

Ratio

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

Annualised Loss Ratio period before previous period	0,82%
Annualised Loss Ratio previous period	0,70%
Annualised Loss Ratio current period	1,03%

Principal Deficiency

	Amount	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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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(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	345.497.929,00 €	275.497.929,00 €	70.000.000,00 €
Available Distribution Amount	25.769.381,03 €		
Replenishment	0,00 €		
Amortisation	17.408.790,00 €		
Redemption per Class	17.408.790,00 €	17.408.790,00 €	0,00 €
Redemption per Note		2.763,30 €	0,00 €
Class Principal Outstanding Balance End of Period	328.089.139,00 €	258.089.139,00 €	70.000.000,00 €
Current Tranching		78,7%	21,3%
Current Pool Factor		0,41	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	31		
Principal Outstanding per Note Beginning of Period		43.729,83 €	100.000,00 €
> Principal Repayment per Note		2.763,30 €	0,00 €
Principal Outstanding per Note End of Period		40.966,53 €	100.000,00 €
> Interest accrued for the period		377.937,00 €	168.896,00 €
Interest Payment		377.937,00 €	168.896,00 €
Interest Payment per Note		59,99 €	241,28 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	26,47%	5,14%
Current CE (excl. Excess Spread)	23,47%	2,13%

* Last rating action as of 01.09.2017

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7. Original Principal Balance



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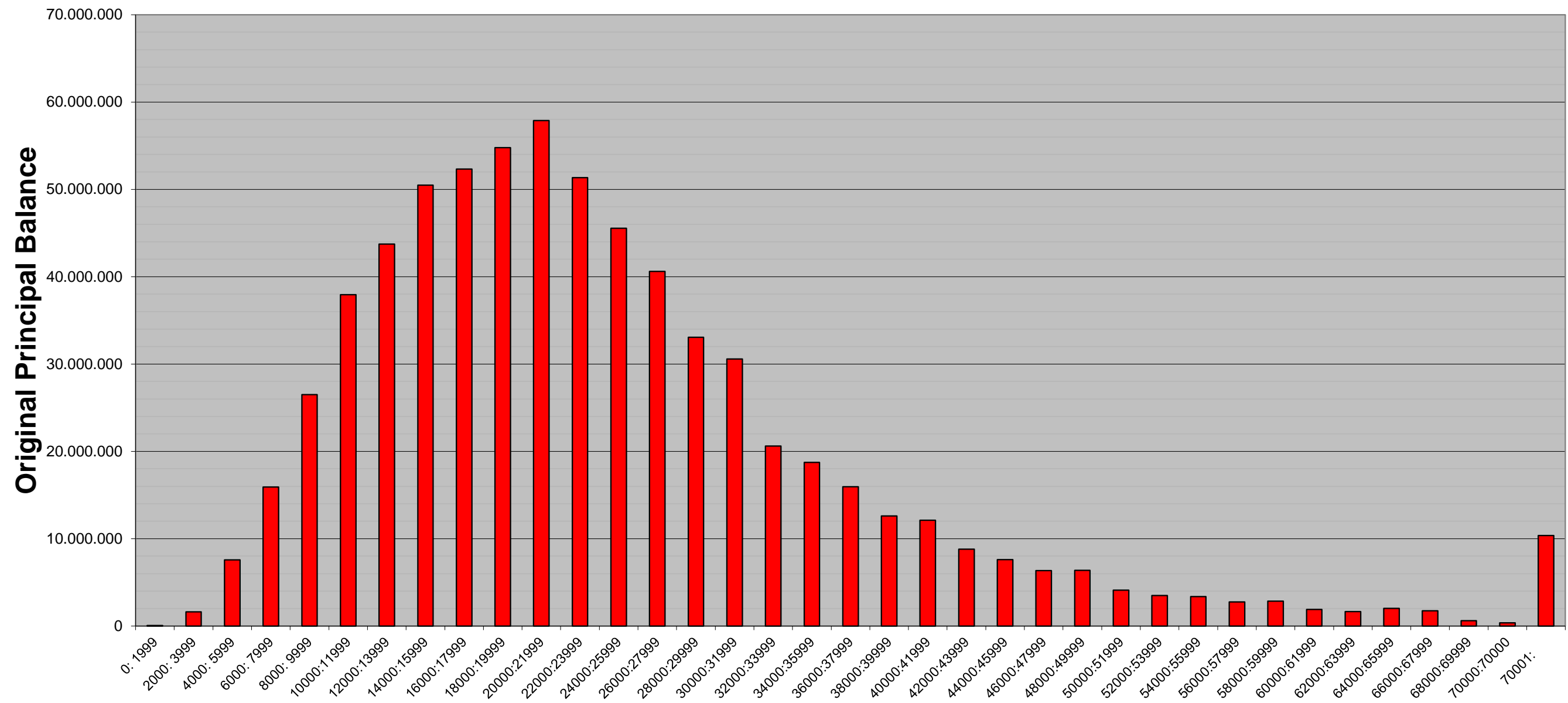
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	59.336,83	0,01%	35	0,09%
2000: 3999	1.628.434,71	0,23%	503	1,35%
4000: 5999	7.563.272,83	1,09%	1.484	3,99%
6000: 7999	15.898.114,84	2,29%	2.256	6,06%
8000: 9999	26.484.288,06	3,82%	2.932	7,88%
10000:11999	37.920.712,04	5,46%	3.465	9,31%
12000:13999	43.744.189,33	6,30%	3.365	9,04%
14000:15999	50.494.641,50	7,28%	3.367	9,04%
16000:17999	52.327.308,57	7,54%	3.081	8,28%
18000:19999	54.778.524,91	7,89%	2.884	7,75%
20000:21999	57.872.797,22	8,34%	2.763	7,42%
22000:23999	51.326.330,08	7,39%	2.234	6,00%
24000:25999	45.533.234,11	6,56%	1.824	4,90%
26000:27999	40.592.698,33	5,85%	1.507	4,05%
28000:29999	33.055.541,51	4,76%	1.142	3,07%
30000:31999	30.583.760,30	4,41%	988	2,65%
32000:33999	20.599.797,53	2,97%	625	1,68%
34000:35999	18.730.925,37	2,70%	536	1,44%
36000:37999	15.956.256,47	2,30%	432	1,16%
38000:39999	12.584.241,75	1,81%	323	0,87%
40000:41999	12.095.892,43	1,74%	296	0,80%
42000:43999	8.802.356,10	1,27%	205	0,55%
44000:45999	7.598.130,24	1,09%	169	0,45%
46000:47999	6.333.596,59	0,91%	135	0,36%
48000:49999	6.370.486,33	0,92%	130	0,35%
50000:51999	4.106.996,61	0,59%	81	0,22%
52000:53999	3.493.418,66	0,50%	66	0,18%
54000:55999	3.350.157,70	0,48%	61	0,16%
56000:57999	2.738.082,32	0,39%	48	0,13%
58000:59999	2.834.527,71	0,41%	48	0,13%
60000:61999	1.885.017,65	0,27%	31	0,08%
62000:63999	1.638.332,95	0,24%	26	0,07%
64000:65999	2.012.061,54	0,29%	31	0,08%
66000:67999	1.741.639,91	0,25%	26	0,07%
68000:69999	619.286,52	0,09%	9	0,02%
70000:70000	350.000,00	0,05%	5	0,01%
70001:	10.366.001,65	1,49%	117	0,31%
Total	694.070.391,20	100,00%	37.230	100,00%

Statistics	in EUR
Average Amount	18.642,77

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7.1 Original PB (Graph)

Reporting Date	07.02.2018				
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8. Current Principal Balance



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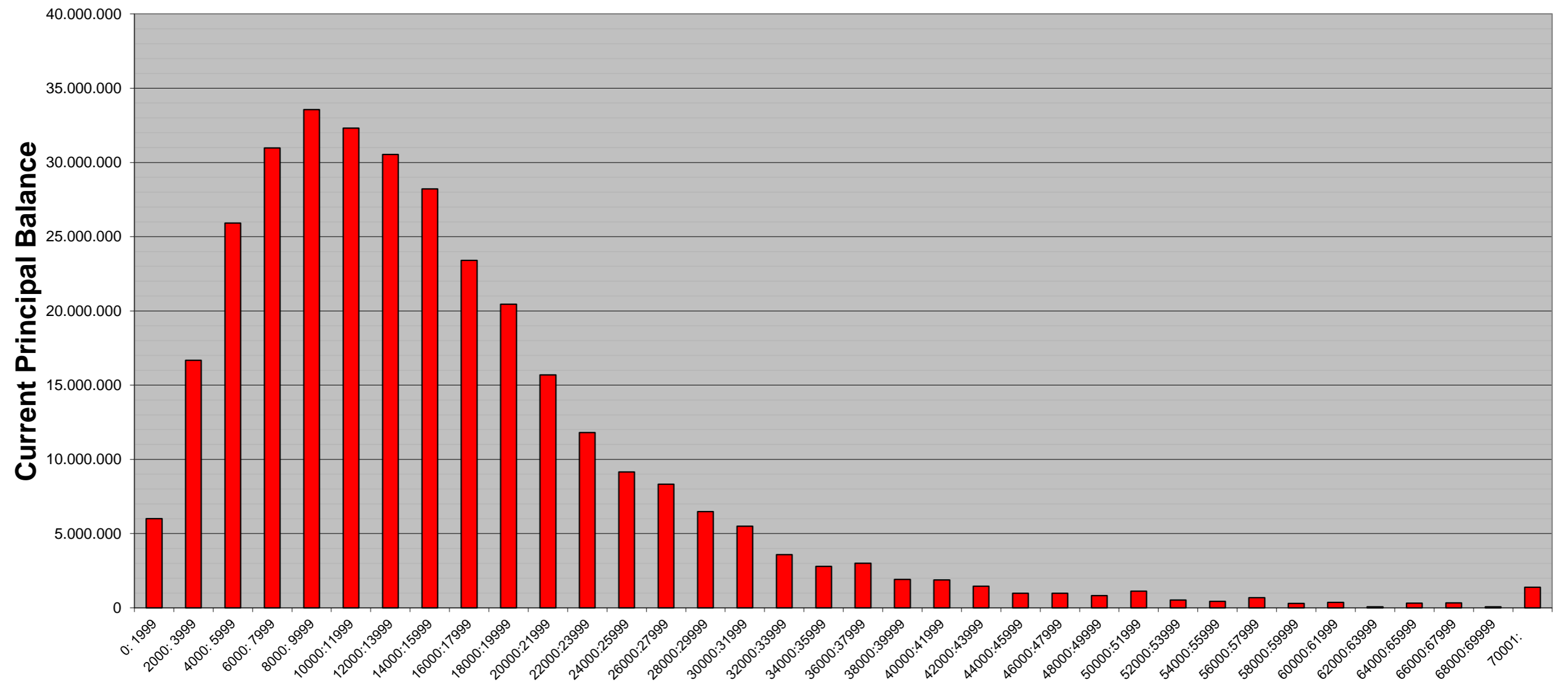
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.003.491,02	1,83%	5.724	15,37%
2000: 3999	16.675.701,13	5,08%	5.584	15,00%
4000: 5999	25.918.240,63	7,90%	5.197	13,96%
6000: 7999	30.971.347,27	9,44%	4.439	11,92%
8000: 9999	33.555.473,69	10,23%	3.740	10,05%
10000:11999	32.315.996,21	9,85%	2.948	7,92%
12000:13999	30.543.013,70	9,31%	2.357	6,33%
14000:15999	28.224.675,83	8,60%	1.890	5,08%
16000:17999	23.406.688,42	7,13%	1.380	3,71%
18000:19999	20.443.914,93	6,23%	1.079	2,90%
20000:21999	15.689.465,88	4,78%	750	2,01%
22000:23999	11.802.490,23	3,60%	514	1,38%
24000:25999	9.152.910,52	2,79%	367	0,99%
26000:27999	8.326.629,73	2,54%	309	0,83%
28000:29999	6.490.940,71	1,98%	224	0,60%
30000:31999	5.496.220,43	1,68%	178	0,48%
32000:33999	3.589.701,10	1,09%	109	0,29%
34000:35999	2.790.545,10	0,85%	80	0,21%
36000:37999	3.002.516,56	0,92%	81	0,22%
38000:39999	1.908.679,29	0,58%	49	0,13%
40000:41999	1.883.299,63	0,57%	46	0,12%
42000:43999	1.463.180,40	0,45%	34	0,09%
44000:45999	992.021,80	0,30%	22	0,06%
46000:47999	991.149,41	0,30%	21	0,06%
48000:49999	832.942,36	0,25%	17	0,05%
50000:51999	1.123.350,85	0,34%	22	0,06%
52000:53999	530.071,12	0,16%	10	0,03%
54000:55999	437.529,66	0,13%	8	0,02%
56000:57999	682.123,90	0,21%	12	0,03%
58000:59999	295.869,49	0,09%	5	0,01%
60000:61999	367.923,98	0,11%	6	0,02%
62000:63999	63.104,26	0,02%	1	0,00%
64000:65999	324.241,86	0,10%	5	0,01%
66000:67999	335.873,81	0,10%	5	0,01%
68000:69999	69.943,70	0,02%	1	0,00%
70001:	1.387.868,46	0,42%	16	0,04%
Total	328.089.137,07	100,00%	37.230	100,00%

Statistics	in EUR
Average Amount	8.812,49

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8.1 Current PB (Graph)

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9. Borrower Concentration



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Interest Period	from	12.01.2018	to	12.02.2018	=	31 days
Collection Period	from	01.01.2018	to	31.01.2018		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	118.776,95	0,0362%	1
2	104.888,26	0,0320%	1
3	101.162,92	0,0308%	1
4	98.309,44	0,0300%	1
5	96.771,47	0,0295%	1
6	95.947,84	0,0292%	1
7	87.758,96	0,0267%	1
8	86.051,19	0,0262%	1
9	84.890,28	0,0259%	2
10	83.775,85	0,0255%	6
11	80.611,08	0,0246%	1
12	80.096,15	0,0244%	1
13	75.668,54	0,0231%	2
14	74.171,20	0,0226%	1
15	73.878,18	0,0225%	1
16	73.557,55	0,0224%	2
17	73.237,38	0,0223%	1
18	72.471,59	0,0221%	1
19	71.172,29	0,0217%	1
20	69.943,70	0,0213%	1
21	68.404,80	0,0208%	2
22	67.956,57	0,0207%	4
23	67.925,42	0,0207%	1
24	67.865,89	0,0207%	1
25	67.145,31	0,0205%	1
	2.042.438,81	0,6225%	37

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10. Geographical Distribution



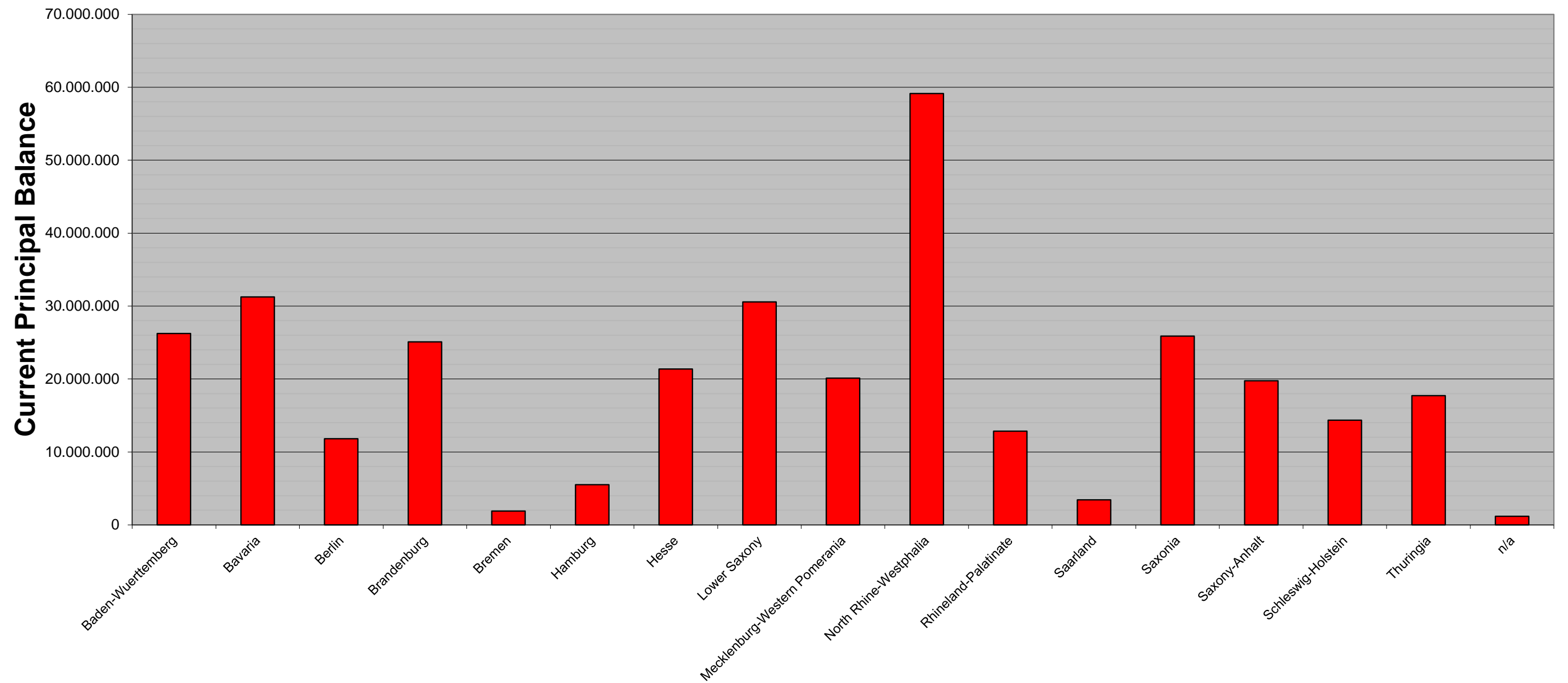
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	26.221.197,78	7,99%	2.802	7,53%
Bavaria	31.265.421,18	9,53%	3.380	9,08%
Berlin	11.805.110,39	3,60%	1.391	3,74%
Brandenburg	25.085.164,31	7,65%	2.965	7,96%
Bremen	1.903.872,82	0,58%	206	0,55%
Hamburg	5.492.332,91	1,67%	603	1,62%
Hesse	21.354.658,72	6,51%	2.346	6,30%
Lower Saxony	30.564.313,84	9,32%	3.478	9,34%
Mecklenburg-Western	20.103.336,79	6,13%	2.236	6,01%
North Rhine-Westphalia	59.135.000,69	18,02%	6.758	18,15%
Rhineland-Palatinate	12.837.102,28	3,91%	1.435	3,85%
Saarland	3.444.588,49	1,05%	395	1,06%
Saxonia	25.869.029,19	7,88%	3.108	8,35%
Saxony-Anhalt	19.759.815,50	6,02%	2.324	6,24%
Schleswig-Holstein	14.342.449,89	4,37%	1.687	4,53%
Thuringia	17.712.218,12	5,40%	1.989	5,34%
n/a	1.193.524,17	0,36%	127	0,34%
Total	328.089.137,07	100,00%	37.230	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	12.01.2018	to	12.02.2018	=	31 days
Collection Period	from	01.01.2018	to	31.01.2018		

<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	152.932.213,69	46,61%	15.610	41,93%
Used Vehicle	175.156.923,38	53,39%	21.620	58,07%
Total	328.089.137,07	100,00%	37.230	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	315.417.881,27	96,14%	35.203	94,56%
Leisure	7.751.956,33	2,36%	672	1,80%
Motorbike	4.919.299,47	1,50%	1.355	3,64%
Total	328.089.137,07	100,00%	37.230	100,00%

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

12. Insurances



Reporting Date	07.02.2018				
Payment Date	12.02.2018				
Period No	52				
Monthly Period	Feb 2018				
Interest Period	from	12.01.2018	to	12.02.2018	= 31 days
Collection Period	from	01.01.2018	to	31.01.2018	

<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	197.867.638,51	60,31%	21.163	56,84%
Yes	130.221.498,56	39,69%	16.067	43,16%
Total	328.089.137,07	100,00%	37.230	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	249.509.132,37	76,05%	28.859	77,52%
Yes	78.580.004,70	23,95%	8.371	22,48%
Total	328.089.137,07	100,00%	37.230	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	302.190.821,83	92,11%	34.221	91,92%
Yes	25.898.315,24	7,89%	3.009	8,08%
Total	328.089.137,07	100,00%	37.230	100,00%

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

13. Type of Contract



Reporting Date	07.02.2018				
Payment Date	12.02.2018				
Period No	52				
Monthly Period	Feb 2018				
Interest Period	from	12.01.2018	to	12.02.2018	= 31 days
Collection Period	from	01.01.2018	to	31.01.2018	

<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	198.516.391,02	60,51%	28.067	75,39%
Yes	129.572.746,05	39,49%	9.163	24,61%
- of which balloon rates	88.108.118,93	26,85%		
- of which regular installments	41.464.627,12	12,64%		
Total	328.089.137,07	100,00%	37.230	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>
13:25	703.989,79	0,80%	109	1,19%
26:38	12.137.419,60	13,78%	1.195	13,04%
39:51	31.183.232,00	35,39%	3.103	33,86%
52:64	43.858.057,59	49,78%	4.748	51,82%
65:72	127.059,95	0,14%	5	0,05%
73:	98.360,00	0,11%	3	0,03%
Total	88.108.118,93	100,00%	9.163	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	32.634.342,63	37,04%	3.464	37,80%
13:25	29.804.064,48	33,83%	3.078	33,59%
26:38	22.989.512,47	26,09%	2.356	25,71%
39:51	2.680.199,35	3,04%	265	2,89%
Total	88.108.118,93	100,00%	9.163	100,00%

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

14. Payment Methods



Reporting Date			07.02.2018			
Payment Date			12.02.2018			
Period No			52			
Monthly Period			Feb 2018			
Interest Period	from	12.01.2018	to	12.02.2018	=	31 days
Collection Period	from	01.01.2018	to	31.01.2018		

<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	317.712.670,39	96,84%	36.059	96,85%
Other	10.376.466,68	3,16%	1.171	3,15%
Total	328.089.137,07	100,00%	37.230	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	172.990.059,72	52,73%	19.695	52,90%
1st of month	155.099.077,35	47,27%	17.535	47,10%
Total	328.089.137,07	100,00%	37.230	100,00%

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

15. Downpayment



Reporting Date	07.02.2018	
Payment Date	12.02.2018	
Period No	52	
Monthly Period	Feb 2018	
Interest Period	from 12.01.2018	to 12.02.2018 = 31 days
Collection Period	from 01.01.2018	to 31.01.2018

<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	104.705.722,80	31,91%	11.573	31,09%	0,00%
0: 999	3.244.546,54	0,99%	685	1,84%	5,43%
1000: 1999	13.150.495,99	4,01%	2.506	6,73%	10,90%
2000: 2999	22.278.343,56	6,79%	3.664	9,84%	15,13%
3000: 3999	27.141.327,26	8,27%	3.690	9,91%	17,31%
4000: 4999	25.509.875,25	7,78%	2.981	8,01%	19,33%
5000: 5999	31.767.627,32	9,68%	3.367	9,04%	21,20%
6000: 6999	17.627.678,06	5,37%	1.735	4,66%	23,98%
7000: 7999	13.144.538,88	4,01%	1.228	3,30%	25,79%
8000: 8999	10.457.157,43	3,19%	1.019	2,74%	28,50%
9000: 9999	6.401.160,09	1,95%	547	1,47%	29,18%
10000:10999	17.641.962,17	5,38%	1.536	4,13%	31,09%
11000:11999	4.403.907,87	1,34%	383	1,03%	32,99%
12000:12999	4.127.565,55	1,26%	350	0,94%	34,95%
13000:13999	3.055.922,82	0,93%	250	0,67%	36,14%
14000:14999	2.335.009,66	0,71%	206	0,55%	39,51%
15000:15000	4.881.059,75	1,49%	383	1,03%	37,59%
15001:	16.215.236,07	4,94%	1.127	3,03%	43,65%
Total	328.089.137,07	100,00%	37.230	100,00%	18,32%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.013,66 €	5.824,09 €
Average Purchase Price	21.913,16 €	23.582,87 €
Minimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,32%	24,70%

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Monthly Investor Report**

16. Customer Yield



Reporting Date	07.02.2018	
Payment Date	12.02.2018	
Period No	52	
Monthly Period	Feb 2018	
Interest Period	from 12.01.2018	to 12.02.2018 = 31 days
Collection Period	from 01.01.2018	to 31.01.2018

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	1.481.307,15	0,45%	116	0,31%
2: 2	4.949.525,33	1,51%	512	1,38%
3: 3	115.281.246,76	35,14%	9.843	26,44%
4: 4	119.211.193,64	36,34%	13.167	35,37%
5: 5	55.925.740,96	17,05%	8.245	22,15%
6: 6	22.235.688,84	6,78%	3.535	9,50%
7: 7	6.010.838,67	1,83%	1.159	3,11%
8: 8	1.907.963,36	0,58%	397	1,07%
9: 9	920.549,40	0,28%	228	0,61%
10:10	148.936,03	0,05%	22	0,06%
11:11	16.146,93	0,00%	6	0,02%
Total	328.089.137,07	100,00%	37.230	100,00%

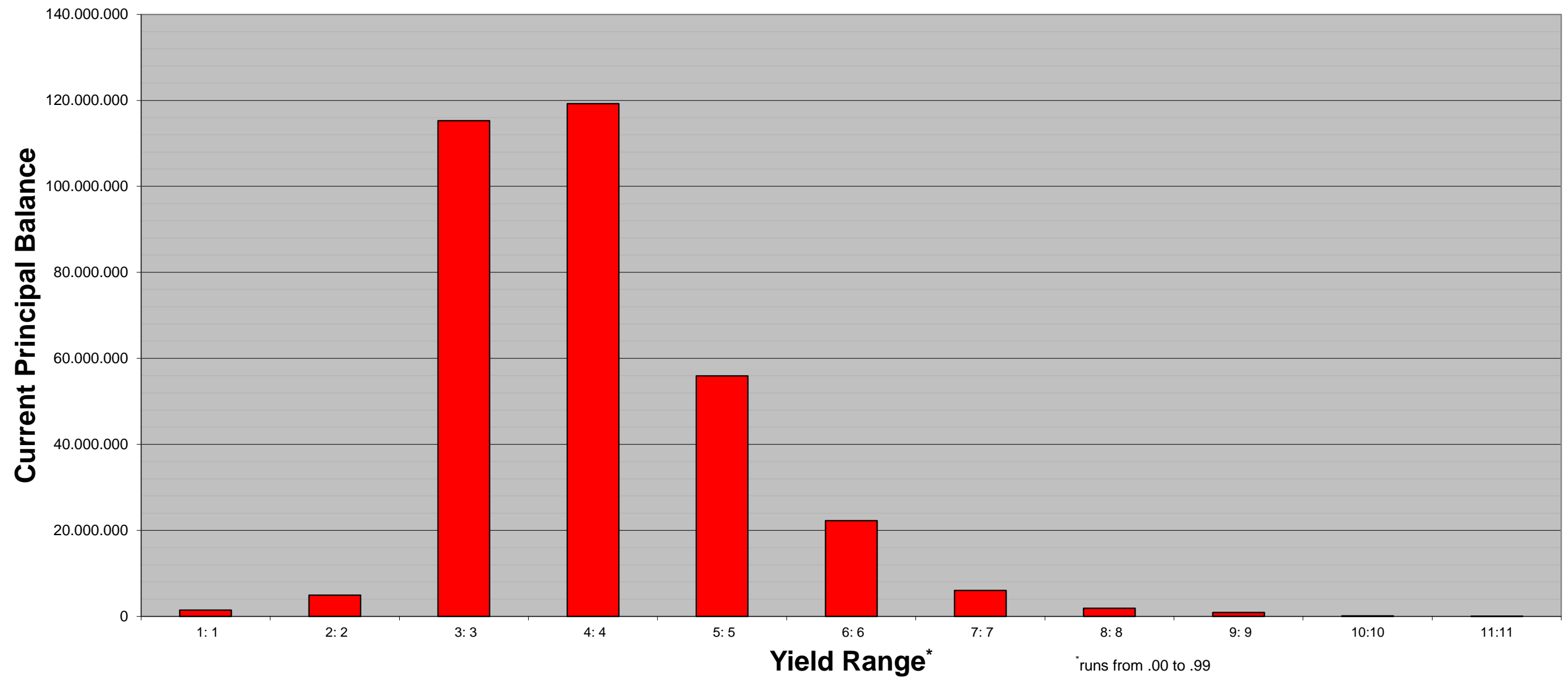
Statistics	in %
WA Interest	4,85%

* runs from .00 to .99

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

16.1 Customer Yield (Graph)

Reporting Date	07.02.2018				
Payment Date	12.02.2018				
Period No	52				
Monthly Period	Feb 2018				
Interest Period	from	12.01.2018	to	12.02.2018	= 31 days
Collection Period	from	01.01.2018	to	31.01.2018	



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17. Seasoning



Reporting Date	07.02.2018	
Payment Date	12.02.2018	
Period No	52	
Monthly Period	Feb 2018	
Interest Period	from 12.01.2018	to 12.02.2018 = 31 days
Collection Period	from 01.01.2018	to 31.01.2018

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
18:20	15.401.669,34	4,69%	1.235	3,32%
21:23	34.798.708,54	10,61%	2.953	7,93%
24:26	37.142.903,72	11,32%	3.279	8,81%
27:29	40.750.117,23	12,42%	3.753	10,08%
30:32	40.627.975,82	12,38%	4.021	10,80%
33:35	36.798.624,49	11,22%	3.992	10,72%
36:38	12.501.241,66	3,81%	1.391	3,74%
39:41	11.700.467,34	3,57%	1.307	3,51%
42:44	13.004.798,16	3,96%	1.551	4,17%
45:47	13.296.708,34	4,05%	1.713	4,60%
48:50	9.487.134,83	2,89%	1.251	3,36%
51:53	9.941.723,34	3,03%	1.323	3,55%
54:56	14.620.604,61	4,46%	2.120	5,69%
57:59	11.810.711,06	3,60%	1.961	5,27%
60:62	5.800.295,12	1,77%	1.042	2,80%
63:65	4.428.627,63	1,35%	778	2,09%
66:68	4.162.335,89	1,27%	776	2,08%
69:71	3.292.630,95	1,00%	757	2,03%
72:74	2.494.360,32	0,76%	502	1,35%
75:77	1.920.913,99	0,59%	367	0,99%
78:80	1.583.653,79	0,48%	357	0,96%
81:	2.522.930,90	0,77%	801	2,15%
Total	328.089.137,07	100,00%	37.230	100,00%

Statistics

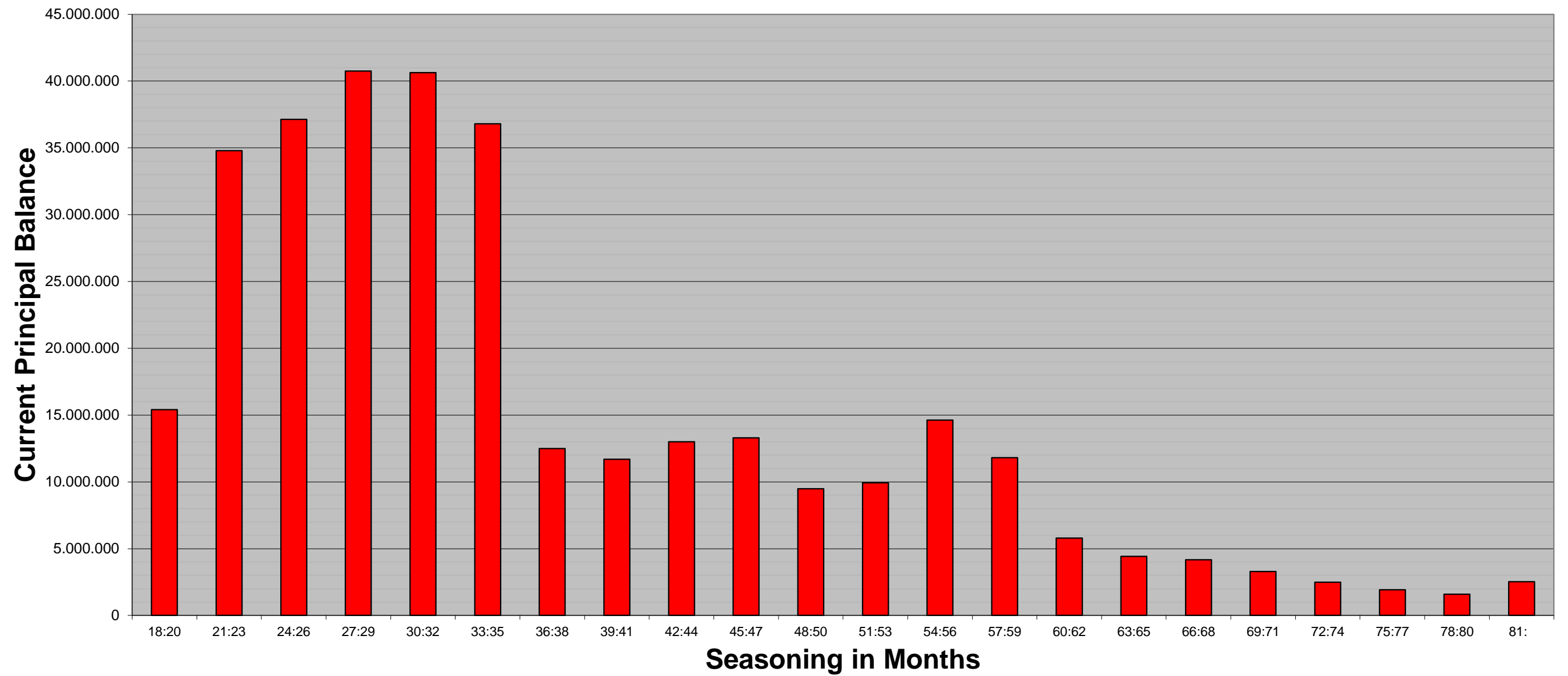
WA Seasoning	36,68
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**SC Germany Vehicles 2013-1
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17.1 Seasoning (Graph)



Reporting Date	07.02.2018	
Payment Date	12.02.2018	
Period No	52	
Monthly Period	Feb 2018	
Interest Period	from 12.01.2018	to 12.02.2018 = 31 days
Collection Period	from 01.01.2018	to 31.01.2018



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



Reporting Date			07.02.2018			
Payment Date			12.02.2018			
Period No			52			
Monthly Period			Feb 2018			
Interest Period	from	12.01.2018	to	12.02.2018	=	31 days
Collection Period	from	01.01.2018	to	31.01.2018		

<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	27.937.599,26	8,52%	7.167	19,25%
7:13	35.144.416,95	10,71%	6.154	16,53%
14:20	46.146.344,71	14,07%	6.044	16,23%
21:27	53.058.697,73	16,17%	5.258	14,12%
28:34	49.658.148,82	15,14%	4.341	11,66%
35:41	43.775.846,48	13,34%	3.459	9,29%
42:48	18.526.552,40	5,65%	1.529	4,11%
49:55	16.815.009,38	5,13%	1.170	3,14%
56:62	12.738.488,73	3,88%	806	2,16%
63:69	14.250.567,38	4,34%	793	2,13%
70:76	8.939.880,74	2,72%	458	1,23%
77:83	1.097.584,49	0,33%	51	0,14%
Total	328.089.137,07	100,00%	37.230	100,00%

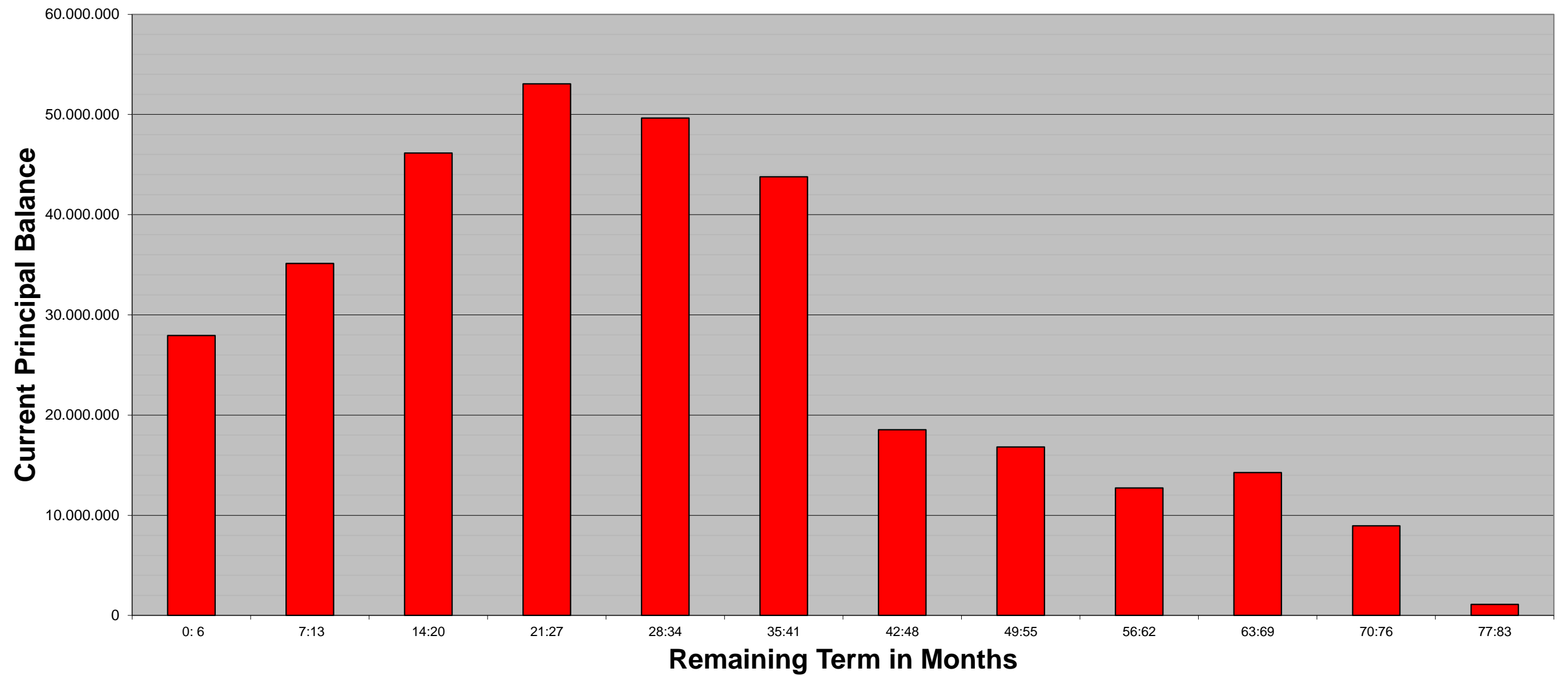
Statistics

WA Remaining Term	30,01
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date			07.02.2018			
Payment Date			12.02.2018			
Period No			52			
Monthly Period			Feb 2018			
Interest Period	from	12.01.2018	to	12.02.2018	=	31 days
Collection Period	from	01.01.2018	to	31.01.2018		



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

19. Original Term



Reporting Date			07.02.2018			
Payment Date			12.02.2018			
Period No			52			
Monthly Period			Feb 2018			
Interest Period	from	12.01.2018	to	12.02.2018	=	31 days
Collection Period	from	01.01.2018	to	31.01.2018		

<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	1.187.219,90	0,36%	519	1,39%
26:38	23.514.136,90	7,17%	4.436	11,92%
39:51	66.995.240,10	20,42%	7.523	20,21%
52:64	109.918.455,40	33,50%	11.307	30,37%
65:77	34.880.507,16	10,63%	4.825	12,96%
78:	91.593.577,61	27,92%	8.620	23,15%
Total	328.089.137,07	100,00%	37.230	100,00%

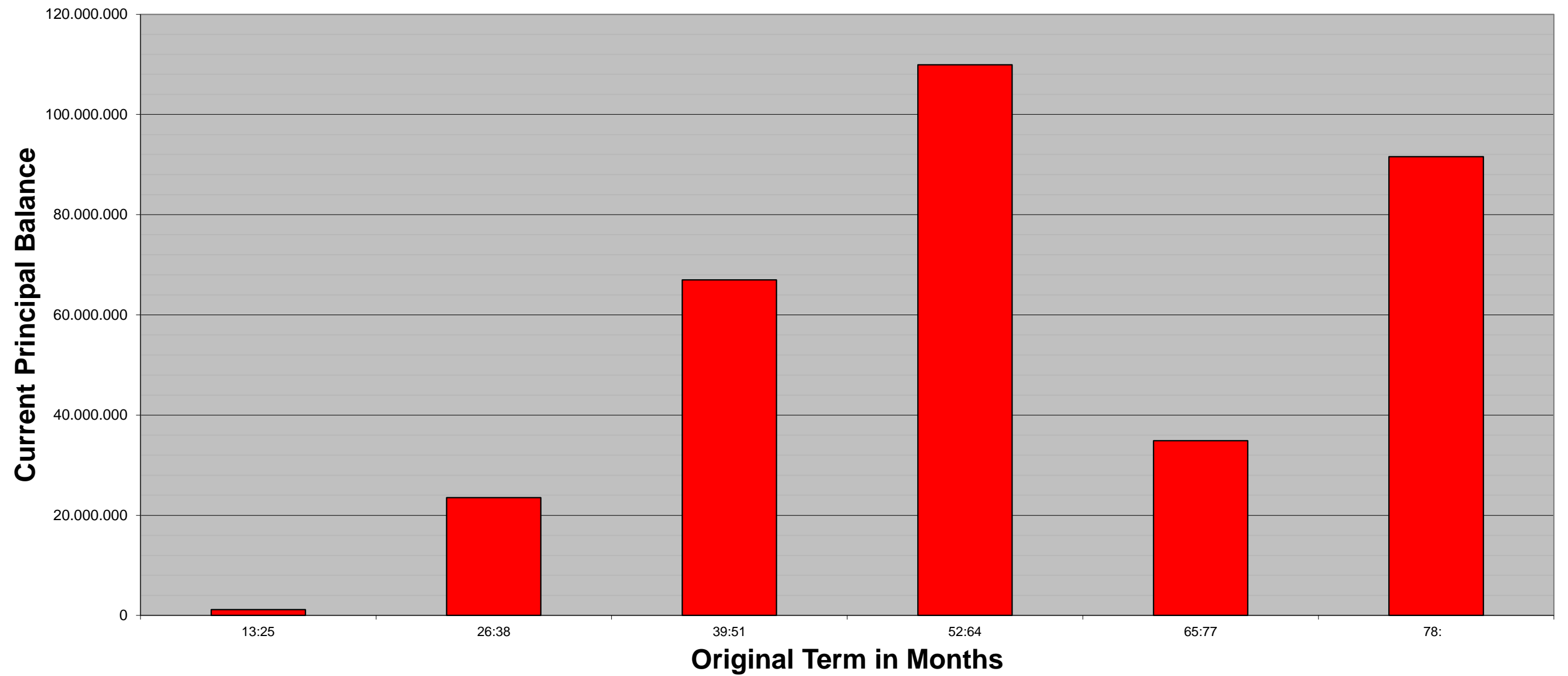
Statistics

WA Original Term	66,69
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date			07.02.2018			
Payment Date			12.02.2018			
Period No			52			
Monthly Period			Feb 2018			
Interest Period	from	12.01.2018	to	12.02.2018	=	31 days
Collection Period	from	01.01.2018	to	31.01.2018		



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20. Manufacturer Brands



Reporting Date			07.02.2018			
Payment Date			12.02.2018			
Period No			52			
Monthly Period			Feb 2018			
Interest Period	from	12.01.2018	to	12.02.2018	=	31 days
Collection Period	from	01.01.2018	to	31.01.2018		

<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	33.100.889,66	10,09%	3.767	10,12%
2	29.898.610,28	9,11%	2.704	7,26%
3	27.611.570,37	8,42%	3.594	9,65%
4	21.775.123,98	6,64%	2.038	5,47%
5	18.498.426,01	5,64%	2.491	6,69%
6	17.563.432,83	5,35%	1.367	3,67%
7	15.926.147,72	4,85%	1.773	4,76%
8	15.575.371,81	4,75%	2.260	6,07%
9	15.524.827,03	4,73%	2.115	5,68%
10	14.652.121,27	4,47%	1.191	3,20%
11	13.994.889,68	4,27%	1.345	3,61%
12	12.430.676,41	3,79%	1.032	2,77%
13	12.410.599,68	3,78%	1.389	3,73%
14	12.320.287,47	3,76%	1.437	3,86%
15	9.026.292,93	2,75%	1.272	3,42%
	270.309.267,13	82,39%	29.775	79,98%

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			07.02.2018			
Payment Date			12.02.2018			
Period No			52			
Monthly Period			Feb 2018			
Interest Period	from	12.01.2018	to	12.02.2018	=	31 days
Collection Period	from	01.01.2018	to	31.01.2018		

Priority of Payments

Available Distribution Amount		25.769.381,03 €
Senior Expenses	-	302,10 €
Interest Notes Class A	-	377.937,00 €
Interest Notes Class B	-	168.896,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	1,93 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	17.408.790,00 €
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	=	787.522,50 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 302,10 €		
Interest accrued for the Period	- 546.833,00 €	- 377.937,00 €	- 168.896,00 €
Cumulative Interest accrued	- 48.307.021,00 €	- 39.736.809,00 €	- 8.570.212,00 €
Interest Payments	- 546.833,00 €	- 377.937,00 €	- 168.896,00 €
Cumulative Interest Payments	- 48.307.021,00 €	- 39.736.809,00 €	- 8.570.212,00 €
Interest accrued on Subordinated Loan for the	- 25.931,50 €		
Cumulative Interest accrued on Subordinated L	- 1.315.814,50 €		
Interest Payments on Subordinated Loan	- 25.931,50 €		
Cumulative Interest Payments on Subordinatec	- 1.315.814,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

**SC Germany Vehicles 2013-1
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22. Retention



Reporting Date	07.02.2018				
Payment Date	12.02.2018				
Period No	52				
Monthly Period	12.02.2018				
Interest Period	from	12.01.2018	to	12.02.2018	= 31 days
Collection Period	from	01.01.2018	to	31.01.2018	

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:	345.497.889,72 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	328.089.137,07 €
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 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:	22,29%
Net Economic Interest Ratio as of the end of the Monthly Period:	23,47%

**SC Germany Vehicles 2013-1
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23. Counterparties



Reporting Date	07.02.2018				
Payment Date	12.02.2018				
Period No	52				
Monthly Period	Feb 2018				
Interest Period	from	12.01.2018	to	12.02.2018	= 31 days
Collection Period	from	01.01.2018	to	31.01.2018	

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Transaction Security Trustee:

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Phone: +31 20 205 0132

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EC3R 7 AA London
United Kingdom

Standard & Poor's Ratings Services
Structured Finance
20 Canada Square
E14 5LH London
United Kingdom

Long Term	DBRS		S & P			Counterparty status
	Short Term	Outlook	Long Term	Short Term	Outlook	
-	-	-	-	-	-	performing
AA	R-1H	STABLE	AA-	A-1+	STABLE	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing

Ratings as of 31.01.2018, data source: Bloomberg

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

24. Issuer Information



Reporting Date		07.02.2018				
Payment Date		12.02.2018				
Period No		52				
Monthly Period		Feb 2018				
Interest Period	from	12.01.2018	to	12.02.2018	=	31 days
Collection Period	from	01.01.2018	to	31.01.2018		

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

The Managing Directors
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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

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SPV-Administrator:

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

25. Santander Consumer Bank



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Reporting Date	07.02.2018				
Payment Date	12.02.2018				
Period No	52				
Monthly Period	Feb 2018				
Interest Period	from	12.01.2018	to	12.02.2018	= 31 days
Collection Period	from	01.01.2018	to	31.01.2018	

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
A	R-1L	STABLE	A-	A-2	STABLE
-	-	-	BBB+	A-2	STABLE
-	-	-	BBB+	A-2	STABLE

Ratings as of 31.01.2018, data source: Bloomberg