

SC Germany Vehicles 2013-1 Monthly Investor Report



SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	08.03.2017			
Payment Date	13.03.2017			
Period No	41			
Monthly Period	Mrz 2017			
Interest Period	from	13.02.2017	to	13.03.2017 = 28 days
Collection Period	from	01.02.2017	to	28.02.2017

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1. Portfolio Information



Reporting Date	08.03.2017	
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Interest Period from	13.02.2017	to 13.03.2017 = 28 days
Collection Period from	01.02.2017	to 28.02.2017

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	57.762	589.288.436,50 €	615.340.314,76 €
Scheduled Principal Payments		18.432.054,35 €	
Prepayment Principal		6.244.705,51 €	
Others		349.206,96 €	
Total Principal Collections		25.025.966,82 €	25.576.252,20 €
Total Interest Collections		2.761.503,09 €	2.966.095,59 €
Defaults		394.589,43 €	475.626,06 €
Replenishment		- €	- €
End of Period	56.042	563.867.880,25 €	589.288.436,50 €
Purchase Shortfall Account		18,75 €	25,50 €
Total Assets (End of Period)		563.867.899,00 €	589.288.462,00 €
Current Prepayment Rate (annualised)		12,0%	

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2. Reserve Accounts



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Collection Period from	01.02.2017	to	28.02.2017		

Note Balance

Beginning of Period	589.288.462,00 €
End of Period	563.867.899,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,19%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,24%	7.000.000,00 €	
Required Reserve Fund	1,24%	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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Note Balance

Beginning of Period	589.288.462,00 €
End of Period	563.867.899,00 €

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		4.497.563,43 €	423.926,24 €	422
1- 30 days past due previous period		4.305.410,75 €	292.976,54 €	394
1- 30 days past due current period	0,75%	4.419.100,54 €	296.957,98 €	402
3-MRA* 31- 60 days past due	0,32%			
31- 60 days past due period before previous period		2.032.465,35 €	223.534,35 €	173
31- 60 days past due previous period		1.726.422,61 €	213.275,46 €	161
31- 60 days past due current period	0,31%	1.821.278,72 €	175.409,86 €	164
3-MRA* 61-90 days past due	0,15%			
61- 90 days past due period before previous period		914.125,27 €	119.631,60 €	83
61- 90 days past due previous period		964.256,13 €	156.115,62 €	88
61- 90 days past due current period	0,14%	809.094,83 €	94.650,03 €	72
3-MRA* 91-120 days past due	0,09%			
91- 120 days past due period before previous period		515.701,99 €	78.381,60 €	37
91- 120 days past due previous period		551.515,38 €	62.928,10 €	45
91- 120 days past due current period	0,10%	564.670,24 €	96.967,26 €	47
3-MRA* 121-150 days past due	0,06%			
121- 150 days past due period before previous period		327.748,07 €	41.330,26 €	26
121- 150 days past due previous period		363.246,19 €	70.109,42 €	27
121- 150 days past due current period	0,05%	301.024,21 €	74.076,29 €	28
3-MRA* 151-180 days past due	0,08%			
151- 180 days past due period before previous period		529.513,75 €	171.488,83 €	39
151- 180 days past due previous period		401.720,69 €	92.089,80 €	34
151- 180 days past due current period	0,07%	411.548,70 €	59.009,87 €	38

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	589.288.462,00 €
End of Period	563.867.899,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	394.589,43 €	
Current Period Recoveries	48.229,91 €	
Current Period Net Default	346.359,52 €	
New Number of Defaulted Contracts		39

Cumulative Default

Cumulative Gross Default	13.932.100,33 €	
Cumulative Recoveries	2.473.329,86 €	
Cumulative Net Default	11.458.770,47 €	
Total Number of Defaulted Contracts		1.431

3-MRA* /
current ratio

Ratio

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

0,78%

Annualised Loss Ratio period before previous period	0,75%
Annualised Loss Ratio previous period	0,85%
Annualised Loss Ratio current period	0,74%

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%	-	-	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	589.288.462,00 €	519.288.462,00 €	70.000.000,00 €
Available Distribution Amount	34.835.725,32 €		
Replenishment	0,00 €		
Amortisation	25.420.563,00 €		
Redemption per Class	25.420.563,00 €	25.420.563,00 €	0,00 €
Redemption per Note		4.035,01 €	0,00 €
Class Principal Outstanding Balance End of Period	563.867.899,00 €	493.867.899,00 €	70.000.000,00 €
Current Tranching		87,6%	12,4%
Current Pool Factor		0,78	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed		1,593%	2,802%
DayCount Convention		act/360	act/360
Interest Days	28		
Principal Outstanding per Note Beginning of Period		82.426,74 €	100.000,00 €
> Principal Repayment per Note		4.035,01 €	0,00 €
Principal Outstanding per Note End of Period		78.391,73 €	100.000,00 €
> Interest accrued for the period		643.419,00 €	152.551,00 €
Interest Payment		643.419,00 €	152.551,00 €
Interest Payment per Note		102,13 €	217,93 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	16,88%	4,46%
Current CE (excl. Excess Spread)	13,66%	1,24%

* Last rating action as of 23.10.2013

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7. Original Principal Balance



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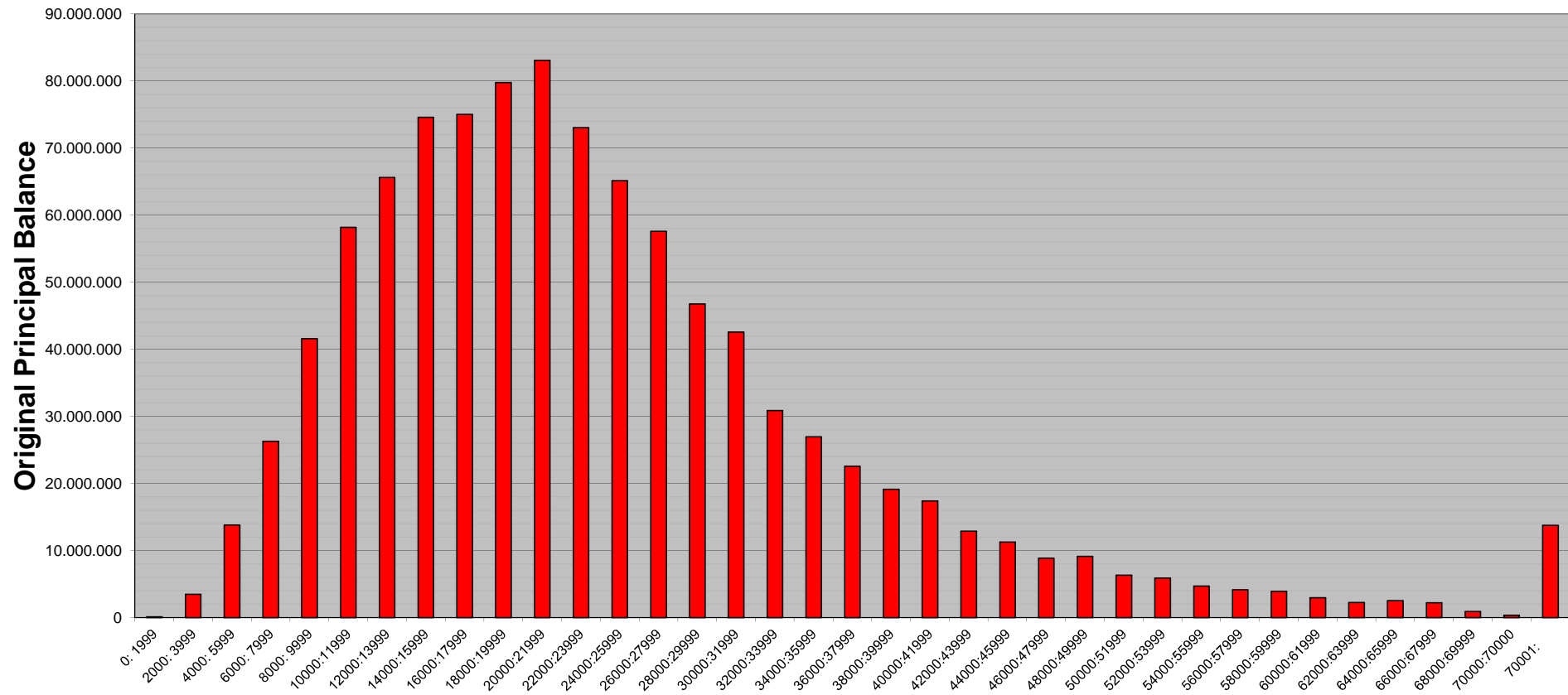
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	134.854,04	0,01%	82	0,15%
2000: 3999	3.474.846,74	0,34%	1.080	1,93%
4000: 5999	13.800.651,33	1,36%	2.728	4,87%
6000: 7999	26.304.623,83	2,59%	3.739	6,67%
8000: 9999	41.569.523,21	4,09%	4.609	8,22%
10000:11999	58.182.984,87	5,73%	5.321	9,49%
12000:13999	65.606.802,50	6,46%	5.049	9,01%
14000:15999	74.607.549,93	7,34%	4.976	8,88%
16000:17999	75.019.146,34	7,38%	4.416	7,88%
18000:19999	79.774.658,88	7,85%	4.199	7,49%
20000:21999	83.111.460,26	8,18%	3.969	7,08%
22000:23999	73.039.809,17	7,19%	3.180	5,67%
24000:25999	65.152.645,76	6,41%	2.610	4,66%
26000:27999	57.617.105,40	5,67%	2.138	3,81%
28000:29999	46.769.207,12	4,60%	1.616	2,88%
30000:31999	42.565.863,30	4,19%	1.376	2,46%
32000:33999	30.884.574,85	3,04%	937	1,67%
34000:35999	26.975.684,41	2,66%	772	1,38%
36000:37999	22.571.114,24	2,22%	611	1,09%
38000:39999	19.125.603,62	1,88%	491	0,88%
40000:41999	17.408.974,67	1,71%	426	0,76%
42000:43999	12.884.541,08	1,27%	300	0,54%
44000:45999	11.281.913,91	1,11%	251	0,45%
46000:47999	8.867.537,42	0,87%	189	0,34%
48000:49999	9.112.259,52	0,90%	186	0,33%
50000:51999	6.341.348,62	0,62%	125	0,22%
52000:53999	5.882.253,36	0,58%	111	0,20%
54000:55999	4.721.331,33	0,46%	86	0,15%
56000:57999	4.162.592,04	0,41%	73	0,13%
58000:59999	3.899.832,56	0,38%	66	0,12%
60000:61999	2.974.507,97	0,29%	49	0,09%
62000:63999	2.268.954,68	0,22%	36	0,06%
64000:65999	2.533.312,84	0,25%	39	0,07%
66000:67999	2.207.540,91	0,22%	33	0,06%
68000:69999	897.374,05	0,09%	13	0,02%
70000:70000	350.000,00	0,03%	5	0,01%
70001:	13.762.498,40	1,35%	155	0,28%
Total	1.015.845.483,16	100,00%	56.042	100,00%

Statistics in EUR	
Average Amount	18.126,50

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7.1 Original PB (Graph)

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8. Current Principal Balance



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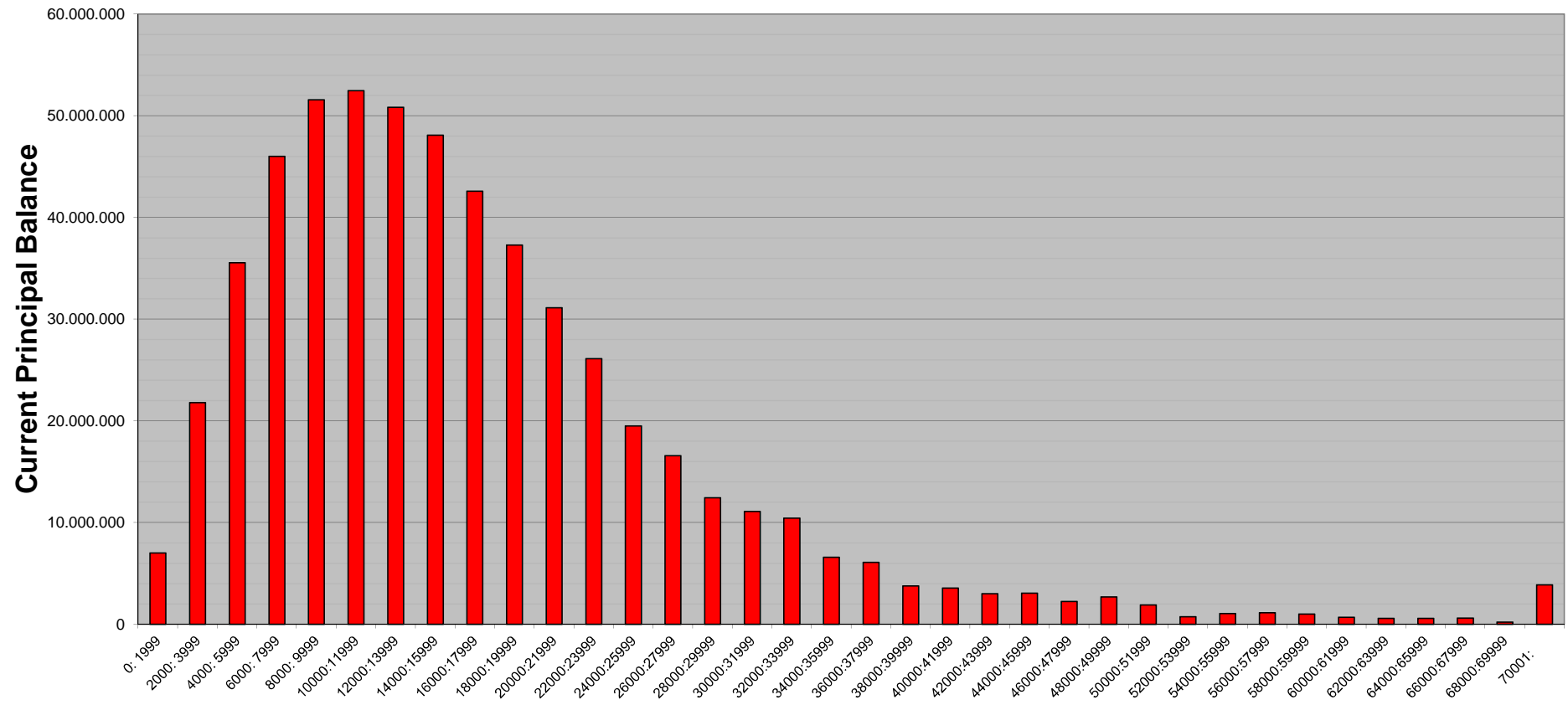
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.999.030,46	1,24%	6.839	12,20%
2000: 3999	21.797.833,66	3,87%	7.240	12,92%
4000: 5999	35.558.404,84	6,31%	7.128	12,72%
6000: 7999	46.010.454,42	8,16%	6.595	11,77%
8000: 9999	51.581.608,64	9,15%	5.750	10,26%
10000:11999	52.461.959,83	9,30%	4.784	8,54%
12000:13999	50.844.523,71	9,02%	3.919	6,99%
14000:15999	48.094.408,01	8,53%	3.213	5,73%
16000:17999	42.601.069,50	7,56%	2.511	4,48%
18000:19999	37.284.910,54	6,61%	1.967	3,51%
20000:21999	31.128.785,41	5,52%	1.484	2,65%
22000:23999	26.112.659,52	4,63%	1.138	2,03%
24000:25999	19.499.720,44	3,46%	782	1,40%
26000:27999	16.572.543,07	2,94%	615	1,10%
28000:29999	12.426.907,29	2,20%	430	0,77%
30000:31999	11.107.346,11	1,97%	359	0,64%
32000:33999	10.435.374,60	1,85%	316	0,56%
34000:35999	6.588.863,02	1,17%	189	0,34%
36000:37999	6.097.804,46	1,08%	165	0,29%
38000:39999	3.777.574,06	0,67%	97	0,17%
40000:41999	3.557.853,81	0,63%	87	0,16%
42000:43999	3.011.006,32	0,53%	70	0,12%
44000:45999	3.056.037,13	0,54%	68	0,12%
46000:47999	2.252.059,86	0,40%	48	0,09%
48000:49999	2.683.597,90	0,48%	55	0,10%
50000:51999	1.885.033,85	0,33%	37	0,07%
52000:53999	743.019,48	0,13%	14	0,02%
54000:55999	1.044.801,22	0,19%	19	0,03%
56000:57999	1.137.031,69	0,20%	20	0,04%
58000:59999	1.004.326,32	0,18%	17	0,03%
60000:61999	673.165,24	0,12%	11	0,02%
62000:63999	567.076,34	0,10%	9	0,02%
64000:65999	584.418,07	0,10%	9	0,02%
66000:67999	602.966,38	0,11%	9	0,02%
68000:69999	206.992,07	0,04%	3	0,01%
70001:	3.876.712,98	0,69%	45	0,08%
Total	563.867.880,25	100,00%	56.042	100,00%

Statistics	in EUR
Average Amount	10.061,52

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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	134.230,27	0,0238%	1
2	130.483,09	0,0231%	1
3	126.497,32	0,0224%	1
4	116.508,33	0,0207%	1
5	113.037,34	0,0200%	1
6	112.134,81	0,0199%	1
7	108.894,19	0,0193%	1
8	101.932,31	0,0181%	3
9	101.371,00	0,0180%	2
10	101.264,22	0,0180%	1
11	100.370,72	0,0178%	1
12	97.524,51	0,0173%	2
13	96.382,23	0,0171%	1
14	95.124,77	0,0169%	1
15	91.469,02	0,0162%	6
16	90.310,22	0,0160%	1
17	89.843,04	0,0159%	3
18	89.304,20	0,0158%	1
19	88.351,55	0,0157%	2
20	86.301,51	0,0153%	1
21	86.100,76	0,0153%	1
22	85.757,37	0,0152%	1
23	85.313,91	0,0151%	4
24	84.040,91	0,0149%	1
25	83.691,63	0,0148%	1
	2.496.239,23	0,4427%	40

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10. Geographical Distribution



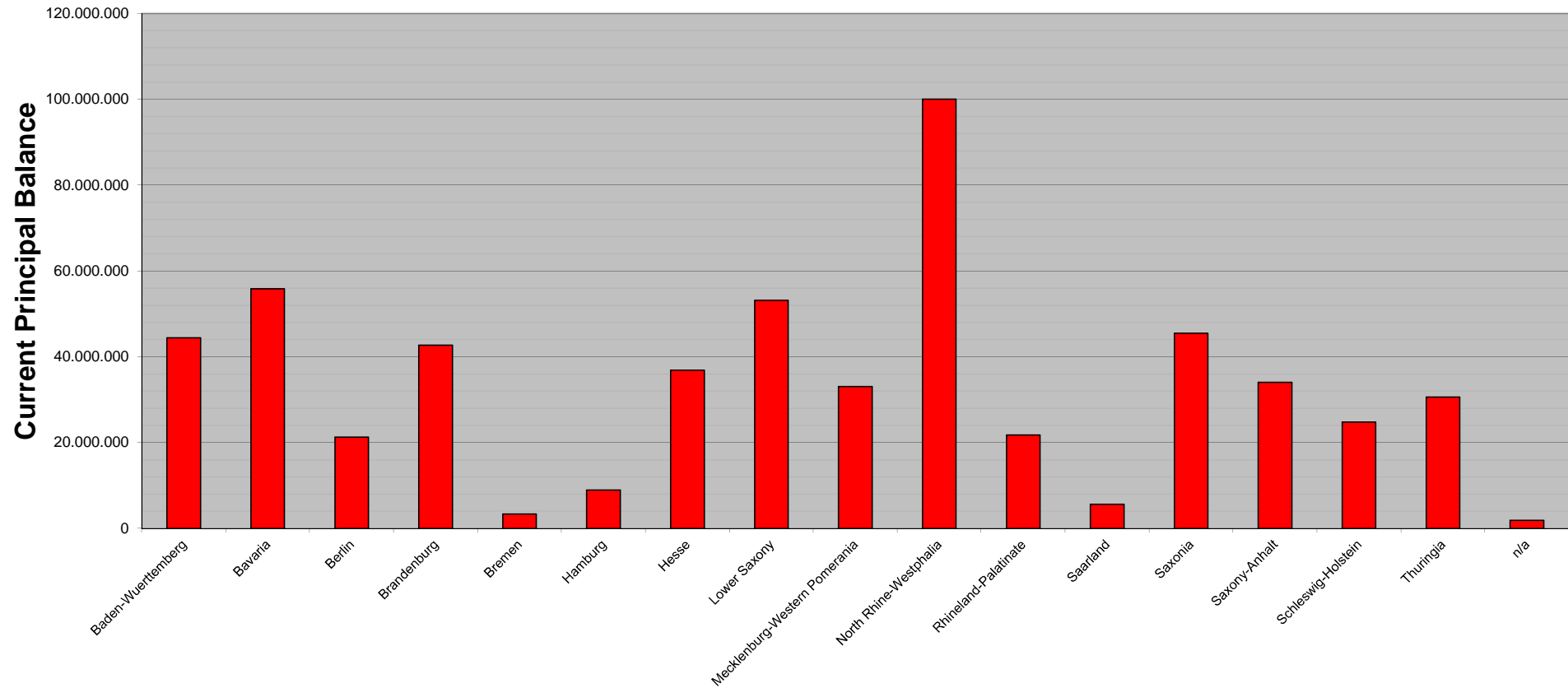
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	44.440.873,75	7,88%	4.205	7,50%
Bavaria	55.820.044,63	9,90%	5.253	9,37%
Berlin	21.284.235,24	3,77%	2.173	3,88%
Brandenburg	42.734.300,26	7,58%	4.380	7,82%
Bremen	3.359.543,87	0,60%	325	0,58%
Hamburg	8.962.743,67	1,59%	911	1,63%
Hesse	36.889.087,60	6,54%	3.570	6,37%
Lower Saxony	53.144.131,92	9,42%	5.210	9,30%
Mecklenburg-Western	33.068.721,86	5,86%	3.195	5,70%
North Rhine-Westphali	100.014.091,49	17,74%	9.985	17,82%
Rhineland-Palatinate	21.773.551,13	3,86%	2.159	3,85%
Saarland	5.649.138,96	1,00%	566	1,01%
Saxonia	45.453.362,47	8,06%	4.826	8,61%
Saxony-Anhalt	34.038.485,87	6,04%	3.535	6,31%
Schleswig-Holstein	24.785.779,48	4,40%	2.520	4,50%
Thuringia	30.585.950,18	5,42%	3.053	5,45%
n/a	1.863.837,87	0,33%	176	0,31%
Total	563.867.880,25	100,00%	56.042	100,00%

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10.1 Geographical Distribution (Graph)

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11. Object/Vehicle Type



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Collection Period	from	01.02.2017	to	28.02.2017		

<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	258.761.023,57	45,89%	23.362	41,69%
Used Vehicle	305.106.856,68	54,11%	32.680	58,31%
Total	563.867.880,25	100,00%	56.042	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	541.544.410,24	96,04%	52.818	94,25%
Leisure	12.806.555,60	2,27%	937	1,67%
Motorbike	9.516.914,41	1,69%	2.287	4,08%
Total	563.867.880,25	100,00%	56.042	100,00%

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

12. Insurances



Reporting Date	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

<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	345.611.635,70	61,29%	32.467	57,93%
Yes	218.256.244,55	38,71%	23.575	42,07%
Total	563.867.880,25	100,00%	56.042	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	435.850.126,12	77,30%	44.327	79,10%
Yes	128.017.754,13	22,70%	11.715	20,90%
Total	563.867.880,25	100,00%	56.042	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	520.751.607,93	92,35%	51.753	92,35%
Yes	43.116.272,32	7,65%	4.289	7,65%
Total	563.867.880,25	100,00%	56.042	100,00%

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

13. Type of Contract



Reporting Date		08.03.2017			
Payment Date		13.03.2017			
Period No		41			
Monthly Period		Mrz 2017			
Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

<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	342.763.266,25	60,79%	41.628	74,28%
Yes	221.104.614,00	39,21%	14.414	25,72%
- of which balloon rates	138.572.653,20	24,58%		
- of which regular installments	82.531.960,80	14,64%		
Total	563.867.880,25	100,00%	56.042	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	73.840,18	0,05%	10	0,07%
13:25	3.199.600,17	2,31%	416	2,89%
26:38	18.707.121,87	13,50%	1.880	13,04%
39:51	50.950.401,71	36,77%	5.110	35,45%
52:64	65.286.369,52	47,11%	6.982	48,44%
65:72	225.259,25	0,16%	11	0,08%
73:	130.060,50	0,09%	5	0,03%
Total	138.572.653,20	100,00%	14.414	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	42.114.297,26	30,39%	4.550	31,57%
13:25	39.920.438,65	28,81%	4.120	28,58%
26:38	33.882.778,39	24,45%	3.437	23,84%
39:51	21.796.813,98	15,73%	2.217	15,38%
52:64	842.984,42	0,61%	89	0,62%
65:72	15.340,50	0,01%	1	0,01%
Total	138.572.653,20	100,00%	14.414	100,00%

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

14. Payment Methods



Reporting Date	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

<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	548.317.944,20	97,24%	54.425	97,11%
Other	15.549.936,05	2,76%	1.617	2,89%
Total	563.867.880,25	100,00%	56.042	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	295.232.456,56	52,36%	29.458	52,56%
1st of month	268.635.423,69	47,64%	26.584	47,44%
Total	563.867.880,25	100,00%	56.042	100,00%

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

15. Downpayment



Reporting Date	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

<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	176.221.541,59	31,25%	16.964	30,27%	0,00%
0: 999	5.828.661,56	1,03%	1.085	1,94%	5,92%
1000: 1999	23.132.188,65	4,10%	3.865	6,90%	11,41%
2000: 2999	39.960.397,24	7,09%	5.774	10,30%	15,56%
3000: 3999	47.330.084,77	8,39%	5.548	9,90%	17,56%
4000: 4999	43.792.520,29	7,77%	4.414	7,88%	19,58%
5000: 5999	53.841.459,00	9,55%	4.975	8,88%	21,41%
6000: 6999	29.797.081,75	5,28%	2.598	4,64%	24,22%
7000: 7999	22.928.042,75	4,07%	1.927	3,44%	26,27%
8000: 8999	18.154.678,28	3,22%	1.577	2,81%	28,96%
9000: 9999	10.842.214,79	1,92%	817	1,46%	29,49%
10000:10999	30.134.031,39	5,34%	2.308	4,12%	31,41%
11000:11999	7.640.224,22	1,35%	581	1,04%	33,71%
12000:12999	7.564.386,30	1,34%	594	1,06%	35,75%
13000:13999	5.077.787,61	0,90%	362	0,65%	37,12%
14000:14999	4.020.170,63	0,71%	328	0,59%	40,81%
15000:15000	8.269.984,92	1,47%	571	1,02%	38,63%
15001:	29.332.424,51	5,20%	1.754	3,13%	44,41%
Total	563.867.880,25	100,00%	56.042	100,00%	18,88%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.060,81 €	5.823,63 €
Average Purchase Price	21.508,30 €	23.125,07 €
Mimumum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,88%	25,18%

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

16. Customer Yield



Reporting Date	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.095.450,88	0,37%	134	0,24%
2: 2	8.049.059,47	1,43%	682	1,22%
3: 3	175.430.536,84	31,11%	12.552	22,40%
4: 4	203.153.007,25	36,03%	19.000	33,90%
5: 5	113.098.818,53	20,06%	14.362	25,63%
6: 6	43.485.804,82	7,71%	6.034	10,77%
7: 7	12.419.081,88	2,20%	2.065	3,68%
8: 8	3.798.187,84	0,67%	744	1,33%
9: 9	2.067.142,18	0,37%	431	0,77%
10:10	236.825,83	0,04%	31	0,06%
11:11	33.964,73	0,01%	7	0,01%
Total	563.867.880,25	100,00%	56.042	100,00%

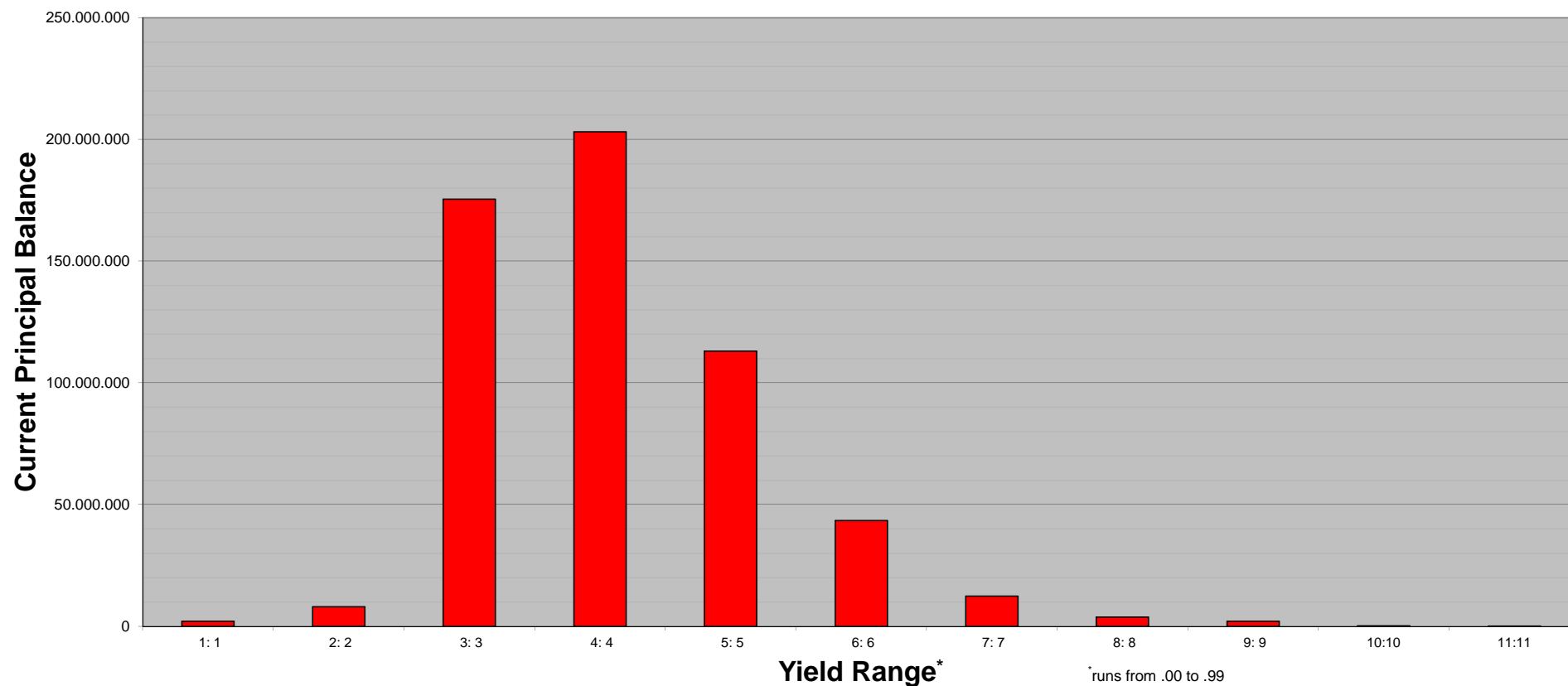
Statistics	in %
WA Interest	4,97%

* runs from .00 to .99

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

16.1 Customer Yield (Graph)

Reporting Date	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017



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Monthly Investor Report

17. Seasoning



Reporting Date	08.03.2017				
Payment Date	13.03.2017				
Period No	41				
Monthly Period	Mrz 2017				
Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
6: 8	9.514.500,34	1,69%	638	1,14%
9:11	40.674.201,81	7,21%	2.800	5,00%
12:14	51.985.046,88	9,22%	3.739	6,67%
15:17	60.900.144,71	10,80%	4.554	8,13%
18:20	59.853.264,06	10,61%	4.801	8,57%
21:23	55.733.377,04	9,88%	4.873	8,70%
24:26	35.268.625,26	6,25%	3.136	5,60%
27:29	20.566.413,48	3,65%	1.931	3,45%
30:32	22.767.381,31	4,04%	2.312	4,13%
33:35	23.459.744,95	4,16%	2.533	4,52%
36:38	19.573.431,99	3,47%	2.160	3,85%
39:41	23.496.027,47	4,17%	2.463	4,39%
42:44	28.466.319,37	5,05%	3.379	6,03%
45:47	29.962.763,07	5,31%	3.777	6,74%
48:50	17.614.696,90	3,12%	2.201	3,93%
51:53	15.642.864,38	2,77%	2.119	3,78%
54:56	13.050.537,79	2,31%	2.015	3,60%
57:59	11.428.323,15	2,03%	2.049	3,66%
60:62	6.785.730,84	1,20%	1.171	2,09%
63:65	5.156.613,52	0,91%	859	1,53%
66:68	4.075.506,37	0,72%	765	1,37%
69:71	2.965.746,08	0,53%	682	1,22%
72:74	2.022.295,98	0,36%	438	0,78%
75:77	1.494.793,51	0,27%	308	0,55%
78:80	1.102.009,49	0,20%	259	0,46%
81:	307.520,50	0,05%	80	0,14%
Total	563.867.880,25	100,00%	56.042	100,00%

Statistics

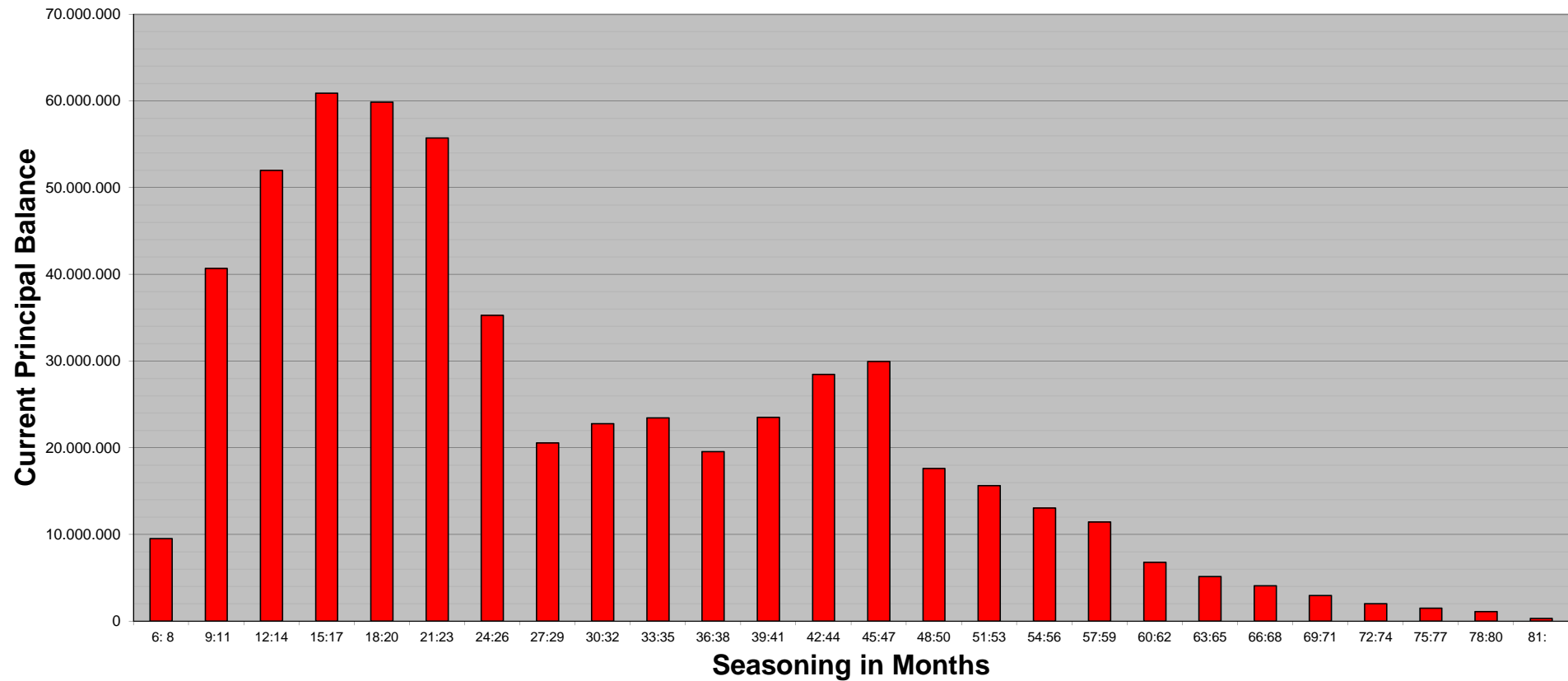
WA Seasoning	29,03
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017



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



Reporting Date	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

<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	32.848.014,76	5,83%	8.410	15,01%
7:13	46.703.459,31	8,28%	7.644	13,64%
14:20	66.195.216,40	11,74%	8.424	15,03%
21:27	71.701.814,33	12,72%	7.422	13,24%
28:34	71.078.210,85	12,61%	6.157	10,99%
35:41	82.329.457,70	14,60%	6.077	10,84%
42:48	61.789.878,15	10,96%	4.158	7,42%
49:55	48.705.178,02	8,64%	3.229	5,76%
56:62	23.941.423,95	4,25%	1.503	2,68%
63:69	17.662.340,44	3,13%	1.028	1,83%
70:76	19.439.953,84	3,45%	1.002	1,79%
77:83	14.116.498,41	2,50%	658	1,17%
84:	7.356.434,09	1,30%	330	0,59%
Total	563.867.880,25	100,00%	56.042	100,00%

Statistics

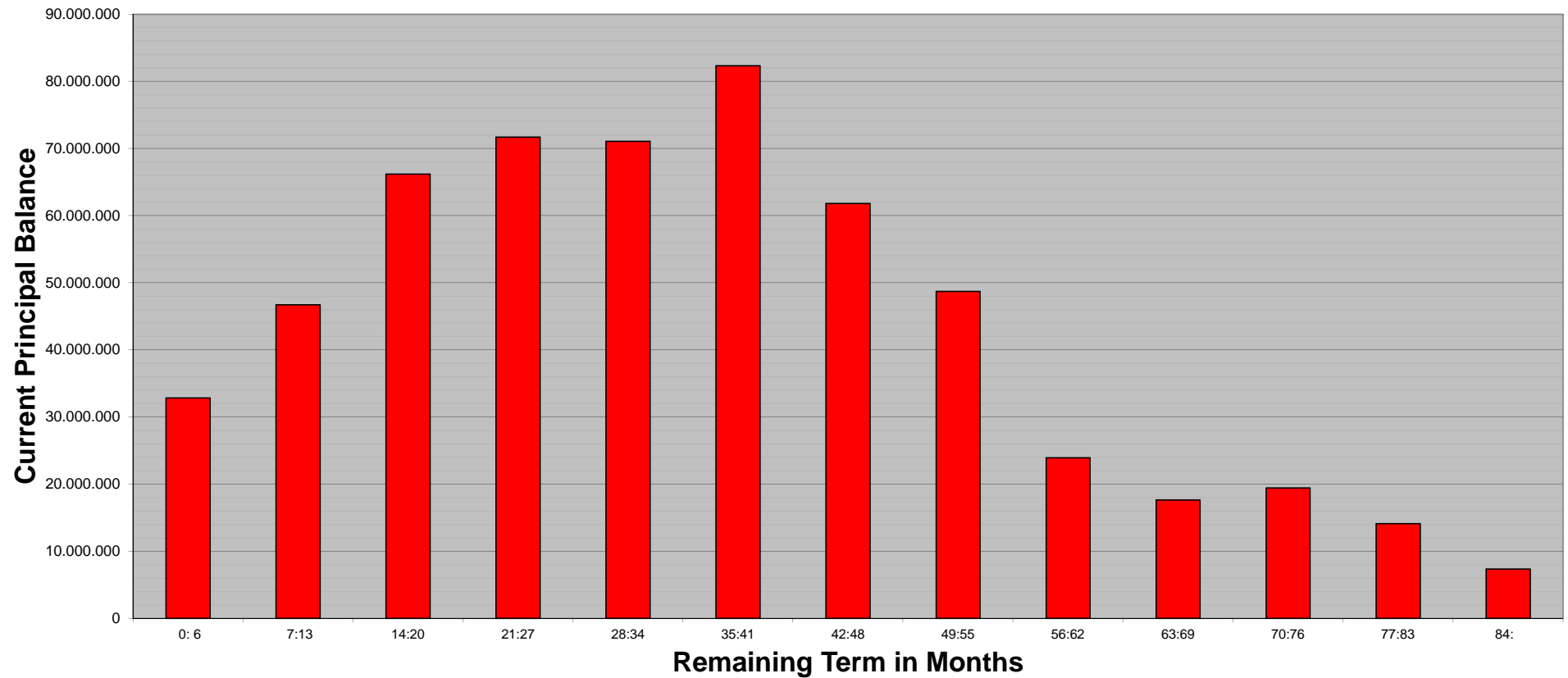
WA Remaining Term	35,12
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017



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

19. Original Term



Reporting Date			08.03.2017		
Payment Date			13.03.2017		
Period No			41		
Monthly Period			Mrz 2017		
Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

<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	166.017,19	0,03%	79	0,14%
13:25	8.693.615,52	1,54%	2.165	3,86%
26:38	51.657.360,63	9,16%	7.005	12,50%
39:51	124.075.617,94	22,00%	12.328	22,00%
52:64	185.354.791,72	32,87%	17.161	30,62%
65:77	58.584.714,96	10,39%	6.805	12,14%
78:	135.335.762,29	24,00%	10.499	18,73%
Total	563.867.880,25	100,00%	56.042	100,00%

Statistics

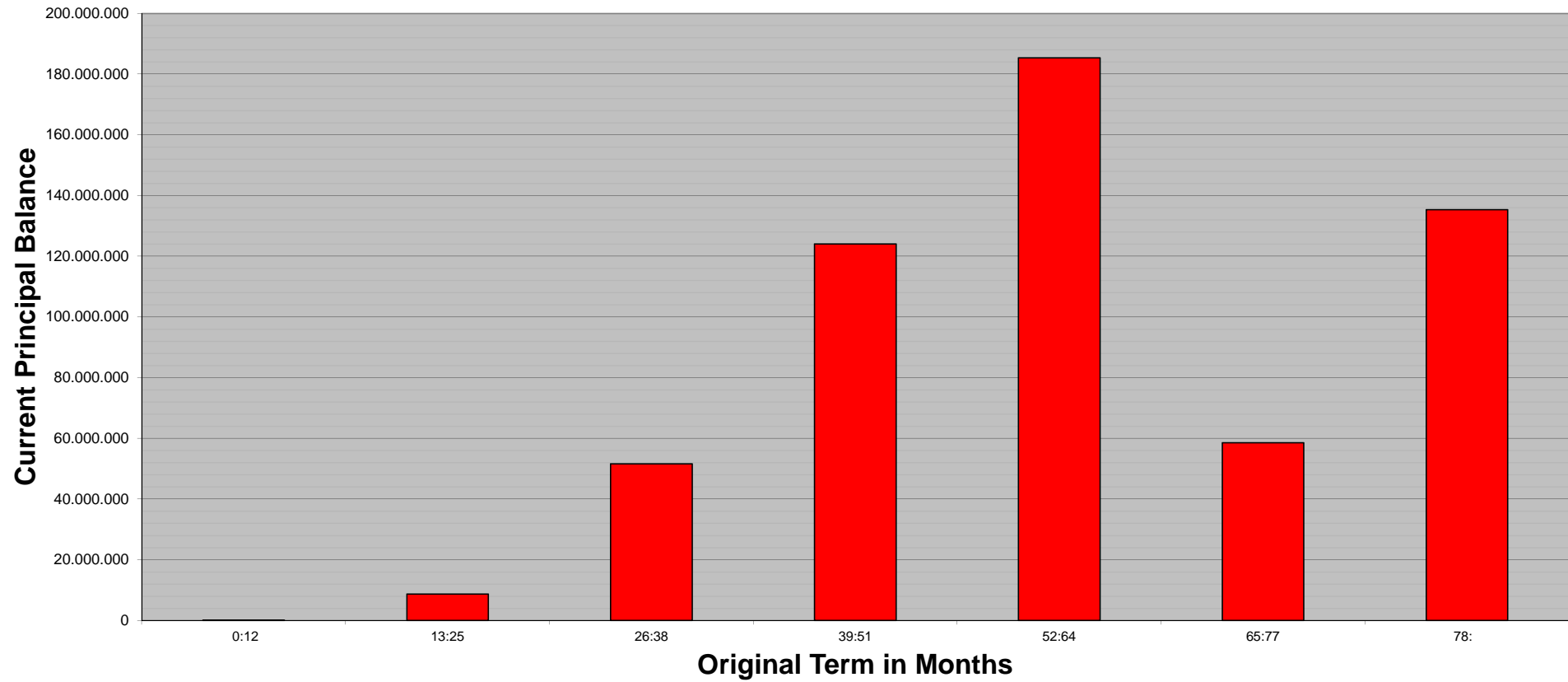
WA Original Term	64,15
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017



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

20. Manufacturer Brands



Reporting Date	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

<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	56.925.632,40	10,10%	5.705	10,18%
2	51.013.352,11	9,05%	3.972	7,09%
3	47.872.040,68	8,49%	5.356	9,56%
4	35.222.136,94	6,25%	2.977	5,31%
5	32.004.635,76	5,68%	3.750	6,69%
6	30.347.400,79	5,38%	2.113	3,77%
7	26.924.494,96	4,77%	3.360	6,00%
8	26.297.727,90	4,66%	2.542	4,54%
9	25.836.367,91	4,58%	3.099	5,53%
10	24.995.958,32	4,43%	1.850	3,30%
11	24.856.898,34	4,41%	1.795	3,20%
12	24.155.650,31	4,28%	2.088	3,73%
13	21.593.605,54	3,83%	2.114	3,77%
14	20.327.188,23	3,60%	2.126	3,79%
15	15.938.705,17	2,83%	1.922	3,43%
	464.311.795,36	82,34%	44.769	79,88%

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	08.03.2017	
Payment Date	13.03.2017	
Period No	41	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

Priority of Payments

Available Distribution Amount		34.835.725,32 €
Senior Expenses	-	7.437,50 €
Interest Notes Class A	-	643.419,00 €
Interest Notes Class B	-	152.551,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	18,75 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	25.420.563,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	23.422,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	1.588.314,07 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 7.437,50 €		
Interest accrued for the Period	- 795.970,00 €	- 643.419,00 €	- 152.551,00 €
Cumulative Interest accrued	- 40.855.269,00 €	- 34.115.697,00 €	- 6.739.572,00 €
Interest Payments	- 795.970,00 €	- 643.419,00 €	- 152.551,00 €
Cumulative Interest Payments	- 40.855.269,00 €	- 34.115.697,00 €	- 6.739.572,00 €
Interest accrued on Subordinated Loan for the	- 23.422,00 €		
Cumulative Interest accrued on Subordinated L	- 1.034.750,50 €		
Interest Payments on Subordinated Loan	- 23.422,00 €		
Cumulative Interest Payments on Subordinate	- 1.034.750,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention



Reporting Date	08.03.2017				
Payment Date	13.03.2017				
Period No	41				
Monthly Period	13.03.2017				
Interest Period	from 13.02.2017	to	13.03.2017	=	28 days
Collection Period	from 01.02.2017	to	28.02.2017		

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:	589.288.436,50 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	563.867.880,25 €
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:	13,07%
Net Economic Interest Ratio as of the end of the Monthly Period:	13,66%

SC Germany Vehicles 2013-1 Monthly Investor Report

23. Issuer Information



Reporting Date		08.03.2017				
Payment Date		13.03.2017				
Period No		41				
Monthly Period		Mrz 2017				
Interest Period	from	13.02.2017	to	13.03.2017	=	28 days
Collection Period	from	01.02.2017	to	28.02.2017		

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

The Managing Directors
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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
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SPV-Administrator:

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SC Germany Vehicles 2013-1 Monthly Investor Report

24. Santander Consumer Bank



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Reporting Date	08.03.2017				
Payment Date	13.03.2017				
Period No	41				
Monthly Period	Mrz 2017				
Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

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	POS
-	-	-	BBB+	A-2	STABLE

Ratings as of 28.02.2017, data source: Bloomberg