

SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	07.04.2016				
Payment Date	12.04.2016				
Period No	30				
Monthly Period	Apr 2016				
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

Index

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

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

1. Portfolio Information



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period from	14.03.2016	to 12.04.2016 = 29 days
Collection Period from	01.03.2016	to 31.03.2016

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	66.710	699.999.987,91 €	699.999.994,65 €
Scheduled Principal Payments		21.303.067,80 €	
Prepayment Principal		7.743.433,42 €	
Others		306.438,44 €	
Total Principal Collections		29.352.939,66 €	28.992.409,31 €
Total Interest Collections		3.497.370,28 €	3.520.225,99 €
Defaults		276.796,22 €	529.128,65 €
Replenishment		29.629.745,24 €	29.521.531,22 €
End of Period	66.547	699.999.997,27 €	699.999.987,91 €
Purchase Shortfall Account		2,73 €	12,09 €
Total Assets (End of Period)		700.000.000,00 €	700.000.000,00 €
Current Prepayment Rate (annualised)		12,5%	

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

2. Reserve Accounts



Reporting Date	07.04.2016					
Payment Date	12.04.2016					
Period No	30					
Monthly Period	Apr 2016					
Interest Period	from	14.03.2016	to	12.04.2016	=	29 days
Collection Period	from	01.03.2016	to	31.03.2016		

Note Balance

Beginning of Period	700.000.000,00 €
End of Period	700.000.000,00 €

Reserve Accounts

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

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

3. Delinquency Data



Reporting Date	07.04.2016				
Payment Date	12.04.2016				
Period No	30				
Monthly Period	Apr 2016				
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

Note Balance

Beginning of Period	700.000.000,00 €
End of Period	700.000.000,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,70%			
1- 30 days past due period before previous period		4.492.127,85 €	345.191,61 €	396
1- 30 days past due previous period		4.874.468,48 €	301.051,00 €	425
1- 30 days past due current period	0,77%	5.356.028,60 €	269.927,74 €	481
3-MRA* 31- 60 days past due	0,25%			
31- 60 days past due period before previous period		1.774.546,08 €	193.343,94 €	169
31- 60 days past due previous period		1.746.698,38 €	189.444,30 €	167
31- 60 days past due current period	0,25%	1.766.847,03 €	130.336,25 €	149
3-MRA* 61-90 days past due	0,13%			
61- 90 days past due period before previous period		788.403,77 €	94.283,01 €	76
61- 90 days past due previous period		1.055.154,43 €	129.788,15 €	90
61- 90 days past due current period	0,11%	797.896,07 €	99.764,24 €	81
3-MRA* 91-120 days past due	0,06%			
91- 120 days past due period before previous period		405.997,34 €	47.673,88 €	35
91- 120 days past due previous period		419.926,62 €	76.869,57 €	38
91- 120 days past due current period	0,06%	439.315,87 €	49.861,30 €	38
3-MRA* 121-150 days past due	0,05%			
121- 150 days past due period before previous period		533.903,33 €	84.972,35 €	33
121- 150 days past due previous period		191.692,90 €	24.134,08 €	17
121- 150 days past due current period	0,04%	266.371,21 €	59.190,32 €	21
3-MRA* 151-180 days past due	0,07%			
151- 180 days past due period before previous period		435.654,09 €	35.944,19 €	35
151- 180 days past due previous period		522.317,07 €	97.323,67 €	41
151- 180 days past due current period	0,07%	484.436,11 €	91.842,20 €	36

* 3-MRA stands for three months rolling average

SC Germany Vehicles 2013-1 Monthly Investor Report

4. Default Data



Reporting Date	07.04.2016				
Payment Date	12.04.2016				
Period No	30				
Monthly Period	Apr 2016				
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

Note Balance

Beginning of Period	700.000.000,00 €
End of Period	700.000.000,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	276.796,22 €	
Current Period Recoveries	185.888,27 €	
Current Period Net Default	90.907,95 €	
New Number of Defaulted Contracts		29

Cumulative Default

Cumulative Gross Default	9.546.561,72 €	
Cumulative Recoveries	1.590.738,39 €	
Cumulative Net Default	7.955.823,33 €	
Total Number of Defaulted Contracts		923

3-MRA* /
current ratio

Ratio

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

0,45%

Annualised Loss Ratio period before previous period	0,43%
Annualised Loss Ratio previous period	0,77%
Annualised Loss Ratio current period	0,16%

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

SC Germany Vehicles 2013-1 Monthly Investor Report

5. Concentration Limits



Reporting Date	07.04.2016				
Payment Date	12.04.2016				
Period No	30				
Monthly Period	Apr 2016				
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
New Vehicles (applicable for Replenishment Portfolio)	45,00%	-	45,02%	no
Average Yield (applicable for Replenishment Portfolio)	4,50%	-	4,71%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	45,00%	39,17%	no
Remaining Term (applicable for Total Portfolio)	-	55,00	36,95	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%	0,55%	no
Purchase Shortfall Event			no
Period before previous period		3,25 €	
Previous period		5,35 €	
Current period		12,09 €	
Principal Deficiency Event		- €	no
Total Sold Receivables		1.468.041.795,34 €	

SC Germany Vehicles 2013-1
Monthly Investor Report

Reporting Date	07.04.2016		
Payment Date	12.04.2016		
Period No	30		
Monthly Period	Apr 2016		
Interest Period	from 14.03.2016	to 12.04.2016	= 29 days
Collection Period	from 01.03.2016	to 31.03.2016	

6. Outstanding Notes



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	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Available Distribution Amount	40.036.210,30 €		
Replenishment	29.629.745,24 €		
Amortisation	0,00 €		
Redemption per Class	0,00 €	0,00 €	0,00 €
Redemption per Note		0,00 €	0,00 €
Class Principal Outstanding Balance End of Period	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Current Tranching		90,0%	10,0%
Current Pool Factor		1,00	1,00
2. Payments to Investors per Note			
		Class A	Class B
Interest Rate Basis: Fixed		1,593%	2,802%
DayCount Convention		act/360	act/360
Interest Days	29		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		0,00 €	0,00 €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €
> Interest accrued for the period		808.479,00 €	158.004,00 €
Interest Payment		808.479,00 €	158.004,00 €
Interest Payment per Note		128,33 €	225,72 €
3. Credit Enhancements			
		Class A	Class B
Initial total CE (Subordination, Reserve)		11,00%	1,00%
Current CE (incl. Excess Spread)		14,50%	4,50%
Current CE (excl. Excess Spread)		11,00%	1,00%

* Last rating action as of 23.10.2013

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

7. Original Principal Balance



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016

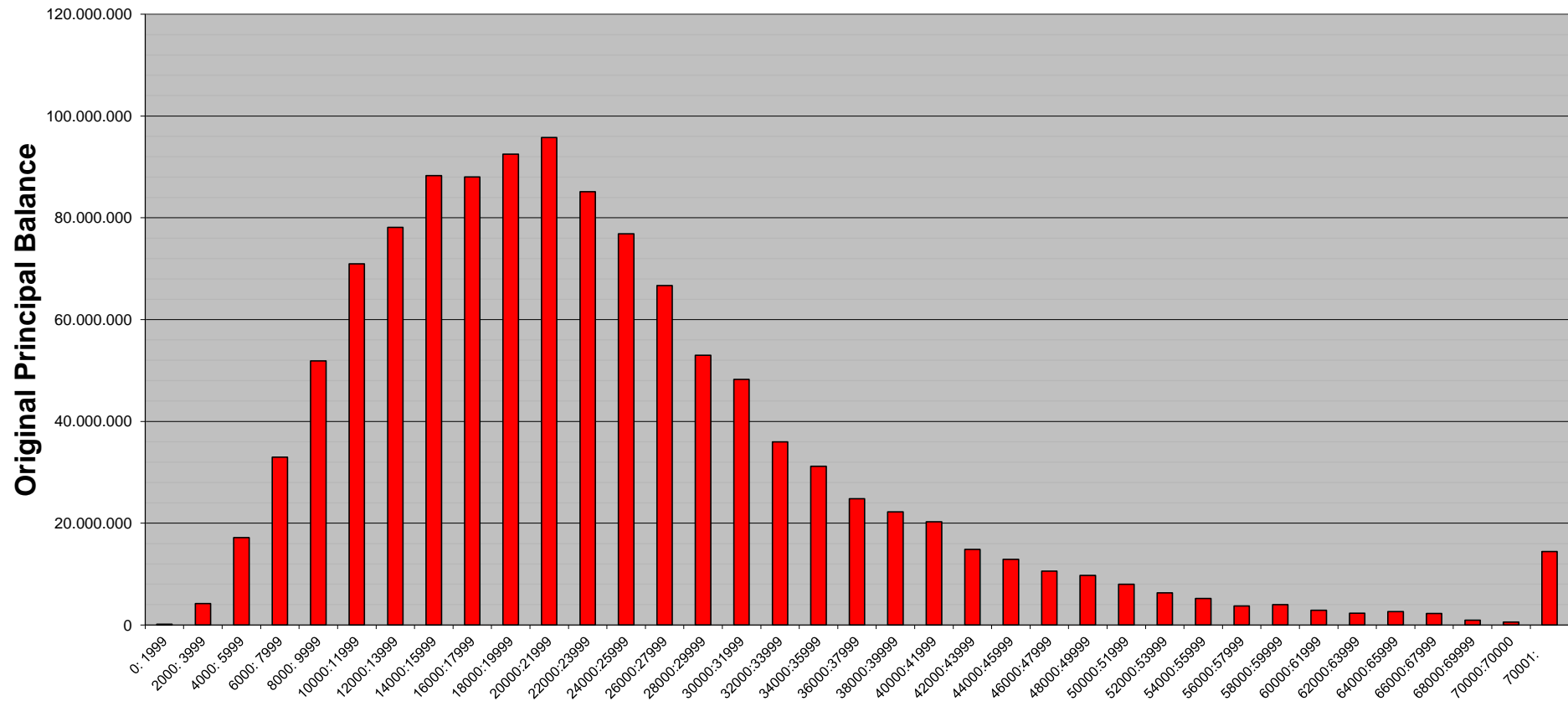
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	165.873,57	0,01%	101	0,15%
2000: 3999	4.231.987,51	0,36%	1.314	1,97%
4000: 5999	17.183.048,51	1,45%	3.395	5,10%
6000: 7999	32.978.180,34	2,78%	4.690	7,05%
8000: 9999	51.886.830,16	4,37%	5.750	8,64%
10000:11999	70.956.537,38	5,98%	6.486	9,75%
12000:13999	78.116.212,39	6,59%	6.010	9,03%
14000:15999	88.299.942,59	7,45%	5.891	8,85%
16000:17999	88.039.949,66	7,42%	5.183	7,79%
18000:19999	92.508.988,39	7,80%	4.870	7,32%
20000:21999	95.757.513,14	8,07%	4.573	6,87%
22000:23999	85.154.537,77	7,18%	3.708	5,57%
24000:25999	76.848.409,36	6,48%	3.079	4,63%
26000:27999	66.699.212,23	5,62%	2.475	3,72%
28000:29999	53.001.024,13	4,47%	1.831	2,75%
30000:31999	48.247.217,12	4,07%	1.560	2,34%
32000:33999	35.972.256,47	3,03%	1.091	1,64%
34000:35999	31.178.109,62	2,63%	892	1,34%
36000:37999	24.827.029,55	2,09%	672	1,01%
38000:39999	22.200.083,14	1,87%	570	0,86%
40000:41999	20.257.074,93	1,71%	496	0,75%
42000:43999	14.859.044,93	1,25%	346	0,52%
44000:45999	12.909.007,28	1,09%	287	0,43%
46000:47999	10.599.028,03	0,89%	226	0,34%
48000:49999	9.756.390,18	0,82%	199	0,30%
50000:51999	8.022.954,60	0,68%	158	0,24%
52000:53999	6.301.972,38	0,53%	119	0,18%
54000:55999	5.214.858,40	0,44%	95	0,14%
56000:57999	3.755.775,48	0,32%	66	0,10%
58000:59999	4.017.054,58	0,34%	68	0,10%
60000:61999	2.910.780,66	0,25%	48	0,07%
62000:63999	2.330.628,71	0,20%	37	0,06%
64000:65999	2.601.230,61	0,22%	40	0,06%
66000:67999	2.276.422,39	0,19%	34	0,05%
68000:69999	965.971,79	0,08%	14	0,02%
70000:70000	560.000,00	0,05%	8	0,01%
70001:	14.412.464,82	1,22%	165	0,25%
Total	1.186.003.602,80	100,00%	66.547	100,00%

Statistics in EUR	
Average Amount	17.822,04

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

7.1 Original PB (Graph)

Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016



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

8. Current Principal Balance



Reporting Date	07.04.2016				
Payment Date	12.04.2016				
Period No	30				
Monthly Period	Apr 2016				
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

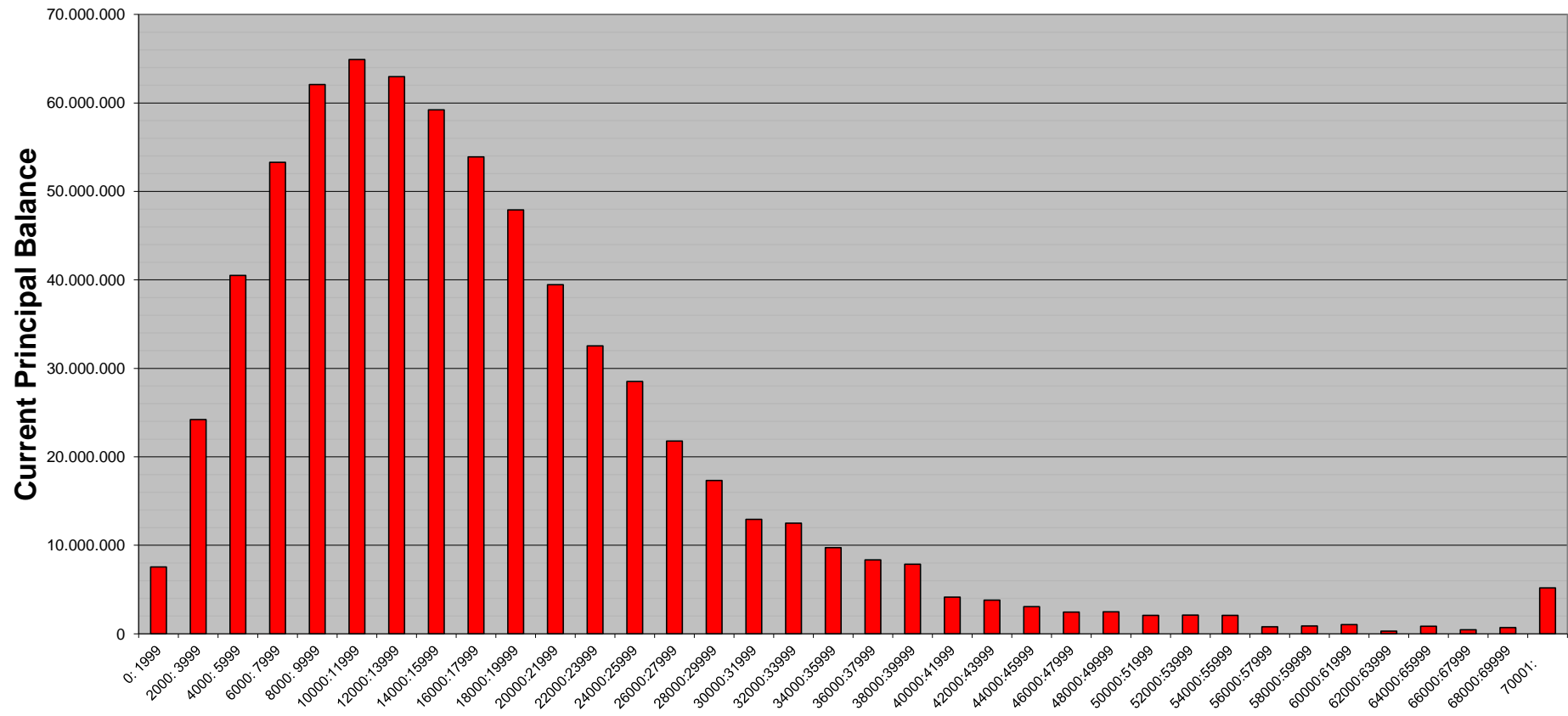
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.553.317,34	1,08%	7.410	11,13%
2000: 3999	24.220.929,80	3,46%	8.059	12,11%
4000: 5999	40.500.995,88	5,79%	8.135	12,22%
6000: 7999	53.301.078,33	7,61%	7.633	11,47%
8000: 9999	62.069.070,72	8,87%	6.904	10,37%
10000:11999	64.890.648,08	9,27%	5.909	8,88%
12000:13999	62.964.035,23	8,99%	4.856	7,30%
14000:15999	59.233.840,92	8,46%	3.960	5,95%
16000:17999	53.907.424,43	7,70%	3.182	4,78%
18000:19999	47.904.210,65	6,84%	2.528	3,80%
20000:21999	39.472.738,86	5,64%	1.884	2,83%
22000:23999	32.539.767,31	4,65%	1.415	2,13%
24000:25999	28.529.296,82	4,08%	1.142	1,72%
26000:27999	21.787.874,58	3,11%	809	1,22%
28000:29999	17.319.384,57	2,47%	598	0,90%
30000:31999	12.926.219,71	1,85%	417	0,63%
32000:33999	12.494.286,01	1,78%	379	0,57%
34000:35999	9.735.645,86	1,39%	278	0,42%
36000:37999	8.349.242,04	1,19%	226	0,34%
38000:39999	7.852.271,98	1,12%	202	0,30%
40000:41999	4.133.544,14	0,59%	101	0,15%
42000:43999	3.819.306,24	0,55%	89	0,13%
44000:45999	3.053.640,41	0,44%	68	0,10%
46000:47999	2.442.991,03	0,35%	52	0,08%
48000:49999	2.495.174,72	0,36%	51	0,08%
50000:51999	2.087.855,18	0,30%	41	0,06%
52000:53999	2.112.856,51	0,30%	40	0,06%
54000:55999	2.087.469,59	0,30%	38	0,06%
56000:57999	794.136,21	0,11%	14	0,02%
58000:59999	882.474,56	0,13%	15	0,02%
60000:61999	1.036.904,54	0,15%	17	0,03%
62000:63999	315.535,51	0,05%	5	0,01%
64000:65999	846.364,67	0,12%	13	0,02%
66000:67999	466.936,86	0,07%	7	0,01%
68000:69999	689.618,75	0,10%	10	0,02%
70001:	5.182.909,23	0,74%	60	0,09%
Total	699.999.997,27	100,00%	66.547	100,00%

Statistics in EUR	
Average Amount	10.518,88

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

8.1 Current PB (Graph)

Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016



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

9. Borrower Concentration



Reporting Date			07.04.2016		
Payment Date			12.04.2016		
Period No			30		
Monthly Period			Apr 2016		
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	149.155,60	0,0213%	1
2	144.729,63	0,0207%	2
3	133.829,70	0,0191%	3
4	127.648,49	0,0182%	1
5	127.126,75	0,0182%	1
6	120.968,56	0,0173%	3
7	118.028,22	0,0169%	2
8	117.683,29	0,0168%	3
9	117.473,43	0,0168%	3
10	116.786,07	0,0167%	2
11	109.623,96	0,0157%	1
12	109.502,60	0,0156%	2
13	107.975,27	0,0154%	1
14	106.393,48	0,0152%	1
15	105.041,34	0,0150%	1
16	104.444,70	0,0149%	1
17	102.946,12	0,0147%	1
18	102.722,50	0,0147%	1
19	102.040,59	0,0146%	2
20	100.528,44	0,0144%	2
21	99.913,17	0,0143%	1
22	97.927,61	0,0140%	1
23	96.615,55	0,0138%	4
24	94.421,48	0,0135%	5
25	93.602,99	0,0134%	1
	2.807.129,54	0,4010%	46

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

10. Geographical Distribution



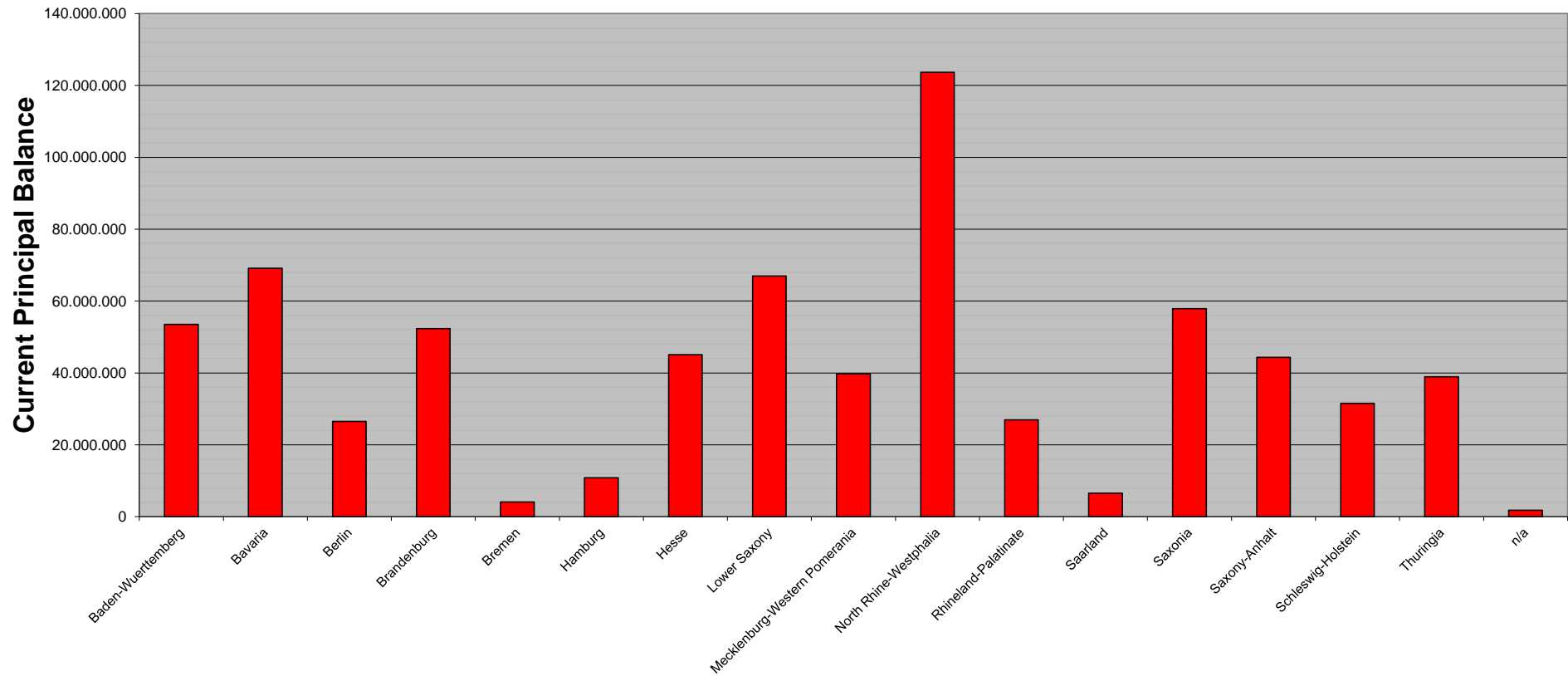
Reporting Date			07.04.2016		
Payment Date			12.04.2016		
Period No			30		
Monthly Period			Apr 2016		
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	53.535.270,23	7,65%	4.854	7,29%
Bavaria	69.151.731,93	9,88%	6.291	9,45%
Berlin	26.494.212,59	3,78%	2.656	3,99%
Brandenburg	52.335.445,03	7,48%	5.229	7,86%
Bremen	4.116.524,11	0,59%	374	0,56%
Hamburg	10.800.708,99	1,54%	1.052	1,58%
Hesse	45.086.782,63	6,44%	4.194	6,30%
Lower Saxony	66.986.674,10	9,57%	6.210	9,33%
Mecklenburg-Western	39.758.844,98	5,68%	3.701	5,56%
North Rhine-Westphali	123.616.527,58	17,66%	11.688	17,56%
Rhineland-Palatinate	26.971.724,08	3,85%	2.548	3,83%
Saarland	6.521.612,93	0,93%	630	0,95%
Saxonia	57.918.398,68	8,27%	5.903	8,87%
Saxony-Anhalt	44.377.671,33	6,34%	4.311	6,48%
Schleswig-Holstein	31.560.754,75	4,51%	3.025	4,55%
Thuringia	38.975.445,61	5,57%	3.718	5,59%
n/a	1.791.667,72	0,26%	163	0,24%
Total	699.999.997,27	100,00%	66.547	100,00%

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

10.1 Geographical Distribution (Graph)

Reporting Date			07.04.2016			
Payment Date			12.04.2016			
Period No			30			
Monthly Period			Apr 2016			
Interest Period	from	14.03.2016	to	12.04.2016	=	29 days
Collection Period	from	01.03.2016	to	31.03.2016		



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

11. Object/Vehicle Type



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016

<i>Vehicle Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
New Vehicle	318.952.126,93	45,56%	27.852	41,85%
Used Vehicle	381.047.870,34	54,44%	38.695	58,15%
Total	699.999.997,27	100,00%	66.547	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	673.175.281,17	96,17%	62.896	94,51%
Leisure	15.563.659,87	2,22%	1.016	1,53%
Motorbike	11.261.056,23	1,61%	2635	3,96%
Total	699.999.997,27	100,00%	66.547	100,00%

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

12. Insurances



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	426.630.039,34	60,95%	38.848	58,38%
Yes	273.369.957,93	39,05%	27.699	41,62%
Total	699.999.997,27	100,00%	66.547	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	548.554.234,81	78,36%	53.520	80,42%
Yes	151.445.762,46	21,64%	13.027	19,58%
Total	699.999.997,27	100,00%	66.547	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	648.217.293,88	92,60%	61.751	92,79%
Yes	51.782.703,39	7,40%	4.796	7,21%
Total	699.999.997,27	100,00%	66.547	100,00%

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

13. Type of Contract



Reporting Date			07.04.2016			
Payment Date			12.04.2016			
Period No			30			
Monthly Period			Apr 2016			
Interest Period	from	14.03.2016	to	12.04.2016	=	29 days
Collection Period	from	01.03.2016	to	31.03.2016		

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	425.843.233,66	60,83%	48.907	73,49%
Yes	274.156.763,61	39,17%	17.640	26,51%
- of which balloon rates	168.746.357,06	24,11%		
- of which regular installments	105.410.406,55	15,06%		
Total	699.999.997,27	100,00%	66.547	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	141.106,63	0,08%	22	0,12%
13:25	3.743.479,74	2,22%	459	2,60%
26:38	25.951.975,00	15,38%	2.572	14,58%
39:51	63.427.354,30	37,59%	6.436	36,49%
52:64	74.997.470,75	44,44%	8.127	46,07%
65:72	392.210,64	0,23%	21	0,12%
73:	92.760,00	0,05%	3	0,02%
Total	168.746.357,06	100,00%	17.640	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	49.659.108,13	29,43%	5.330	30,22%
13:25	50.531.543,85	29,95%	5.291	29,99%
26:38	37.014.654,32	21,94%	3.784	21,45%
39:51	24.319.941,08	14,41%	2.488	14,10%
52:64	7.221.109,68	4,28%	747	4,23%
Total	168.746.357,06	100,00%	17.640	100,00%

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

14. Payment Methods



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	681.946.874,84	97,42%	64.780	97,34%
Other	18.053.122,43	2,58%	1.767	2,66%
Total	699.999.997,27	100,00%	66.547	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	367.129.539,79	52,45%	34.939	52,50%
1st of month	332.870.457,48	47,55%	31.608	47,50%
Total	699.999.997,27	100,00%	66.547	100,00%

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

15. Downpayment



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016
Collection Period	from 01.03.2016	to 31.03.2016
		= 29 days

<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	217.342.825,33	31,05%	19.852	29,83%	0,00%
0: 999	7.229.238,97	1,03%	1.248	1,88%	5,97%
1000: 1999	29.030.209,54	4,15%	4.652	6,99%	11,64%
2000: 2999	50.760.682,44	7,25%	6.927	10,41%	15,78%
3000: 3999	59.121.591,68	8,45%	6.625	9,96%	17,83%
4000: 4999	54.573.560,38	7,80%	5.223	7,85%	19,61%
5000: 5999	66.516.808,48	9,50%	5.952	8,94%	21,69%
6000: 6999	36.609.154,59	5,23%	3.079	4,63%	24,35%
7000: 7999	28.384.234,95	4,05%	2.322	3,49%	26,71%
8000: 8999	23.736.204,80	3,39%	1.950	2,93%	29,14%
9000: 9999	13.819.866,41	1,97%	977	1,47%	29,53%
10000:10999	35.890.195,98	5,13%	2.734	4,11%	31,85%
11000:11999	9.477.105,56	1,35%	695	1,04%	34,38%
12000:12999	10.118.528,67	1,45%	750	1,13%	36,19%
13000:13999	6.374.340,67	0,91%	456	0,69%	38,02%
14000:14999	4.710.592,87	0,67%	373	0,56%	41,21%
15000:15000	9.877.233,35	1,41%	656	0,99%	38,97%
15001:	36.427.622,60	5,20%	2.076	3,12%	44,55%
Total	699.999.997,27	100,00%	66.547	100,00%	19,15%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.069,95 €	5.800,26 €
Average Purchase Price	21.250,78 €	22.820,36 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	19,15%	25,42%

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

16. Customer Yield



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.616.547,63	0,37%	140	0,21%
2: 2	11.201.762,72	1,60%	802	1,21%
3: 3	145.398.545,57	20,77%	9.485	14,25%
4: 4	252.035.976,29	36,01%	21.341	32,07%
5: 5	186.526.021,93	26,65%	20.646	31,02%
6: 6	71.481.248,34	10,21%	9.099	13,67%
7: 7	20.565.380,40	2,94%	3.118	4,69%
8: 8	6.518.222,55	0,93%	1.161	1,74%
9: 9	3.267.959,82	0,47%	701	1,05%
10:10	303.940,20	0,04%	43	0,06%
11:11	84.391,82	0,01%	11	0,02%
Total	699.999.997,27	100,00%	66.547	100,00%

Statistics	in %
WA Interest	5,21%

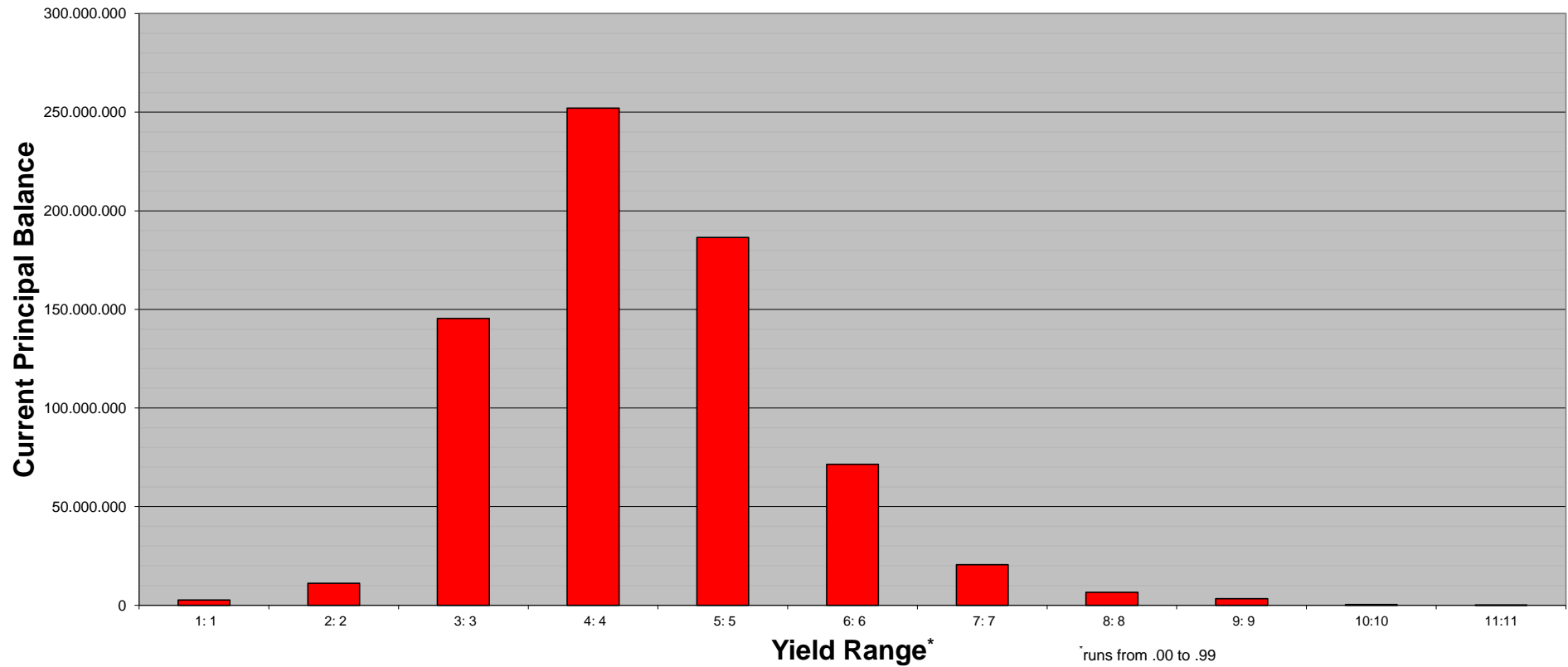
* runs from .00 to .99

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

16.1 Customer Yield (Graph)



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016



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

17. Seasoning



Reporting Date	07.04.2016				
Payment Date	12.04.2016				
Period No	30				
Monthly Period	Apr 2016				
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	3.720.993,84	0,53%	203	0,31%
3: 5	34.267.896,36	4,90%	2.121	3,19%
6: 8	56.979.731,87	8,14%	3.727	5,60%
9:11	72.934.046,73	10,42%	5.033	7,56%
12:14	63.599.678,40	9,09%	4.650	6,99%
15:17	26.633.704,24	3,80%	1.967	2,96%
18:20	29.981.396,46	4,28%	2.493	3,75%
21:23	34.509.213,15	4,93%	3.070	4,61%
24:26	35.134.767,88	5,02%	3.121	4,69%
27:29	35.056.245,38	5,01%	3.192	4,80%
30:32	41.854.535,44	5,98%	4.047	6,08%
33:35	57.935.703,14	8,28%	5.944	8,93%
36:38	42.029.966,66	6,00%	4.525	6,80%
39:41	32.006.085,47	4,57%	3.488	5,24%
42:44	31.213.495,70	4,46%	3.857	5,80%
45:47	28.376.409,87	4,05%	3.844	5,78%
48:50	20.429.876,04	2,92%	2.580	3,88%
51:53	15.606.571,82	2,23%	2.135	3,21%
54:56	13.840.478,39	1,98%	2.079	3,12%
57:59	10.204.921,66	1,46%	1.889	2,84%
60:62	5.870.490,82	0,84%	1.110	1,67%
63:65	3.715.945,16	0,53%	634	0,95%
66:68	2.672.641,77	0,38%	538	0,81%
69:71	1.425.201,02	0,20%	300	0,45%
Total	699.999.997,27	100,00%	66.547	100,00%

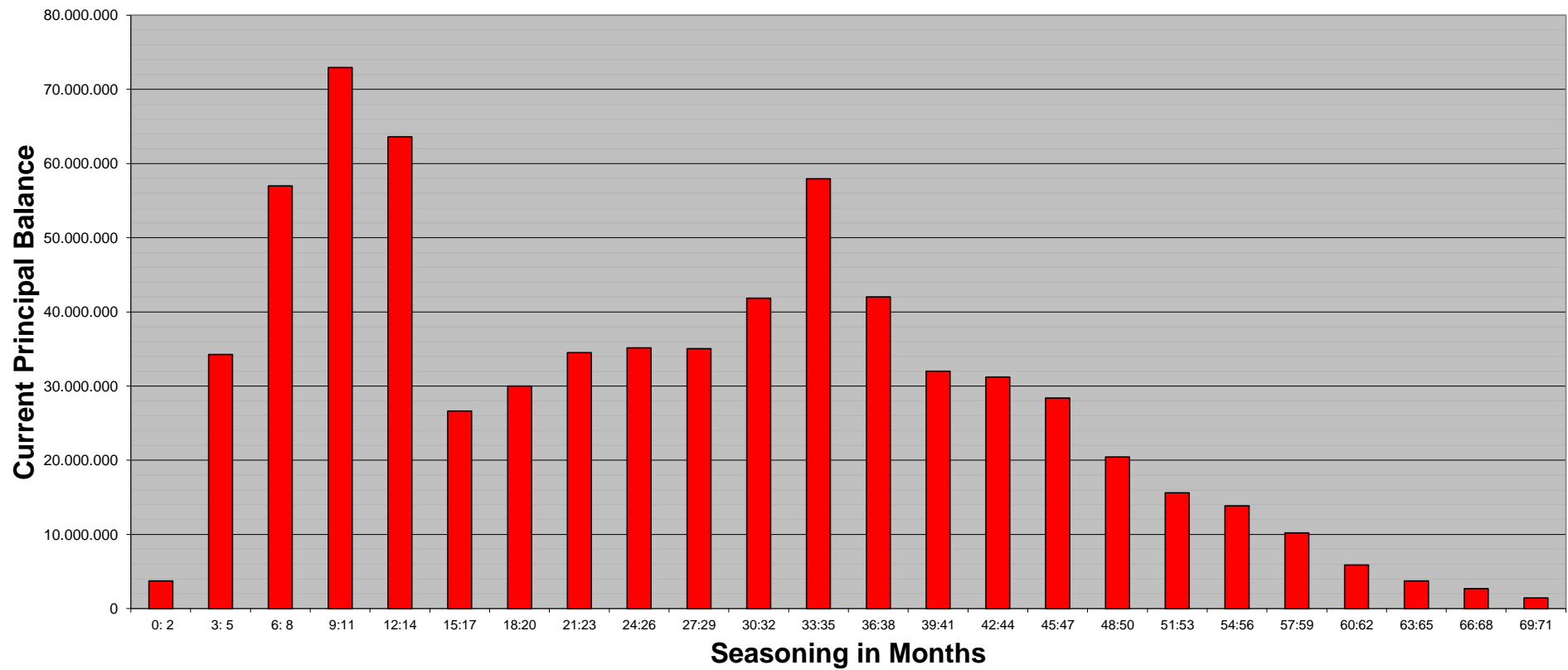
Statistics	
WA Seasoning	26,40

SC Germany Vehicles 2013-1
Monthly Investor Report

17.1 Seasoning (Graph)



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016



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

18. Remaining Term



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016
Collection Period	from 01.03.2016	to 31.03.2016
		= 29 days

<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	36.064.011,73	5,15%	9.212	13,84%
7:13	56.626.826,03	8,09%	8.915	13,40%
14:20	76.849.015,66	10,98%	9.416	14,15%
21:27	88.519.991,88	12,65%	8.658	13,01%
28:34	81.771.820,53	11,68%	7.207	10,83%
35:41	89.973.469,06	12,85%	6.812	10,24%
42:48	70.465.628,82	10,07%	4.782	7,19%
49:55	73.404.784,39	10,49%	4.595	6,90%
56:62	41.508.256,39	5,93%	2.536	3,81%
63:69	31.240.444,29	4,46%	1.821	2,74%
70:76	19.799.958,97	2,83%	1.041	1,56%
77:83	13.990.742,65	2,00%	685	1,03%
84:	19.785.046,87	2,83%	867	1,30%
Total	699.999.997,27	100,00%	66.547	100,00%

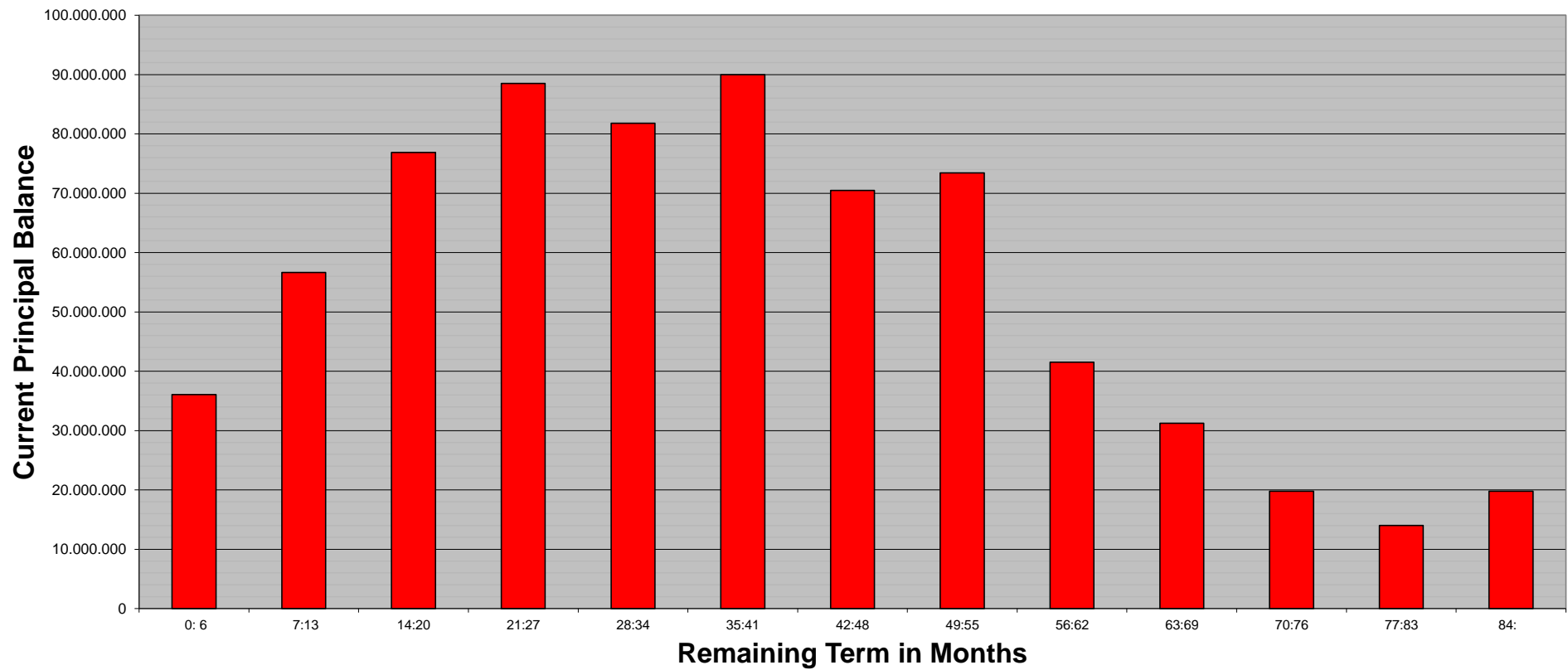
Statistics

WA Remaining Term	36,95
-------------------	-------

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

18.1 Remaining Term (Graph)

Reporting Date			07.04.2016			
Payment Date			12.04.2016			
Period No			30			
Monthly Period			Apr 2016			
Interest Period	from	14.03.2016	to	12.04.2016	=	29 days
Collection Period	from	01.03.2016	to	31.03.2016		



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

19. Original Term



Reporting Date			07.04.2016		
Payment Date			12.04.2016		
Period No			30		
Monthly Period			Apr 2016		
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0:12	581.100,79	0,08%	195	0,29%
13:25	12.358.035,73	1,77%	2.329	3,50%
26:38	69.492.776,33	9,93%	8.967	13,47%
39:51	157.906.780,30	22,56%	15.819	23,77%
52:64	226.600.967,43	32,37%	20.591	30,94%
65:77	75.104.414,44	10,73%	7.739	11,63%
78:	157.955.922,25	22,57%	10.907	16,39%
Total	699.999.997,27	100,00%	66.547	100,00%

Statistics

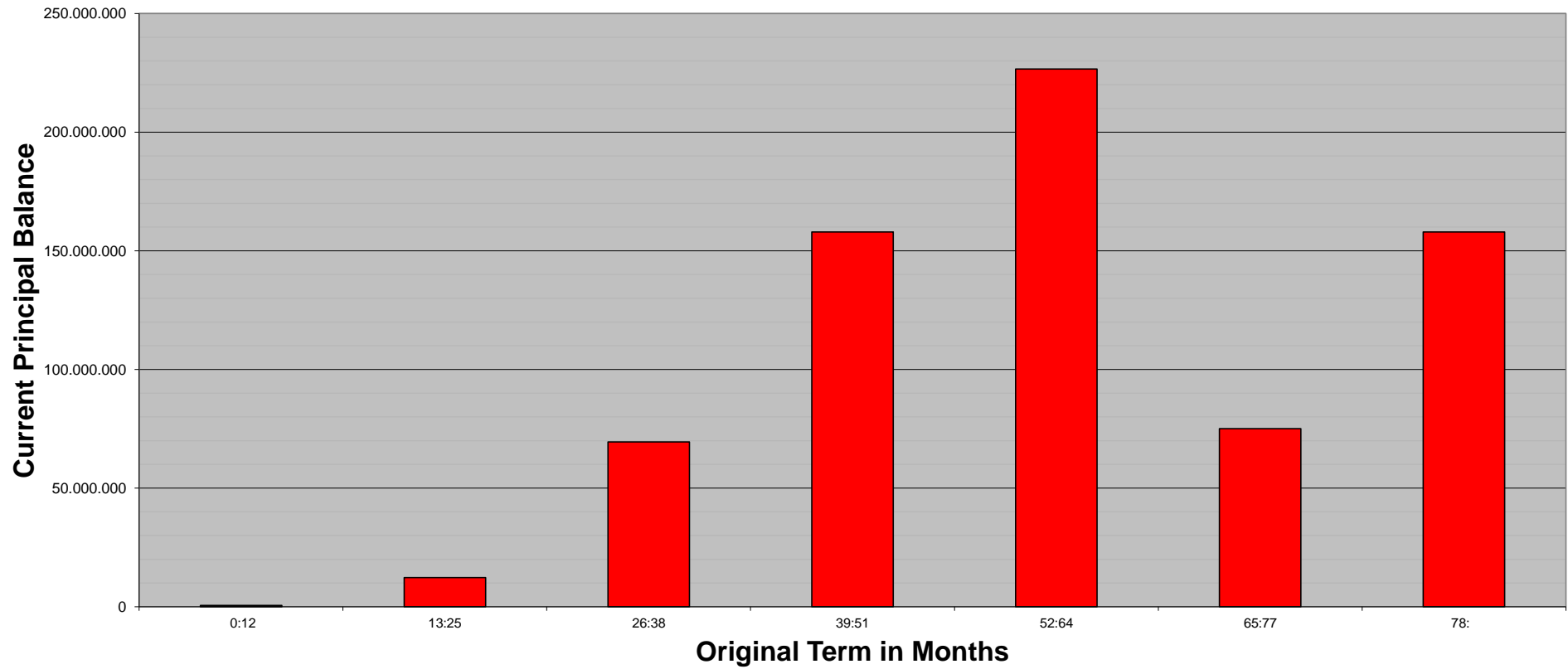
WA Original Term	63,35
------------------	-------

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

19.1 Original Term (Graph)



Reporting Date	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016



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

20. Manufacturer Brands



Reporting Date			07.04.2016		
Payment Date			12.04.2016		
Period No			30		
Monthly Period			Apr 2016		
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	69.804.337,04	9,97%	6.734	10,12%
2	59.089.618,06	8,44%	6.377	9,58%
3	58.691.382,69	8,38%	4.370	6,57%
4	43.519.777,66	6,22%	3.547	5,33%
5	41.643.767,46	5,95%	4.687	7,04%
6	37.509.052,46	5,36%	2.508	3,77%
7	36.303.659,03	5,19%	2.467	3,71%
8	34.321.174,71	4,90%	4.185	6,29%
9	31.305.932,08	4,47%	2.208	3,32%
10	31.251.182,67	4,46%	3.614	5,43%
11	31.117.869,37	4,45%	2.860	4,30%
12	30.056.420,03	4,29%	2.696	4,05%
13	28.762.429,60	4,11%	2.492	3,74%
14	24.215.769,38	3,46%	2.452	3,68%
15	20.452.827,72	2,92%	2.330	3,50%
	578.045.199,96	82,58%	53.527	80,43%

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	07.04.2016	
Payment Date	12.04.2016	
Period No	30	
Monthly Period	Apr 2016	
Interest Period	from 14.03.2016	to 12.04.2016 = 29 days
Collection Period	from 01.03.2016	to 31.03.2016

Priority of Payments

Available Distribution Amount		40.036.210,30 €
Senior Expenses	-	9.579,50 €
Interest Notes Class A	-	808.479,00 €
Interest Notes Class B	-	158.004,00 €
Replenishment	-	29.629.745,24 €
Payments to Purchase Shortfall Account	-	2,73 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	- €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	24.258,50 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	2.406.141,33 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 9.579,50 €		
Interest accrued for the Period	- 966.483,00 €	- 808.479,00 €	- 158.004,00 €
Cumulative Interest accrued	- 30.060.394,00 €	- 25.146.009,00 €	- 4.914.385,00 €
Interest Payments	- 966.483,00 €	- 808.479,00 €	- 158.004,00 €
Cumulative Interest Payments	- 30.060.394,00 €	- 25.146.009,00 €	- 4.914.385,00 €
Interest accrued on Subordinated Loan for the I	- 24.258,50 €		
Cumulative Interest accrued on Subordinated L	- 754.523,00 €		
Interest Payments on Subordinated Loan	- 24.258,50 €		
Cumulative Interest Payments on Subordinated	- 754.523,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Reporting Date	07.04.2016			
Payment Date	12.04.2016			
Period No	30			
Monthly Period	12.04.2016			
Interest Period	from	14.03.2016	to	12.04.2016 = 29 days
Collection Period	from	01.03.2016	to	31.03.2016

Santander Consumer Bank AG confirms its compliance to have continuously retained a net economic interest in the SC Germany Vehicles 2013-1 securitisation transaction of at least 5% of the securitised Purchased Receivables pursuant to Art. 405 of the CRR (Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013) by retaining the regulatory first loss tranche which is represented by the Subordinated Loan of at least 1% and by retaining the regulatory second loss tranche which is represented by the Class B Notes of at least 4%.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	699.999.999,22 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	699.999.987,91 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	699.999.997,27 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	7.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	7.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	7.000.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	70.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	70.000.000,00 €
Outstanding Balance of the Class B Notes as of the end of the Monthly Period:	70.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	11,00%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	11,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	11,00%

SC Germany Vehicles 2013-1 Monthly Investor Report

23. Issuer Information



Reporting Date		07.04.2016				
Payment Date		12.04.2016				
Period No		30				
Monthly Period		Apr 2016				
Interest Period	from	14.03.2016	to	12.04.2016	=	29 days
Collection Period	from	01.03.2016	to	31.03.2016		

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

The Managing Directors
Grüneburgweg 58-62
60322 Frankfurt am Main
Germany
eMail directors-de@sfmeurope.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
fax +49 (0) 2161 690 7077
abs_ger@santander.de

SPV-Administrator:

SFM Structured Finance Management (Deutschland) GmbH

Grüneburgweg 58-62
60322 Frankfurt am Main
Germany
eMail directors-de@sfmeurope.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
 Ralf Schüring +49-2161-690-5464
 Bastian Menges +49-2161-690-7085
 Stefan Zilligen +49-2161-690-6069
 Tobias Daners +49-2161-690-7410
 Ronja Dahmen +49-2161-690-9453
 Team ABS

peterrene.mueller@santander.de
ralf.schuering@santander.de
bastian.menges@santander.de
stefan.zilligen@santander.de
tobias.daners@santander.de
ronja.dahmen@santander.de
abs_ger@santander.de

Reporting Date	07.04.2016				
Payment Date	12.04.2016				
Period No	30				
Monthly Period	Apr 2016				
Interest Period	from	14.03.2016	to	12.04.2016	= 29 days
Collection Period	from	01.03.2016	to	31.03.2016	

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 31.03.2016, data source: Bloomberg