

SC Germany Vehicles 2013-1 Monthly Investor Report



SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	42				
Monthly Period	Apr 2017				
Interest Period from	13.03.2017	to	12.04.2017	=	30 days
Collection Period from	01.03.2017	to	31.03.2017		

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1. Portfolio Information



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	42	
Monthly Period	Apr 2017	
Interest Period from	13.03.2017	to 12.04.2017 = 30 days
Collection Period from	01.03.2017	to 31.03.2017

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	56.042	563.867.880,25 €	589.288.436,50 €
Scheduled Principal Payments		18.276.324,19 €	
Prepayment Principal		7.329.052,40 €	
Others		347.595,83 €	
Total Principal Collections		25.952.972,42 €	25.025.966,82 €
Total Interest Collections		2.781.095,67 €	2.761.503,09 €
Defaults		340.324,56 €	394.589,43 €
Replenishment		- €	- €
End of Period	53.984	537.574.583,27 €	563.867.880,25 €
Purchase Shortfall Account		13,73 €	18,75 €
Total Assets (End of Period)		537.574.597,00 €	563.867.899,00 €
Current Prepayment Rate (annualised)		14,5%	

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2. Reserve Accounts



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	42	
Monthly Period	Apr 2017	
Interest Period from	13.03.2017	to 12.04.2017 = 30 days
Collection Period from	01.03.2017	to 31.03.2017

Note Balance

Beginning of Period	563.867.899,00 €
End of Period	537.574.597,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,24%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,30%	7.000.000,00 €	
Required Reserve Fund	1,30%	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	563.867.899,00 €
End of Period	537.574.597,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,78%			
1- 30 days past due period before previous period		4.305.410,75 €	292.976,54 €	394
1- 30 days past due previous period		4.419.100,54 €	296.957,98 €	402
1- 30 days past due current period	0,80%	4.508.787,83 €	333.963,13 €	429
3-MRA* 31- 60 days past due	0,31%			
31- 60 days past due period before previous period		1.726.422,61 €	213.275,46 €	161
31- 60 days past due previous period		1.821.278,72 €	175.409,86 €	164
31- 60 days past due current period	0,31%	1.755.257,02 €	193.990,62 €	178
3-MRA* 61-90 days past due	0,16%			
61- 90 days past due period before previous period		964.256,13 €	156.115,62 €	88
61- 90 days past due previous period		809.094,83 €	94.650,03 €	72
61- 90 days past due current period	0,17%	935.488,81 €	116.283,12 €	85
3-MRA* 91-120 days past due	0,10%			
91- 120 days past due period before previous period		551.515,38 €	62.928,10 €	45
91- 120 days past due previous period		564.670,24 €	96.967,26 €	47
91- 120 days past due current period	0,09%	517.272,70 €	58.980,31 €	43
3-MRA* 121-150 days past due	0,06%			
121- 150 days past due period before previous period		363.246,19 €	70.109,42 €	27
121- 150 days past due previous period		301.024,21 €	74.076,29 €	28
121- 150 days past due current period	0,07%	408.883,28 €	95.890,64 €	30
3-MRA* 151-180 days past due	0,08%			
151- 180 days past due period before previous period		401.720,69 €	92.089,80 €	34
151- 180 days past due previous period		411.548,70 €	59.009,87 €	38
151- 180 days past due current period	0,08%	465.371,69 €	99.951,05 €	41

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	563.867.899,00 €
End of Period	537.574.597,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	340.324,56 €	
Current Period Recoveries	89.768,51 €	
Current Period Net Default	250.556,05 €	
New Number of Defaulted Contracts		42

Cumulative Default

Cumulative Gross Default	14.272.424,89 €	
Cumulative Recoveries	2.563.098,37 €	
Cumulative Net Default	11.709.326,52 €	
Total Number of Defaulted Contracts		1.473

3-MRA* /
current ratio

Ratio

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

Annualised Loss Ratio period before previous period	0,85%
Annualised Loss Ratio previous period	0,74%
Annualised Loss Ratio current period	0,56%

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				
Period before previous period			-	yes
Previous period			-	
Current period			-	
Principal Deficiency Event			-	yes
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	563.867.899,00 €	493.867.899,00 €	70.000.000,00 €
Available Distribution Amount	35.823.855,35 €		
Replenishment	0,00 €		
Amortisation	26.293.302,00 €		
Redemption per Class	26.293.302,00 €	26.293.302,00 €	0,00 €
Redemption per Note		4.173,54 €	0,00 €
Class Principal Outstanding Balance End of Period	537.574.597,00 €	467.574.597,00 €	70.000.000,00 €
Current Tranching		87,0%	13,0%
Current Pool Factor		0,74	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	30		
Principal Outstanding per Note Beginning of Period		78.391,73 €	100.000,00 €
> Principal Repayment per Note		4.173,54 €	0,00 €
Principal Outstanding per Note End of Period		74.218,19 €	100.000,00 €
> Interest accrued for the period		655.641,00 €	163.450,00 €
Interest Payment		655.641,00 €	163.450,00 €
Interest Payment per Note		104,07 €	233,50 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	17,53%	4,51%
Current CE (excl. Excess Spread)	14,32%	1,30%

* Last rating action as of 23.10.2013

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7. Original Principal Balance



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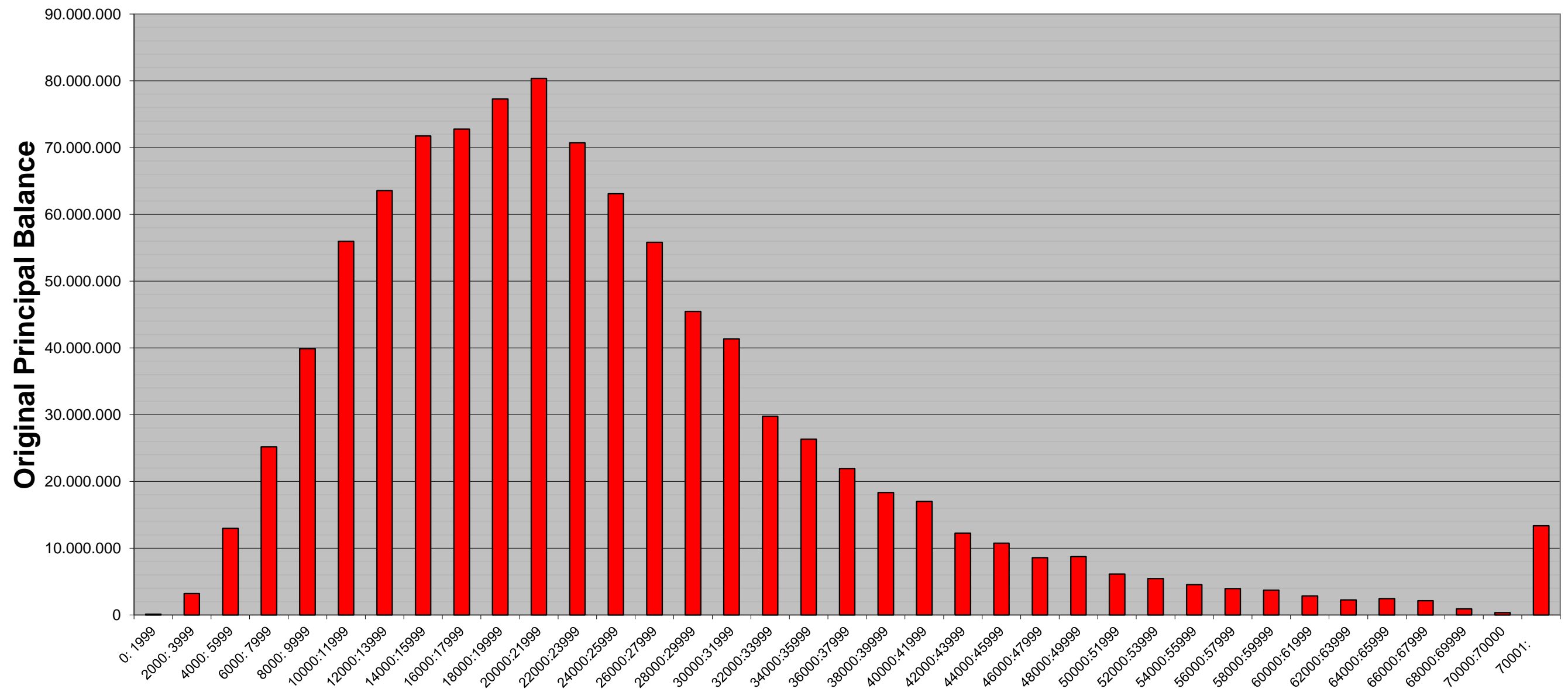
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	120.660,78	0,01%	73	0,14%
2000: 3999	3.188.740,28	0,32%	990	1,83%
4000: 5999	12.954.383,61	1,32%	2.563	4,75%
6000: 7999	25.185.952,05	2,57%	3.580	6,63%
8000: 9999	39.906.663,03	4,07%	4.425	8,20%
10000:11999	55.966.045,59	5,70%	5.119	9,48%
12000:13999	63.552.076,34	6,48%	4.891	9,06%
14000:15999	71.768.926,80	7,31%	4.786	8,87%
16000:17999	72.763.175,42	7,41%	4.283	7,93%
18000:19999	77.268.886,73	7,87%	4.067	7,53%
20000:21999	80.356.507,75	8,19%	3.838	7,11%
22000:23999	70.727.644,08	7,21%	3.079	5,70%
24000:25999	63.107.654,84	6,43%	2.528	4,68%
26000:27999	55.807.200,85	5,69%	2.071	3,84%
28000:29999	45.466.273,43	4,63%	1.571	2,91%
30000:31999	41.330.919,47	4,21%	1.336	2,47%
32000:33999	29.761.489,45	3,03%	903	1,67%
34000:35999	26.347.273,06	2,68%	754	1,40%
36000:37999	21.945.130,68	2,24%	594	1,10%
38000:39999	18.348.719,33	1,87%	471	0,87%
40000:41999	17.000.788,23	1,73%	416	0,77%
42000:43999	12.239.207,95	1,25%	285	0,53%
44000:45999	10.744.159,31	1,09%	239	0,44%
46000:47999	8.585.005,57	0,87%	183	0,34%
48000:49999	8.722.063,40	0,89%	178	0,33%
50000:51999	6.137.822,90	0,63%	121	0,22%
52000:53999	5.458.817,21	0,56%	103	0,19%
54000:55999	4.556.767,18	0,46%	83	0,15%
56000:57999	3.935.142,95	0,40%	69	0,13%
58000:59999	3.721.223,56	0,38%	63	0,12%
60000:61999	2.853.482,82	0,29%	47	0,09%
62000:63999	2.268.954,68	0,23%	36	0,07%
64000:65999	2.468.312,84	0,25%	38	0,07%
66000:67999	2.140.722,91	0,22%	32	0,06%
68000:69999	897.374,05	0,09%	13	0,02%
70000:70000	350.000,00	0,04%	5	0,01%
70001:	13.371.699,40	1,36%	151	0,28%
Total	981.325.868,53	100,00%	53.984	100,00%

Statistics	in EUR
Average Amount	18.178,09

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7.1 Original PB (Graph)

Reporting Date	07.04.2017				
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8. Current Principal Balance



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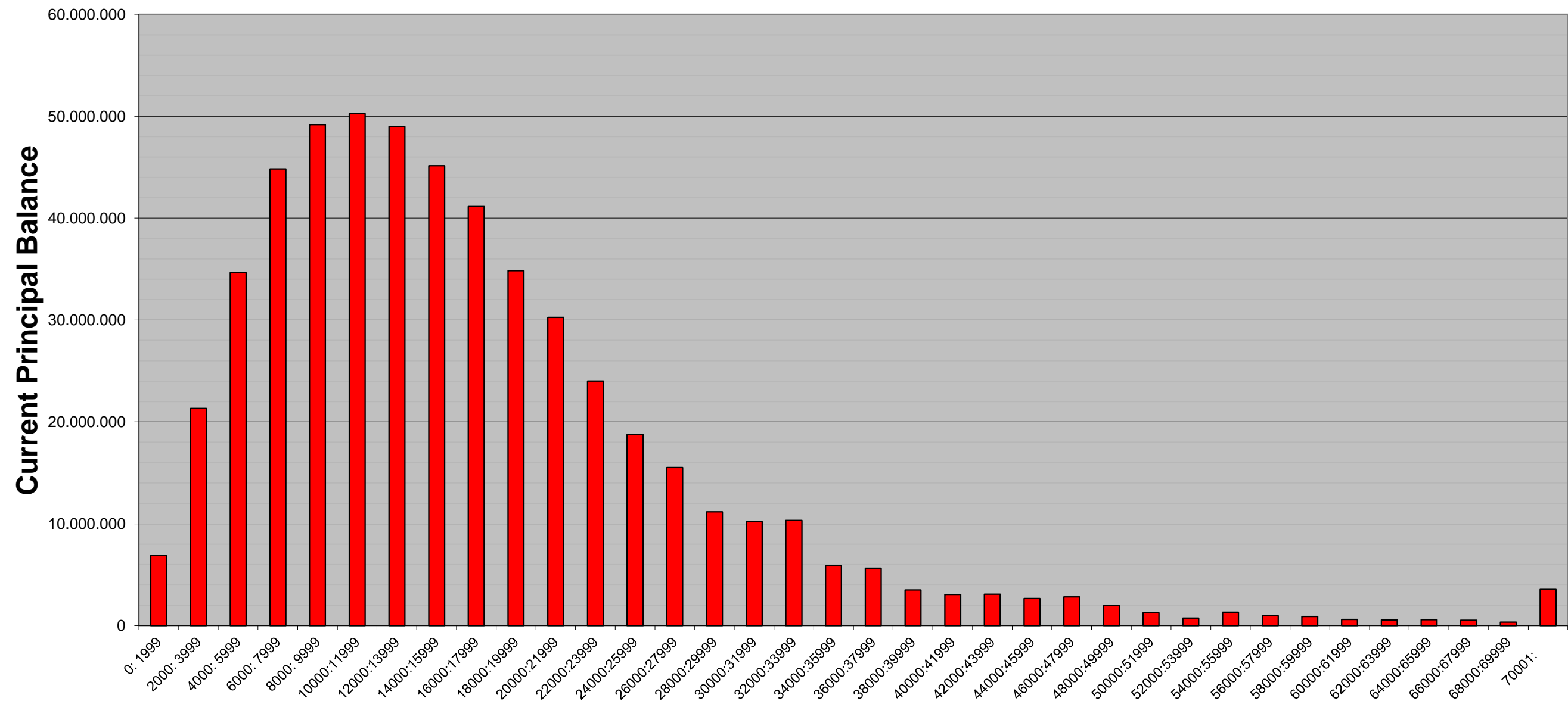
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.871.114,23	1,28%	6.723	12,45%
2000: 3999	21.314.487,56	3,96%	7.056	13,07%
4000: 5999	34.648.374,48	6,45%	6.935	12,85%
6000: 7999	44.824.186,19	8,34%	6.417	11,89%
8000: 9999	49.177.110,21	9,15%	5.476	10,14%
10000:11999	50.266.419,01	9,35%	4.581	8,49%
12000:13999	48.986.826,57	9,11%	3.773	6,99%
14000:15999	45.149.830,17	8,40%	3.016	5,59%
16000:17999	41.146.068,84	7,65%	2.426	4,49%
18000:19999	34.844.886,86	6,48%	1.839	3,41%
20000:21999	30.256.425,73	5,63%	1.442	2,67%
22000:23999	24.020.035,46	4,47%	1.047	1,94%
24000:25999	18.769.188,61	3,49%	752	1,39%
26000:27999	15.509.884,37	2,89%	575	1,07%
28000:29999	11.177.577,55	2,08%	386	0,72%
30000:31999	10.230.031,33	1,90%	331	0,61%
32000:33999	10.343.170,71	1,92%	314	0,58%
34000:35999	5.870.725,60	1,09%	168	0,31%
36000:37999	5.642.793,98	1,05%	153	0,28%
38000:39999	3.508.269,75	0,65%	90	0,17%
40000:41999	3.063.813,80	0,57%	75	0,14%
42000:43999	3.095.664,90	0,58%	72	0,13%
44000:45999	2.651.781,73	0,49%	59	0,11%
46000:47999	2.823.443,51	0,53%	60	0,11%
48000:49999	2.007.884,75	0,37%	41	0,08%
50000:51999	1.270.219,23	0,24%	25	0,05%
52000:53999	741.599,69	0,14%	14	0,03%
54000:55999	1.319.735,96	0,25%	24	0,04%
56000:57999	968.590,38	0,18%	17	0,03%
58000:59999	885.396,79	0,16%	15	0,03%
60000:61999	609.125,58	0,11%	10	0,02%
62000:63999	565.553,95	0,11%	9	0,02%
64000:65999	582.688,25	0,11%	9	0,02%
66000:67999	534.762,30	0,10%	8	0,01%
68000:69999	346.999,42	0,06%	5	0,01%
70001:	3.549.915,82	0,66%	41	0,08%
Total	537.574.583,27	100,00%	53.984	100,00%

Statistics	in EUR
Average Amount	9.958,04

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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	132.847,29	0,0247%	1
2	129.204,35	0,0240%	1
3	124.565,58	0,0232%	1
4	115.135,92	0,0214%	1
5	111.725,02	0,0208%	1
6	110.690,45	0,0206%	1
7	107.811,24	0,0201%	1
8	100.496,86	0,0187%	3
9	100.056,39	0,0186%	1
10	98.655,14	0,0184%	1
11	98.489,84	0,0183%	2
12	96.403,59	0,0179%	2
13	95.456,41	0,0178%	1
14	93.780,70	0,0174%	1
15	90.542,43	0,0168%	6
16	89.136,07	0,0166%	1
17	88.527,55	0,0165%	1
18	87.215,34	0,0162%	2
19	85.038,14	0,0158%	1
20	85.020,64	0,0158%	1
21	84.016,80	0,0156%	1
22	83.758,83	0,0156%	4
23	82.890,01	0,0154%	1
24	82.764,12	0,0154%	1
25	81.865,24	0,0152%	2
	2.456.093,95	0,4569%	39

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10. Geographical Distribution



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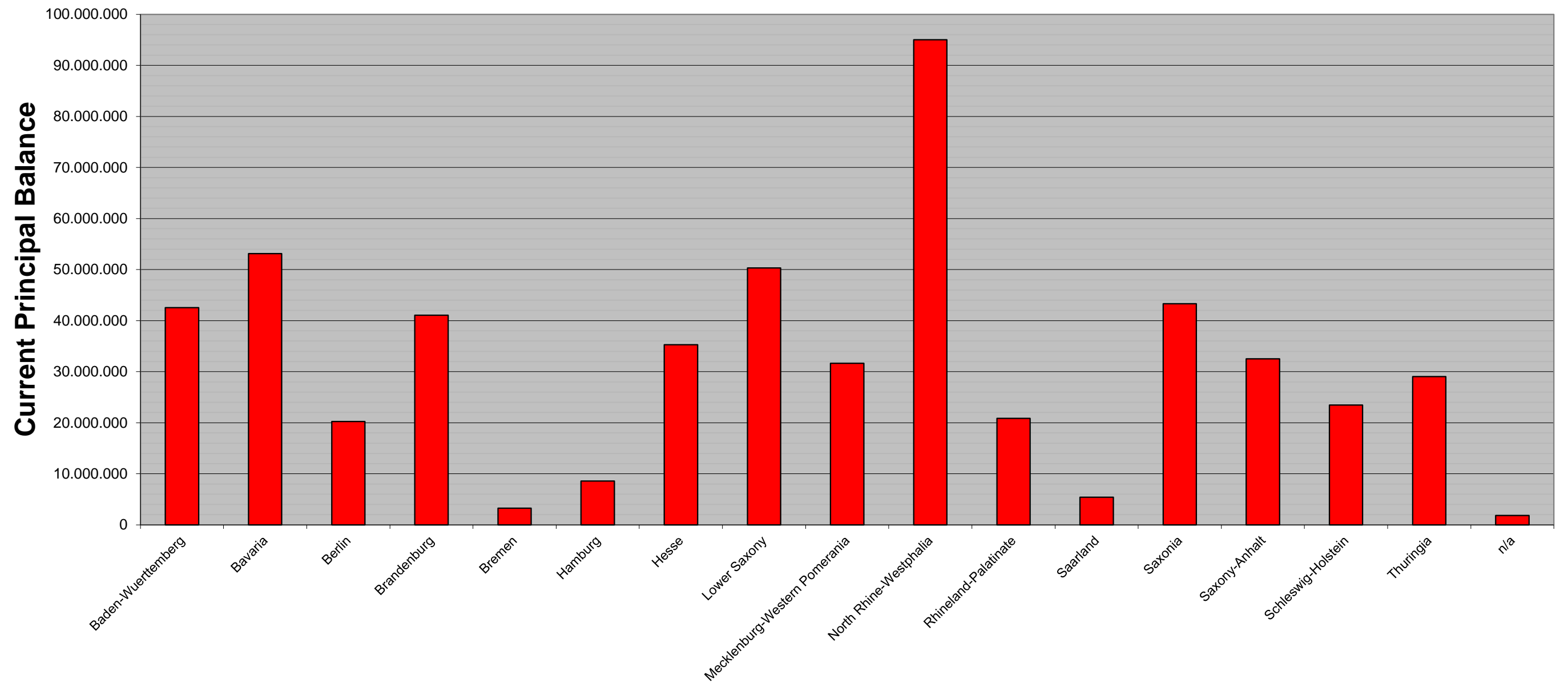
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	42.565.089,68	7,92%	4.060	7,52%
Bavaria	53.121.394,96	9,88%	5.059	9,37%
Berlin	20.263.979,44	3,77%	2.088	3,87%
Brandenburg	41.041.969,68	7,63%	4.245	7,86%
Bremen	3.244.803,71	0,60%	316	0,59%
Hamburg	8.572.259,13	1,59%	876	1,62%
Hesse	35.281.301,87	6,56%	3.439	6,37%
Lower Saxony	50.342.286,78	9,36%	4.984	9,23%
Mecklenburg-Western	31.674.849,75	5,89%	3.091	5,73%
North Rhine-Westphali	95.039.320,56	17,68%	9.612	17,81%
Rhineland-Palatinate	20.845.390,86	3,88%	2.096	3,88%
Saarland	5.420.481,02	1,01%	546	1,01%
Saxonia	43.309.384,62	8,06%	4.638	8,59%
Saxony-Anhalt	32.512.449,95	6,05%	3.413	6,32%
Schleswig-Holstein	23.486.539,66	4,37%	2.411	4,47%
Thuringia	29.025.467,63	5,40%	2.938	5,44%
n/a	1.827.613,97	0,34%	172	0,32%
Total	537.574.583,27	100,00%	53.984	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	13.03.2017	to	12.04.2017	=	30 days
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<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	246.854.917,08	45,92%	22.493	41,67%
Used Vehicle	290.719.666,19	54,08%	31.491	58,33%
Total	537.574.583,27	100,00%	53.984	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	516.411.402,27	96,06%	50.932	94,35%
Leisure	12.275.897,84	2,28%	910	1,69%
Motorbike	8.887.283,16	1,65%	2.142	3,97%
Total	537.574.583,27	100,00%	53.984	100,00%

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

12. Insurances



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			42			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

<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	328.878.699,37	61,18%	31.223	57,84%
Yes	208.695.883,90	38,82%	22.761	42,16%
Total	537.574.583,27	100,00%	53.984	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	414.658.357,09	77,14%	42.599	78,91%
Yes	122.916.226,18	22,86%	11.385	21,09%
Total	537.574.583,27	100,00%	53.984	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	496.242.221,91	92,31%	49.817	92,28%
Yes	41.332.361,36	7,69%	4.167	7,72%
Total	537.574.583,27	100,00%	53.984	100,00%

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

13. Type of Contract



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	42	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017

<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	326.766.550,20	60,79%	40.174	74,42%
Yes	210.808.033,07	39,21%	13.810	25,58%
- of which balloon rates	133.130.107,23	24,76%		
- of which regular installments	77.677.925,84	14,45%		
Total	537.574.583,27	100,00%	53.984	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	30.644,85	0,02%	5	0,04%
13:25	2.873.510,52	2,16%	363	2,63%
26:38	17.960.153,40	13,49%	1.806	13,08%
39:51	48.888.487,33	36,72%	4.885	35,37%
52:64	63.033.641,38	47,35%	6.736	48,78%
65:72	213.609,25	0,16%	10	0,07%
73:	130.060,50	0,10%	5	0,04%
Total	133.130.107,23	100,00%	13.810	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	41.610.266,73	31,26%	4.450	32,22%
13:25	38.546.599,75	28,95%	3.969	28,74%
26:38	32.915.369,67	24,72%	3.352	24,27%
39:51	19.741.674,98	14,83%	2.007	14,53%
52:64	300.855,60	0,23%	31	0,22%
65:72	15.340,50	0,01%	1	0,01%
Total	133.130.107,23	100,00%	13.810	100,00%

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

14. Payment Methods



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			42			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

<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	522.529.030,99	97,20%	52.421	97,10%
Other	15.045.552,28	2,80%	1.563	2,90%
Total	537.574.583,27	100,00%	53.984	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	281.415.165,17	52,35%	28.333	52,48%
1st of month	256.159.418,10	47,65%	25.651	47,52%
Total	537.574.583,27	100,00%	53.984	100,00%

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

15. Downpayment



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	42	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017

<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	168.060.672,13	31,26%	16.373	30,33%	0,00%
0: 999	5.550.044,99	1,03%	1.038	1,92%	5,81%
1000: 1999	22.028.947,37	4,10%	3.735	6,92%	11,35%
2000: 2999	37.913.384,32	7,05%	5.544	10,27%	15,52%
3000: 3999	45.061.769,10	8,38%	5.361	9,93%	17,54%
4000: 4999	41.825.402,96	7,78%	4.240	7,85%	19,55%
5000: 5999	51.585.560,22	9,60%	4.819	8,93%	21,39%
6000: 6999	28.392.581,57	5,28%	2.497	4,63%	24,17%
7000: 7999	21.916.885,83	4,08%	1.848	3,42%	26,19%
8000: 8999	17.212.030,69	3,20%	1.498	2,77%	28,83%
9000: 9999	10.407.031,57	1,94%	781	1,45%	29,33%
10000:10999	28.900.839,65	5,38%	2.230	4,13%	31,45%
11000:11999	7.263.610,64	1,35%	552	1,02%	33,55%
12000:12999	7.149.257,14	1,33%	565	1,05%	35,66%
13000:13999	4.844.010,08	0,90%	351	0,65%	37,06%
14000:14999	3.846.605,79	0,72%	318	0,59%	40,66%
15000:15000	7.832.436,68	1,46%	545	1,01%	38,62%
15001:	27.783.512,54	5,17%	1.689	3,13%	44,45%
Total	537.574.583,27	100,00%	53.984	100,00%	18,82%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.056,28 €	5.822,07 €
Average Purchase Price	21.549,17 €	23.168,35 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,82%	25,13%

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

16. Customer Yield



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	42	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.028.816,52	0,38%	132	0,24%
2: 2	7.667.418,00	1,43%	666	1,23%
3: 3	169.312.003,60	31,50%	12.291	22,77%
4: 4	194.096.067,72	36,11%	18.376	34,04%
5: 5	106.202.898,67	19,76%	13.654	25,29%
6: 6	40.840.527,12	7,60%	5.743	10,64%
7: 7	11.697.546,33	2,18%	1.967	3,64%
8: 8	3.559.944,78	0,66%	705	1,31%
9: 9	1.917.246,08	0,36%	413	0,77%
10:10	219.719,92	0,04%	30	0,06%
11:11	32.394,53	0,01%	7	0,01%
Total	537.574.583,27	100,00%	53.984	100,00%

Statistics	in %
WA Interest	4,95%

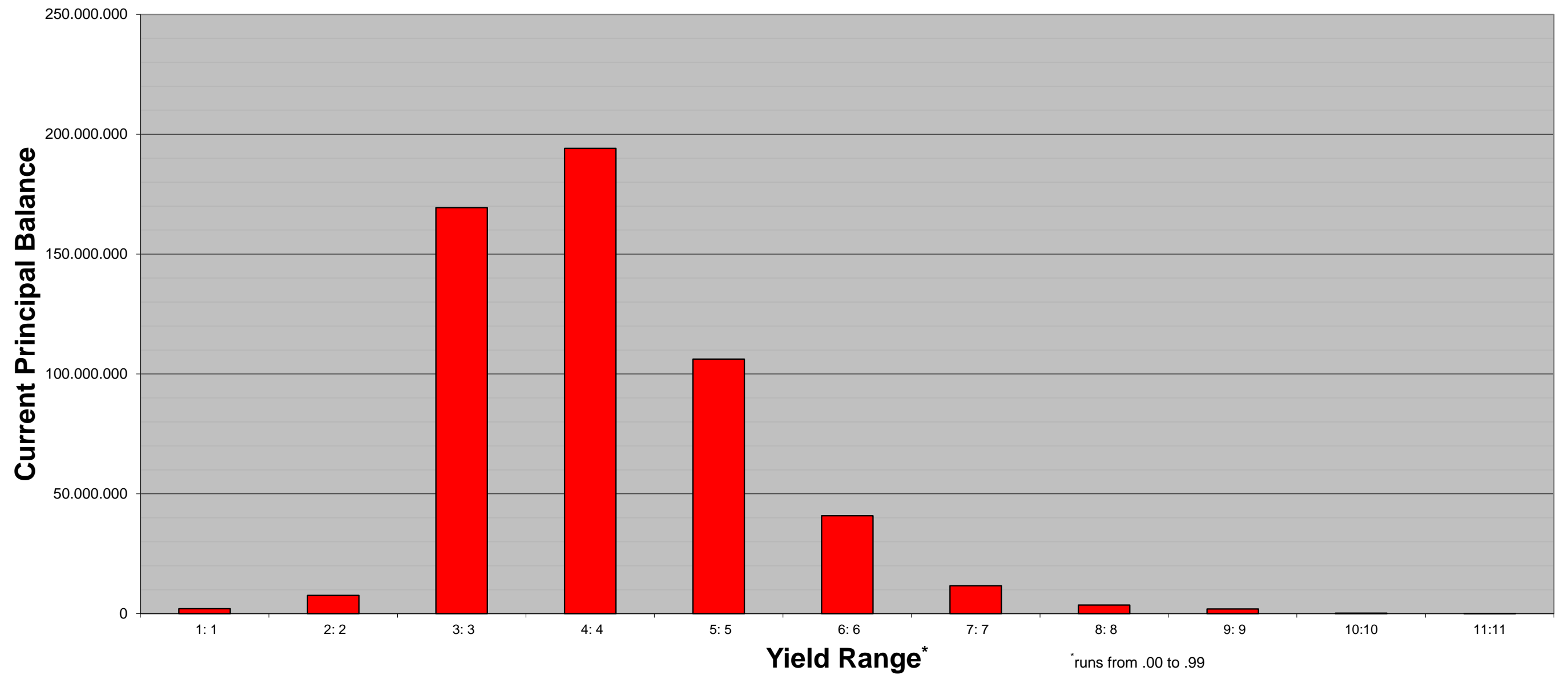
* runs from .00 to .99

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

16.1 Customer Yield (Graph)



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			42			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		



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17. Seasoning



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	42	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
6: 8	2.537.593,17	0,47%	181	0,34%
9:11	30.554.434,52	5,68%	2.062	3,82%
12:14	51.484.095,06	9,58%	3.731	6,91%
15:17	54.568.053,60	10,15%	4.067	7,53%
18:20	54.390.465,75	10,12%	4.412	8,17%
21:23	58.534.369,83	10,89%	5.008	9,28%
24:26	46.789.961,89	8,70%	4.171	7,73%
27:29	18.261.153,23	3,40%	1.661	3,08%
30:32	19.801.675,32	3,68%	2.044	3,79%
33:35	22.790.095,64	4,24%	2.481	4,60%
36:38	20.833.958,12	3,88%	2.226	4,12%
39:41	19.725.274,52	3,67%	2.156	3,99%
42:44	22.711.105,74	4,22%	2.699	5,00%
45:47	31.526.595,65	5,86%	3.926	7,27%
48:50	20.117.509,62	3,74%	2.504	4,64%
51:53	14.109.124,10	2,62%	1.876	3,48%
54:56	12.972.903,02	2,41%	2.018	3,74%
57:59	11.480.350,22	2,14%	2.061	3,82%
60:62	7.112.392,80	1,32%	1.261	2,34%
63:65	4.834.708,53	0,90%	786	1,46%
66:68	4.072.084,97	0,76%	773	1,43%
69:71	3.068.434,54	0,57%	701	1,30%
72:74	2.170.878,38	0,40%	467	0,87%
75:77	1.519.316,19	0,28%	304	0,56%
78:80	1.004.384,20	0,19%	244	0,45%
81:	603.664,66	0,11%	164	0,30%
Total	537.574.583,27	100,00%	53.984	100,00%

Statistics

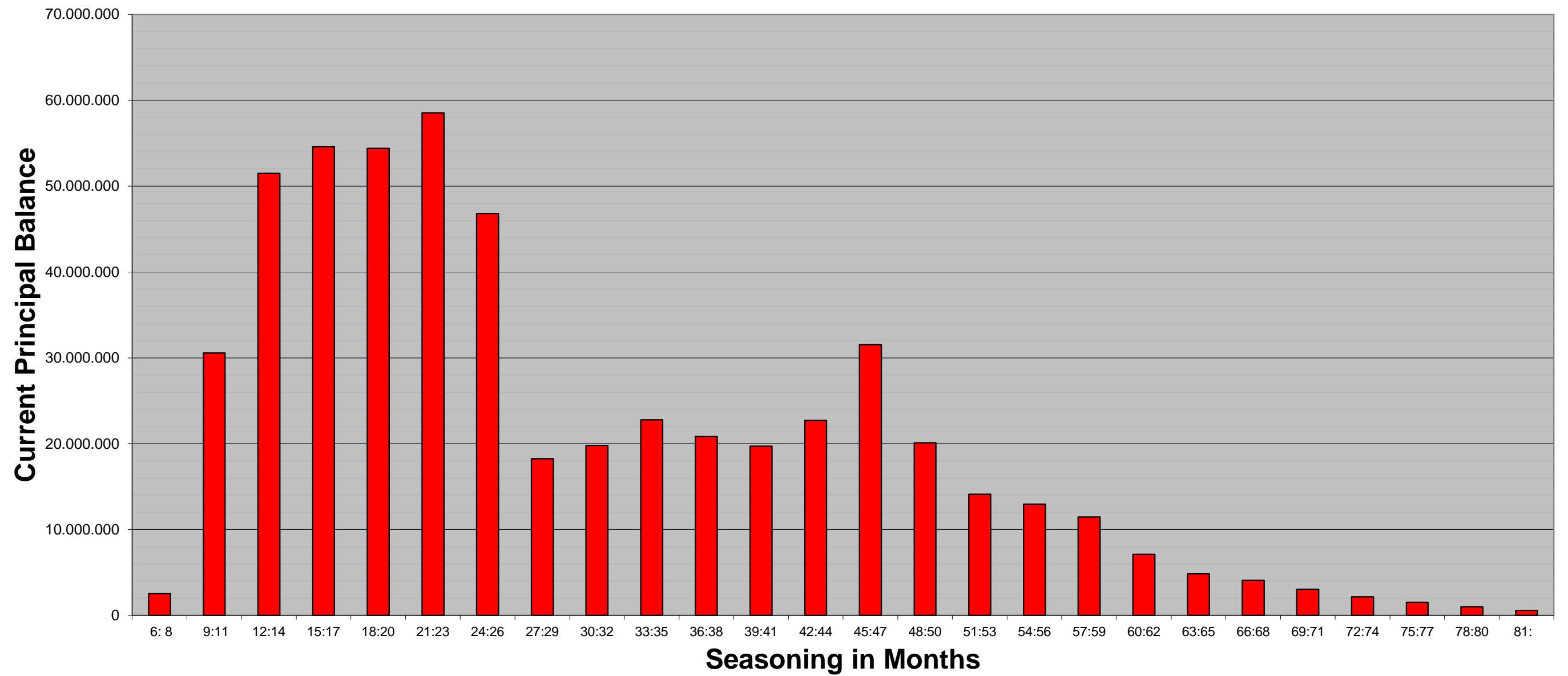
WA Seasoning	29,69
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	42	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017



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



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			42			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		

<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	31.875.567,92	5,93%	8.244	15,27%
7:13	47.056.262,46	8,75%	7.638	14,15%
14:20	63.238.135,36	11,76%	8.056	14,92%
21:27	70.482.086,84	13,11%	7.300	13,52%
28:34	66.229.461,82	12,32%	5.682	10,53%
35:41	78.268.004,64	14,56%	5.878	10,89%
42:48	62.092.898,53	11,55%	4.160	7,71%
49:55	41.147.881,42	7,65%	2.794	5,18%
56:62	22.788.565,91	4,24%	1.427	2,64%
63:69	16.249.004,36	3,02%	934	1,73%
70:76	20.015.212,70	3,72%	1.030	1,91%
77:83	12.618.063,94	2,35%	597	1,11%
84:	5.513.437,37	1,03%	244	0,45%
Total	537.574.583,27	100,00%	53.984	100,00%

Statistics

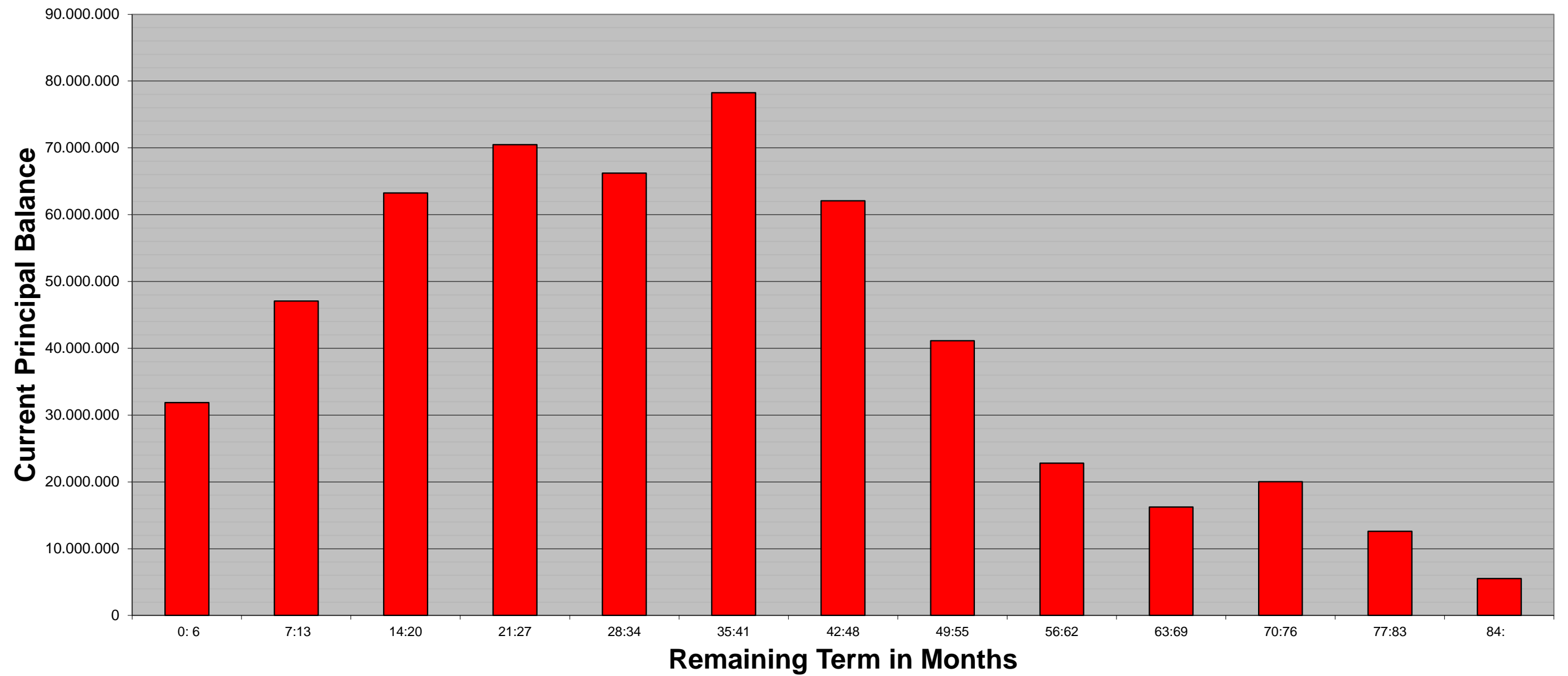
WA Remaining Term	34,68
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date			07.04.2017		
Payment Date			12.04.2017		
Period No			42		
Monthly Period			Apr 2017		
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	



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

19. Original Term



Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	42				
Monthly Period	Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

<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	89.587,21	0,02%	52	0,10%
13:25	7.664.972,87	1,43%	1.973	3,65%
26:38	48.369.883,60	9,00%	6.690	12,39%
39:51	117.684.986,80	21,89%	11.781	21,82%
52:64	177.067.395,84	32,94%	16.585	30,72%
65:77	55.950.659,80	10,41%	6.597	12,22%
78:	130.747.097,15	24,32%	10.306	19,09%
Total	537.574.583,27	100,00%	53.984	100,00%

Statistics

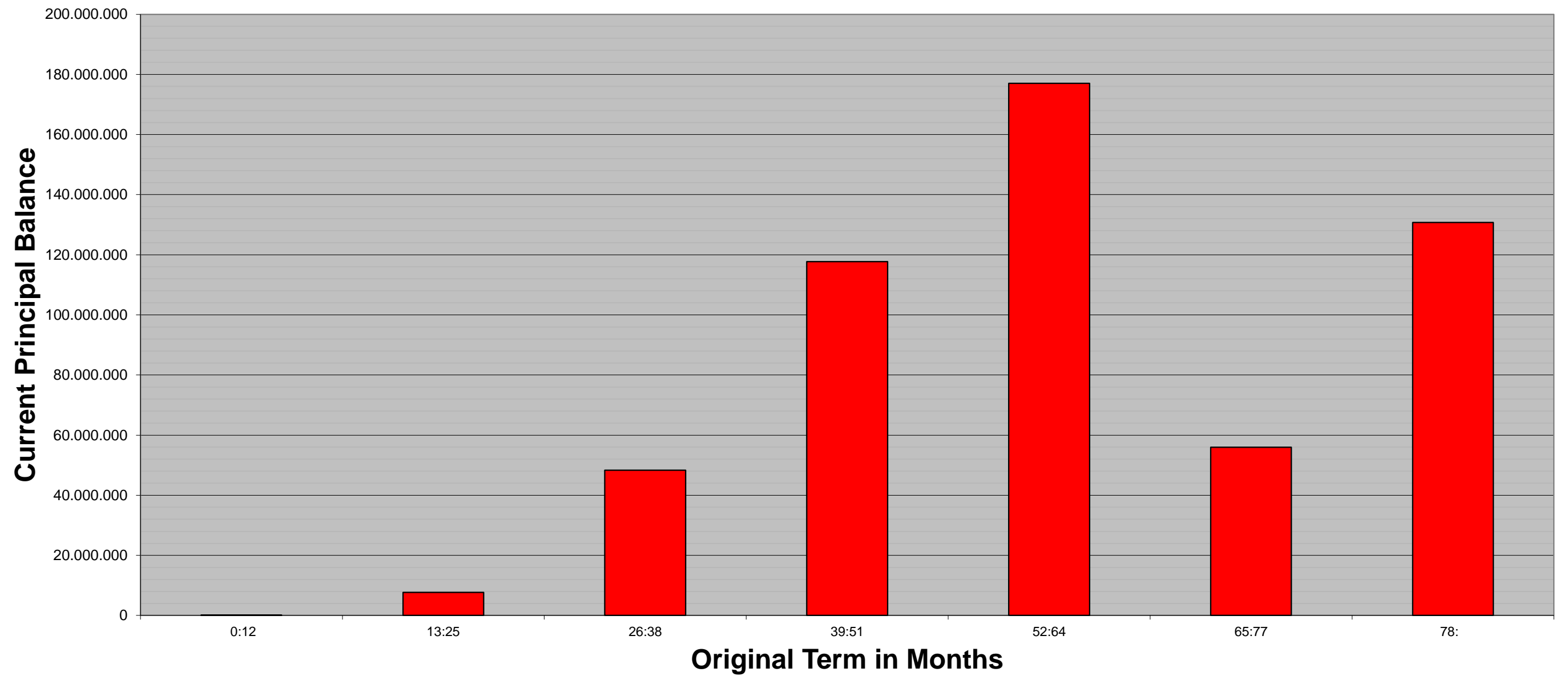
WA Original Term	64,37
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date			07.04.2017			
Payment Date			12.04.2017			
Period No			42			
Monthly Period			Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	=	30 days
Collection Period	from	01.03.2017	to	31.03.2017		



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

20. Manufacturer Brands



Reporting Date	07.04.2017	
Payment Date	12.04.2017	
Period No	42	
Monthly Period	Apr 2017	
Interest Period	from 13.03.2017	to 12.04.2017 = 30 days
Collection Period	from 01.03.2017	to 31.03.2017

<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	54.418.244,91	10,12%	5.516	10,22%
2	48.745.329,68	9,07%	3.852	7,14%
3	45.613.690,29	8,49%	5.162	9,56%
4	33.988.737,35	6,32%	2.885	5,34%
5	30.332.000,62	5,64%	3.618	6,70%
6	28.999.369,59	5,39%	2.029	3,76%
7	25.685.349,59	4,78%	3.256	6,03%
8	25.202.231,81	4,69%	2.455	4,55%
9	24.731.520,53	4,60%	3.003	5,56%
10	23.767.967,68	4,42%	1.767	3,27%
11	23.318.527,69	4,34%	1.698	3,15%
12	22.964.337,88	4,27%	1.999	3,70%
13	20.594.952,49	3,83%	2.033	3,77%
14	19.487.424,99	3,63%	2.041	3,78%
15	15.199.153,52	2,83%	1.855	3,44%
	443.048.838,62	82,42%	43.169	79,97%

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	07.04.2017				
Payment Date	12.04.2017				
Period No	42				
Monthly Period	Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

Priority of Payments

Available Distribution Amount		35.823.855,35 €
Senior Expenses	-	4.899,52 €
Interest Notes Class A	-	655.641,00 €
Interest Notes Class B	-	163.450,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	13,73 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	26.293.302,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	25.095,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	1.681.454,10 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 4.899,52 €		
Interest accrued for the Period	- 819.091,00 €	- 655.641,00 €	- 163.450,00 €
Cumulative Interest accrued	- 41.674.360,00 €	- 34.771.338,00 €	- 6.903.022,00 €
Interest Payments	- 819.091,00 €	- 655.641,00 €	- 163.450,00 €
Cumulative Interest Payments	- 41.674.360,00 €	- 34.771.338,00 €	- 6.903.022,00 €
Interest accrued on Subordinated Loan for the	- 25.095,00 €		
Cumulative Interest accrued on Subordinated L	- 1.059.845,50 €		
Interest Payments on Subordinated Loan	- 25.095,00 €		
Cumulative Interest Payments on Subordinatec	- 1.059.845,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	42				
Monthly Period	12.04.2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

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:	563.867.880,25 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	537.574.583,27 €
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:	13,66%
Net Economic Interest Ratio as of the end of the Monthly Period:	14,32%

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

23. Issuer Information



Reporting Date		07.04.2017			
Payment Date		12.04.2017			
Period No		42			
Monthly Period		Apr 2017			
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

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

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

Capital Markets
Santander-Platz 1
41061 Mönchengladbach
Germany
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fax +49 (0) 2161 690 7077

SPV-Administrator:

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SC Germany Vehicles 2013-1 Monthly Investor Report

24. Santander Consumer Bank



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Reporting Date	07.04.2017				
Payment Date	12.04.2017				
Period No	42				
Monthly Period	Apr 2017				
Interest Period	from	13.03.2017	to	12.04.2017	= 30 days
Collection Period	from	01.03.2017	to	31.03.2017	

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Initial Rating as of 30.03.2017

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

Ratings as of 31.03.2017, data source: Bloomberg