

SC Germany Vehicles 2013-1 Monthly Investor Report



 **Santander**
CONSUMER BANK

SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	09.05.2017				
Payment Date	12.05.2017				
Period No	43				
Monthly Period	Mai 2017				
Interest Period from	12.04.2017	to	12.05.2017	=	30 days
Collection Period from	01.04.2017	to	30.04.2017		

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1. Portfolio Information



Reporting Date	09.05.2017	
Payment Date	12.05.2017	
Period No	43	
Monthly Period	Mai 2017	
Interest Period from	12.04.2017	to 12.05.2017 = 30 days
Collection Period from	01.04.2017	to 30.04.2017

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	53.984	537.574.583,27 €	563.867.880,25 €
Scheduled Principal Payments		16.761.015,32 €	
Prepayment Principal		5.798.642,18 €	
Others		259.361,26 €	
Total Principal Collections		22.819.018,76 €	25.952.972,42 €
Total Interest Collections		2.476.324,81 €	2.781.095,67 €
Defaults		258.017,65 €	340.324,56 €
Replenishment		- €	- €
End of Period	52.261	514.497.546,86 €	537.574.583,27 €
Purchase Shortfall Account		24,14 €	13,73 €
Total Assets (End of Period)		514.497.571,00 €	537.574.597,00 €
Current Prepayment Rate (annualised)		12,2%	

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2. Reserve Accounts



Reporting Date	09.05.2017	
Payment Date	12.05.2017	
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Interest Period from	12.04.2017	to 12.05.2017 = 30 days
Collection Period from	01.04.2017	to 30.04.2017

Note Balance

Beginning of Period	537.574.597,00 €
End of Period	514.497.571,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,30%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,36%	7.000.000,00 €	
Required Reserve Fund	1,36%	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	537.574.597,00 €
End of Period	514.497.571,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,81%			
1- 30 days past due period before previous period		4.419.100,54 €	296.957,98 €	402
1- 30 days past due previous period		4.508.787,83 €	333.963,13 €	429
1- 30 days past due current period	0,76%	4.089.400,20 €	276.423,33 €	376
3-MRA* 31- 60 days past due	0,32%			
31- 60 days past due period before previous period		1.821.278,72 €	175.409,86 €	164
31- 60 days past due previous period		1.755.257,02 €	193.990,62 €	178
31- 60 days past due current period	0,29%	1.565.067,93 €	189.653,03 €	153
3-MRA* 61-90 days past due	0,15%			
61- 90 days past due period before previous period		809.094,83 €	94.650,03 €	72
61- 90 days past due previous period		935.488,81 €	116.283,12 €	85
61- 90 days past due current period	0,14%	741.453,42 €	137.245,47 €	64
3-MRA* 91-120 days past due	0,09%			
91- 120 days past due period before previous period		564.670,24 €	96.967,26 €	47
91- 120 days past due previous period		517.272,70 €	58.980,31 €	43
91- 120 days past due current period	0,08%	439.979,98 €	71.770,45 €	45
3-MRA* 121-150 days past due	0,06%			
121- 150 days past due period before previous period		301.024,21 €	74.076,29 €	28
121- 150 days past due previous period		408.883,28 €	95.890,64 €	30
121- 150 days past due current period	0,06%	320.084,63 €	36.473,22 €	25
3-MRA* 151-180 days past due	0,09%			
151- 180 days past due period before previous period		411.548,70 €	59.009,87 €	38
151- 180 days past due previous period		465.371,69 €	99.951,05 €	41
151- 180 days past due current period	0,11%	584.761,68 €	126.049,22 €	56

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	537.574.597,00 €
End of Period	514.497.571,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	258.017,65 €	
Current Period Recoveries	58.365,69 €	
Current Period Net Default	199.651,96 €	
New Number of Defaulted Contracts		43

Cumulative Default

Cumulative Gross Default	14.530.442,54 €	
Cumulative Recoveries	2.621.464,06 €	
Cumulative Net Default	11.908.978,48 €	
Total Number of Defaulted Contracts		1.516

3-MRA* /
current ratio

Ratio

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

Annualised Loss Ratio period before previous period	0,74%
Annualised Loss Ratio previous period	0,56%
Annualised Loss Ratio current period	0,47%

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	537.574.597,00 €	467.574.597,00 €	70.000.000,00 €
Available Distribution Amount	32.353.722,99 €		
Replenishment	0,00 €		
Amortisation	23.077.026,00 €		
Redemption per Class	23.077.026,00 €	23.077.026,00 €	0,00 €
Redemption per Note		3.663,02 €	0,00 €
Class Principal Outstanding Balance End of Period	514.497.571,00 €	444.497.571,00 €	70.000.000,00 €
Current Tranching		86,4%	13,6%
Current Pool Factor		0,71	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		74.218,19 €	100.000,00 €
> Principal Repayment per Note		3.663,02 €	0,00 €
Principal Outstanding per Note End of Period		70.555,17 €	100.000,00 €
> Interest accrued for the period		620.676,00 €	163.450,00 €
Interest Payment		620.676,00 €	163.450,00 €
Interest Payment per Note		98,52 €	233,50 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	18,15%	4,55%
Current CE (excl. Excess Spread)	14,97%	1,36%

* Last rating action as of 23.10.2013

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7. Original Principal Balance



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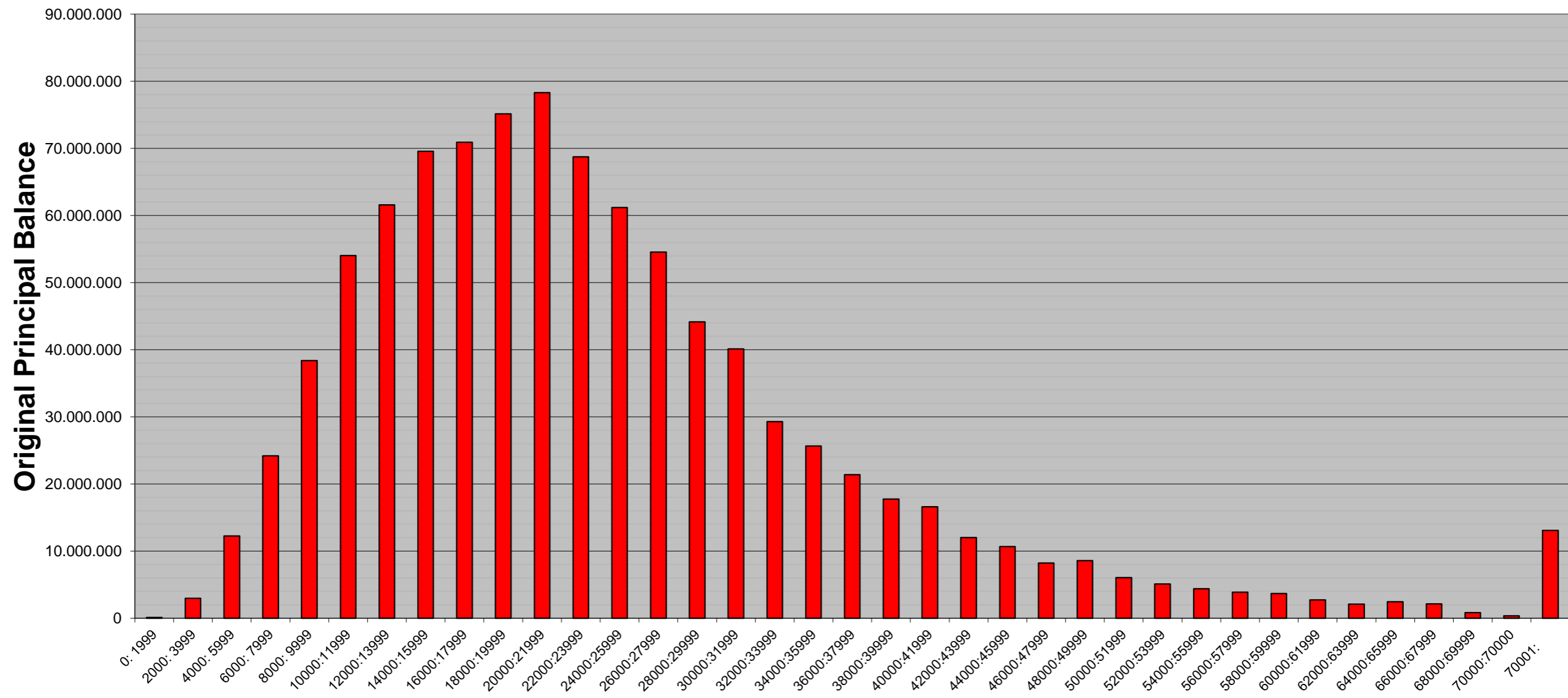
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	112.596,78	0,01%	68	0,13%
2000: 3999	2.976.074,15	0,31%	925	1,77%
4000: 5999	12.235.628,34	1,28%	2.417	4,62%
6000: 7999	24.198.648,15	2,54%	3.438	6,58%
8000: 9999	38.394.313,87	4,03%	4.257	8,15%
10000:11999	54.046.235,16	5,67%	4.943	9,46%
12000:13999	61.608.531,45	6,46%	4.741	9,07%
14000:15999	69.583.413,11	7,30%	4.641	8,88%
16000:17999	70.915.972,97	7,44%	4.175	7,99%
18000:19999	75.140.621,75	7,88%	3.955	7,57%
20000:21999	78.321.650,19	8,22%	3.741	7,16%
22000:23999	68.736.661,91	7,21%	2.992	5,73%
24000:25999	61.206.054,28	6,42%	2.452	4,69%
26000:27999	54.541.738,14	5,72%	2.024	3,87%
28000:29999	44.160.427,23	4,63%	1.526	2,92%
30000:31999	40.126.677,22	4,21%	1.297	2,48%
32000:33999	29.302.522,37	3,07%	889	1,70%
34000:35999	25.646.386,16	2,69%	734	1,40%
36000:37999	21.393.421,17	2,24%	579	1,11%
38000:39999	17.764.907,92	1,86%	456	0,87%
40000:41999	16.593.042,58	1,74%	406	0,78%
42000:43999	12.024.601,70	1,26%	280	0,54%
44000:45999	10.653.569,07	1,12%	237	0,45%
46000:47999	8.210.868,24	0,86%	175	0,33%
48000:49999	8.577.342,68	0,90%	175	0,33%
50000:51999	6.036.610,74	0,63%	119	0,23%
52000:53999	5.087.017,42	0,53%	96	0,18%
54000:55999	4.393.309,18	0,46%	80	0,15%
56000:57999	3.877.159,76	0,41%	68	0,13%
58000:59999	3.661.774,06	0,38%	62	0,12%
60000:61999	2.731.222,82	0,29%	45	0,09%
62000:63999	2.081.121,95	0,22%	33	0,06%
64000:65999	2.468.312,84	0,26%	38	0,07%
66000:67999	2.140.722,91	0,22%	32	0,06%
68000:69999	827.674,05	0,09%	12	0,02%
70000:70000	350.000,00	0,04%	5	0,01%
70001:	13.066.601,68	1,37%	148	0,28%
Total	953.193.434,00	100,00%	52.261	100,00%

Statistics	in EUR
Average Amount	18.239,10

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7.1 Original PB (Graph)

Reporting Date	09.05.2017				
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8. Current Principal Balance



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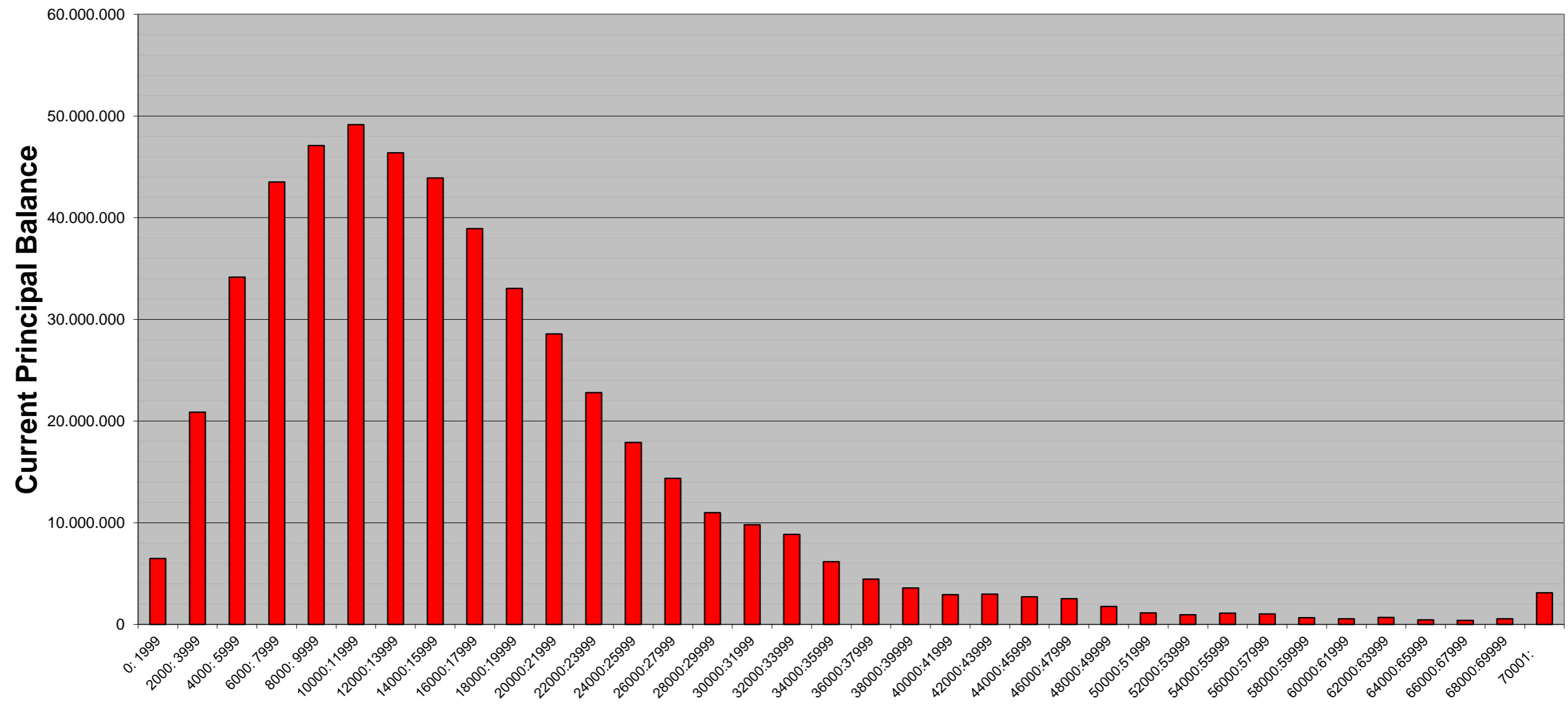
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.486.991,73	1,26%	6.561	12,55%
2000: 3999	20.864.621,09	4,06%	6.946	13,29%
4000: 5999	34.151.704,57	6,64%	6.839	13,09%
6000: 7999	43.517.216,75	8,46%	6.226	11,91%
8000: 9999	47.097.516,56	9,15%	5.244	10,03%
10000:11999	49.154.566,45	9,55%	4.481	8,57%
12000:13999	46.382.665,55	9,02%	3.574	6,84%
14000:15999	43.911.307,10	8,53%	2.934	5,61%
16000:17999	38.920.102,73	7,56%	2.295	4,39%
18000:19999	33.042.231,62	6,42%	1.745	3,34%
20000:21999	28.559.898,31	5,55%	1.362	2,61%
22000:23999	22.801.865,36	4,43%	995	1,90%
24000:25999	17.893.476,67	3,48%	717	1,37%
26000:27999	14.368.662,89	2,79%	533	1,02%
28000:29999	10.993.431,53	2,14%	379	0,73%
30000:31999	9.794.947,53	1,90%	316	0,60%
32000:33999	8.851.693,76	1,72%	269	0,51%
34000:35999	6.161.598,40	1,20%	176	0,34%
36000:37999	4.465.220,25	0,87%	121	0,23%
38000:39999	3.589.466,83	0,70%	92	0,18%
40000:41999	2.912.195,44	0,57%	71	0,14%
42000:43999	2.969.286,59	0,58%	69	0,13%
44000:45999	2.701.353,43	0,53%	60	0,11%
46000:47999	2.538.129,78	0,49%	54	0,10%
48000:49999	1.763.633,19	0,34%	36	0,07%
50000:51999	1.119.586,58	0,22%	22	0,04%
52000:53999	960.074,92	0,19%	18	0,03%
54000:55999	1.102.133,68	0,21%	20	0,04%
56000:57999	1.028.100,61	0,20%	18	0,03%
58000:59999	649.764,75	0,13%	11	0,02%
60000:61999	548.112,55	0,11%	9	0,02%
62000:63999	690.067,70	0,13%	11	0,02%
64000:65999	454.512,93	0,09%	7	0,01%
66000:67999	399.735,26	0,08%	6	0,01%
68000:69999	552.736,15	0,11%	8	0,02%
70001:	3.098.937,62	0,60%	36	0,07%
Total	514.497.546,86	100,00%	52.261	100,00%

Statistics	in EUR
Average Amount	9.844,77

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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	131.464,55	0,0256%	1
2	122.627,36	0,0238%	1
3	113.759,03	0,0221%	1
4	110.412,02	0,0215%	1
5	109.253,92	0,0212%	1
6	106.724,40	0,0207%	1
7	99.057,60	0,0193%	3
8	98.844,61	0,0192%	1
9	96.933,96	0,0188%	1
10	95.596,03	0,0186%	2
11	95.277,21	0,0185%	2
12	94.527,94	0,0184%	1
13	92.432,24	0,0180%	1
14	89.612,46	0,0174%	6
15	87.962,27	0,0171%	1
16	87.748,20	0,0171%	1
17	86.083,77	0,0167%	2
18	83.934,42	0,0163%	1
19	83.775,03	0,0163%	1
20	82.269,15	0,0160%	1
21	82.208,35	0,0160%	4
22	81.832,10	0,0159%	1
23	81.735,35	0,0159%	1
24	81.051,71	0,0158%	2
25	80.873,89	0,0157%	1
	2.375.997,57	0,4618%	39

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10. Geographical Distribution



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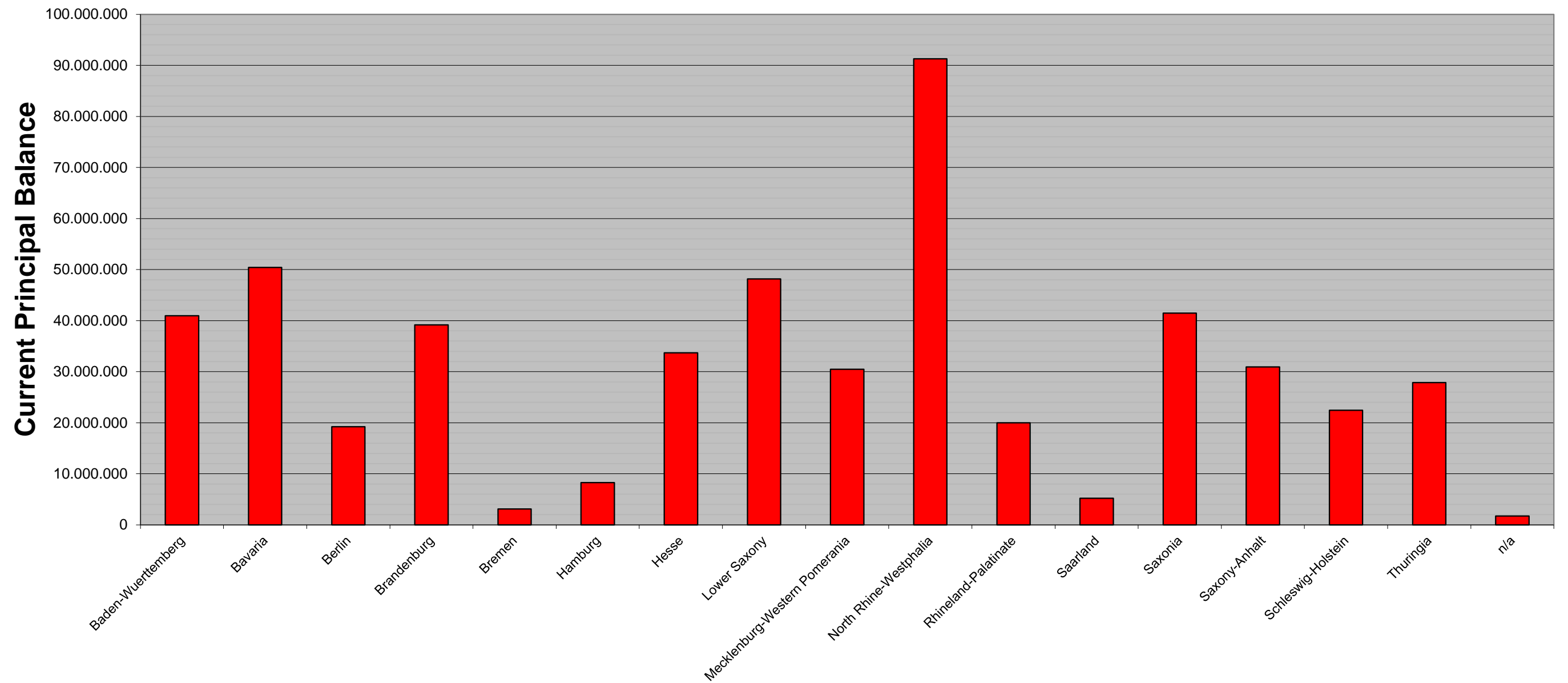
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	40.983.524,93	7,97%	3.949	7,56%
Bavaria	50.409.485,51	9,80%	4.875	9,33%
Berlin	19.223.590,53	3,74%	2.017	3,86%
Brandenburg	39.180.589,81	7,62%	4.113	7,87%
Bremen	3.103.988,28	0,60%	304	0,58%
Hamburg	8.257.950,61	1,61%	846	1,62%
Hesse	33.703.430,62	6,55%	3.298	6,31%
Lower Saxony	48.188.845,26	9,37%	4.835	9,25%
Mecklenburg-Western	30.470.528,89	5,92%	3.018	5,77%
North Rhine-Westphali	91.292.876,54	17,74%	9.324	17,84%
Rhineland-Palatinate	20.010.084,97	3,89%	2.024	3,87%
Saarland	5.215.004,45	1,01%	533	1,02%
Saxonia	41.467.269,24	8,06%	4.490	8,59%
Saxony-Anhalt	30.946.596,58	6,01%	3.285	6,29%
Schleswig-Holstein	22.432.487,41	4,36%	2.338	4,47%
Thuringia	27.884.509,16	5,42%	2.845	5,44%
n/a	1.726.784,07	0,34%	167	0,32%
Total	514.497.546,86	100,00%	52.261	100,00%

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10.1 Geographical Distribution (Graph)



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11. Object/Vehicle Type



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Interest Period	from	12.04.2017	to	12.05.2017	= 30 days
Collection Period	from	01.04.2017	to	30.04.2017	

<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	236.251.997,82	45,92%	21.716	41,55%
Used Vehicle	278.245.549,04	54,08%	30.545	58,45%
Total	514.497.546,86	100,00%	52.261	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	494.356.480,62	96,09%	49.374	94,48%
Leisure	11.811.512,25	2,30%	884	1,69%
Motorbike	8.329.553,99	1,62%	2.003	3,83%
Total	514.497.546,86	100,00%	52.261	100,00%

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

12. Insurances



Reporting Date			09.05.2017			
Payment Date			12.05.2017			
Period No			43			
Monthly Period			Mai 2017			
Interest Period	from	12.04.2017	to	12.05.2017	=	30 days
Collection Period	from	01.04.2017	to	30.04.2017		

<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	314.172.056,85	61,06%	30.136	57,66%
Yes	200.325.490,01	38,94%	22.125	42,34%
Total	514.497.546,86	100,00%	52.261	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	396.375.016,93	77,04%	41.159	78,76%
Yes	118.122.529,93	22,96%	11.102	21,24%
Total	514.497.546,86	100,00%	52.261	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	474.815.640,05	92,29%	48.206	92,24%
Yes	39.681.906,81	7,71%	4.055	7,76%
Total	514.497.546,86	100,00%	52.261	100,00%

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

13. Type of Contract



Reporting Date	09.05.2017	
Payment Date	12.05.2017	
Period No	43	
Monthly Period	Mai 2017	
Interest Period	from 12.04.2017	to 12.05.2017 = 30 days
Collection Period	from 01.04.2017	to 30.04.2017

<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	312.313.211,44	60,70%	38.921	74,47%
Yes	202.184.335,42	39,30%	13.340	25,53%
- of which balloon rates	128.978.927,75	25,07%		
- of which regular installments	73.205.407,67	14,23%		
Total	514.497.546,86	100,00%	52.261	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	26.715,91	0,02%	4	0,03%
13:25	2.692.846,76	2,09%	330	2,47%
26:38	17.304.592,62	13,42%	1.736	13,01%
39:51	47.095.937,00	36,51%	4.690	35,16%
52:64	61.515.165,71	47,69%	6.565	49,21%
65:72	213.609,25	0,17%	10	0,07%
73:	130.060,50	0,10%	5	0,04%
Total	128.978.927,75	100,00%	13.340	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	41.887.318,65	32,48%	4.436	33,25%
13:25	37.153.787,86	28,81%	3.809	28,55%
26:38	32.719.177,24	25,37%	3.329	24,96%
39:51	17.180.543,50	13,32%	1.764	13,22%
52:64	22.760,00	0,02%	1	0,01%
65:72	15.340,50	0,01%	1	0,01%
Total	128.978.927,75	100,00%	13.340	100,00%

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

14. Payment Methods



Reporting Date			09.05.2017			
Payment Date			12.05.2017			
Period No			43			
Monthly Period			Mai 2017			
Interest Period	from	12.04.2017	to	12.05.2017	=	30 days
Collection Period	from	01.04.2017	to	30.04.2017		

<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	498.979.818,20	96,98%	50.621	96,86%
Other	15.517.728,66	3,02%	1.640	3,14%
Total	514.497.546,86	100,00%	52.261	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	269.659.798,31	52,41%	27.459	52,54%
1st of month	244.837.748,55	47,59%	24.802	47,46%
Total	514.497.546,86	100,00%	52.261	100,00%

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

15. Downpayment



Reporting Date			09.05.2017			
Payment Date			12.05.2017			
Period No			43			
Monthly Period			Mai 2017			
Interest Period	from	12.04.2017	to	12.05.2017	=	30 days
Collection Period	from	01.04.2017	to	30.04.2017		

<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	161.214.781,07	31,33%	15.887	30,40%	0,00%
0: 999	5.263.920,15	1,02%	991	1,90%	5,82%
1000: 1999	20.970.911,38	4,08%	3.598	6,88%	11,28%
2000: 2999	36.263.503,41	7,05%	5.351	10,24%	15,50%
3000: 3999	43.118.817,96	8,38%	5.213	9,97%	17,51%
4000: 4999	39.943.235,46	7,76%	4.115	7,87%	19,51%
5000: 5999	49.488.340,04	9,62%	4.669	8,93%	21,33%
6000: 6999	27.230.825,41	5,29%	2.419	4,63%	24,11%
7000: 7999	21.116.461,48	4,10%	1.796	3,44%	26,15%
8000: 8999	16.457.263,83	3,20%	1.448	2,77%	28,81%
9000: 9999	9.997.998,88	1,94%	744	1,42%	29,16%
10000:10999	27.552.720,00	5,36%	2.155	4,12%	31,38%
11000:11999	6.899.146,77	1,34%	534	1,02%	33,51%
12000:12999	6.852.467,62	1,33%	544	1,04%	35,58%
13000:13999	4.621.148,91	0,90%	345	0,66%	37,24%
14000:14999	3.599.403,43	0,70%	300	0,57%	40,78%
15000:15000	7.485.639,44	1,45%	529	1,01%	38,53%
15001:	26.420.961,62	5,14%	1.623	3,11%	44,30%
Total	514.497.546,86	100,00%	52.261	100,00%	18,75%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.048,89 €	5.817,32 €
Average Purchase Price	21.596,17 €	23.220,48 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,75%	25,05%

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

16. Customer Yield



Reporting Date			09.05.2017			
Payment Date			12.05.2017			
Period No			43			
Monthly Period			Mai 2017			
Interest Period	from	12.04.2017	to	12.05.2017	=	30 days
Collection Period	from	01.04.2017	to	30.04.2017		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	1.966.386,93	0,38%	131	0,25%
2: 2	7.359.579,11	1,43%	650	1,24%
3: 3	163.881.104,22	31,85%	12.073	23,10%
4: 4	185.906.475,27	36,13%	17.838	34,13%
5: 5	100.338.388,90	19,50%	13.056	24,98%
6: 6	38.616.289,12	7,51%	5.519	10,56%
7: 7	11.025.631,57	2,14%	1.897	3,63%
8: 8	3.362.008,63	0,65%	666	1,27%
9: 9	1.795.847,17	0,35%	394	0,75%
10:10	215.033,79	0,04%	30	0,06%
11:11	30.802,15	0,01%	7	0,01%
Total	514.497.546,86	100,00%	52.261	100,00%

Statistics	in %
WA Interest	4,94%

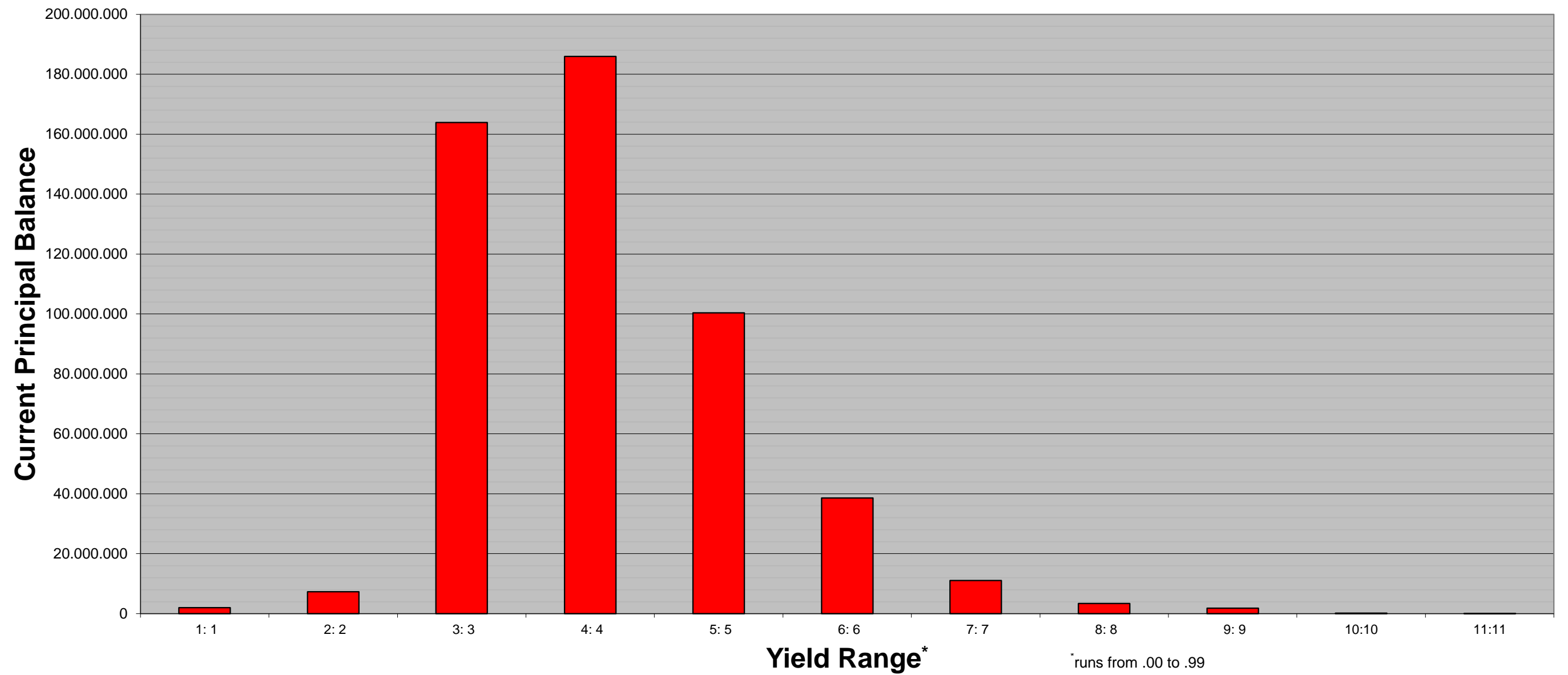
* runs from .00 to .99

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

16.1 Customer Yield (Graph)



Reporting Date	09.05.2017				
Payment Date	12.05.2017				
Period No	43				
Monthly Period	Mai 2017				
Interest Period	from	12.04.2017	to	12.05.2017	= 30 days
Collection Period	from	01.04.2017	to	30.04.2017	



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Monthly Investor Report**

17. Seasoning



Reporting Date	09.05.2017	
Payment Date	12.05.2017	
Period No	43	
Monthly Period	Mai 2017	
Interest Period	from 12.04.2017	to 12.05.2017 = 30 days
Collection Period	from 01.04.2017	to 30.04.2017

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
9:11	19.768.063,64	3,84%	1.375	2,63%
12:14	45.529.547,30	8,85%	3.252	6,22%
15:17	50.230.078,17	9,76%	3.758	7,19%
18:20	56.392.681,19	10,96%	4.560	8,73%
21:23	56.981.860,59	11,08%	4.859	9,30%
24:26	52.605.594,69	10,22%	4.672	8,94%
27:29	19.623.411,54	3,81%	1.820	3,48%
30:32	18.697.835,72	3,63%	1.918	3,67%
33:35	21.287.540,21	4,14%	2.317	4,43%
36:38	21.161.417,60	4,11%	2.241	4,29%
39:41	17.495.033,02	3,40%	1.947	3,73%
42:44	20.627.455,71	4,01%	2.397	4,59%
45:47	29.435.029,81	5,72%	3.773	7,22%
48:50	21.544.154,21	4,19%	2.636	5,04%
51:53	13.402.484,74	2,60%	1.799	3,44%
54:56	13.160.602,87	2,56%	2.020	3,87%
57:59	11.683.599,07	2,27%	2.034	3,89%
60:62	7.201.453,82	1,40%	1.344	2,57%
63:65	4.661.225,32	0,91%	744	1,42%
66:68	4.014.922,89	0,78%	766	1,47%
69:71	3.236.605,62	0,63%	723	1,38%
72:74	2.395.578,15	0,47%	523	1,00%
75:77	1.367.192,97	0,27%	271	0,52%
78:80	1.088.362,56	0,21%	265	0,51%
81:	905.815,45	0,18%	247	0,47%
Total	514.497.546,86	100,00%	52.261	100,00%

Statistics

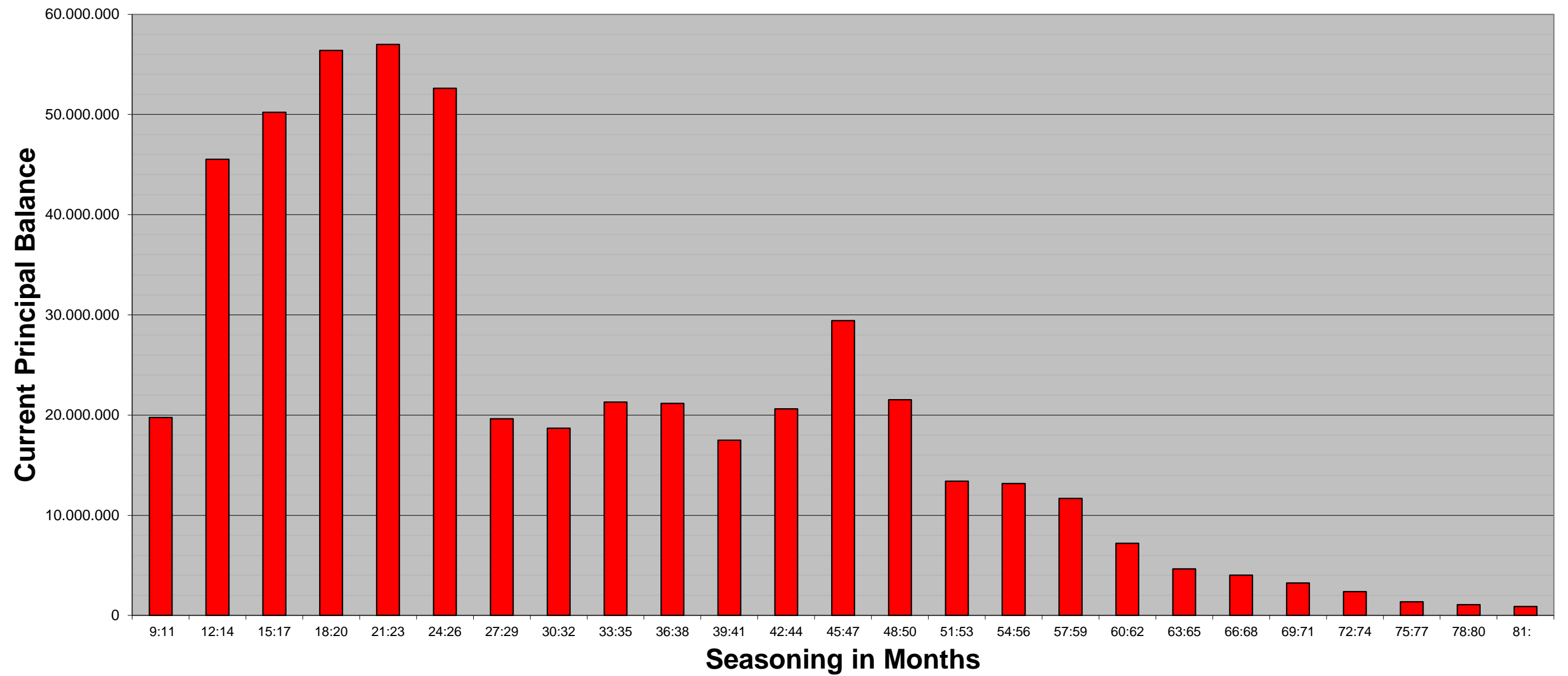
WA Seasoning	30,42
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date			09.05.2017		
Payment Date			12.05.2017		
Period No			43		
Monthly Period			Mai 2017		
Interest Period	from	12.04.2017	to	12.05.2017	= 30 days
Collection Period	from	01.04.2017	to	30.04.2017	



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



Reporting Date			09.05.2017			
Payment Date			12.05.2017			
Period No			43			
Monthly Period			Mai 2017			
Interest Period	from	12.04.2017	to	12.05.2017	=	30 days
Collection Period	from	01.04.2017	to	30.04.2017		

<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	31.524.110,45	6,13%	8.082	15,46%
7:13	47.179.448,80	9,17%	7.645	14,63%
14:20	58.421.244,67	11,36%	7.541	14,43%
21:27	70.908.229,49	13,78%	7.392	14,14%
28:34	66.987.720,61	13,02%	5.677	10,86%
35:41	72.012.891,29	14,00%	5.462	10,45%
42:48	60.476.690,92	11,75%	4.062	7,77%
49:55	34.802.876,95	6,76%	2.419	4,63%
56:62	22.227.955,89	4,32%	1.390	2,66%
63:69	13.986.074,79	2,72%	817	1,56%
70:76	20.083.212,64	3,90%	1.037	1,98%
77:83	11.947.017,95	2,32%	562	1,08%
84:	3.940.072,41	0,77%	175	0,33%
Total	514.497.546,86	100,00%	52.261	100,00%

Statistics

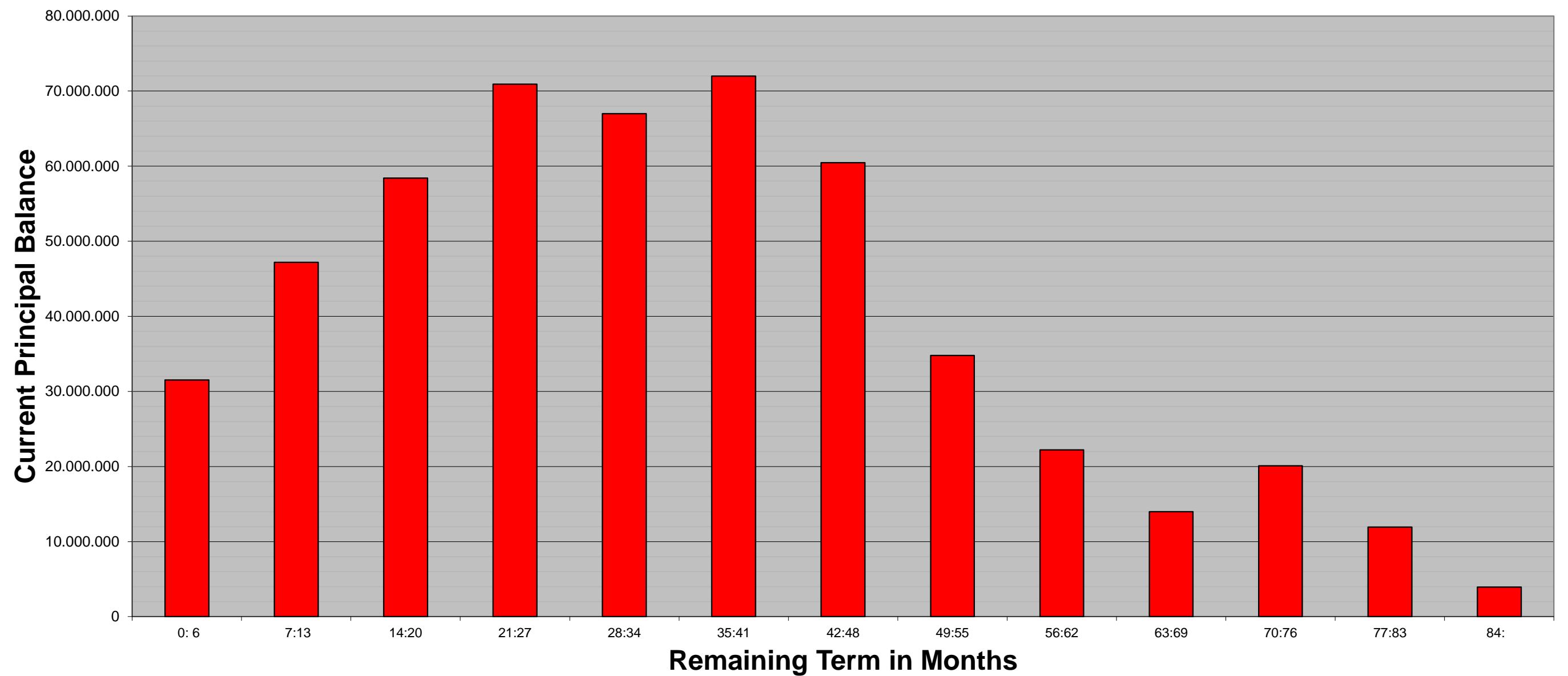
WA Remaining Term	34,16
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date	09.05.2017				
Payment Date	12.05.2017				
Period No	43				
Monthly Period	Mai 2017				
Interest Period	from	12.04.2017	to	12.05.2017	= 30 days
Collection Period	from	01.04.2017	to	30.04.2017	



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

19. Original Term



Reporting Date	09.05.2017				
Payment Date	12.05.2017				
Period No	43				
Monthly Period	Mai 2017				
Interest Period	from	12.04.2017	to	12.05.2017	= 30 days
Collection Period	from	01.04.2017	to	30.04.2017	

<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	59.214,38	0,01%	35	0,07%
13:25	6.713.229,70	1,30%	1.787	3,42%
26:38	45.431.422,11	8,83%	6.416	12,28%
39:51	111.788.674,60	21,73%	11.296	21,61%
52:64	170.176.940,23	33,08%	16.104	30,81%
65:77	53.679.246,64	10,43%	6.444	12,33%
78:	126.648.819,20	24,62%	10.179	19,48%
Total	514.497.546,86	100,00%	52.261	100,00%

Statistics

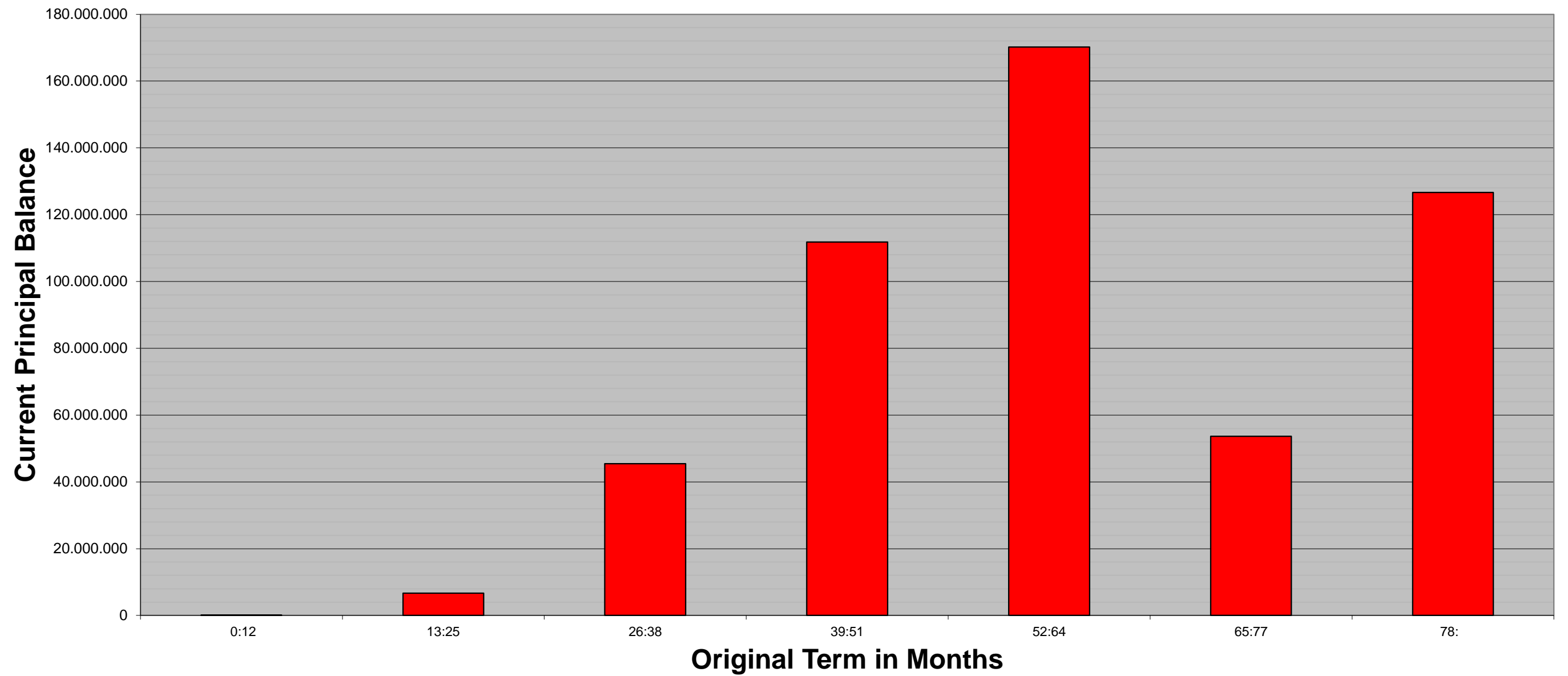
WA Original Term	64,58
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date			09.05.2017			
Payment Date			12.05.2017			
Period No			43			
Monthly Period			Mai 2017			
Interest Period	from	12.04.2017	to	12.05.2017	=	30 days
Collection Period	from	01.04.2017	to	30.04.2017		



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

20. Manufacturer Brands



Reporting Date	09.05.2017	
Payment Date	12.05.2017	
Period No	43	
Monthly Period	Mai 2017	
Interest Period	from 12.04.2017	to 12.05.2017 = 30 days
Collection Period	from 01.04.2017	to 30.04.2017

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	52.054.927,99	10,12%	5.319	10,18%
2	46.634.966,65	9,06%	3.749	7,17%
3	43.623.440,92	8,48%	5.001	9,57%
4	32.757.306,62	6,37%	2.816	5,39%
5	29.008.333,96	5,64%	3.502	6,70%
6	27.856.351,27	5,41%	1.958	3,75%
7	24.525.665,38	4,77%	3.160	6,05%
8	24.244.002,47	4,71%	2.392	4,58%
9	23.605.297,88	4,59%	2.916	5,58%
10	22.767.026,40	4,43%	1.719	3,29%
11	22.054.701,11	4,29%	1.626	3,11%
12	22.010.251,49	4,28%	1.918	3,67%
13	19.702.382,20	3,83%	1.968	3,77%
14	18.629.050,90	3,62%	1.981	3,79%
15	14.520.819,22	2,82%	1.786	3,42%
	423.994.524,46	82,41%	41.811	80,00%

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			09.05.2017			
Payment Date			12.05.2017			
Period No			43			
Monthly Period			Mai 2017			
Interest Period	from	12.04.2017	to	12.05.2017	=	30 days
Collection Period	from	01.04.2017	to	30.04.2017		

Priority of Payments

Available Distribution Amount		32.353.722,99 €
Senior Expenses	-	9.704,76 €
Interest Notes Class A	-	620.676,00 €
Interest Notes Class B	-	163.450,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	24,14 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	23.077.026,00 €
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	=	1.457.747,09 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 9.704,76 €		
Interest accrued for the Period	- 784.126,00 €	- 620.676,00 €	- 163.450,00 €
Cumulative Interest accrued	- 42.458.486,00 €	- 35.392.014,00 €	- 7.066.472,00 €
Interest Payments	- 784.126,00 €	- 620.676,00 €	- 163.450,00 €
Cumulative Interest Payments	- 42.458.486,00 €	- 35.392.014,00 €	- 7.066.472,00 €
Interest accrued on Subordinated Loan for the	- 25.095,00 €		
Cumulative Interest accrued on Subordinated L	- 1.084.940,50 €		
Interest Payments on Subordinated Loan	- 25.095,00 €		
Cumulative Interest Payments on Subordinatec	- 1.084.940,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Reporting Date	09.05.2017				
Payment Date	12.05.2017				
Period No	43				
Monthly Period	12.05.2017				
Interest Period	from	12.04.2017	to	12.05.2017	= 30 days
Collection Period	from	01.04.2017	to	30.04.2017	

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:	537.574.583,27 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	514.497.546,86 €
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:	14,32%
Net Economic Interest Ratio as of the end of the Monthly Period:	14,97%

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

23. Issuer Information



Reporting Date		09.05.2017			
Payment Date		12.05.2017			
Period No		43			
Monthly Period		Mai 2017			
Interest Period	from	12.04.2017	to	12.05.2017	= 30 days
Collection Period	from	01.04.2017	to	30.04.2017	

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
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SC Germany Vehicles 2013-1 Monthly Investor Report

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Reporting Date	09.05.2017				
Payment Date	12.05.2017				
Period No	43				
Monthly Period	Mai 2017				
Interest Period	from	12.04.2017	to	12.05.2017	= 30 days
Collection Period	from	01.04.2017	to	30.04.2017	

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

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

Ratings as of 30.04.2017, data source: Bloomberg