

SC Germany Vehicles 2013-1 Monthly Investor Report



 Santander

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

Cover Sheet Monthly Investor Report



Reporting Date	09.05.2018				
Payment Date	14.05.2018				
Period No	55				
Monthly Period	Mai 2018				
Interest Period from	12.04.2018	to	14.05.2018	=	32 days
Collection Period from	01.04.2018	to	30.04.2018		

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1. Portfolio Information



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Interest Period from	12.04.2018	to 14.05.2018 = 32 days
Collection Period from	01.04.2018	to 30.04.2018

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	34.322	294.168.454,31 €	311.147.672,06 €
Scheduled Principal Payments		11.632.785,11 €	
Prepayment Principal		4.461.155,99 €	
Others		51.397,53 €	
Total Principal Collections		16.145.338,63 €	16.720.296,33 €
Total Interest Collections		1.357.359,49 €	1.492.389,25 €
Defaults		291.648,83 €	258.921,42 €
Replenishment		- €	- €
End of Period	32.790	277.731.466,85 €	294.168.454,31 €
Purchase Shortfall Account		8,15 €	35,69 €
Total Assets (End of Period)		277.731.475,00 €	294.168.490,00 €
Current Prepayment Rate (annualised)		16,8%	

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2. Reserve Accounts



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Collection Period from	01.04.2018	to 30.04.2018

Note Balance

Beginning of Period	294.168.490,00 €
End of Period	277.731.475,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	2,38%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	2,52%	7.000.000,00 €	
Required Reserve Fund	2,52%	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	294.168.490,00 €
End of Period	277.731.475,00 €

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		1.958.226,34 €	177.219,79 €	203
1- 30 days past due previous period		1.914.639,99 €	272.434,45 €	202
1- 30 days past due current period	0,79%	2.329.089,97 €	495.843,41 €	237
3-MRA* 31- 60 days past due	0,63%			
31- 60 days past due period before previous period		1.703.316,38 €	141.015,17 €	170
31- 60 days past due previous period		2.101.885,80 €	209.743,42 €	206
31- 60 days past due current period	0,59%	1.748.502,40 €	200.166,95 €	189
3-MRA* 61-90 days past due	0,22%			
61- 90 days past due period before previous period		536.885,51 €	108.577,49 €	62
61- 90 days past due previous period		625.626,28 €	85.180,23 €	63
61- 90 days past due current period	0,28%	810.808,53 €	131.000,59 €	78
3-MRA* 91-120 days past due	0,15%			
91- 120 days past due period before previous period		469.699,70 €	68.143,73 €	45
91- 120 days past due previous period		384.574,70 €	92.292,83 €	33
91- 120 days past due current period	0,15%	448.443,67 €	94.975,31 €	49
3-MRA* 121-150 days past due	0,09%			
121- 150 days past due period before previous period		350.657,86 €	60.594,02 €	25
121- 150 days past due previous period		249.191,28 €	49.270,21 €	29
121- 150 days past due current period	0,07%	203.170,28 €	61.067,75 €	20
3-MRA* 151-180 days past due	0,16%			
151- 180 days past due period before previous period		428.016,59 €	107.603,25 €	34
151- 180 days past due previous period		500.028,36 €	116.560,67 €	37
151- 180 days past due current period	0,16%	480.081,64 €	126.097,58 €	39

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	294.168.490,00 €
End of Period	277.731.475,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	291.648,83 €	
Current Period Recoveries	49.960,79 €	
Current Period Net Default	241.688,04 €	
New Number of Defaulted Contracts		30

Cumulative Default

Cumulative Gross Default	18.379.988,86 €	
Cumulative Recoveries	3.329.937,82 €	
Cumulative Net Default	15.050.051,04 €	
Total Number of Defaulted Contracts		1.966

**3-MRA* /
current ratio**

Ratio

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

Annualised Loss Ratio period before previous period	0,76%
Annualised Loss Ratio previous period	0,70%
Annualised Loss Ratio current period	1,04%

Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
PDL Trigger	2.500.000,00 €	

Repurchased Assets

Current Repurchased Asset Amount through breach of warranty or voluntary buyback	- €
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	- €

* 3-MRA stands for three months rolling average

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5. Concentration Limits



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Current Transaction Status

Amortizing

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
New Vehicles (applicable for Replenishment Portfolio)	45,00%	-	-	-
Average Yield (applicable for Replenishment Portfolio)	4,50%	-	-	-
Contracts with Balloon Rates (applicable for Total Portfolio)	-	45,00%	-	-
Remaining Term (applicable for Total Portfolio)	-	55,00	-	-
Early Amortisation Events		Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio				
- prior to 30 September 2014		0,75%	-	-
- prior to 30 September 2015		1,50%	-	-
- prior to 30 September 2016		2,25%	-	-
Purchase Shortfall Event				
Period before previous period			-	-
Previous period			-	-
Current period			-	-
Principal Deficiency Event			-	-
Total Sold Receivables	1.645.278.869,84 €			

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6. Outstanding Notes



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1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS0980215825	XS0980216807
Currency		EUR	EUR
Initial Tranching	in %	90,0%	10,0%
Legal Maturity		Oct 2027	Oct 2027
Expected Maturity		Mrz 2020	Mrz 2020
Original Rating (DBRS / S&P)		A(sf) / A(sf)	NR / NR
Current Rating (DBRS / S&P)*		AA(sf) / A(sf)	NR / NR
Initial Notes Aggregate Principal Outstanding Balance	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		6.300	700
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	294.168.490,00 €	224.168.490,00 €	70.000.000,00 €
Available Distribution Amount	24.552.694,60 €		
Replenishment	0,00 €		
Amortisation	16.437.015,00 €		
Redemption per Class	16.437.015,00 €	16.437.015,00 €	0,00 €
Redemption per Note		2.609,05 €	0,00 €
Class Principal Outstanding Balance End of Period	277.731.475,00 €	207.731.475,00 €	70.000.000,00 €
Current Tranching		74,8%	25,2%
Current Pool Factor		0,33	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	32		
Principal Outstanding per Note Beginning of Period		35.582,30 €	100.000,00 €
> Principal Repayment per Note		2.609,05 €	0,00 €
Principal Outstanding per Note End of Period		32.973,25 €	100.000,00 €
> Interest accrued for the period		317.394,00 €	174.349,00 €
Interest Payment		317.394,00 €	174.349,00 €
Interest Payment per Note		50,38 €	249,07 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	30,65%	5,45%
Current CE (excl. Excess Spread)	27,72%	2,52%

* Last rating action as of 01.09.2017

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7. Original Principal Balance



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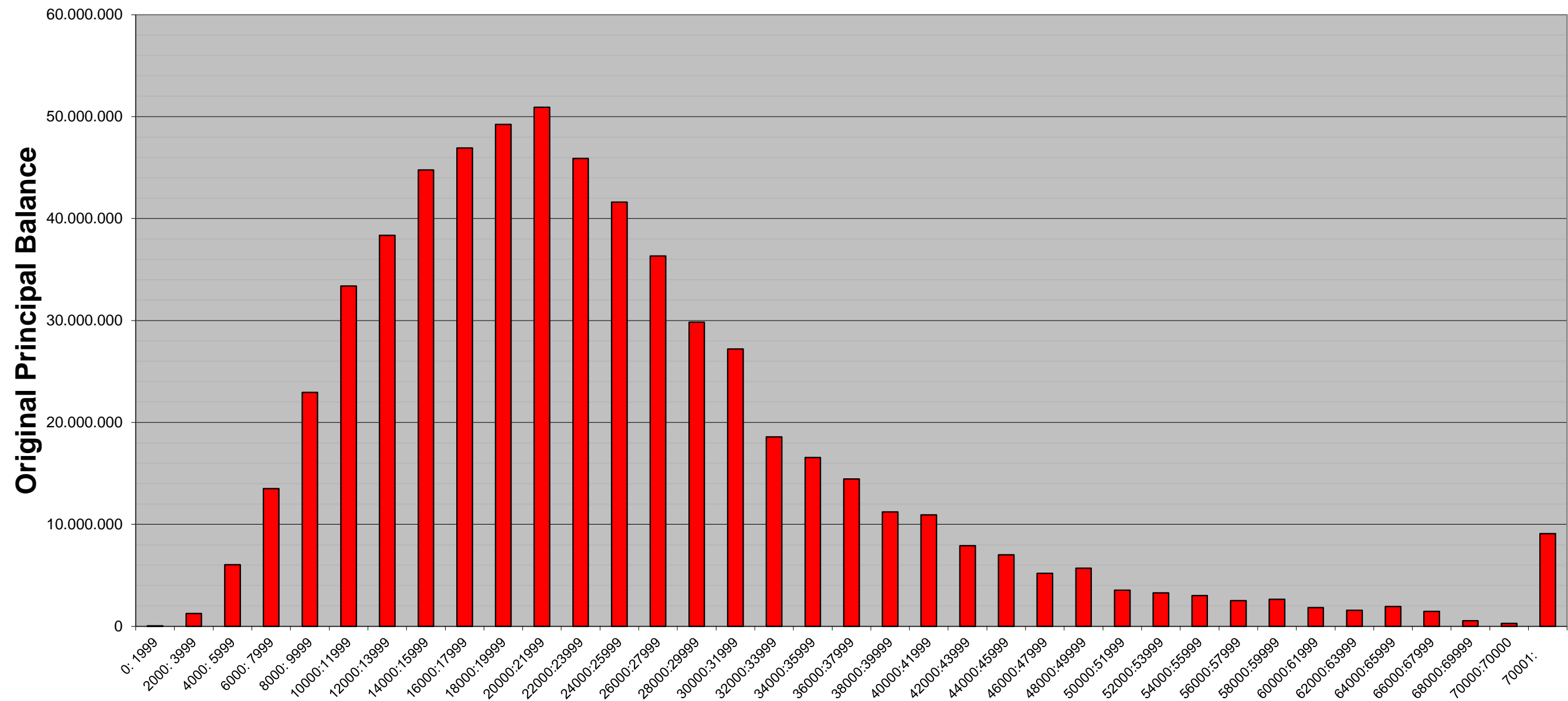
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	44.742,93	0,01%	27	0,08%
2000: 3999	1.263.706,50	0,20%	390	1,19%
4000: 5999	6.039.786,62	0,98%	1.180	3,60%
6000: 7999	13.504.367,18	2,19%	1.913	5,83%
8000: 9999	22.939.877,24	3,71%	2.537	7,74%
10000:11999	33.386.503,60	5,41%	3.050	9,30%
12000:13999	38.362.928,20	6,21%	2.952	9,00%
14000:15999	44.759.728,99	7,25%	2.984	9,10%
16000:17999	46.929.237,54	7,60%	2.763	8,43%
18000:19999	49.227.947,35	7,97%	2.592	7,90%
20000:21999	50.922.329,08	8,25%	2.431	7,41%
22000:23999	45.907.489,37	7,43%	1.998	6,09%
24000:25999	41.610.790,52	6,74%	1.667	5,08%
26000:27999	36.334.442,30	5,88%	1.349	4,11%
28000:29999	29.841.615,28	4,83%	1.031	3,14%
30000:31999	27.207.541,75	4,41%	879	2,68%
32000:33999	18.590.479,36	3,01%	564	1,72%
34000:35999	16.563.900,73	2,68%	474	1,45%
36000:37999	14.441.585,86	2,34%	391	1,19%
38000:39999	11.220.900,24	1,82%	288	0,88%
40000:41999	10.917.805,10	1,77%	267	0,81%
42000:43999	7.903.937,30	1,28%	184	0,56%
44000:45999	7.011.077,90	1,14%	156	0,48%
46000:47999	5.210.971,71	0,84%	111	0,34%
48000:49999	5.686.371,53	0,92%	116	0,35%
50000:51999	3.549.327,02	0,57%	70	0,21%
52000:53999	3.280.399,79	0,53%	62	0,19%
54000:55999	3.019.624,45	0,49%	55	0,17%
56000:57999	2.510.434,84	0,41%	44	0,13%
58000:59999	2.658.188,28	0,43%	45	0,14%
60000:61999	1.825.017,65	0,30%	30	0,09%
62000:63999	1.575.187,11	0,26%	25	0,08%
64000:65999	1.947.452,25	0,32%	30	0,09%
66000:67999	1.474.014,91	0,24%	22	0,07%
68000:69999	550.663,26	0,09%	8	0,02%
70000:70000	280.000,00	0,05%	4	0,01%
70001:	9.088.023,13	1,47%	101	0,31%
Total	617.588.396,87	100,00%	32.790	100,00%

Statistics	in EUR
Average Amount	18.834,66

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7.1 Original PB (Graph)

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8. Current Principal Balance



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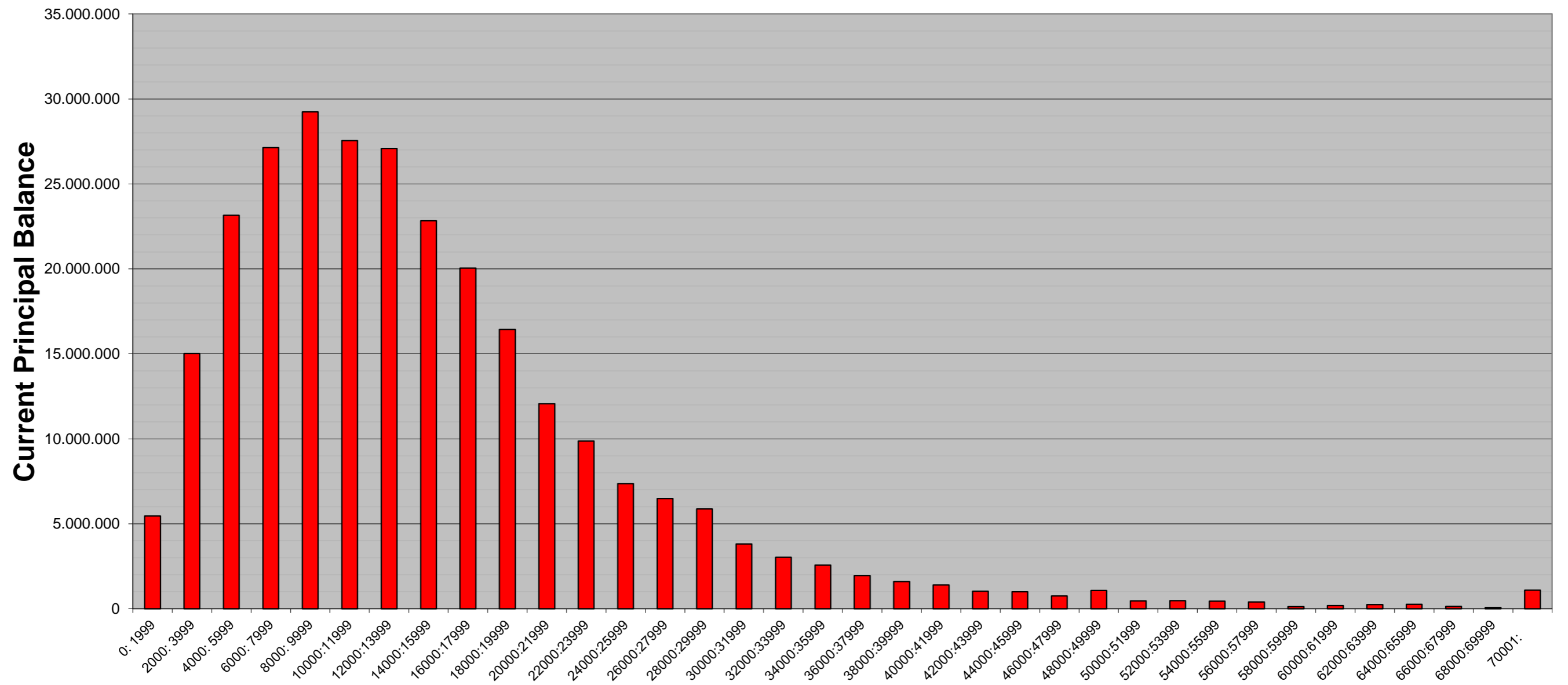
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	5.460.955,46	1,97%	5.482	16,72%
2000: 3999	15.018.643,19	5,41%	5.013	15,29%
4000: 5999	23.159.435,97	8,34%	4.655	14,20%
6000: 7999	27.134.262,02	9,77%	3.892	11,87%
8000: 9999	29.244.396,53	10,53%	3.260	9,94%
10000:11999	27.555.916,14	9,92%	2.515	7,67%
12000:13999	27.091.473,32	9,75%	2.089	6,37%
14000:15999	22.833.192,53	8,22%	1.527	4,66%
16000:17999	20.041.836,87	7,22%	1.181	3,60%
18000:19999	16.435.050,23	5,92%	868	2,65%
20000:21999	12.062.912,42	4,34%	577	1,76%
22000:23999	9.869.663,67	3,55%	430	1,31%
24000:25999	7.361.537,74	2,65%	295	0,90%
26000:27999	6.487.873,85	2,34%	241	0,73%
28000:29999	5.866.234,92	2,11%	203	0,62%
30000:31999	3.809.862,51	1,37%	123	0,38%
32000:33999	3.033.546,95	1,09%	92	0,28%
34000:35999	2.564.550,99	0,92%	73	0,22%
36000:37999	1.958.939,64	0,71%	53	0,16%
38000:39999	1.597.620,96	0,58%	41	0,13%
40000:41999	1.400.804,47	0,50%	34	0,10%
42000:43999	1.031.701,49	0,37%	24	0,07%
44000:45999	993.262,38	0,36%	22	0,07%
46000:47999	753.866,23	0,27%	16	0,05%
48000:49999	1.078.079,54	0,39%	22	0,07%
50000:51999	459.045,88	0,17%	9	0,03%
52000:53999	475.082,75	0,17%	9	0,03%
54000:55999	439.117,06	0,16%	8	0,02%
56000:57999	399.018,66	0,14%	7	0,02%
58000:59999	118.053,87	0,04%	2	0,01%
60000:61999	182.487,96	0,07%	3	0,01%
62000:63999	253.098,02	0,09%	4	0,01%
64000:65999	259.468,72	0,09%	4	0,01%
66000:67999	134.347,05	0,05%	2	0,01%
68000:69999	69.179,27	0,02%	1	0,00%
70001:	1.096.947,59	0,39%	13	0,04%
Total	277.731.466,85	100,00%	32.790	100,00%

Statistics	in EUR
Average Amount	8.470,01

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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	114.466,20	0,0412%	1
2	98.855,44	0,0356%	1
3	94.176,02	0,0339%	1
4	93.373,80	0,0336%	1
5	91.384,90	0,0329%	1
6	83.990,86	0,0302%	1
7	83.176,80	0,0299%	1
8	81.326,04	0,0293%	2
9	78.182,11	0,0282%	1
10	75.903,03	0,0273%	1
11	72.087,98	0,0260%	2
12	71.892,92	0,0259%	1
13	71.006,38	0,0256%	2
14	70.846,18	0,0255%	1
15	70.411,22	0,0254%	1
16	70.288,11	0,0253%	1
17	67.581,84	0,0243%	1
18	66.765,21	0,0240%	1
19	65.570,13	0,0236%	2
20	65.362,32	0,0235%	1
21	65.135,39	0,0235%	1
22	64.550,52	0,0232%	1
23	64.420,49	0,0232%	1
24	63.819,73	0,0230%	1
25	63.672,33	0,0229%	1
	1.908.245,95	0,6871%	29

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10. Geographical Distribution



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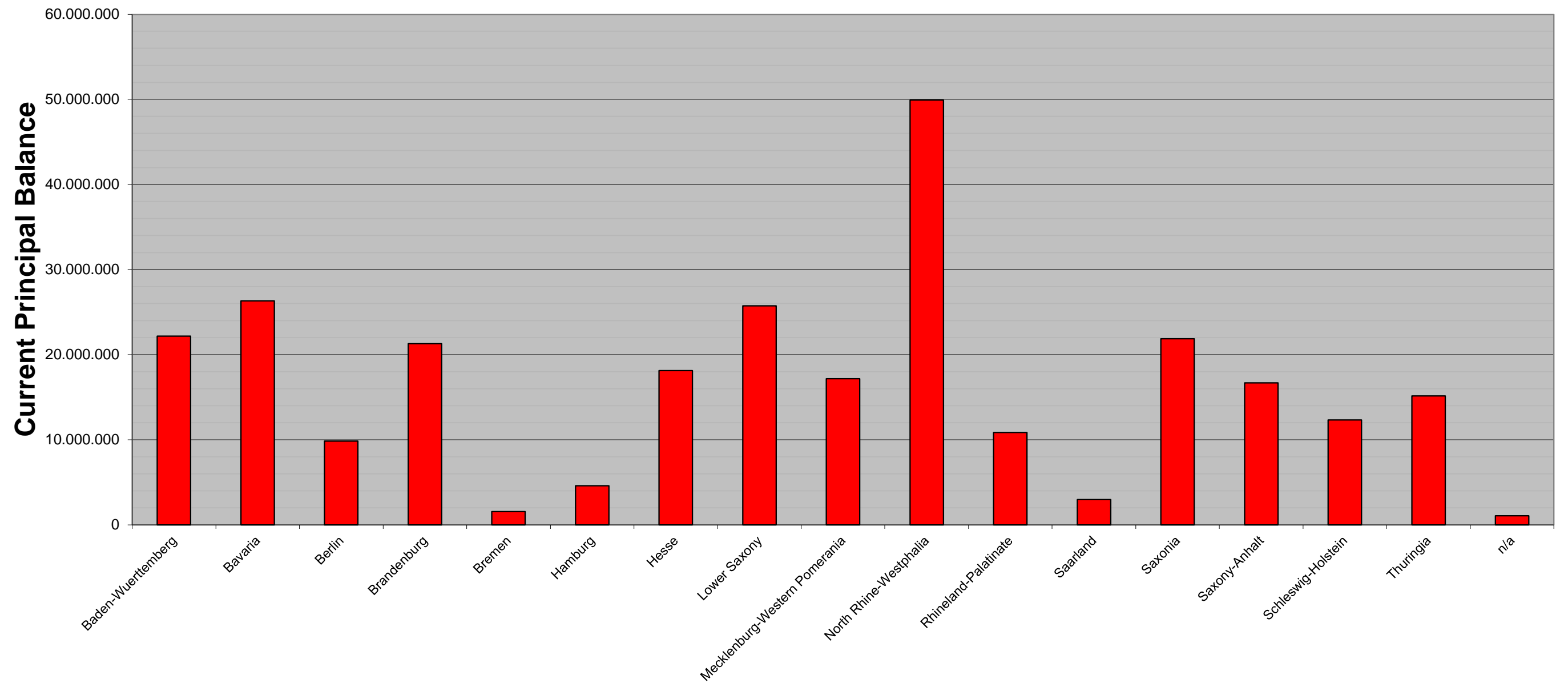
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	22.193.465,28	7,99%	2.445	7,46%
Bavaria	26.310.771,00	9,47%	2.935	8,95%
Berlin	9.845.705,16	3,55%	1.215	3,71%
Brandenburg	21.288.149,68	7,67%	2.611	7,96%
Bremen	1.547.075,65	0,56%	179	0,55%
Hamburg	4.602.765,75	1,66%	520	1,59%
Hesse	18.128.970,26	6,53%	2.073	6,32%
Lower Saxony	25.748.976,12	9,27%	3.064	9,34%
Mecklenburg-Western	17.178.309,82	6,19%	1.982	6,04%
North Rhine-Westphalia	49.918.998,70	17,97%	5.955	18,16%
Rhineland-Palatinate	10.869.182,75	3,91%	1.274	3,89%
Saarland	2.961.425,59	1,07%	347	1,06%
Saxonia	21.882.077,90	7,88%	2.733	8,33%
Saxony-Anhalt	16.696.522,15	6,01%	2.071	6,32%
Schleswig-Holstein	12.330.113,55	4,44%	1.500	4,57%
Thuringia	15.158.298,78	5,46%	1.776	5,42%
n/a	1.070.658,71	0,39%	110	0,34%
Total	277.731.466,85	100,00%	32.790	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	12.04.2018	to	14.05.2018	=	32 days
Collection Period	from	01.04.2018	to	30.04.2018		

<i>Vehicle Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
New Vehicle	130.317.422,06	46,92%	13.823	42,16%
Used Vehicle	147.414.044,79	53,08%	18.967	57,84%
Total	277.731.466,85	100,00%	32.790	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	267.269.299,99	96,23%	31.095	94,83%
Leisure	6.563.659,47	2,36%	598	1,82%
Motorbike	3.898.507,39	1,40%	1.097	3,35%
Total	277.731.466,85	100,00%	32.790	100,00%

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Monthly Investor Report**

12. Insurances



Reporting Date	09.05.2018	
Payment Date	14.05.2018	
Period No	55	
Monthly Period	Mai 2018	
Interest Period	from 12.04.2018	to 14.05.2018 = 32 days
Collection Period	from 01.04.2018	to 30.04.2018

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	166.546.044,17	59,97%	18.514	56,46%
Yes	111.185.422,68	40,03%	14.276	43,54%
Total	277.731.466,85	100,00%	32.790	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	209.936.986,70	75,59%	25.278	77,09%
Yes	67.794.480,15	24,41%	7.512	22,91%
Total	277.731.466,85	100,00%	32.790	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	255.558.020,88	92,02%	30.115	91,84%
Yes	22.173.445,97	7,98%	2.675	8,16%
Total	277.731.466,85	100,00%	32.790	100,00%

**SC Germany Vehicles 2013-1
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13. Type of Contract



Reporting Date	09.05.2018				
Payment Date	14.05.2018				
Period No	55				
Monthly Period	Mai 2018				
Interest Period	from	12.04.2018	to	14.05.2018	= 32 days
Collection Period	from	01.04.2018	to	30.04.2018	

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	168.052.166,61	60,51%	24.845	75,77%
Yes	109.679.300,24	39,49%	7.945	24,23%
- of which balloon rates	76.571.742,05	27,57%		
- of which regular installments	33.107.558,19	11,92%		
Total	277.731.466,85	100,00%	32.790	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
13:25	194.530,59	0,25%	32	0,40%
26:38	9.779.325,78	12,77%	966	12,16%
39:51	27.397.560,54	35,78%	2.740	34,49%
52:64	39.004.904,19	50,94%	4.200	52,86%
65:72	97.060,95	0,13%	4	0,05%
73:	98.360,00	0,13%	3	0,04%
Total	76.571.742,05	100,00%	7.945	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	31.178.180,09	40,72%	3.253	40,94%
13:25	27.929.635,24	36,48%	2.891	36,39%
26:38	17.167.796,12	22,42%	1.771	22,29%
39:51	296.130,60	0,39%	30	0,38%
Total	76.571.742,05	100,00%	7.945	100,00%

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Monthly Investor Report**

14. Payment Methods



Reporting Date			09.05.2018		
Payment Date			14.05.2018		
Period No			55		
Monthly Period			Mai 2018		
Interest Period	from	12.04.2018	to	14.05.2018	= 32 days
Collection Period	from	01.04.2018	to	30.04.2018	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	267.961.080,60	96,48%	31.608	96,40%
Other	9.770.386,25	3,52%	1.182	3,60%
Total	277.731.466,85	100,00%	32.790	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	147.103.015,21	52,97%	17.352	52,92%
1st of month	130.628.451,64	47,03%	15.438	47,08%
Total	277.731.466,85	100,00%	32.790	100,00%

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

15. Downpayment



Reporting Date	09.05.2018	
Payment Date	14.05.2018	
Period No	55	
Monthly Period	Mai 2018	
Interest Period	from 12.04.2018	to 14.05.2018 = 32 days
Collection Period	from 01.04.2018	to 30.04.2018

<i>Downpayment (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	89.368.252,20	32,18%	10.300	31,41%	0,00%
0: 999	2.700.031,41	0,97%	586	1,79%	5,32%
1000: 1999	11.001.498,42	3,96%	2.191	6,68%	10,85%
2000: 2999	18.632.177,33	6,71%	3.188	9,72%	14,93%
3000: 3999	22.778.385,97	8,20%	3.230	9,85%	17,21%
4000: 4999	21.500.747,22	7,74%	2.647	8,07%	19,21%
5000: 5999	26.899.377,60	9,69%	2.990	9,12%	21,12%
6000: 6999	14.795.487,25	5,33%	1.528	4,66%	23,92%
7000: 7999	11.312.922,93	4,07%	1.089	3,32%	25,57%
8000: 8999	8.778.502,02	3,16%	883	2,69%	28,44%
9000: 9999	5.561.246,87	2,00%	481	1,47%	28,83%
10000:10999	14.885.439,41	5,36%	1.346	4,10%	30,88%
11000:11999	3.708.295,84	1,34%	321	0,98%	32,37%
12000:12999	3.580.693,10	1,29%	310	0,95%	34,31%
13000:13999	2.647.481,30	0,95%	226	0,69%	36,10%
14000:14999	1.930.450,33	0,70%	179	0,55%	39,41%
15000:15000	4.007.112,12	1,44%	330	1,01%	37,18%
15001:	13.643.365,53	4,91%	965	2,94%	43,19%
Total	277.731.466,85	100,00%	32.790	100,00%	18,07%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	3.984,09 €	5.808,72 €
Average Purchase Price	22.053,49 €	23.745,11 €
Minimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,07%	24,46%

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16. Customer Yield



Reporting Date	09.05.2018	
Payment Date	14.05.2018	
Period No	55	
Monthly Period	Mai 2018	
Interest Period	from 12.04.2018	to 14.05.2018 = 32 days
Collection Period	from 01.04.2018	to 30.04.2018

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	1.278.377,18	0,46%	105	0,32%
2: 2	4.270.224,72	1,54%	452	1,38%
3: 3	100.606.850,12	36,22%	9.087	27,71%
4: 4	101.113.784,99	36,41%	11.637	35,49%
5: 5	44.988.232,49	16,20%	6.966	21,24%
6: 6	18.071.942,85	6,51%	2.986	9,11%
7: 7	4.898.189,87	1,76%	992	3,03%
8: 8	1.576.607,87	0,57%	342	1,04%
9: 9	776.291,43	0,28%	197	0,60%
10:10	138.129,02	0,05%	22	0,07%
11:11	12.836,31	0,00%	4	0,01%
Total	277.731.466,85	100,00%	32.790	100,00%

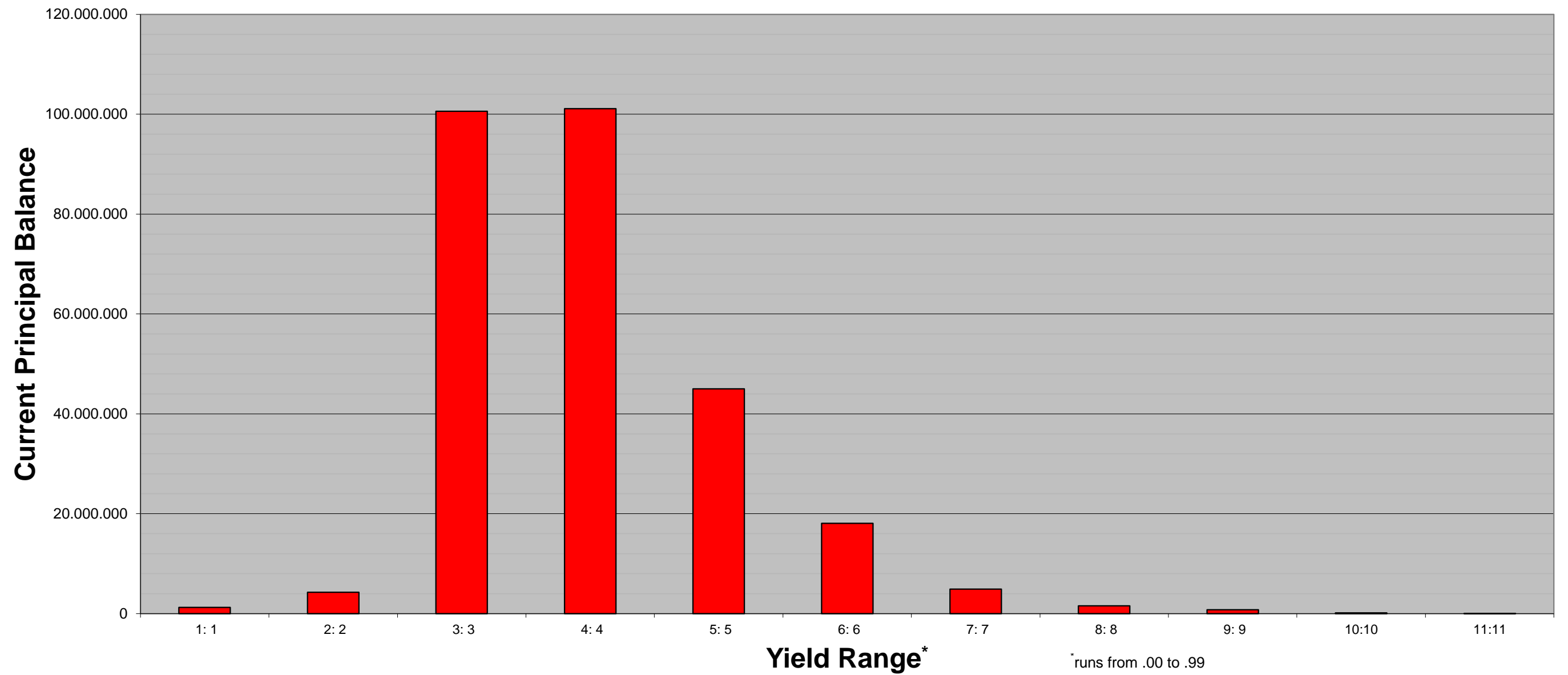
Statistics	in %
WA Interest	4,83%

* runs from .00 to .99

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

16.1 Customer Yield (Graph)

Reporting Date			09.05.2018			
Payment Date			14.05.2018			
Period No			55			
Monthly Period			Mai 2018			
Interest Period	from	12.04.2018	to	14.05.2018	=	32 days
Collection Period	from	01.04.2018	to	30.04.2018		



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17. Seasoning



Reporting Date			09.05.2018		
Payment Date			14.05.2018		
Period No			55		
Monthly Period			Mai 2018		
Interest Period	from	12.04.2018	to	14.05.2018	= 32 days
Collection Period	from	01.04.2018	to	30.04.2018	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
21:23	13.995.310,63	5,04%	1.196	3,65%
24:26	31.128.935,12	11,21%	2.687	8,19%
27:29	32.892.172,62	11,84%	3.028	9,23%
30:32	36.273.578,59	13,06%	3.600	10,98%
33:35	35.805.070,70	12,89%	3.858	11,77%
36:38	30.328.869,23	10,92%	3.337	10,18%
39:41	10.723.519,68	3,86%	1.155	3,52%
42:44	10.186.594,45	3,67%	1.232	3,76%
45:47	11.110.118,49	4,00%	1.455	4,44%
48:50	9.696.265,01	3,49%	1.226	3,74%
51:53	7.623.958,18	2,75%	1.060	3,23%
54:56	8.341.697,81	3,00%	1.252	3,82%
57:59	12.119.905,31	4,36%	2.002	6,11%
60:62	7.613.927,29	2,74%	1.329	4,05%
63:65	4.000.757,05	1,44%	663	2,02%
66:68	3.568.580,01	1,28%	715	2,18%
69:71	3.312.663,47	1,19%	727	2,22%
72:74	2.502.613,13	0,90%	554	1,69%
75:77	1.963.061,23	0,71%	364	1,11%
78:80	1.537.644,43	0,55%	338	1,03%
81:	3.006.224,42	1,08%	1.012	3,09%
Total	277.731.466,85	100,00%	32.790	100,00%

Statistics

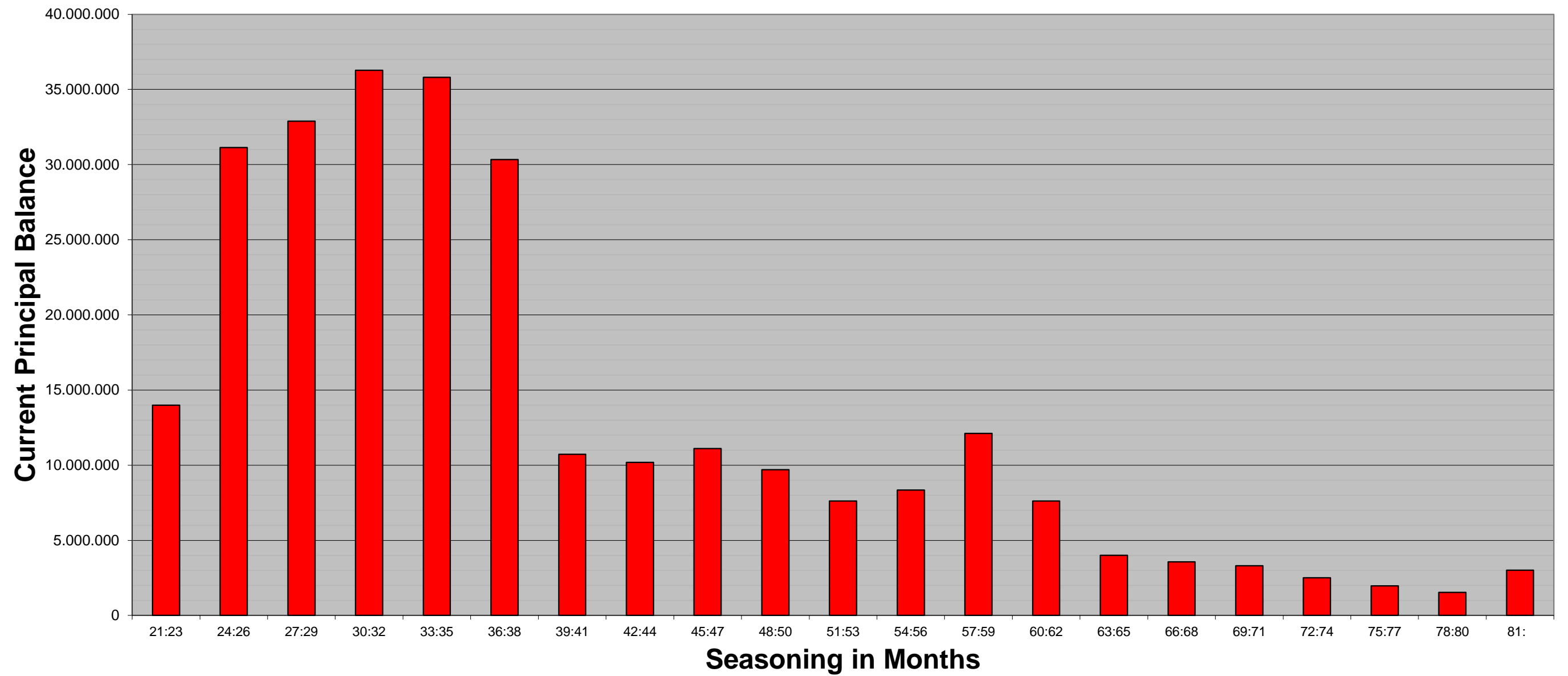
WA Seasoning	38,86
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date			09.05.2018		
Payment Date			14.05.2018		
Period No			55		
Monthly Period			Mai 2018		
Interest Period	from	12.04.2018	to	14.05.2018	= 32 days
Collection Period	from	01.04.2018	to	30.04.2018	



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18. Remaining Term



Reporting Date			09.05.2018			
Payment Date			14.05.2018			
Period No			55			
Monthly Period			Mai 2018			
Interest Period	from	12.04.2018	to	14.05.2018	=	32 days
Collection Period	from	01.04.2018	to	30.04.2018		

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	24.309.893,15	8,75%	6.601	20,13%
7:13	34.166.141,16	12,30%	5.964	18,19%
14:20	39.165.228,53	14,10%	5.038	15,36%
21:27	51.199.849,05	18,44%	5.133	15,65%
28:34	39.301.813,50	14,15%	3.466	10,57%
35:41	31.688.364,25	11,41%	2.718	8,29%
42:48	15.959.976,99	5,75%	1.275	3,89%
49:55	12.123.092,68	4,37%	869	2,65%
56:62	13.680.177,14	4,93%	850	2,59%
63:69	10.471.328,53	3,77%	580	1,77%
70:76	5.594.338,64	2,01%	292	0,89%
77:83	71.263,23	0,03%	4	0,01%
Total	277.731.466,85	100,00%	32.790	100,00%

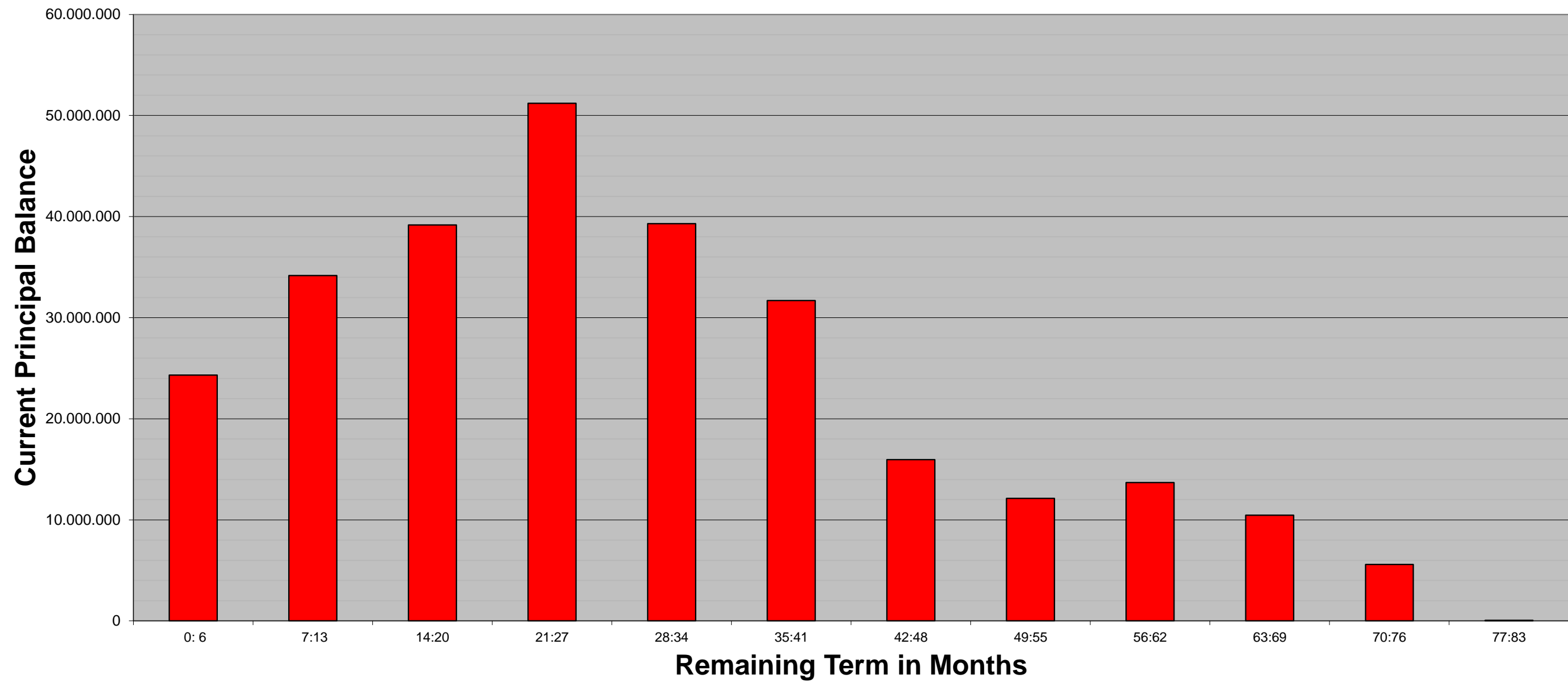
Statistics

WA Remaining Term	28,72
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date			09.05.2018			
Payment Date			14.05.2018			
Period No			55			
Monthly Period			Mai 2018			
Interest Period	from	12.04.2018	to	14.05.2018	=	32 days
Collection Period	from	01.04.2018	to	30.04.2018		



**SC Germany Vehicles 2013-1
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19. Original Term



Reporting Date			09.05.2018			
Payment Date			14.05.2018			
Period No			55			
Monthly Period			Mai 2018			
Interest Period	from	12.04.2018	to	14.05.2018	=	32 days
Collection Period	from	01.04.2018	to	30.04.2018		

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
13:25	286.622,40	0,10%	196	0,60%
26:38	16.944.262,74	6,10%	3.574	10,90%
39:51	55.755.968,21	20,08%	6.657	20,30%
52:64	93.678.463,12	33,73%	9.947	30,34%
65:77	29.757.520,14	10,71%	4.300	13,11%
78:	81.308.630,24	29,28%	8.116	24,75%
Total	277.731.466,85	100,00%	32.790	100,00%

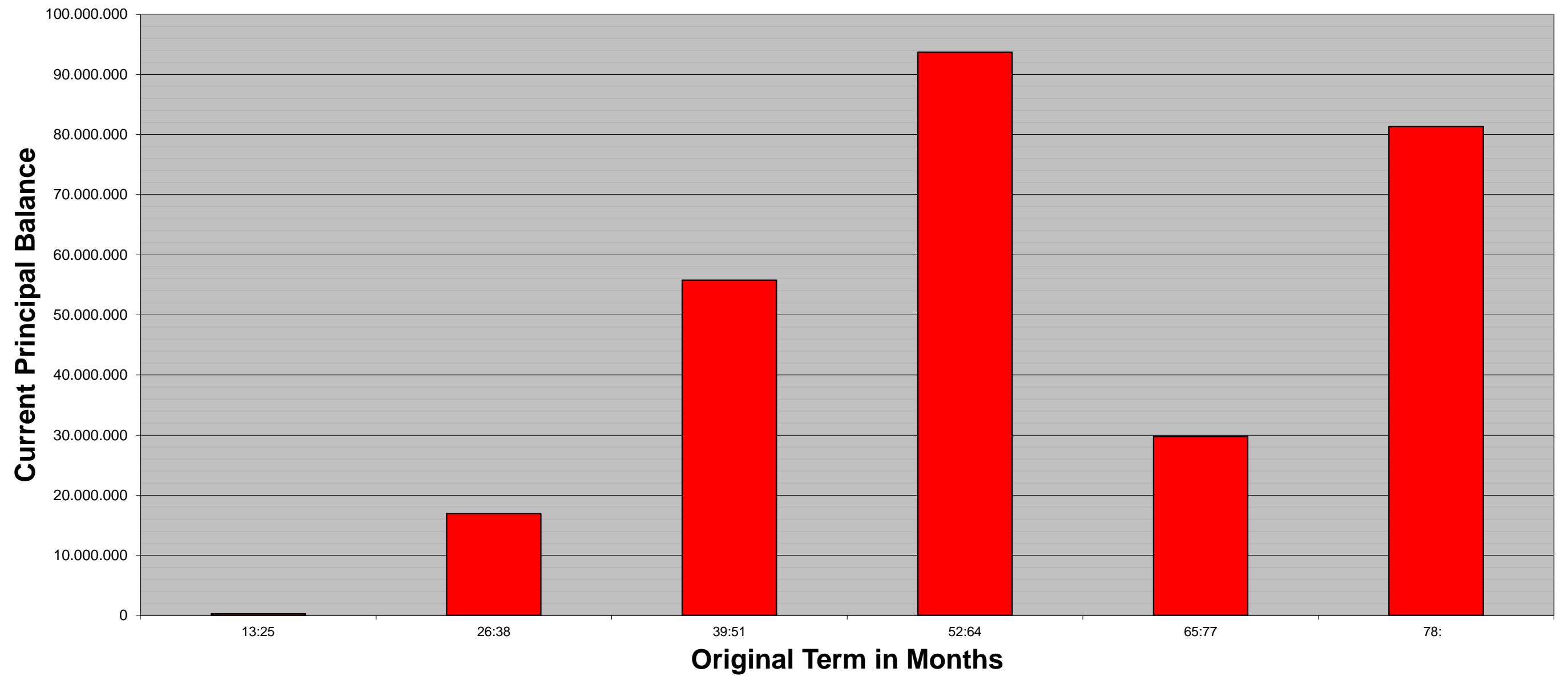
Statistics

WA Original Term	67,58
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Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date			09.05.2018			
Payment Date			14.05.2018			
Period No			55			
Monthly Period			Mai 2018			
Interest Period	from	12.04.2018	to	14.05.2018	=	32 days
Collection Period	from	01.04.2018	to	30.04.2018		



**SC Germany Vehicles 2013-1
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20. Manufacturer Brands



Reporting Date			09.05.2018			
Payment Date			14.05.2018			
Period No			55			
Monthly Period			Mai 2018			
Interest Period	from	12.04.2018	to	14.05.2018	=	32 days
Collection Period	from	01.04.2018	to	30.04.2018		

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	28.152.831,87	10,14%	3.337	10,18%
2	25.085.031,69	9,03%	2.347	7,16%
3	23.300.181,58	8,39%	3.152	9,61%
4	18.751.189,80	6,75%	1.818	5,54%
5	15.499.912,42	5,58%	2.184	6,66%
6	15.066.170,89	5,42%	1.204	3,67%
7	13.466.338,19	4,85%	1.595	4,86%
8	13.282.353,16	4,78%	1.883	5,74%
9	13.091.941,72	4,71%	2.001	6,10%
10	12.405.206,66	4,47%	1.044	3,18%
11	11.821.937,75	4,26%	1.190	3,63%
12	10.725.189,36	3,86%	1.290	3,93%
13	10.434.543,63	3,76%	1.223	3,73%
14	9.996.589,69	3,60%	871	2,66%
15	7.555.222,35	2,72%	1.111	3,39%
	228.634.640,76	82,32%	26.250	80,05%

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
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21. Priority of Payments + Transaction Costs



Reporting Date			09.05.2018			
Payment Date			14.05.2018			
Period No			55			
Monthly Period			Mai 2018			
Interest Period	from	12.04.2018	to	14.05.2018	=	32 days
Collection Period	from	01.04.2018	to	30.04.2018		

Priority of Payments

Available Distribution Amount		24.552.694,60 €
Senior Expenses	-	- €
Interest Notes Class A	-	317.394,00 €
Interest Notes Class B	-	174.349,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	8,15 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	16.437.015,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	26.768,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	597.160,45 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 491.743,00 €	- 317.394,00 €	- 174.349,00 €
Cumulative Interest accrued	- 49.770.812,00 €	- 40.704.804,00 €	- 9.066.008,00 €
Interest Payments	- 491.743,00 €	- 317.394,00 €	- 174.349,00 €
Cumulative Interest Payments	- 49.770.812,00 €	- 40.704.804,00 €	- 9.066.008,00 €
Interest accrued on Subordinated Loan for the	- 26.768,00 €		
Cumulative Interest accrued on Subordinated L	- 1.391.936,00 €		
Interest Payments on Subordinated Loan	- 26.768,00 €		
Cumulative Interest Payments on Subordinatec	- 1.391.936,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention



Reporting Date	09.05.2018				
Payment Date	14.05.2018				
Period No	55				
Monthly Period	14.05.2018				
Interest Period	from	12.04.2018	to	14.05.2018	= 32 days
Collection Period	from	01.04.2018	to	30.04.2018	

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	699.999.999,22 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	294.168.454,31 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	277.731.466,85 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	7.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	7.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	7.000.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	70.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	70.000.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	70.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	11,00%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	26,18%
Net Economic Interest Ratio as of the end of the Monthly Period:	27,72%

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23. Counterparties



Reporting Date	09.05.2018				
Payment Date	14.05.2018				
Period No	55				
Monthly Period	Mai 2018				
Interest Period	from	12.04.2018	to	14.05.2018	= 32 days
Collection Period	from	01.04.2018	to	30.04.2018	

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United Kingdom

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

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

Counterparty status
performing
performing
performing
performing

Ratings as of 30.04.2018, data source: Bloomberg

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

24. Issuer Information



Reporting Date		09.05.2018			
Payment Date		14.05.2018			
Period No		55			
Monthly Period		Mai 2018			
Interest Period	from	12.04.2018	to	14.05.2018	= 32 days
Collection Period	from	01.04.2018	to	30.04.2018	

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

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Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

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

25. Santander Consumer Bank



Reporting Date	09.05.2018				
Payment Date	14.05.2018				
Period No	55				
Monthly Period	Mai 2018				
Interest Period	from	12.04.2018	to	14.05.2018	= 32 days
Collection Period	from	01.04.2018	to	30.04.2018	

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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
AH	R-1M	STABLE	A	A-1	STABLE
-	-	-	A-	A-2	STABLE
-	-	-	A-	A-2	STABLE

Ratings as of 30.04.2018, data source: Bloomberg