

SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	08.06.2016				
Payment Date	13.06.2016				
Period No	32				
Monthly Period	Jun 2016				
Interest Period	from	12.05.2016	to	13.06.2016	= 32 days
Collection Period	from	01.05.2016	to	31.05.2016	

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

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

1. Portfolio Information



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Period No	32	
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Interest Period from	12.05.2016	to 13.06.2016 = 32 days
Collection Period from	01.05.2016	to 31.05.2016

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	66.360	699.999.999,59 €	699.999.997,27 €
Scheduled Principal Payments		21.117.834,95 €	
Prepayment Principal		7.038.102,08 €	
Others		325.174,08 €	
Total Principal Collections		28.481.111,11 €	29.285.908,13 €
Total Interest Collections		3.446.714,88 €	3.503.191,87 €
Defaults		506.026,60 €	463.459,35 €
Replenishment		28.987.133,03 €	29.749.369,80 €
End of Period	66.185	699.999.994,91 €	699.999.999,59 €
Purchase Shortfall Account		5,09 €	0,41 €
Total Assets (End of Period)		700.000.000,00 €	700.000.000,00 €
Current Prepayment Rate (annualised)		11,4%	

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

2. Reserve Accounts



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Collection Period	from	01.05.2016	to	31.05.2016		

Note Balance

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

Reserve Accounts

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

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

3. Delinquency Data



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Note Balance

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

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,72%			
1- 30 days past due period before previous period		5.356.028,60 €	269.927,74 €	481
1- 30 days past due previous period		4.779.841,21 €	309.128,31 €	429
1- 30 days past due current period	0,71%	4.997.455,83 €	404.578,54 €	455
3-MRA* 31- 60 days past due	0,25%			
31- 60 days past due period before previous period		1.766.847,03 €	130.336,25 €	149
31- 60 days past due previous period		1.850.731,60 €	148.362,32 €	170
31- 60 days past due current period	0,23%	1.602.268,99 €	140.359,86 €	148
3-MRA* 61-90 days past due	0,13%			
61- 90 days past due period before previous period		797.896,07 €	99.764,24 €	81
61- 90 days past due previous period		800.231,96 €	80.290,88 €	79
61- 90 days past due current period	0,15%	1.036.023,64 €	114.553,09 €	91
3-MRA* 91-120 days past due	0,06%			
91- 120 days past due period before previous period		439.315,87 €	49.861,30 €	38
91- 120 days past due previous period		532.781,51 €	98.871,63 €	48
91- 120 days past due current period	0,05%	348.819,54 €	49.724,60 €	35
3-MRA* 121-150 days past due	0,04%			
121- 150 days past due period before previous period		266.371,21 €	59.190,32 €	21
121- 150 days past due previous period		228.975,79 €	40.468,67 €	15
121- 150 days past due current period	0,04%	246.342,14 €	75.784,75 €	25
3-MRA* 151-180 days past due	0,07%			
151- 180 days past due period before previous period		484.436,11 €	91.842,20 €	36
151- 180 days past due previous period		394.390,45 €	73.923,47 €	27
151- 180 days past due current period	0,07%	501.857,27 €	123.878,77 €	36

* 3-MRA stands for three months rolling average

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

4. Default Data



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Note Balance

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

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	506.026,60 €	
Current Period Recoveries	129.001,42 €	
Current Period Net Default	377.025,18 €	
New Number of Defaulted Contracts		40

Cumulative Default

Cumulative Gross Default	10.516.047,67 €	
Cumulative Recoveries	1.869.951,72 €	
Cumulative Net Default	8.646.095,95 €	
Total Number of Defaulted Contracts		1.022

**3-MRA* /
current ratio**

Ratio

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

0,45%

Annualised Loss Ratio period before previous period	0,16%
Annualised Loss Ratio previous period	0,54%
Annualised Loss Ratio current period	0,65%

Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	

PDL Trigger

2.500.000,00 €

Repurchased Assets

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

* 3-MRA stands for three months rolling average

SC Germany Vehicles 2013-1 Monthly Investor Report

5. Concentration Limits



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Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
New Vehicles (applicable for Replenishment Portfolio)	45,00%	-	45,02%	no
Average Yield (applicable for Replenishment Portfolio)	4,50%	-	4,65%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	45,00%	39,15%	no
Remaining Term (applicable for Total Portfolio)	-	55,00	37,14	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to 30 September 2014	0,75%	-	-
- prior to 30 September 2015	1,50%	-	-
- prior to 30 September 2016	2,25%	0,58%	no
Purchase Shortfall Event			no
Period before previous period		12,09 €	
Previous period		2,73 €	
Current period		0,41 €	
Principal Deficiency Event		- €	no
Total Sold Receivables		1.526.778.298,17 €	

SC Germany Vehicles 2013-1
Monthly Investor Report

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6. Outstanding Notes



1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS0980215825	XS0980216807
Currency		EUR	EUR
Initial Tranching	in %	90,0%	10,0%
Legal Maturity		Oct 2027	Oct 2027
Expected Maturity		Mrz 2020	Mrz 2020
Original Rating (DBRS / S&P)		A(sf) / A(sf)	NR / NR
Current Rating (DBRS / S&P)*		A(sf) / A(sf)	NR / NR
Initial Notes Aggregate Principal Outstanding Balance	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		6.300	700
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Available Distribution Amount	39.056.827,82 €		
Replenishment	28.987.133,03 €		
Amortisation	0,00 €		
Redemption per Class	0,00 €	0,00 €	0,00 €
Redemption per Note		0,00 €	0,00 €
Class Principal Outstanding Balance End of Period	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Current Tranching		90,0%	10,0%
Current Pool Factor		1,00	1,00

2. Payments to Investors per Note

	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		100.000,00 €	100.000,00 €
> Principal Repayment per Note		0,00 €	0,00 €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €
> Interest accrued for the period		892.080,00 €	174.349,00 €
Interest Payment		892.080,00 €	174.349,00 €
Interest Payment per Note		141,60 €	249,07 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	14,43%	4,43%
Current CE (excl. Excess Spread)	11,00%	1,00%

* Last rating action as of 23.10.2013

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

7. Original Principal Balance



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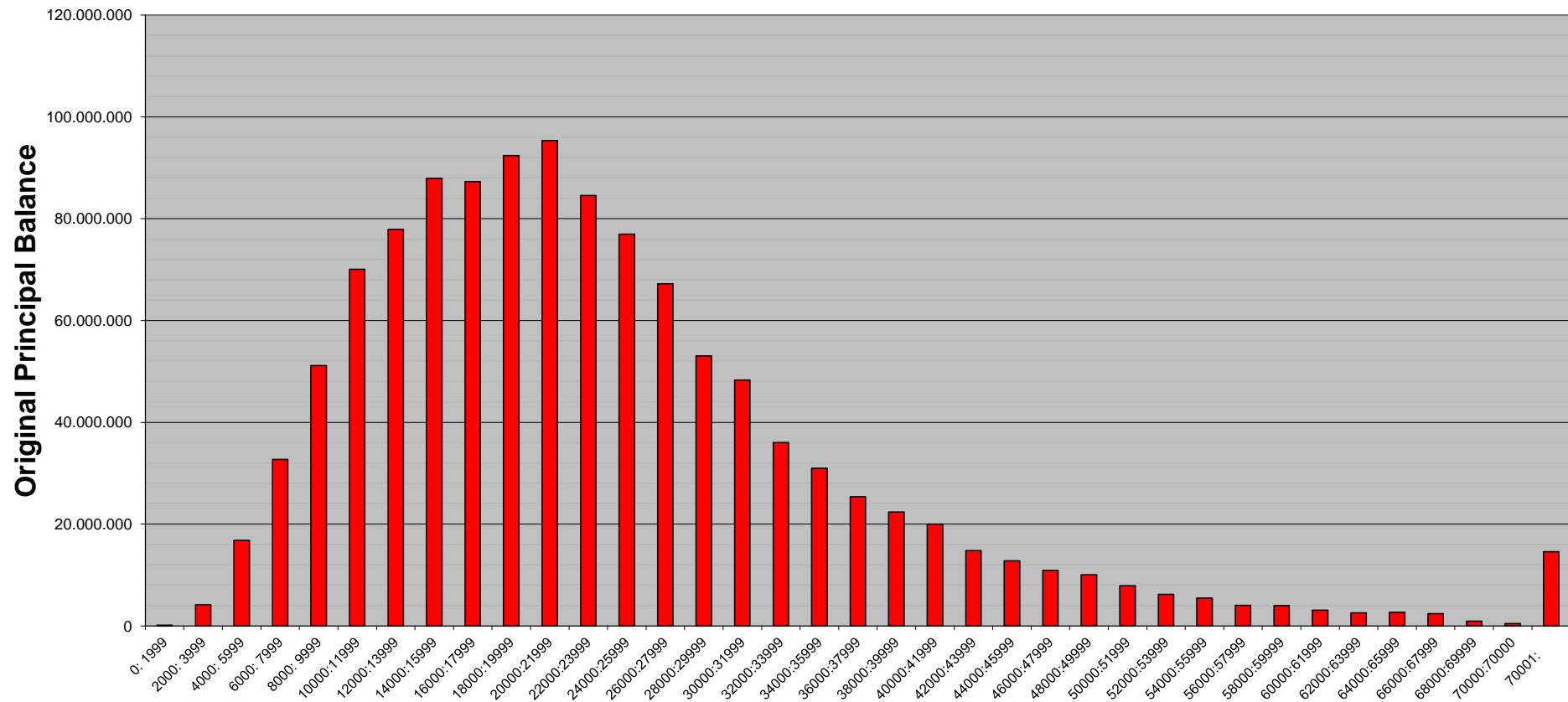
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	172.591,90	0,01%	104	0,16%
2000: 3999	4.158.390,64	0,35%	1.297	1,96%
4000: 5999	16.791.430,03	1,42%	3.318	5,01%
6000: 7999	32.733.696,66	2,77%	4.655	7,03%
8000: 9999	51.125.821,41	4,32%	5.665	8,56%
10000:11999	70.077.493,85	5,92%	6.408	9,68%
12000:13999	77.905.616,26	6,58%	5.995	9,06%
14000:15999	87.951.306,29	7,43%	5.867	8,86%
16000:17999	87.286.263,53	7,37%	5.138	7,76%
18000:19999	92.384.555,25	7,80%	4.863	7,35%
20000:21999	95.357.848,74	8,06%	4.555	6,88%
22000:23999	84.563.160,87	7,14%	3.682	5,56%
24000:25999	76.941.988,46	6,50%	3.083	4,66%
26000:27999	67.211.435,79	5,68%	2.494	3,77%
28000:29999	53.062.232,57	4,48%	1.833	2,77%
30000:31999	48.320.682,14	4,08%	1.563	2,36%
32000:33999	36.009.498,61	3,04%	1.092	1,65%
34000:35999	30.958.235,18	2,62%	886	1,34%
36000:37999	25.381.924,35	2,14%	687	1,04%
38000:39999	22.357.276,28	1,89%	574	0,87%
40000:41999	20.015.612,64	1,69%	490	0,74%
42000:43999	14.812.644,54	1,25%	345	0,52%
44000:45999	12.815.706,30	1,08%	285	0,43%
46000:47999	10.879.951,12	0,92%	232	0,35%
48000:49999	10.044.934,04	0,85%	205	0,31%
50000:51999	7.917.210,46	0,67%	156	0,24%
52000:53999	6.198.137,37	0,52%	117	0,18%
54000:55999	5.488.032,35	0,46%	100	0,15%
56000:57999	4.041.313,03	0,34%	71	0,11%
58000:59999	4.017.469,25	0,34%	68	0,10%
60000:61999	3.094.142,82	0,26%	51	0,08%
62000:63999	2.581.982,22	0,22%	41	0,06%
64000:65999	2.665.298,14	0,23%	41	0,06%
66000:67999	2.411.696,43	0,20%	36	0,05%
68000:69999	965.971,79	0,08%	14	0,02%
70000:70000	490.000,00	0,04%	7	0,01%
70001:	14.589.139,57	1,23%	167	0,25%
Total	1.183.780.690,88	100,00%	66.185	100,00%

Statistics		in EUR
Average Amount		17.885,94

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

7.1 Original PB (Graph)

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

8. Current Principal Balance



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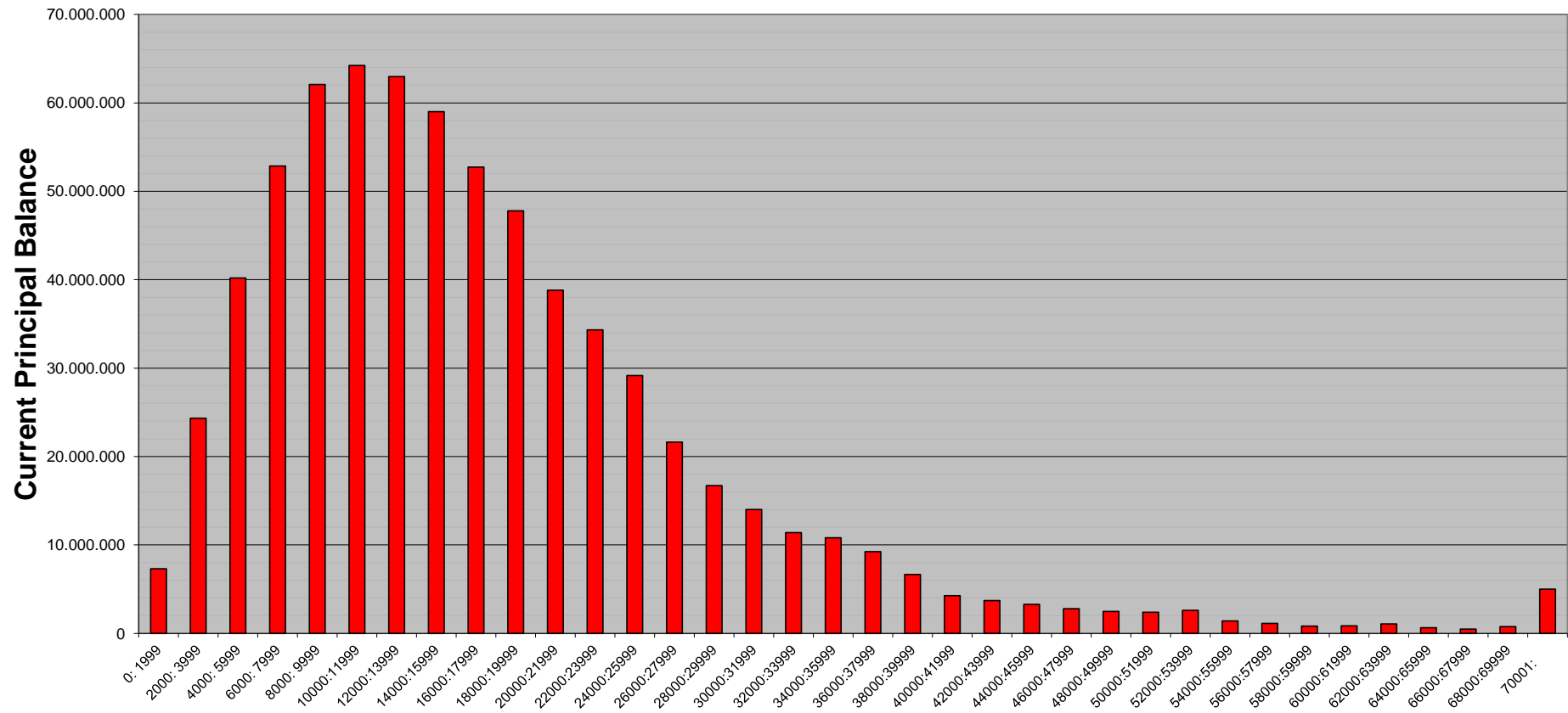
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.299.249,91	1,04%	7.227	10,92%
2000: 3999	24.325.529,78	3,48%	8.076	12,20%
4000: 5999	40.180.705,11	5,74%	8.048	12,16%
6000: 7999	52.859.516,27	7,55%	7.568	11,43%
8000: 9999	62.081.751,06	8,87%	6.915	10,45%
10000:11999	64.237.810,42	9,18%	5.853	8,84%
12000:13999	62.963.794,68	8,99%	4.853	7,33%
14000:15999	59.013.774,82	8,43%	3.942	5,96%
16000:17999	52.735.973,51	7,53%	3.109	4,70%
18000:19999	47.797.399,84	6,83%	2.524	3,81%
20000:21999	38.812.332,18	5,54%	1.853	2,80%
22000:23999	34.329.481,05	4,90%	1.495	2,26%
24000:25999	29.171.692,34	4,17%	1.168	1,76%
26000:27999	21.634.797,05	3,09%	802	1,21%
28000:29999	16.705.590,77	2,39%	577	0,87%
30000:31999	14.011.692,30	2,00%	452	0,68%
32000:33999	11.399.847,34	1,63%	346	0,52%
34000:35999	10.824.532,31	1,55%	310	0,47%
36000:37999	9.246.104,25	1,32%	250	0,38%
38000:39999	6.655.861,26	0,95%	171	0,26%
40000:41999	4.268.559,95	0,61%	104	0,16%
42000:43999	3.700.520,09	0,53%	86	0,13%
44000:45999	3.277.041,77	0,47%	73	0,11%
46000:47999	2.777.133,60	0,40%	59	0,09%
48000:49999	2.499.673,40	0,36%	51	0,08%
50000:51999	2.405.078,02	0,34%	47	0,07%
52000:53999	2.601.676,00	0,37%	49	0,07%
54000:55999	1.423.439,45	0,20%	26	0,04%
56000:57999	1.136.845,82	0,16%	20	0,03%
58000:59999	825.051,87	0,12%	14	0,02%
60000:61999	847.292,97	0,12%	14	0,02%
62000:63999	1.068.344,93	0,15%	17	0,03%
64000:65999	649.873,88	0,09%	10	0,02%
66000:67999	472.071,14	0,07%	7	0,01%
68000:69999	759.181,74	0,11%	11	0,02%
70001:	5.000.774,03	0,71%	58	0,09%
Total	699.999.994,91	100,00%	66.185	100,00%

Statistics	in EUR
Average Amount	10.576,41

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

8.1 Current PB (Graph)

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

9. Borrower Concentration



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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	146.480,69	0,0209%	1
2	145.962,74	0,0209%	2
3	141.778,03	0,0203%	1
4	127.272,01	0,0182%	3
5	124.878,19	0,0178%	1
6	124.611,59	0,0178%	1
7	117.940,84	0,0168%	3
8	116.107,41	0,0166%	2
9	114.681,39	0,0164%	3
10	114.240,72	0,0163%	2
11	112.717,72	0,0161%	3
12	107.372,02	0,0153%	2
13	107.026,27	0,0153%	1
14	105.075,69	0,0150%	1
15	104.596,59	0,0149%	1
16	102.820,60	0,0147%	1
17	101.108,75	0,0144%	1
18	100.686,36	0,0144%	1
19	100.129,82	0,0143%	1
20	99.116,06	0,0142%	2
21	98.356,45	0,0141%	2
22	97.476,79	0,0139%	1
23	95.471,46	0,0136%	9
24	95.353,15	0,0136%	5
25	94.444,77	0,0135%	1
	2.795.706,11	0,3994%	51

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

10. Geographical Distribution



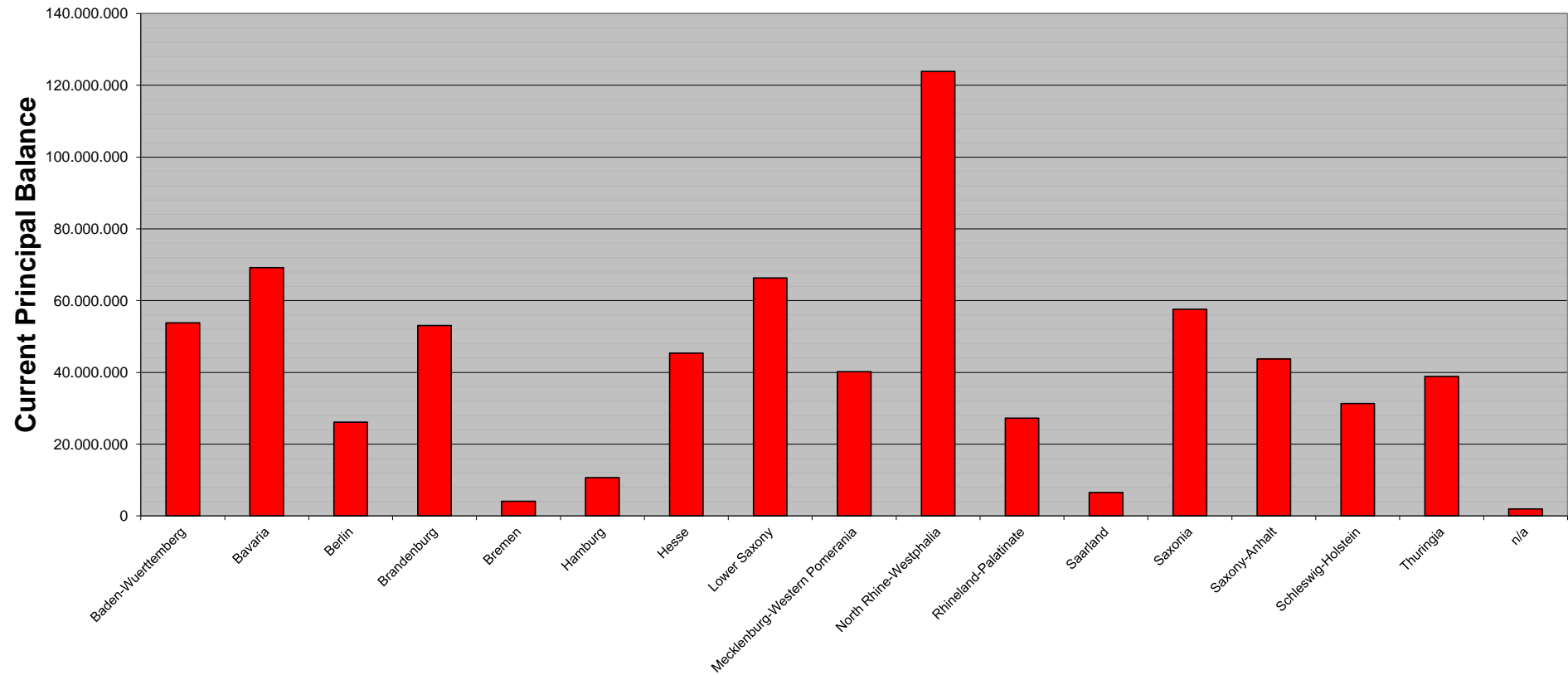
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	53.803.094,75	7,69%	4.838	7,31%
Bavaria	69.206.341,50	9,89%	6.252	9,45%
Berlin	26.162.028,22	3,74%	2.606	3,94%
Brandenburg	53.046.294,05	7,58%	5.212	7,87%
Bremen	4.096.275,16	0,59%	365	0,55%
Hamburg	10.697.877,40	1,53%	1.045	1,58%
Hesse	45.417.076,21	6,49%	4.193	6,34%
Lower Saxony	66.321.005,21	9,47%	6.159	9,31%
Mecklenburg-Western	40.217.404,27	5,75%	3.684	5,57%
North Rhine-Westphali	123.844.950,47	17,69%	11.635	17,58%
Rhineland-Palatinate	27.250.056,74	3,89%	2.552	3,86%
Saarland	6.558.912,53	0,94%	637	0,96%
Saxonia	57.561.385,89	8,22%	5.872	8,87%
Saxony-Anhalt	43.729.060,33	6,25%	4.277	6,46%
Schleswig-Holstein	31.308.005,54	4,47%	3.001	4,53%
Thuringia	38.835.780,38	5,55%	3.688	5,57%
n/a	1.944.446,26	0,28%	169	0,26%
Total	699.999.994,91	100,00%	66.185	100,00%

SC Germany Vehicles 2013-1
Monthly Investor Report

10.1 Geographical Distribution (Graph)

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

11. Object/Vehicle Type



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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	319.508.671,58	45,64%	27.571	41,66%
Used Vehicle	380.491.323,33	54,36%	38.614	58,34%
Total	699.999.994,91	100,00%	66.185	100,00%

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Car	673.029.893,11	96,15%	62.625	94,62%
Leisure	15.775.173,75	2,25%	1.045	1,58%
Motorbike	11.194.928,05	1,60%	2.515	3,80%
Total	699.999.994,91	100,00%	66.185	100,00%

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

12. Insurances



Reporting Date	08.06.2016	
Payment Date	13.06.2016	
Period No	32	
Monthly Period	Jun 2016	
Interest Period	from 12.05.2016	to 13.06.2016 = 32 days
Collection Period	from 01.05.2016	to 31.05.2016

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	428.254.085,11	61,18%	38.655	58,40%
Yes	271.745.909,80	38,82%	27.530	41,60%
Total	699.999.994,91	100,00%	66.185	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	547.345.436,86	78,19%	53.100	80,23%
Yes	152.654.558,05	21,81%	13.085	19,77%
Total	699.999.994,91	100,00%	66.185	100,00%

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	648.400.148,55	92,63%	61.375	92,73%
Yes	51.599.846,36	7,37%	4.810	7,27%
Total	699.999.994,91	100,00%	66.185	100,00%

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

13. Type of Contract



Reporting Date			08.06.2016		
Payment Date			13.06.2016		
Period No			32		
Monthly Period			Jun 2016		
Interest Period	from	12.05.2016	to	13.06.2016	= 32 days
Collection Period	from	01.05.2016	to	31.05.2016	

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	425.946.055,31	60,85%	48.662	73,52%
Yes	274.053.939,60	39,15%	17.523	26,48%
- of which balloon rates	167.924.758,64	23,99%		
- of which regular installments	106.129.180,96	15,16%		
Total	699.999.994,91	100,00%	66.185	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	202.846,28	0,12%	27	0,15%
13:25	3.906.038,50	2,33%	469	2,68%
26:38	24.809.795,16	14,77%	2.452	13,99%
39:51	62.728.149,75	37,35%	6.377	36,39%
52:64	75.777.617,81	45,13%	8.173	46,64%
65:72	369.450,64	0,22%	20	0,11%
73:	130.860,50	0,08%	5	0,03%
Total	167.924.758,64	100,00%	17.523	100,00%

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	49.941.266,62	29,74%	5.335	30,45%
13:25	49.684.823,79	29,59%	5.168	29,49%
26:38	35.157.080,62	20,94%	3.623	20,68%
39:51	25.386.241,68	15,12%	2.622	14,96%
52:64	7.740.005,43	4,61%	774	4,42%
73:	15.340,50	0,01%	1	0,01%
Total	167.924.758,64	100,00%	17.523	100,00%

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

14. Payment Methods



Reporting Date	08.06.2016	
Payment Date	13.06.2016	
Period No	32	
Monthly Period	Jun 2016	
Interest Period	from 12.05.2016	to 13.06.2016 = 32 days
Collection Period	from 01.05.2016	to 31.05.2016

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	680.890.642,98	97,27%	64.341	97,21%
Other	19.109.351,93	2,73%	1.844	2,79%
Total	699.999.994,91	100,00%	66.185	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	365.620.818,68	52,23%	34.699	52,43%
1st of month	334.379.176,23	47,77%	31.486	47,57%
Total	699.999.994,91	100,00%	66.185	100,00%

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

15. Downpayment



Reporting Date	08.06.2016	
Payment Date	13.06.2016	
Period No	32	
Monthly Period	Jun 2016	
Interest Period	from 12.05.2016	to 13.06.2016
Collection Period	from 01.05.2016	to 31.05.2016
		= 32 days

<i>Downpayment (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	217.314.402,29	31,04%	19.770	29,87%	0,00%
0: 999	7.232.521,12	1,03%	1.248	1,89%	5,94%
1000: 1999	28.794.028,79	4,11%	4.592	6,94%	11,62%
2000: 2999	50.267.676,91	7,18%	6.889	10,41%	15,77%
3000: 3999	58.961.770,94	8,42%	6.570	9,93%	17,76%
4000: 4999	54.479.135,48	7,78%	5.189	7,84%	19,62%
5000: 5999	66.420.748,82	9,49%	5.912	8,93%	21,65%
6000: 6999	36.402.862,79	5,20%	3.060	4,62%	24,37%
7000: 7999	28.585.039,47	4,08%	2.310	3,49%	26,61%
8000: 8999	23.506.377,15	3,36%	1.936	2,93%	29,07%
9000: 9999	13.872.790,64	1,98%	984	1,49%	29,43%
10000:10999	36.848.285,43	5,26%	2.753	4,16%	31,74%
11000:11999	9.408.221,63	1,34%	688	1,04%	34,12%
12000:12999	9.615.291,38	1,37%	714	1,08%	36,15%
13000:13999	6.292.087,03	0,90%	448	0,68%	37,98%
14000:14999	4.791.283,78	0,68%	382	0,58%	41,45%
15000:15000	10.216.211,51	1,46%	666	1,01%	38,91%
15001:	36.991.259,75	5,28%	2.074	3,13%	44,39%
Total	699.999.994,91	100,00%	66.185	100,00%	19,14%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.081,95 €	5.820,62 €
Average Purchase Price	21.323,07 €	22.911,96 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	19,14%	25,40%

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

16. Customer Yield



Reporting Date	08.06.2016	
Payment Date	13.06.2016	
Period No	32	
Monthly Period	Jun 2016	
Interest Period	from 12.05.2016	to 13.06.2016 = 32 days
Collection Period	from 01.05.2016	to 31.05.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.541.953,65	0,36%	140	0,21%
2: 2	10.670.879,84	1,52%	785	1,19%
3: 3	165.244.629,79	23,61%	10.785	16,30%
4: 4	252.308.767,79	36,04%	21.495	32,48%
5: 5	174.145.808,29	24,88%	19.688	29,75%
6: 6	66.363.752,75	9,48%	8.522	12,88%
7: 7	19.238.502,98	2,75%	2.981	4,50%
8: 8	6.066.011,36	0,87%	1.097	1,66%
9: 9	3.041.833,78	0,43%	637	0,96%
10:10	297.589,54	0,04%	44	0,07%
11:11	80.265,14	0,01%	11	0,02%
Total	699.999.994,91	100,00%	66.185	100,00%

Statistics	in %
WA Interest	5,14%

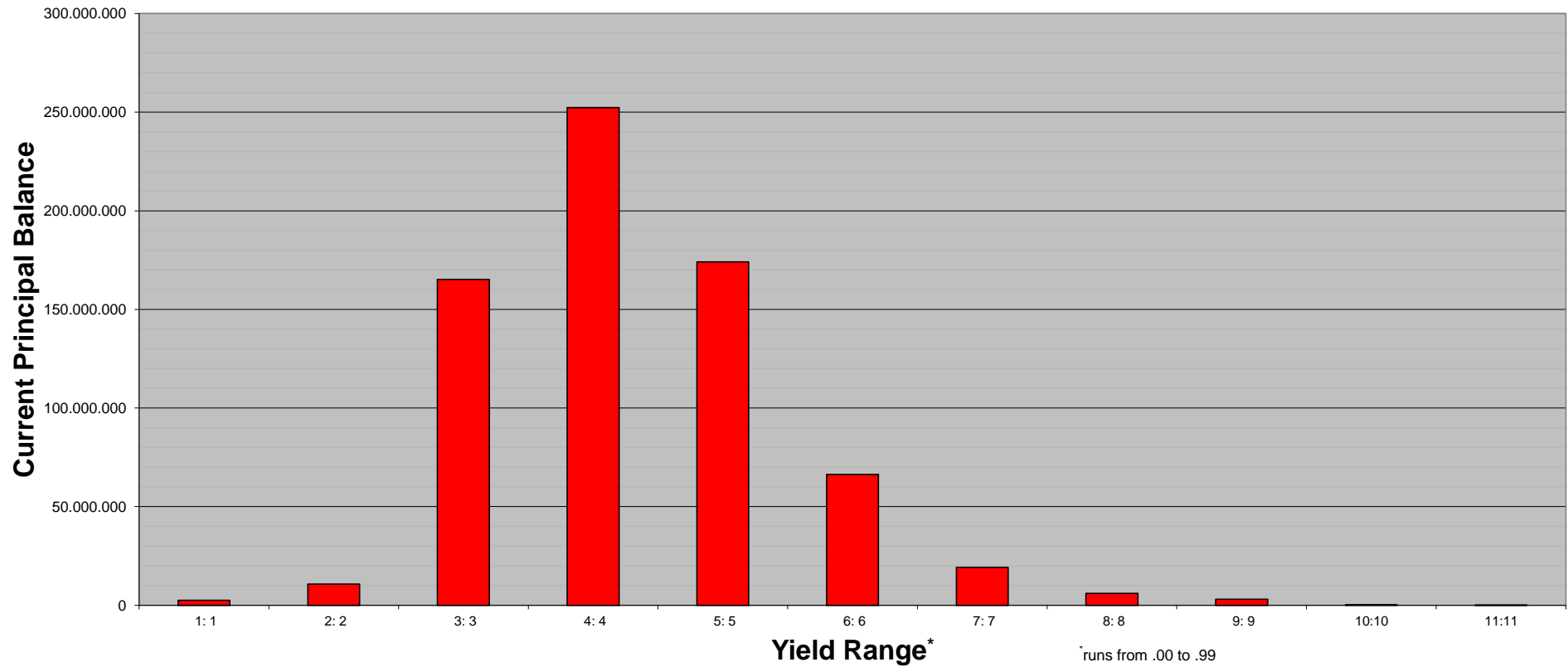
* runs from .00 to .99

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

16.1 Customer Yield (Graph)



Reporting Date	08.06.2016	
Payment Date	13.06.2016	
Period No	32	
Monthly Period	Jun 2016	
Interest Period	from 12.05.2016	to 13.06.2016 = 32 days
Collection Period	from 01.05.2016	to 31.05.2016



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

17. Seasoning



Reporting Date	08.06.2016	
Payment Date	13.06.2016	
Period No	32	
Monthly Period	Jun 2016	
Interest Period	from 12.05.2016	to 13.06.2016 = 32 days
Collection Period	from 01.05.2016	to 31.05.2016

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	3.851.145,27	0,55%	235	0,36%
3: 5	33.768.287,55	4,82%	2.078	3,14%
6: 8	59.572.017,65	8,51%	3.870	5,85%
9:11	69.145.946,96	9,88%	4.771	7,21%
12:14	69.584.600,66	9,94%	5.119	7,73%
15:17	45.550.161,32	6,51%	3.409	5,15%
18:20	27.861.694,98	3,98%	2.255	3,41%
21:23	31.104.680,69	4,44%	2.767	4,18%
24:26	32.454.130,04	4,64%	2.899	4,38%
27:29	30.257.201,99	4,32%	2.834	4,28%
30:32	37.328.896,57	5,33%	3.529	5,33%
33:35	45.882.558,77	6,55%	4.809	7,27%
36:38	46.992.547,80	6,71%	4.914	7,42%
39:41	31.817.131,58	4,55%	3.425	5,17%
42:44	31.036.614,07	4,43%	3.773	5,70%
45:47	26.484.196,77	3,78%	3.594	5,43%
48:50	20.677.875,67	2,95%	2.725	4,12%
51:53	15.566.140,83	2,22%	2.026	3,06%
54:56	13.650.955,17	1,95%	2.087	3,15%
57:59	11.212.225,23	1,60%	1.979	2,99%
60:62	6.392.612,80	0,91%	1.189	1,80%
63:65	3.933.563,97	0,56%	654	0,99%
66:68	3.097.729,66	0,44%	620	0,94%
69:71	2.177.809,02	0,31%	496	0,75%
72:74	599.269,89	0,09%	128	0,19%
Total	699.999.994,91	100,00%	66.185	100,00%

Statistics

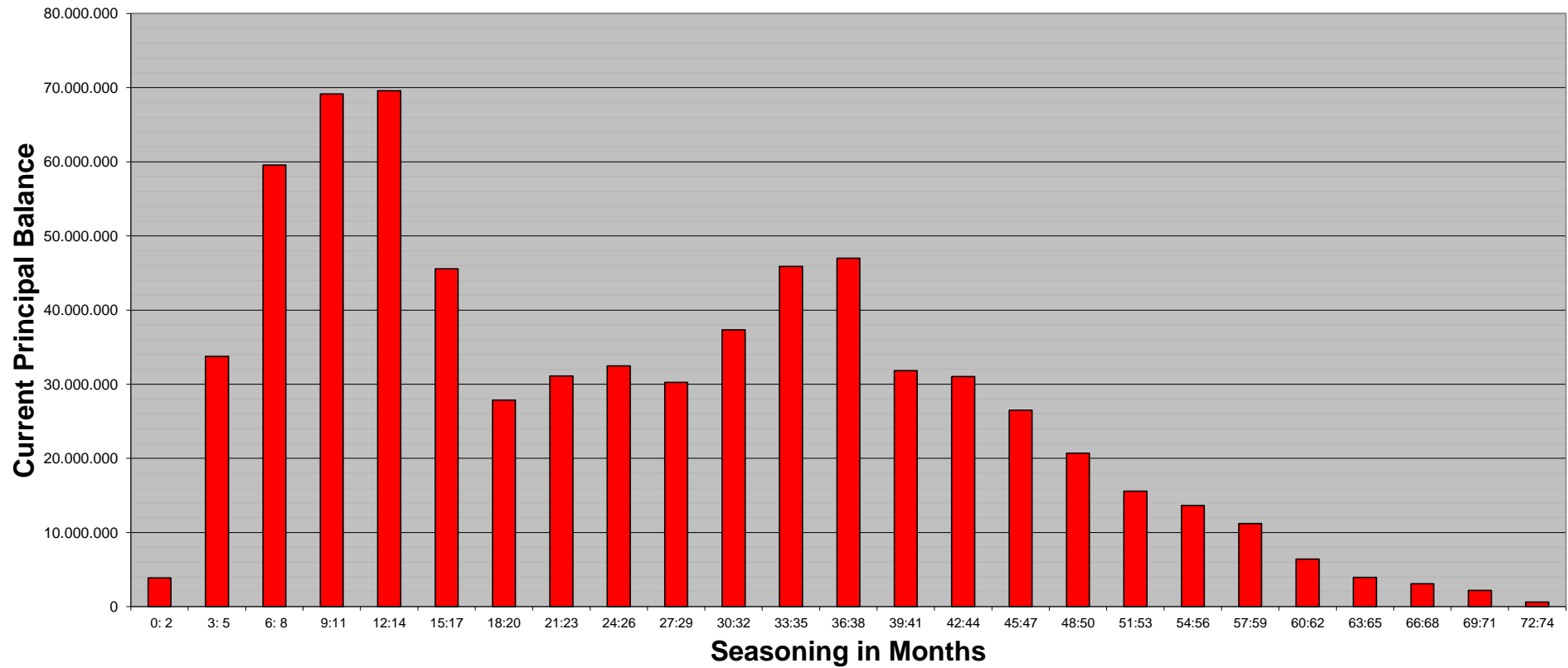
WA Seasoning	26,15
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	08.06.2016	
Payment Date	13.06.2016	
Period No	32	
Monthly Period	Jun 2016	
Interest Period	from 12.05.2016	to 13.06.2016 = 32 days
Collection Period	from 01.05.2016	to 31.05.2016



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

18. Remaining Term



Reporting Date	08.06.2016	
Payment Date	13.06.2016	
Period No	32	
Monthly Period	Jun 2016	
Interest Period	from 12.05.2016	to 13.06.2016
Collection Period	from 01.05.2016	to 31.05.2016
		= 32 days

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	35.569.481,35	5,08%	8.972	13,56%
7:13	58.650.581,82	8,38%	9.230	13,95%
14:20	66.308.718,19	9,47%	8.167	12,34%
21:27	92.779.975,77	13,25%	9.302	14,05%
28:34	85.303.436,84	12,19%	7.497	11,33%
35:41	86.230.273,04	12,32%	6.519	9,85%
42:48	76.417.992,83	10,92%	5.105	7,71%
49:55	69.484.321,46	9,93%	4.319	6,53%
56:62	47.122.623,07	6,73%	2.880	4,35%
63:69	26.963.701,53	3,85%	1.539	2,33%
70:76	19.147.785,24	2,74%	1.023	1,55%
77:83	17.092.746,69	2,44%	824	1,24%
84:	18.928.357,08	2,70%	808	1,22%
Total	699.999.994,91	100,00%	66.185	100,00%

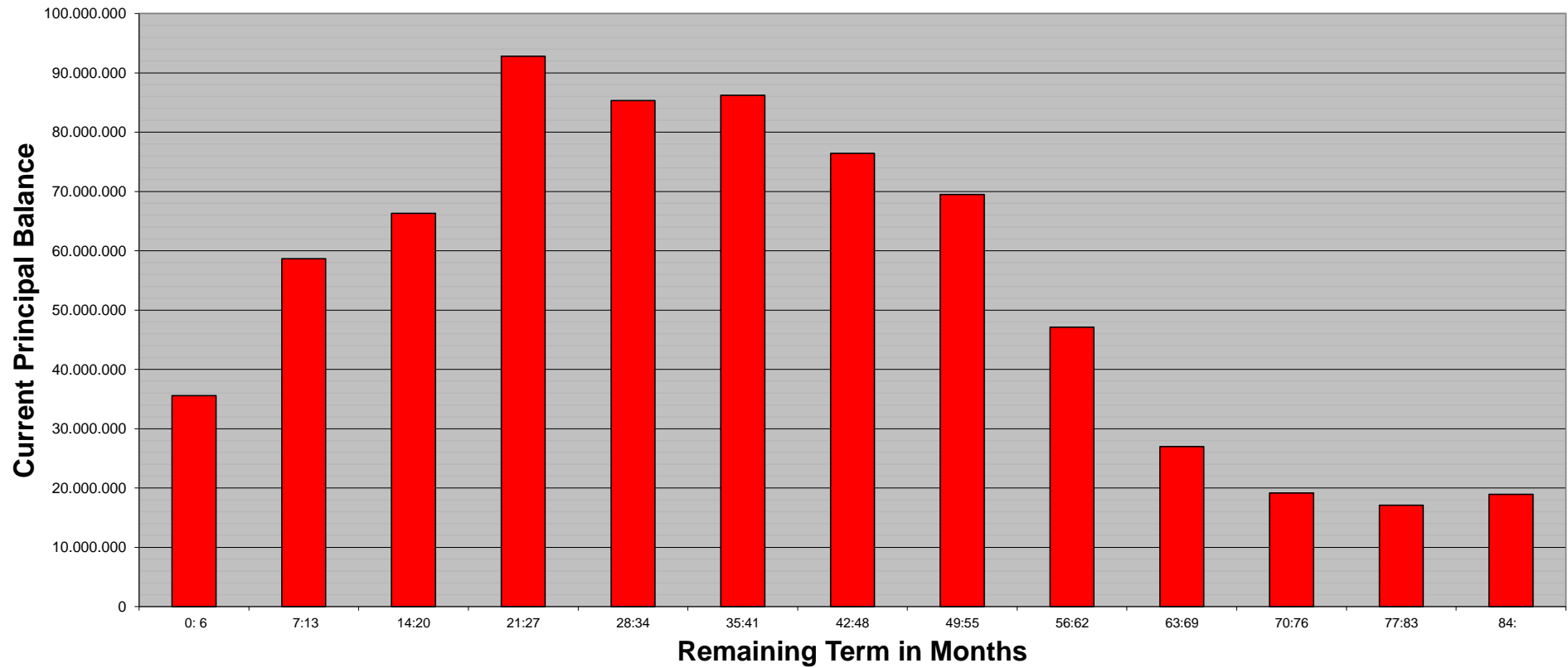
Statistics

WA Remaining Term	37,14
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date			08.06.2016			
Payment Date			13.06.2016			
Period No			32			
Monthly Period			Jun 2016			
Interest Period	from	12.05.2016	to	13.06.2016	=	32 days
Collection Period	from	01.05.2016	to	31.05.2016		



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

19. Original Term



Reporting Date			08.06.2016		
Payment Date			13.06.2016		
Period No			32		
Monthly Period			Jun 2016		
Interest Period	from	12.05.2016	to	13.06.2016	= 32 days
Collection Period	from	01.05.2016	to	31.05.2016	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0:12	632.617,92	0,09%	203	0,31%
13:25	12.999.955,08	1,86%	2.432	3,67%
26:38	69.350.239,76	9,91%	8.737	13,20%
39:51	157.627.161,02	22,52%	15.573	23,53%
52:64	227.463.640,44	32,49%	20.441	30,88%
65:77	74.005.634,58	10,57%	7.785	11,76%
78:	157.920.746,11	22,56%	11.014	16,64%
Total	699.999.994,91	100,00%	66.185	100,00%

Statistics

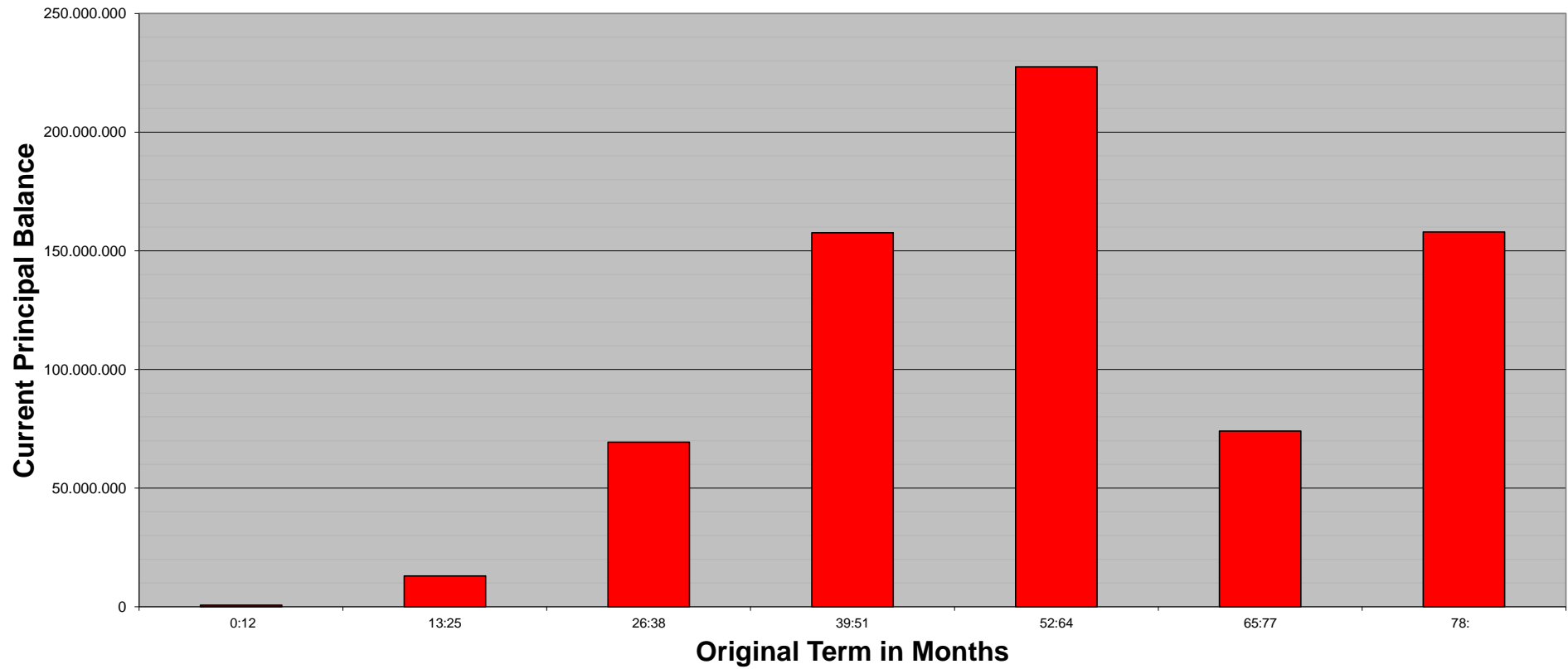
WA Original Term	63,29
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date			08.06.2016			
Payment Date			13.06.2016			
Period No			32			
Monthly Period			Jun 2016			
Interest Period	from	12.05.2016	to	13.06.2016	=	32 days
Collection Period	from	01.05.2016	to	31.05.2016		



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

20. Manufacturer Brands



Reporting Date	08.06.2016	
Payment Date	13.06.2016	
Period No	32	
Monthly Period	Jun 2016	
Interest Period	from 12.05.2016	to 13.06.2016 = 32 days
Collection Period	from 01.05.2016	to 31.05.2016

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	69.519.352,91	9,93%	6.729	10,17%
2	60.648.004,93	8,66%	4.449	6,72%
3	59.506.024,27	8,50%	6.371	9,63%
4	43.971.823,68	6,28%	3.538	5,35%
5	41.040.697,76	5,86%	4.632	7,00%
6	35.834.965,43	5,12%	2.425	3,66%
7	35.811.888,65	5,12%	2.413	3,65%
8	33.970.483,38	4,85%	4.123	6,23%
9	31.696.743,45	4,53%	2.895	4,37%
10	31.661.281,56	4,52%	3.642	5,50%
11	31.257.659,10	4,47%	2.198	3,32%
12	28.923.176,45	4,13%	2.625	3,97%
13	28.915.593,49	4,13%	2.468	3,73%
14	24.262.018,56	3,47%	2.440	3,69%
15	20.530.574,08	2,93%	2.308	3,49%
	577.550.287,70	82,51%	53.256	80,47%

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Citroen, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Peugeot, Renault, Volvo, VW

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

21. Priority of Payments + Transaction Costs



Reporting Date	08.06.2016	
Payment Date	13.06.2016	
Period No	32	
Monthly Period	Jun 2016	
Interest Period	from 12.05.2016	to 13.06.2016 = 32 days
Collection Period	from 01.05.2016	to 31.05.2016

Priority of Payments

Available Distribution Amount		39.056.827,82 €
Senior Expenses	-	16.243,52 €
Interest Notes Class A	-	892.080,00 €
Interest Notes Class B	-	174.349,00 €
Replenishment	-	28.987.133,03 €
Payments to Purchase Shortfall Account	-	5,09 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	- €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	26.768,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	1.960.249,18 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 16.243,52 €		
Interest accrued for the Period	- 1.066.429,00 €	- 892.080,00 €	- 174.349,00 €
Cumulative Interest accrued	- 32.126.598,00 €	- 26.874.414,00 €	- 5.252.184,00 €
Interest Payments	- 1.066.429,00 €	- 892.080,00 €	- 174.349,00 €
Cumulative Interest Payments	- 32.126.598,00 €	- 26.874.414,00 €	- 5.252.184,00 €
Interest accrued on Subordinated Loan for the I	- 26.768,00 €		
Cumulative Interest accrued on Subordinated L	- 806.386,00 €		
Interest Payments on Subordinated Loan	- 26.768,00 €		
Cumulative Interest Payments on Subordinated	- 806.386,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Reporting Date	08.06.2016			
Payment Date	13.06.2016			
Period No	32			
Monthly Period	13.06.2016			
Interest Period	from	12.05.2016	to	13.06.2016 = 32 days
Collection Period	from	01.05.2016	to	31.05.2016

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	699.999.999,22 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	699.999.999,59 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	699.999.994,91 €
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:	11,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	11,00%

SC Germany Vehicles 2013-1 Monthly Investor Report

23. Issuer Information



Reporting Date		08.06.2016				
Payment Date		13.06.2016				
Period No		32				
Monthly Period		Jun 2016				
Interest Period	from	12.05.2016	to	13.06.2016	=	32 days
Collection Period	from	01.05.2016	to	31.05.2016		

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

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fax +49 (0) 69 643 50 8925

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

Capital Markets
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SPV-Administrator:

SFM Structured Finance Management (Deutschland) GmbH

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fax +49 (0) 69 643 50 8925

SC Germany Vehicles 2013-1 Monthly Investor Report

24. Santander Consumer Bank



Reporting Date	08.06.2016				
Payment Date	13.06.2016				
Period No	32				
Monthly Period	Jun 2016				
Interest Period	from	12.05.2016	to	13.06.2016	= 32 days
Collection Period	from	01.05.2016	to	31.05.2016	

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Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

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

Ratings as of 31.05.2016, data source: Bloomberg