

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	07.06.2017				
Payment Date	12.06.2017				
Period No	44				
Monthly Period	Jun 2017				
Interest Period from	12.05.2017	to	12.06.2017	=	31 days
Collection Period from	01.05.2017	to	31.05.2017		

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1. Portfolio Information



Reporting Date	07.06.2017	
Payment Date	12.06.2017	
Period No	44	
Monthly Period	Jun 2017	
Interest Period from	12.05.2017	to 12.06.2017 = 31 days
Collection Period from	01.05.2017	to 31.05.2017

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	52.261	514.497.546,86 €	537.574.583,27 €
Scheduled Principal Payments		16.902.690,26 €	
Prepayment Principal		7.689.947,46 €	
Others		395.079,82 €	
Total Principal Collections		24.987.717,54 €	22.819.018,76 €
Total Interest Collections		2.541.106,64 €	2.476.324,81 €
Defaults		340.533,24 €	258.017,65 €
Replenishment		- €	- €
End of Period	50.184	489.169.296,08 €	514.497.546,86 €
Purchase Shortfall Account		6,92 €	24,14 €
Total Assets (End of Period)		489.169.303,00 €	514.497.571,00 €
Current Prepayment Rate (annualised)		16,5%	

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2. Reserve Accounts



Reporting Date	07.06.2017	
Payment Date	12.06.2017	
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Monthly Period	Jun 2017	
Interest Period from	12.05.2017	to 12.06.2017 = 31 days
Collection Period from	01.05.2017	to 31.05.2017

Note Balance

Beginning of Period	514.497.571,00 €
End of Period	489.169.303,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,36%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,43%	7.000.000,00 €	
Required Reserve Fund	1,43%	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	514.497.571,00 €
End of Period	489.169.303,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,83%			
1- 30 days past due period before previous period		4.508.787,83 €	333.963,13 €	429
1- 30 days past due previous period		4.089.400,20 €	276.423,33 €	376
1- 30 days past due current period	0,82%	4.243.423,29 €	519.011,55 €	400
3-MRA* 31- 60 days past due	0,31%			
31- 60 days past due period before previous period		1.755.257,02 €	193.990,62 €	178
31- 60 days past due previous period		1.565.067,93 €	189.653,03 €	153
31- 60 days past due current period	0,29%	1.484.982,62 €	152.973,75 €	146
3-MRA* 61-90 days past due	0,17%			
61- 90 days past due period before previous period		935.488,81 €	116.283,12 €	85
61- 90 days past due previous period		741.453,42 €	137.245,47 €	64
61- 90 days past due current period	0,17%	873.394,73 €	139.088,86 €	87
3-MRA* 91-120 days past due	0,09%			
91- 120 days past due period before previous period		517.272,70 €	58.980,31 €	43
91- 120 days past due previous period		439.979,98 €	71.770,45 €	45
91- 120 days past due current period	0,08%	394.320,48 €	97.075,91 €	35
3-MRA* 121-150 days past due	0,06%			
121- 150 days past due period before previous period		408.883,28 €	95.890,64 €	30
121- 150 days past due previous period		320.084,63 €	36.473,22 €	25
121- 150 days past due current period	0,05%	272.668,00 €	62.769,43 €	29
3-MRA* 151-180 days past due	0,10%			
151- 180 days past due period before previous period		465.371,69 €	99.951,05 €	41
151- 180 days past due previous period		584.761,68 €	126.049,22 €	56
151- 180 days past due current period	0,09%	454.723,21 €	111.668,35 €	41

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	514.497.571,00 €
End of Period	489.169.303,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	340.533,24 €	
Current Period Recoveries	63.674,64 €	
Current Period Net Default	276.858,60 €	
New Number of Defaulted Contracts		45

Cumulative Default

Cumulative Gross Default	14.870.975,78 €	
Cumulative Recoveries	2.685.138,70 €	
Cumulative Net Default	12.185.837,08 €	
Total Number of Defaulted Contracts		1.561

3-MRA* /
current ratio

Ratio

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

Annualised Loss Ratio period before previous period	0,56%
Annualised Loss Ratio previous period	0,47%
Annualised Loss Ratio current period	0,68%

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)*		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	514.497.571,00 €	444.497.571,00 €	70.000.000,00 €
Available Distribution Amount	34.592.522,96 €		
Replenishment	0,00 €		
Amortisation	25.328.268,00 €		
Redemption per Class	25.328.268,00 €	25.328.268,00 €	0,00 €
Redemption per Note		4.020,36 €	0,00 €
Class Principal Outstanding Balance End of Period	489.169.303,00 €	419.169.303,00 €	70.000.000,00 €
Current Tranching		85,7%	14,3%
Current Pool Factor		0,67	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	31		
Principal Outstanding per Note Beginning of Period		70.555,17 €	100.000,00 €
> Principal Repayment per Note		4.020,36 €	0,00 €
Principal Outstanding per Note End of Period		66.534,81 €	100.000,00 €
> Interest accrued for the period		609.714,00 €	168.896,00 €
Interest Payment		609.714,00 €	168.896,00 €
Interest Payment per Note		96,78 €	241,28 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	18,91%	4,60%
Current CE (excl. Excess Spread)	15,74%	1,43%

* Last rating action as of 23.10.2013

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7. Original Principal Balance



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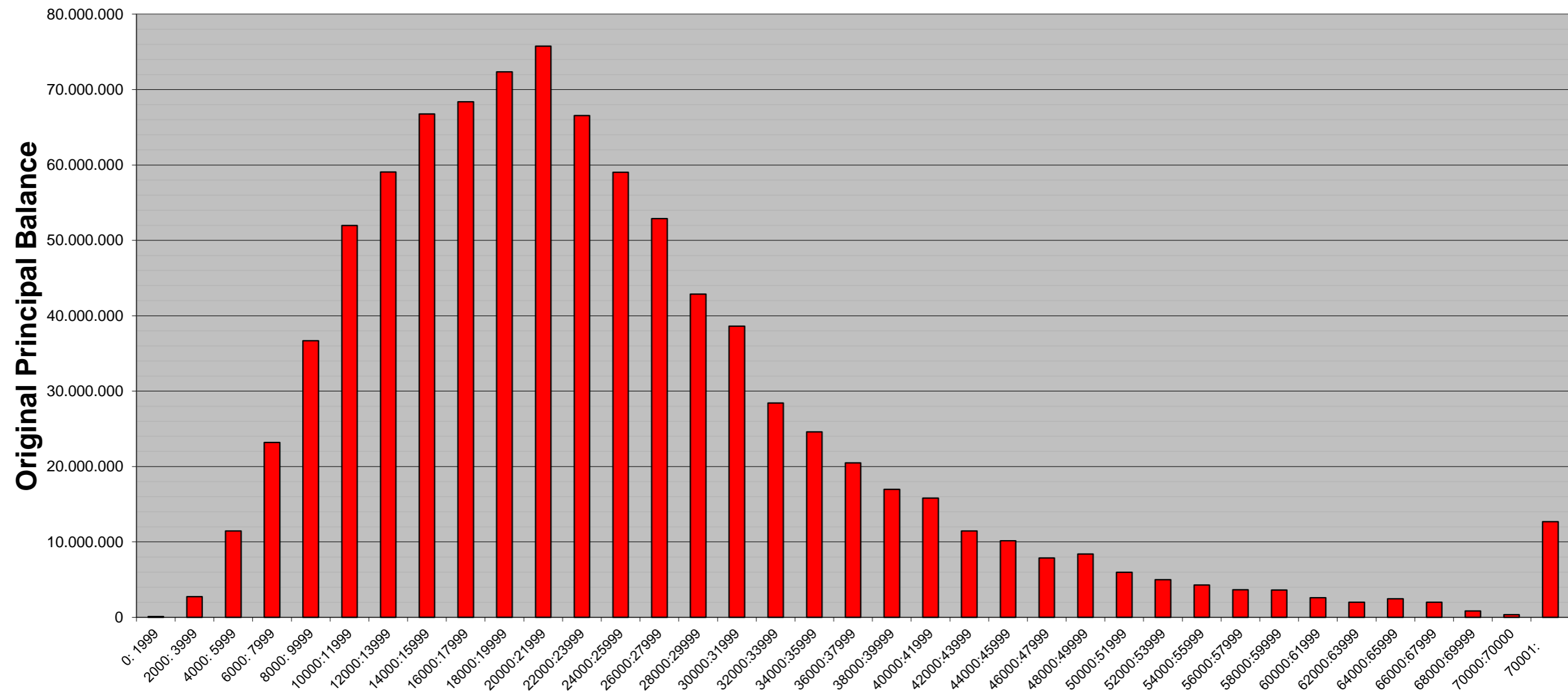
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	99.342,24	0,01%	59	0,12%
2000: 3999	2.731.025,15	0,30%	848	1,69%
4000: 5999	11.466.873,92	1,25%	2.263	4,51%
6000: 7999	23.207.013,49	2,53%	3.297	6,57%
8000: 9999	36.693.891,97	4,00%	4.067	8,10%
10000:11999	51.970.571,54	5,66%	4.752	9,47%
12000:13999	59.068.945,33	6,43%	4.546	9,06%
14000:15999	66.757.445,67	7,27%	4.452	8,87%
16000:17999	68.384.483,67	7,45%	4.026	8,02%
18000:19999	72.354.010,71	7,88%	3.808	7,59%
20000:21999	75.757.938,22	8,25%	3.619	7,21%
22000:23999	66.570.318,23	7,25%	2.898	5,77%
24000:25999	59.035.458,93	6,43%	2.365	4,71%
26000:27999	52.876.014,73	5,76%	1.962	3,91%
28000:29999	42.861.438,11	4,67%	1.481	2,95%
30000:31999	38.615.154,73	4,21%	1.248	2,49%
32000:33999	28.411.523,66	3,09%	862	1,72%
34000:35999	24.604.626,04	2,68%	704	1,40%
36000:37999	20.469.439,54	2,23%	554	1,10%
38000:39999	16.986.585,61	1,85%	436	0,87%
40000:41999	15.818.484,62	1,72%	387	0,77%
42000:43999	11.468.894,91	1,25%	267	0,53%
44000:45999	10.157.250,81	1,11%	226	0,45%
46000:47999	7.881.760,58	0,86%	168	0,33%
48000:49999	8.381.209,68	0,91%	171	0,34%
50000:51999	5.984.787,74	0,65%	118	0,24%
52000:53999	4.981.263,75	0,54%	94	0,19%
54000:55999	4.283.766,18	0,47%	78	0,16%
56000:57999	3.649.620,17	0,40%	64	0,13%
58000:59999	3.603.034,57	0,39%	61	0,12%
60000:61999	2.609.129,82	0,28%	43	0,09%
62000:63999	2.019.107,95	0,22%	32	0,06%
64000:65999	2.468.312,84	0,27%	38	0,08%
66000:67999	2.007.267,91	0,22%	30	0,06%
68000:69999	827.674,05	0,09%	12	0,02%
70000:70000	350.000,00	0,04%	5	0,01%
70001:	12.681.868,79	1,38%	143	0,28%
Total	918.095.535,86	100,00%	50.184	100,00%

Statistics	in EUR
Average Amount	18.294,59

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7.1 Original PB (Graph)

Reporting Date	07.06.2017				
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8. Current Principal Balance



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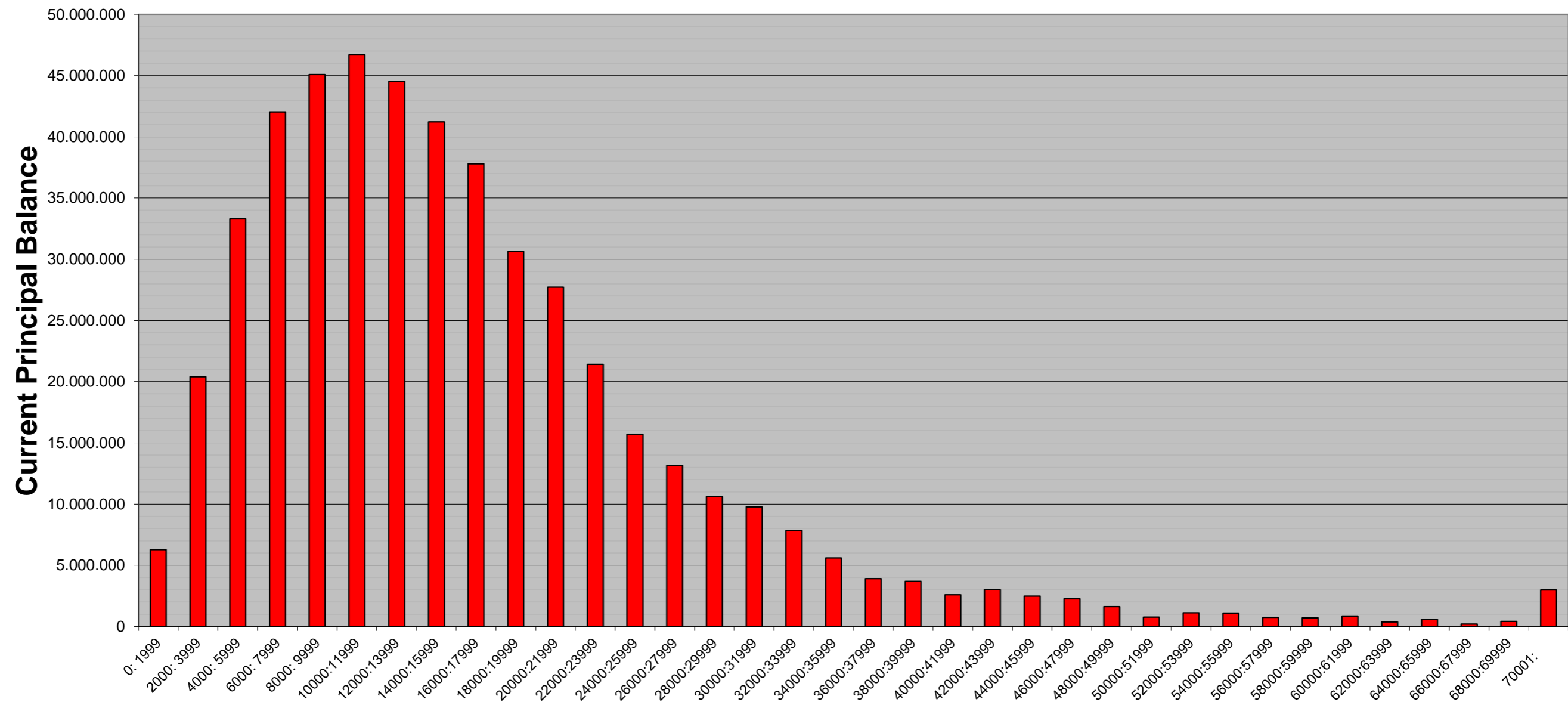
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.272.125,66	1,28%	6.289	12,53%
2000: 3999	20.413.631,19	4,17%	6.804	13,56%
4000: 5999	33.297.702,00	6,81%	6.676	13,30%
6000: 7999	42.045.587,76	8,60%	6.018	11,99%
8000: 9999	45.089.323,95	9,22%	5.018	10,00%
10000:11999	46.700.842,16	9,55%	4.263	8,49%
12000:13999	44.530.800,43	9,10%	3.434	6,84%
14000:15999	41.217.874,05	8,43%	2.758	5,50%
16000:17999	37.791.396,15	7,73%	2.230	4,44%
18000:19999	30.643.392,62	6,26%	1.618	3,22%
20000:21999	27.718.879,51	5,67%	1.322	2,63%
22000:23999	21.418.609,56	4,38%	933	1,86%
24000:25999	15.711.344,86	3,21%	629	1,25%
26000:27999	13.154.541,60	2,69%	489	0,97%
28000:29999	10.597.521,81	2,17%	366	0,73%
30000:31999	9.763.020,81	2,00%	315	0,63%
32000:33999	7.842.539,56	1,60%	238	0,47%
34000:35999	5.599.301,17	1,14%	160	0,32%
36000:37999	3.904.283,84	0,80%	106	0,21%
38000:39999	3.698.236,90	0,76%	95	0,19%
40000:41999	2.584.620,54	0,53%	63	0,13%
42000:43999	3.003.077,98	0,61%	70	0,14%
44000:45999	2.473.687,95	0,51%	55	0,11%
46000:47999	2.252.807,85	0,46%	48	0,10%
48000:49999	1.614.400,74	0,33%	33	0,07%
50000:51999	762.478,33	0,16%	15	0,03%
52000:53999	1.114.296,01	0,23%	21	0,04%
54000:55999	1.099.563,66	0,22%	20	0,04%
56000:57999	736.509,40	0,15%	13	0,03%
58000:59999	704.040,13	0,14%	12	0,02%
60000:61999	856.049,90	0,18%	14	0,03%
62000:63999	378.640,88	0,08%	6	0,01%
64000:65999	585.539,41	0,12%	9	0,02%
66000:67999	201.728,80	0,04%	3	0,01%
68000:69999	411.506,72	0,08%	6	0,01%
70001:	2.979.392,19	0,61%	35	0,07%
Total	489.169.296,08	100,00%	50.184	100,00%

Statistics	in EUR
Average Amount	9.747,52

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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	130.068,08	0,0266%	1
2	120.682,64	0,0247%	1
3	112.377,64	0,0230%	1
4	109.084,37	0,0223%	1
5	107.784,40	0,0220%	1
6	105.633,66	0,0216%	1
7	97.628,87	0,0200%	1
8	95.207,16	0,0195%	1
9	94.145,36	0,0192%	2
10	93.596,81	0,0191%	1
11	92.689,51	0,0189%	2
12	91.079,37	0,0186%	1
13	88.679,09	0,0181%	6
14	86.966,14	0,0178%	1
15	86.774,84	0,0177%	1
16	85.013,56	0,0174%	2
17	82.842,07	0,0169%	1
18	82.503,72	0,0169%	1
19	80.895,55	0,0165%	1
20	80.634,56	0,0165%	4
21	80.576,92	0,0165%	1
22	80.226,01	0,0164%	2
23	80.134,17	0,0164%	1
24	78.236,19	0,0160%	1
25	77.226,93	0,0158%	1
	2.320.687,62	0,4744%	37

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10. Geographical Distribution



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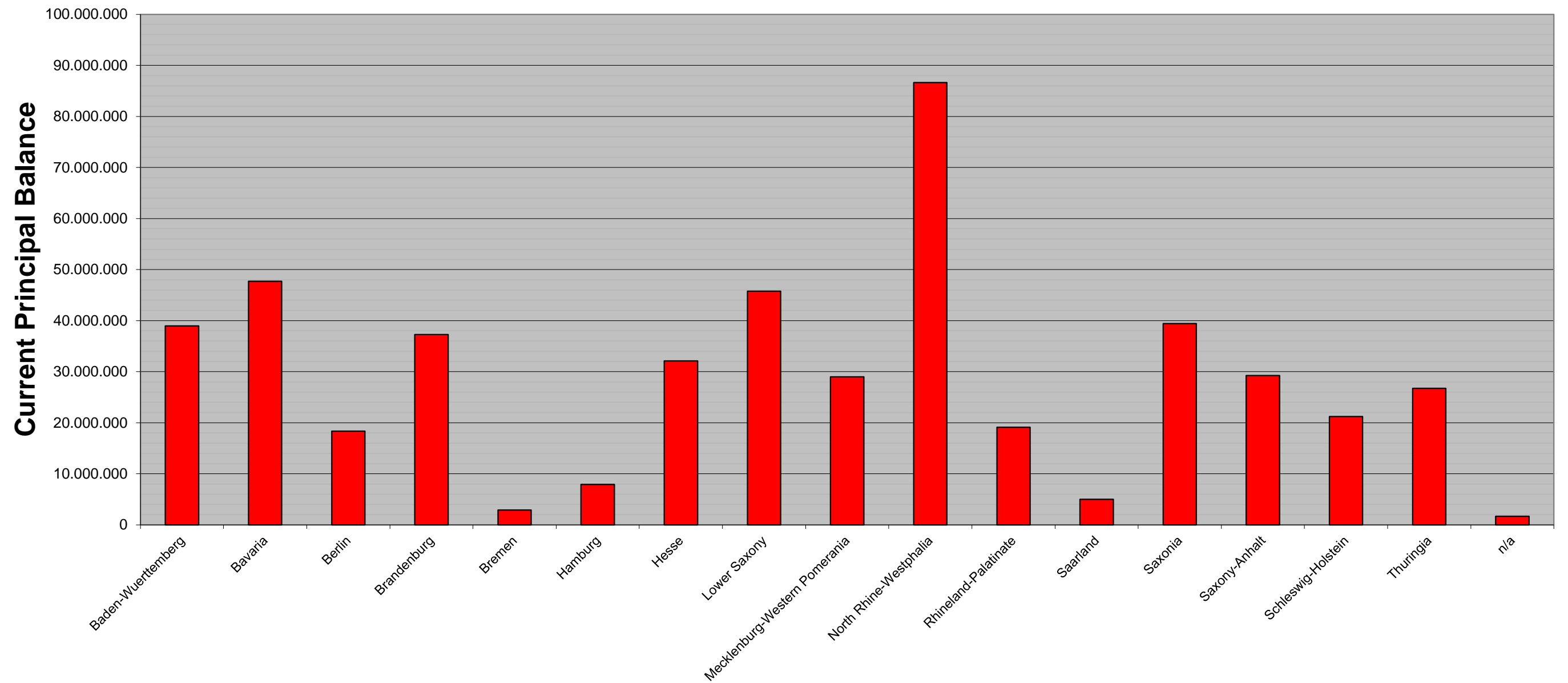
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	38.974.447,44	7,97%	3.780	7,53%
Bavaria	47.693.886,30	9,75%	4.661	9,29%
Berlin	18.365.614,65	3,75%	1.939	3,86%
Brandenburg	37.283.891,13	7,62%	3.964	7,90%
Bremen	2.929.922,25	0,60%	292	0,58%
Hamburg	7.913.917,78	1,62%	813	1,62%
Hesse	32.098.359,27	6,56%	3.168	6,31%
Lower Saxony	45.787.278,36	9,36%	4.646	9,26%
Mecklenburg-Western	28.995.100,13	5,93%	2.911	5,80%
North Rhine-Westphali	86.652.291,36	17,71%	8.936	17,81%
Rhineland-Palatinate	19.134.415,59	3,91%	1.942	3,87%
Saarland	5.012.643,06	1,02%	515	1,03%
Saxonia	39.419.362,01	8,06%	4.319	8,61%
Saxony-Anhalt	29.269.550,42	5,98%	3.145	6,27%
Schleswig-Holstein	21.228.747,86	4,34%	2.240	4,46%
Thuringia	26.723.609,26	5,46%	2.750	5,48%
n/a	1.686.259,21	0,34%	163	0,32%
Total	489.169.296,08	100,00%	50.184	100,00%

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10.1 Geographical Distribution (Graph)



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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	224.909.187,26	45,98%	20.811	41,47%
Used Vehicle	264.260.108,82	54,02%	29.373	58,53%
Total	489.169.296,08	100,00%	50.184	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	470.101.449,96	96,10%	47.469	94,59%
Leisure	11.223.818,33	2,29%	852	1,70%
Motorbike	7.844.027,79	1,60%	1.863	3,71%
Total	489.169.296,08	100,00%	50.184	100,00%

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

12. Insurances



Reporting Date			07.06.2017			
Payment Date			12.06.2017			
Period No			44			
Monthly Period			Jun 2017			
Interest Period	from	12.05.2017	to	12.06.2017	=	31 days
Collection Period	from	01.05.2017	to	31.05.2017		

<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	298.074.321,32	60,93%	28.883	57,55%
Yes	191.094.974,76	39,07%	21.301	42,45%
Total	489.169.296,08	100,00%	50.184	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	376.157.757,55	76,90%	39.445	78,60%
Yes	113.011.538,53	23,10%	10.739	21,40%
Total	489.169.296,08	100,00%	50.184	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	451.298.536,66	92,26%	46.274	92,21%
Yes	37.870.759,42	7,74%	3.910	7,79%
Total	489.169.296,08	100,00%	50.184	100,00%

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

13. Type of Contract



Reporting Date	07.06.2017	
Payment Date	12.06.2017	
Period No	44	
Monthly Period	Jun 2017	
Interest Period	from 12.05.2017	to 12.06.2017 = 31 days
Collection Period	from 01.05.2017	to 31.05.2017

<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	297.264.832,74	60,77%	37.465	74,66%
Yes	191.904.463,34	39,23%	12.719	25,34%
- of which balloon rates	122.867.450,07	25,12%		
- of which regular installments	69.037.013,27	14,11%		
Total	489.169.296,08	100,00%	50.184	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	2.354.218,53	1,92%	286	2,25%
26:38	16.491.471,68	13,42%	1.653	13,00%
39:51	44.555.130,70	36,26%	4.439	34,90%
52:64	59.110.203,50	48,11%	6.323	49,71%
65:72	199.649,25	0,16%	9	0,07%
73:	130.060,50	0,11%	5	0,04%
Total	122.867.450,07	100,00%	12.719	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	40.529.847,79	32,99%	4.294	33,76%
13:25	35.899.150,38	29,22%	3.685	28,97%
26:38	31.331.950,52	25,50%	3.193	25,10%
39:51	15.091.160,88	12,28%	1.546	12,16%
65:72	15.340,50	0,01%	1	0,01%
Total	122.867.450,07	100,00%	12.719	100,00%

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

14. Payment Methods



Reporting Date			07.06.2017			
Payment Date			12.06.2017			
Period No			44			
Monthly Period			Jun 2017			
Interest Period	from	12.05.2017	to	12.06.2017	=	31 days
Collection Period	from	01.05.2017	to	31.05.2017		

<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	474.846.000,63	97,07%	48.653	96,95%
Other	14.323.295,45	2,93%	1.531	3,05%
Total	489.169.296,08	100,00%	50.184	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	257.149.876,15	52,57%	26.443	52,69%
1st of month	232.019.419,93	47,43%	23.741	47,31%
Total	489.169.296,08	100,00%	50.184	100,00%

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

15. Downpayment



Reporting Date		07.06.2017				
Payment Date		12.06.2017				
Period No		44				
Monthly Period		Jun 2017				
Interest Period	from	12.05.2017	to	12.06.2017	=	31 days
Collection Period	from	01.05.2017	to	31.05.2017		

<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	153.349.147,39	31,35%	15.297	30,48%	0,00%
0: 999	4.998.208,66	1,02%	947	1,89%	5,75%
1000: 1999	19.968.988,66	4,08%	3.441	6,86%	11,19%
2000: 2999	34.474.402,72	7,05%	5.125	10,21%	15,45%
3000: 3999	40.977.728,97	8,38%	5.011	9,99%	17,46%
4000: 4999	38.051.056,36	7,78%	3.957	7,88%	19,49%
5000: 5999	47.207.912,08	9,65%	4.517	9,00%	21,32%
6000: 6999	25.801.057,75	5,27%	2.297	4,58%	24,07%
7000: 7999	19.941.596,32	4,08%	1.711	3,41%	26,12%
8000: 8999	15.640.284,92	3,20%	1.393	2,78%	28,86%
9000: 9999	9.566.039,88	1,96%	723	1,44%	29,11%
10000:10999	26.159.020,59	5,35%	2.062	4,11%	31,38%
11000:11999	6.563.218,11	1,34%	511	1,02%	33,54%
12000:12999	6.415.635,52	1,31%	508	1,01%	35,32%
13000:13999	4.399.721,81	0,90%	333	0,66%	37,08%
14000:14999	3.480.973,17	0,71%	291	0,58%	40,65%
15000:15000	7.190.369,32	1,47%	510	1,02%	38,28%
15001:	24.983.933,85	5,11%	1.550	3,09%	44,18%
Total	489.169.296,08	100,00%	50.184	100,00%	18,68%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.042,90 €	5.815,61 €
Average Purchase Price	21.639,70 €	23.270,65 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,68%	24,99%

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

16. Customer Yield



Reporting Date	07.06.2017	
Payment Date	12.06.2017	
Period No	44	
Monthly Period	Jun 2017	
Interest Period	from 12.05.2017	to 12.06.2017 = 31 days
Collection Period	from 01.05.2017	to 31.05.2017

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	1.927.078,65	0,39%	129	0,26%
2: 2	7.052.970,39	1,44%	626	1,25%
3: 3	157.493.472,96	32,20%	11.799	23,51%
4: 4	177.193.849,92	36,22%	17.203	34,28%
5: 5	93.855.353,60	19,19%	12.358	24,63%
6: 6	36.242.966,14	7,41%	5.228	10,42%
7: 7	10.317.159,74	2,11%	1.794	3,57%
8: 8	3.147.243,23	0,64%	631	1,26%
9: 9	1.700.419,24	0,35%	379	0,76%
10:10	209.583,65	0,04%	30	0,06%
11:11	29.198,56	0,01%	7	0,01%
Total	489.169.296,08	100,00%	50.184	100,00%

Statistics	in %
WA Interest	4,93%

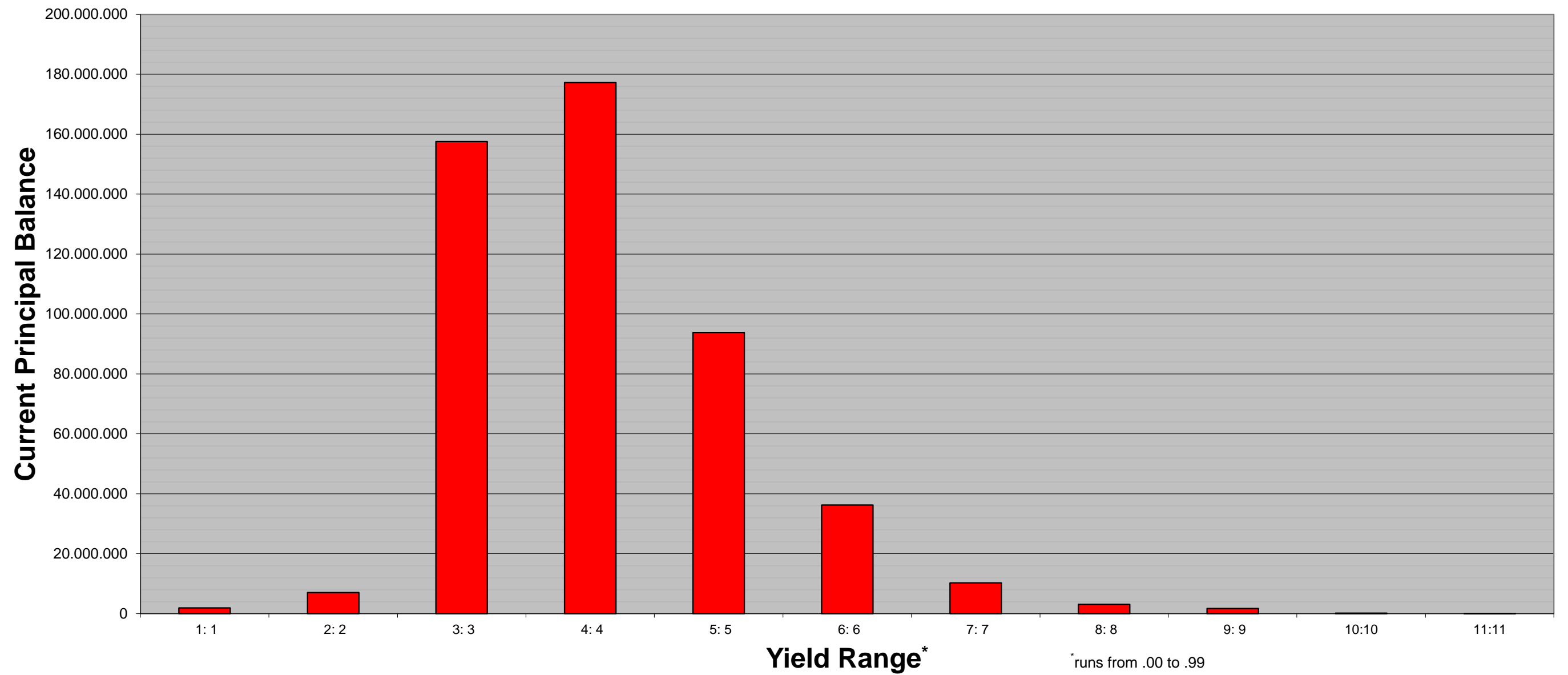
* runs from .00 to .99

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

16.1 Customer Yield (Graph)



Reporting Date			07.06.2017			
Payment Date			12.06.2017			
Period No			44			
Monthly Period			Jun 2017			
Interest Period	from	12.05.2017	to	12.06.2017	=	31 days
Collection Period	from	01.05.2017	to	31.05.2017		



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17. Seasoning



Reporting Date	07.06.2017	
Payment Date	12.06.2017	
Period No	44	
Monthly Period	Jun 2017	
Interest Period	from 12.05.2017	to 12.06.2017 = 31 days
Collection Period	from 01.05.2017	to 31.05.2017

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
9:11	8.868.225,36	1,81%	625	1,25%
12:14	37.688.062,68	7,70%	2.695	5,37%
15:17	47.768.745,09	9,77%	3.602	7,18%
18:20	55.656.802,35	11,38%	4.408	8,78%
21:23	53.860.565,20	11,01%	4.616	9,20%
24:26	49.597.755,60	10,14%	4.433	8,83%
27:29	31.108.988,99	6,36%	2.832	5,64%
30:32	18.246.135,48	3,73%	1.845	3,68%
33:35	19.928.720,66	4,07%	2.183	4,35%
36:38	19.524.228,30	3,99%	2.092	4,17%
39:41	16.598.253,59	3,39%	1.836	3,66%
42:44	20.102.448,00	4,11%	2.326	4,63%
45:47	24.257.651,27	4,96%	3.178	6,33%
48:50	22.550.910,57	4,61%	2.760	5,50%
51:53	14.219.575,45	2,91%	1.892	3,77%
54:56	13.099.366,71	2,68%	1.996	3,98%
57:59	10.667.379,82	2,18%	1.877	3,74%
60:62	7.137.146,75	1,46%	1.326	2,64%
63:65	4.803.060,95	0,98%	769	1,53%
66:68	4.225.891,99	0,86%	798	1,59%
69:71	3.174.415,17	0,65%	713	1,42%
72:74	2.289.057,15	0,47%	490	0,98%
75:77	1.562.461,57	0,32%	304	0,61%
78:80	1.202.977,28	0,25%	285	0,57%
81:	1.030.470,10	0,21%	303	0,60%
Total	489.169.296,08	100,00%	50.184	100,00%

Statistics

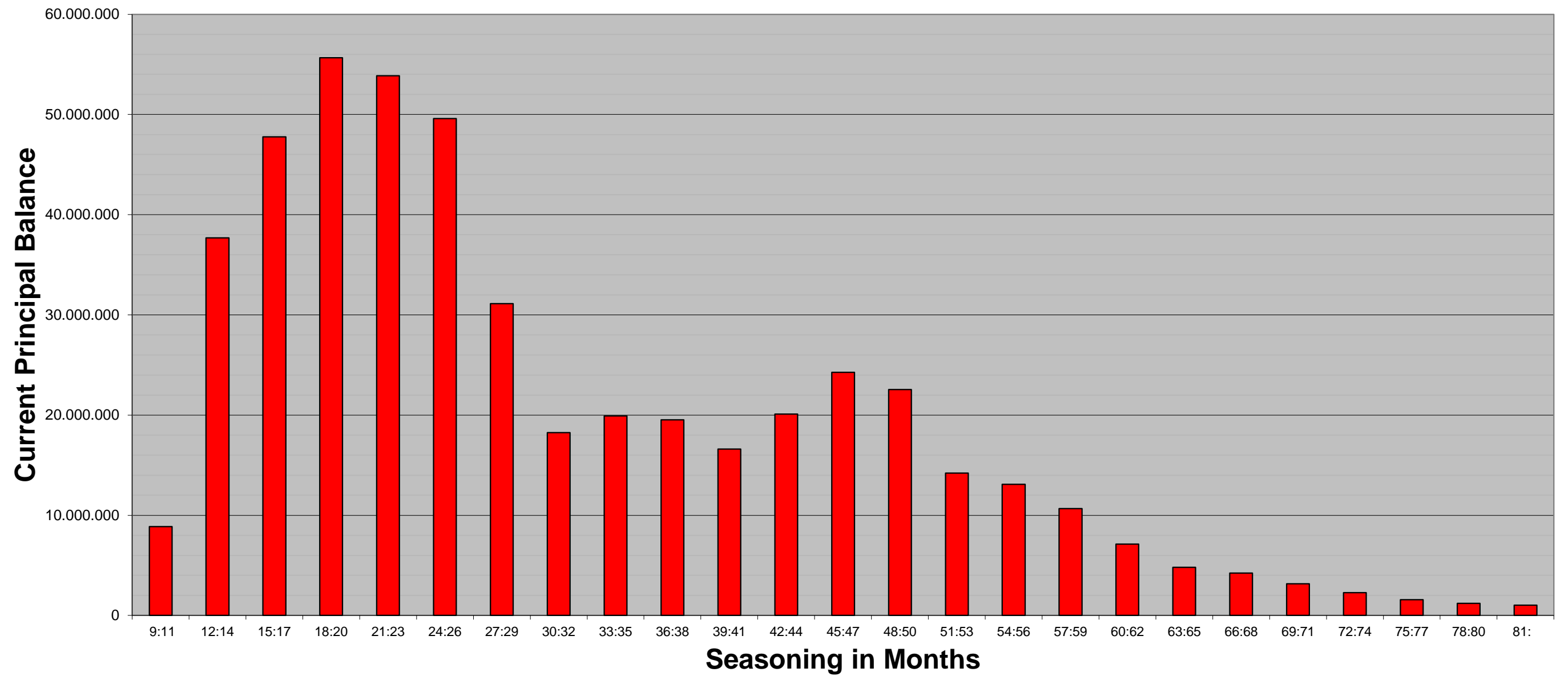
WA Seasoning	31,08
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date			07.06.2017			
Payment Date			12.06.2017			
Period No			44			
Monthly Period			Jun 2017			
Interest Period	from	12.05.2017	to	12.06.2017	=	31 days
Collection Period	from	01.05.2017	to	31.05.2017		



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18. Remaining Term



Reporting Date			07.06.2017			
Payment Date			12.06.2017			
Period No			44			
Monthly Period			Jun 2017			
Interest Period	from	12.05.2017	to	12.06.2017	=	31 days
Collection Period	from	01.05.2017	to	31.05.2017		

<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	29.651.571,09	6,06%	7.646	15,24%
7:13	48.639.393,93	9,94%	7.897	15,74%
14:20	53.211.490,69	10,88%	6.969	13,89%
21:27	68.360.229,13	13,97%	7.132	14,21%
28:34	68.810.010,74	14,07%	5.786	11,53%
35:41	66.499.089,33	13,59%	5.062	10,09%
42:48	57.725.338,65	11,80%	3.918	7,81%
49:55	28.194.542,19	5,76%	2.006	4,00%
56:62	22.038.315,16	4,51%	1.374	2,74%
63:69	14.341.762,17	2,93%	830	1,65%
70:76	18.159.378,02	3,71%	928	1,85%
77:83	11.163.392,53	2,28%	524	1,04%
84:	2.374.782,45	0,49%	112	0,22%
Total	489.169.296,08	100,00%	50.184	100,00%

Statistics

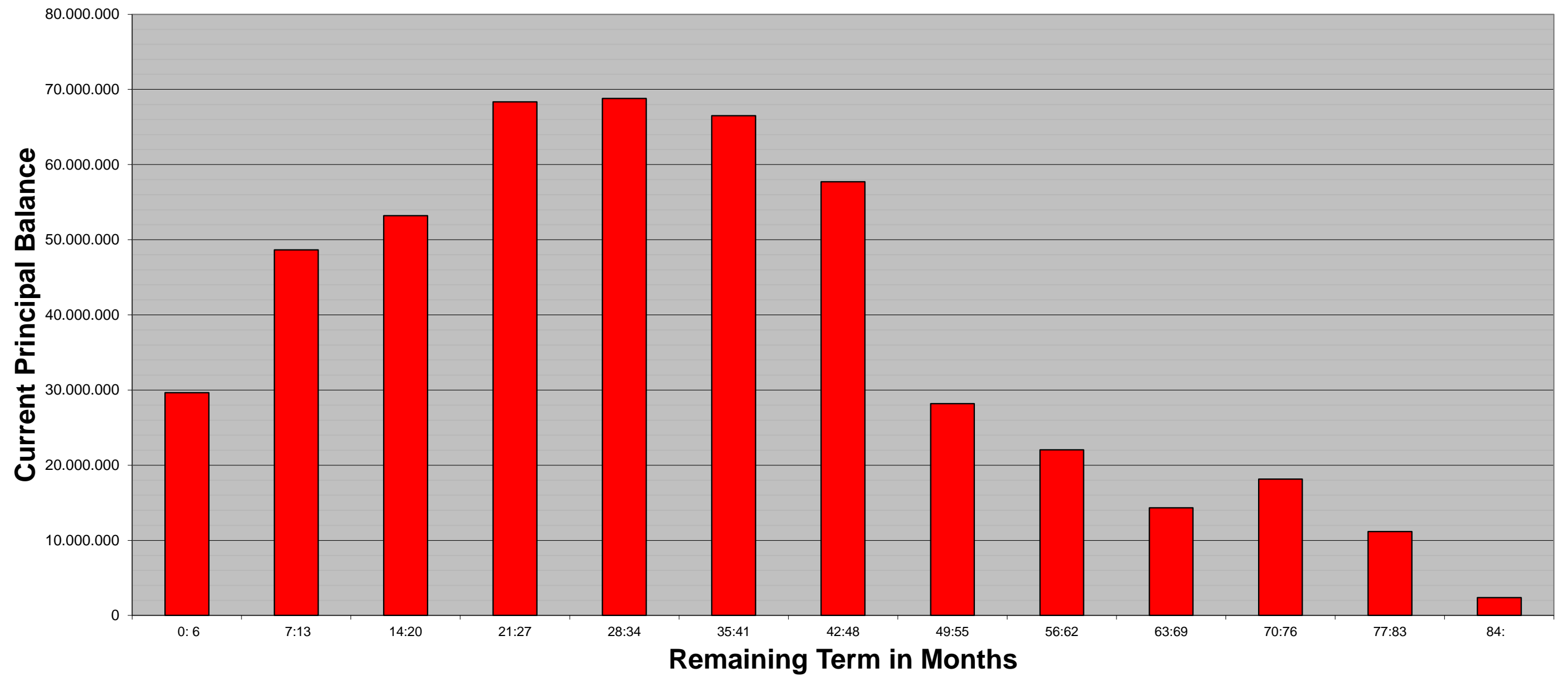
WA Remaining Term	33,74
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date			07.06.2017		
Payment Date			12.06.2017		
Period No			44		
Monthly Period			Jun 2017		
Interest Period	from	12.05.2017	to	12.06.2017	= 31 days
Collection Period	from	01.05.2017	to	31.05.2017	



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

19. Original Term



Reporting Date	07.06.2017	
Payment Date	12.06.2017	
Period No	44	
Monthly Period	Jun 2017	
Interest Period	from 12.05.2017	to 12.06.2017 = 31 days
Collection Period	from 01.05.2017	to 31.05.2017

<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	43.059,98	0,01%	23	0,05%
13:25	5.808.810,83	1,19%	1.594	3,18%
26:38	42.386.468,64	8,66%	6.134	12,22%
39:51	105.392.042,37	21,55%	10.730	21,38%
52:64	162.189.203,00	33,16%	15.465	30,82%
65:77	51.174.135,63	10,46%	6.244	12,44%
78:	122.175.575,63	24,98%	9.994	19,91%
Total	489.169.296,08	100,00%	50.184	100,00%

Statistics

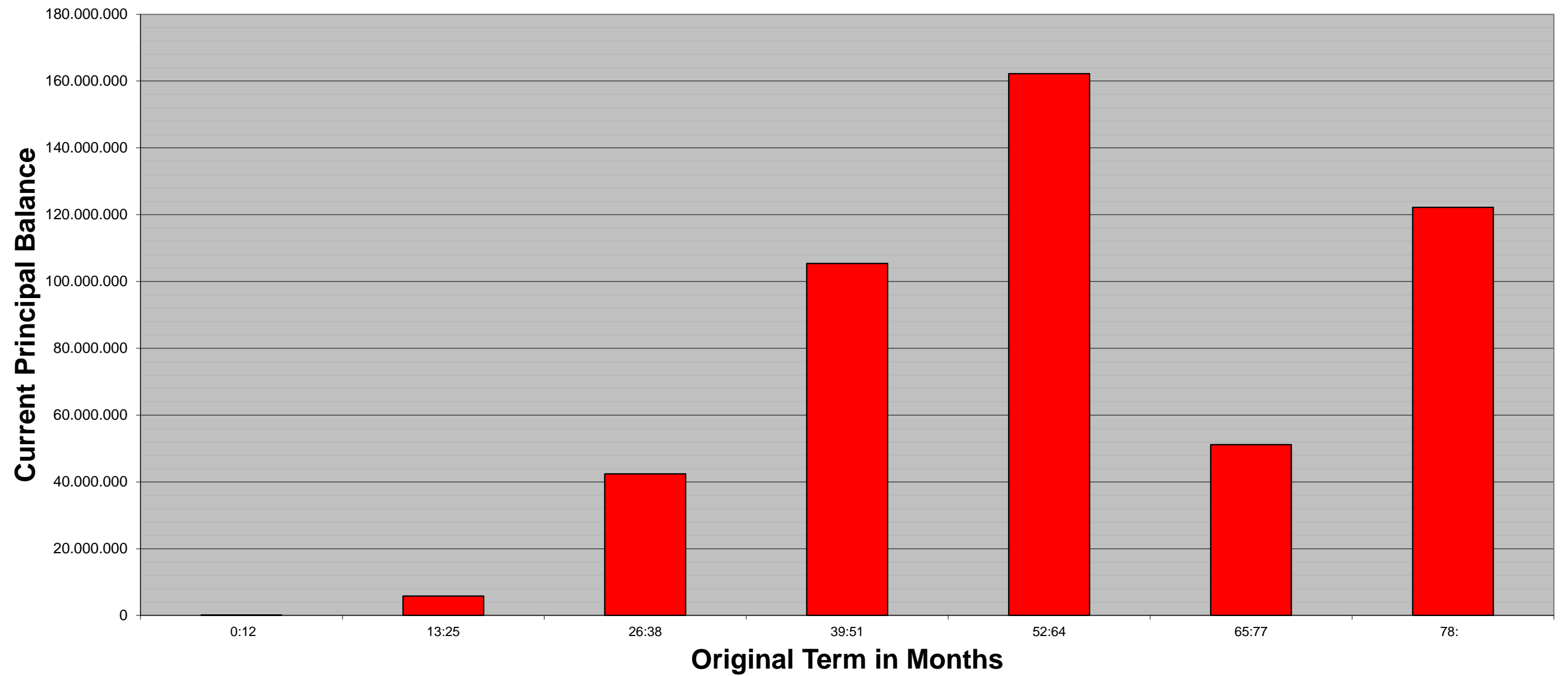
WA Original Term	64,82
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date			07.06.2017			
Payment Date			12.06.2017			
Period No			44			
Monthly Period			Jun 2017			
Interest Period	from	12.05.2017	to	12.06.2017	=	31 days
Collection Period	from	01.05.2017	to	31.05.2017		



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

20. Manufacturer Brands



Reporting Date	07.06.2017	
Payment Date	12.06.2017	
Period No	44	
Monthly Period	Jun 2017	
Interest Period	from 12.05.2017	to 12.06.2017 = 31 days
Collection Period	from 01.05.2017	to 31.05.2017

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	49.589.432,84	10,14%	5.134	10,23%
2	44.308.623,18	9,06%	3.607	7,19%
3	41.625.177,31	8,51%	4.828	9,62%
4	31.440.554,35	6,43%	2.717	5,41%
5	27.584.503,06	5,64%	3.368	6,71%
6	26.496.387,09	5,42%	1.876	3,74%
7	23.394.728,62	4,78%	3.039	6,06%
8	23.037.492,10	4,71%	2.310	4,60%
9	22.536.426,74	4,61%	2.801	5,58%
10	21.622.194,56	4,42%	1.650	3,29%
11	20.943.459,64	4,28%	1.847	3,68%
12	20.585.371,55	4,21%	1.537	3,06%
13	18.644.229,98	3,81%	1.893	3,77%
14	17.810.979,94	3,64%	1.895	3,78%
15	13.726.498,35	2,81%	1.719	3,43%
	403.346.059,31	82,46%	40.221	80,15%

TOP 15 manufacturer brands in alphabetical order:
Audi, BMW, Citroen, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Peugeot, Renault, Volvo, VW

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

21. Priority of Payments + Transaction Costs



Reporting Date			07.06.2017			
Payment Date			12.06.2017			
Period No			44			
Monthly Period			Jun 2017			
Interest Period	from	12.05.2017	to	12.06.2017	=	31 days
Collection Period	from	01.05.2017	to	31.05.2017		

Priority of Payments

Available Distribution Amount		34.592.522,96 €
Senior Expenses	-	16.145,04 €
Interest Notes Class A	-	609.714,00 €
Interest Notes Class B	-	168.896,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	6,92 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	25.328.268,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	25.931,50 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	1.443.561,50 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 16.145,04 €		
Interest accrued for the Period	- 778.610,00 €	- 609.714,00 €	- 168.896,00 €
Cumulative Interest accrued	- 43.237.096,00 €	- 36.001.728,00 €	- 7.235.368,00 €
Interest Payments	- 778.610,00 €	- 609.714,00 €	- 168.896,00 €
Cumulative Interest Payments	- 43.237.096,00 €	- 36.001.728,00 €	- 7.235.368,00 €
Interest accrued on Subordinated Loan for the	- 25.931,50 €		
Cumulative Interest accrued on Subordinated L	- 1.110.872,00 €		
Interest Payments on Subordinated Loan	- 25.931,50 €		
Cumulative Interest Payments on Subordinatec	- 1.110.872,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Reporting Date	07.06.2017				
Payment Date	12.06.2017				
Period No	44				
Monthly Period	12.06.2017				
Interest Period	from	12.05.2017	to	12.06.2017	= 31 days
Collection Period	from	01.05.2017	to	31.05.2017	

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:	514.497.546,86 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	489.169.296,08 €
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:	14,97%
Net Economic Interest Ratio as of the end of the Monthly Period:	15,74%

**SC Germany Vehicles 2013-1
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23. Issuer Information



Reporting Date		07.06.2017			
Payment Date		12.06.2017			
Period No		44			
Monthly Period		Jun 2017			
Interest Period	from	12.05.2017	to	12.06.2017	= 31 days
Collection Period	from	01.05.2017	to	31.05.2017	

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

The Managing Directors
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60322 Frankfurt am Main
Germany
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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
Santander-Platz 1
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SPV-Administrator:

Intertrust (Deutschland) GmbH

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SC Germany Vehicles 2013-1 Monthly Investor Report

24. Santander Consumer Bank



Contact Details

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Reporting Date	07.06.2017				
Payment Date	12.06.2017				
Period No	44				
Monthly Period	Jun 2017				
Interest Period	from	12.05.2017	to	12.06.2017	= 31 days
Collection Period	from	01.05.2017	to	31.05.2017	

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 31.05.2017, data source: Bloomberg