

SC Germany Vehicles 2013-1 Monthly Investor Report



 Santander

SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	07.06.2019	
Payment Date	12.06.2019	
Period No	68	
Monthly Period	Jun 2019	
Interest Period from	13.05.2019	to 12.06.2019 = 30 days
Collection Period from	01.05.2019	to 31.05.2019

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1. Portfolio Information



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Interest Period from	13.05.2019	to	12.06.2019	=	30 days
Collection Period from	01.05.2019	to	31.05.2019		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	18.233	133.272.293,91 €	142.474.720,73 €
Scheduled Principal Payments		6.318.634,93 €	
Prepayment Principal		2.404.599,94 €	
Others		35.527,49 €	
Total Principal Collections		8.758.762,36 €	9.097.489,38 €
Total Interest Collections		612.326,43 €	638.877,55 €
Defaults		183.235,21 €	104.937,44 €
Replenishment		- €	- €
End of Period	17.172	124.330.296,34 €	133.272.293,91 €
Purchase Shortfall Account		21,66 €	55,09 €
Total Assets (End of Period)		124.330.318,00 €	133.272.349,00 €
Current Prepayment Rate (annualised)		19,6%	

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2. Reserve Accounts



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Note Balance

Beginning of Period	133.272.349,00 €
End of Period	124.330.318,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	5,25%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	5,63%	7.000.000,00 €	
Required Reserve Fund	5,63%	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



Note Balance

Beginning of Period	133.272.349,00 €
End of Period	124.330.318,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,79%			
1- 30 days past due period before previous period		777.106,03 €	82.592,66 €	115
1- 30 days past due previous period		1.268.392,66 €	365.477,72 €	142
1- 30 days past due current period	0,84%	1.112.897,60 €	307.072,67 €	127
3-MRA* 31- 60 days past due	0,70%			
31- 60 days past due period before previous period		971.574,87 €	105.663,81 €	129
31- 60 days past due previous period		800.310,04 €	52.945,99 €	105
31- 60 days past due current period	0,78%	1.033.759,27 €	199.900,23 €	119
3-MRA* 61-90 days past due	0,30%			
61- 90 days past due period before previous period		458.666,65 €	85.527,08 €	48
61- 90 days past due previous period		473.178,70 €	73.153,88 €	49
61- 90 days past due current period	0,21%	277.591,61 €	28.804,75 €	40
3-MRA* 91-120 days past due	0,18%			
91- 120 days past due period before previous period		226.379,49 €	30.473,27 €	25
91- 120 days past due previous period		224.163,18 €	62.558,92 €	27
91- 120 days past due current period	0,20%	261.875,00 €	57.944,27 €	29
3-MRA* 121-150 days past due	0,11%			
121- 150 days past due period before previous period		149.267,04 €	90.875,37 €	14
121- 150 days past due previous period		119.235,22 €	15.981,67 €	12
121- 150 days past due current period	0,12%	166.423,56 €	50.741,89 €	18
3-MRA* 151-180 days past due	0,10%			
151- 180 days past due period before previous period		143.723,00 €	47.045,94 €	22
151- 180 days past due previous period		174.663,68 €	89.607,29 €	22
151- 180 days past due current period	0,05%	69.145,98 €	26.402,36 €	17

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	133.272.349,00 €
End of Period	124.330.318,00 €

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	183.235,21 €	
Current Period Recoveries	47.460,51 €	
Current Period Net Default	135.774,70 €	
New Number of Defaulted Contracts		18
Cumulative Default		
Cumulative Gross Default	20.990.743,92 €	
Cumulative Recoveries	4.043.733,04 €	
Cumulative Net Default	16.947.010,88 €	
Total Number of Defaulted Contracts		2.294
	3-MRA* /	Ratio
	current ratio	
3-MRA* Annualised Net Default Ratio (New Default)		
	0,86%	
Annualised Loss Ratio period before previous period	0,87%	
Annualised Loss Ratio previous period	0,41%	
Annualised Loss Ratio current period	1,31%	1,31%
Principal Deficiency		
Principal Deficiency period before previous period	- €	Trigger Event y/n
Principal Deficiency previous period	- €	no
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	- €	

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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 (high) (sf) / AA-(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	133.272.349,00 €	63.272.349,00 €	70.000.000,00 €
Available Distribution Amount	16.418.604,39 €		
Replenishment	0,00 €		
Amortisation	8.942.031,00 €		
Redemption per Class	8.942.031,00 €	8.942.031,00 €	0,00 €
Redemption per Note		1.419,37 €	0,00 €
Class Principal Outstanding Balance End of Period	124.330.318,00 €	54.330.318,00 €	70.000.000,00 €
Current Tranching		43,7%	56,3%
Current Pool Factor		0,09	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed		1,593%	2,802%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		10.043,23 €	100.000,00 €
> Principal Repayment per Note		1.419,37 €	0,00 €
Principal Outstanding per Note End of Period		8.623,86 €	100.000,00 €
> Interest accrued for the period		83.979,00 €	163.450,00 €
Interest Payment		83.979,00 €	163.450,00 €
Interest Payment per Note		13,33 €	233,50 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	64,40%	8,10%
Current CE (excl. Excess Spread)	61,93%	5,63%

* Last rating action as of 23.08.2018

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7. Original Principal Balance



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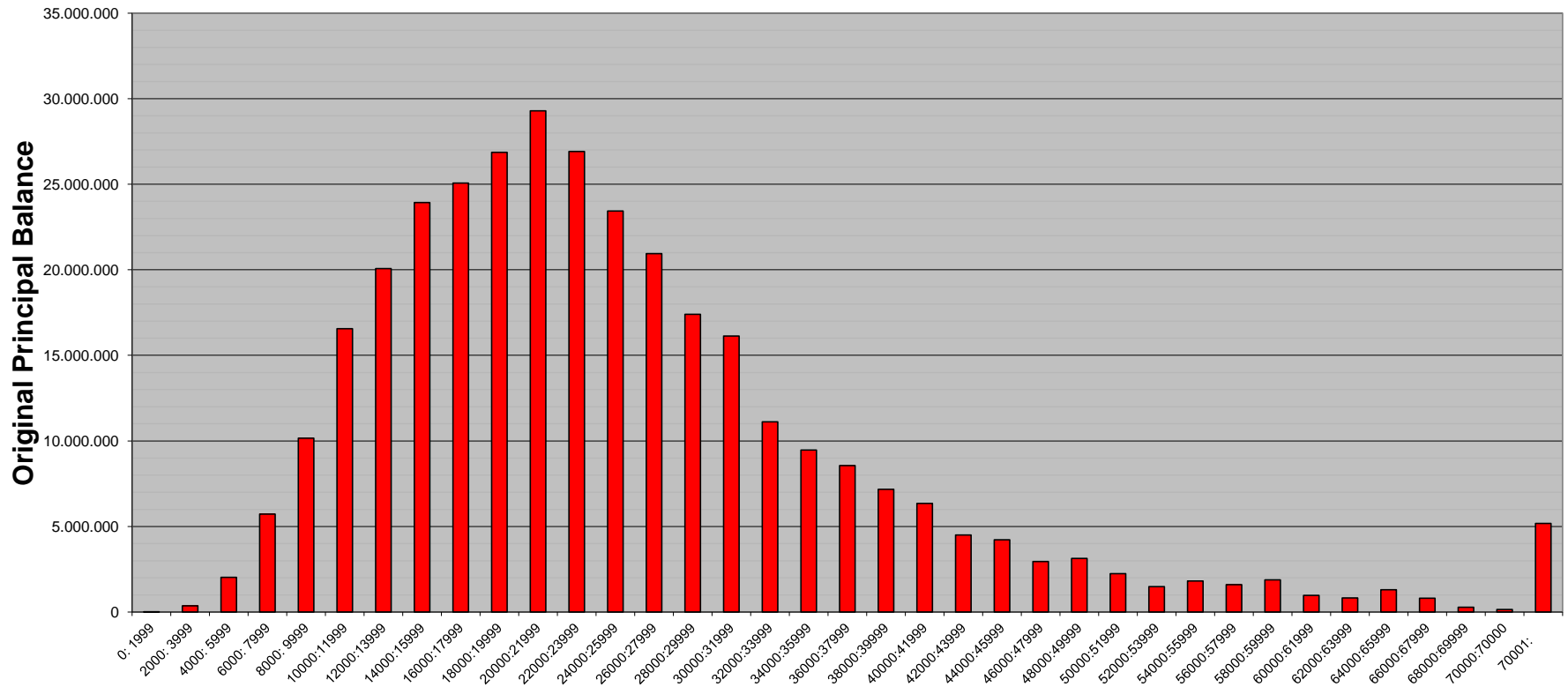
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	8.511,82	0,00%	5	0,03%
2000: 3999	358.519,75	0,11%	108	0,63%
4000: 5999	2.029.487,33	0,60%	393	2,29%
6000: 7999	5.725.316,55	1,68%	807	4,70%
8000: 9999	10.158.000,94	2,98%	1.121	6,53%
10000:11999	16.562.020,07	4,86%	1.507	8,78%
12000:13999	20.065.191,17	5,89%	1.544	8,99%
14000:15999	23.927.074,93	7,02%	1.594	9,28%
16000:17999	25.075.685,74	7,36%	1.477	8,60%
18000:19999	26.865.809,11	7,88%	1.414	8,23%
20000:21999	29.297.600,70	8,59%	1.397	8,14%
22000:23999	26.923.290,51	7,90%	1.171	6,82%
24000:25999	23.428.527,23	6,87%	938	5,46%
26000:27999	20.948.120,11	6,15%	778	4,53%
28000:29999	17.401.326,88	5,10%	601	3,50%
30000:31999	16.127.716,45	4,73%	521	3,03%
32000:33999	11.110.852,06	3,26%	337	1,96%
34000:35999	9.466.115,35	2,78%	271	1,58%
36000:37999	8.563.844,03	2,51%	232	1,35%
38000:39999	7.168.234,37	2,10%	184	1,07%
40000:41999	6.344.216,74	1,86%	155	0,90%
42000:43999	4.506.132,63	1,32%	105	0,61%
44000:45999	4.226.644,64	1,24%	94	0,55%
46000:47999	2.957.175,97	0,87%	63	0,37%
48000:49999	3.136.034,21	0,92%	64	0,37%
50000:51999	2.235.098,78	0,66%	44	0,26%
52000:53999	1.478.123,09	0,43%	28	0,16%
54000:55999	1.813.760,26	0,53%	33	0,19%
56000:57999	1.597.066,89	0,47%	28	0,16%
58000:59999	1.886.373,69	0,55%	32	0,19%
60000:61999	976.140,52	0,29%	16	0,09%
62000:63999	819.588,88	0,24%	13	0,08%
64000:65999	1.299.887,42	0,38%	20	0,12%
66000:67999	802.311,74	0,24%	12	0,07%
68000:69999	273.427,00	0,08%	4	0,02%
70000:70000	140.000,00	0,04%	2	0,01%
70001:	5.181.584,12	1,52%	59	0,34%
Total	340.884.811,68	100,00%	17.172	100,00%

Statistics	in EUR
Average Amount	19.851,20

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7.1 Original PB (Graph)

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8. Current Principal Balance



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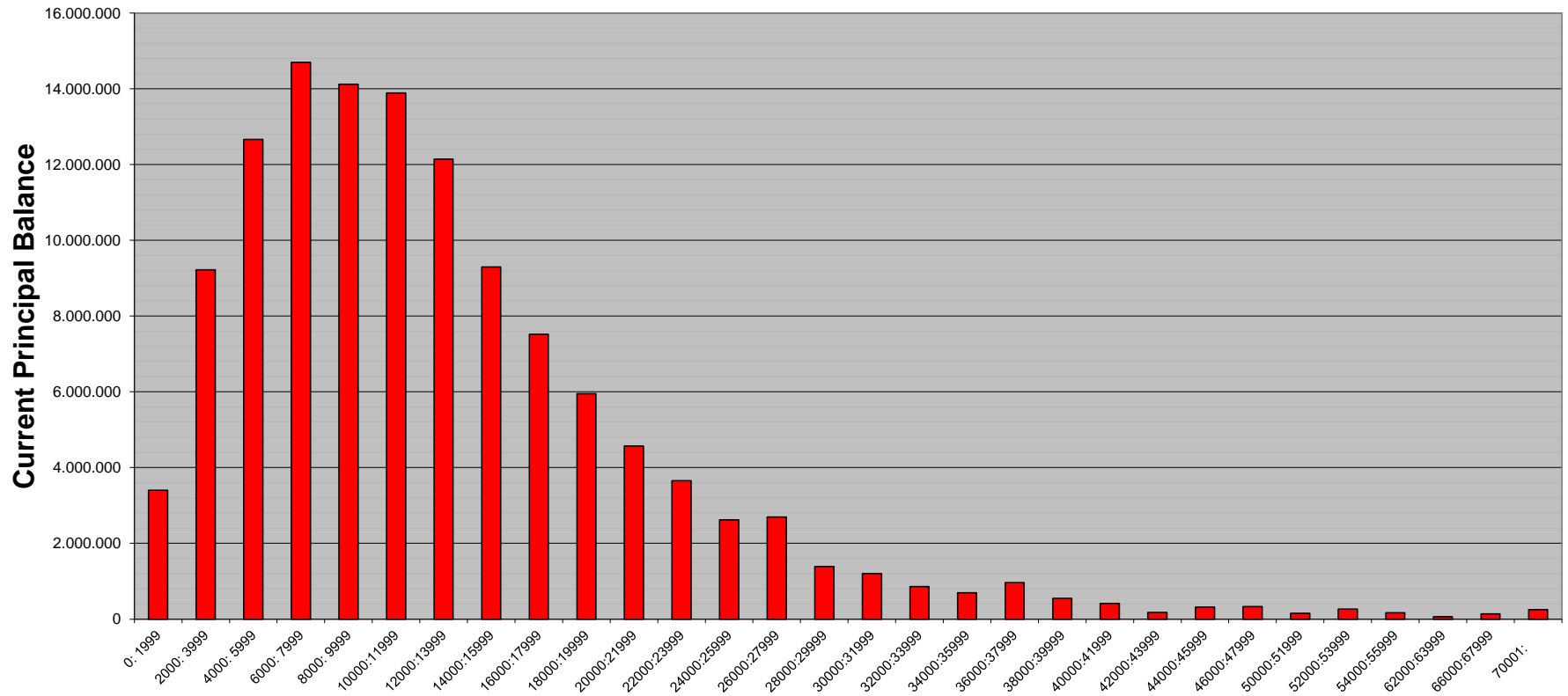
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.403.667,62	2,74%	3.442	20,04%
2000: 3999	9.222.025,68	7,42%	3.100	18,05%
4000: 5999	12.659.930,72	10,18%	2.555	14,88%
6000: 7999	14.699.362,53	11,82%	2.112	12,30%
8000: 9999	14.120.893,56	11,36%	1.576	9,18%
10000:11999	13.886.425,60	11,17%	1.267	7,38%
12000:13999	12.140.935,33	9,77%	938	5,46%
14000:15999	9.298.610,03	7,48%	623	3,63%
16000:17999	7.521.887,82	6,05%	445	2,59%
18000:19999	5.948.790,81	4,78%	314	1,83%
20000:21999	4.567.274,15	3,67%	218	1,27%
22000:23999	3.649.938,48	2,94%	159	0,93%
24000:25999	2.618.683,41	2,11%	105	0,61%
26000:27999	2.693.095,92	2,17%	100	0,58%
28000:29999	1.384.719,56	1,11%	48	0,28%
30000:31999	1.202.470,87	0,97%	39	0,23%
32000:33999	857.502,95	0,69%	26	0,15%
34000:35999	693.766,20	0,56%	20	0,12%
36000:37999	962.545,26	0,77%	26	0,15%
38000:39999	543.346,84	0,44%	14	0,08%
40000:41999	410.349,12	0,33%	10	0,06%
42000:43999	171.813,02	0,14%	4	0,02%
44000:45999	312.764,74	0,25%	7	0,04%
46000:47999	329.783,97	0,27%	7	0,04%
50000:51999	154.727,41	0,12%	3	0,02%
52000:53999	264.844,92	0,21%	5	0,03%
54000:55999	163.955,23	0,13%	3	0,02%
62000:63999	63.564,87	0,05%	1	0,01%
66000:67999	134.589,43	0,11%	2	0,01%
70001:	248.030,29	0,20%	3	0,02%
Total	124.330.296,34	100,00%	17.172	100,00%

Statistics	in EUR
Average Amount	7.240,29

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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	95.297,84	0,0766%	1
2	77.065,60	0,0620%	1
3	75.666,85	0,0609%	1
4	67.359,59	0,0542%	1
5	67.229,84	0,0541%	1
6	63.564,87	0,0511%	1
7	56.048,26	0,0451%	2
8	55.239,45	0,0444%	1
9	54.691,95	0,0440%	1
10	53.956,57	0,0434%	1
11	53.210,96	0,0428%	1
12	52.931,20	0,0426%	2
13	52.911,51	0,0426%	1
14	52.543,90	0,0423%	1
15	52.221,98	0,0420%	1
16	51.859,77	0,0417%	1
17	51.610,97	0,0415%	1
18	51.256,67	0,0412%	1
19	49.313,12	0,0397%	2
20	48.505,78	0,0390%	4
21	47.835,54	0,0385%	1
22	47.824,48	0,0385%	1
23	47.677,01	0,0383%	1
24	47.407,35	0,0381%	1
25	46.740,17	0,0376%	1
	1.419.971,23	1,1421%	31

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10. Geographical Distribution



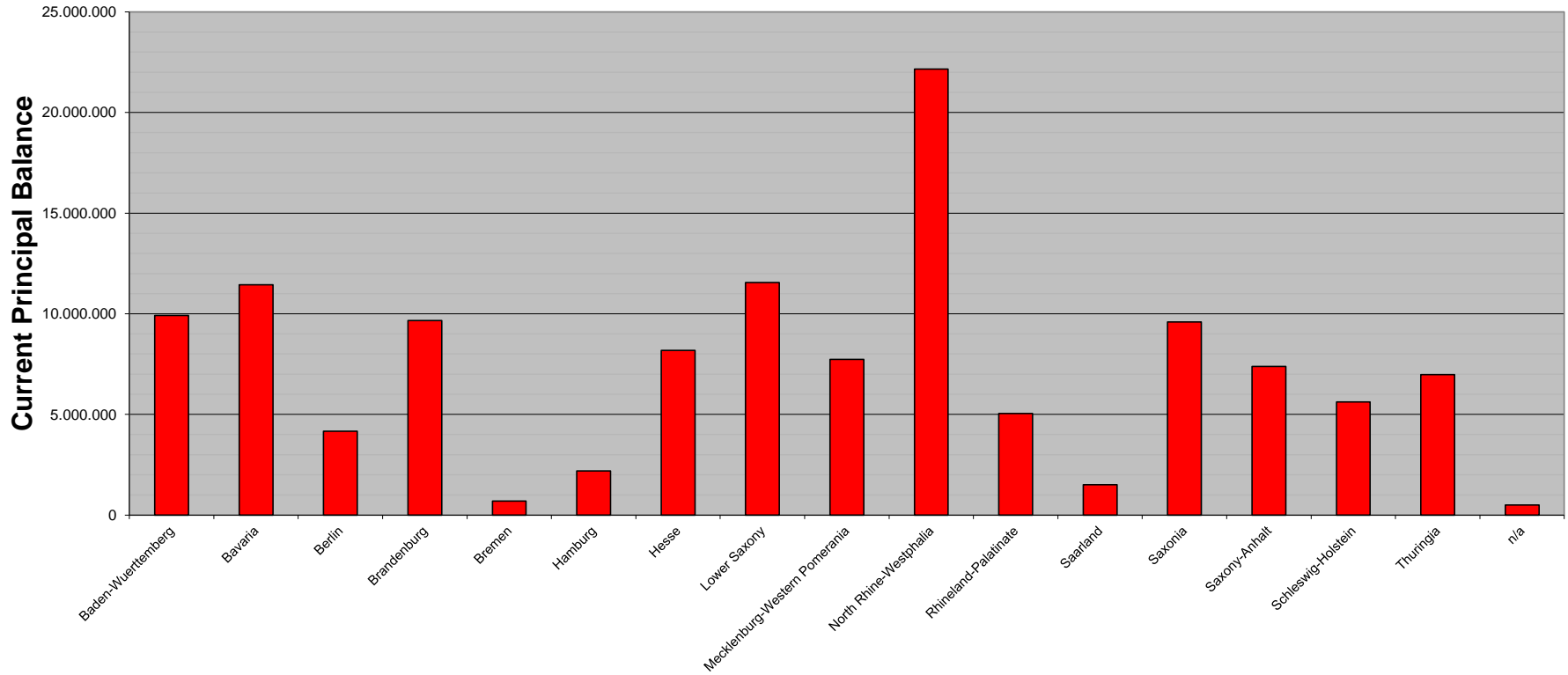
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	9.919.196,75	7,98%	1.246	7,26%
Bavaria	11.443.340,10	9,20%	1.466	8,54%
Berlin	4.159.332,75	3,35%	619	3,60%
Brandenburg	9.663.527,33	7,77%	1.426	8,30%
Bremen	691.905,51	0,56%	89	0,52%
Hamburg	2.196.886,69	1,77%	284	1,65%
Hesse	8.176.929,94	6,58%	1.039	6,05%
Lower Saxony	11.558.924,25	9,30%	1.594	9,28%
Mecklenburg-Western	7.732.192,03	6,22%	1.082	6,30%
North Rhine-Westphal	22.163.223,18	17,83%	3.175	18,49%
Rhineland-Palatinate	5.042.652,09	4,06%	660	3,84%
Saarland	1.509.504,86	1,21%	189	1,10%
Saxonia	9.594.390,50	7,72%	1.419	8,26%
Saxony-Anhalt	7.382.105,12	5,94%	1.095	6,38%
Schleswig-Holstein	5.617.825,33	4,52%	794	4,62%
Thuringia	6.975.071,44	5,61%	938	5,46%
n/a	503.288,47	0,40%	57	0,33%
Total	124.330.296,34	100,00%	17.172	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	60.331.504,47	48,53%	7.491	43,62%
Used Vehicle	63.998.791,87	51,47%	9.681	56,38%
Total	124.330.296,34	100,00%	17.172	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	119.246.166,19	95,91%	16.327	95,08%
Leisure	3.587.077,54	2,89%	389	2,27%
Motorbike	1.497.052,61	1,20%	456	2,66%
Total	124.330.296,34	100,00%	17.172	100,00%

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

12. Insurances



Reporting Date	07.06.2019	
Payment Date	12.06.2019	
Period No	68	
Monthly Period	Jun 2019	
Interest Period	from 13.05.2019	to 12.06.2019 = 30 days
Collection Period	from 01.05.2019	to 31.05.2019

<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	87.972.068,44	70,76%	12.531	72,97%
Yes	36.358.227,90	29,24%	4.641	27,03%
Total	124.330.296,34	100,00%	17.172	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	92.236.564,94	74,19%	12.949	75,41%
Yes	32.093.731,40	25,81%	4.223	24,59%
Total	124.330.296,34	100,00%	17.172	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	113.823.671,00	91,55%	15.666	91,23%
Yes	10.506.625,34	8,45%	1.506	8,77%
Total	124.330.296,34	100,00%	17.172	100,00%

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

13. Type of Contract



Reporting Date			07.06.2019			
Payment Date			12.06.2019			
Period No			68			
Monthly Period			Jun 2019			
Interest Period	from	13.05.2019	to	12.06.2019	=	30 days
Collection Period	from	01.05.2019	to	31.05.2019		

<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	76.470.407,60	61,51%	13.278	77,32%
Yes	47.859.888,74	38,49%	3.894	22,68%
- of which balloon rates	37.254.694,93	29,96%		
- of which regular installments	10.605.193,81	8,53%		
Total	124.330.296,34	100,00%	17.172	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>
26:38	522.845,44	1,40%	55	1,41%
39:51	13.787.936,32	37,01%	1.394	35,80%
52:64	22.675.725,65	60,87%	2.434	62,51%
65:72	138.835,83	0,37%	7	0,18%
73:	129.351,69	0,35%	4	0,10%
Total	37.254.694,93	100,00%	3.894	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	22.760.460,03	61,09%	2.374	60,97%
13:25	14.236.212,38	38,21%	1.494	38,37%
26:38	258.022,52	0,69%	26	0,67%
Total	37.254.694,93	100,00%	3.894	100,00%

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

14. Payment Methods



Reporting Date	07.06.2019	
Payment Date	12.06.2019	
Period No	68	
Monthly Period	Jun 2019	
Interest Period	from 13.05.2019	to 12.06.2019 = 30 days
Collection Period	from 01.05.2019	to 31.05.2019

<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	118.867.559,84	95,61%	16.432	95,69%
Other	5.462.736,50	4,39%	740	4,31%
Total	124.330.296,34	100,00%	17.172	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	66.685.143,88	53,64%	9.188	53,51%
1st of month	57.645.152,46	46,36%	7.984	46,49%
Total	124.330.296,34	100,00%	17.172	100,00%

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

15. Downpayment



Reporting Date	07.06.2019	
Payment Date	12.06.2019	
Period No	68	
Monthly Period	Jun 2019	
Interest Period	from 13.05.2019	to 12.06.2019 = 30 days
Collection Period	from 01.05.2019	to 31.05.2019

<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	41.471.113,57	33,36%	5.658	32,95%	0,00%
0: 999	1.178.386,46	0,95%	281	1,64%	4,73%
1000: 1999	4.647.544,73	3,74%	1.073	6,25%	10,14%
2000: 2999	8.244.361,45	6,63%	1.615	9,40%	14,10%
3000: 3999	9.894.027,67	7,96%	1.660	9,67%	16,79%
4000: 4999	9.309.222,07	7,49%	1.332	7,76%	18,58%
5000: 5999	11.879.470,69	9,55%	1.576	9,18%	20,32%
6000: 6999	6.944.919,51	5,59%	835	4,86%	22,83%
7000: 7999	5.367.644,57	4,32%	596	3,47%	24,83%
8000: 8999	4.069.101,34	3,27%	468	2,73%	27,31%
9000: 9999	2.580.116,57	2,08%	268	1,56%	28,29%
10000:10999	6.278.166,19	5,05%	670	3,90%	30,04%
11000:11999	1.549.928,61	1,25%	161	0,94%	30,87%
12000:12999	1.481.359,38	1,19%	152	0,89%	33,06%
13000:13999	1.186.038,79	0,95%	107	0,62%	33,44%
14000:14999	903.138,38	0,73%	93	0,54%	37,02%
15000:15000	1.715.185,50	1,38%	164	0,96%	36,72%
15001:	5.630.570,86	4,53%	463	2,70%	41,80%
Total	124.330.296,34	100,00%	17.172	100,00%	16,96%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	3.878,38 €	5.784,23 €
Average Purchase Price	22.861,38 €	24.695,79 €
Minimum Downpayment		100,00 €
Maximum Downpayment		118.000,00 €
Downpayment in %	16,96%	23,42%

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

16. Effective Interest Rate



Reporting Date	07.06.2019	
Payment Date	12.06.2019	
Period No	68	
Monthly Period	Jun 2019	
Interest Period	from 13.05.2019	to 12.06.2019 = 30 days
Collection Period	from 01.05.2019	to 31.05.2019

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	713.648,25	0,57%	75	0,44%
2: 2	1.648.105,45	1,33%	234	1,36%
3: 3	49.299.335,78	39,65%	5.467	31,84%
4: 4	45.065.606,37	36,25%	6.145	35,78%
5: 5	17.445.487,75	14,03%	3.154	18,37%
6: 6	7.191.947,23	5,78%	1.375	8,01%
7: 7	1.951.704,84	1,57%	458	2,67%
8: 8	642.410,14	0,52%	156	0,91%
9: 9	292.556,29	0,24%	92	0,54%
10:10	75.691,63	0,06%	14	0,08%
11:11	3.802,61	0,00%	2	0,01%
Total	124.330.296,34	100,00%	17.172	100,00%

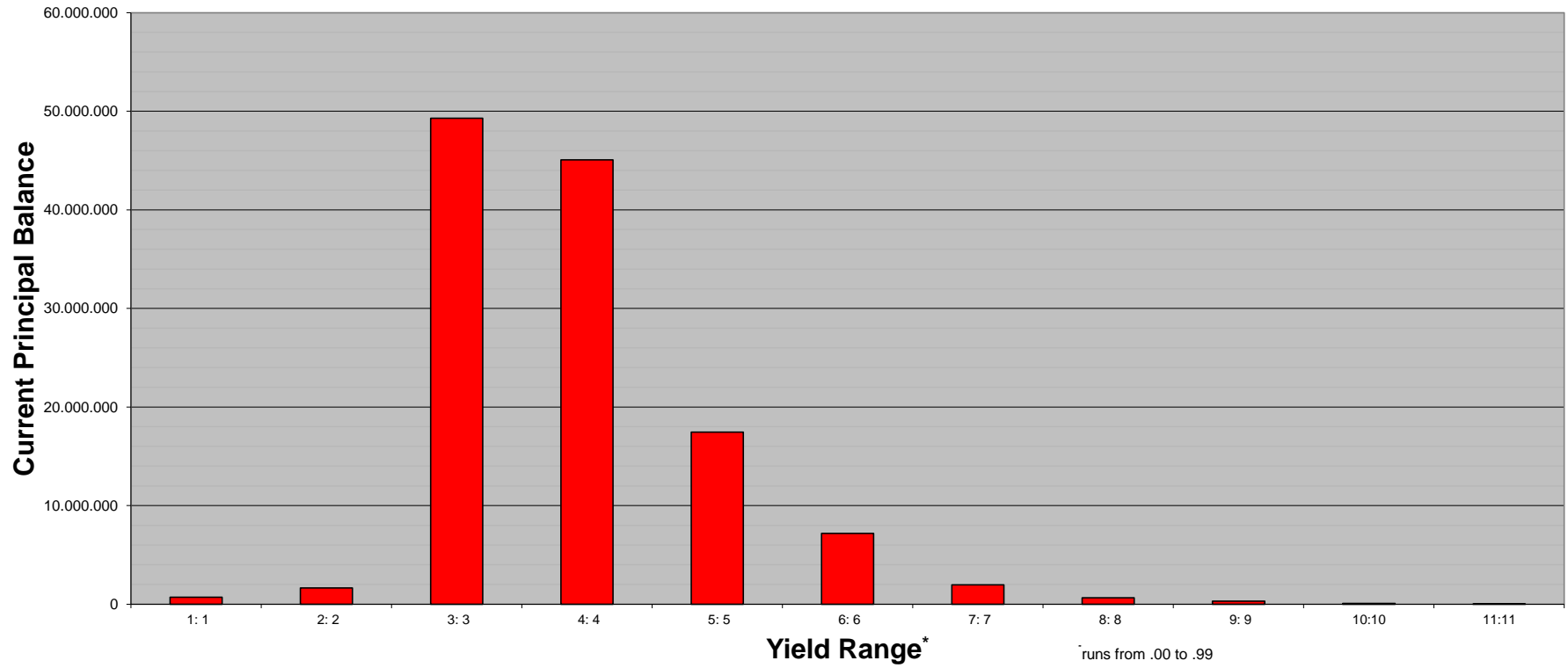
Statistics	in %
WA Interest	4,74%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date			07.06.2019			
Payment Date			12.06.2019			
Period No			68			
Monthly Period			Jun 2019			
Interest Period	from	13.05.2019	to	12.06.2019	=	30 days
Collection Period	from	01.05.2019	to	31.05.2019		



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

17. Seasoning



Reporting Date	07.06.2019	
Payment Date	12.06.2019	
Period No	68	
Monthly Period	Jun 2019	
Interest Period	from 13.05.2019	to 12.06.2019 = 30 days
Collection Period	from 01.05.2019	to 31.05.2019

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
33:35	3.855.242,42	3,10%	421	2,45%
36:38	15.491.485,00	12,46%	1.577	9,18%
39:41	17.305.462,18	13,92%	1.874	10,91%
42:44	19.942.735,13	16,04%	2.327	13,55%
45:47	17.828.623,30	14,34%	2.344	13,65%
48:50	13.395.119,80	10,77%	1.708	9,95%
51:53	7.550.492,83	6,07%	997	5,81%
54:56	4.235.040,69	3,41%	631	3,67%
57:59	4.536.826,81	3,65%	747	4,35%
60:62	3.400.694,84	2,74%	573	3,34%
63:65	2.050.454,24	1,65%	358	2,08%
66:68	2.403.077,96	1,93%	469	2,73%
69:71	2.511.775,30	2,02%	588	3,42%
72:74	3.105.912,07	2,50%	611	3,56%
75:77	1.747.186,29	1,41%	337	1,96%
78:80	1.290.025,46	1,04%	294	1,71%
81:	3.680.142,02	2,96%	1.316	7,66%
Total	124.330.296,34	100,00%	17.172	100,00%

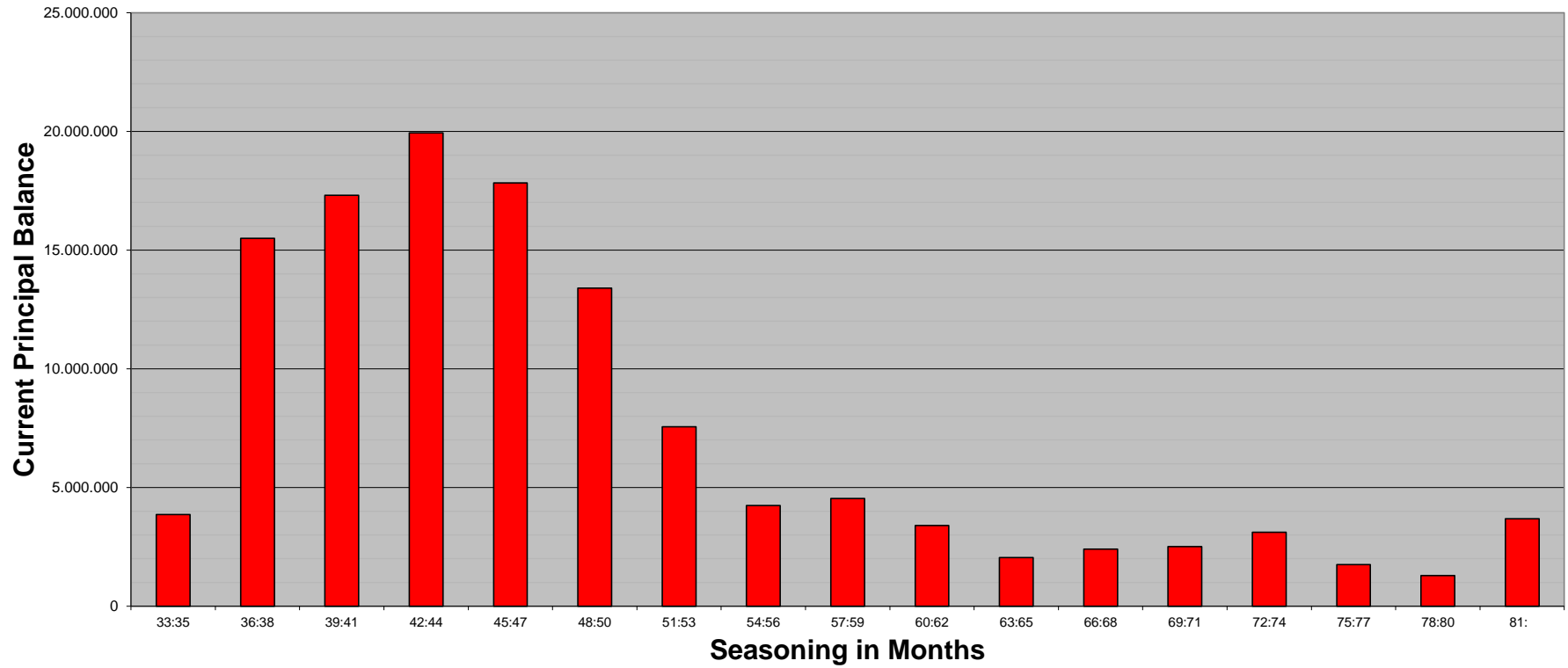
Statistics

WA Seasoning	48,87
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Monthly Investor Report**

17.1 Seasoning (Graph)

Reporting Date	07.06.2019	
Payment Date	12.06.2019	
Period No	68	
Monthly Period	Jun 2019	
Interest Period	from 13.05.2019	to 12.06.2019 = 30 days
Collection Period	from 01.05.2019	to 31.05.2019



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18. Remaining Term



Reporting Date			07.06.2019		
Payment Date			12.06.2019		
Period No			68		
Monthly Period			Jun 2019		
Interest Period	from	13.05.2019	to	12.06.2019	= 30 days
Collection Period	from	01.05.2019	to	31.05.2019	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	15.991.533,58	12,86%	4.227	24,62%
7:13	25.411.154,93	20,44%	4.093	23,84%
14:20	21.843.220,93	17,57%	2.874	16,74%
21:27	21.193.332,95	17,05%	2.506	14,59%
28:34	9.938.043,86	7,99%	1.124	6,55%
35:41	8.295.940,53	6,67%	786	4,58%
42:48	8.895.904,30	7,16%	716	4,17%
49:55	7.959.046,24	6,40%	547	3,19%
56:62	4.740.903,70	3,81%	295	1,72%
63:69	61.215,32	0,05%	4	0,02%
Total	124.330.296,34	100,00%	17.172	100,00%

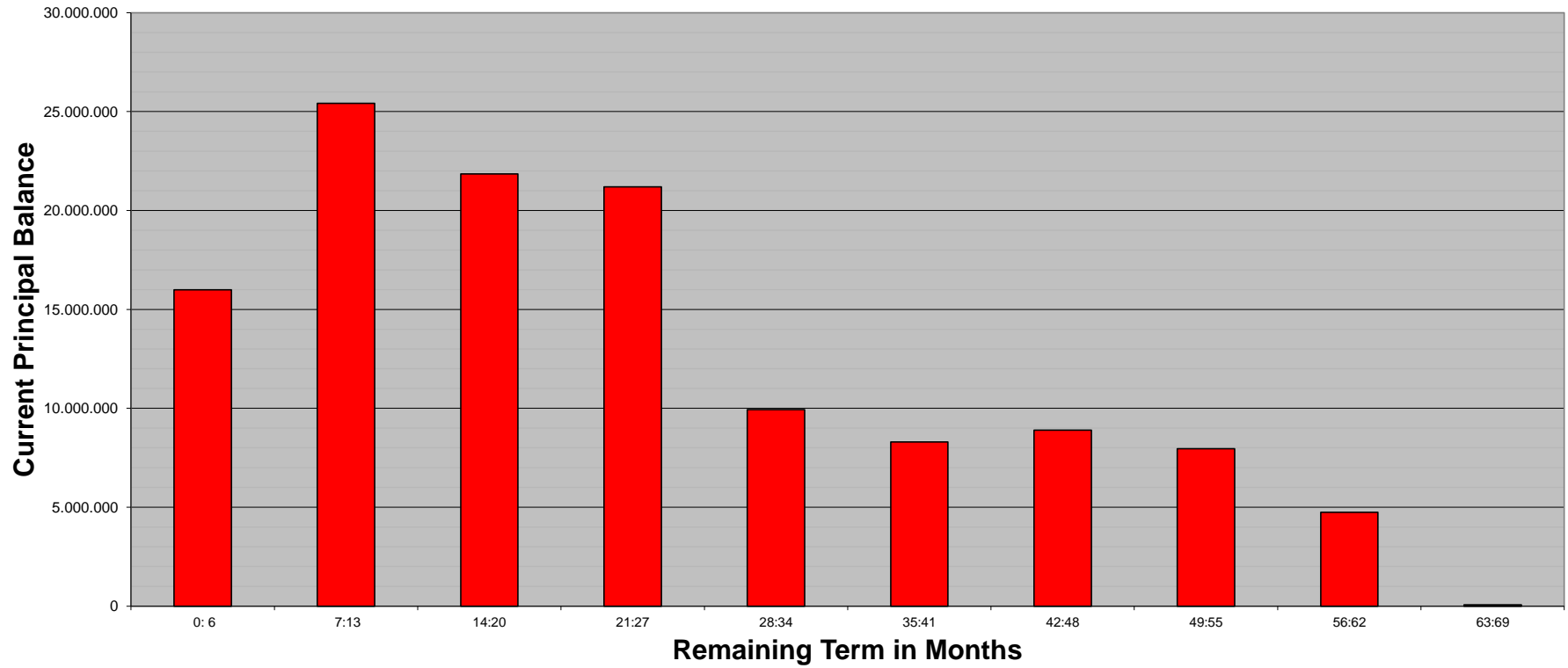
Statistics

WA Remaining Term	23,30
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date			07.06.2019		
Payment Date			12.06.2019		
Period No			68		
Monthly Period			Jun 2019		
Interest Period	from	13.05.2019	to	12.06.2019	= 30 days
Collection Period	from	01.05.2019	to	31.05.2019	



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

19. Original Term



Reporting Date			07.06.2019		
Payment Date			12.06.2019		
Period No			68		
Monthly Period			Jun 2019		
Interest Period	from	13.05.2019	to	12.06.2019	= 30 days
Collection Period	from	01.05.2019	to	31.05.2019	

<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	213,63	0,00%	1	0,01%
26:38	594.266,85	0,48%	215	1,25%
39:51	19.628.071,17	15,79%	3.243	18,89%
52:64	44.652.282,21	35,91%	5.557	32,36%
65:77	13.878.899,19	11,16%	2.442	14,22%
78:	45.576.563,29	36,66%	5.714	33,28%
Total	124.330.296,34	100,00%	17.172	100,00%

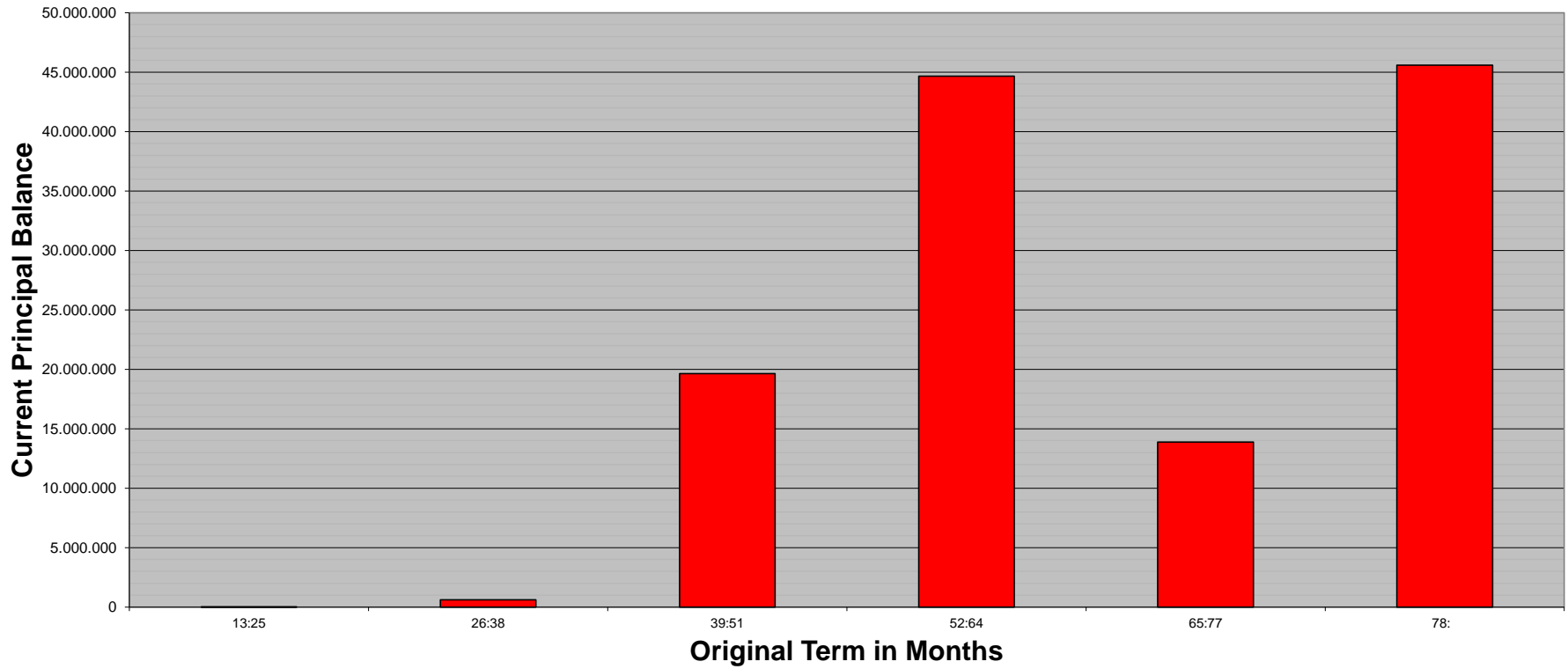
Statistics

WA Original Term	72,17
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date			07.06.2019			
Payment Date			12.06.2019			
Period No			68			
Monthly Period			Jun 2019			
Interest Period	from	13.05.2019	to	12.06.2019	=	30 days
Collection Period	from	01.05.2019	to	31.05.2019		



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20. Manufacturer Brands



Reporting Date	07.06.2019			
Payment Date	12.06.2019			
Period No	68			
Monthly Period	Jun 2019			
Interest Period	from	13.05.2019	to	12.06.2019
Collection Period	from	01.05.2019	to	31.05.2019
			=	30 days

<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	12.673.271,90	10,19%	1.702	9,91%
2	10.811.104,26	8,70%	1.209	7,04%
3	10.287.813,91	8,27%	1.657	9,65%
4	9.078.635,85	7,30%	1.003	5,84%
5	6.702.699,69	5,39%	1.129	6,57%
6	6.444.110,46	5,18%	867	5,05%
7	6.344.787,78	5,10%	563	3,28%
8	5.958.727,42	4,79%	1.040	6,06%
9	5.854.150,93	4,71%	1.050	6,11%
10	5.485.358,71	4,41%	733	4,27%
11	5.360.229,81	4,31%	536	3,12%
12	5.308.636,00	4,27%	613	3,57%
13	4.830.966,28	3,89%	677	3,94%
14	3.655.987,10	2,94%	384	2,24%
15	3.196.978,63	2,57%	562	3,27%
	101.993.458,73	82,03%	13.725	79,93%

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	07.06.2019	
Payment Date	12.06.2019	
Period No	68	
Monthly Period	Jun 2019	
Interest Period	from 13.05.2019	to 12.06.2019
Collection Period	from 01.05.2019	to 31.05.2019
		= 30 days



Priority of Payments

Available Distribution Amount		16.418.604,39 €
Senior Expenses	-	200,65 €
Interest Notes Class A	-	83.979,00 €
Interest Notes Class B	-	163.450,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	21,66 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	8.942.031,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	25.095,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	203.827,08 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 200,65 €		
Interest accrued for the Period	- 247.429,00 €	- 83.979,00 €	- 163.450,00 €
Cumulative Interest accrued	- 54.168.758,00 €	- 42.956.109,00 €	- 11.212.649,00 €
Interest Payments	- 247.429,00 €	- 83.979,00 €	- 163.450,00 €
Cumulative Interest Payments	- 54.168.758,00 €	- 42.956.109,00 €	- 11.212.649,00 €
Interest accrued on Subordinated Loan for the	- 25.095,00 €		
Cumulative Interest accrued on Subordinated I-	1.721.517,00 €		
Interest Payments on Subordinated Loan	- 25.095,00 €		
Cumulative Interest Payments on Subordinate-	1.721.517,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Reporting Date	07.06.2019				
Payment Date	12.06.2019				
Period No	68				
Monthly Period	12.06.2019				
Interest Period	from	13.05.2019	to	12.06.2019	= 30 days
Collection Period	from	01.05.2019	to	31.05.2019	

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:	133.272.293,91 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	124.330.296,34 €
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:	57,78%
Net Economic Interest Ratio as of the end of the Monthly Period:	61,93%

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

23. Counterparties



Reporting Date	07.06.2019				
Payment Date	12.06.2019				
Period No	68				
Monthly Period	Jun 2019				
Interest Period	from	13.05.2019	to	12.06.2019	= 30 days
Collection Period	from	01.05.2019	to	31.05.2019	

Calculation Agent, Cash Administrator:

ian.garvan@intertrustgroup.com
Phone: +353 (0)1 6975 350

Intertrust (Ireland) Limited
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Account Bank and Principal Paying Agent:

[eMail: tsampikos.trigenis@bnymellon.com](mailto:tsampikos.trigenis@bnymellon.com)
Phone: +49 69 12014 1772

Bank of New York Mellon
Friedrich-Ebert-Anlage 49
60327 Frankfurt am Main
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Transaction Security Trustee:

[eMail: wniemeyer@wilmingtontrust.com](mailto:wniemeyer@wilmingtontrust.com)
Phone: +49 (0)69 9288 49512

Wilmington Trust SP Services (Frankfurt) GmbH
Steinweg 3-5
60313 Frankfurt am Main
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Data Trustee:

[eMail: Preeti.Khitri@circumferencefs.com](mailto:Preeti.Khitri@circumferencefs.com)
Phone: +31 20 205 0132

Circumference FS (Netherlands) B.V.
Barbara Strozziiaan 101
1083 HN Amsterdam
The Netherlands

Rating Agencies:

DBRS Ratings Ltd.
Structured Finance
1 Minister Court, 10th floor, Mincing Lane
EC3R 7 AA London
United Kingdom

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

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

Ratings as of 31.05.2019, data source: Bloomberg

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

24. Issuer Information



Reporting Date			07.06.2019		
Payment Date			12.06.2019		
Period No			68		
Monthly Period			Jun 2019		
Interest Period	from	13.05.2019	to	12.06.2019	= 30 days
Collection Period	from	01.05.2019	to	31.05.2019	

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
eMail frankfurt@intertrustgroup.com
fax +49 (0) 69 643 50 8925

LEI: 391200MKWPTO6FNJBG27

Seller of the Receivables: Santander Consumer Bank AG

Servicer Name: Santander Consumer Bank AG

Reporting Entity: Santander Consumer Bank AG
Capital Markets
Santander-Platz 1
41061 Mönchengladbach
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eMail abs_ger@santander.de
fax +49 (0) 2161 690 7077

SPV-Administrator: Intertrust (Deutschland) GmbH
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60322 Frankfurt am Main
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eMail frankfurt@intertrustgroup.com
fax +49 (0) 69 643 50 8925

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

25. Santander Consumer Bank



Reporting Date	07.06.2019				
Payment Date	12.06.2019				
Period No	68				
Monthly Period	Jun 2019				
Interest Period	from	13.05.2019	to	12.06.2019	= 30 days
Collection Period	from	01.05.2019	to	31.05.2019	

Contact Details

Capital Markets

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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 31.05.2019, data source: Bloomberg

SC Germany Vehicles 2013-1 Monthly Investor Report

26. Glossary



Reporting Date		07.06.2019			
Payment Date		12.06.2019			
Period No		68			
Monthly Period		Jun 2019			
Interest Period	from	13.05.2019	to	12.06.2019	= 30 days
Collection Period	from	01.05.2019	to	31.05.2019	

Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Balloon Loan:	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
Balloon Payment:	The final payment of a balloon loan.
Defaulted Contracts/Defaults:	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
Delinquent Receivable:	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
Downpayment:	The initial upfront portion of the total net amount due at the time of finalizing the contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus WA Notes Margin
Gap Insurance:	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
Legal Maturity:	Final Payment date on which all outstanding notes will mature.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 14% constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.
Leisure:	Is composed of motorised and not motorised caravans and campers.
Payment Protection Insurance:	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
Recoveries:	Any amount received on defaulted contracts
Repair Cost Insurance:	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
Set-Off Reserves:	Protection against set-off risks due to deposits
Used Vehicle	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle