

# 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	07.07.2017				
Payment Date	12.07.2017				
Period No	45				
Monthly Period	Jul 2017				
Interest Period from	12.06.2017	to	12.07.2017	=	30 days
Collection Period from	01.06.2017	to	30.06.2017		

### Index

### Page

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

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

**1. Portfolio Information**



Reporting Date	07.07.2017	
Payment Date	12.07.2017	
Period No	45	
Monthly Period	Jul 2017	
Interest Period from	12.06.2017	to 12.07.2017 = 30 days
Collection Period from	01.06.2017	to 30.06.2017

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
<b>Outstanding Receivables</b>			
<b>Beginning of Period</b>	<b>50.184</b>	<b>489.169.296,08 €</b>	<b>514.497.546,86 €</b>
Scheduled Principal Payments		16.476.659,50 €	
Prepayment Principal		5.821.539,79 €	
Others		320.679,40 €	
<b>Total Principal Collections</b>		<b>22.618.878,69 €</b>	<b>24.987.717,54 €</b>
<b>Total Interest Collections</b>		<b>2.298.443,53 €</b>	<b>2.541.106,64 €</b>
<b>Defaults</b>		<b>356.158,05 €</b>	<b>340.533,24 €</b>
<b>Replenishment</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>	<b>48.335</b>	<b>466.194.259,34 €</b>	<b>489.169.296,08 €</b>
<b>Purchase Shortfall Account</b>		<b>14,66 €</b>	<b>6,92 €</b>
Total Assets (End of Period)		466.194.274,00 €	489.169.303,00 €
Current Prepayment Rate (annualised)		13,4%	

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

**2. Reserve Accounts**



Reporting Date	07.07.2017	
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Interest Period from	12.06.2017	to 12.07.2017 = 30 days
Collection Period from	01.06.2017	to 30.06.2017

**Note Balance**

Beginning of Period	489.169.303,00 €
End of Period	466.194.274,00 €

**Reserve Accounts**

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,43%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,50%	7.000.000,00 €	
Required Reserve Fund	1,50%	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



Reporting Date	07.07.2017				
Payment Date	12.07.2017				
Period No	45				
Monthly Period	Jul 2017				
Interest Period	from	12.06.2017	to	12.07.2017	= 30 days
Collection Period	from	01.06.2017	to	30.06.2017	

#### Note Balance

Beginning of Period	489.169.303,00 €
End of Period	466.194.274,00 €

#### Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
<b>3-MRA* 1- 30 days past due</b>	<b>0,83%</b>			
1- 30 days past due period before previous period		4.089.400,20 €	276.423,33 €	376
1- 30 days past due previous period		4.243.423,29 €	519.011,55 €	400
1- 30 days past due current period	0,77%	3.784.252,35 €	570.837,73 €	354
<b>3-MRA* 31- 60 days past due</b>	<b>0,32%</b>			
31- 60 days past due period before previous period		1.565.067,93 €	189.653,03 €	153
31- 60 days past due previous period		1.484.982,62 €	152.973,75 €	146
31- 60 days past due current period	0,32%	1.585.452,24 €	264.075,12 €	149
<b>3-MRA* 61-90 days past due</b>	<b>0,16%</b>			
61- 90 days past due period before previous period		741.453,42 €	137.245,47 €	64
61- 90 days past due previous period		873.394,73 €	139.088,86 €	87
61- 90 days past due current period	0,14%	670.858,19 €	82.166,52 €	59
<b>3-MRA* 91-120 days past due</b>	<b>0,10%</b>			
91- 120 days past due period before previous period		439.979,98 €	71.770,45 €	45
91- 120 days past due previous period		394.320,48 €	97.075,91 €	35
91- 120 days past due current period	0,12%	588.540,81 €	107.869,80 €	54
<b>3-MRA* 121-150 days past due</b>	<b>0,07%</b>			
121- 150 days past due period before previous period		320.084,63 €	36.473,22 €	25
121- 150 days past due previous period		272.668,00 €	62.769,43 €	29
121- 150 days past due current period	0,08%	407.781,33 €	113.539,53 €	31
<b>3-MRA* 151-180 days past due</b>	<b>0,10%</b>			
151- 180 days past due period before previous period		584.761,68 €	126.049,22 €	56
151- 180 days past due previous period		454.723,21 €	111.668,35 €	41
151- 180 days past due current period	0,07%	363.850,55 €	48.523,69 €	47

\* 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	489.169.303,00 €
End of Period	466.194.274,00 €

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	356.158,05 €	
Current Period Recoveries	72.350,46 €	
Current Period Net Default	283.807,59 €	
New Number of Defaulted Contracts		45

#### Cumulative Default

Cumulative Gross Default	15.227.133,83 €	
Cumulative Recoveries	2.757.489,16 €	
Cumulative Net Default	12.469.644,67 €	
Total Number of Defaulted Contracts		1.606

3-MRA\* /  
current ratio

Ratio

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

Annualised Loss Ratio period before previous period	0,47%
Annualised Loss Ratio previous period	0,68%
Annualised Loss Ratio current period	0,73%

#### Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
<b>PDL Trigger</b>	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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**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	-	-
<b>Early Amortisation Events</b>		<b>Maximum-Trigger</b>	<b>Current Value</b>	<b>Trigger Breach</b>
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			-	-
<b>Total Sold Receivables</b>	1.645.278.869,84 €			

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

**6. Outstanding Notes**



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**1. Note Balance**

	All notes	Class A	Class B
<b>General Note Information</b>			
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
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	489.169.303,00 €	419.169.303,00 €	70.000.000,00 €
Available Distribution Amount	31.989.679,60 €		
Replenishment	0,00 €		
Amortisation	22.975.029,00 €		
Redemption per Class	22.975.029,00 €	22.975.029,00 €	0,00 €
Redemption per Note		3.646,83 €	0,00 €
Class Principal Outstanding Balance End of Period	466.194.274,00 €	396.194.274,00 €	70.000.000,00 €
Current Tranching		85,0%	15,0%
Current Pool Factor		0,63	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		66.534,81 €	100.000,00 €
> Principal Repayment per Note		<b>3.646,83 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		62.887,98 €	100.000,00 €
> Interest accrued for the period		<b>556.416,00 €</b>	<b>163.450,00 €</b>
Interest Payment		<b>556.416,00 €</b>	<b>163.450,00 €</b>
Interest Payment per Note		<b>88,32 €</b>	<b>233,50 €</b>

**3. Credit Enhancements**

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	19,67%	4,65%
Current CE (excl. Excess Spread)	16,52%	1,50%

\* Last rating action as of 23.10.2013



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

**7. Original Principal Balance**



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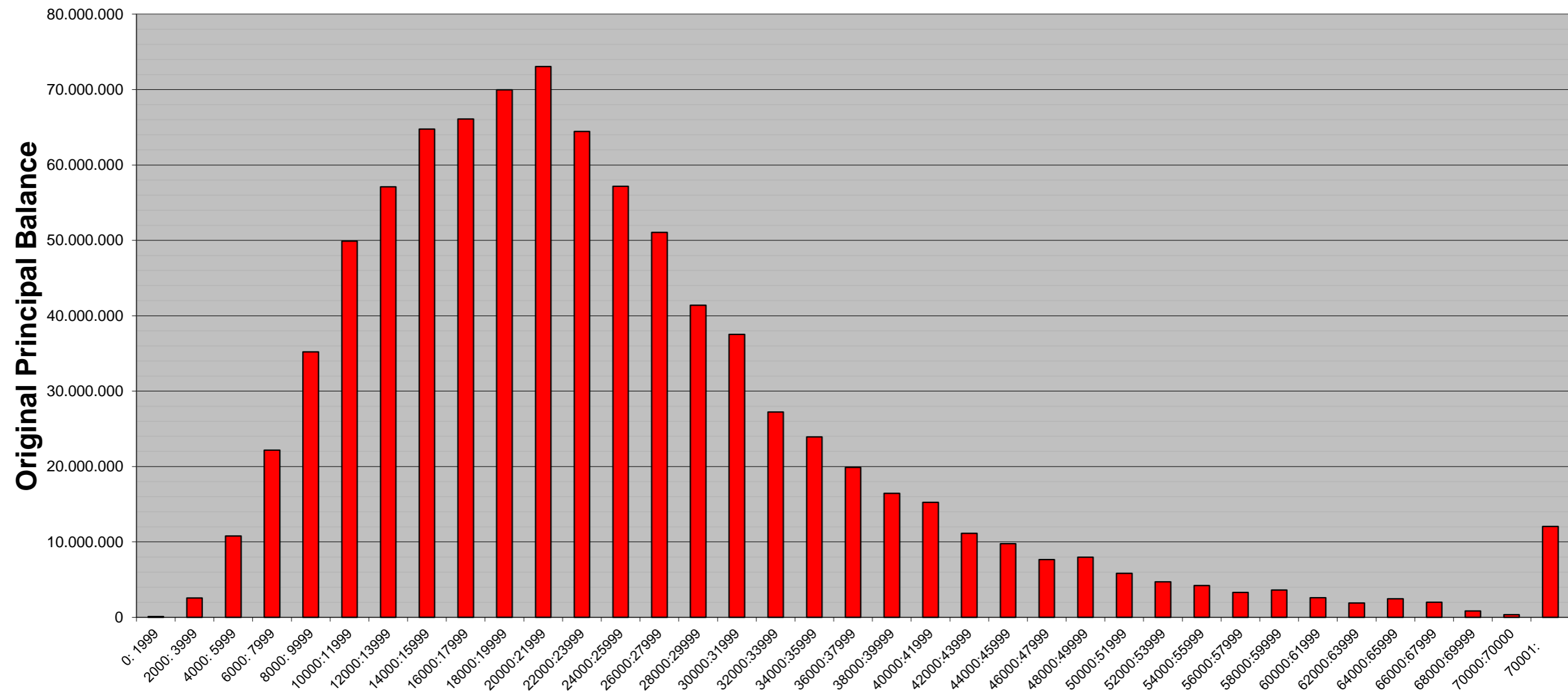
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	92.705,34	0,01%	55	0,11%
2000: 3999	2.557.316,75	0,29%	792	1,64%
4000: 5999	10.803.531,83	1,22%	2.128	4,40%
6000: 7999	22.163.179,92	2,50%	3.147	6,51%
8000: 9999	35.197.160,96	3,97%	3.900	8,07%
10000:11999	49.898.202,48	5,63%	4.562	9,44%
12000:13999	57.086.845,61	6,44%	4.393	9,09%
14000:15999	64.769.241,81	7,31%	4.319	8,94%
16000:17999	66.097.884,28	7,46%	3.892	8,05%
18000:19999	69.956.492,75	7,89%	3.682	7,62%
20000:21999	73.065.620,33	8,24%	3.490	7,22%
22000:23999	64.460.014,35	7,27%	2.806	5,81%
24000:25999	57.172.065,34	6,45%	2.290	4,74%
26000:27999	51.069.755,43	5,76%	1.895	3,92%
28000:29999	41.389.355,77	4,67%	1.430	2,96%
30000:31999	37.537.225,82	4,23%	1.213	2,51%
32000:33999	27.226.275,03	3,07%	826	1,71%
34000:35999	23.944.594,45	2,70%	685	1,42%
36000:37999	19.878.191,28	2,24%	538	1,11%
38000:39999	16.442.852,61	1,85%	422	0,87%
40000:41999	15.244.399,88	1,72%	373	0,77%
42000:43999	11.124.799,82	1,25%	259	0,54%
44000:45999	9.752.072,08	1,10%	217	0,45%
46000:47999	7.647.812,84	0,86%	163	0,34%
48000:49999	7.988.367,41	0,90%	163	0,34%
50000:51999	5.833.142,74	0,66%	115	0,24%
52000:53999	4.714.061,64	0,53%	89	0,18%
54000:55999	4.227.864,73	0,48%	77	0,16%
56000:57999	3.306.906,08	0,37%	58	0,12%
58000:59999	3.603.034,57	0,41%	61	0,13%
60000:61999	2.609.129,82	0,29%	43	0,09%
62000:63999	1.893.582,95	0,21%	30	0,06%
64000:65999	2.468.312,84	0,28%	38	0,08%
66000:67999	2.007.267,91	0,23%	30	0,06%
68000:69999	827.674,05	0,09%	12	0,02%
70000:70000	350.000,00	0,04%	5	0,01%
70001:	12.053.036,70	1,36%	137	0,28%
<b>Total</b>	<b>886.459.978,20</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	18.339,92

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

**7.1 Original PB (Graph)**

Reporting Date	07.07.2017	
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Interest Period	from 12.06.2017	to 12.07.2017 = 30 days
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**SC Germany Vehicles 2013-1  
Monthly Investor Report**

**8. Current Principal Balance**



Reporting Date	07.07.2017	
Payment Date	12.07.2017	
Period No	45	
Monthly Period	Jul 2017	
Interest Period	from 12.06.2017	to 12.07.2017 = 30 days
Collection Period	from 01.06.2017	to 30.06.2017

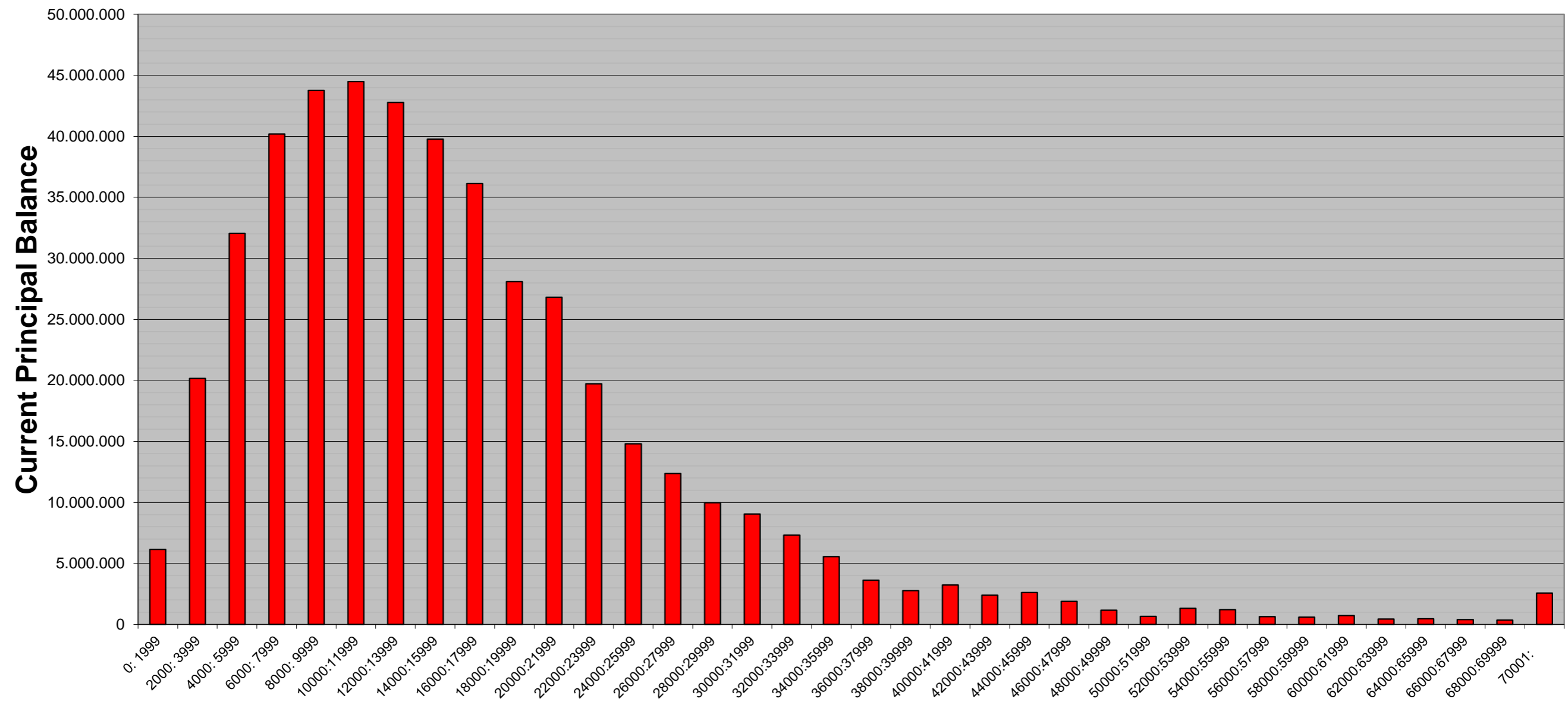
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.145.974,78	1,32%	6.143	12,71%
2000: 3999	20.151.352,10	4,32%	6.705	13,87%
4000: 5999	32.042.647,39	6,87%	6.421	13,28%
6000: 7999	40.194.436,21	8,62%	5.767	11,93%
8000: 9999	43.765.540,23	9,39%	4.876	10,09%
10000:11999	44.495.299,36	9,54%	4.066	8,41%
12000:13999	42.782.282,06	9,18%	3.302	6,83%
14000:15999	39.780.129,95	8,53%	2.661	5,51%
16000:17999	36.131.729,18	7,75%	2.130	4,41%
18000:19999	28.080.729,12	6,02%	1.481	3,06%
20000:21999	26.825.769,69	5,75%	1.281	2,65%
22000:23999	19.713.469,99	4,23%	859	1,78%
24000:25999	14.812.189,63	3,18%	593	1,23%
26000:27999	12.354.238,12	2,65%	459	0,95%
28000:29999	9.963.335,50	2,14%	344	0,71%
30000:31999	9.037.895,65	1,94%	292	0,60%
32000:33999	7.307.439,23	1,57%	222	0,46%
34000:35999	5.563.895,71	1,19%	159	0,33%
36000:37999	3.631.835,35	0,78%	98	0,20%
38000:39999	2.757.972,74	0,59%	71	0,15%
40000:41999	3.237.698,39	0,69%	79	0,16%
42000:43999	2.401.774,02	0,52%	56	0,12%
44000:45999	2.607.018,85	0,56%	58	0,12%
46000:47999	1.881.542,88	0,40%	40	0,08%
48000:49999	1.173.752,36	0,25%	24	0,05%
50000:51999	658.455,19	0,14%	13	0,03%
52000:53999	1.321.392,86	0,28%	25	0,05%
54000:55999	1.208.342,70	0,26%	22	0,05%
56000:57999	627.053,57	0,13%	11	0,02%
58000:59999	588.534,95	0,13%	10	0,02%
60000:61999	730.407,85	0,16%	12	0,02%
62000:63999	441.113,35	0,09%	7	0,01%
64000:65999	452.991,67	0,10%	7	0,01%
66000:67999	402.544,33	0,09%	6	0,01%
68000:69999	345.420,94	0,07%	5	0,01%
70001:	2.578.053,44	0,55%	30	0,06%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	9.645,07

**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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Interest Period	from	12.06.2017	to	12.07.2017	=	30 days
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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	128.671,81	0,0276%	1
2	118.731,40	0,0255%	1
3	110.991,74	0,0238%	1
4	107.755,98	0,0231%	1
5	106.322,67	0,0228%	1
6	104.539,00	0,0224%	1
7	96.409,16	0,0207%	1
8	93.474,72	0,0201%	1
9	93.008,01	0,0200%	2
10	92.663,02	0,0199%	1
11	89.770,24	0,0193%	2
12	89.722,08	0,0192%	1
13	87.742,33	0,0188%	6
14	86.181,36	0,0185%	1
15	85.587,73	0,0184%	1
16	83.783,30	0,0180%	2
17	81.743,55	0,0175%	1
18	79.954,45	0,0172%	1
19	79.414,71	0,0170%	1
20	79.402,08	0,0170%	2
21	79.396,71	0,0170%	1
22	79.065,34	0,0170%	4
23	77.214,03	0,0166%	1
24	76.333,01	0,0164%	1
25	76.183,49	0,0163%	1
	<b>2.284.061,92</b>	<b>0,4899%</b>	<b>37</b>

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

**10. Geographical Distribution**



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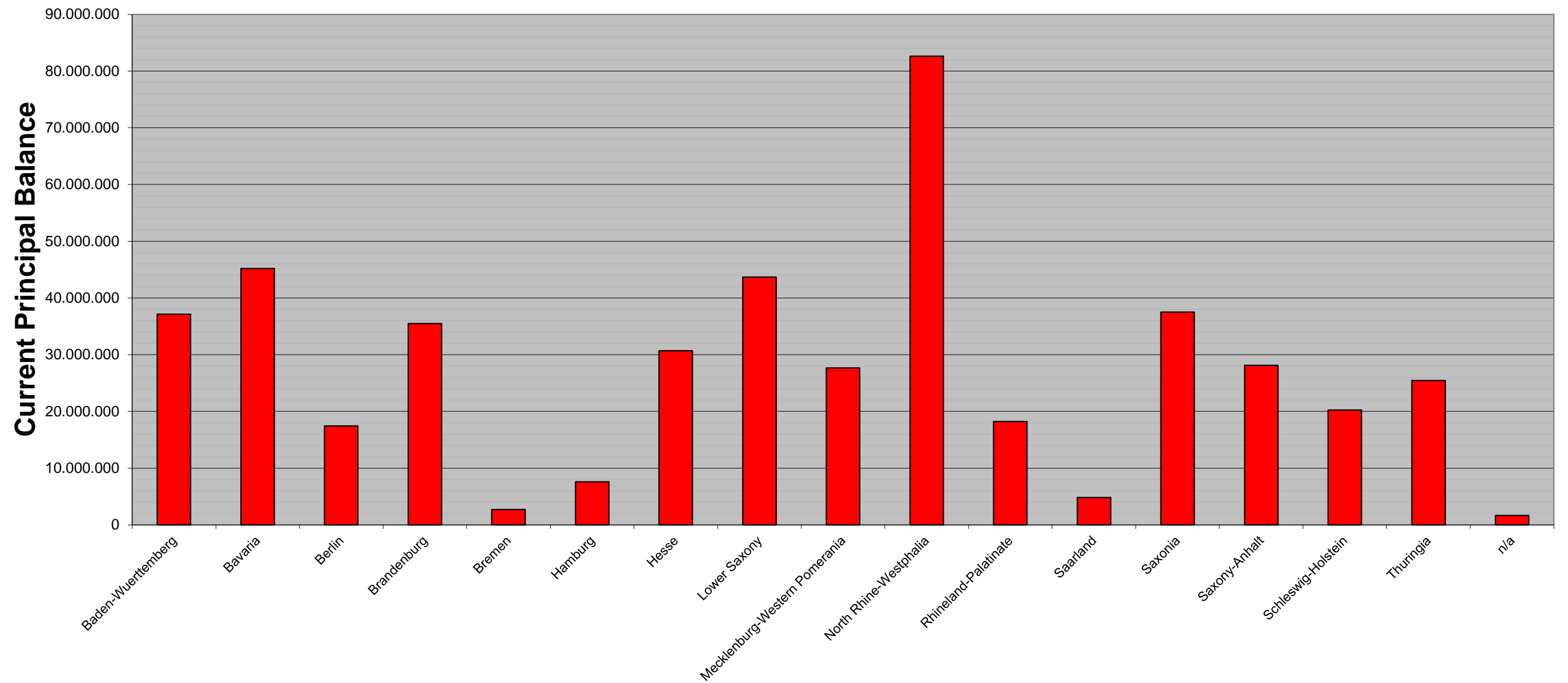
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	37.127.202,20	7,96%	3.634	7,52%
Bavaria	45.203.939,51	9,70%	4.476	9,26%
Berlin	17.418.659,34	3,74%	1.861	3,85%
Brandenburg	35.496.707,76	7,61%	3.821	7,91%
Bremen	2.729.354,90	0,59%	271	0,56%
Hamburg	7.608.276,34	1,63%	782	1,62%
Hesse	30.675.762,80	6,58%	3.056	6,32%
Lower Saxony	43.670.858,95	9,37%	4.468	9,24%
Mecklenburg-Western	27.639.296,22	5,93%	2.820	5,83%
North Rhine-Westphali	82.606.878,06	17,72%	8.632	17,86%
Rhineland-Palatinate	18.243.023,76	3,91%	1.875	3,88%
Saarland	4.822.447,12	1,03%	499	1,03%
Saxonia	37.488.196,24	8,04%	4.148	8,58%
Saxony-Anhalt	28.120.778,09	6,03%	3.041	6,29%
Schleswig-Holstein	20.237.113,62	4,34%	2.150	4,45%
Thuringia	25.460.153,39	5,46%	2.643	5,47%
n/a	1.645.611,04	0,35%	158	0,33%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

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

**10.1 Geographical Distribution (Graph)**



Reporting Date	07.07.2017				
Payment Date	12.07.2017				
Period No	45				
Monthly Period	Jul 2017				
Interest Period	from	12.06.2017	to	12.07.2017	= 30 days
Collection Period	from	01.06.2017	to	30.06.2017	



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

**11. Object/Vehicle Type**



Reporting Date	07.07.2017	
Payment Date	12.07.2017	
Period No	45	
Monthly Period	Jul 2017	
Interest Period	from 12.06.2017	to 12.07.2017 = 30 days
Collection Period	from 01.06.2017	to 30.06.2017

<i>Vehicle Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
New Vehicle	214.650.667,95	46,04%	20.026	41,43%
Used Vehicle	251.543.591,39	53,96%	28.309	58,57%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

<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	448.063.137,49	96,11%	45.748	94,65%
Leisure	10.748.284,85	2,31%	825	1,71%
Motorbike	7.382.837,00	1,58%	1.762	3,65%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>



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

**12. Insurances**



Reporting Date			07.07.2017			
Payment Date			12.07.2017			
Period No			45			
Monthly Period			Jul 2017			
Interest Period	from	12.06.2017	to	12.07.2017	=	30 days
Collection Period	from	01.06.2017	to	30.06.2017		

<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	283.426.388,27	60,80%	27.703	57,31%
Yes	182.767.871,07	39,20%	20.632	42,69%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

<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	358.110.359,18	76,82%	37.941	78,50%
Yes	108.083.900,16	23,18%	10.394	21,50%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

<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	429.995.335,93	92,24%	44.555	92,18%
Yes	36.198.923,41	7,76%	3.780	7,82%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

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

**13. Type of Contract**



Reporting Date	07.07.2017	
Payment Date	12.07.2017	
Period No	45	
Monthly Period	Jul 2017	
Interest Period	from 12.06.2017	to 12.07.2017 = 30 days
Collection Period	from 01.06.2017	to 30.06.2017

<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	283.343.507,34	60,78%	36.155	74,80%
Yes	182.850.752,00	39,22%	12.180	25,20%
- of which balloon rates	117.808.880,56	25,27%		
- of which regular installments	65.041.871,44	13,95%		
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
13:25	2.110.946,21	1,79%	257	2,11%
26:38	15.889.008,59	13,49%	1.587	13,03%
39:51	42.551.960,99	36,12%	4.217	34,62%
52:64	56.927.255,02	48,32%	6.105	50,12%
65:72	199.649,25	0,17%	9	0,07%
73:	130.060,50	0,11%	5	0,04%
<b>Total</b>	<b>117.808.880,56</b>	<b>100,00%</b>	<b>12.180</b>	<b>100,00%</b>

<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	40.295.684,68	34,20%	4.256	34,94%
13:25	33.786.250,83	28,68%	3.466	28,46%
26:38	30.078.620,90	25,53%	3.083	25,31%
39:51	13.632.983,65	11,57%	1.374	11,28%
65:72	15.340,50	0,01%	1	0,01%
<b>Total</b>	<b>117.808.880,56</b>	<b>100,00%</b>	<b>12.180</b>	<b>100,00%</b>

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

**14. Payment Methods**



Reporting Date			07.07.2017			
Payment Date			12.07.2017			
Period No			45			
Monthly Period			Jul 2017			
Interest Period	from	12.06.2017	to	12.07.2017	=	30 days
Collection Period	from	01.06.2017	to	30.06.2017		

<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	451.936.254,20	96,94%	46.839	96,90%
Other	14.258.005,14	3,06%	1.496	3,10%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

<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	245.151.557,53	52,59%	25.496	52,75%
1st of month	221.042.701,81	47,41%	22.839	47,25%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

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

**15. Downpayment**



Reporting Date	07.07.2017	
Payment Date	12.07.2017	
Period No	45	
Monthly Period	Jul 2017	
Interest Period	from 12.06.2017	to 12.07.2017 = 30 days
Collection Period	from 01.06.2017	to 30.06.2017

<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	146.410.211,28	31,41%	14.754	30,52%	0,00%
0: 999	4.745.257,38	1,02%	910	1,88%	5,66%
1000: 1999	18.995.038,56	4,07%	3.305	6,84%	11,15%
2000: 2999	32.609.351,51	6,99%	4.892	10,12%	15,38%
3000: 3999	39.008.862,25	8,37%	4.819	9,97%	17,45%
4000: 4999	36.347.667,97	7,80%	3.826	7,92%	19,44%
5000: 5999	45.068.922,65	9,67%	4.364	9,03%	21,31%
6000: 6999	24.708.532,01	5,30%	2.226	4,61%	24,05%
7000: 7999	18.959.775,21	4,07%	1.636	3,38%	26,07%
8000: 8999	14.938.894,87	3,20%	1.340	2,77%	28,75%
9000: 9999	9.069.270,21	1,95%	700	1,45%	29,22%
10000:10999	24.882.658,03	5,34%	1.996	4,13%	31,41%
11000:11999	6.323.392,50	1,36%	498	1,03%	33,48%
12000:12999	6.097.543,33	1,31%	488	1,01%	35,17%
13000:13999	4.168.214,89	0,89%	315	0,65%	36,86%
14000:14999	3.298.498,49	0,71%	277	0,57%	40,56%
15000:15000	6.835.199,50	1,47%	495	1,02%	38,35%
15001:	23.726.968,70	5,09%	1.494	3,09%	44,26%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>	<b>18,66%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.044,58 €	5.821,59 €
Average Purchase Price	21.679,50 €	23.319,96 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
<b>Downpayment in %</b>	<b>18,66%</b>	<b>24,96%</b>

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

**16. Customer Yield**



Reporting Date	07.07.2017	
Payment Date	12.07.2017	
Period No	45	
Monthly Period	Jul 2017	
Interest Period	from 12.06.2017	to 12.07.2017 = 30 days
Collection Period	from 01.06.2017	to 30.06.2017

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	1.872.471,89	0,40%	129	0,27%
2: 2	6.802.422,33	1,46%	607	1,26%
3: 3	151.995.015,74	32,60%	11.565	23,93%
4: 4	168.886.985,90	36,23%	16.630	34,41%
5: 5	88.063.926,09	18,89%	11.742	24,29%
6: 6	34.181.215,96	7,33%	4.988	10,32%
7: 7	9.588.177,52	2,06%	1.686	3,49%
8: 8	2.968.356,06	0,64%	595	1,23%
9: 9	1.605.205,35	0,34%	357	0,74%
10:10	204.470,72	0,04%	30	0,06%
11:11	26.011,78	0,01%	6	0,01%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

Statistics	in %
WA Interest	4,92%

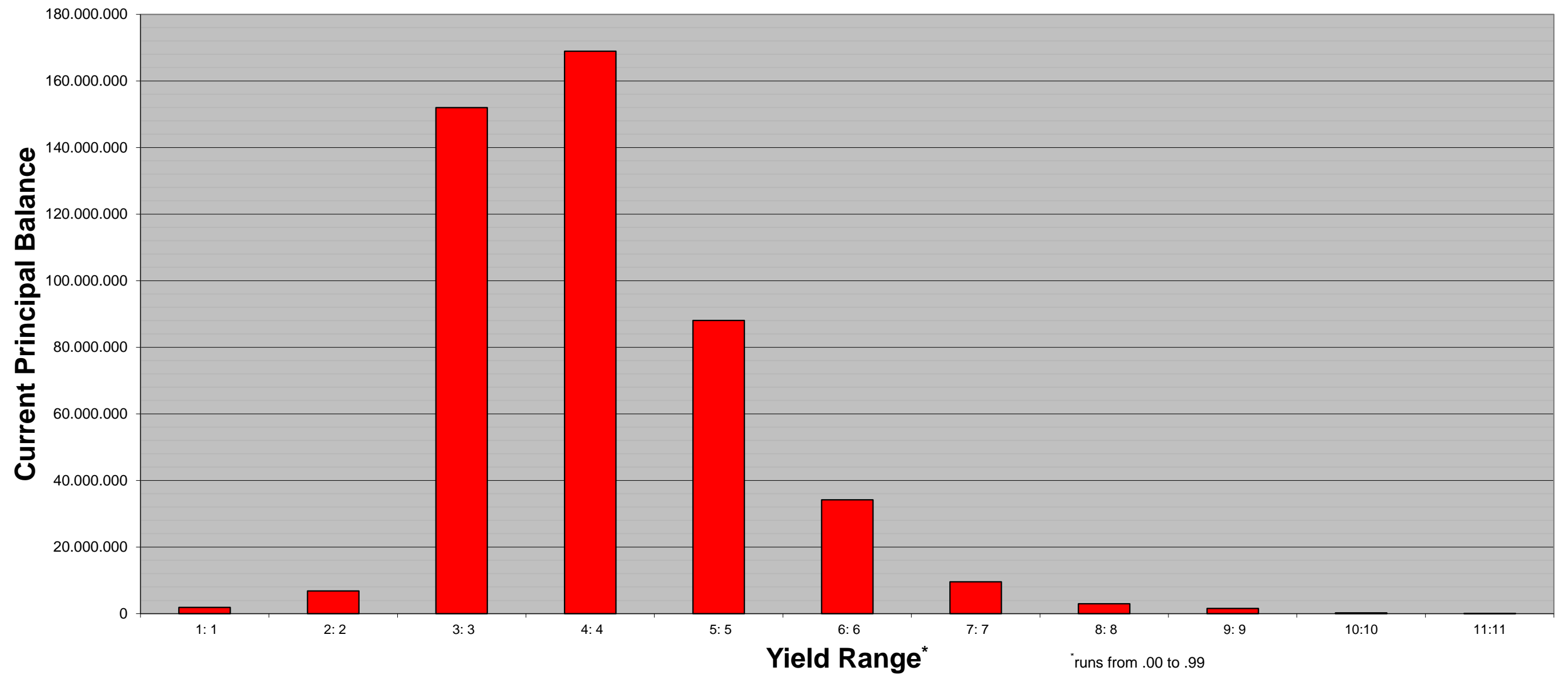
\* runs from .00 to .99

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

**16.1 Customer Yield (Graph)**



Reporting Date			07.07.2017			
Payment Date			12.07.2017			
Period No			45			
Monthly Period			Jul 2017			
Interest Period	from	12.06.2017	to	12.07.2017	=	30 days
Collection Period	from	01.06.2017	to	30.06.2017		



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

**17. Seasoning**



Reporting Date	07.07.2017	
Payment Date	12.07.2017	
Period No	45	
Monthly Period	Jul 2017	
Interest Period	from 12.06.2017	to 12.07.2017 = 30 days
Collection Period	from 01.06.2017	to 30.06.2017

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
9:11	2.343.696,08	0,50%	176	0,36%
12:14	28.376.205,00	6,09%	1.991	4,12%
15:17	47.354.705,97	10,16%	3.599	7,45%
18:20	50.061.552,11	10,74%	3.959	8,19%
21:23	49.124.018,22	10,54%	4.251	8,79%
24:26	52.167.048,18	11,19%	4.604	9,53%
27:29	41.681.062,27	8,94%	3.838	7,94%
30:32	16.238.863,41	3,48%	1.591	3,29%
33:35	17.402.213,54	3,73%	1.944	4,02%
36:38	19.010.915,99	4,08%	2.082	4,31%
39:41	17.730.548,79	3,80%	1.902	3,94%
42:44	17.028.967,58	3,65%	2.046	4,23%
45:47	19.139.374,36	4,11%	2.527	5,23%
48:50	24.013.283,15	5,15%	2.891	5,98%
51:53	16.123.278,17	3,46%	2.165	4,48%
54:56	11.796.349,17	2,53%	1.756	3,63%
57:59	10.728.730,18	2,30%	1.908	3,95%
60:62	6.998.039,37	1,50%	1.308	2,71%
63:65	5.211.546,00	1,12%	849	1,76%
66:68	3.977.906,69	0,85%	732	1,51%
69:71	3.220.795,61	0,69%	728	1,51%
72:74	2.336.491,42	0,50%	509	1,05%
75:77	1.773.560,42	0,38%	341	0,71%
78:80	1.182.213,51	0,25%	280	0,58%
81:	1.172.894,15	0,25%	358	0,74%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

**Statistics**

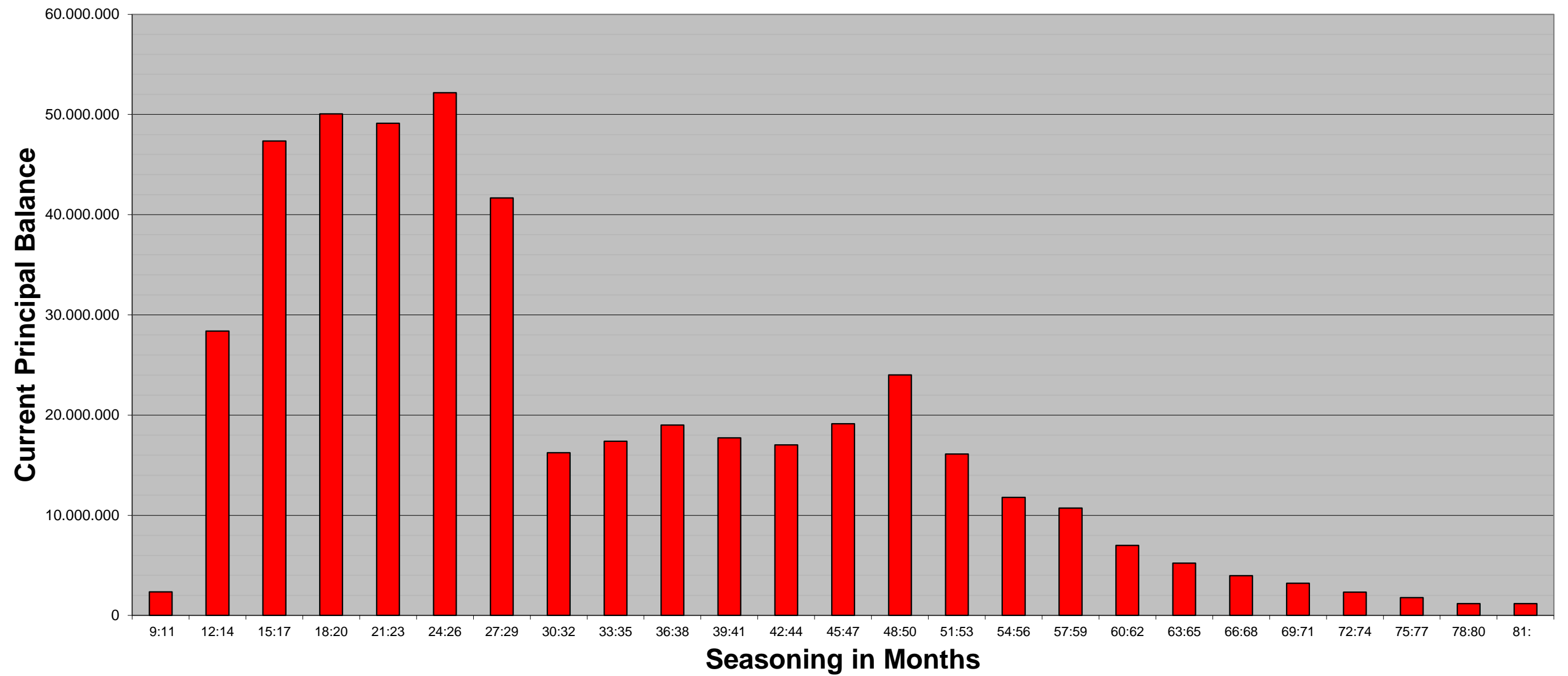
WA Seasoning	31,74
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**SC Germany Vehicles 2013-1  
Monthly Investor Report**

**17.1 Seasoning (Graph)**



Reporting Date			07.07.2017			
Payment Date			12.07.2017			
Period No			45			
Monthly Period			Jul 2017			
Interest Period	from	12.06.2017	to	12.07.2017	=	30 days
Collection Period	from	01.06.2017	to	30.06.2017		





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

**18. Remaining Term**



Reporting Date			07.07.2017			
Payment Date			12.07.2017			
Period No			45			
Monthly Period			Jul 2017			
Interest Period	from	12.06.2017	to	12.07.2017	=	30 days
Collection Period	from	01.06.2017	to	30.06.2017		

<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	27.107.639,57	5,81%	7.061	14,61%
7:13	49.543.525,96	10,63%	8.187	16,94%
14:20	53.048.609,63	11,38%	6.903	14,28%
21:27	63.917.228,83	13,71%	6.697	13,86%
28:34	68.900.984,10	14,78%	5.757	11,91%
35:41	62.580.830,41	13,42%	4.759	9,85%
42:48	54.132.158,22	11,61%	3.761	7,78%
49:55	22.734.528,10	4,88%	1.653	3,42%
56:62	20.775.019,96	4,46%	1.289	2,67%
63:69	15.244.853,80	3,27%	876	1,81%
70:76	16.702.521,57	3,58%	853	1,76%
77:83	10.332.806,03	2,22%	489	1,01%
84:	1.173.553,16	0,25%	50	0,10%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

**Statistics**

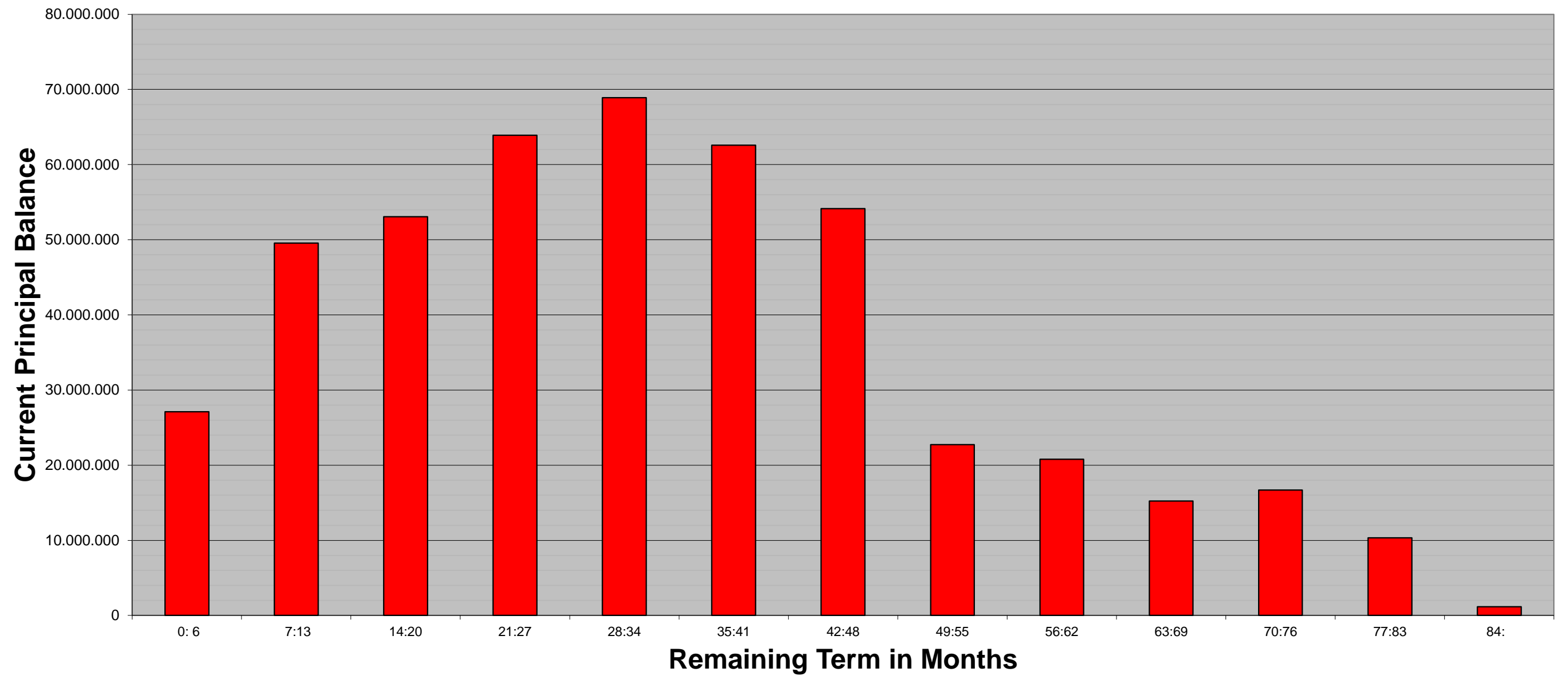
WA Remaining Term	33,31
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**SC Germany Vehicles 2013-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**



Reporting Date			07.07.2017			
Payment Date			12.07.2017			
Period No			45			
Monthly Period			Jul 2017			
Interest Period	from	12.06.2017	to	12.07.2017	=	30 days
Collection Period	from	01.06.2017	to	30.06.2017		



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

**19. Original Term**



Reporting Date	07.07.2017	
Payment Date	12.07.2017	
Period No	45	
Monthly Period	Jul 2017	
Interest Period	from 12.06.2017	to 12.07.2017 = 30 days
Collection Period	from 01.06.2017	to 30.06.2017

<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	6.918,87	0,00%	11	0,02%
13:25	4.978.696,23	1,07%	1.420	2,94%
26:38	39.663.952,56	8,51%	5.888	12,18%
39:51	99.630.196,40	21,37%	10.205	21,11%
52:64	154.868.175,36	33,22%	14.911	30,85%
65:77	48.997.087,90	10,51%	6.076	12,57%
78:	118.049.232,02	25,32%	9.824	20,32%
<b>Total</b>	<b>466.194.259,34</b>	<b>100,00%</b>	<b>48.335</b>	<b>100,00%</b>

**Statistics**

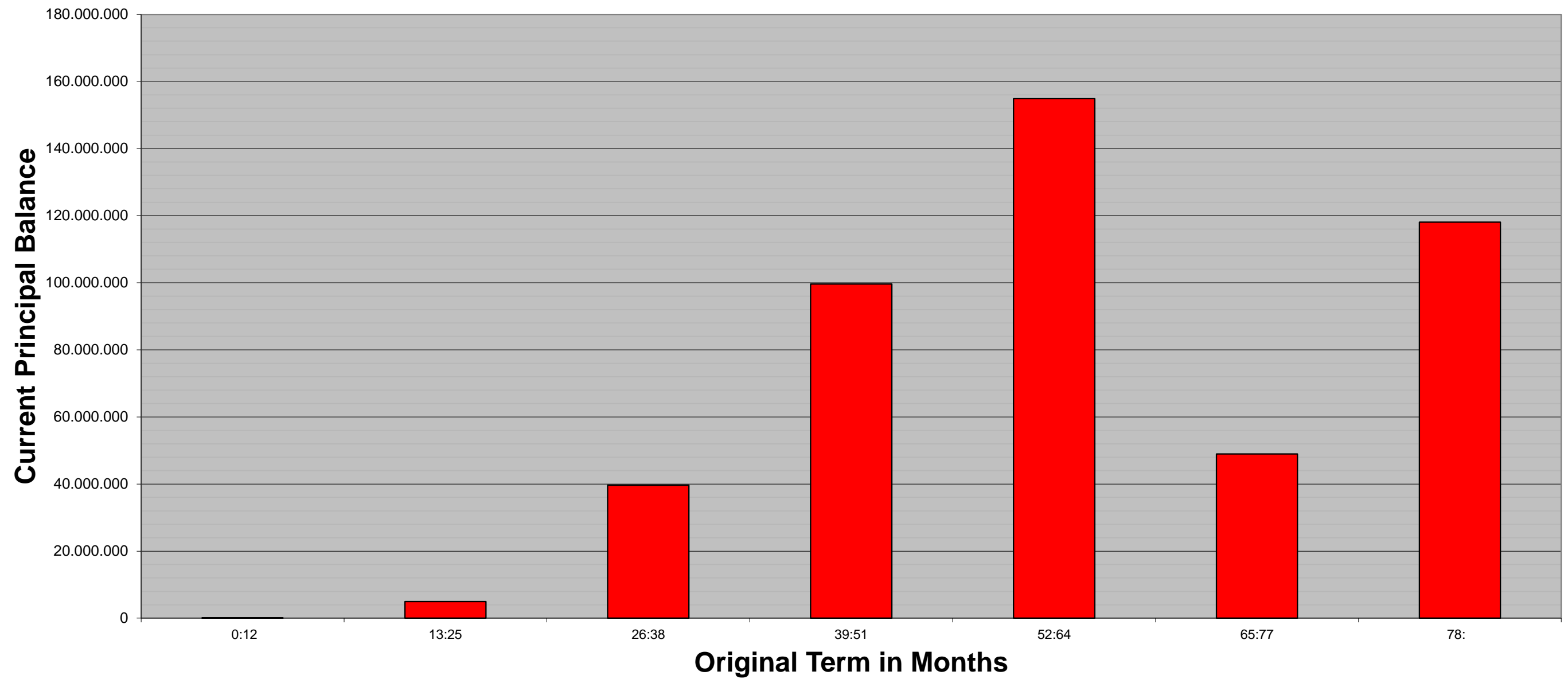
WA Original Term	65,05
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**SC Germany Vehicles 2013-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**



Reporting Date			07.07.2017			
Payment Date			12.07.2017			
Period No			45			
Monthly Period			Jul 2017			
Interest Period	from	12.06.2017	to	12.07.2017	=	30 days
Collection Period	from	01.06.2017	to	30.06.2017		



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

**20. Manufacturer Brands**



Reporting Date	07.07.2017	
Payment Date	12.07.2017	
Period No	45	
Monthly Period	Jul 2017	
Interest Period	from 12.06.2017	to 12.07.2017 = 30 days
Collection Period	from 01.06.2017	to 30.06.2017

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	47.231.294,24	10,13%	4.934	10,21%
2	42.196.618,58	9,05%	3.478	7,20%
3	39.755.903,99	8,53%	4.679	9,68%
4	29.916.073,06	6,42%	2.613	5,41%
5	26.187.728,51	5,62%	3.245	6,71%
6	25.338.644,86	5,44%	1.812	3,75%
7	22.190.881,56	4,76%	2.921	6,04%
8	22.040.920,06	4,73%	2.233	4,62%
9	21.517.702,01	4,62%	2.713	5,61%
10	20.580.347,34	4,41%	1.581	3,27%
11	20.005.977,44	4,29%	1.782	3,69%
12	19.399.058,57	4,16%	1.459	3,02%
13	17.804.185,89	3,82%	1.820	3,77%
14	17.023.618,52	3,65%	1.839	3,80%
15	13.077.969,91	2,81%	1.652	3,42%
	<b>384.266.924,54</b>	<b>82,43%</b>	<b>38.761</b>	<b>80,19%</b>

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			07.07.2017			
Payment Date			12.07.2017			
Period No			45			
Monthly Period			Jul 2017			
Interest Period	from	12.06.2017	to	12.07.2017	=	30 days
Collection Period	from	01.06.2017	to	30.06.2017		

**Priority of Payments**

Available Distribution Amount		31.989.679,60 €
Senior Expenses	-	14.280,00 €
Interest Notes Class A	-	556.416,00 €
Interest Notes Class B	-	163.450,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	14,66 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	22.975.029,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	25.095,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	1.255.394,94 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- 14.280,00 €		
Interest accrued for the Period	- 719.866,00 €	- 556.416,00 €	- 163.450,00 €
Cumulative Interest accrued	- 43.956.962,00 €	- 36.558.144,00 €	- 7.398.818,00 €
Interest Payments	- 719.866,00 €	- 556.416,00 €	- 163.450,00 €
Cumulative Interest Payments	- 43.956.962,00 €	- 36.558.144,00 €	- 7.398.818,00 €
Interest accrued on Subordinated Loan for the	- 25.095,00 €		
Cumulative Interest accrued on Subordinated L	- 1.135.967,00 €		
Interest Payments on Subordinated Loan	- 25.095,00 €		
Cumulative Interest Payments on Subordinatec	- 1.135.967,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

**22. Retention**



Reporting Date	07.07.2017				
Payment Date	12.07.2017				
Period No	45				
Monthly Period	12.07.2017				
Interest Period	from	12.06.2017	to	12.07.2017	= 30 days
Collection Period	from	01.06.2017	to	30.06.2017	

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:	489.169.296,08 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	466.194.259,34 €
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 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:	15,74%
Net Economic Interest Ratio as of the end of the Monthly Period:	16,52%

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

**23. Issuer Information**



Reporting Date		07.07.2017				
Payment Date		12.07.2017				
Period No		45				
Monthly Period		Jul 2017				
Interest Period	from	12.06.2017	to	12.07.2017	=	30 days
Collection Period	from	01.06.2017	to	30.06.2017		

**Deal Name:**

**SC Germany Vehicles 2013-1**

**Issuer:**

**SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)**

The Managing Directors  
Grüneburgweg 58-62  
60322 Frankfurt am Main  
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eMail frankfurt@intertrustgroup.com  
fax +49 (0) 69 643 50 8925

**Seller of the Receivables:**

**Santander Consumer Bank AG**

**Servicer Name:**

**Santander Consumer Bank AG**

**Reporting Entity:**

**Santander Consumer Bank AG**

Capital Markets  
Santander-Platz 1  
41061 Mönchengladbach  
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eMail abs\_ger@santander.de  
fax +49 (0) 2161 690 7077

**SPV-Administrator:**

**Intertrust (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	07.07.2017				
Payment Date	12.07.2017				
Period No	45				
Monthly Period	Jul 2017				
Interest Period	from	12.06.2017	to	12.07.2017	= 30 days
Collection Period	from	01.06.2017	to	30.06.2017	

**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
A	R-1L	STABLE	A-	A-2	STABLE
-	-	-	BBB+	A-2	STABLE
-	-	-	BBB+	A-2	STABLE

Ratings as of 30.06.2017, data source: Bloomberg