

SC Germany Vehicles 2013-1 Monthly Investor Report



 Santander

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

Cover Sheet Monthly Investor Report



Reporting Date	09.07.2018				
Payment Date	12.07.2018				
Period No	57				
Monthly Period	Jul 2018				
Interest Period from	12.06.2018	to	12.07.2018	=	30 days
Collection Period from	01.06.2018	to	30.06.2018		

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1. Portfolio Information



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Collection Period from	01.06.2018	to 30.06.2018

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	31.187	261.822.520,60 €	277.731.466,85 €
Scheduled Principal Payments		10.595.614,69 €	
Prepayment Principal		3.924.346,39 €	
Others		134.258,60 €	
Total Principal Collections		14.654.219,68 €	15.648.249,62 €
Total Interest Collections		1.211.458,09 €	1.284.165,24 €
Defaults		226.245,63 €	260.696,63 €
Replenishment		- €	- €
End of Period	29.709	246.942.055,29 €	261.822.520,60 €
Purchase Shortfall Account		59,71 €	5,40 €
Total Assets (End of Period)		246.942.115,00 €	261.822.526,00 €
Current Prepayment Rate (annualised)		16,6%	

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2. Reserve Accounts



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Interest Period from	12.06.2018	to 12.07.2018 = 30 days
Collection Period from	01.06.2018	to 30.06.2018

Note Balance

Beginning of Period	261.822.526,00 €
End of Period	246.942.115,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	2,67%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	2,83%	7.000.000,00 €	
Required Reserve Fund	2,83%	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	261.822.526,00 €
End of Period	246.942.115,00 €

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Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,75%			
1- 30 days past due period before previous period		2.329.089,97 €	495.843,41 €	237
1- 30 days past due previous period		2.129.278,63 €	403.676,65 €	231
1- 30 days past due current period	0,55%	1.447.469,53 €	276.935,88 €	173
3-MRA* 31- 60 days past due	0,63%			
31- 60 days past due period before previous period		1.748.502,40 €	200.166,95 €	189
31- 60 days past due previous period		1.527.268,82 €	239.382,22 €	174
31- 60 days past due current period	0,65%	1.709.927,59 €	281.562,65 €	186
3-MRA* 61-90 days past due	0,29%			
61- 90 days past due period before previous period		810.808,53 €	131.000,59 €	78
61- 90 days past due previous period		792.317,81 €	137.350,86 €	75
61- 90 days past due current period	0,27%	713.804,13 €	148.927,17 €	68
3-MRA* 91-120 days past due	0,18%			
91- 120 days past due period before previous period		448.443,67 €	94.975,31 €	49
91- 120 days past due previous period		456.821,01 €	96.457,45 €	46
91- 120 days past due current period	0,18%	473.813,42 €	101.023,23 €	47
3-MRA* 121-150 days past due	0,08%			
121- 150 days past due period before previous period		203.170,28 €	61.067,75 €	20
121- 150 days past due previous period		170.041,19 €	62.726,16 €	20
121- 150 days past due current period	0,10%	270.050,30 €	85.485,34 €	30
3-MRA* 151-180 days past due	0,14%			
151- 180 days past due period before previous period		480.081,64 €	126.097,58 €	39
151- 180 days past due previous period		358.398,64 €	106.346,68 €	33
151- 180 days past due current period	0,10%	253.145,49 €	92.275,70 €	25

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	261.822.526,00 €
End of Period	246.942.115,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	226.245,63 €	
Current Period Recoveries	33.821,80 €	
Current Period Net Default	192.423,83 €	
New Number of Defaulted Contracts		31

Cumulative Default

Cumulative Gross Default	18.866.931,12 €	
Cumulative Recoveries	3.401.308,55 €	
Cumulative Net Default	15.465.622,57 €	
Total Number of Defaulted Contracts		2.040

**3-MRA* /
current ratio**

Ratio

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

Annualised Loss Ratio period before previous period	1,00%	1,04%
Annualised Loss Ratio previous period		1,02%
Annualised Loss Ratio current period	0,94%	0,94%

Principal Deficiency

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

Repurchased Assets

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

* 3-MRA stands for three months rolling average

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5. Concentration Limits



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Current Transaction Status

Amortizing

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

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6. Outstanding Notes



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1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS0980215825	XS0980216807
Currency		EUR	EUR
Initial Tranching	in %	90,0%	10,0%
Legal Maturity		Oct 2027	Oct 2027
Expected Maturity		Mrz 2020	Mrz 2020
Original Rating (DBRS / S&P)		A(sf) / A(sf)	NR / NR
Current Rating (DBRS / S&P)*		AA(sf) / 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	261.822.526,00 €	191.822.526,00 €	70.000.000,00 €
Available Distribution Amount	22.899.504,97 €		
Replenishment	0,00 €		
Amortisation	14.880.411,00 €		
Redemption per Class	14.880.411,00 €	14.880.411,00 €	0,00 €
Redemption per Note		2.361,97 €	0,00 €
Class Principal Outstanding Balance End of Period	246.942.115,00 €	176.942.115,00 €	70.000.000,00 €
Current Tranching		71,7%	28,3%
Current Pool Factor		0,28	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		30.448,02 €	100.000,00 €
> Principal Repayment per Note		2.361,97 €	0,00 €
Principal Outstanding per Note End of Period		28.086,05 €	100.000,00 €
> Interest accrued for the period		254.646,00 €	163.450,00 €
Interest Payment		254.646,00 €	163.450,00 €
Interest Payment per Note		40,42 €	233,50 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	34,06%	5,71%
Current CE (excl. Excess Spread)	31,18%	2,83%

* Last rating action as of 29.05.2018

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7. Original Principal Balance



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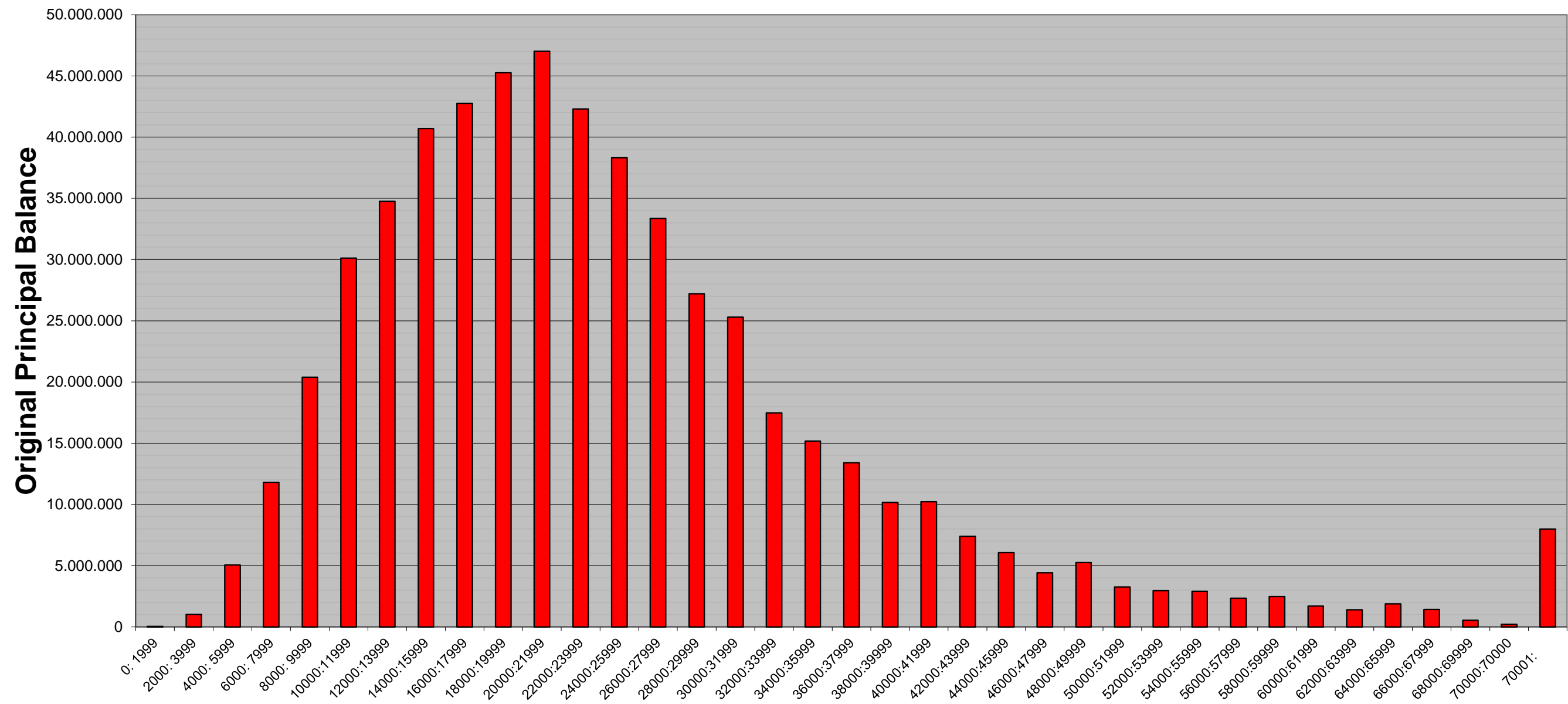
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	35.236,18	0,01%	21	0,07%
2000: 3999	1.021.151,45	0,18%	315	1,06%
4000: 5999	5.055.064,23	0,90%	987	3,32%
6000: 7999	11.813.731,88	2,09%	1.673	5,63%
8000: 9999	20.393.247,51	3,62%	2.255	7,59%
10000:11999	30.119.404,14	5,34%	2.750	9,26%
12000:13999	34.760.601,12	6,16%	2.675	9,00%
14000:15999	40.704.571,40	7,22%	2.714	9,14%
16000:17999	42.766.778,41	7,58%	2.518	8,48%
18000:19999	45.264.664,28	8,02%	2.383	8,02%
20000:21999	47.019.180,98	8,34%	2.244	7,55%
22000:23999	42.300.639,61	7,50%	1.841	6,20%
24000:25999	38.310.599,03	6,79%	1.535	5,17%
26000:27999	33.366.855,20	5,92%	1.239	4,17%
28000:29999	27.215.712,49	4,82%	940	3,16%
30000:31999	25.294.847,87	4,48%	817	2,75%
32000:33999	17.468.172,45	3,10%	530	1,78%
34000:35999	15.167.116,85	2,69%	434	1,46%
36000:37999	13.406.018,45	2,38%	363	1,22%
38000:39999	10.167.191,14	1,80%	261	0,88%
40000:41999	10.222.795,08	1,81%	250	0,84%
42000:43999	7.388.485,34	1,31%	172	0,58%
44000:45999	6.064.767,57	1,08%	135	0,45%
46000:47999	4.412.466,95	0,78%	94	0,32%
48000:49999	5.245.798,05	0,93%	107	0,36%
50000:51999	3.248.092,11	0,58%	64	0,22%
52000:53999	2.960.869,99	0,52%	56	0,19%
54000:55999	2.910.574,87	0,52%	53	0,18%
56000:57999	2.338.536,99	0,41%	41	0,14%
58000:59999	2.480.110,54	0,44%	42	0,14%
60000:61999	1.704.613,50	0,30%	28	0,09%
62000:63999	1.387.899,11	0,25%	22	0,07%
64000:65999	1.883.072,25	0,33%	29	0,10%
66000:67999	1.407.374,91	0,25%	21	0,07%
68000:69999	550.663,26	0,10%	8	0,03%
70000:70000	210.000,00	0,04%	3	0,01%
70001:	7.997.085,75	1,42%	89	0,30%
Total	564.063.990,94	100,00%	29.709	100,00%

Statistics	in EUR
Average Amount	18.986,30

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7.1 Original PB (Graph)

Reporting Date	09.07.2018				
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8. Current Principal Balance



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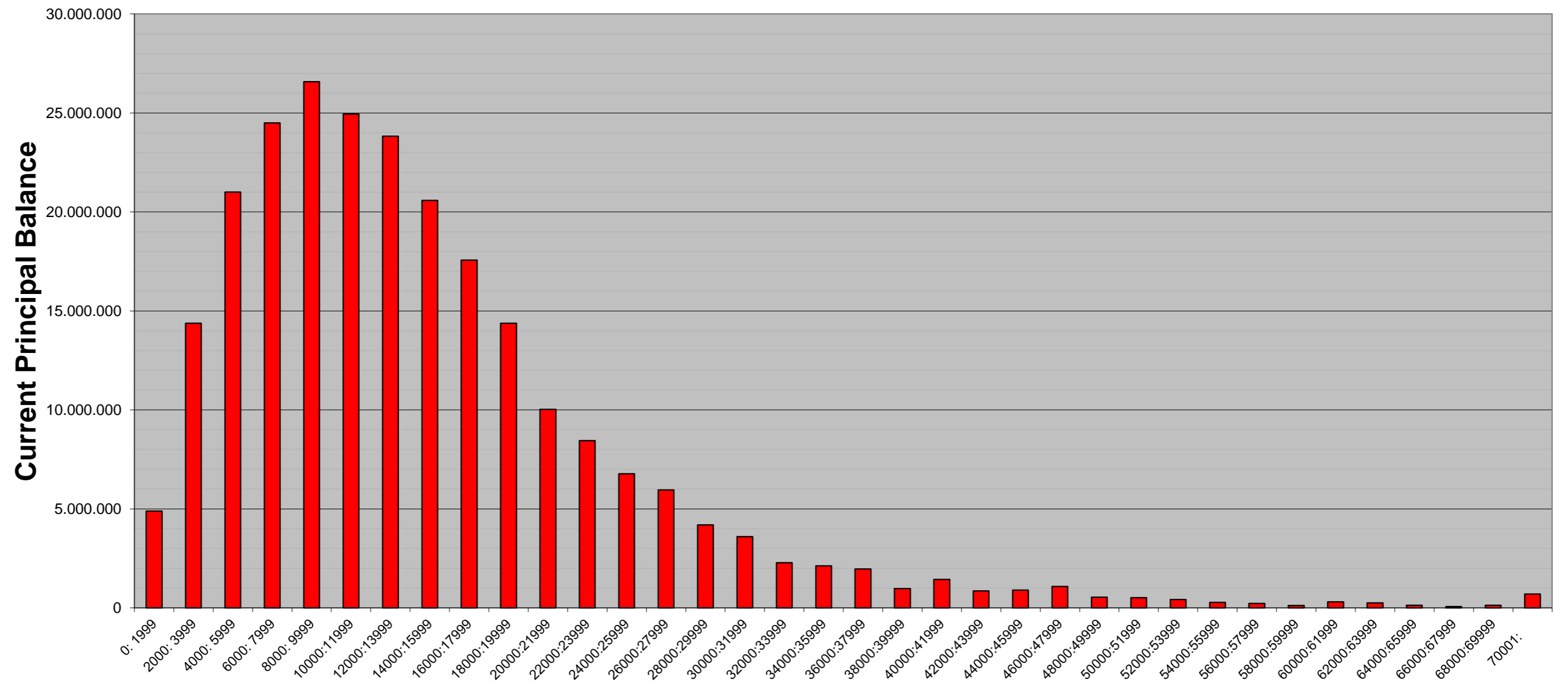
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	4.893.307,39	1,98%	4.951	16,66%
2000: 3999	14.377.023,67	5,82%	4.804	16,17%
4000: 5999	21.006.729,19	8,51%	4.224	14,22%
6000: 7999	24.500.705,52	9,92%	3.512	11,82%
8000: 9999	26.572.106,24	10,76%	2.966	9,98%
10000:11999	24.942.327,74	10,10%	2.273	7,65%
12000:13999	23.828.489,60	9,65%	1.840	6,19%
14000:15999	20.584.747,84	8,34%	1.377	4,63%
16000:17999	17.571.868,22	7,12%	1.036	3,49%
18000:19999	14.374.942,41	5,82%	759	2,55%
20000:21999	10.024.559,25	4,06%	478	1,61%
22000:23999	8.449.057,64	3,42%	368	1,24%
24000:25999	6.771.238,11	2,74%	271	0,91%
26000:27999	5.957.953,87	2,41%	221	0,74%
28000:29999	4.192.554,66	1,70%	145	0,49%
30000:31999	3.601.042,17	1,46%	116	0,39%
32000:33999	2.277.520,27	0,92%	69	0,23%
34000:35999	2.126.547,46	0,86%	61	0,21%
36000:37999	1.960.005,55	0,79%	53	0,18%
38000:39999	972.541,68	0,39%	25	0,08%
40000:41999	1.430.392,60	0,58%	35	0,12%
42000:43999	858.593,52	0,35%	20	0,07%
44000:45999	900.066,69	0,36%	20	0,07%
46000:47999	1.081.415,79	0,44%	23	0,08%
48000:49999	535.173,37	0,22%	11	0,04%
50000:51999	509.766,08	0,21%	10	0,03%
52000:53999	427.401,39	0,17%	8	0,03%
54000:55999	273.807,56	0,11%	5	0,02%
56000:57999	226.054,69	0,09%	4	0,01%
58000:59999	116.771,00	0,05%	2	0,01%
60000:61999	307.094,10	0,12%	5	0,02%
62000:63999	253.166,75	0,10%	4	0,01%
64000:65999	129.793,63	0,05%	2	0,01%
66000:67999	66.895,44	0,03%	1	0,00%
68000:69999	137.814,03	0,06%	2	0,01%
70001:	702.580,17	0,28%	8	0,03%
Total	246.942.055,29	100,00%	29.709	100,00%

Statistics	in EUR
Average Amount	8.312,03

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8.1 Current PB (Graph)

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9. Borrower Concentration



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Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	111.564,73	0,0452%	1
2	94.799,78	0,0384%	1
3	91.387,67	0,0370%	1
4	89.626,32	0,0363%	1
5	84.109,98	0,0341%	1
6	81.458,25	0,0330%	1
7	78.920,91	0,0320%	2
8	76.548,70	0,0310%	1
9	73.084,74	0,0296%	1
10	69.746,87	0,0282%	1
11	69.671,71	0,0282%	2
12	69.285,95	0,0281%	2
13	68.067,16	0,0276%	1
14	65.168,63	0,0264%	1
15	64.625,00	0,0262%	1
16	63.659,06	0,0258%	2
17	63.649,88	0,0258%	1
18	63.634,95	0,0258%	1
19	63.296,50	0,0256%	1
20	62.585,42	0,0253%	1
21	62.276,94	0,0252%	2
22	61.917,49	0,0251%	1
23	61.903,12	0,0251%	1
24	61.853,43	0,0250%	1
25	61.829,55	0,0250%	3
	1.814.672,74	0,7349%	32

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10. Geographical Distribution



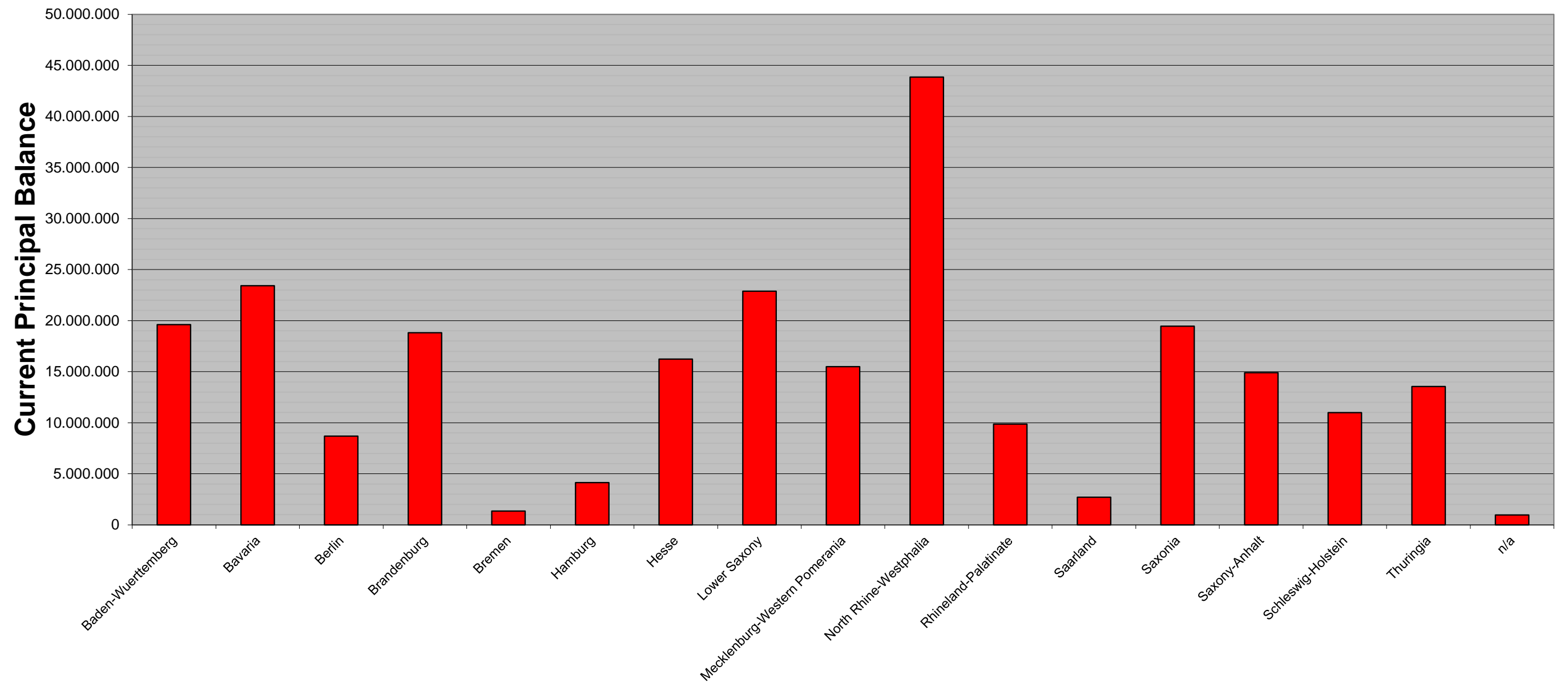
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	19.616.443,43	7,94%	2.189	7,37%
Bavaria	23.418.137,36	9,48%	2.650	8,92%
Berlin	8.682.821,23	3,52%	1.098	3,70%
Brandenburg	18.813.273,60	7,62%	2.365	7,96%
Bremen	1.353.975,46	0,55%	158	0,53%
Hamburg	4.145.601,77	1,68%	467	1,57%
Hesse	16.234.857,68	6,57%	1.876	6,31%
Lower Saxony	22.871.272,76	9,26%	2.769	9,32%
Mecklenburg-Western	15.492.532,78	6,27%	1.822	6,13%
North Rhine-Westphali	43.863.102,28	17,76%	5.367	18,07%
Rhineland-Palatinate	9.870.197,53	4,00%	1.169	3,93%
Saarland	2.706.479,17	1,10%	319	1,07%
Saxonia	19.466.511,81	7,88%	2.497	8,40%
Saxony-Anhalt	14.892.170,24	6,03%	1.884	6,34%
Schleswig-Holstein	10.982.539,15	4,45%	1.353	4,55%
Thuringia	13.554.636,57	5,49%	1.625	5,47%
n/a	977.502,47	0,40%	101	0,34%
Total	246.942.055,29	100,00%	29.709	100,00%

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10.1 Geographical Distribution (Graph)

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11. Object/Vehicle Type



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Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
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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	116.357.826,78	47,12%	12.562	42,28%
Used Vehicle	130.584.228,51	52,88%	17.147	57,72%
Total	246.942.055,29	100,00%	29.709	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	237.660.773,15	96,24%	28.247	95,08%
Leisure	5.935.195,71	2,40%	549	1,85%
Motorbike	3.346.086,43	1,36%	913	3,07%
Total	246.942.055,29	100,00%	29.709	100,00%

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Monthly Investor Report**

12. Insurances



Reporting Date	09.07.2018				
Payment Date	12.07.2018				
Period No	57				
Monthly Period	Jul 2018				
Interest Period	from	12.06.2018	to	12.07.2018	= 30 days
Collection Period	from	01.06.2018	to	30.06.2018	

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	147.816.243,20	59,86%	16.714	56,26%
Yes	99.125.812,09	40,14%	12.995	43,74%
Total	246.942.055,29	100,00%	29.709	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	186.179.776,34	75,39%	22.805	76,76%
Yes	60.762.278,95	24,61%	6.904	23,24%
Total	246.942.055,29	100,00%	29.709	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	227.171.905,02	91,99%	27.250	91,72%
Yes	19.770.150,27	8,01%	2.459	8,28%
Total	246.942.055,29	100,00%	29.709	100,00%

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Monthly Investor Report**

13. Type of Contract



Reporting Date			09.07.2018			
Payment Date			12.07.2018			
Period No			57			
Monthly Period			Jul 2018			
Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
Collection Period	from	01.06.2018	to	30.06.2018		

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	149.720.650,19	60,63%	22.583	76,01%
Yes	97.221.405,10	39,37%	7.126	23,99%
- of which balloon rates	68.768.861,18	27,85%		
- of which regular installments	28.452.543,92	11,52%		
Total	246.942.055,29	100,00%	29.709	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
13:25	49.028,50	0,07%	6	0,08%
26:38	7.784.307,87	11,32%	762	10,69%
39:51	25.237.650,36	36,70%	2.529	35,49%
52:64	35.459.512,54	51,56%	3.819	53,59%
65:72	109.010,22	0,16%	6	0,08%
73:	129.351,69	0,19%	4	0,06%
Total	68.768.861,18	100,00%	7.126	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	28.966.277,91	42,12%	3.005	42,17%
13:25	26.796.881,81	38,97%	2.766	38,82%
26:38	13.005.701,46	18,91%	1.355	19,01%
Total	68.768.861,18	100,00%	7.126	100,00%

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Monthly Investor Report**

14. Payment Methods



Reporting Date			09.07.2018		
Payment Date			12.07.2018		
Period No			57		
Monthly Period			Jul 2018		
Interest Period	from	12.06.2018	to	12.07.2018	= 30 days
Collection Period	from	01.06.2018	to	30.06.2018	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	237.844.526,45	96,32%	28.616	96,32%
Other	9.097.528,84	3,68%	1.093	3,68%
Total	246.942.055,29	100,00%	29.709	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	131.300.216,02	53,17%	15.776	53,10%
1st of month	115.641.839,27	46,83%	13.933	46,90%
Total	246.942.055,29	100,00%	29.709	100,00%

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Monthly Investor Report**

15. Downpayment



Reporting Date		09.07.2018				
Payment Date		12.07.2018				
Period No		57				
Monthly Period		Jul 2018				
Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
Collection Period	from	01.06.2018	to	30.06.2018		

<i>Downpayment (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	80.012.474,06	32,40%	9.404	31,65%	0,00%
0: 999	2.406.977,18	0,97%	521	1,75%	5,18%
1000: 1999	9.745.256,09	3,95%	1.968	6,62%	10,68%
2000: 2999	16.605.697,50	6,72%	2.869	9,66%	14,74%
3000: 3999	20.120.982,10	8,15%	2.930	9,86%	17,16%
4000: 4999	19.015.505,00	7,70%	2.396	8,06%	19,15%
5000: 5999	23.926.738,41	9,69%	2.696	9,07%	20,98%
6000: 6999	13.252.174,57	5,37%	1.392	4,69%	23,80%
7000: 7999	9.919.780,32	4,02%	983	3,31%	25,55%
8000: 8999	7.836.930,51	3,17%	795	2,68%	28,19%
9000: 9999	4.938.560,99	2,00%	437	1,47%	28,74%
10000:10999	13.301.266,42	5,39%	1.224	4,12%	30,76%
11000:11999	3.289.717,06	1,33%	292	0,98%	32,36%
12000:12999	3.031.828,85	1,23%	269	0,91%	34,73%
13000:13999	2.363.550,46	0,96%	212	0,71%	36,27%
14000:14999	1.737.749,49	0,70%	165	0,56%	39,54%
15000:15000	3.446.398,54	1,40%	291	0,98%	37,47%
15001:	11.990.467,74	4,86%	865	2,91%	43,13%
Total	246.942.055,29	100,00%	29.709	100,00%	17,91%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	3.971,87 €	5.811,39 €
Average Purchase Price	22.176,26 €	23.873,18 €
Minimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	17,91%	24,34%

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Monthly Investor Report**

16. Effective Interest Rate



Reporting Date	09.07.2018	
Payment Date	12.07.2018	
Period No	57	
Monthly Period	Jul 2018	
Interest Period	from 12.06.2018	to 12.07.2018 = 30 days
Collection Period	from 01.06.2018	to 30.06.2018

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	1.127.239,24	0,46%	98	0,33%
2: 2	3.724.195,27	1,51%	409	1,38%
3: 3	91.207.784,08	36,93%	8.492	28,58%
4: 4	89.848.470,39	36,38%	10.556	35,53%
5: 5	38.884.002,98	15,75%	6.126	20,62%
6: 6	15.653.483,83	6,34%	2.646	8,91%
7: 7	4.243.064,42	1,72%	875	2,95%
8: 8	1.419.056,37	0,57%	303	1,02%
9: 9	698.766,66	0,28%	179	0,60%
10:10	124.733,81	0,05%	21	0,07%
11:11	11.258,24	0,00%	4	0,01%
Total	246.942.055,29	100,00%	29.709	100,00%

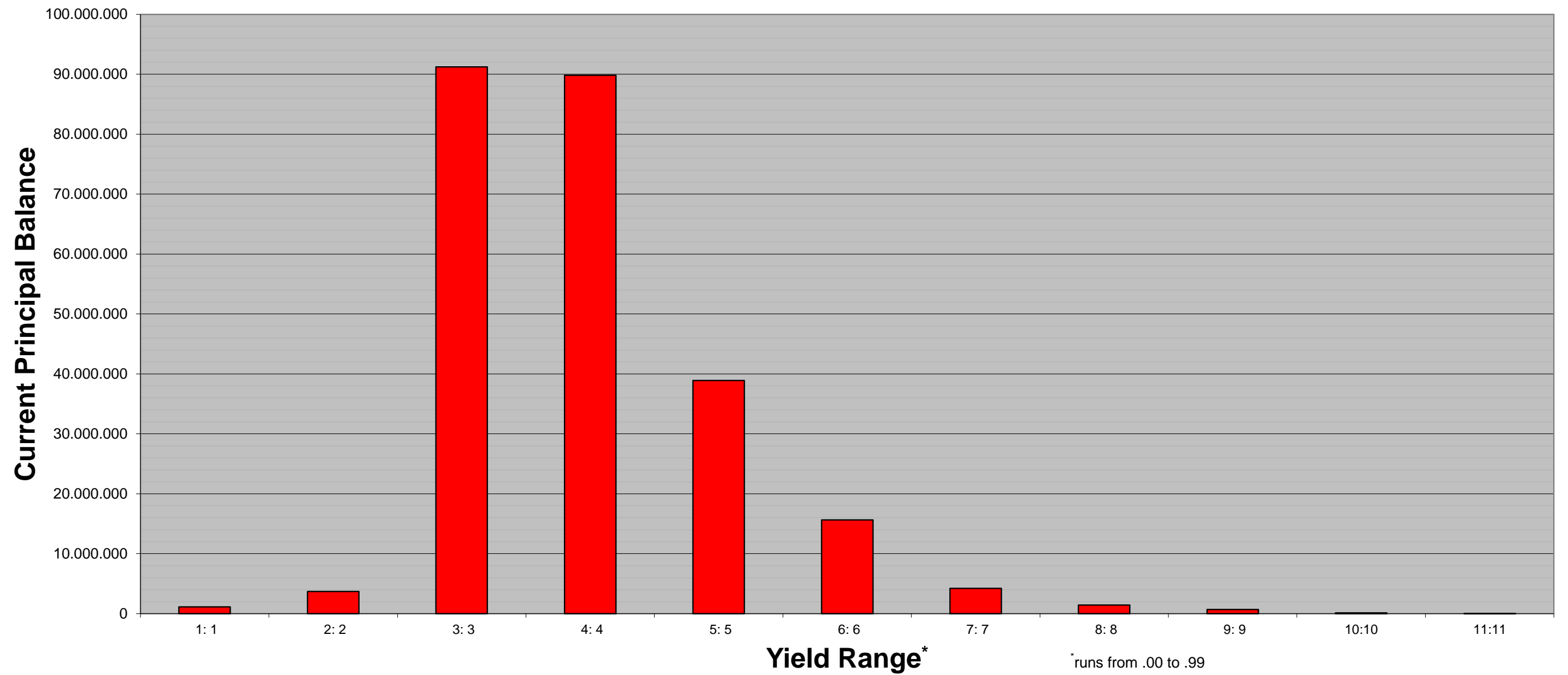
Statistics	in %
WA Interest	4,81%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date			09.07.2018			
Payment Date			12.07.2018			
Period No			57			
Monthly Period			Jul 2018			
Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
Collection Period	from	01.06.2018	to	30.06.2018		



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Monthly Investor Report**

17. Seasoning



Reporting Date	09.07.2018	
Payment Date	12.07.2018	
Period No	57	
Monthly Period	Jul 2018	
Interest Period	from 12.06.2018	to 12.07.2018 = 30 days
Collection Period	from 01.06.2018	to 30.06.2018

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
21:23	1.665.970,42	0,67%	158	0,53%
24:26	19.734.242,32	7,99%	1.643	5,53%
27:29	31.296.789,89	12,67%	2.858	9,62%
30:32	32.075.199,36	12,99%	3.162	10,64%
33:35	30.624.625,98	12,40%	3.332	11,22%
36:38	29.949.204,98	12,13%	3.253	10,95%
39:41	23.317.410,89	9,44%	2.533	8,53%
42:44	9.010.012,65	3,65%	1.044	3,51%
45:47	9.022.196,61	3,65%	1.222	4,11%
48:50	8.929.972,72	3,62%	1.116	3,76%
51:53	7.377.338,30	2,99%	995	3,35%
54:56	7.075.480,33	2,87%	1.096	3,69%
57:59	7.656.369,25	3,10%	1.313	4,42%
60:62	8.750.196,31	3,54%	1.485	5,00%
63:65	5.059.655,18	2,05%	830	2,79%
66:68	3.279.042,96	1,33%	622	2,09%
69:71	2.943.199,73	1,19%	688	2,32%
72:74	2.385.916,91	0,97%	523	1,76%
75:77	2.091.192,04	0,85%	399	1,34%
78:80	1.561.936,76	0,63%	341	1,15%
81:	3.136.101,70	1,27%	1.096	3,69%
Total	246.942.055,29	100,00%	29.709	100,00%

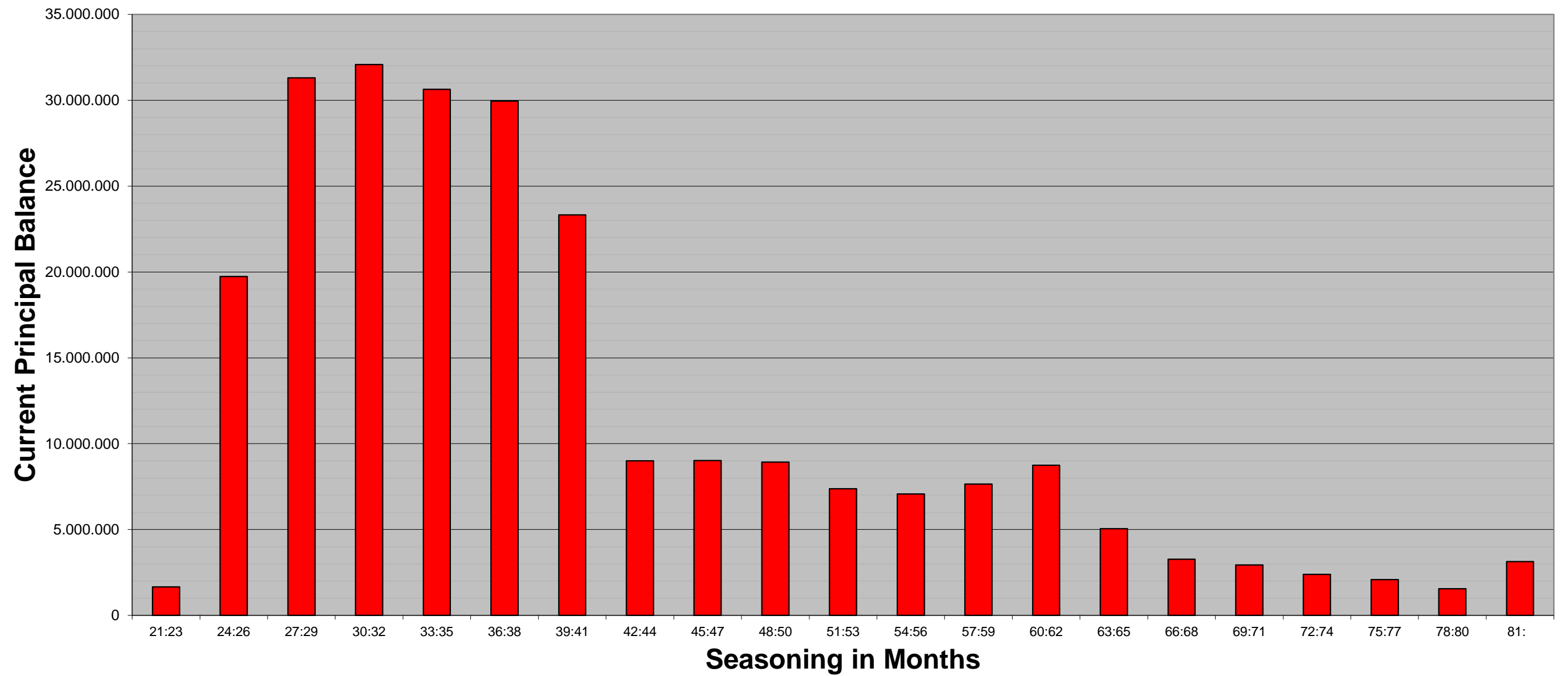
Statistics

WA Seasoning	40,26
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Reporting Date			09.07.2018			
Payment Date			12.07.2018			
Period No			57			
Monthly Period			Jul 2018			
Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
Collection Period	from	01.06.2018	to	30.06.2018		



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18. Remaining Term



Reporting Date			09.07.2018			
Payment Date			12.07.2018			
Period No			57			
Monthly Period			Jul 2018			
Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
Collection Period	from	01.06.2018	to	30.06.2018		

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	20.990.925,44	8,50%	5.799	19,52%
7:13	33.692.534,19	13,64%	5.896	19,85%
14:20	37.514.358,51	15,19%	4.689	15,78%
21:27	43.992.563,63	17,81%	4.553	15,33%
28:34	38.291.341,05	15,51%	3.368	11,34%
35:41	22.109.824,72	8,95%	2.015	6,78%
42:48	14.550.671,07	5,89%	1.156	3,89%
49:55	9.774.862,11	3,96%	709	2,39%
56:62	14.146.574,52	5,73%	883	2,97%
63:69	8.865.248,34	3,59%	482	1,62%
70:76	2.978.081,66	1,21%	157	0,53%
77:83	35.070,05	0,01%	2	0,01%
Total	246.942.055,29	100,00%	29.709	100,00%

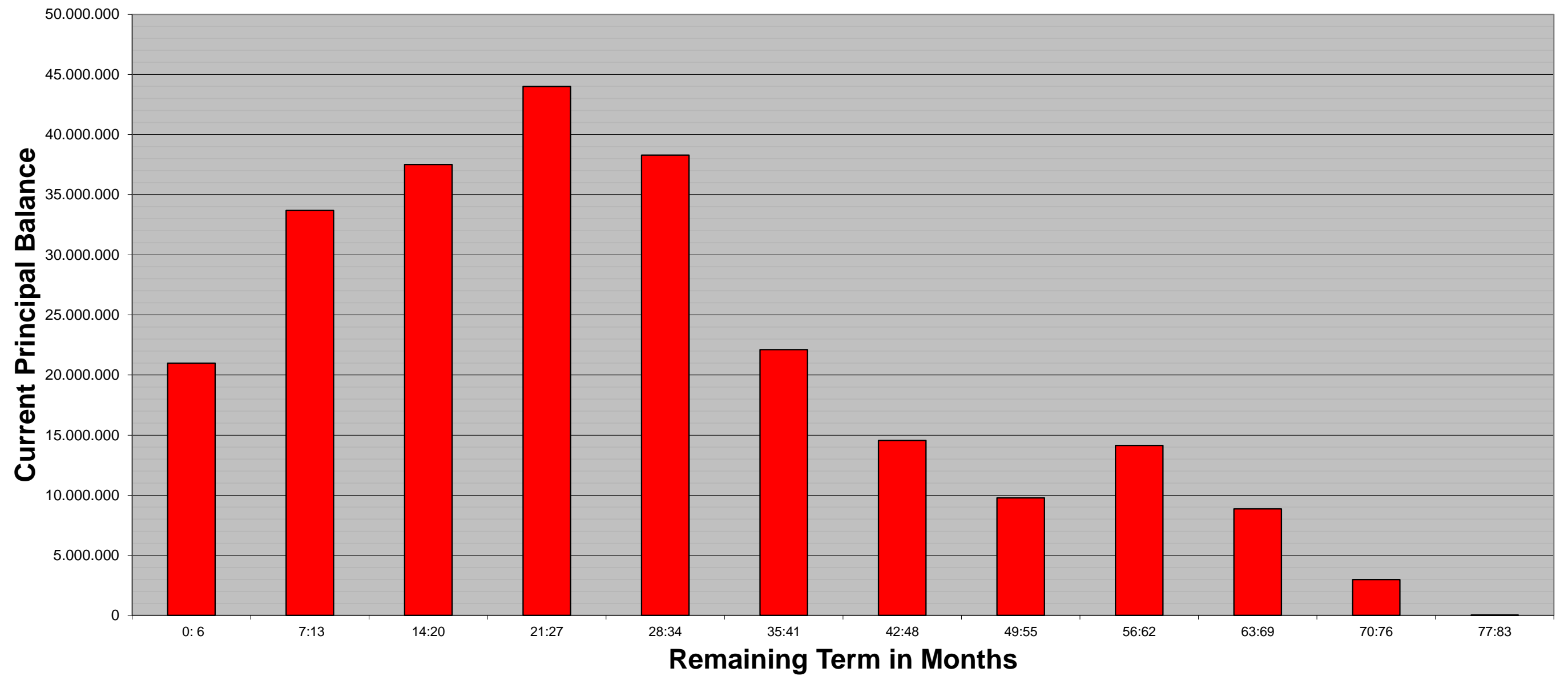
Statistics

WA Remaining Term	27,94
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date			09.07.2018			
Payment Date			12.07.2018			
Period No			57			
Monthly Period			Jul 2018			
Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
Collection Period	from	01.06.2018	to	30.06.2018		



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

19. Original Term



Reporting Date			09.07.2018		
Payment Date			12.07.2018		
Period No			57		
Monthly Period			Jul 2018		
Interest Period	from	12.06.2018	to	12.07.2018	= 30 days
Collection Period	from	01.06.2018	to	30.06.2018	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
13:25	44.618,77	0,02%	60	0,20%
26:38	12.810.206,58	5,19%	2.857	9,62%
39:51	49.077.095,96	19,87%	6.100	20,53%
52:64	83.545.679,48	33,83%	8.969	30,19%
65:77	26.633.958,35	10,79%	3.964	13,34%
78:	74.830.496,15	30,30%	7.759	26,12%
Total	246.942.055,29	100,00%	29.709	100,00%

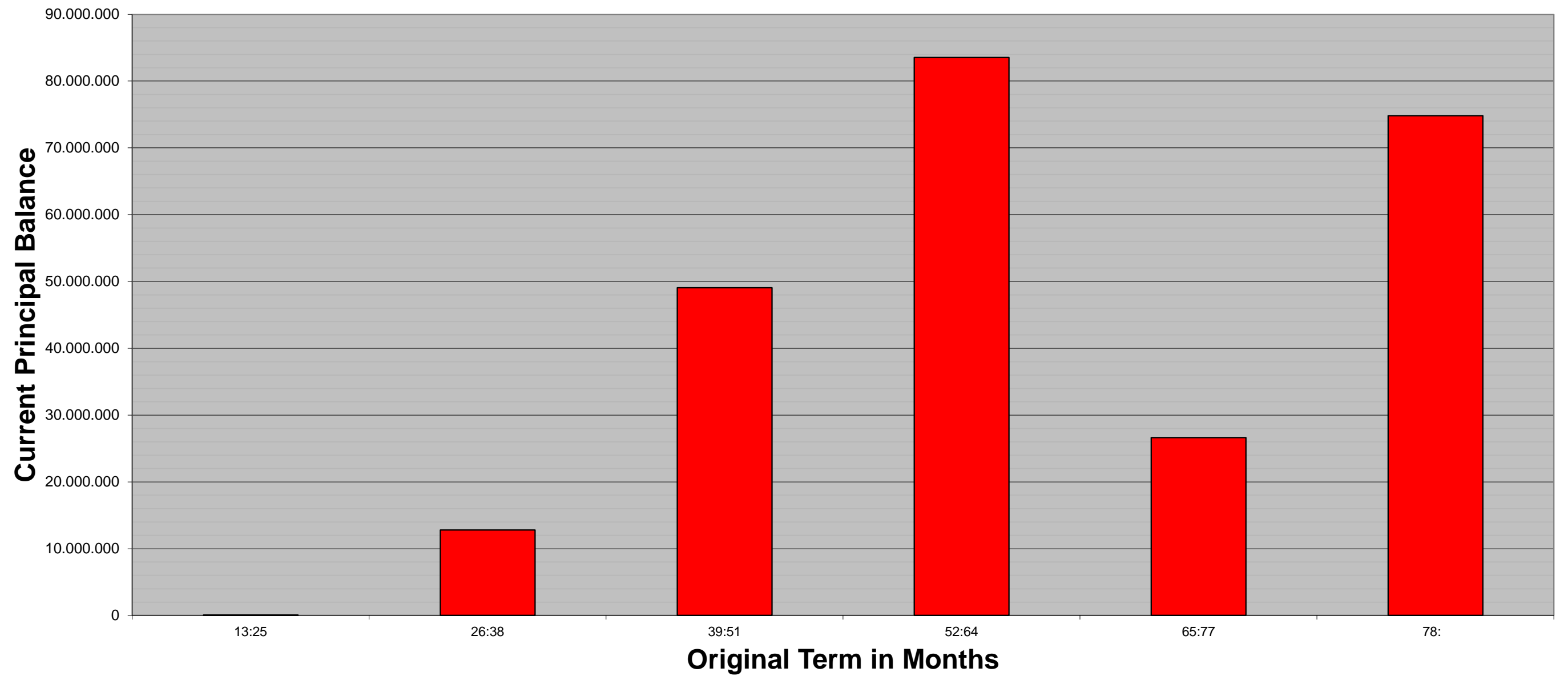
Statistics

WA Original Term	68,20
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date			09.07.2018			
Payment Date			12.07.2018			
Period No			57			
Monthly Period			Jul 2018			
Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
Collection Period	from	01.06.2018	to	30.06.2018		



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



Reporting Date			09.07.2018			
Payment Date			12.07.2018			
Period No			57			
Monthly Period			Jul 2018			
Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
Collection Period	from	01.06.2018	to	30.06.2018		

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	25.267.789,11	10,23%	3.027	10,19%
2	22.234.024,67	9,00%	2.133	7,18%
3	20.734.847,76	8,40%	2.882	9,70%
4	16.683.582,62	6,76%	1.647	5,54%
5	13.812.508,84	5,59%	1.985	6,68%
6	13.316.574,90	5,39%	1.081	3,64%
7	11.923.317,85	4,83%	1.439	4,84%
8	11.845.466,43	4,80%	1.729	5,82%
9	11.557.332,01	4,68%	1.805	6,08%
10	10.888.230,45	4,41%	937	3,15%
11	10.602.861,67	4,29%	1.086	3,66%
12	9.760.040,63	3,95%	1.192	4,01%
13	9.279.327,13	3,76%	1.109	3,73%
14	8.604.118,85	3,48%	762	2,56%
15	6.620.162,62	2,68%	1.005	3,38%
	203.130.185,54	82,26%	23.819	80,17%

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			09.07.2018			
Payment Date			12.07.2018			
Period No			57			
Monthly Period			Jul 2018			
Interest Period	from	12.06.2018	to	12.07.2018	=	30 days
Collection Period	from	01.06.2018	to	30.06.2018		

Priority of Payments

Available Distribution Amount		22.899.504,97 €
Senior Expenses	-	24.194,79 €
Interest Notes Class A	-	254.646,00 €
Interest Notes Class B	-	163.450,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	59,71 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	14.880.411,00 €
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	=	551.648,47 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 24.194,79 €		
Interest accrued for the Period	- 418.096,00 €	- 254.646,00 €	- 163.450,00 €
Cumulative Interest accrued	- 50.613.465,00 €	- 41.226.003,00 €	- 9.387.462,00 €
Interest Payments	- 418.096,00 €	- 254.646,00 €	- 163.450,00 €
Cumulative Interest Payments	- 50.613.465,00 €	- 41.226.003,00 €	- 9.387.462,00 €
Interest accrued on Subordinated Loan for the	- 25.095,00 €		
Cumulative Interest accrued on Subordinated L	- 1.441.289,50 €		
Interest Payments on Subordinated Loan	- 25.095,00 €		
Cumulative Interest Payments on Subordinatec	- 1.441.289,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

**SC Germany Vehicles 2013-1
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22. Retention



Reporting Date	09.07.2018				
Payment Date	12.07.2018				
Period No	57				
Monthly Period	12.07.2018				
Interest Period	from	12.06.2018	to	12.07.2018	= 30 days
Collection Period	from	01.06.2018	to	30.06.2018	

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	699.999.999,22 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	261.822.520,60 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	246.942.055,29 €
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:	29,41%
Net Economic Interest Ratio as of the end of the Monthly Period:	31,18%

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23. Counterparties



Reporting Date	09.07.2018				
Payment Date	12.07.2018				
Period No	57				
Monthly Period	Jul 2018				
Interest Period	from	12.06.2018	to	12.07.2018	= 30 days
Collection Period	from	01.06.2018	to	30.06.2018	

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Phone: +353 (0)1 6975 350

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Transaction Security Trustee:

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Phone: +31 20 205 0132

Circumference FS (Netherlands) B.V.
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The Netherlands

Rating Agencies:

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Structured Finance
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EC3R 7 AA London
United Kingdom

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

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

Ratings as of 30.06.2018, data source: Bloomberg

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

24. Issuer Information



Reporting Date		09.07.2018			
Payment Date		12.07.2018			
Period No		57			
Monthly Period		Jul 2018			
Interest Period	from	12.06.2018	to	12.07.2018	= 30 days
Collection Period	from	01.06.2018	to	30.06.2018	

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

The Managing Directors
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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

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SPV-Administrator:

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

25. Santander Consumer Bank



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Reporting Date	09.07.2018				
Payment Date	12.07.2018				
Period No	57				
Monthly Period	Jul 2018				
Interest Period	from	12.06.2018	to	12.07.2018	= 30 days
Collection Period	from	01.06.2018	to	30.06.2018	

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

DBRS			S & P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
AH	R-1M	STABLE	A	A-1	STABLE
-	-	-	A-	A-2	STABLE
-	-	-	A-	A-2	STABLE

Ratings as of 30.06.2018, data source: Bloomberg