

SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	09.08.2016					
Payment Date	12.08.2016					
Period No	34					
Monthly Period	Aug 2016					
Interest Period	from	12.07.2016	to	12.08.2016	=	31 days
Collection Period	from	01.07.2016	to	31.07.2016		

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1. Portfolio Information



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Interest Period from	12.07.2016	to 12.08.2016 = 31 days
Collection Period from	01.07.2016	to 31.07.2016

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	65.892	699.999.980,07 €	699.999.994,91 €
Scheduled Principal Payments		20.977.262,28 €	
Prepayment Principal		8.110.438,88 €	
Others		280.919,50 €	
Total Principal Collections		29.368.620,66 €	29.199.073,92 €
Total Interest Collections		3.459.864,78 €	3.424.551,22 €
Defaults		516.578,65 €	357.778,71 €
Replenishment		29.885.217,76 €	29.556.837,79 €
End of Period	65.693	699.999.998,52 €	699.999.980,07 €
Purchase Shortfall Account		1,48 €	19,93 €
Total Assets (End of Period)		700.000.000,00 €	700.000.000,00 €
Current Prepayment Rate (annualised)		13,1%	

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2. Reserve Accounts



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Collection Period from	01.07.2016	to	31.07.2016	

Note Balance

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

Reserve Accounts

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

Commingling Reserve

	in %		Trigger Event y/n
Beginning of Period		n/a	no
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Commingling Reserve Fund		n/a	

Set-Off Reserve

	in %		Trigger Event y/n
Beginning of Period		n/a	no
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Set-Off Reserve Fund		n/a	

Current Set-Off Amount	n/a
Set-Off Amount (per Loan)	n/a
Set-Off Amount (in % of Outstanding Balance)	n/a

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3. Delinquency Data



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Note Balance

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

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,73%			
1- 30 days past due period before previous period		4.997.455,83 €	404.578,54 €	455
1- 30 days past due previous period		5.186.689,64 €	532.382,09 €	468
1- 30 days past due current period	0,73%	5.112.004,25 €	540.186,47 €	478
3-MRA* 31- 60 days past due	0,26%			
31- 60 days past due period before previous period		1.602.268,99 €	140.359,86 €	148
31- 60 days past due previous period		1.991.628,99 €	194.323,14 €	185
31- 60 days past due current period	0,27%	1.911.029,49 €	227.515,48 €	162
3-MRA* 61-90 days past due	0,14%			
61- 90 days past due period before previous period		1.036.023,64 €	114.553,09 €	91
61- 90 days past due previous period		923.335,63 €	87.069,97 €	82
61- 90 days past due current period	0,13%	934.502,75 €	101.902,93 €	79
3-MRA* 91-120 days past due	0,05%			
91- 120 days past due period before previous period		348.819,54 €	49.724,60 €	35
91- 120 days past due previous period		437.654,82 €	49.907,39 €	34
91- 120 days past due current period	0,04%	282.473,06 €	38.801,25 €	27
3-MRA* 121-150 days past due	0,03%			
121- 150 days past due period before previous period		246.342,14 €	75.784,75 €	25
121- 150 days past due previous period		253.688,96 €	37.844,31 €	23
121- 150 days past due current period	0,03%	227.960,14 €	36.335,83 €	21
3-MRA* 151-180 days past due	0,08%			
151- 180 days past due period before previous period		501.857,27 €	123.878,77 €	36
151- 180 days past due previous period		537.343,69 €	130.649,45 €	36
151- 180 days past due current period	0,08%	548.520,23 €	122.592,84 €	41

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

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

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	516.578,65 €	
Current Period Recoveries	89.191,85 €	
Current Period Net Default	427.386,80 €	
New Number of Defaulted Contracts		56

Cumulative Default

Cumulative Gross Default	11.390.405,03 €	
Cumulative Recoveries	2.037.573,44 €	
Cumulative Net Default	9.352.831,59 €	
Total Number of Defaulted Contracts		1.122

3-MRA* /
current ratio

Ratio

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

0,62%

Annualised Loss Ratio period before previous period	0,65%
Annualised Loss Ratio previous period	0,48%
Annualised Loss Ratio current period	0,73%

Principal Deficiency

		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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Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
New Vehicles (applicable for Replenishment Portfolio)	45,00%	-	45,02%	no
Average Yield (applicable for Replenishment Portfolio)	4,50%	-	4,65%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	45,00%	39,09%	no
Remaining Term (applicable for Total Portfolio)	-	55,00	37,36	no
Early Amortisation Events		Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio				
- prior to 30 September 2014		0,75%	-	-
- prior to 30 September 2015		1,50%	-	-
- prior to 30 September 2016		2,25%	0,60%	no
Purchase Shortfall Event				no
Period before previous period			0,41 €	
Previous period			5,09 €	
Current period			19,93 €	
Principal Deficiency Event			- €	no
Total Sold Receivables				
	1.586.220.353,72 €			

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6. Outstanding Notes



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1. Note Balance

	All notes	Class A	Class B
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General Note Information			
ISIN Code		XS0980215825	XS0980216807
Currency		EUR	EUR
Initial Tranching	in %	90,0%	10,0%
Legal Maturity		Oct 2027	Oct 2027
Expected Maturity		Mrz 2020	Mrz 2020
Original Rating (DBRS / S&P)		A(sf) / A(sf)	NR / NR
Current Rating (DBRS / S&P)*		A(sf) / A(sf)	NR / NR
Initial Notes Aggregate Principal Outstanding Balance	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		6.300	700
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Available Distribution Amount	39.917.697,22 €		
Replenishment	29.885.217,76 €		
Amortisation	0,00 €		
Redemption per Class	0,00 €	0,00 €	0,00 €
Redemption per Note		0,00 €	0,00 €
Class Principal Outstanding Balance End of Period	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Current Tranching		90,0%	10,0%
Current Pool Factor		1,00	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
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Interest Rate Basis: Fixed		1,593%	2,802%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		0,00 €	0,00 €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €
> Interest accrued for the period		864.234,00 €	168.896,00 €
Interest Payment		864.234,00 €	168.896,00 €
Interest Payment per Note		137,18 €	241,28 €

3. Credit Enhancements

	Class A	Class B
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Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	14,37%	4,37%
Current CE (excl. Excess Spread)	11,00%	1,00%

* Last rating action as of 23.10.2013

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7. Original Principal Balance



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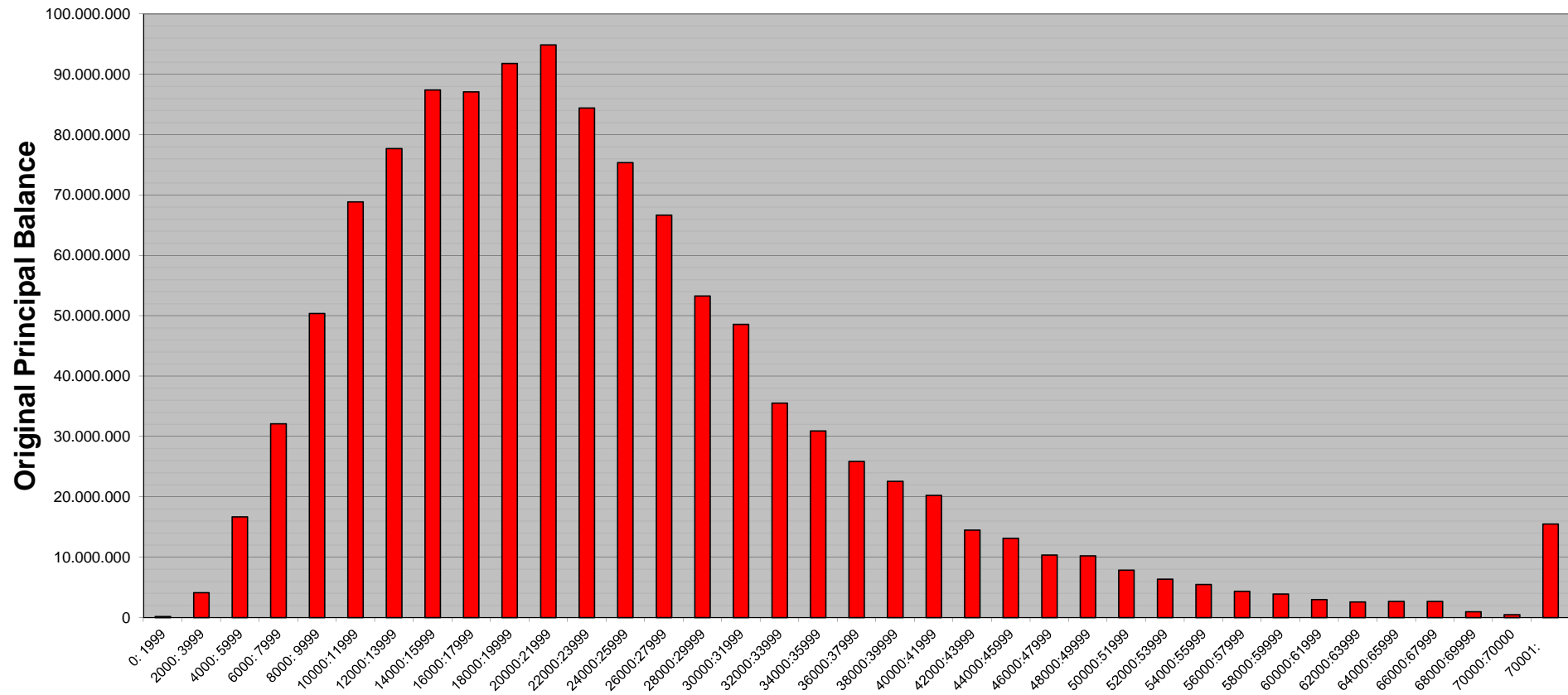
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	169.018,46	0,01%	102	0,16%
2000: 3999	4.109.178,53	0,35%	1.280	1,95%
4000: 5999	16.684.961,93	1,42%	3.294	5,01%
6000: 7999	32.113.095,60	2,72%	4.570	6,96%
8000: 9999	50.399.779,64	4,28%	5.585	8,50%
10000:11999	68.887.269,35	5,84%	6.300	9,59%
12000:13999	77.713.805,10	6,59%	5.980	9,10%
14000:15999	87.404.699,06	7,41%	5.830	8,87%
16000:17999	87.094.971,76	7,39%	5.127	7,80%
18000:19999	91.799.736,37	7,79%	4.832	7,36%
20000:21999	94.869.328,96	8,05%	4.531	6,90%
22000:23999	84.406.991,10	7,16%	3.675	5,59%
24000:25999	75.379.343,84	6,39%	3.020	4,60%
26000:27999	66.697.273,59	5,66%	2.475	3,77%
28000:29999	53.261.921,16	4,52%	1.840	2,80%
30000:31999	48.581.129,93	4,12%	1.571	2,39%
32000:33999	35.543.881,86	3,02%	1.078	1,64%
34000:35999	30.925.843,02	2,62%	885	1,35%
36000:37999	25.864.566,85	2,19%	700	1,07%
38000:39999	22.556.149,69	1,91%	579	0,88%
40000:41999	20.231.524,67	1,72%	495	0,75%
42000:43999	14.513.086,97	1,23%	338	0,51%
44000:45999	13.127.743,65	1,11%	292	0,44%
46000:47999	10.363.938,92	0,88%	221	0,34%
48000:49999	10.244.404,54	0,87%	209	0,32%
50000:51999	7.867.657,03	0,67%	155	0,24%
52000:53999	6.357.850,51	0,54%	120	0,18%
54000:55999	5.487.336,39	0,47%	100	0,15%
56000:57999	4.327.727,89	0,37%	76	0,12%
58000:59999	3.900.127,64	0,33%	66	0,10%
60000:61999	2.972.553,35	0,25%	49	0,07%
62000:63999	2.582.770,86	0,22%	41	0,06%
64000:65999	2.664.581,37	0,23%	41	0,06%
66000:67999	2.679.712,16	0,23%	40	0,06%
68000:69999	965.971,79	0,08%	14	0,02%
70000:70000	490.000,00	0,04%	7	0,01%
70001:	15.524.070,73	1,32%	175	0,27%
Total	1.178.764.004,27	100,00%	65.693	100,00%

Statistics in EUR	
Average Amount	17.943,53

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7.1 Original PB (Graph)

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8. Current Principal Balance



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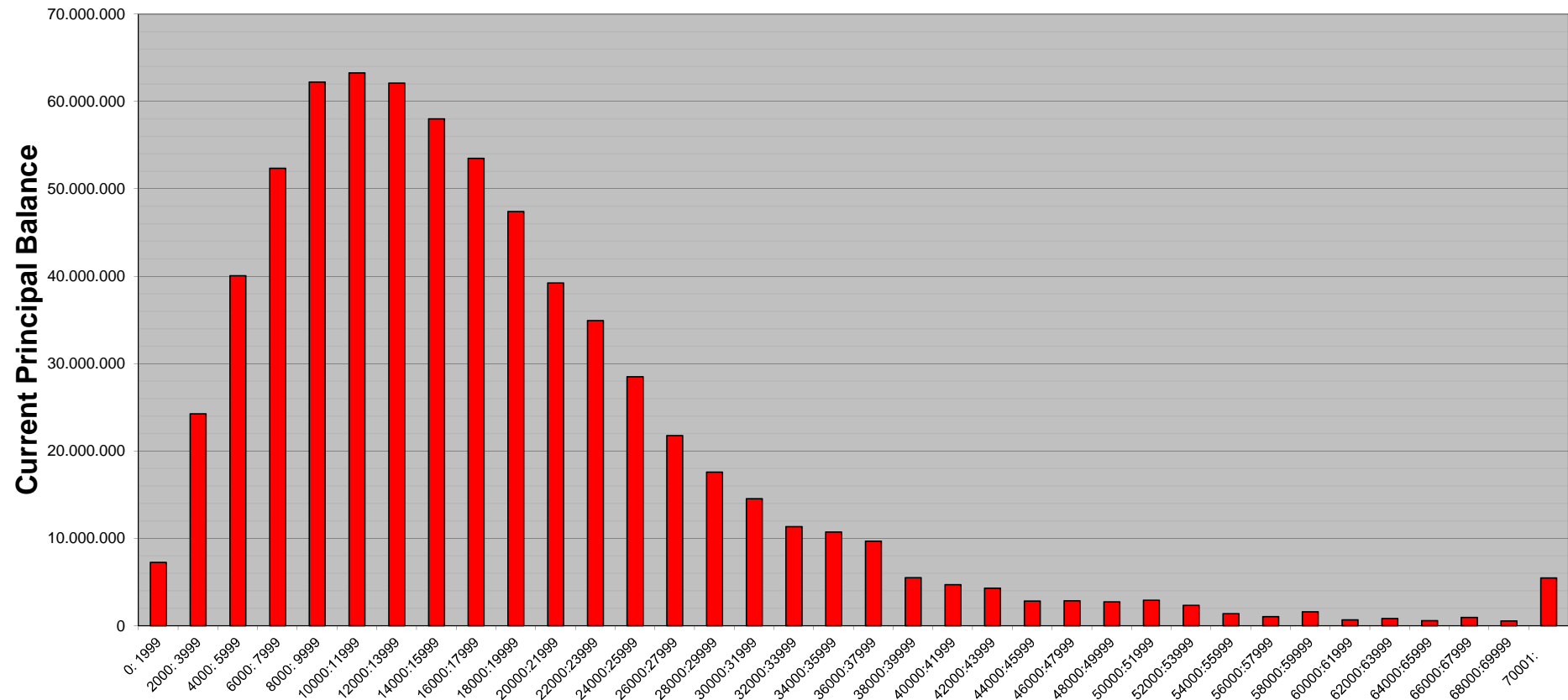
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.255.164,71	1,04%	6.977	10,62%
2000: 3999	24.254.978,96	3,46%	8.033	12,23%
4000: 5999	40.047.945,55	5,72%	8.007	12,19%
6000: 7999	52.359.063,44	7,48%	7.500	11,42%
8000: 9999	62.226.945,11	8,89%	6.934	10,56%
10000:11999	63.285.869,13	9,04%	5.762	8,77%
12000:13999	62.110.790,54	8,87%	4.792	7,29%
14000:15999	58.014.095,84	8,29%	3.879	5,90%
16000:17999	53.508.726,28	7,64%	3.154	4,80%
18000:19999	47.412.263,71	6,77%	2.502	3,81%
20000:21999	39.241.817,68	5,61%	1.872	2,85%
22000:23999	34.914.799,80	4,99%	1.520	2,31%
24000:25999	28.489.525,96	4,07%	1.141	1,74%
26000:27999	21.755.655,69	3,11%	807	1,23%
28000:29999	17.594.499,01	2,51%	607	0,92%
30000:31999	14.555.108,65	2,08%	470	0,72%
32000:33999	11.343.254,80	1,62%	344	0,52%
34000:35999	10.733.799,72	1,53%	307	0,47%
36000:37999	9.672.684,09	1,38%	262	0,40%
38000:39999	5.495.364,72	0,79%	141	0,21%
40000:41999	4.701.784,19	0,67%	115	0,18%
42000:43999	4.298.184,92	0,61%	100	0,15%
44000:45999	2.833.027,33	0,40%	63	0,10%
46000:47999	2.865.583,08	0,41%	61	0,09%
48000:49999	2.742.349,69	0,39%	56	0,09%
50000:51999	2.907.328,81	0,42%	57	0,09%
52000:53999	2.326.893,70	0,33%	44	0,07%
54000:55999	1.374.503,27	0,20%	25	0,04%
56000:57999	1.029.960,50	0,15%	18	0,03%
58000:59999	1.594.863,60	0,23%	27	0,04%
60000:61999	673.467,29	0,10%	11	0,02%
62000:63999	820.086,97	0,12%	13	0,02%
64000:65999	584.348,25	0,08%	9	0,01%
66000:67999	939.118,98	0,13%	14	0,02%
68000:69999	555.016,35	0,08%	8	0,01%
70001:	5.481.128,20	0,78%	61	0,09%
Total	699.999.998,52	100,00%	65.693	100,00%

Statistics	in EUR
Average Amount	10.655,63

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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	182.880,58	0,0261%	1
2	161.399,67	0,0231%	1
3	143.811,22	0,0205%	1
4	139.303,54	0,0199%	1
5	125.990,93	0,0180%	1
6	122.090,36	0,0174%	1
7	122.080,58	0,0174%	1
8	121.189,51	0,0173%	2
9	116.367,06	0,0166%	1
10	114.899,25	0,0164%	3
11	114.169,04	0,0163%	2
12	112.224,44	0,0160%	1
13	111.874,51	0,0160%	3
14	111.682,42	0,0160%	2
15	107.723,75	0,0154%	3
16	105.220,68	0,0150%	2
17	104.411,59	0,0149%	1
18	102.789,39	0,0147%	1
19	102.156,15	0,0146%	1
20	98.414,65	0,0141%	1
21	97.745,61	0,0140%	1
22	97.520,18	0,0139%	1
23	96.327,27	0,0138%	2
24	96.171,17	0,0137%	2
25	96.167,70	0,0137%	2
	2.904.611,25	0,4149%	38

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10. Geographical Distribution



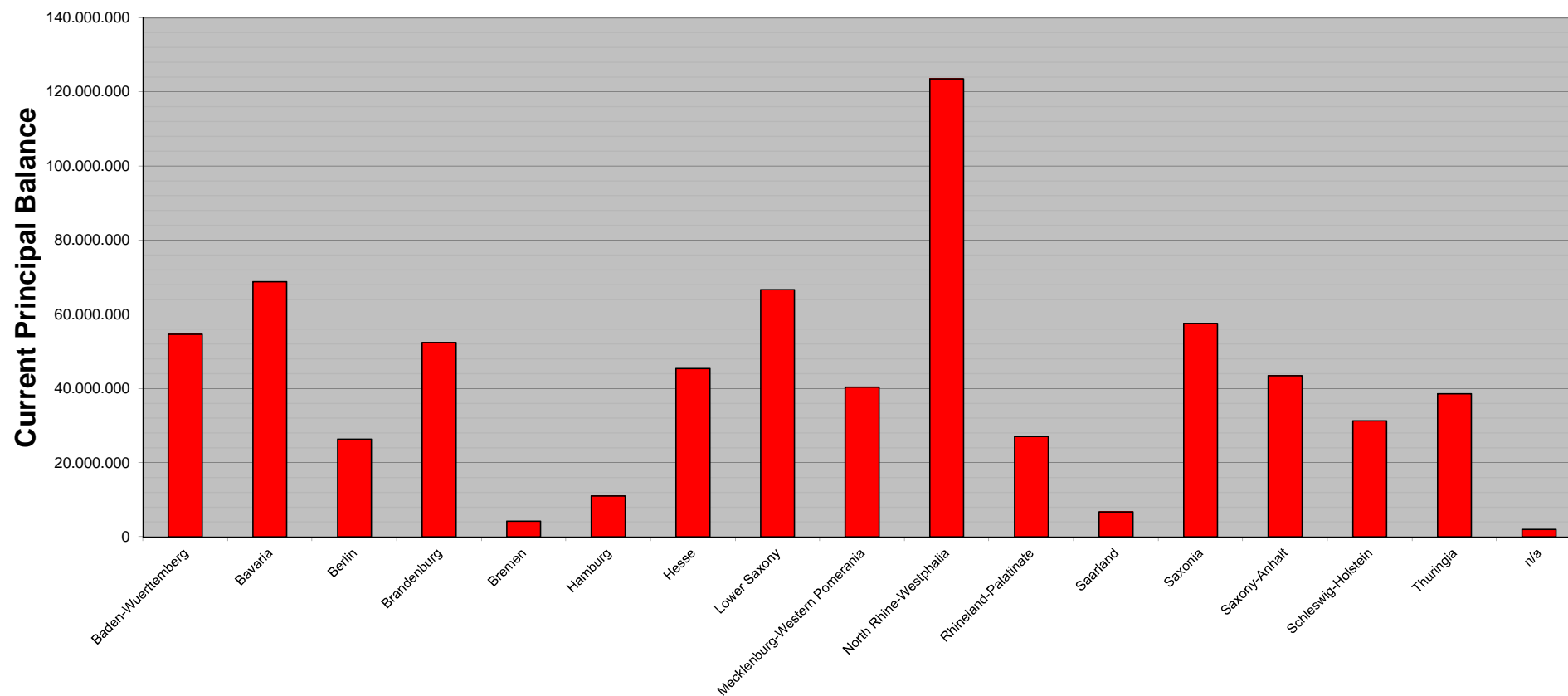
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	54.608.354,04	7,80%	4.859	7,40%
Bavaria	68.828.443,00	9,83%	6.138	9,34%
Berlin	26.354.476,49	3,76%	2.584	3,93%
Brandenburg	52.420.752,61	7,49%	5.161	7,86%
Bremen	4.182.281,59	0,60%	367	0,56%
Hamburg	11.032.457,25	1,58%	1.054	1,60%
Hesse	45.419.199,08	6,49%	4.161	6,33%
Lower Saxony	66.650.771,47	9,52%	6.162	9,38%
Mecklenburg-Western	40.359.004,60	5,77%	3.655	5,56%
North Rhine-Westphali	123.503.123,67	17,64%	11.618	17,69%
Rhineland-Palatinate	27.071.368,77	3,87%	2.518	3,83%
Saarland	6.745.793,52	0,96%	636	0,97%
Saxonia	57.537.154,02	8,22%	5.780	8,80%
Saxony-Anhalt	43.423.702,04	6,20%	4.219	6,42%
Schleswig-Holstein	31.285.306,28	4,47%	2.973	4,53%
Thuringia	38.572.470,27	5,51%	3.631	5,53%
n/a	2.005.339,82	0,29%	177	0,27%
Total	699.999.998,52	100,00%	65.693	100,00%

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10.1 Geographical Distribution (Graph)

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11. Object/Vehicle Type



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Collection Period	from 01.07.2016	to 31.07.2016

<i>Vehicle Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
New Vehicle	319.408.946,37	45,63%	27.326	41,60%
Used Vehicle	380.591.052,15	54,37%	38.367	58,40%
Total	699.999.998,52	100,00%	65.693	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	672.725.502,95	96,10%	62.137	94,59%
Leisure	15.652.394,43	2,24%	1.043	1,59%
Motorbike	11.622.101,14	1,66%	2.513	3,83%
Total	699.999.998,52	100,00%	65.693	100,00%

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

12. Insurances



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	430.491.525,72	61,50%	38.392	58,44%
Yes	269.508.472,80	38,50%	27.301	41,56%
Total	699.999.998,52	100,00%	65.693	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	546.560.197,18	78,08%	52.571	80,03%
Yes	153.439.801,34	21,92%	13.122	19,97%
Total	699.999.998,52	100,00%	65.693	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	647.992.881,76	92,57%	60.861	92,64%
Yes	52.007.116,76	7,43%	4.832	7,36%
Total	699.999.998,52	100,00%	65.693	100,00%

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

13. Type of Contract



Reporting Date			09.08.2016		
Payment Date			12.08.2016		
Period No			34		
Monthly Period			Aug 2016		
Interest Period	from	12.07.2016	to	12.08.2016	= 31 days
Collection Period	from	01.07.2016	to	31.07.2016	

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	426.360.685,06	60,91%	48.335	73,58%
Yes	273.639.313,46	39,09%	17.358	26,42%
- of which balloon rates	166.879.223,65	23,84%		
- of which regular installments	106.760.089,81	15,25%		
Total	699.999.998,52	100,00%	65.693	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	233.285,52	0,14%	32	0,18%
13:25	4.162.595,04	2,49%	503	2,90%
26:38	24.159.207,71	14,48%	2.364	13,62%
39:51	62.297.287,15	37,33%	6.296	36,27%
52:64	75.543.642,09	45,27%	8.139	46,89%
65:72	352.345,64	0,21%	19	0,11%
73:	130.860,50	0,08%	5	0,03%
Total	166.879.223,65	100,00%	17.358	100,00%

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	49.395.701,18	29,60%	5.311	30,60%
13:25	46.861.037,68	28,08%	4.843	27,90%
26:38	35.208.804,69	21,10%	3.607	20,78%
39:51	28.155.469,69	16,87%	2.865	16,51%
52:64	7.242.869,91	4,34%	731	4,21%
73:	15.340,50	0,01%	1	0,01%
Total	166.879.223,65	100,00%	17.358	100,00%

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Monthly Investor Report**

14. Payment Methods



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	682.415.778,87	97,49%	63.893	97,26%
Other	17.584.219,65	2,51%	1.800	2,74%
Total	699.999.998,52	100,00%	65.693	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	364.634.349,28	52,09%	34.436	52,42%
1st of month	335.365.649,24	47,91%	31.257	47,58%
Total	699.999.998,52	100,00%	65.693	100,00%

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

15. Downpayment



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

<i>Downpayment (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	217.343.047,93	31,05%	19.667	29,94%	0,00%
0: 999	7.227.646,86	1,03%	1.248	1,90%	5,98%
1000: 1999	28.959.422,46	4,14%	4.584	6,98%	11,63%
2000: 2999	50.062.865,07	7,15%	6.793	10,34%	15,72%
3000: 3999	58.554.089,13	8,36%	6.509	9,91%	17,74%
4000: 4999	54.545.702,67	7,79%	5.171	7,87%	19,59%
5000: 5999	66.224.760,71	9,46%	5.831	8,88%	21,57%
6000: 6999	36.494.793,22	5,21%	3.050	4,64%	24,42%
7000: 7999	28.440.332,20	4,06%	2.280	3,47%	26,50%
8000: 8999	23.221.278,69	3,32%	1.904	2,90%	28,98%
9000: 9999	13.894.461,42	1,98%	978	1,49%	29,52%
10000:10999	37.037.073,29	5,29%	2.738	4,17%	31,78%
11000:11999	9.388.379,21	1,34%	679	1,03%	34,02%
12000:12999	9.539.401,82	1,36%	706	1,07%	36,13%
13000:13999	6.345.687,92	0,91%	444	0,68%	37,58%
14000:14999	4.958.635,21	0,71%	382	0,58%	41,15%
15000:15000	10.256.863,19	1,47%	659	1,00%	38,64%
15001:	37.505.557,52	5,36%	2.070	3,15%	44,26%
Total	699.999.998,52	100,00%	65.693	100,00%	19,10%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.083,15 €	5.827,89 €
Average Purchase Price	21.376,51 €	22.968,95 €
Mimumum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	19,10%	25,37%

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Monthly Investor Report**

16. Customer Yield



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.444.163,69	0,35%	140	0,21%
2: 2	10.112.603,05	1,44%	761	1,16%
3: 3	185.239.917,96	26,46%	12.133	18,47%
4: 4	251.162.100,25	35,88%	21.473	32,69%
5: 5	162.453.728,25	23,21%	18.731	28,51%
6: 6	62.165.249,46	8,88%	8.030	12,22%
7: 7	17.668.024,97	2,52%	2.776	4,23%
8: 8	5.603.498,14	0,80%	1.016	1,55%
9: 9	2.801.325,48	0,40%	582	0,89%
10:10	273.243,83	0,04%	41	0,06%
11:11	76.143,44	0,01%	10	0,02%
Total	699.999.998,52	100,00%	65.693	100,00%

Statistics	in %
WA Interest	5,08%

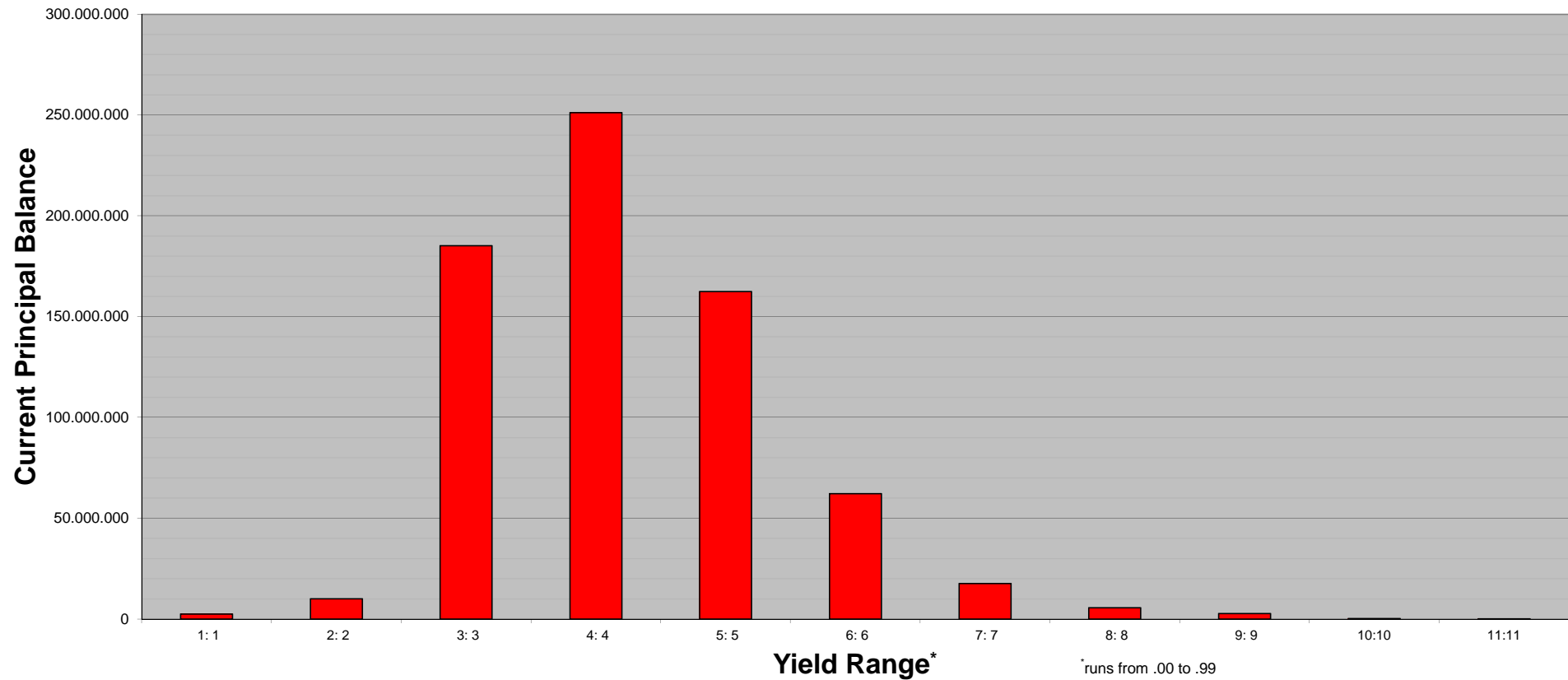
* runs from .00 to .99

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

16.1 Customer Yield (Graph)



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016



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17. Seasoning



Reporting Date	09.08.2016				
Payment Date	12.08.2016				
Period No	34				
Monthly Period	Aug 2016				
Interest Period	from	12.07.2016	to	12.08.2016	= 31 days
Collection Period	from	01.07.2016	to	31.07.2016	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	3.308.787,95	0,47%	219	0,33%
3: 5	37.050.375,25	5,29%	2.322	3,53%
6: 8	54.157.236,98	7,74%	3.456	5,26%
9:11	68.365.044,66	9,77%	4.723	7,19%
12:14	72.242.151,58	10,32%	5.181	7,89%
15:17	70.393.730,99	10,06%	5.397	8,22%
18:20	27.023.832,12	3,86%	2.142	3,26%
21:23	26.477.676,01	3,78%	2.306	3,51%
24:26	29.774.131,85	4,25%	2.710	4,13%
27:29	32.293.645,36	4,61%	2.947	4,49%
30:32	27.955.892,65	3,99%	2.808	4,27%
33:35	34.140.802,26	4,88%	3.556	5,41%
36:38	45.446.823,35	6,49%	4.703	7,16%
39:41	37.860.117,16	5,41%	4.025	6,13%
42:44	26.595.425,08	3,80%	3.150	4,80%
45:47	26.775.426,89	3,83%	3.657	5,57%
48:50	21.205.299,53	3,03%	2.713	4,13%
51:53	16.647.669,76	2,38%	2.296	3,50%
54:56	12.852.259,28	1,84%	1.910	2,91%
57:59	10.754.751,91	1,54%	1.899	2,89%
60:62	7.037.958,15	1,01%	1.289	1,96%
63:65	4.748.519,61	0,68%	818	1,25%
66:68	2.789.797,91	0,40%	529	0,81%
69:71	2.361.577,68	0,34%	568	0,86%
72:74	1.741.064,55	0,25%	369	0,56%
Total	699.999.998,52	100,00%	65.693	100,00%

Statistics

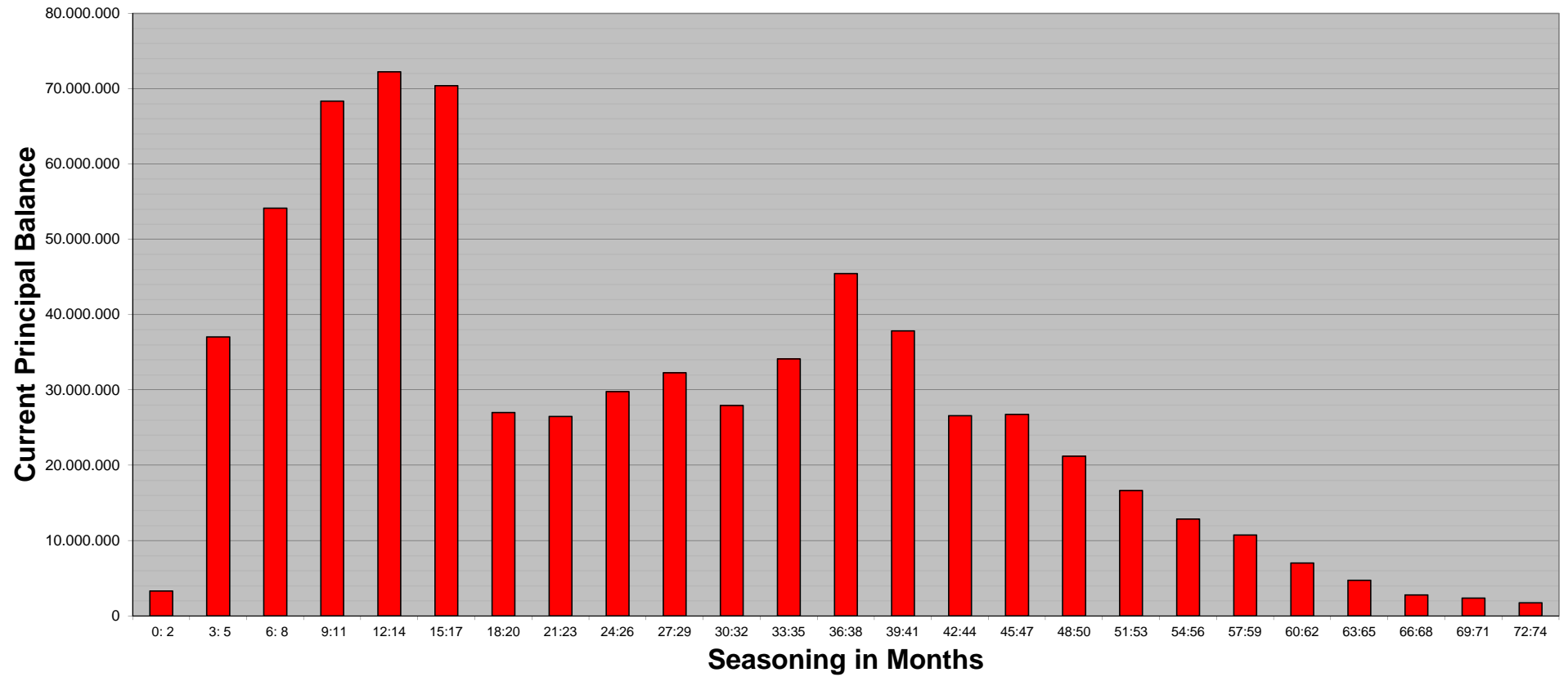
WA Seasoning	25,84
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016



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18. Remaining Term



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

<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	32.204.977,62	4,60%	8.099	12,33%
7:13	58.758.350,37	8,39%	9.586	14,59%
14:20	68.434.822,73	9,78%	8.373	12,75%
21:27	88.098.390,40	12,59%	8.918	13,58%
28:34	87.028.055,27	12,43%	7.568	11,52%
35:41	82.856.074,51	11,84%	6.218	9,47%
42:48	86.948.403,16	12,42%	5.795	8,82%
49:55	68.223.397,44	9,75%	4.143	6,31%
56:62	45.517.191,35	6,50%	2.820	4,29%
63:69	26.018.410,42	3,72%	1.478	2,25%
70:76	17.594.207,64	2,51%	956	1,46%
77:83	19.776.749,49	2,83%	937	1,43%
84:	18.540.968,12	2,65%	802	1,22%
Total	699.999.998,52	100,00%	65.693	100,00%

Statistics

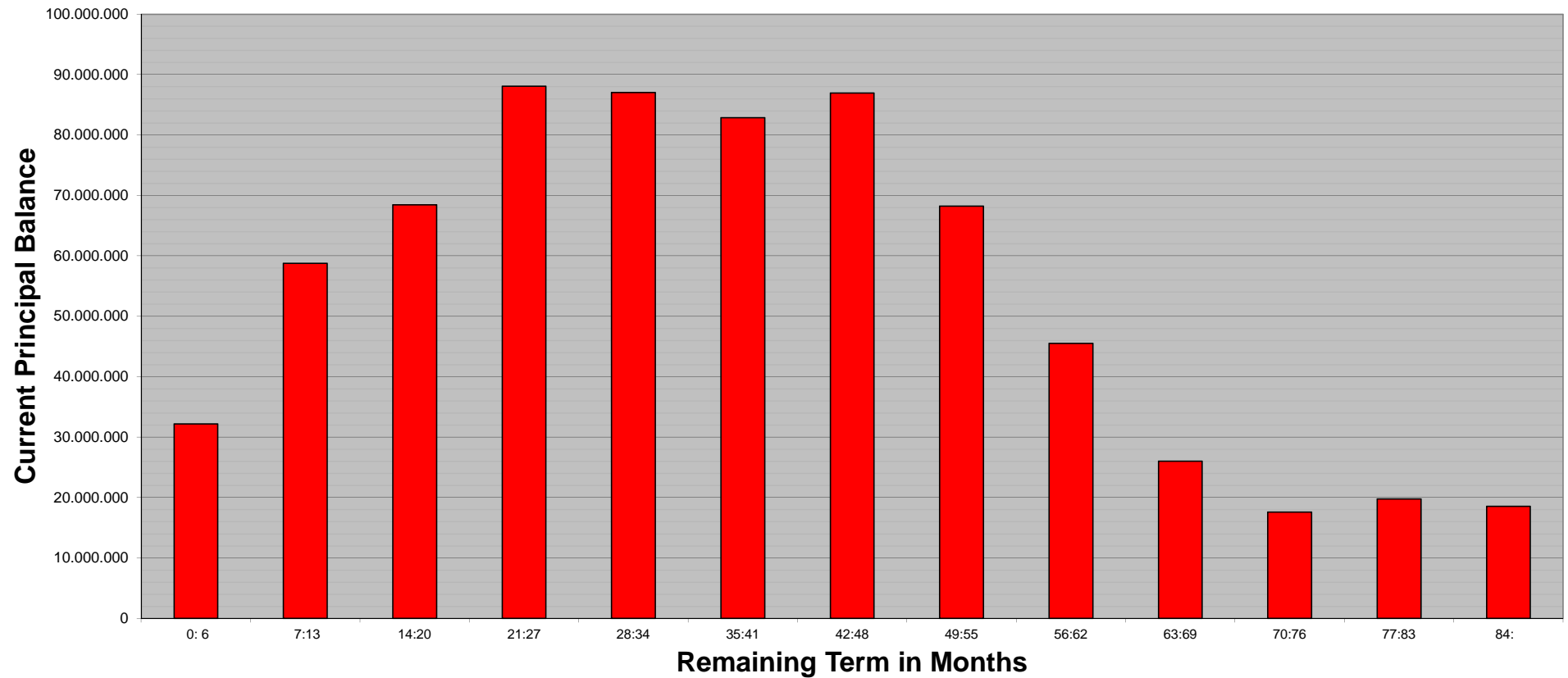
WA Remaining Term	37,36
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016



**SC Germany Vehicles 2013-1
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19. Original Term



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0:12	682.078,46	0,10%	187	0,28%
13:25	13.672.369,92	1,95%	2.534	3,86%
26:38	69.875.207,84	9,98%	8.536	12,99%
39:51	158.092.615,37	22,58%	15.337	23,35%
52:64	226.678.794,03	32,38%	20.199	30,75%
65:77	72.735.652,43	10,39%	7.730	11,77%
78:	158.263.280,47	22,61%	11.170	17,00%
Total	699.999.998,52	100,00%	65.693	100,00%

Statistics

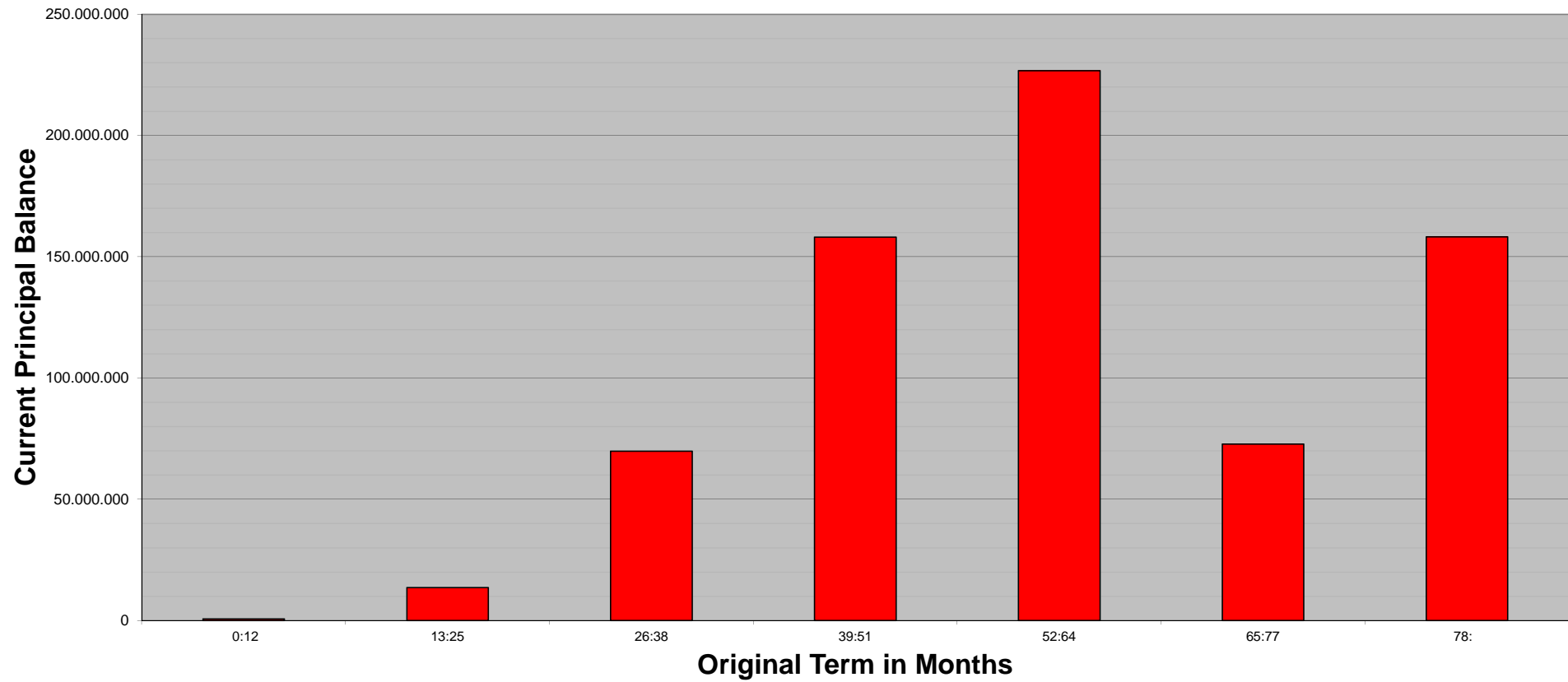
WA Original Term	63,20
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016



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20. Manufacturer Brands



Reporting Date	09.08.2016					
Payment Date	12.08.2016					
Period No	34					
Monthly Period	Aug 2016					
Interest Period	from	12.07.2016	to	12.08.2016	=	31 days
Collection Period	from	01.07.2016	to	31.07.2016		

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	70.056.314,62	10,01%	6.704	10,21%
2	61.825.884,46	8,83%	4.532	6,90%
3	59.174.397,86	8,45%	6.319	9,62%
4	43.601.744,11	6,23%	3.505	5,34%
5	40.655.962,06	5,81%	4.531	6,90%
6	36.506.954,58	5,22%	2.444	3,72%
7	34.355.199,86	4,91%	2.313	3,52%
8	33.900.355,91	4,84%	4.047	6,16%
9	32.275.622,68	4,61%	2.895	4,41%
10	32.048.805,00	4,58%	3.647	5,55%
11	31.319.123,92	4,47%	2.183	3,32%
12	29.129.061,92	4,16%	2.432	3,70%
13	27.581.321,59	3,94%	2.537	3,86%
14	24.315.175,71	3,47%	2.432	3,70%
15	19.995.757,10	2,86%	2.259	3,44%
	576.741.681,38	82,39%	52.780	80,34%

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	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	Aug 2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

Priority of Payments

Available Distribution Amount		39.917.697,22 €
Senior Expenses	-	1.785,00 €
Interest Notes Class A	-	864.234,00 €
Interest Notes Class B	-	168.896,00 €
Replenishment	-	29.885.217,76 €
Payments to Purchase Shortfall Account	-	1,48 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	- €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	25.931,50 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	1.971.631,48 €

Transaction Costs

All notes

Class A

Class B

Senior Expenses	-	1.785,00 €		
Interest accrued for the Period	-	1.033.130,00 €	-	864.234,00 €
Cumulative Interest accrued	-	34.126.211,00 €	-	28.547.127,00 €
Interest Payments	-	1.033.130,00 €	-	864.234,00 €
Cumulative Interest Payments	-	34.126.211,00 €	-	28.547.127,00 €
Interest accrued on Subordinated Loan for the	-	25.931,50 €		
Cumulative Interest accrued on Subordinated L	-	856.576,00 €		
Interest Payments on Subordinated Loan	-	25.931,50 €		
Cumulative Interest Payments on Subordinatec	-	856.576,00 €		
Unpaid Interest for the Period	-	- €		
Cumulative Unpaid Interest	-	- €		

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22. Retention



Reporting Date	09.08.2016	
Payment Date	12.08.2016	
Period No	34	
Monthly Period	12.08.2016	
Interest Period	from 12.07.2016	to 12.08.2016 = 31 days
Collection Period	from 01.07.2016	to 31.07.2016

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	699.999.999,22 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	699.999.980,07 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	699.999.998,52 €
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:	11,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	11,00%

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23. Issuer Information



Reporting Date		09.08.2016				
Payment Date		12.08.2016				
Period No		34				
Monthly Period		Aug 2016				
Interest Period	from	12.07.2016	to	12.08.2016	=	31 days
Collection Period	from	01.07.2016	to	31.07.2016		

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

The Managing Directors
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Germany
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fax +49 (0) 69 643 50 8925

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

Capital Markets
Santander-Platz 1
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Germany
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abs_ger@santander.de

SPV-Administrator:

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SC Germany Vehicles 2013-1 Monthly Investor Report

24. Santander Consumer Bank



Contact Details

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Reporting Date	09.08.2016				
Payment Date	12.08.2016				
Period No	34				
Monthly Period	Aug 2016				
Interest Period	from	12.07.2016	to	12.08.2016	= 31 days
Collection Period	from	01.07.2016	to	31.07.2016	

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

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

Ratings as of 31.07.2016, data source: Bloomberg