

# SC Germany Vehicles 2013-1 Monthly Investor Report



## SC Germany Vehicles 2013-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Reporting Date	07.09.2016				
Payment Date	12.09.2016				
Period No	35				
Monthly Period	Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	

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	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period from	12.08.2016	to 12.09.2016 = 31 days
Collection Period from	01.08.2016	to 31.08.2016

	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>65.693</b>	<b>699.999.998,52 €</b>	<b>699.999.980,07 €</b>
Scheduled Principal Payments		20.989.942,01 €	
Prepayment Principal		8.130.327,89 €	
Others		454.789,82 €	
<b>Total Principal Collections</b>		<b>29.575.059,72 €</b>	<b>29.368.620,66 €</b>
<b>Total Interest Collections</b>		<b>3.462.069,48 €</b>	<b>3.459.864,78 €</b>
<b>Defaults</b>		<b>519.469,75 €</b>	<b>516.578,65 €</b>
<b>Replenishment</b>		<b>29.754.273,75 €</b>	<b>29.885.217,76 €</b>
<b>End of Period</b>	<b>65.502</b>	<b>699.659.742,80 €</b>	<b>699.999.998,52 €</b>
<b>Purchase Shortfall Account</b>		<b>340.257,20 €</b>	<b>1,48 €</b>
Total Assets (End of Period)		700.000.000,00 €	700.000.000,00 €
Current Prepayment Rate (annualised)		13,1%	

## SC Germany Vehicles 2013-1 Monthly Investor Report

### 2. Reserve Accounts



Reporting Date	07.09.2016		
Payment Date	12.09.2016		
Period No	35		
Monthly Period	Sep 2016		
Interest Period	from	12.08.2016	to 12.09.2016 = 31 days
Collection Period	from	01.08.2016	to 31.08.2016

#### 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 €	
<b>Commingling Reserve</b>	<b>in %</b>		<b>no</b>
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Commingling Reserve Fund		n/a	
<b>Set-Off Reserve</b>	<b>in %</b>		<b>no</b>
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	07.09.2016				
Payment Date	12.09.2016				
Period No	35				
Monthly Period	Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	

**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
<b>3-MRA* 1- 30 days past due</b>	<b>0,78%</b>			
1- 30 days past due period before previous period		5.186.689,64 €	532.382,09 €	468
1- 30 days past due previous period		5.112.004,25 €	540.186,47 €	478
1- 30 days past due current period	0,85%	5.977.901,71 €	489.359,08 €	540
<b>3-MRA* 31- 60 days past due</b>	<b>0,29%</b>			
31- 60 days past due period before previous period		1.991.628,99 €	194.323,14 €	185
31- 60 days past due previous period		1.911.029,49 €	227.515,48 €	162
31- 60 days past due current period	0,31%	2.193.306,02 €	291.367,45 €	193
<b>3-MRA* 61-90 days past due</b>	<b>0,13%</b>			
61- 90 days past due period before previous period		923.335,63 €	87.069,97 €	82
61- 90 days past due previous period		934.502,75 €	101.902,93 €	79
61- 90 days past due current period	0,12%	811.273,19 €	95.186,71 €	71
<b>3-MRA* 91-120 days past due</b>	<b>0,05%</b>			
91- 120 days past due period before previous period		437.654,82 €	49.907,39 €	34
91- 120 days past due previous period		282.473,06 €	38.801,25 €	27
91- 120 days past due current period	0,06%	389.531,57 €	43.604,14 €	35
<b>3-MRA* 121-150 days past due</b>	<b>0,03%</b>			
121- 150 days past due period before previous period		253.688,96 €	37.844,31 €	23
121- 150 days past due previous period		227.960,14 €	36.335,83 €	21
121- 150 days past due current period	0,02%	167.537,04 €	19.725,69 €	13
<b>3-MRA* 151-180 days past due</b>	<b>0,07%</b>			
151- 180 days past due period before previous period		537.343,69 €	130.649,45 €	36
151- 180 days past due previous period		548.520,23 €	122.592,84 €	41
151- 180 days past due current period	0,06%	442.836,61 €	94.159,56 €	39

\* 3-MRA stands for three months rolling average

## SC Germany Vehicles 2013-1 Monthly Investor Report

### 4. Default Data



Reporting Date	07.09.2016				
Payment Date	12.09.2016				
Period No	35				
Monthly Period	Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	

### 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	519.469,75 €	
Current Period Recoveries	86.911,87 €	
Current Period Net Default	432.557,88 €	
New Number of Defaulted Contracts		52

#### Cumulative Default

Cumulative Gross Default	11.909.874,78 €	
Cumulative Recoveries	2.124.485,31 €	
Cumulative Net Default	9.785.389,47 €	
Total Number of Defaulted Contracts		1.174

3-MRA\* /  
current ratio

Ratio

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

0,65%

Annualised Loss Ratio period before previous period	0,48%
Annualised Loss Ratio previous period	0,73%
Annualised Loss Ratio current period	0,74%

#### 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

## SC Germany Vehicles 2013-1 Monthly Investor Report

### 5. Concentration Limits



Reporting Date	07.09.2016				
Payment Date	12.09.2016				
Period No	35				
Monthly Period	Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	

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%	-	4,58%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	45,00%	39,07%	no
Remaining Term (applicable for Total Portfolio)	-	55,00	37,48	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%	0,62%	no
Purchase Shortfall Event			no
Period before previous period		5,09 €	
Previous period		19,93 €	
Current period		1,48 €	
Principal Deficiency Event		- €	no
<b>Total Sold Receivables</b>		1.615.974.627,47 €	

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

Reporting Date	07.09.2016		
Payment Date	12.09.2016		
Period No	35		
Monthly Period	Sep 2016		
Interest Period from	12.08.2016	to	12.09.2016 = 31 days
Collection Period from	01.08.2016	to	31.08.2016

**6. Outstanding Notes**



<b>1. Note Balance</b>	<b>All notes</b>	<b>Class A</b>	<b>Class B</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	700.000.000,00 €	630.000.000,00 €	70.000.000,00 €
Available Distribution Amount	40.124.042,55 €		
Replenishment	29.754.273,75 €		
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
<b>2. Payments to Investors per Note</b>			
	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>
Interest Rate Basis: Fixed		1,593%	2,802%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		<b>0,00 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €
> Interest accrued for the period		<b>864.234,00 €</b>	<b>168.896,00 €</b>
Interest Payment		<b>864.234,00 €</b>	<b>168.896,00 €</b>
Interest Payment per Note		<b>137,18 €</b>	<b>241,28 €</b>
<b>3. Credit Enhancements</b>			
		<b>Class A</b>	<b>Class B</b>
Initial total CE (Subordination, Reserve)		11,00%	1,00%
Current CE (incl. Excess Spread)		14,33%	4,33%
Current CE (excl. Excess Spread)		11,00%	1,00%

\* Last rating action as of 23.10.2013



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

**7. Original Principal Balance**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

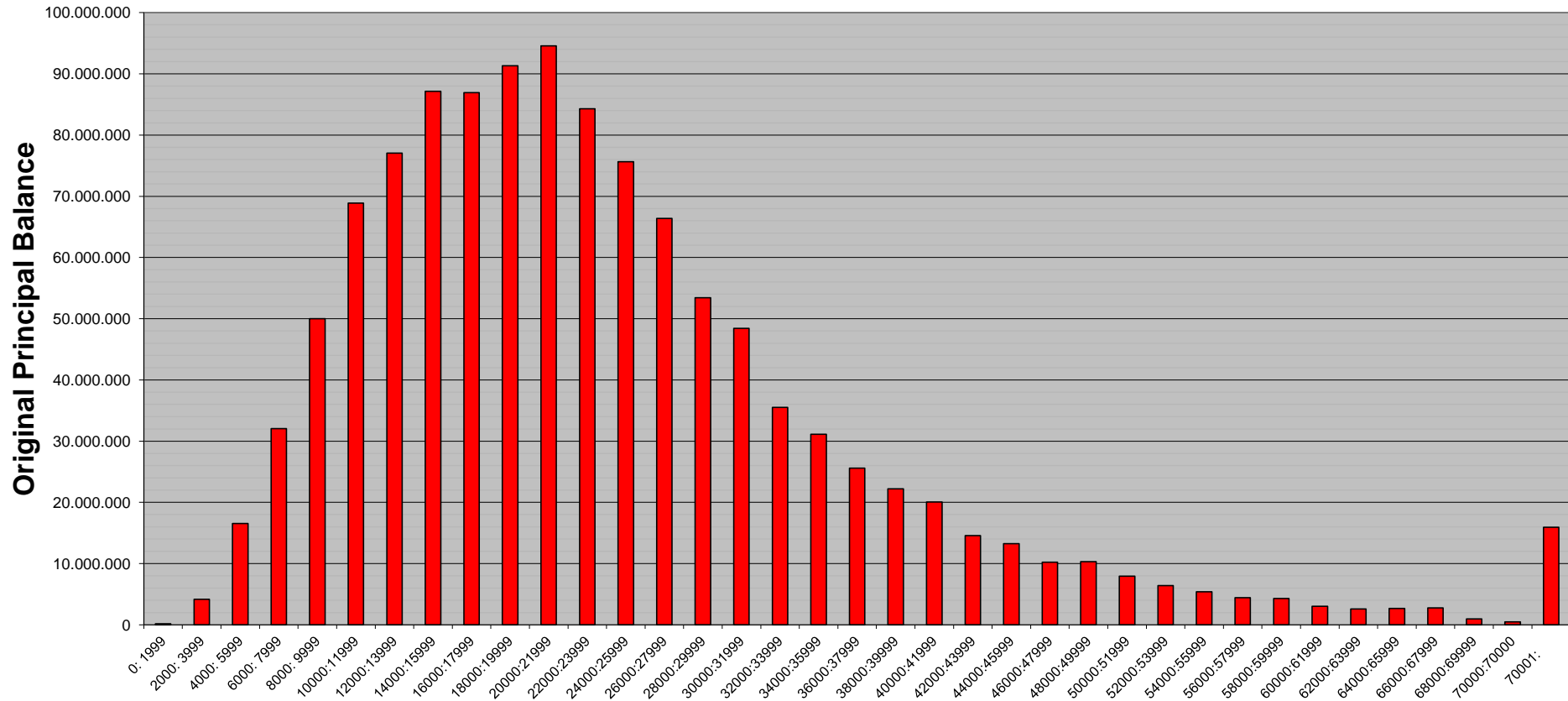
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	170.125,46	0,01%	103	0,16%
2000: 3999	4.148.942,59	0,35%	1.292	1,97%
4000: 5999	16.558.037,99	1,41%	3.269	4,99%
6000: 7999	32.027.508,62	2,72%	4.558	6,96%
8000: 9999	49.986.314,23	4,25%	5.540	8,46%
10000:11999	68.873.992,39	5,85%	6.298	9,61%
12000:13999	77.060.529,19	6,55%	5.931	9,05%
14000:15999	87.145.099,92	7,41%	5.812	8,87%
16000:17999	86.935.308,64	7,39%	5.118	7,81%
18000:19999	91.312.126,87	7,76%	4.806	7,34%
20000:21999	94.560.514,92	8,04%	4.516	6,89%
22000:23999	84.298.578,82	7,16%	3.670	5,60%
24000:25999	75.652.227,50	6,43%	3.031	4,63%
26000:27999	66.369.824,35	5,64%	2.463	3,76%
28000:29999	53.434.755,60	4,54%	1.846	2,82%
30000:31999	48.432.454,22	4,12%	1.566	2,39%
32000:33999	35.516.931,53	3,02%	1.077	1,64%
34000:35999	31.104.939,73	2,64%	890	1,36%
36000:37999	25.602.915,69	2,18%	693	1,06%
38000:39999	22.202.236,06	1,89%	570	0,87%
40000:41999	20.066.740,74	1,71%	491	0,75%
42000:43999	14.553.322,25	1,24%	339	0,52%
44000:45999	13.261.450,89	1,13%	295	0,45%
46000:47999	10.222.880,04	0,87%	218	0,33%
48000:49999	10.292.683,62	0,87%	210	0,32%
50000:51999	7.919.071,68	0,67%	156	0,24%
52000:53999	6.408.805,72	0,54%	121	0,18%
54000:55999	5.380.051,47	0,46%	98	0,15%
56000:57999	4.446.116,55	0,38%	78	0,12%
58000:59999	4.313.153,91	0,37%	73	0,11%
60000:61999	3.033.939,94	0,26%	50	0,08%
62000:63999	2.583.386,58	0,22%	41	0,06%
64000:65999	2.664.494,78	0,23%	41	0,06%
66000:67999	2.745.963,16	0,23%	41	0,06%
68000:69999	966.358,05	0,08%	14	0,02%
70000:70000	490.000,00	0,04%	7	0,01%
70001:	15.912.555,73	1,35%	180	0,27%
<b>Total</b>	<b>1.176.654.339,43</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	17.963,64

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

**7.1 Original PB (Graph)**

Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016



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

**8. Current Principal Balance**



Reporting Date	07.09.2016				
Payment Date	12.09.2016				
Period No	35				
Monthly Period	Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	

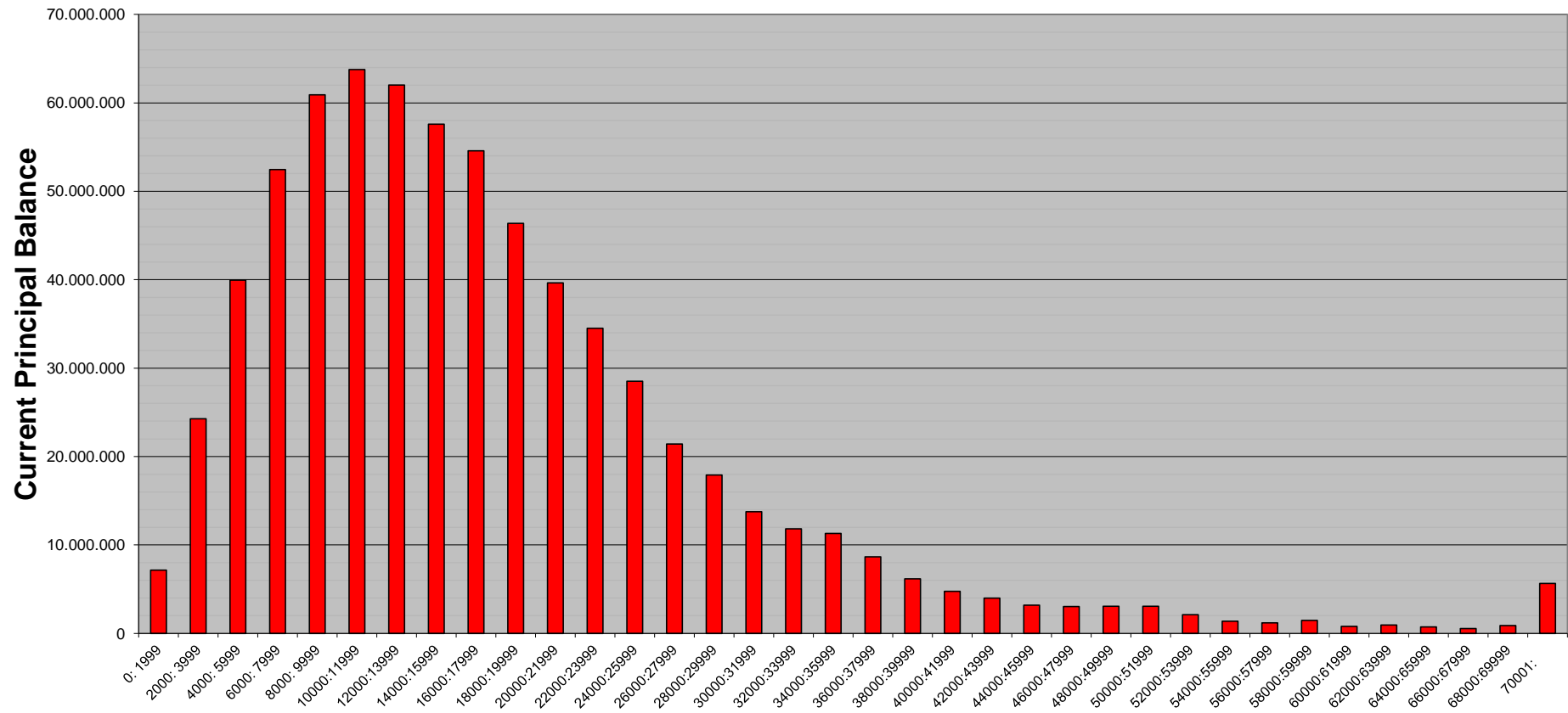
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.152.328,31	1,02%	6.874	10,49%
2000: 3999	24.285.360,80	3,47%	8.050	12,29%
4000: 5999	39.936.675,77	5,71%	7.984	12,19%
6000: 7999	52.473.116,28	7,50%	7.512	11,47%
8000: 9999	60.914.096,80	8,71%	6.798	10,38%
10000:11999	63.770.753,26	9,11%	5.812	8,87%
12000:13999	62.020.524,02	8,86%	4.784	7,30%
14000:15999	57.587.749,78	8,23%	3.849	5,88%
16000:17999	54.564.136,02	7,80%	3.217	4,91%
18000:19999	46.385.700,92	6,63%	2.446	3,73%
20000:21999	39.635.241,95	5,66%	1.891	2,89%
22000:23999	34.497.005,02	4,93%	1.503	2,29%
24000:25999	28.526.343,22	4,08%	1.145	1,75%
26000:27999	21.428.045,97	3,06%	796	1,22%
28000:29999	17.902.175,37	2,56%	618	0,94%
30000:31999	13.771.938,80	1,97%	445	0,68%
32000:33999	11.839.762,91	1,69%	359	0,55%
34000:35999	11.312.693,90	1,62%	323	0,49%
36000:37999	8.677.285,86	1,24%	235	0,36%
38000:39999	6.159.189,51	0,88%	158	0,24%
40000:41999	4.753.074,09	0,68%	116	0,18%
42000:43999	3.993.833,63	0,57%	93	0,14%
44000:45999	3.190.204,46	0,46%	71	0,11%
46000:47999	3.052.195,49	0,44%	65	0,10%
48000:49999	3.083.085,98	0,44%	63	0,10%
50000:51999	3.058.405,94	0,44%	60	0,09%
52000:53999	2.117.298,03	0,30%	40	0,06%
54000:55999	1.373.761,91	0,20%	25	0,04%
56000:57999	1.198.486,15	0,17%	21	0,03%
58000:59999	1.466.908,81	0,21%	25	0,04%
60000:61999	793.203,23	0,11%	13	0,02%
62000:63999	943.935,09	0,13%	15	0,02%
64000:65999	718.008,85	0,10%	11	0,02%
66000:67999	533.848,58	0,08%	8	0,01%
68000:69999	896.647,45	0,13%	13	0,02%
70001:	5.646.720,64	0,81%	64	0,10%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	10.681,50

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

**8.1 Current PB (Graph)**

Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016



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

**9. Borrower Concentration**



Reporting Date			07.09.2016		
Payment Date			12.09.2016		
Period No			35		
Monthly Period			Sep 2016		
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	142.436,21	0,0204%	1
2	138.052,50	0,0197%	1
3	137.952,95	0,0197%	1
4	124.649,49	0,0178%	1
5	120.800,37	0,0173%	1
6	120.681,10	0,0172%	1
7	118.395,37	0,0169%	2
8	116.265,66	0,0166%	1
9	115.310,96	0,0165%	1
10	113.355,77	0,0162%	3
11	113.193,21	0,0162%	2
12	112.358,84	0,0161%	1
13	110.547,57	0,0158%	1
14	110.465,47	0,0158%	3
15	105.189,84	0,0150%	3
16	104.137,15	0,0149%	2
17	103.097,84	0,0147%	1
18	101.881,91	0,0146%	1
19	100.680,12	0,0144%	1
20	97.265,56	0,0139%	1
21	96.968,64	0,0139%	6
22	96.208,97	0,0138%	1
23	96.053,78	0,0137%	1
24	95.062,46	0,0136%	2
25	94.675,79	0,0135%	2
	<b>2.785.687,53</b>	<b>0,3981%</b>	<b>41</b>

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

**10. Geographical Distribution**



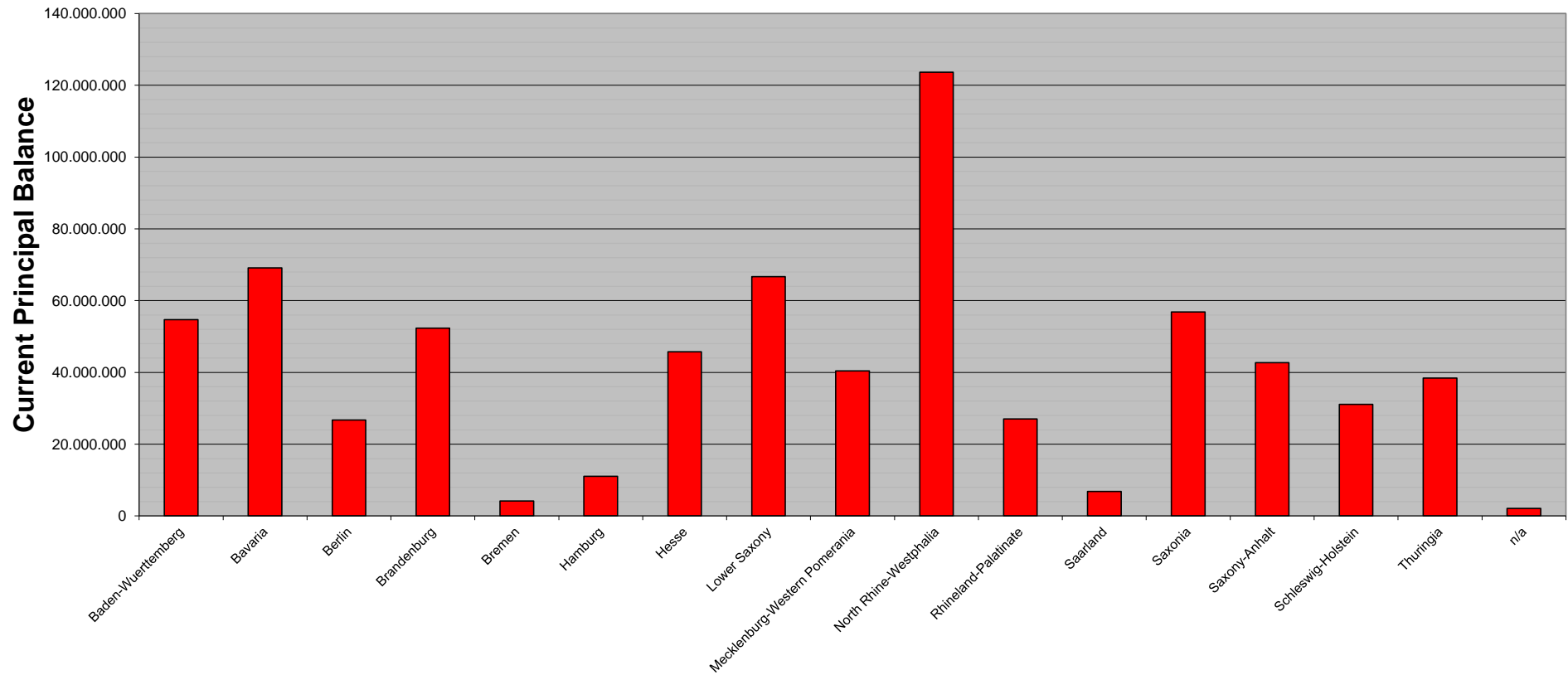
Reporting Date	07.09.2016				
Payment Date	12.09.2016				
Period No	35				
Monthly Period	Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	54.718.546,88	7,82%	4.851	7,41%
Bavaria	69.104.050,36	9,88%	6.110	9,33%
Berlin	26.725.429,61	3,82%	2.598	3,97%
Brandenburg	52.340.989,97	7,48%	5.154	7,87%
Bremen	4.172.328,18	0,60%	365	0,56%
Hamburg	11.046.289,28	1,58%	1.060	1,62%
Hesse	45.777.969,36	6,54%	4.175	6,37%
Lower Saxony	66.674.592,55	9,53%	6.146	9,38%
Mecklenburg-Western	40.432.019,62	5,78%	3.663	5,59%
North Rhine-Westphali	123.637.100,02	17,67%	11.602	17,71%
Rhineland-Palatinate	27.008.136,20	3,86%	2.500	3,82%
Saarland	6.807.725,34	0,97%	633	0,97%
Saxonia	56.882.877,47	8,13%	5.732	8,75%
Saxony-Anhalt	42.704.586,22	6,10%	4.168	6,36%
Schleswig-Holstein	31.082.256,55	4,44%	2.957	4,51%
Thuringia	38.411.473,28	5,49%	3.602	5,50%
n/a	2.133.371,91	0,30%	186	0,28%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>

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

**10.1 Geographical Distribution (Graph)**

Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016



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

**11. Object/Vehicle Type**



Reporting Date			07.09.2016			
Payment Date			12.09.2016			
Period No			35			
Monthly Period			Sep 2016			
Interest Period	from	12.08.2016	to	12.09.2016	=	31 days
Collection Period	from	01.08.2016	to	31.08.2016		

<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	319.095.563,35	45,61%	27.213	41,55%
Used Vehicle	380.564.179,45	54,39%	38.289	58,45%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</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	672.053.710,28	96,05%	61.941	94,56%
Leisure	15.895.527,83	2,27%	1.046	1,60%
Motorbike	11.710.504,69	1,67%	2.515	3,84%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>



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

**12. Insurances**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

<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	430.464.474,20	61,52%	38.244	58,39%
Yes	269.195.268,60	38,48%	27.258	41,61%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</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	545.590.433,98	77,98%	52.331	79,89%
Yes	154.069.308,82	22,02%	13.171	20,11%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</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	647.408.240,53	92,53%	60.643	92,58%
Yes	52.251.502,27	7,47%	4.859	7,42%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>

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

**13. Type of Contract**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

<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	426.333.845,57	60,93%	48.249	73,66%
Yes	273.325.897,23	39,07%	17.253	26,34%
- of which balloon rates	166.050.162,21	23,73%		
- of which regular installments	107.275.735,02	15,33%		
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</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>
0:12	247.225,78	0,15%	32	0,19%
13:25	4.041.212,83	2,43%	509	2,95%
26:38	23.857.274,52	14,37%	2.338	13,55%
39:51	61.597.027,03	37,10%	6.228	36,10%
52:64	75.871.064,03	45,69%	8.125	47,09%
65:72	305.497,52	0,18%	16	0,09%
73:	130.860,50	0,08%	5	0,03%
<b>Total</b>	<b>166.050.162,21</b>	<b>100,00%</b>	<b>17.253</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	47.821.159,84	28,80%	5.158	29,90%
13:25	46.578.768,49	28,05%	4.799	27,82%
26:38	35.270.290,09	21,24%	3.623	21,00%
39:51	29.127.710,56	17,54%	2.964	17,18%
52:64	7.236.892,73	4,36%	708	4,10%
73:	15.340,50	0,01%	1	0,01%
<b>Total</b>	<b>166.050.162,21</b>	<b>100,00%</b>	<b>17.253</b>	<b>100,00%</b>

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

**14. Payment Methods**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

<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	682.818.716,85	97,59%	63.806	97,41%
Other	16.841.025,95	2,41%	1.696	2,59%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</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	365.548.041,02	52,25%	34.372	52,47%
1st of month	334.111.701,78	47,75%	31.130	47,53%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>

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

**15. Downpayment**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016
Collection Period	from 01.08.2016	to 31.08.2016
		= 31 days

<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	216.315.752,27	30,92%	19.585	29,90%	0,00%
0: 999	7.257.033,13	1,04%	1.239	1,89%	5,98%
1000: 1999	28.955.762,36	4,14%	4.573	6,98%	11,65%
2000: 2999	50.311.447,35	7,19%	6.772	10,34%	15,67%
3000: 3999	58.962.519,16	8,43%	6.502	9,93%	17,71%
4000: 4999	54.787.239,55	7,83%	5.186	7,92%	19,56%
5000: 5999	65.978.783,87	9,43%	5.797	8,85%	21,57%
6000: 6999	36.574.027,85	5,23%	3.030	4,63%	24,37%
7000: 7999	28.379.037,81	4,06%	2.273	3,47%	26,45%
8000: 8999	23.245.829,30	3,32%	1.896	2,89%	28,90%
9000: 9999	13.630.530,55	1,95%	969	1,48%	29,60%
10000:10999	37.139.273,14	5,31%	2.739	4,18%	31,75%
11000:11999	9.568.536,98	1,37%	678	1,04%	33,82%
12000:12999	9.384.777,29	1,34%	702	1,07%	36,23%
13000:13999	6.479.722,35	0,93%	441	0,67%	37,15%
14000:14999	5.010.322,89	0,72%	382	0,58%	41,01%
15000:15000	10.245.508,75	1,46%	661	1,01%	38,86%
15001:	37.433.638,20	5,35%	2.077	3,17%	44,43%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>	<b>19,12%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.091,55 €	5.836,72 €
Average Purchase Price	21.401,71 €	23.002,66 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
<b>Downpayment in %</b>	<b>19,12%</b>	<b>25,37%</b>

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

**16. Customer Yield**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.408.529,03	0,34%	139	0,21%
2: 2	9.809.622,47	1,40%	748	1,14%
3: 3	195.251.691,52	27,91%	12.838	19,60%
4: 4	250.485.692,88	35,80%	21.529	32,87%
5: 5	156.559.240,55	22,38%	18.211	27,80%
6: 6	59.762.769,07	8,54%	7.768	11,86%
7: 7	17.025.692,89	2,43%	2.691	4,11%
8: 8	5.280.599,30	0,75%	964	1,47%
9: 9	2.716.782,13	0,39%	564	0,86%
10:10	285.058,47	0,04%	40	0,06%
11:11	74.064,49	0,01%	10	0,02%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>

Statistics	in %
WA Interest	5,05%

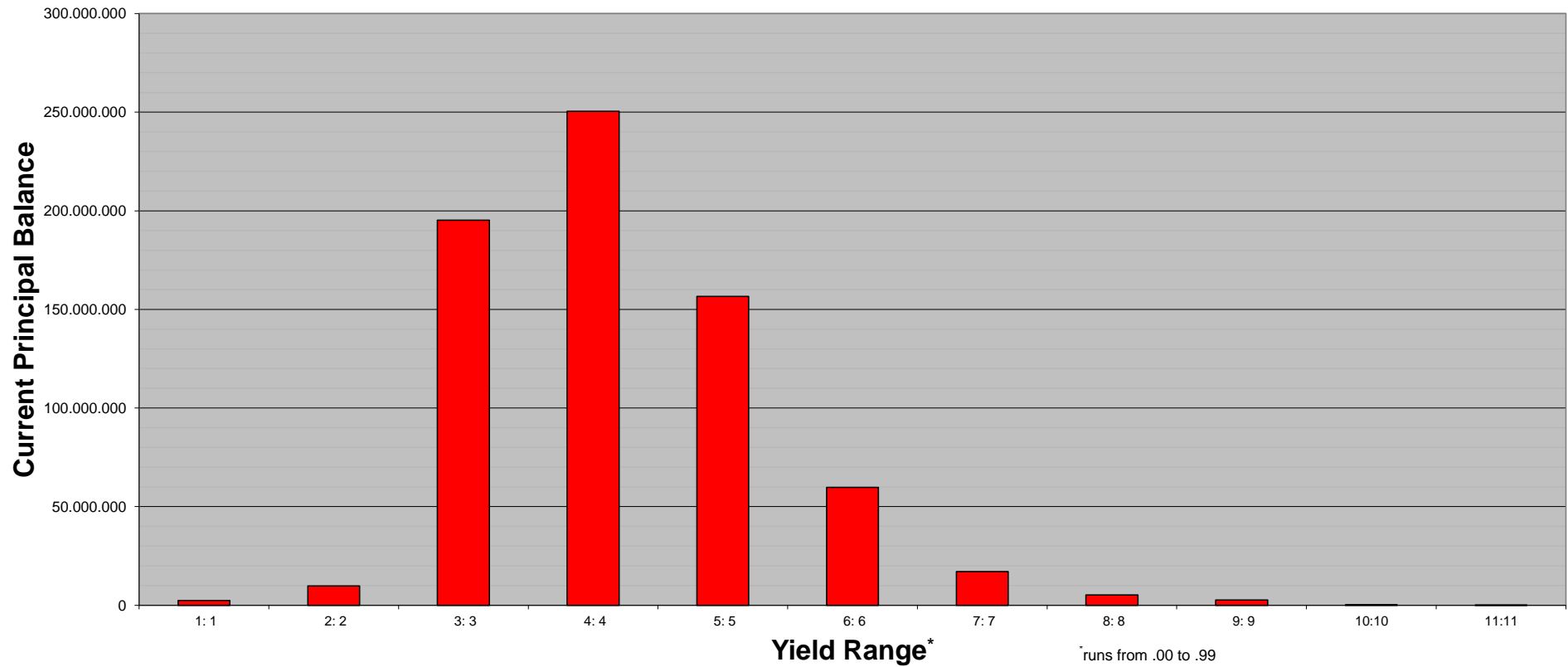
\* runs from .00 to .99

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

**16.1 Customer Yield (Graph)**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016



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

**17. Seasoning**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	3.514.391,34	0,50%	202	0,31%
3: 5	35.363.402,46	5,05%	2.228	3,40%
6: 8	55.259.484,74	7,90%	3.600	5,50%
9:11	69.007.996,31	9,86%	4.681	7,15%
12:14	70.078.577,65	10,02%	5.040	7,69%
15:17	67.072.757,30	9,59%	5.168	7,89%
18:20	43.160.175,55	6,17%	3.409	5,20%
21:23	25.753.029,48	3,68%	2.220	3,39%
24:26	28.119.904,33	4,02%	2.564	3,91%
27:29	29.830.220,56	4,26%	2.755	4,21%
30:32	26.946.358,33	3,85%	2.726	4,16%
33:35	32.759.269,94	4,68%	3.375	5,15%
36:38	38.505.213,31	5,50%	4.042	6,17%
39:41	39.999.458,89	5,72%	4.234	6,46%
42:44	27.756.821,23	3,97%	3.250	4,96%
45:47	26.476.829,76	3,78%	3.592	5,48%
48:50	19.452.232,95	2,78%	2.558	3,91%
51:53	16.429.494,05	2,35%	2.284	3,49%
54:56	13.183.173,33	1,88%	1.917	2,93%
57:59	11.448.671,58	1,64%	1.975	3,02%
60:62	7.068.734,16	1,01%	1.246	1,90%
63:65	4.606.271,36	0,66%	786	1,20%
66:68	3.180.181,15	0,45%	608	0,93%
69:71	2.483.621,31	0,35%	582	0,89%
72:74	1.716.242,13	0,25%	369	0,56%
75:77	487.229,60	0,07%	91	0,14%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>

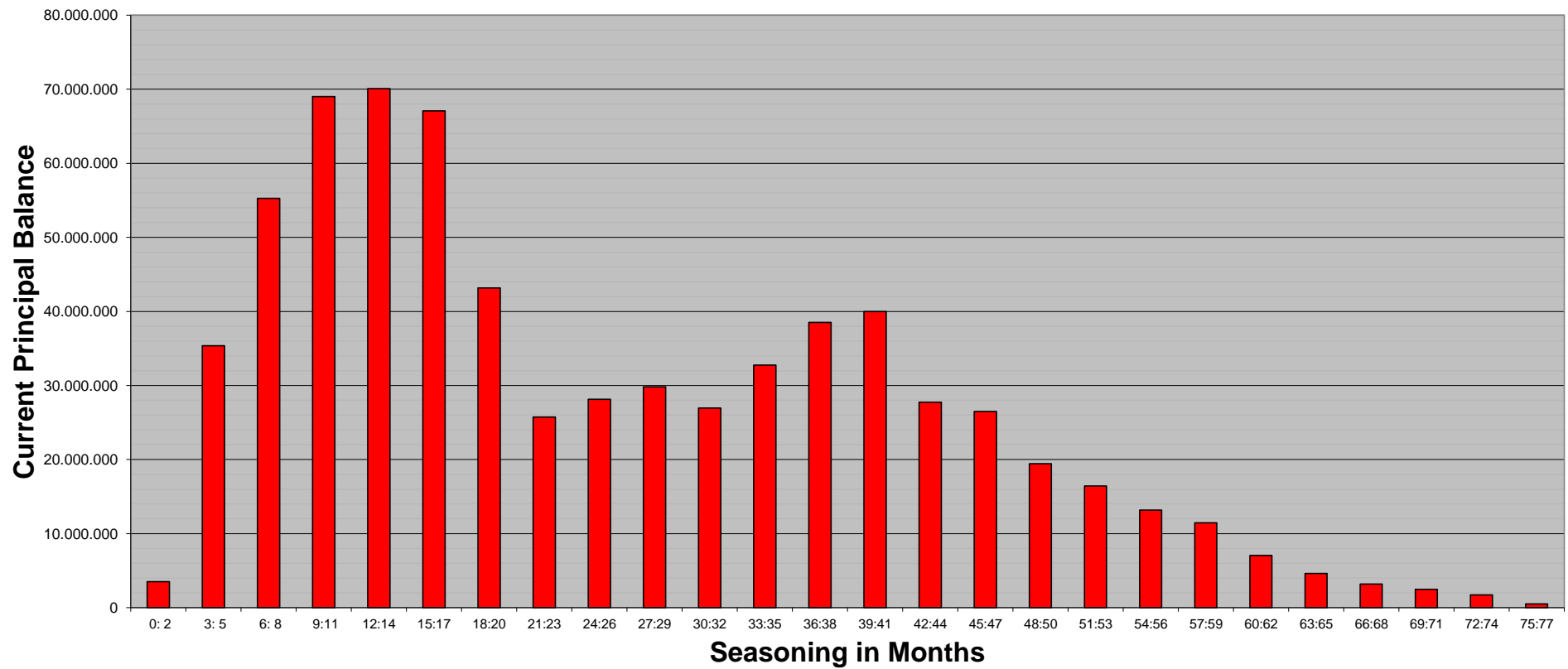
Statistics	
WA Seasoning	25,71

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

**17.1 Seasoning (Graph)**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016





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

**18. Remaining Term**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016
Collection Period	from 01.08.2016	to 31.08.2016
		= 31 days

<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	32.327.208,20	4,62%	8.064	12,31%
7:13	57.516.306,13	8,22%	9.464	14,45%
14:20	69.418.215,44	9,92%	8.461	12,92%
21:27	85.532.660,98	12,22%	8.708	13,29%
28:34	88.500.295,00	12,65%	7.688	11,74%
35:41	80.091.817,10	11,45%	5.945	9,08%
42:48	89.071.523,75	12,73%	6.008	9,17%
49:55	71.366.768,52	10,20%	4.302	6,57%
56:62	43.394.103,17	6,20%	2.696	4,12%
63:69	25.576.888,72	3,66%	1.440	2,20%
70:76	17.310.439,19	2,47%	927	1,42%
77:83	21.527.657,38	3,08%	1.023	1,56%
84:	18.025.859,22	2,58%	776	1,18%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>

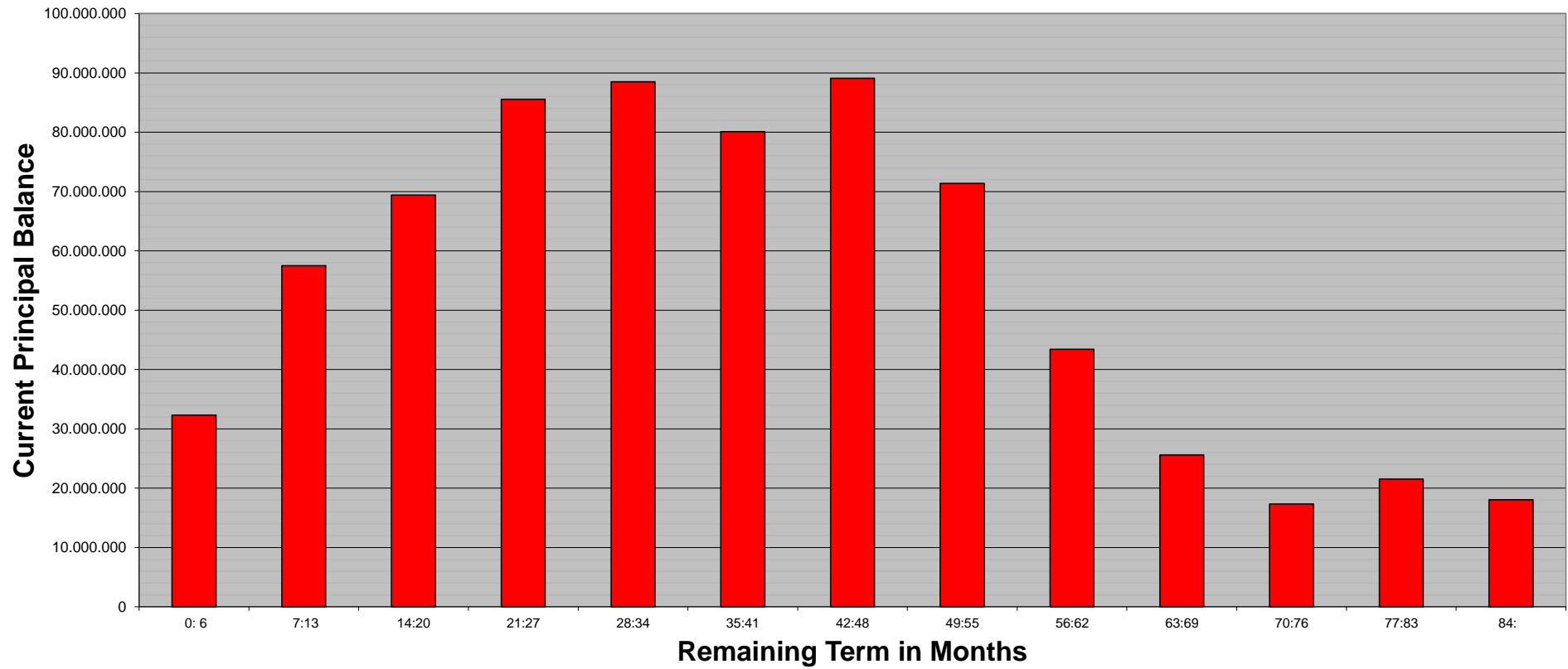
**Statistics**

WA Remaining Term	37,48
-------------------	-------

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

**18.1 Remaining Term (Graph)**

Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016



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

**19. Original Term**



Reporting Date			07.09.2016			
Payment Date			12.09.2016			
Period No			35			
Monthly Period			Sep 2016			
Interest Period	from	12.08.2016	to	12.09.2016	=	31 days
Collection Period	from	01.08.2016	to	31.08.2016		

<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	697.212,76	0,10%	191	0,29%
13:25	13.656.093,95	1,95%	2.580	3,94%
26:38	69.901.641,30	9,99%	8.529	13,02%
39:51	157.588.464,91	22,52%	15.202	23,21%
52:64	227.602.485,67	32,53%	20.108	30,70%
65:77	72.200.098,21	10,32%	7.688	11,74%
78:	158.013.746,00	22,58%	11.204	17,10%
<b>Total</b>	<b>699.659.742,80</b>	<b>100,00%</b>	<b>65.502</b>	<b>100,00%</b>

**Statistics**

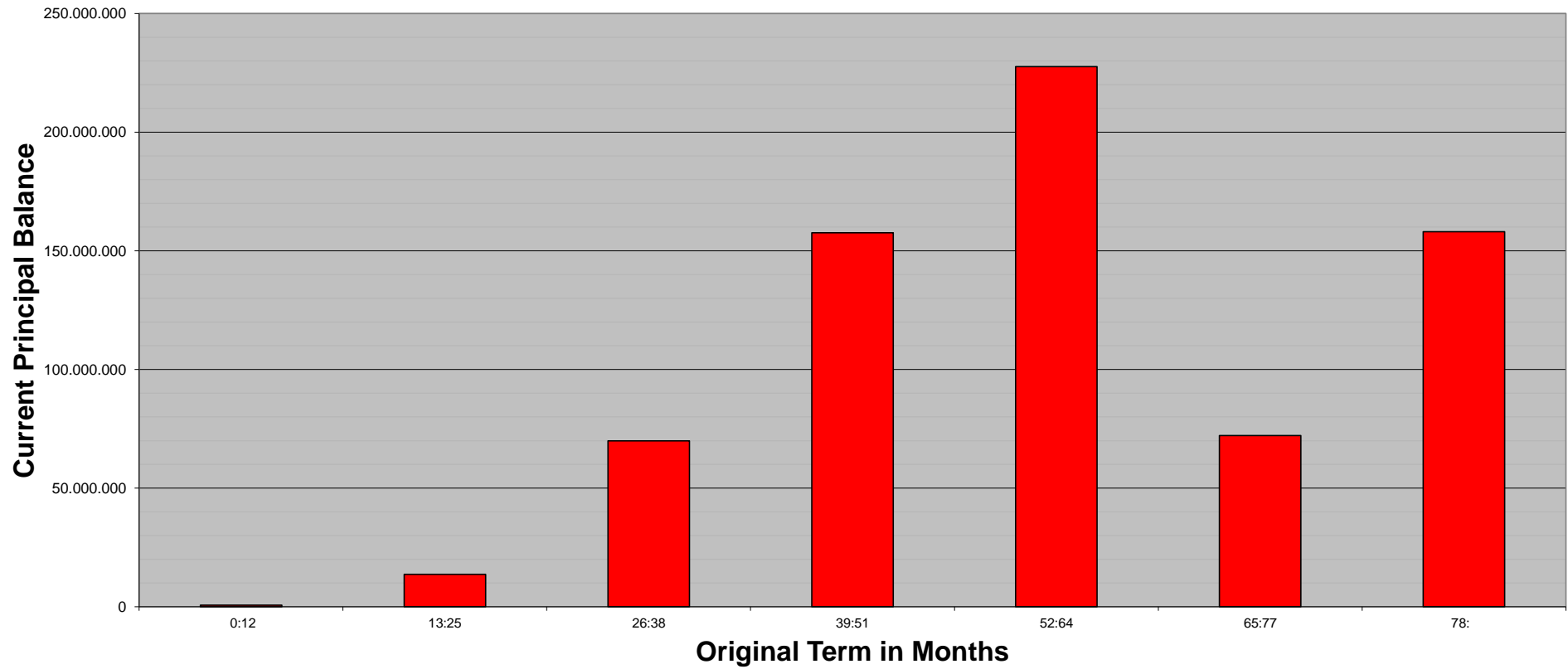
WA Original Term	63,19
------------------	-------

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

**19.1 Original Term (Graph)**



Reporting Date			07.09.2016			
Payment Date			12.09.2016			
Period No			35			
Monthly Period			Sep 2016			
Interest Period	from	12.08.2016	to	12.09.2016	=	31 days
Collection Period	from	01.08.2016	to	31.08.2016		



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

**20. Manufacturer Brands**



Reporting Date	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

<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	70.357.352,48	10,06%	6.714	10,25%
2	62.164.446,18	8,88%	4.547	6,94%
3	59.448.167,02	8,50%	6.293	9,61%
4	42.921.598,11	6,13%	3.442	5,25%
5	40.277.599,78	5,76%	4.473	6,83%
6	37.113.116,69	5,30%	2.467	3,77%
7	33.811.663,93	4,83%	4.031	6,15%
8	33.674.319,52	4,81%	2.282	3,48%
9	32.605.612,12	4,66%	2.906	4,44%
10	31.988.696,75	4,57%	3.617	5,52%
11	31.213.071,36	4,46%	2.185	3,34%
12	29.368.895,58	4,20%	2.438	3,72%
13	27.071.304,97	3,87%	2.496	3,81%
14	24.544.541,07	3,51%	2.436	3,72%
15	19.931.948,43	2,85%	2.237	3,42%
	<b>576.492.333,99</b>	<b>82,40%</b>	<b>52.564</b>	<b>80,25%</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	07.09.2016	
Payment Date	12.09.2016	
Period No	35	
Monthly Period	Sep 2016	
Interest Period	from 12.08.2016	to 12.09.2016 = 31 days
Collection Period	from 01.08.2016	to 31.08.2016

**Priority of Payments**

Available Distribution Amount		40.124.042,55 €
Senior Expenses	-	- €
Interest Notes Class A	-	864.234,00 €
Interest Notes Class B	-	168.896,00 €
Replenishment	-	29.754.273,75 €
Payments to Purchase Shortfall Account	-	340.257,20 €
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	=	1.970.450,10 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 1.033.130,00 €	- 864.234,00 €	- 168.896,00 €
Cumulative Interest accrued	- 35.159.341,00 €	- 29.411.361,00 €	- 5.747.980,00 €
Interest Payments	- 1.033.130,00 €	- 864.234,00 €	- 168.896,00 €
Cumulative Interest Payments	- 35.159.341,00 €	- 29.411.361,00 €	- 5.747.980,00 €
Interest accrued on Subordinated Loan for the I	- 25.931,50 €		
Cumulative Interest accrued on Subordinated L	- 882.507,50 €		
Interest Payments on Subordinated Loan	- 25.931,50 €		
Cumulative Interest Payments on Subordinated	- 882.507,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

**22. Retention**



Reporting Date	07.09.2016			
Payment Date	12.09.2016			
Period No	35			
Monthly Period	12.09.2016			
Interest Period	from	12.08.2016	to	12.09.2016 = 31 days
Collection Period	from	01.08.2016	to	31.08.2016

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:	699.999.998,52 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	699.659.742,80 €
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:	11,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	11,01%

## SC Germany Vehicles 2013-1 Monthly Investor Report

### 23. Issuer Information



Reporting Date		07.09.2016				
Payment Date		12.09.2016				
Period No		35				
Monthly Period		Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	=	31 days
Collection Period	from	01.08.2016	to	31.08.2016		

**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  
Germany  
eMail directors-de@sfmeurope.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  
Germany  
fax +49 (0) 2161 690 7077  
abs\_ger@santander.de

**SPV-Administrator:**

**SFM Structured Finance Management (Deutschland) GmbH**

Grüneburgweg 58-62  
60322 Frankfurt am Main  
Germany  
eMail directors-de@sfmeurope.com  
fax +49 (0) 69 643 50 8925



## SC Germany Vehicles 2013-1 Monthly Investor Report

### 24. Santander Consumer Bank



#### Contact Details

##### Capital Markets

Peter René Müller +49-2161-690-7337  
 Ralf Schüring +49-2161-690-5464  
 Bastian Menges +49-2161-690-7085  
 Stefan Zilligen +49-2161-690-6069  
 Tobias Daners +49-2161-690-7410  
 Ronja Dahmen +49-2161-690-9453  
 Team ABS

[peterrene.mueller@santander.de](mailto:peterrene.mueller@santander.de)  
[ralf.schuering@santander.de](mailto:ralf.schuering@santander.de)  
[bastian.menges@santander.de](mailto:bastian.menges@santander.de)  
[stefan.zilligen@santander.de](mailto:stefan.zilligen@santander.de)  
[tobias.daners@santander.de](mailto:tobias.daners@santander.de)  
[ronja.dahmen@santander.de](mailto:ronja.dahmen@santander.de)  
[abs\\_ger@santander.de](mailto:abs_ger@santander.de)

Reporting Date	07.09.2016				
Payment Date	12.09.2016				
Period No	35				
Monthly Period	Sep 2016				
Interest Period	from	12.08.2016	to	12.09.2016	= 31 days
Collection Period	from	01.08.2016	to	31.08.2016	

#### 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 31.08.2016, data source: Bloomberg