

SC Germany Vehicles 2013-1 Monthly Investor Report



SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	07.09.2017	
Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period	from 14.08.2017	to 12.09.2017 = 29 days
Collection Period	from 01.08.2017	to 31.08.2017

Index	Page
1. Portfolio Information	1
2. Reserve Accounts	2
3. Delinquency Data	3
4. Default Data	4
5. Concentration Limits	5
6. Outstanding Notes	6
7. Original Principal Balance	7
7.1 Original PB (Graph)	8
8. Current Principal Balance	9
8.1 Current PB (Graph)	10
9. Borrower Concentration	11
10. Geographical Distribution	12
10.1 Geographical (Graph)	13
11. Object/Vehicle Type	14
12. Insurances	15
13. Contract Type	16
14. Payment Methods	17
15. Downpayment	18
16. Customer Yield	19
16.1 Customer Yield (Graph)	20
17. Seasoning	21
17.1 Seasoning (Graph)	22
18. Remaining Term	23
18.1 Remaining Term (Graph)	24
19. Original Term	25
19.1 Original Term (Graph)	26
20. Manufacturer Brands	27
21. Priority of Payments + Transaction Costs	28
22. Retention	30
23. Counterparties	31
24. Issuer Information	32
25. Santander Consumer Bank	33

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

1. Portfolio Information



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Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period from	14.08.2017	to 12.09.2017 = 29 days
Collection Period from	01.08.2017	to 31.08.2017

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	46.388	443.115.154,30 €	466.194.259,34 €
Scheduled Principal Payments		15.226.494,37 €	
Prepayment Principal		5.124.438,49 €	
Others		212.485,91 €	
Total Principal Collections		20.563.418,77 €	22.722.057,71 €
Total Interest Collections		2.076.429,49 €	2.235.984,45 €
Defaults		424.820,18 €	357.047,33 €
Replenishment		- €	- €
End of Period	44.628	422.126.915,35 €	443.115.154,30 €
Purchase Shortfall Account		55,65 €	14,70 €
Total Assets (End of Period)		422.126.971,00 €	443.115.169,00 €
Current Prepayment Rate (annualised)		13,0%	

SC Germany Vehicles 2013-1 Monthly Investor Report

2. Reserve Accounts



Reporting Date	07.09.2017		
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Monthly Period	Sep 2017		
Interest Period from	14.08.2017	to	12.09.2017 = 29 days
Collection Period from	01.08.2017	to	31.08.2017

Note Balance

Beginning of Period	443.115.169,00 €
End of Period	422.126.971,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,58%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,66%	7.000.000,00 €	
Required Reserve Fund	1,66%	7.000.000,00 €	
Commingling Reserve	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Commingling Reserve Fund		n/a	
Set-Off Reserve	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Set-Off Reserve Fund		n/a	
Current Set-Off Amount		n/a	
Set-Off Amount (per Loan)		n/a	
Set-Off Amount (in % of Outstanding Balance)		n/a	

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

3. Delinquency Data



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Collection Period	from	01.08.2017	to	31.08.2017	

Note Balance

Beginning of Period	443.115.169,00 €
End of Period	422.126.971,00 €

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		3.784.252,35 €	570.837,73 €	354
1- 30 days past due previous period		2.578.082,27 €	347.789,83 €	248
1- 30 days past due current period	0,77%	3.401.232,54 €	378.136,38 €	332
3-MRA* 31- 60 days past due	0,46%			
31- 60 days past due period before previous period		1.585.452,24 €	264.075,12 €	149
31- 60 days past due previous period		2.307.414,85 €	199.864,92 €	213
31- 60 days past due current period	0,49%	2.170.211,99 €	246.013,82 €	203
3-MRA* 61-90 days past due	0,20%			
61- 90 days past due period before previous period		670.858,19 €	82.166,52 €	59
61- 90 days past due previous period		977.899,04 €	207.810,84 €	92
61- 90 days past due current period	0,21%	945.144,22 €	146.169,68 €	91
3-MRA* 91-120 days past due	0,13%			
91- 120 days past due period before previous period		588.540,81 €	107.869,80 €	54
91- 120 days past due previous period		549.917,05 €	75.022,61 €	50
91- 120 days past due current period	0,13%	579.674,76 €	117.003,20 €	48
3-MRA* 121-150 days past due	0,08%			
121- 150 days past due period before previous period		407.781,33 €	113.539,53 €	31
121- 150 days past due previous period		310.127,72 €	62.923,58 €	26
121- 150 days past due current period	0,09%	378.878,74 €	55.984,16 €	28
3-MRA* 151-180 days past due	0,11%			
151- 180 days past due period before previous period		363.850,55 €	48.523,69 €	47
151- 180 days past due previous period		640.760,16 €	190.571,74 €	54
151- 180 days past due current period	0,11%	503.854,02 €	189.245,00 €	40

* 3-MRA stands for three months rolling average

SC Germany Vehicles 2013-1 Monthly Investor Report

4. Default Data



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Note Balance

Beginning of Period	443.115.169,00 €
End of Period	422.126.971,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	424.820,18 €	
Current Period Recoveries	49.142,77 €	
Current Period Net Default	375.677,41 €	
New Number of Defaulted Contracts		46

Cumulative Default

Cumulative Gross Default	16.009.001,34 €	
Cumulative Recoveries	2.873.148,00 €	
Cumulative Net Default	13.135.853,34 €	
Total Number of Defaulted Contracts		1.689

3-MRA* /
current ratio

Ratio

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

0,86%

Annualised Loss Ratio period before previous period	0,73%
Annualised Loss Ratio previous period	0,79%
Annualised Loss Ratio current period	1,07%

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



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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 €			

SC Germany Vehicles 2013-1
Monthly Investor Report

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) / 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	443.115.169,00 €	373.115.169,00 €	70.000.000,00 €
Available Distribution Amount	29.689.005,73 €		
Replenishment	0,00 €		
Amortisation	20.988.198,00 €		
Redemption per Class	20.988.198,00 €	20.988.198,00 €	0,00 €
Redemption per Note		3.331,46 €	0,00 €
Class Principal Outstanding Balance End of Period	422.126.971,00 €	352.126.971,00 €	70.000.000,00 €
Current Tranching		83,4%	16,6%
Current Pool Factor		0,56	1,00
2. Payments to Investors per Note			
		Class A	Class B
Interest Rate Basis: Fixed		1,593%	2,802%
DayCount Convention		act/360	act/360
Interest Days	29		
Principal Outstanding per Note Beginning of Period		59.224,63 €	100.000,00 €
> Principal Repayment per Note		3.331,46 €	0,00 €
Principal Outstanding per Note End of Period		55.893,17 €	100.000,00 €
> Interest accrued for the period		478.800,00 €	158.004,00 €
Interest Payment		478.800,00 €	158.004,00 €
Interest Payment per Note		76,00 €	225,72 €
3. Credit Enhancements			
		Class A	Class B
Initial total CE (Subordination, Reserve)		11,00%	1,00%
Current CE (incl. Excess Spread)		21,35%	4,77%
Current CE (excl. Excess Spread)		18,24%	1,66%

* Last rating action as of 01.09.2017

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

7. Original Principal Balance



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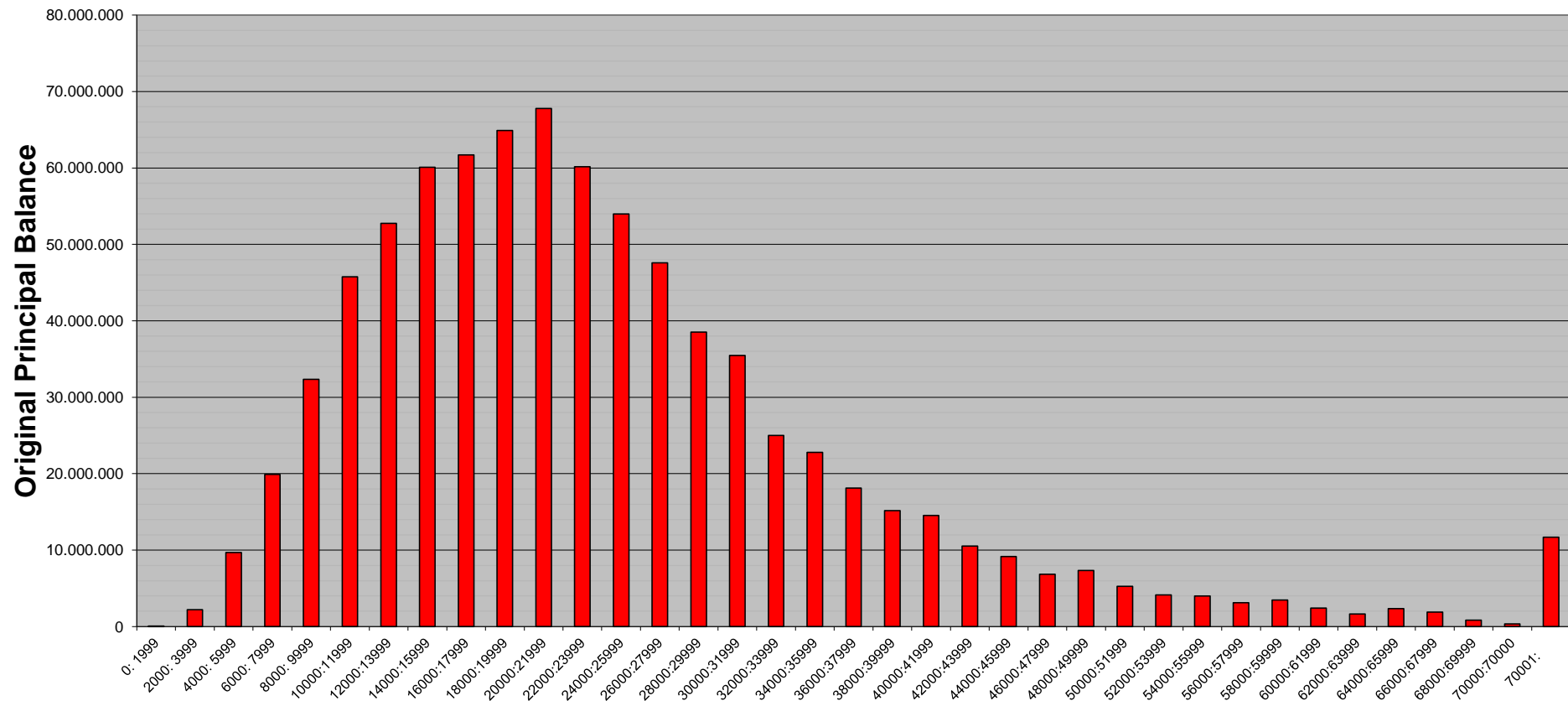
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	72.254,83	0,01%	43	0,10%
2000: 3999	2.195.266,73	0,27%	679	1,52%
4000: 5999	9.672.992,21	1,17%	1.900	4,26%
6000: 7999	19.896.634,68	2,42%	2.823	6,33%
8000: 9999	32.357.510,79	3,93%	3.585	8,03%
10000:11999	45.774.328,27	5,56%	4.184	9,38%
12000:13999	52.740.095,30	6,40%	4.057	9,09%
14000:15999	60.076.154,88	7,29%	4.007	8,98%
16000:17999	61.710.212,82	7,49%	3.633	8,14%
18000:19999	64.911.183,92	7,88%	3.417	7,66%
20000:21999	67.775.601,98	8,23%	3.237	7,25%
22000:23999	60.171.820,07	7,31%	2.619	5,87%
24000:25999	53.979.693,41	6,55%	2.162	4,84%
26000:27999	47.584.776,51	5,78%	1.766	3,96%
28000:29999	38.519.948,62	4,68%	1.331	2,98%
30000:31999	35.459.609,91	4,31%	1.146	2,57%
32000:33999	24.989.966,23	3,03%	758	1,70%
34000:35999	22.791.486,00	2,77%	652	1,46%
36000:37999	18.106.641,01	2,20%	490	1,10%
38000:39999	15.152.744,67	1,84%	389	0,87%
40000:41999	14.552.708,32	1,77%	356	0,80%
42000:43999	10.523.407,76	1,28%	245	0,55%
44000:45999	9.168.908,41	1,11%	204	0,46%
46000:47999	6.849.292,79	0,83%	146	0,33%
48000:49999	7.350.770,29	0,89%	150	0,34%
50000:51999	5.275.695,41	0,64%	104	0,23%
52000:53999	4.131.874,08	0,50%	78	0,17%
54000:55999	4.007.154,73	0,49%	73	0,16%
56000:57999	3.137.675,14	0,38%	55	0,12%
58000:59999	3.485.642,97	0,42%	59	0,13%
60000:61999	2.427.470,82	0,29%	40	0,09%
62000:63999	1.638.332,95	0,20%	26	0,06%
64000:65999	2.339.587,87	0,28%	36	0,08%
66000:67999	1.874.216,91	0,23%	28	0,06%
68000:69999	827.674,05	0,10%	12	0,03%
70000:70000	350.000,00	0,04%	5	0,01%
70001:	11.701.983,25	1,42%	133	0,30%
Total	823.581.318,59	100,00%	44.628	100,00%

Statistics in EUR	
Average Amount	18.454,36

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

7.1 Original PB (Graph)

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

8. Current Principal Balance



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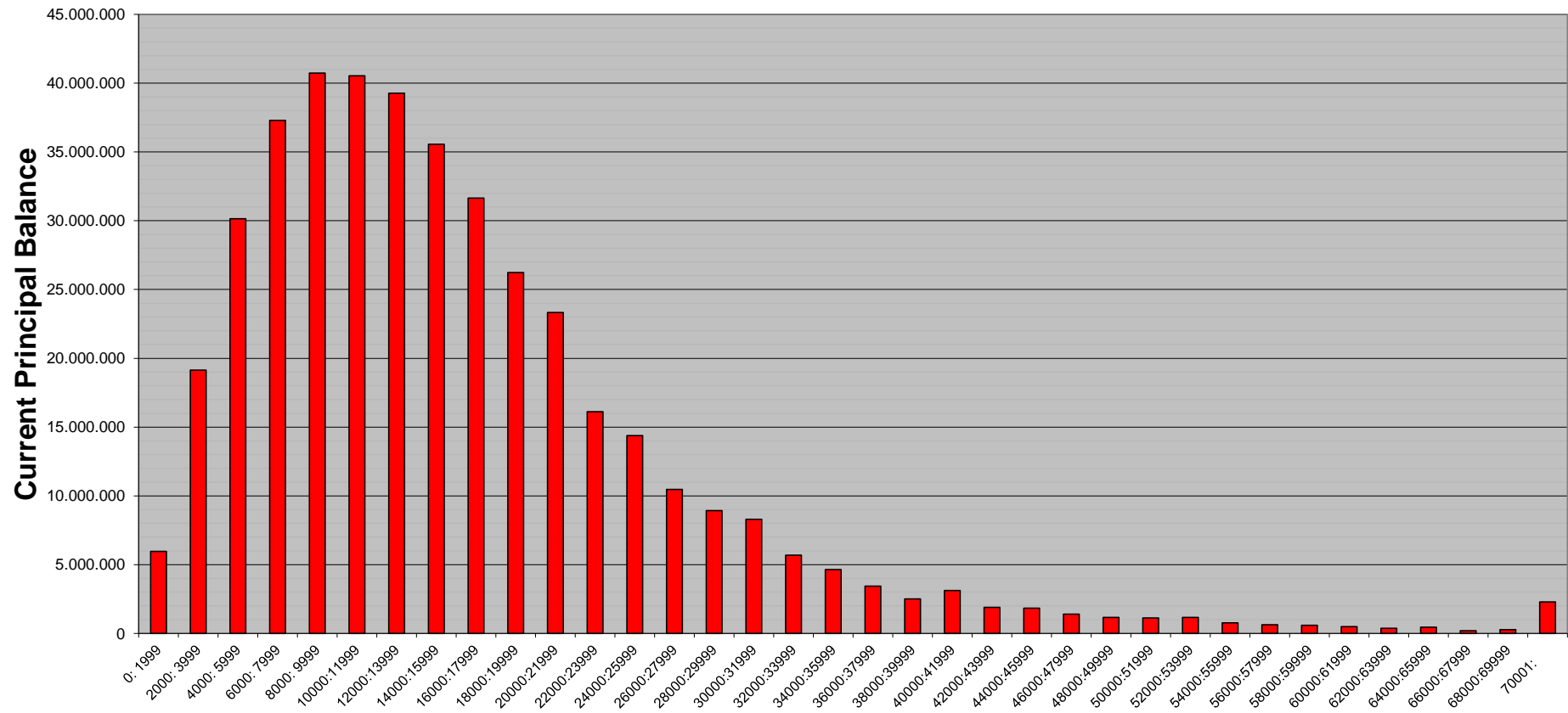
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	5.961.746,57	1,41%	5.781	12,95%
2000: 3999	19.139.383,12	4,53%	6.384	14,30%
4000: 5999	30.140.030,07	7,14%	6.050	13,56%
6000: 7999	37.301.979,52	8,84%	5.355	12,00%
8000: 9999	40.746.636,34	9,65%	4.534	10,16%
10000:11999	40.541.998,69	9,60%	3.698	8,29%
12000:13999	39.277.927,88	9,30%	3.027	6,78%
14000:15999	35.569.552,26	8,43%	2.377	5,33%
16000:17999	31.648.532,22	7,50%	1.868	4,19%
18000:19999	26.241.153,25	6,22%	1.383	3,10%
20000:21999	23.322.053,20	5,52%	1.115	2,50%
22000:23999	16.109.470,14	3,82%	703	1,58%
24000:25999	14.385.053,80	3,41%	577	1,29%
26000:27999	10.460.141,06	2,48%	388	0,87%
28000:29999	8.917.925,98	2,11%	308	0,69%
30000:31999	8.298.262,70	1,97%	268	0,60%
32000:33999	5.696.552,63	1,35%	173	0,39%
34000:35999	4.641.137,16	1,10%	133	0,30%
36000:37999	3.438.330,76	0,81%	93	0,21%
38000:39999	2.499.588,70	0,59%	64	0,14%
40000:41999	3.118.270,85	0,74%	76	0,17%
42000:43999	1.896.064,69	0,45%	44	0,10%
44000:45999	1.838.019,77	0,44%	41	0,09%
46000:47999	1.402.439,93	0,33%	30	0,07%
48000:49999	1.169.055,87	0,28%	24	0,05%
50000:51999	1.123.860,69	0,27%	22	0,05%
52000:53999	1.168.550,25	0,28%	22	0,05%
54000:55999	769.739,88	0,18%	14	0,03%
56000:57999	626.082,06	0,15%	11	0,02%
58000:59999	589.123,05	0,14%	10	0,02%
60000:61999	490.052,75	0,12%	8	0,02%
62000:63999	376.619,59	0,09%	6	0,01%
64000:65999	455.165,50	0,11%	7	0,02%
66000:67999	201.427,00	0,05%	3	0,01%
68000:69999	273.901,19	0,06%	4	0,01%
70001:	2.291.086,23	0,54%	27	0,06%
Total	422.126.915,35	100,00%	44.628	100,00%

Statistics in EUR	
Average Amount	9.458,79

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

8.1 Current PB (Graph)

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

9. Borrower Concentration



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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	125.865,88	0,0298%	1
2	114.809,27	0,0272%	1
3	108.206,36	0,0256%	1
4	105.082,98	0,0249%	1
5	103.381,65	0,0245%	1
6	102.340,33	0,0242%	1
7	93.957,79	0,0223%	1
8	90.787,41	0,0215%	1
9	90.716,68	0,0215%	2
10	89.992,84	0,0213%	1
11	86.994,19	0,0206%	1
12	85.858,58	0,0203%	6
13	84.603,63	0,0200%	1
14	83.893,18	0,0199%	2
15	81.473,22	0,0193%	2
16	79.527,85	0,0188%	1
17	78.058,49	0,0185%	1
18	77.914,54	0,0185%	1
19	77.745,53	0,0184%	2
20	77.078,90	0,0183%	1
21	75.912,68	0,0180%	4
22	75.157,46	0,0178%	1
23	75.132,37	0,0178%	1
24	74.547,45	0,0177%	1
25	74.174,44	0,0176%	2
	2.213.213,70	0,5243%	38

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

10. Geographical Distribution



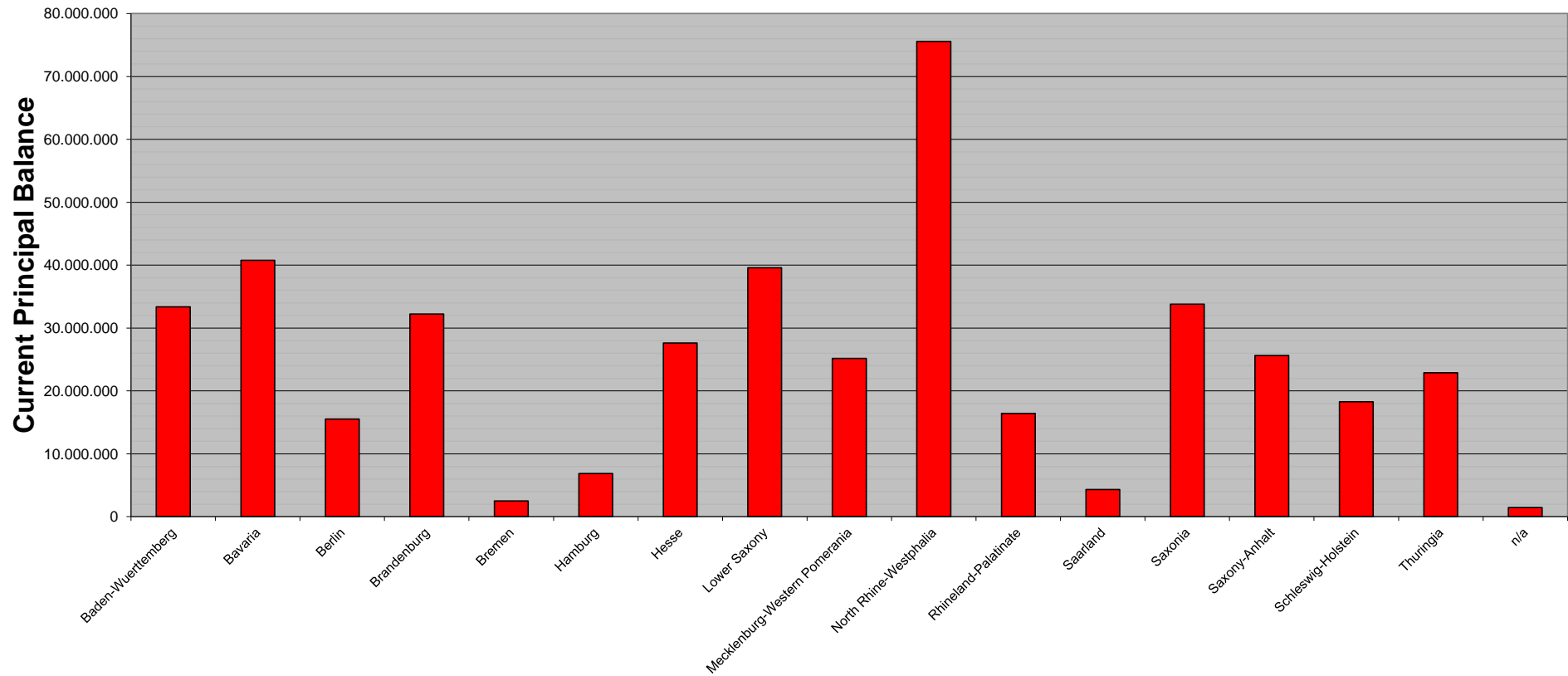
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	33.390.256,67	7,91%	3.324	7,45%
Bavaria	40.787.582,88	9,66%	4.074	9,13%
Berlin	15.541.044,81	3,68%	1.713	3,84%
Brandenburg	32.241.986,44	7,64%	3.546	7,95%
Bremen	2.500.744,10	0,59%	255	0,57%
Hamburg	6.881.803,11	1,63%	723	1,62%
Hesse	27.637.412,67	6,55%	2.828	6,34%
Lower Saxony	39.568.588,27	9,37%	4.116	9,22%
Mecklenburg-Western	25.170.463,56	5,96%	2.622	5,88%
North Rhine-Westphali	75.546.125,16	17,90%	8.044	18,02%
Rhineland-Palatinate	16.420.578,91	3,89%	1.720	3,85%
Saarland	4.348.863,45	1,03%	462	1,04%
Saxonia	33.813.209,51	8,01%	3.807	8,53%
Saxony-Anhalt	25.645.486,63	6,08%	2.824	6,33%
Schleswig-Holstein	18.264.345,98	4,33%	1.999	4,48%
Thuringia	22.897.921,97	5,42%	2.425	5,43%
n/a	1.470.501,23	0,35%	146	0,33%
Total	422.126.915,35	100,00%	44.628	100,00%

SC Germany Vehicles 2013-1
Monthly Investor Report

10.1 Geographical Distribution (Graph)

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

11. Object/Vehicle Type



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Interest Period	from	14.08.2017	to	12.09.2017	=	29 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	195.107.859,85	46,22%	18.577	41,63%
Used Vehicle	227.019.055,50	53,78%	26.051	58,37%
Total	422.126.915,35	100,00%	44.628	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	405.796.817,04	96,13%	42.282	94,74%
Leisure	9.768.391,84	2,31%	766	1,72%
Motorbike	6.561.706,47	1,55%	1.580	3,54%
Total	422.126.915,35	100,00%	44.628	100,00%

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

12. Insurances



Reporting Date	07.09.2017	
Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period	from 14.08.2017	to 12.09.2017 = 29 days
Collection Period	from 01.08.2017	to 31.08.2017

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	256.037.546,04	60,65%	25.484	57,10%
Yes	166.089.369,31	39,35%	19.144	42,90%
Total	422.126.915,35	100,00%	44.628	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	323.385.769,29	76,61%	34.894	78,19%
Yes	98.741.146,06	23,39%	9.734	21,81%
Total	422.126.915,35	100,00%	44.628	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	389.282.653,17	92,22%	41.101	92,10%
Yes	32.844.262,18	7,78%	3.527	7,90%
Total	422.126.915,35	100,00%	44.628	100,00%

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

13. Type of Contract



Reporting Date			07.09.2017			
Payment Date			12.09.2017			
Period No			47			
Monthly Period			Sep 2017			
Interest Period	from	14.08.2017	to	12.09.2017	=	29 days
Collection Period	from	01.08.2017	to	31.08.2017		

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	256.691.180,25	60,81%	33.486	75,03%
Yes	165.435.735,10	39,19%	11.142	24,97%
- of which balloon rates	107.823.501,14	25,54%		
- of which regular installments	57.612.233,96	13,65%		
Total	422.126.915,35	100,00%	44.628	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	1.581.850,39	1,47%	207	1,86%
26:38	14.859.962,65	13,78%	1.469	13,18%
39:51	38.250.066,45	35,47%	3.787	33,99%
52:64	52.850.276,20	49,02%	5.668	50,87%
65:72	166.625,45	0,15%	7	0,06%
73:	114.720,00	0,11%	4	0,04%
Total	107.823.501,14	100,00%	11.142	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	37.368.602,64	34,66%	3.932	35,29%
13:25	31.769.743,12	29,46%	3.280	29,44%
26:38	28.621.785,15	26,55%	2.925	26,25%
39:51	10.063.370,23	9,33%	1.005	9,02%
Total	107.823.501,14	100,00%	11.142	100,00%

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

14. Payment Methods



Reporting Date	07.09.2017	
Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period	from 14.08.2017	to 12.09.2017 = 29 days
Collection Period	from 01.08.2017	to 31.08.2017

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	409.765.991,47	97,07%	43.300	97,02%
Other	12.360.923,88	2,93%	1.328	2,98%
Total	422.126.915,35	100,00%	44.628	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	222.378.614,93	52,68%	23.626	52,94%
1st of month	199.748.300,42	47,32%	21.002	47,06%
Total	422.126.915,35	100,00%	44.628	100,00%

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

15. Downpayment



Reporting Date	07.09.2017	
Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period	from 14.08.2017	to 12.09.2017
Collection Period	from 01.08.2017	to 31.08.2017
		= 29 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	132.895.382,39	31,48%	13.663	30,62%	0,00%
0: 999	4.291.410,58	1,02%	832	1,86%	5,58%
1000: 1999	17.194.594,71	4,07%	3.040	6,81%	11,05%
2000: 2999	29.312.893,01	6,94%	4.496	10,07%	15,29%
3000: 3999	35.118.554,61	8,32%	4.428	9,92%	17,40%
4000: 4999	32.916.880,54	7,80%	3.542	7,94%	19,33%
5000: 5999	40.449.446,71	9,58%	4.025	9,02%	21,28%
6000: 6999	22.494.047,48	5,33%	2.084	4,67%	24,06%
7000: 7999	17.205.652,62	4,08%	1.487	3,33%	25,88%
8000: 8999	13.611.584,61	3,22%	1.250	2,80%	28,77%
9000: 9999	8.353.994,65	1,98%	654	1,47%	29,07%
10000:10999	22.654.358,13	5,37%	1.848	4,14%	31,32%
11000:11999	5.741.576,21	1,36%	455	1,02%	33,22%
12000:12999	5.334.268,05	1,26%	431	0,97%	34,95%
13000:13999	3.835.399,30	0,91%	297	0,67%	36,82%
14000:14999	3.008.248,94	0,71%	258	0,58%	40,31%
15000:15000	6.247.130,12	1,48%	450	1,01%	38,00%
15001:	21.461.492,69	5,08%	1.388	3,11%	44,20%
Total	422.126.915,35	100,00%	44.628	100,00%	18,58%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.046,44 €	5.831,88 €
Average Purchase Price	21.782,56 €	23.431,00 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,58%	24,89%

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

16. Customer Yield



Reporting Date	07.09.2017	
Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period	from 14.08.2017	to 12.09.2017 = 29 days
Collection Period	from 01.08.2017	to 31.08.2017

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	1.767.157,51	0,42%	125	0,28%
2: 2	6.193.214,95	1,47%	576	1,29%
3: 3	141.031.683,09	33,41%	11.042	24,74%
4: 4	152.910.298,47	36,22%	15.515	34,77%
5: 5	77.288.224,01	18,31%	10.509	23,55%
6: 6	30.393.750,98	7,20%	4.518	10,12%
7: 7	8.317.217,22	1,97%	1.480	3,32%
8: 8	2.632.122,76	0,62%	520	1,17%
9: 9	1.375.019,23	0,33%	309	0,69%
10:10	194.970,92	0,05%	28	0,06%
11:11	23.256,21	0,01%	6	0,01%
Total	422.126.915,35	100,00%	44.628	100,00%

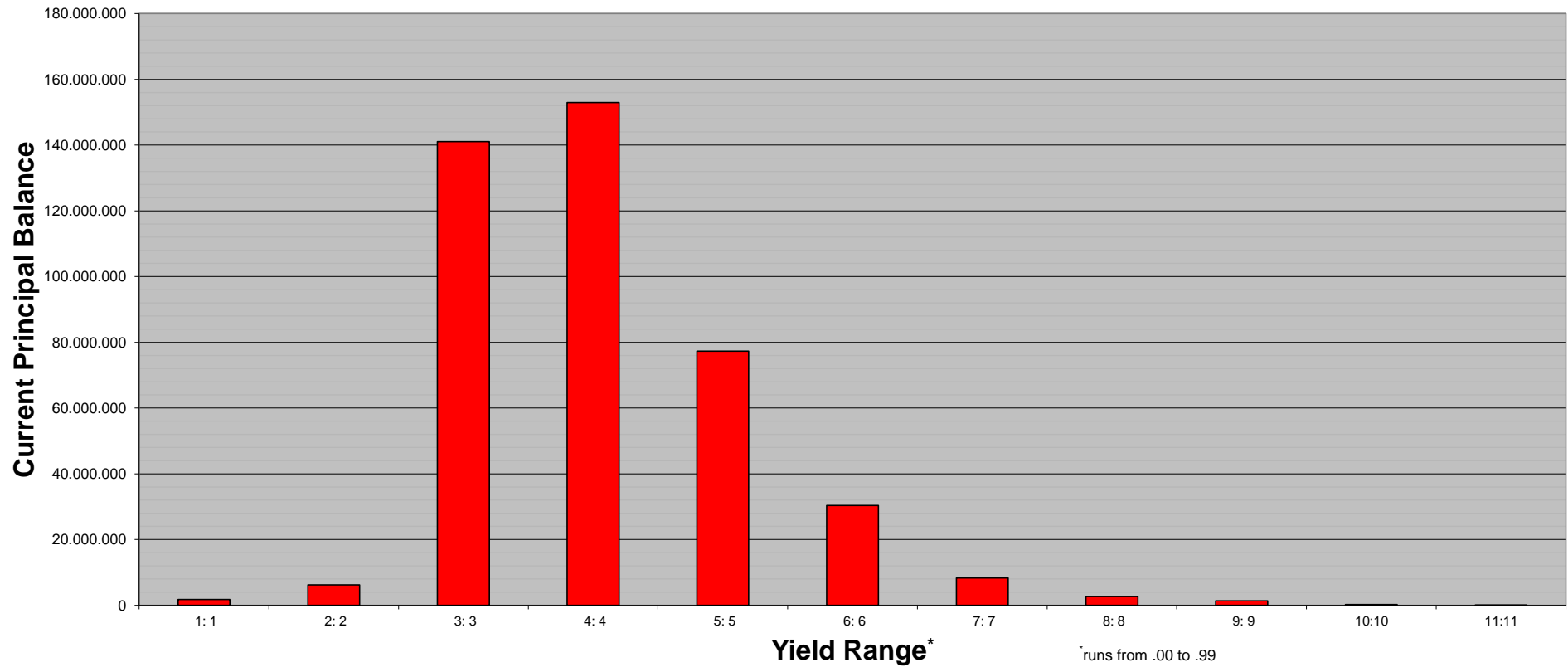
Statistics	in %
WA Interest	4,90%

* runs from .00 to .99

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

16.1 Customer Yield (Graph)

Reporting Date	07.09.2017	
Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period	from 14.08.2017	to 12.09.2017 = 29 days
Collection Period	from 01.08.2017	to 31.08.2017



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

17. Seasoning



Reporting Date	07.09.2017				
Payment Date	12.09.2017				
Period No	47				
Monthly Period	Sep 2017				
Interest Period	from	14.08.2017	to	12.09.2017	= 29 days
Collection Period	from	01.08.2017	to	31.08.2017	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
12:14	8.134.388,02	1,93%	592	1,33%
15:17	34.785.769,45	8,24%	2.603	5,83%
18:20	43.678.911,59	10,35%	3.493	7,83%
21:23	50.466.919,62	11,96%	4.255	9,53%
24:26	48.337.442,16	11,45%	4.270	9,57%
27:29	44.142.084,28	10,46%	4.096	9,18%
30:32	27.619.598,08	6,54%	2.722	6,10%
33:35	16.077.280,80	3,81%	1.761	3,95%
36:38	16.554.753,77	3,92%	1.797	4,03%
39:41	16.599.456,85	3,93%	1.779	3,99%
42:44	14.489.051,84	3,43%	1.747	3,91%
45:47	17.097.556,09	4,05%	2.203	4,94%
48:50	17.444.872,06	4,13%	2.177	4,88%
51:53	18.239.189,19	4,32%	2.373	5,32%
54:56	11.899.792,72	2,82%	1.764	3,95%
57:59	10.712.289,60	2,54%	1.872	4,19%
60:62	6.517.319,73	1,54%	1.189	2,66%
63:65	4.949.393,57	1,17%	851	1,91%
66:68	3.924.070,63	0,93%	704	1,58%
69:71	3.383.270,39	0,80%	739	1,66%
72:74	2.392.388,01	0,57%	516	1,16%
75:77	1.825.889,79	0,43%	354	0,79%
78:80	1.205.460,10	0,29%	275	0,62%
81:	1.649.767,01	0,39%	496	1,11%
Total	422.126.915,35	100,00%	44.628	100,00%

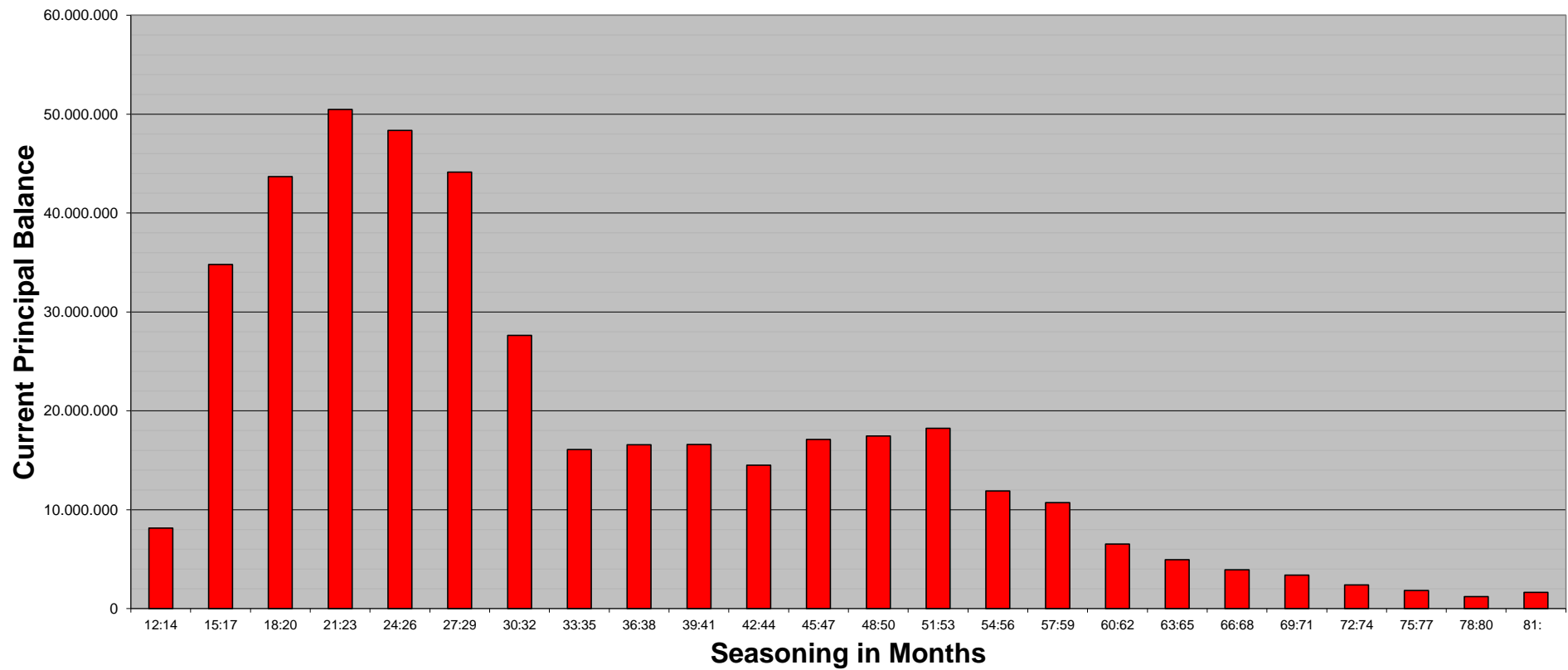
Statistics	
WA Seasoning	33,10

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

17.1 Seasoning (Graph)



Reporting Date	07.09.2017	
Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period	from 14.08.2017	to 12.09.2017 = 29 days
Collection Period	from 01.08.2017	to 31.08.2017



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

18. Remaining Term



Reporting Date	07.09.2017	
Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period	from 14.08.2017	to 12.09.2017
Collection Period	from 01.08.2017	to 31.08.2017
		= 29 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	25.398.843,16	6,02%	6.556	14,69%
7:13	46.127.149,79	10,93%	7.792	17,46%
14:20	52.334.943,57	12,40%	6.835	15,32%
21:27	58.211.937,64	13,79%	6.019	13,49%
28:34	67.214.050,65	15,92%	5.627	12,61%
35:41	51.466.218,43	12,19%	3.924	8,79%
42:48	46.236.382,80	10,95%	3.371	7,55%
49:55	20.828.427,60	4,93%	1.470	3,29%
56:62	16.516.901,19	3,91%	1.049	2,35%
63:69	16.217.885,25	3,84%	912	2,04%
70:76	13.542.036,66	3,21%	688	1,54%
77:83	7.953.892,01	1,88%	381	0,85%
84:	78.246,60	0,02%	4	0,01%
Total	422.126.915,35	100,00%	44.628	100,00%

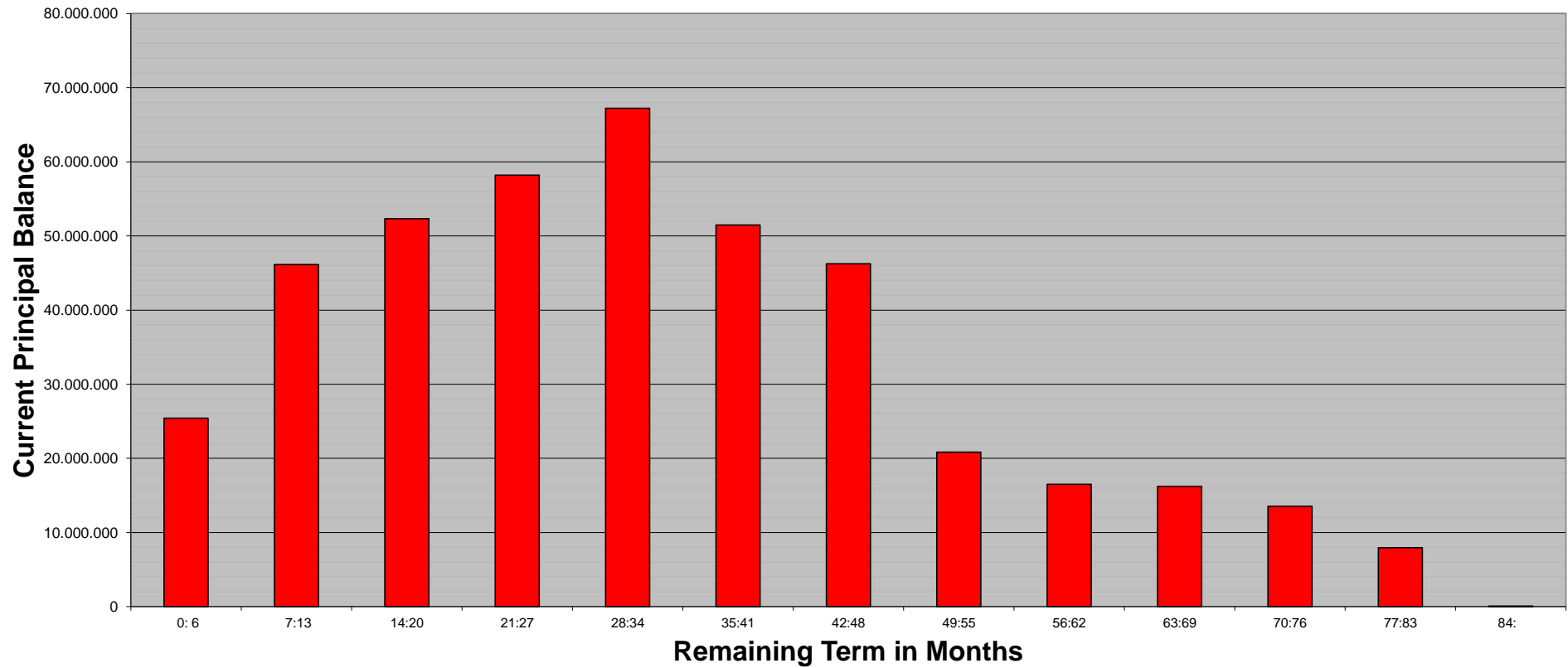
Statistics

WA Remaining Term	32,44
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date			07.09.2017			
Payment Date			12.09.2017			
Period No			47			
Monthly Period			Sep 2017			
Interest Period	from	14.08.2017	to	12.09.2017	=	29 days
Collection Period	from	01.08.2017	to	31.08.2017		



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

19. Original Term



Reporting Date	07.09.2017	
Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period	from 14.08.2017	to 12.09.2017 = 29 days
Collection Period	from 01.08.2017	to 31.08.2017

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
13:25	3.492.816,22	0,83%	1.117	2,50%
26:38	34.782.564,66	8,24%	5.399	12,10%
39:51	88.409.011,52	20,94%	9.200	20,61%
52:64	140.701.274,35	33,33%	13.767	30,85%
65:77	44.451.384,66	10,53%	5.679	12,73%
78:	110.289.863,94	26,13%	9.466	21,21%
Total	422.126.915,35	100,00%	44.628	100,00%

Statistics

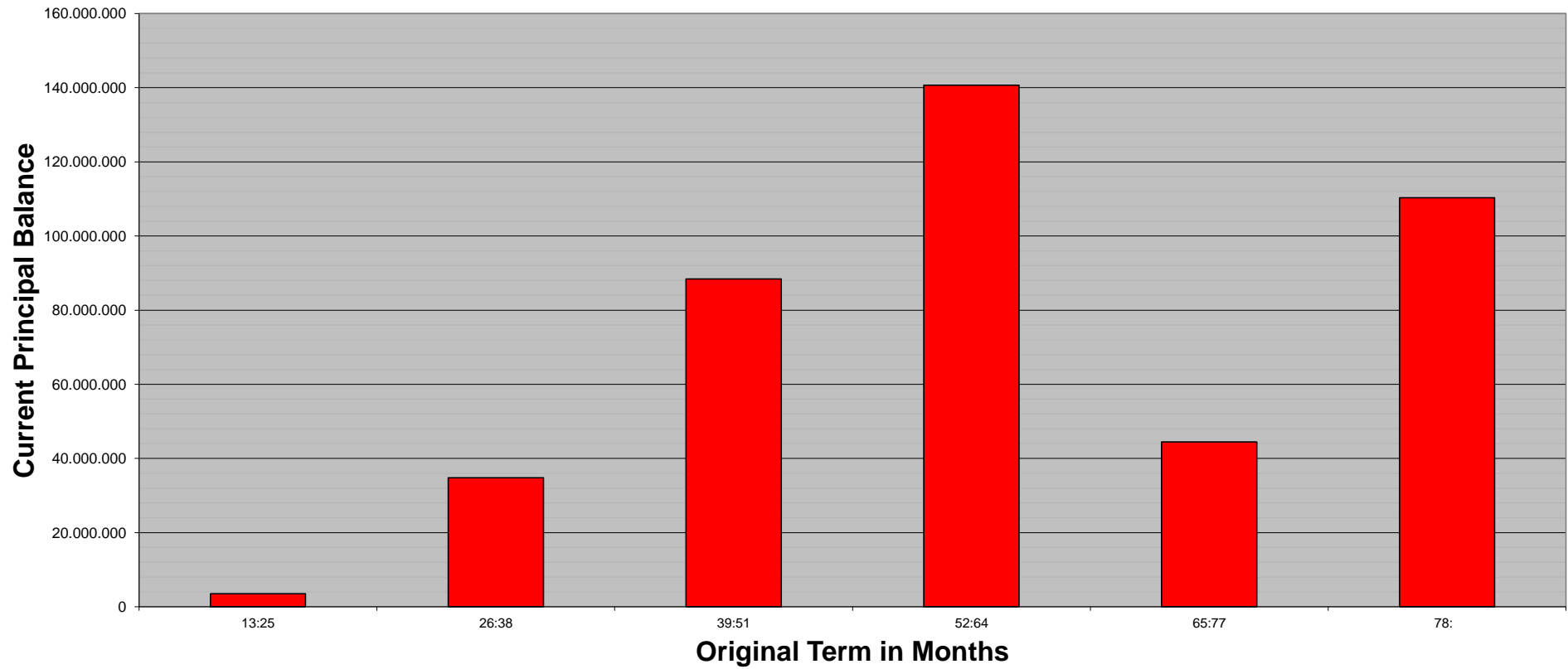
WA Original Term	65,55
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date			07.09.2017			
Payment Date			12.09.2017			
Period No			47			
Monthly Period			Sep 2017			
Interest Period	from	14.08.2017	to	12.09.2017	=	29 days
Collection Period	from	01.08.2017	to	31.08.2017		



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

20. Manufacturer Brands



Reporting Date			07.09.2017		
Payment Date			12.09.2017		
Period No			47		
Monthly Period			Sep 2017		
Interest Period	from	14.08.2017	to	12.09.2017	= 29 days
Collection Period	from	01.08.2017	to	31.08.2017	

<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	42.277.447,49	10,02%	4.522	10,13%
2	38.656.692,47	9,16%	3.237	7,25%
3	35.738.105,32	8,47%	4.311	9,66%
4	27.433.079,68	6,50%	2.423	5,43%
5	23.691.137,46	5,61%	2.991	6,70%
6	22.987.960,38	5,45%	1.667	3,74%
7	20.108.545,91	4,76%	2.707	6,07%
8	20.085.770,65	4,76%	2.087	4,68%
9	19.663.188,49	4,66%	2.519	5,64%
10	18.615.905,77	4,41%	1.440	3,23%
11	18.020.976,21	4,27%	1.641	3,68%
12	17.193.409,22	4,07%	1.320	2,96%
13	16.033.220,40	3,80%	1.696	3,80%
14	15.484.051,73	3,67%	1.709	3,83%
15	11.827.754,18	2,80%	1.532	3,43%
	347.817.245,36	82,40%	35.802	80,22%

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	07.09.2017	
Payment Date	12.09.2017	
Period No	47	
Monthly Period	Sep 2017	
Interest Period	from 14.08.2017	to 12.09.2017 = 29 days
Collection Period	from 01.08.2017	to 31.08.2017

Priority of Payments

Available Distribution Amount		29.689.005,73 €
Senior Expenses	-	1.785,00 €
Interest Notes Class A	-	478.800,00 €
Interest Notes Class B	-	158.004,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	55,65 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	20.988.198,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	24.258,50 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	1.037.904,58 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 1.785,00 €		
Interest accrued for the Period	- 636.804,00 €	- 478.800,00 €	- 158.004,00 €
Cumulative Interest accrued	- 45.352.090,00 €	- 37.615.473,00 €	- 7.736.617,00 €
Interest Payments	- 636.804,00 €	- 478.800,00 €	- 158.004,00 €
Cumulative Interest Payments	- 45.352.090,00 €	- 37.615.473,00 €	- 7.736.617,00 €
Interest accrued on Subordinated Loan for the I	- 24.258,50 €		
Cumulative Interest accrued on Subordinated L	- 1.187.830,00 €		
Interest Payments on Subordinated Loan	- 24.258,50 €		
Cumulative Interest Payments on Subordinated	- 1.187.830,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Vehicles 2013-1 Monthly Investor Report

22. Retention



Reporting Date	07.09.2017				
Payment Date	12.09.2017				
Period No	47				
Monthly Period	12.09.2017				
Interest Period	from 14.08.2017	to	12.09.2017	=	29 days
Collection Period	from 01.08.2017	to	31.08.2017		

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	699.999.999,22 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	443.115.154,30 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	422.126.915,35 €
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:	17,38%
Net Economic Interest Ratio as of the end of the Monthly Period:	18,24%

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

23. Counterparties



Calculation Agent, Cash Administrator:

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

Account Bank and Principal Paying Agent:

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

Transaction Security Trustee:

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

Data Trustee:

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

Rating Agencies:

Intertrust (Ireland) Limited
1st Floor, 1-2 Victoria Buildings
Haddington Road
Dublin 4 D04 XN32, Ireland

Bank of New York Mellon
Friedrich-Ebert-Anlage 49
60327 Frankfurt am Main
Germany

Wilmington Trust SP Services (Frankfurt) GmbH
Steinweg 3-5
60313 Frankfurt am Main
Germany

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

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

Reporting Date	07.09.2017				
Payment Date	12.09.2017				
Period No	47				
Monthly Period	Sep 2017				
Interest Period	from	14.08.2017	to	12.09.2017	= 29 days
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DBRS			S & P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
-	-	-	-	-	-
AA	R-1H	STABLE	AA-	A-1+	STABLE
-	-	-	-	-	-
-	-	-	-	-	-

Counterparty status
performing
performing
performing
performing

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

Ratings as of 31.08.2017, data source: Bloomberg

SC Germany Vehicles 2013-1 Monthly Investor Report

24. Issuer Information



Reporting Date		07.09.2017				
Payment Date		12.09.2017				
Period No		47				
Monthly Period		Sep 2017				
Interest Period	from	14.08.2017	to	12.09.2017	=	29 days
Collection Period	from	01.08.2017	to	31.08.2017		

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

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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



Reporting Date	07.09.2017				
Payment Date	12.09.2017				
Period No	47				
Monthly Period	Sep 2017				
Interest Period	from	14.08.2017	to	12.09.2017	= 29 days
Collection Period	from	01.08.2017	to	31.08.2017	

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Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

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

Ratings as of 31.08.2017, data source: Bloomberg