

# SC Germany Vehicles 2013-1 Monthly Investor Report



## SC Germany Vehicles 2013-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Reporting Date	09.11.2016		
Payment Date	14.11.2016		
Period No	37		
Monthly Period	Nov 2016		
Interest Period	from	12.10.2016	to 14.11.2016 = 33 days
Collection Period	from	01.10.2016	to 31.10.2016

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**1. Portfolio Information**



Reporting Date	09.11.2016				
Payment Date	14.11.2016				
Period No	37				
Monthly Period	Nov 2016				
Interest Period from	12.10.2016	to	14.11.2016	=	33 days
Collection Period from	01.10.2016	to	31.10.2016		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>65.451</b>	<b>699.999.995,99 €</b>	<b>699.659.742,80 €</b>
Scheduled Principal Payments		20.086.843,44 €	
Prepayment Principal		7.194.640,82 €	
Others		289.984,72 €	
<b>Total Principal Collections</b>		<b>27.571.468,98 €</b>	<b>28.748.989,55 €</b>
<b>Total Interest Collections</b>		<b>3.303.318,67 €</b>	<b>3.332.073,61 €</b>
<b>Defaults</b>		<b>237.426,81 €</b>	<b>214.999,63 €</b>
<b>Replenishment</b>		<b>- €</b>	<b>29.304.242,37 €</b>
<b>End of Period</b>	<b>63.561</b>	<b>672.191.100,20 €</b>	<b>699.999.995,99 €</b>
<b>Purchase Shortfall Account</b>		<b>6,80 €</b>	<b>4,01 €</b>
Total Assets (End of Period)		672.191.107,00 €	700.000.000,00 €
Current Prepayment Rate (annualised)		11,7%	

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### 2. Reserve Accounts



Reporting Date	09.11.2016			
Payment Date	14.11.2016			
Period No	37			
Monthly Period	Nov 2016			
Interest Period from	12.10.2016	to	14.11.2016	= 33 days
Collection Period from	01.10.2016	to	31.10.2016	

#### Note Balance

Beginning of Period	700.000.000,00 €
End of Period	672.191.107,00 €

#### 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	1,04%	7.000.000,00 €	
Required Reserve Fund	1,04%	7.000.000,00 €	
<b>Commingling Reserve</b>			
	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	
<b>Set-Off Reserve</b>			
	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Set-Off Reserve Fund		n/a	
Current Set-Off Amount		n/a	
Set-Off Amount (per Loan)		n/a	
Set-Off Amount (in % of Outstanding Balance)		n/a	

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### 3. Delinquency Data



Reporting Date	09.11.2016				
Payment Date	14.11.2016				
Period No	37				
Monthly Period	Nov 2016				
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

### Note Balance

Beginning of Period	700.000.000,00 €
End of Period	672.191.107,00 €

### 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>0,73%</b>			
1- 30 days past due period before previous period		5.977.901,71 €	489.359,08 €	540
1- 30 days past due previous period		4.754.198,32 €	359.537,54 €	431
1- 30 days past due current period	0,66%	4.611.297,70 €	384.939,19 €	437
<b>3-MRA* 31- 60 days past due</b>	<b>0,30%</b>			
31- 60 days past due period before previous period		2.193.306,02 €	291.367,45 €	193
31- 60 days past due previous period		2.297.589,61 €	232.343,50 €	193
31- 60 days past due current period	0,26%	1.854.468,67 €	168.942,10 €	153
<b>3-MRA* 61-90 days past due</b>	<b>0,12%</b>			
61- 90 days past due period before previous period		811.273,19 €	95.186,71 €	71
61- 90 days past due previous period		710.822,72 €	98.901,92 €	68
61- 90 days past due current period	0,15%	1.053.534,50 €	172.000,48 €	98
<b>3-MRA* 91-120 days past due</b>	<b>0,06%</b>			
91- 120 days past due period before previous period		389.531,57 €	43.604,14 €	35
91- 120 days past due previous period		403.647,44 €	80.552,68 €	36
91- 120 days past due current period	0,08%	527.616,14 €	63.689,47 €	39
<b>3-MRA* 121-150 days past due</b>	<b>0,03%</b>			
121- 150 days past due period before previous period		167.537,04 €	19.725,69 €	13
121- 150 days past due previous period		214.422,54 €	26.408,71 €	15
121- 150 days past due current period	0,03%	218.891,93 €	52.278,35 €	21
<b>3-MRA* 151-180 days past due</b>	<b>0,05%</b>			
151- 180 days past due period before previous period		442.836,61 €	94.159,56 €	39
151- 180 days past due previous period		246.337,15 €	109.898,78 €	17
151- 180 days past due current period	0,05%	357.976,43 €	129.104,03 €	24

\* 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	672.191.107,00 €

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	237.426,81 €	
Current Period Recoveries	44.436,81 €	
Current Period Net Default	192.990,00 €	
New Number of Defaulted Contracts		35

#### Cumulative Default

Cumulative Gross Default	12.362.301,22 €	
Cumulative Recoveries	2.238.789,80 €	
Cumulative Net Default	10.123.511,42 €	
Total Number of Defaulted Contracts		1.238

3-MRA\* /  
current ratio

Ratio

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

0,45%

Annualised Loss Ratio period before previous period	0,74%
Annualised Loss Ratio previous period	0,25%
Annualised Loss Ratio current period	0,34%

#### Principal Deficiency

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

#### Repurchased Assets

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

\* 3-MRA stands for three months rolling average

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**5. Concentration Limits**



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**Amortizing**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
New Vehicles (applicable for Replenishment Portfolio)	45,00%	-	-	no
Average Yield (applicable for Replenishment Portfolio)	4,50%	-	-	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	45,00%	-	no
Remaining Term (applicable for Total Portfolio)	-	55,00	-	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			1,48 €	
Previous period			340.257,20 €	
Current period			4,01 €	
Principal Deficiency Event			- €	no
<b>Total Sold Receivables</b>			1.645.278.869,84 €	

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**6. Outstanding Notes**



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Collection Period from	01.10.2016	to	31.10.2016

**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	37.919.228,47 €		
Replenishment	0,00 €		
Amortisation	27.808.893,00 €		
Redemption per Class	27.808.893,00 €	27.808.893,00 €	0,00 €
Redemption per Note		4.414,11 €	0,00 €
Class Principal Outstanding Balance End of Period	672.191.107,00 €	602.191.107,00 €	70.000.000,00 €
Current Tranching		89,6%	10,4%
Current Pool Factor		0,96	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	33		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		<b>4.414,11 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		95.585,89 €	100.000,00 €
> Interest accrued for the period		<b>919.989,00 €</b>	<b>179.795,00 €</b>
Interest Payment		<b>919.989,00 €</b>	<b>179.795,00 €</b>
Interest Payment per Note		<b>146,03 €</b>	<b>256,85 €</b>

**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)	14,74%	4,33%
Current CE (excl. Excess Spread)	11,46%	1,04%

\* Last rating action as of 23.10.2013



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**7. Original Principal Balance**



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Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

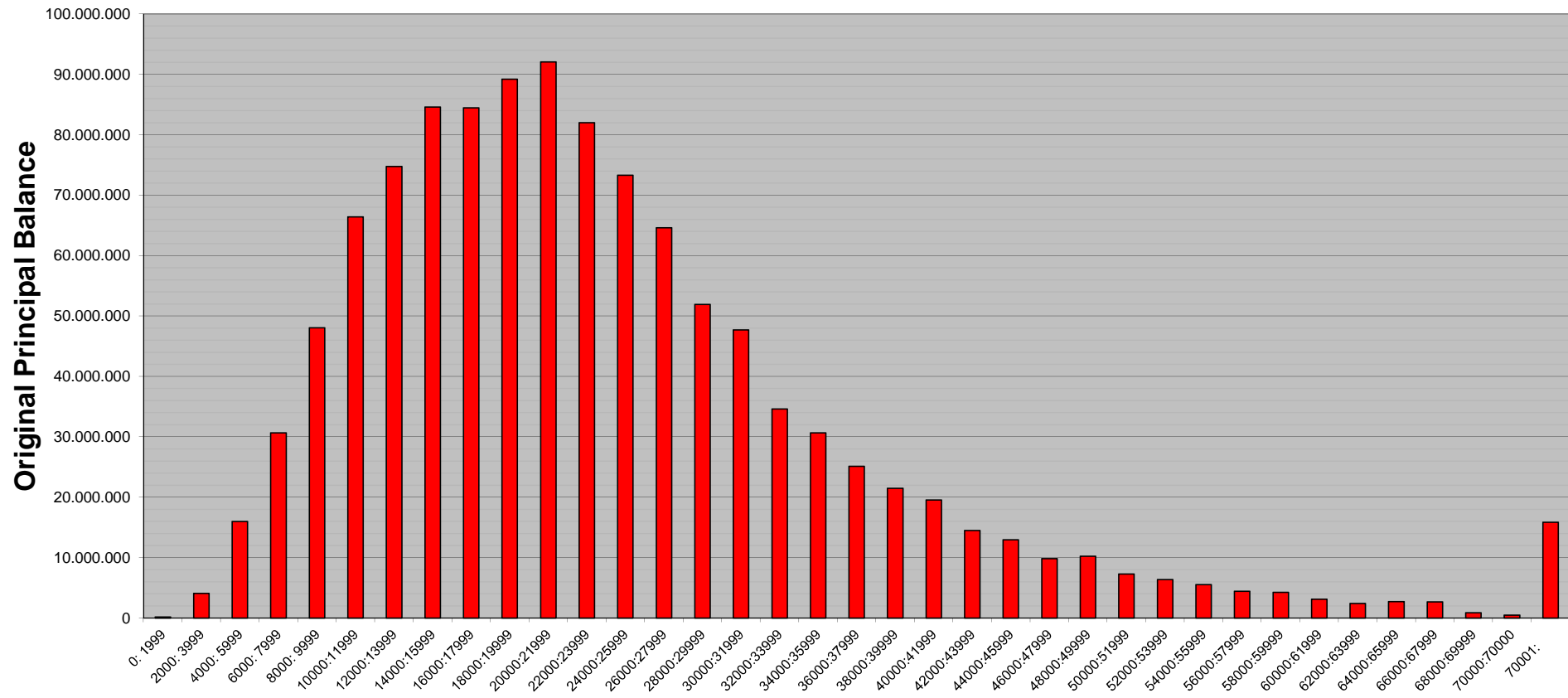
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	171.261,18	0,01%	104	0,16%
2000: 3999	4.070.899,30	0,36%	1.266	1,99%
4000: 5999	16.003.981,85	1,40%	3.159	4,97%
6000: 7999	30.648.837,88	2,68%	4.362	6,86%
8000: 9999	48.064.989,95	4,20%	5.329	8,38%
10000:11999	66.426.003,49	5,80%	6.075	9,56%
12000:13999	74.759.059,16	6,53%	5.754	9,05%
14000:15999	84.613.497,43	7,39%	5.643	8,88%
16000:17999	84.448.139,51	7,38%	4.971	7,82%
18000:19999	89.229.986,41	7,79%	4.697	7,39%
20000:21999	92.075.921,39	8,04%	4.397	6,92%
22000:23999	82.005.669,84	7,16%	3.570	5,62%
24000:25999	73.294.789,51	6,40%	2.936	4,62%
26000:27999	64.601.140,91	5,64%	2.397	3,77%
28000:29999	51.925.625,99	4,53%	1.794	2,82%
30000:31999	47.693.633,36	4,17%	1.542	2,43%
32000:33999	34.618.688,26	3,02%	1.050	1,65%
34000:35999	30.654.988,26	2,68%	877	1,38%
36000:37999	25.119.566,92	2,19%	680	1,07%
38000:39999	21.457.111,37	1,87%	551	0,87%
40000:41999	19.532.397,79	1,71%	478	0,75%
42000:43999	14.514.006,87	1,27%	338	0,53%
44000:45999	12.943.778,07	1,13%	288	0,45%
46000:47999	9.852.480,04	0,86%	210	0,33%
48000:49999	10.238.490,33	0,89%	209	0,33%
50000:51999	7.302.221,28	0,64%	144	0,23%
52000:53999	6.354.364,69	0,55%	120	0,19%
54000:55999	5.546.102,56	0,48%	101	0,16%
56000:57999	4.446.319,11	0,39%	78	0,12%
58000:59999	4.254.008,51	0,37%	72	0,11%
60000:61999	3.096.270,02	0,27%	51	0,08%
62000:63999	2.395.744,68	0,21%	38	0,06%
64000:65999	2.729.007,47	0,24%	42	0,07%
66000:67999	2.677.973,88	0,23%	40	0,06%
68000:69999	897.374,05	0,08%	13	0,02%
70000:70000	490.000,00	0,04%	7	0,01%
70001:	15.844.545,99	1,38%	178	0,28%
<b>Total</b>	<b>1.144.998.877,31</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	18.014,17

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**7.1 Original PB (Graph)**

Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016



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**8. Current Principal Balance**



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

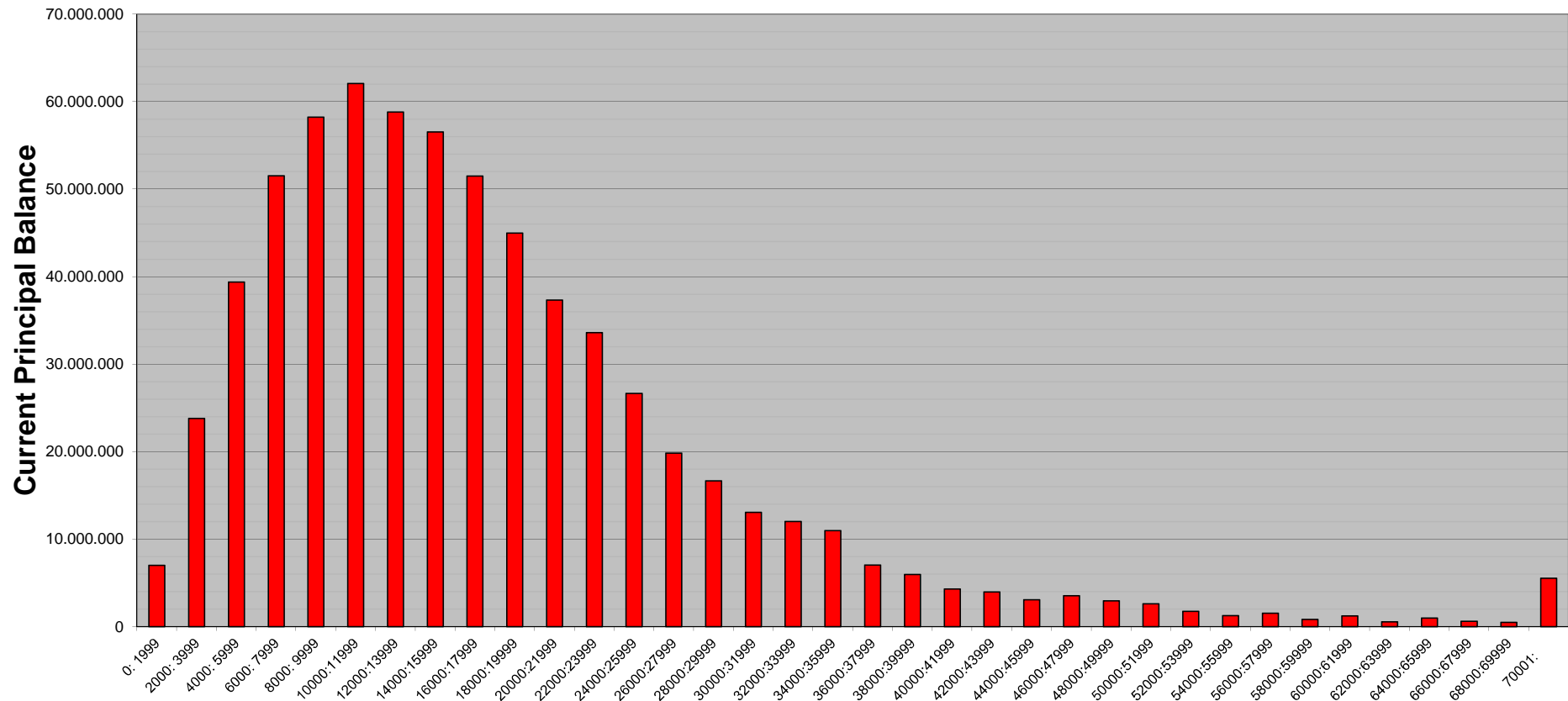
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.016.118,45	1,04%	6.773	10,66%
2000: 3999	23.785.242,06	3,54%	7.908	12,44%
4000: 5999	39.388.060,33	5,86%	7.887	12,41%
6000: 7999	51.533.814,32	7,67%	7.375	11,60%
8000: 9999	58.249.535,75	8,67%	6.498	10,22%
10000:11999	62.063.596,42	9,23%	5.659	8,90%
12000:13999	58.804.519,52	8,75%	4.537	7,14%
14000:15999	56.552.855,22	8,41%	3.777	5,94%
16000:17999	51.507.703,94	7,66%	3.037	4,78%
18000:19999	44.967.911,81	6,69%	2.370	3,73%
20000:21999	37.323.227,25	5,55%	1.780	2,80%
22000:23999	33.612.204,85	5,00%	1.465	2,30%
24000:25999	26.661.191,73	3,97%	1.069	1,68%
26000:27999	19.816.486,67	2,95%	734	1,15%
28000:29999	16.674.773,11	2,48%	576	0,91%
30000:31999	13.057.803,90	1,94%	422	0,66%
32000:33999	12.033.478,82	1,79%	365	0,57%
34000:35999	10.987.627,78	1,63%	314	0,49%
36000:37999	7.049.534,89	1,05%	191	0,30%
38000:39999	5.962.375,54	0,89%	153	0,24%
40000:41999	4.305.294,07	0,64%	105	0,17%
42000:43999	3.951.430,01	0,59%	92	0,14%
44000:45999	3.063.944,86	0,46%	68	0,11%
46000:47999	3.521.328,69	0,52%	75	0,12%
48000:49999	2.944.932,53	0,44%	60	0,09%
50000:51999	2.601.943,40	0,39%	51	0,08%
52000:53999	1.747.975,96	0,26%	33	0,05%
54000:55999	1.258.516,73	0,19%	23	0,04%
56000:57999	1.537.562,44	0,23%	27	0,04%
58000:59999	823.821,21	0,12%	14	0,02%
60000:61999	1.222.621,81	0,18%	20	0,03%
62000:63999	566.814,31	0,08%	9	0,01%
64000:65999	975.116,65	0,15%	15	0,02%
66000:67999	605.230,31	0,09%	9	0,01%
68000:69999	482.626,03	0,07%	7	0,01%
70001:	5.533.878,83	0,82%	63	0,10%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	10.575,53

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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	139.722,97	0,0208%	1
2	135.550,64	0,0202%	1
3	134.159,94	0,0200%	1
4	131.075,29	0,0195%	1
5	130.673,84	0,0194%	1
6	121.953,45	0,0181%	1
7	118.238,32	0,0176%	1
8	117.859,67	0,0175%	1
9	113.187,35	0,0168%	1
10	112.770,22	0,0168%	2
11	110.279,11	0,0164%	3
12	107.636,15	0,0160%	3
13	107.177,39	0,0159%	1
14	106.056,39	0,0158%	1
15	101.954,28	0,0152%	2
16	100.457,46	0,0149%	1
17	100.131,60	0,0149%	3
18	100.059,15	0,0149%	1
19	97.723,31	0,0145%	1
20	95.374,75	0,0142%	6
21	94.968,72	0,0141%	1
22	93.573,69	0,0139%	1
23	92.850,03	0,0138%	2
24	92.649,45	0,0138%	1
25	92.384,00	0,0137%	1
	<b>2.748.467,17</b>	<b>0,4089%</b>	<b>39</b>

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**10. Geographical Distribution**



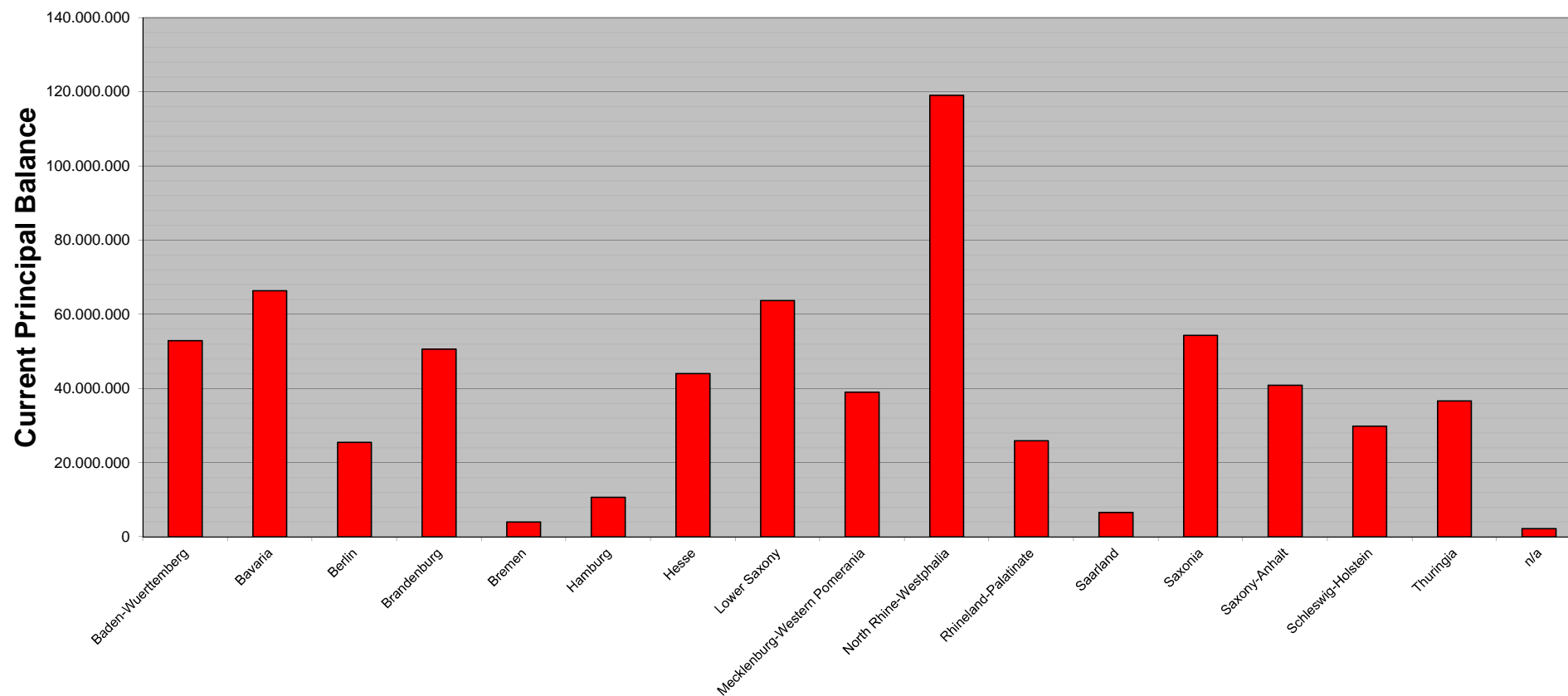
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	52.867.787,23	7,86%	4.753	7,48%
Bavaria	66.357.394,53	9,87%	5.944	9,35%
Berlin	25.449.567,51	3,79%	2.497	3,93%
Brandenburg	50.647.508,05	7,53%	4.987	7,85%
Bremen	4.015.703,97	0,60%	361	0,57%
Hamburg	10.683.568,06	1,59%	1.027	1,62%
Hesse	44.042.665,05	6,55%	4.062	6,39%
Lower Saxony	63.731.128,40	9,48%	5.943	9,35%
Mecklenburg-Western	38.977.227,06	5,80%	3.569	5,62%
North Rhine-Westphali	119.041.086,31	17,71%	11.315	17,80%
Rhineland-Palatinat	25.884.594,09	3,85%	2.436	3,83%
Saarland	6.597.584,91	0,98%	626	0,98%
Saxonia	54.300.928,18	8,08%	5.495	8,65%
Saxony-Anhalt	40.897.355,28	6,08%	4.012	6,31%
Schleswig-Holstein	29.845.631,18	4,44%	2.872	4,52%
Thuringia	36.672.429,27	5,46%	3.470	5,46%
n/a	2.178.941,12	0,32%	192	0,30%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>

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Monthly Investor Report**

**10.1 Geographical Distribution (Graph)**

Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016



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**11. Object/Vehicle Type**



Reporting Date			09.11.2016			
Payment Date			14.11.2016			
Period No			37			
Monthly Period			Nov 2016			
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

<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	307.240.135,29	45,71%	26.415	41,56%
Used Vehicle	364.950.964,91	54,29%	37.146	58,44%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</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	645.419.130,55	96,02%	60.018	94,43%
Leisure	15.250.989,33	2,27%	1.029	1,62%
Motorbike	11.520.980,32	1,71%	2.514	3,96%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>



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**12. Insurances**



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

<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	413.806.420,99	61,56%	37.025	58,25%
Yes	258.384.679,21	38,44%	26.536	41,75%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</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	522.585.840,40	77,74%	50.587	79,59%
Yes	149.605.259,80	22,26%	12.974	20,41%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</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	621.472.116,96	92,45%	58.786	92,49%
Yes	50.718.983,24	7,55%	4.775	7,51%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>

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**Monthly Investor Report**

**13. Type of Contract**



Reporting Date			09.11.2016		
Payment Date			14.11.2016		
Period No			37		
Monthly Period			Nov 2016		
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

<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	409.631.616,60	60,94%	46.904	73,79%
Yes	262.559.483,60	39,06%	16.657	26,21%
- of which balloon rates	160.066.927,71	23,81%		
- of which regular installments	102.492.555,89	15,25%		
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</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	218.375,67	0,14%	27	0,16%
13:25	4.027.192,50	2,52%	509	3,06%
26:38	22.163.863,53	13,85%	2.218	13,32%
39:51	59.345.712,04	37,08%	5.971	35,85%
52:64	73.896.004,22	46,17%	7.911	47,49%
65:72	268.559,25	0,17%	15	0,09%
73:	147.220,50	0,09%	6	0,04%
<b>Total</b>	<b>160.066.927,71</b>	<b>100,00%</b>	<b>16.657</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	46.449.524,92	29,02%	4.993	29,98%
13:25	44.332.127,74	27,70%	4.634	27,82%
26:38	34.098.355,24	21,30%	3.489	20,95%
39:51	29.223.430,87	18,26%	2.951	17,72%
52:64	5.948.148,44	3,72%	589	3,54%
73:	15.340,50	0,01%	1	0,01%
<b>Total</b>	<b>160.066.927,71</b>	<b>100,00%</b>	<b>16.657</b>	<b>100,00%</b>

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**14. Payment Methods**



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

<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	655.712.496,12	97,55%	61.887	97,37%
Other	16.478.604,08	2,45%	1.674	2,63%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</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	350.852.830,47	52,20%	33.339	52,45%
1st of month	321.338.269,73	47,80%	30.222	47,55%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>

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**15. Downpayment**



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

<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	208.923.335,68	31,08%	19.112	30,07%	0,00%
0: 999	6.898.438,14	1,03%	1.202	1,89%	5,99%
1000: 1999	27.726.639,29	4,12%	4.420	6,95%	11,58%
2000: 2999	48.146.753,48	7,16%	6.590	10,37%	15,66%
3000: 3999	56.723.297,74	8,44%	6.293	9,90%	17,64%
4000: 4999	52.137.946,95	7,76%	4.992	7,85%	19,59%
5000: 5999	63.484.044,22	9,44%	5.627	8,85%	21,55%
6000: 6999	35.394.314,85	5,27%	2.948	4,64%	24,29%
7000: 7999	27.482.281,93	4,09%	2.198	3,46%	26,30%
8000: 8999	21.869.135,97	3,25%	1.817	2,86%	28,89%
9000: 9999	12.975.597,59	1,93%	938	1,48%	29,60%
10000:10999	35.946.185,17	5,35%	2.648	4,17%	31,64%
11000:11999	9.127.290,01	1,36%	656	1,03%	33,73%
12000:12999	9.094.797,30	1,35%	684	1,08%	36,09%
13000:13999	6.076.147,23	0,90%	418	0,66%	37,25%
14000:14999	4.750.503,40	0,71%	367	0,58%	41,02%
15000:15000	9.829.729,37	1,46%	642	1,01%	38,78%
15001:	35.604.661,88	5,30%	2.009	3,16%	44,46%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>	<b>19,04%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.080,92 €	5.835,62 €
Average Purchase Price	21.433,90 €	23.042,36 €
Mimumum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
<b>Downpayment in %</b>	<b>19,04%</b>	<b>25,33%</b>

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Monthly Investor Report**

**16. Customer Yield**



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.296.293,79	0,34%	138	0,22%
2: 2	9.197.450,78	1,37%	732	1,15%
3: 3	199.399.351,48	29,66%	13.386	21,06%
4: 4	240.085.108,35	35,72%	21.094	33,19%
5: 5	143.084.677,43	21,29%	17.050	26,82%
6: 6	54.900.027,01	8,17%	7.235	11,38%
7: 7	15.583.713,68	2,32%	2.481	3,90%
8: 8	4.806.114,24	0,71%	884	1,39%
9: 9	2.503.074,81	0,37%	515	0,81%
10:10	265.382,84	0,04%	36	0,06%
11:11	69.905,79	0,01%	10	0,02%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>

Statistics	in %
WA Interest	5,01%

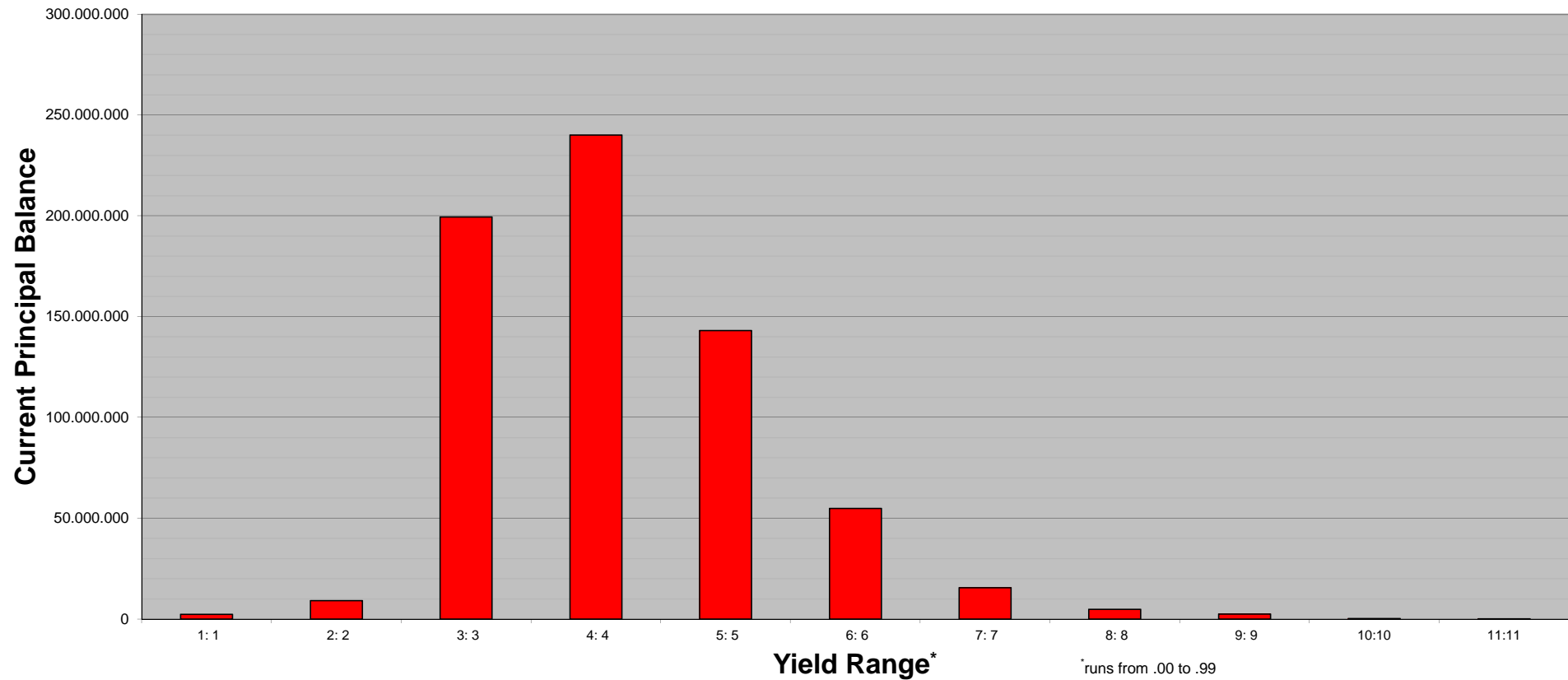
\* runs from .00 to .99

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**16.1 Customer Yield (Graph)**



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016



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**17. Seasoning**



Reporting Date	09.11.2016				
Payment Date	14.11.2016				
Period No	37				
Monthly Period	Nov 2016				
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
3: 5	22.511.252,71	3,35%	1.420	2,23%
6: 8	53.225.268,11	7,92%	3.444	5,42%
9:11	59.157.815,32	8,80%	4.023	6,33%
12:14	67.353.911,63	10,02%	4.890	7,69%
15:17	69.038.895,23	10,27%	5.198	8,18%
18:20	65.085.837,61	9,68%	5.330	8,39%
21:23	24.849.374,90	3,70%	2.096	3,30%
24:26	23.901.082,51	3,56%	2.162	3,40%
27:29	27.099.870,98	4,03%	2.558	4,02%
30:32	29.005.905,56	4,32%	2.859	4,50%
33:35	24.771.148,96	3,69%	2.712	4,27%
36:38	27.922.529,68	4,15%	2.972	4,68%
39:41	39.326.456,64	5,85%	4.181	6,58%
42:44	33.019.503,86	4,91%	3.827	6,02%
45:47	22.846.013,70	3,40%	2.988	4,70%
48:50	20.098.119,70	2,99%	2.583	4,06%
51:53	17.004.786,90	2,53%	2.307	3,63%
54:56	13.928.931,69	2,07%	2.150	3,38%
57:59	10.676.037,94	1,59%	1.806	2,84%
60:62	6.850.804,70	1,02%	1.258	1,98%
63:65	5.172.631,15	0,77%	845	1,33%
66:68	3.859.259,15	0,57%	752	1,18%
69:71	2.250.870,93	0,33%	489	0,77%
72:74	1.804.110,06	0,27%	431	0,68%
75:77	1.430.680,58	0,21%	280	0,44%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>

**Statistics**

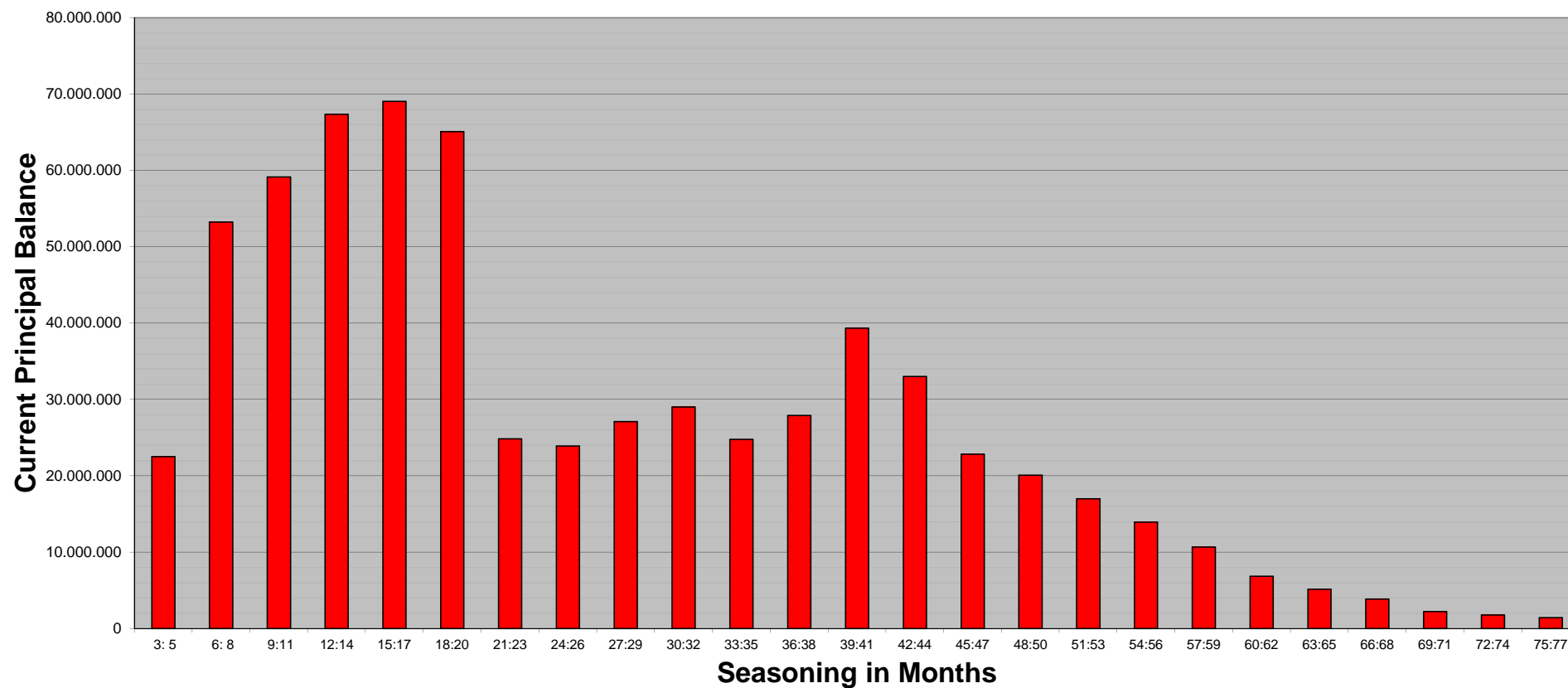
WA Seasoning	26,29
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**17.1 Seasoning (Graph)**



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016





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**18. Remaining Term**



Reporting Date			09.11.2016		
Payment Date			14.11.2016		
Period No			37		
Monthly Period			Nov 2016		
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

<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	33.127.422,77	4,93%	8.171	12,86%
7:13	53.719.199,42	7,99%	8.848	13,92%
14:20	72.500.095,52	10,79%	8.868	13,95%
21:27	73.725.138,93	10,97%	7.704	12,12%
28:34	89.735.897,39	13,35%	7.827	12,31%
35:41	85.539.262,30	12,73%	6.266	9,86%
42:48	81.364.487,85	12,10%	5.482	8,62%
49:55	68.994.989,25	10,26%	4.208	6,62%
56:62	34.659.011,50	5,16%	2.180	3,43%
63:69	25.932.037,87	3,86%	1.462	2,30%
70:76	16.589.167,92	2,47%	883	1,39%
77:83	21.090.311,80	3,14%	994	1,56%
84:	15.214.077,68	2,26%	668	1,05%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>

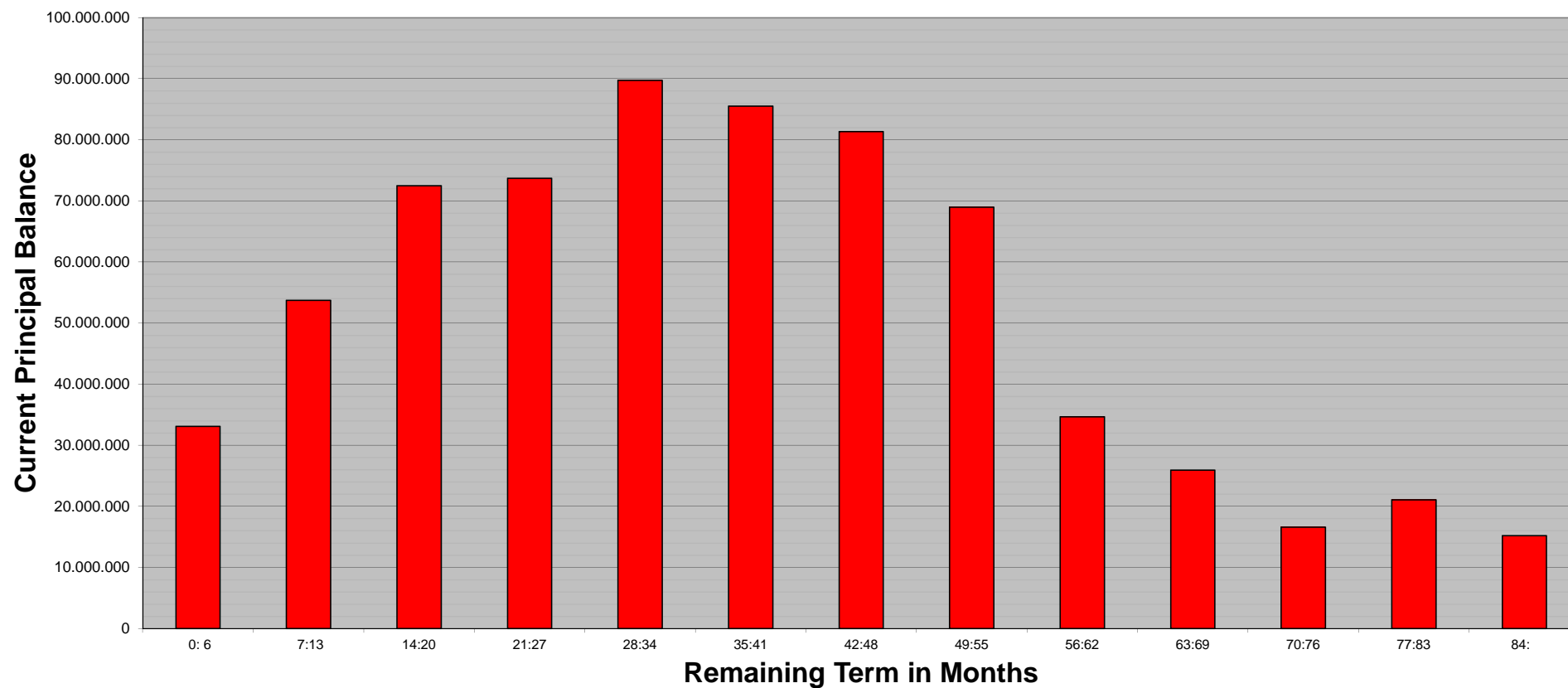
**Statistics**

WA Remaining Term	37,06
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**18.1 Remaining Term (Graph)**

Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016



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**19. Original Term**



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016

<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	553.176,29	0,08%	160	0,25%
13:25	12.955.186,59	1,93%	2.575	4,05%
26:38	66.014.069,99	9,82%	8.248	12,98%
39:51	150.622.573,78	22,41%	14.424	22,69%
52:64	219.326.071,45	32,63%	19.493	30,67%
65:77	69.318.808,92	10,31%	7.524	11,84%
78:	153.401.213,18	22,82%	11.137	17,52%
<b>Total</b>	<b>672.191.100,20</b>	<b>100,00%</b>	<b>63.561</b>	<b>100,00%</b>

**Statistics**

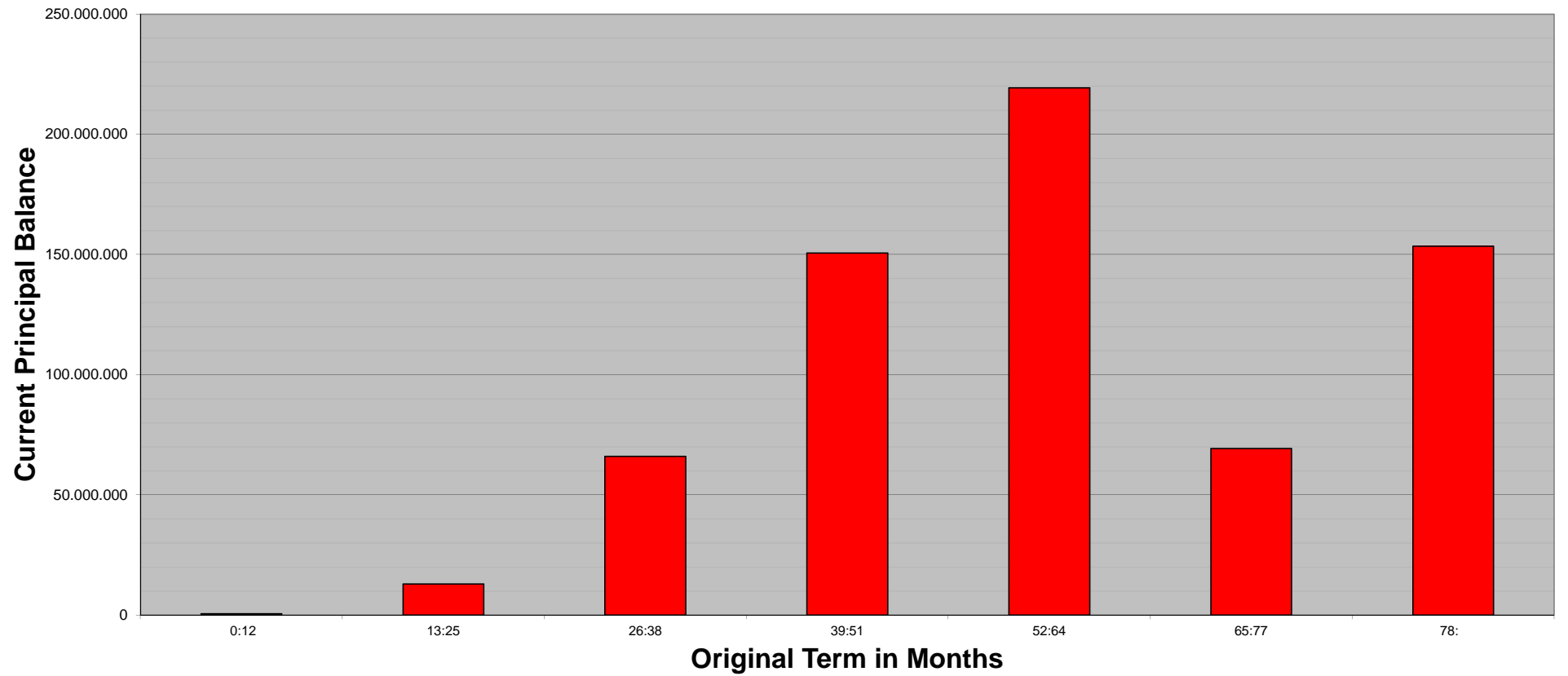
WA Original Term	63,34
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**19.1 Original Term (Graph)**



Reporting Date	09.11.2016	
Payment Date	14.11.2016	
Period No	37	
Monthly Period	Nov 2016	
Interest Period	from 12.10.2016	to 14.11.2016 = 33 days
Collection Period	from 01.10.2016	to 31.10.2016



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**20. Manufacturer Brands**



Reporting Date	09.11.2016					
Payment Date	14.11.2016					
Period No	37					
Monthly Period	Nov 2016					
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

<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	67.936.482,15	10,11%	6.513	10,25%
2	60.139.082,98	8,95%	4.463	7,02%
3	57.091.564,15	8,49%	6.116	9,62%
4	41.402.521,06	6,16%	3.352	5,27%
5	38.509.672,45	5,73%	4.307	6,78%
6	35.976.497,44	5,35%	2.406	3,79%
7	32.435.825,80	4,83%	3.883	6,11%
8	31.312.571,47	4,66%	2.848	4,48%
9	31.183.998,61	4,64%	2.152	3,39%
10	30.631.046,94	4,56%	3.504	5,51%
11	29.981.369,42	4,46%	2.097	3,30%
12	28.327.629,20	4,21%	2.367	3,72%
13	25.871.788,06	3,85%	2.390	3,76%
14	23.824.753,61	3,54%	2.375	3,74%
15	19.019.480,73	2,83%	2.172	3,42%
	<b>553.644.284,07</b>	<b>82,36%</b>	<b>50.945</b>	<b>80,15%</b>

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Citroen, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Peugeot, Renault, Volvo, VW

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**21. Priority of Payments + Transaction Costs**



Reporting Date			09.11.2016			
Payment Date			14.11.2016			
Period No			37			
Monthly Period			Nov 2016			
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

**Priority of Payments**

Available Distribution Amount		37.919.228,47 €
Senior Expenses	-	559,60 €
Interest Notes Class A	-	919.989,00 €
Interest Notes Class B	-	179.795,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	6,80 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	27.808.893,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	27.604,50 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	1.982.380,57 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- 559,60 €		
Interest accrued for the Period	- 1.099.784,00 €	- 919.989,00 €	- 179.795,00 €
Cumulative Interest accrued	- 37.258.900,00 €	- 31.167.675,00 €	- 6.091.225,00 €
Interest Payments	- 1.099.784,00 €	- 919.989,00 €	- 179.795,00 €
Cumulative Interest Payments	- 37.258.900,00 €	- 31.167.675,00 €	- 6.091.225,00 €
Interest accrued on Subordinated Loan for the	- 27.604,50 €		
Cumulative Interest accrued on Subordinated L	- 935.207,00 €		
Interest Payments on Subordinated Loan	- 27.604,50 €		
Cumulative Interest Payments on Subordinatec	- 935.207,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

**22. Retention**



Reporting Date	09.11.2016				
Payment Date	14.11.2016				
Period No	37				
Monthly Period	14.11.2016				
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

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:	699.999.995,99 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	672.191.100,20 €
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:	11,46%

## SC Germany Vehicles 2013-1 Monthly Investor Report

### 23. Issuer Information



Reporting Date		09.11.2016				
Payment Date		14.11.2016				
Period No		37				
Monthly Period		Nov 2016				
Interest Period	from	12.10.2016	to	14.11.2016	=	33 days
Collection Period	from	01.10.2016	to	31.10.2016		

**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**

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## SC Germany Vehicles 2013-1 Monthly Investor Report

### 24. Santander Consumer Bank



#### Contact Details

##### Capital Markets

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Reporting Date	09.11.2016				
Payment Date	14.11.2016				
Period No	37				
Monthly Period	Nov 2016				
Interest Period	from	12.10.2016	to	14.11.2016	= 33 days
Collection Period	from	01.10.2016	to	31.10.2016	

#### 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 31.10.2016, data source: Bloomberg