

SC Germany Vehicles 2013-1 Monthly Investor Report



 **Santander**
CONSUMER BANK

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

Cover Sheet Monthly Investor Report



Reporting Date	08.11.2017				
Payment Date	13.11.2017				
Period No	49				
Monthly Period	Nov 2017				
Interest Period from	12.10.2017	to	13.11.2017	=	32 days
Collection Period from	01.10.2017	to	31.10.2017		

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1. Portfolio Information



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Period No	49	
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Interest Period from	12.10.2017	to 13.11.2017 = 32 days
Collection Period from	01.10.2017	to 31.10.2017

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	43.166	402.810.592,63 €	422.126.915,35 €
Scheduled Principal Payments		13.679.443,87 €	
Prepayment Principal		5.591.299,16 €	
Others		160.156,49 €	
Total Principal Collections		19.430.899,52 €	18.965.415,79 €
Total Interest Collections		1.922.498,15 €	1.926.926,37 €
Defaults		333.610,94 €	350.906,93 €
Replenishment		- €	- €
End of Period	41.493	383.046.082,17 €	402.810.592,63 €
Purchase Shortfall Account		35,83 €	11,37 €
Total Assets (End of Period)		383.046.118,00 €	402.810.604,00 €
Current Prepayment Rate (annualised)		15,4%	

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2. Reserve Accounts



Reporting Date	08.11.2017	
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Period No	49	
Monthly Period	Nov 2017	
Interest Period from	12.10.2017	to 13.11.2017 = 32 days
Collection Period from	01.10.2017	to 31.10.2017

Note Balance

Beginning of Period	402.810.604,00 €
End of Period	383.046.118,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,74%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,83%	7.000.000,00 €	
Required Reserve Fund	1,83%	7.000.000,00 €	

Commingling Reserve

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

Set-Off Reserve

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

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

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3. Delinquency Data



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Note Balance

Beginning of Period	402.810.604,00 €
End of Period	383.046.118,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,66%			
1- 30 days past due period before previous period		3.401.232,54 €	378.136,38 €	332
1- 30 days past due previous period		1.790.012,45 €	250.160,29 €	202
1- 30 days past due current period	0,69%	2.769.794,91 €	393.230,26 €	267
3-MRA* 31- 60 days past due	0,51%			
31- 60 days past due period before previous period		2.170.211,99 €	246.013,82 €	203
31- 60 days past due previous period		2.544.477,23 €	213.523,47 €	228
31- 60 days past due current period	0,36%	1.437.893,06 €	120.279,09 €	153
3-MRA* 61-90 days past due	0,23%			
61- 90 days past due period before previous period		945.144,22 €	146.169,68 €	91
61- 90 days past due previous period		855.820,54 €	159.994,70 €	86
61- 90 days past due current period	0,25%	1.021.697,13 €	84.921,94 €	81
3-MRA* 91-120 days past due	0,14%			
91- 120 days past due period before previous period		579.674,76 €	117.003,20 €	48
91- 120 days past due previous period		689.081,89 €	111.091,39 €	60
91- 120 days past due current period	0,10%	414.382,88 €	81.955,59 €	47
3-MRA* 121-150 days past due	0,09%			
121- 150 days past due period before previous period		378.878,74 €	55.984,16 €	28
121- 150 days past due previous period		320.244,91 €	79.907,73 €	27
121- 150 days past due current period	0,10%	401.940,39 €	83.384,36 €	37
3-MRA* 151-180 days past due	0,10%			
151- 180 days past due period before previous period		503.854,02 €	189.245,00 €	40
151- 180 days past due previous period		369.658,03 €	147.753,02 €	29
151- 180 days past due current period	0,09%	357.637,09 €	139.820,07 €	29

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	402.810.604,00 €
End of Period	383.046.118,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	333.610,94 €	
Current Period Recoveries	42.174,18 €	
Current Period Net Default	291.436,76 €	
New Number of Defaulted Contracts		41

Cumulative Default

Cumulative Gross Default	16.693.519,21 €	
Cumulative Recoveries	2.984.086,68 €	
Cumulative Net Default	13.709.432,53 €	
Total Number of Defaulted Contracts		1.767

3-MRA* /
current ratio

Ratio

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

Annualised Loss Ratio period before previous period	1,07%
Annualised Loss Ratio previous period	0,84%
Annualised Loss Ratio current period	0,91%

Principal Deficiency

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

Repurchased Assets

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

* 3-MRA stands for three months rolling average

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5. Concentration Limits



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Current Transaction Status

Amortizing

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

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6. Outstanding Notes



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1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS0980215825	XS0980216807
Currency		EUR	EUR
Initial Tranching	in %	90,0%	10,0%
Legal Maturity		Oct 2027	Oct 2027
Expected Maturity		Mrz 2020	Mrz 2020
Original Rating (DBRS / S&P)		A(sf) / A(sf)	NR / NR
Current Rating (DBRS / S&P)*		AA(sf) / 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	402.810.604,00 €	332.810.604,00 €	70.000.000,00 €
Available Distribution Amount	28.395.583,22 €		
Replenishment	0,00 €		
Amortisation	19.764.486,00 €		
Redemption per Class	19.764.486,00 €	19.764.486,00 €	0,00 €
Redemption per Note		3.137,22 €	0,00 €
Class Principal Outstanding Balance End of Period	383.046.118,00 €	313.046.118,00 €	70.000.000,00 €
Current Tranching		81,7%	18,3%
Current Pool Factor		0,50	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed		1,593%	2,802%
DayCount Convention		act/360	act/360
Interest Days	32		
Principal Outstanding per Note Beginning of Period		52.827,08 €	100.000,00 €
> Principal Repayment per Note		3.137,22 €	0,00 €
Principal Outstanding per Note End of Period		49.689,86 €	100.000,00 €
> Interest accrued for the period		471.240,00 €	174.349,00 €
Interest Payment		471.240,00 €	174.349,00 €
Interest Payment per Note		74,80 €	249,07 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	23,17%	4,90%
Current CE (excl. Excess Spread)	20,10%	1,83%

* Last rating action as of 01.09.2017

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7. Original Principal Balance



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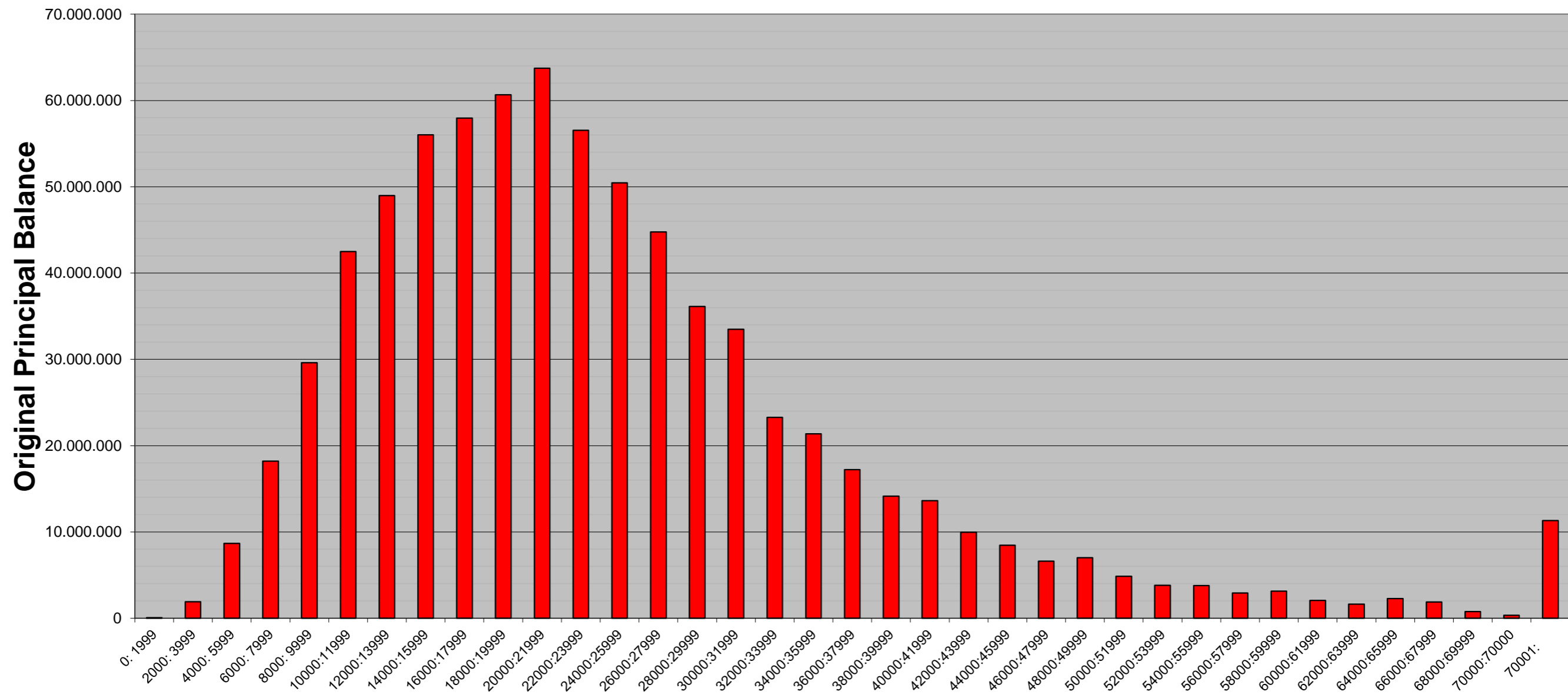
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	65.280,83	0,01%	39	0,09%
2000: 3999	1.907.136,56	0,25%	589	1,42%
4000: 5999	8.656.384,10	1,12%	1.700	4,10%
6000: 7999	18.206.016,58	2,36%	2.583	6,23%
8000: 9999	29.621.568,50	3,85%	3.281	7,91%
10000:11999	42.492.073,07	5,52%	3.884	9,36%
12000:13999	48.970.690,06	6,36%	3.767	9,08%
14000:15999	56.033.088,09	7,28%	3.738	9,01%
16000:17999	57.943.637,90	7,52%	3.412	8,22%
18000:19999	60.649.622,84	7,88%	3.193	7,70%
20000:21999	63.739.200,10	8,28%	3.044	7,34%
22000:23999	56.542.600,73	7,34%	2.461	5,93%
24000:25999	50.440.715,58	6,55%	2.020	4,87%
26000:27999	44.756.787,91	5,81%	1.661	4,00%
28000:29999	36.121.348,88	4,69%	1.248	3,01%
30000:31999	33.482.426,78	4,35%	1.082	2,61%
32000:33999	23.276.815,15	3,02%	706	1,70%
34000:35999	21.355.855,20	2,77%	611	1,47%
36000:37999	17.218.136,74	2,24%	466	1,12%
38000:39999	14.138.101,43	1,84%	363	0,87%
40000:41999	13.615.611,58	1,77%	333	0,80%
42000:43999	9.962.933,88	1,29%	232	0,56%
44000:45999	8.449.215,33	1,10%	188	0,45%
46000:47999	6.613.329,52	0,86%	141	0,34%
48000:49999	7.006.148,74	0,91%	143	0,34%
50000:51999	4.866.868,89	0,63%	96	0,23%
52000:53999	3.812.150,50	0,50%	72	0,17%
54000:55999	3.787.423,96	0,49%	69	0,17%
56000:57999	2.909.295,76	0,38%	51	0,12%
58000:59999	3.130.876,10	0,41%	53	0,13%
60000:61999	2.066.932,82	0,27%	34	0,08%
62000:63999	1.638.332,95	0,21%	26	0,06%
64000:65999	2.274.097,03	0,30%	35	0,08%
66000:67999	1.874.216,91	0,24%	28	0,07%
68000:69999	757.724,05	0,10%	11	0,03%
70000:70000	350.000,00	0,05%	5	0,01%
70001:	11.325.838,54	1,47%	128	0,31%
Total	770.058.483,59	100,00%	41.493	100,00%

Statistics	in EUR
Average Amount	18.558,76

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7.1 Original PB (Graph)

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8. Current Principal Balance



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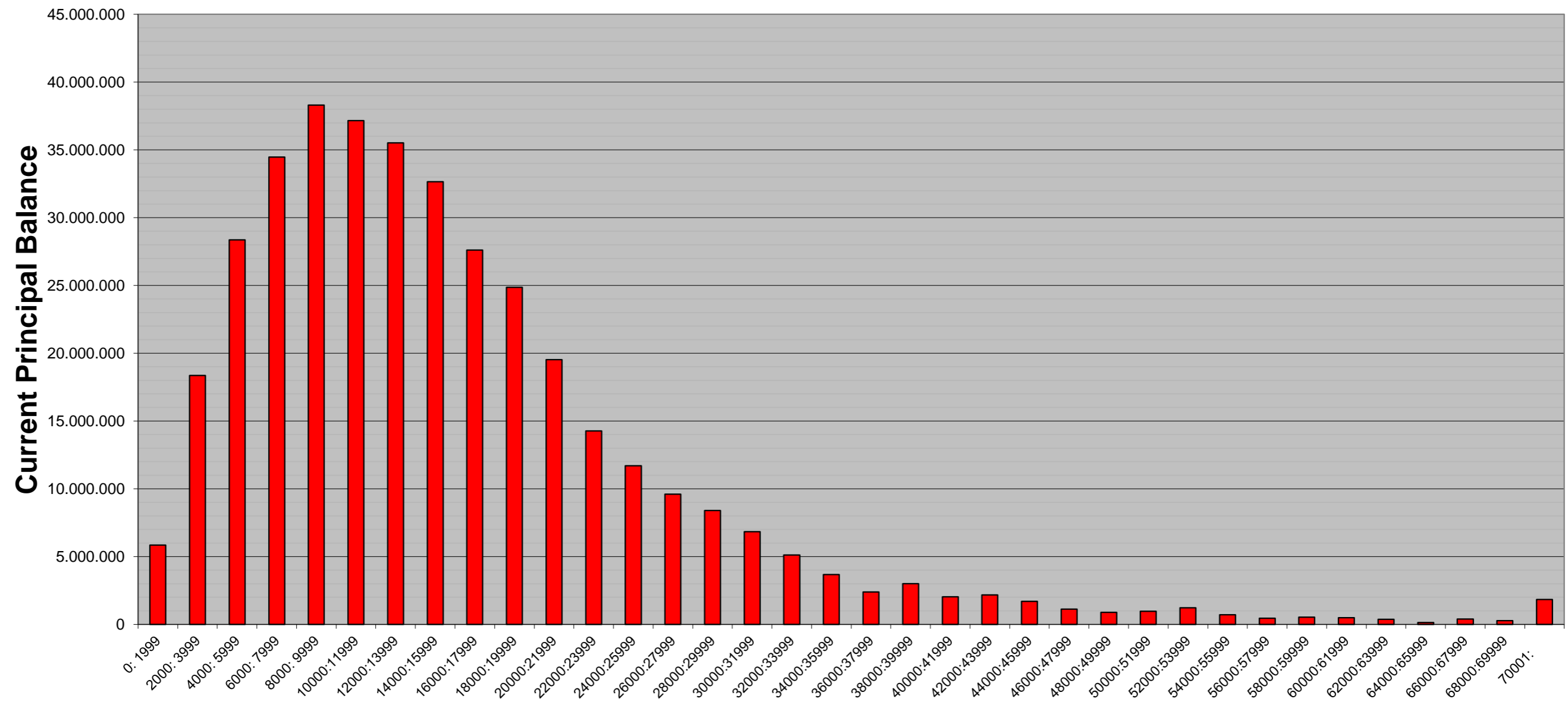
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	5.856.735,92	1,53%	5.585	13,46%
2000: 3999	18.361.712,75	4,79%	6.146	14,81%
4000: 5999	28.365.896,51	7,41%	5.694	13,72%
6000: 7999	34.481.206,10	9,00%	4.956	11,94%
8000: 9999	38.314.765,42	10,00%	4.271	10,29%
10000:11999	37.155.373,16	9,70%	3.388	8,17%
12000:13999	35.510.450,07	9,27%	2.737	6,60%
14000:15999	32.658.083,66	8,53%	2.182	5,26%
16000:17999	27.614.284,60	7,21%	1.631	3,93%
18000:19999	24.859.382,31	6,49%	1.310	3,16%
20000:21999	19.523.600,27	5,10%	932	2,25%
22000:23999	14.269.723,64	3,73%	622	1,50%
24000:25999	11.708.757,53	3,06%	470	1,13%
26000:27999	9.599.912,64	2,51%	356	0,86%
28000:29999	8.392.634,34	2,19%	290	0,70%
30000:31999	6.845.782,18	1,79%	221	0,53%
32000:33999	5.118.266,77	1,34%	155	0,37%
34000:35999	3.673.287,65	0,96%	105	0,25%
36000:37999	2.395.706,51	0,63%	65	0,16%
38000:39999	3.001.070,87	0,78%	77	0,19%
40000:41999	2.035.680,19	0,53%	50	0,12%
42000:43999	2.182.577,16	0,57%	51	0,12%
44000:45999	1.706.487,28	0,45%	38	0,09%
46000:47999	1.129.755,72	0,29%	24	0,06%
48000:49999	887.327,17	0,23%	18	0,04%
50000:51999	967.939,65	0,25%	19	0,05%
52000:53999	1.216.943,34	0,32%	23	0,06%
54000:55999	717.627,59	0,19%	13	0,03%
56000:57999	456.086,39	0,12%	8	0,02%
58000:59999	533.442,92	0,14%	9	0,02%
60000:61999	487.665,15	0,13%	8	0,02%
62000:63999	380.441,36	0,10%	6	0,01%
64000:65999	130.253,07	0,03%	2	0,00%
66000:67999	402.272,90	0,11%	6	0,01%
68000:69999	276.659,96	0,07%	4	0,01%
70001:	1.828.289,42	0,48%	21	0,05%
Total	383.046.082,17	100,00%	41.493	100,00%

Statistics	in EUR
Average Amount	9.231,58

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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	123.046,67	0,0321%	1
2	110.860,78	0,0289%	1
3	105.402,75	0,0275%	1
4	102.392,85	0,0267%	1
5	100.421,74	0,0262%	1
6	100.120,90	0,0261%	1
7	91.490,38	0,0239%	1
8	88.901,04	0,0232%	1
9	88.403,06	0,0231%	2
10	86.488,19	0,0226%	1
11	84.248,46	0,0220%	1
12	83.961,03	0,0219%	6
13	83.210,00	0,0217%	1
14	83.014,91	0,0217%	1
15	79.205,32	0,0207%	2
16	77.981,88	0,0204%	2
17	77.287,06	0,0202%	1
18	76.427,32	0,0200%	1
19	76.144,07	0,0199%	1
20	76.081,95	0,0199%	2
21	74.727,81	0,0195%	1
22	74.086,28	0,0193%	1
23	73.084,42	0,0191%	1
24	72.750,23	0,0190%	4
25	71.209,79	0,0186%	2
	2.160.948,89	0,5641%	38

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10. Geographical Distribution



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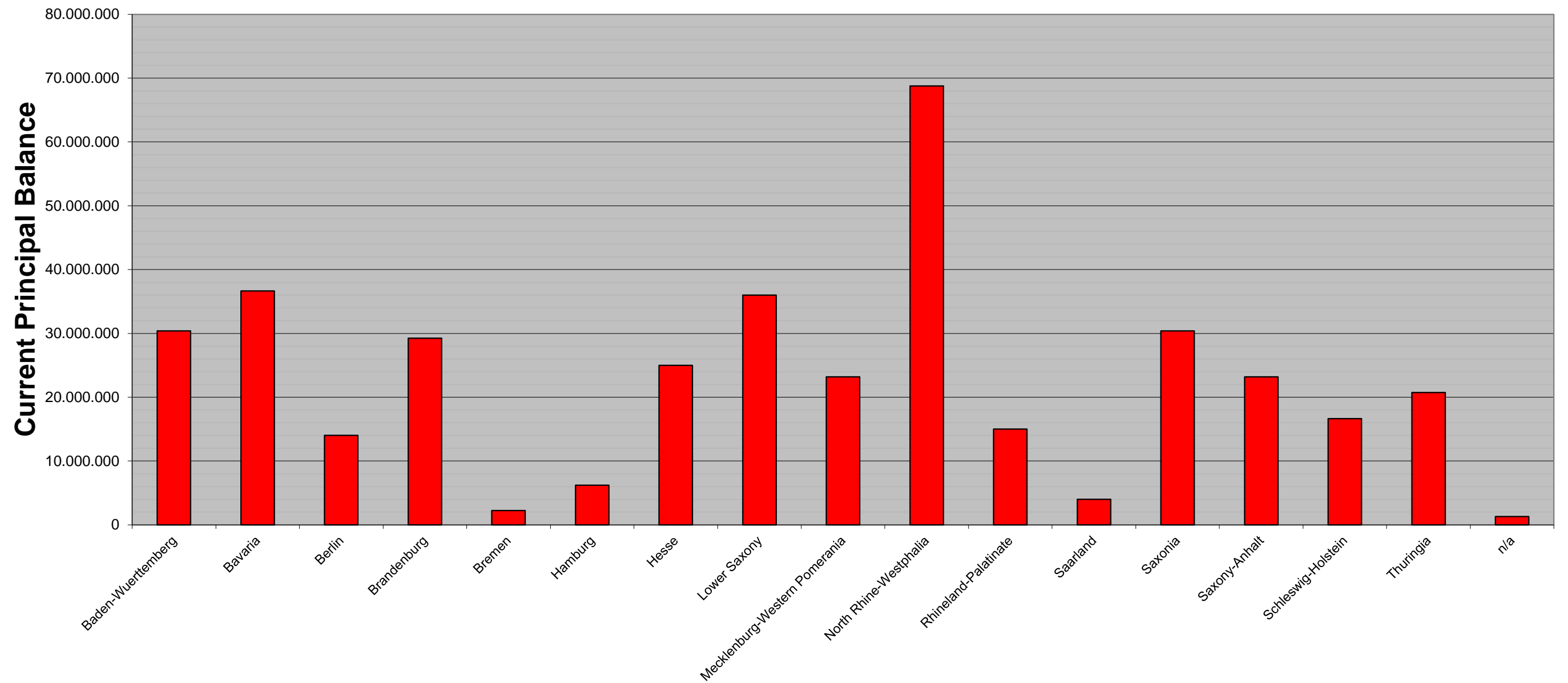
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	30.411.143,60	7,94%	3.101	7,47%
Bavaria	36.645.129,87	9,57%	3.788	9,13%
Berlin	14.037.929,61	3,66%	1.589	3,83%
Brandenburg	29.256.732,20	7,64%	3.278	7,90%
Bremen	2.258.123,96	0,59%	232	0,56%
Hamburg	6.230.519,77	1,63%	674	1,62%
Hesse	25.009.622,43	6,53%	2.623	6,32%
Lower Saxony	35.981.999,83	9,39%	3.832	9,24%
Mecklenburg-Western	23.178.110,41	6,05%	2.477	5,97%
North Rhine-Westphali	68.757.224,64	17,95%	7.499	18,07%
Rhineland-Palatinate	15.012.702,59	3,92%	1.614	3,89%
Saarland	3.996.683,96	1,04%	435	1,05%
Saxonia	30.412.878,90	7,94%	3.498	8,43%
Saxony-Anhalt	23.196.691,20	6,06%	2.606	6,28%
Schleswig-Holstein	16.631.155,58	4,34%	1.866	4,50%
Thuringia	20.732.549,42	5,41%	2.243	5,41%
n/a	1.296.884,20	0,34%	138	0,33%
Total	383.046.082,17	100,00%	41.493	100,00%

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10.1 Geographical Distribution (Graph)



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11. Object/Vehicle Type



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Collection Period	from	01.10.2017	to	31.10.2017		

<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	177.381.827,29	46,31%	17.302	41,70%
Used Vehicle	205.664.254,88	53,69%	24.191	58,30%
Total	383.046.082,17	100,00%	41.493	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	368.299.488,15	96,15%	39.310	94,74%
Leisure	8.932.068,19	2,33%	723	1,74%
Motorbike	5.814.525,83	1,52%	1.460	3,52%
Total	383.046.082,17	100,00%	41.493	100,00%

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

12. Insurances



Reporting Date			08.11.2017			
Payment Date			13.11.2017			
Period No			49			
Monthly Period			Nov 2017			
Interest Period	from	12.10.2017	to	13.11.2017	=	32 days
Collection Period	from	01.10.2017	to	31.10.2017		

<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	232.041.782,14	60,58%	23.659	57,02%
Yes	151.004.300,03	39,42%	17.834	42,98%
Total	383.046.082,17	100,00%	41.493	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	292.619.260,36	76,39%	32.325	77,90%
Yes	90.426.821,81	23,61%	9.168	22,10%
Total	383.046.082,17	100,00%	41.493	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	353.056.837,63	92,17%	38.173	92,00%
Yes	29.989.244,54	7,83%	3.320	8,00%
Total	383.046.082,17	100,00%	41.493	100,00%

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

13. Type of Contract



Reporting Date			08.11.2017			
Payment Date			13.11.2017			
Period No			49			
Monthly Period			Nov 2017			
Interest Period	from	12.10.2017	to	13.11.2017	=	32 days
Collection Period	from	01.10.2017	to	31.10.2017		

<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	232.591.159,83	60,72%	31.202	75,20%
Yes	150.454.922,34	39,28%	10.291	24,80%
- of which balloon rates	99.517.577,92	25,98%		
- of which regular installments	50.937.344,42	13,30%		
Total	383.046.082,17	100,00%	41.493	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	1.329.725,19	1,34%	162	1,57%
26:38	13.605.557,40	13,67%	1.342	13,04%
39:51	35.149.995,11	35,32%	3.490	33,91%
52:64	49.167.314,77	49,41%	5.287	51,37%
65:72	166.625,45	0,17%	7	0,07%
73:	98.360,00	0,10%	3	0,03%
Total	99.517.577,92	100,00%	10.291	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	35.636.947,78	35,81%	3.756	36,50%
13:25	30.611.073,82	30,76%	3.162	30,73%
26:38	26.221.566,54	26,35%	2.672	25,96%
39:51	7.047.989,78	7,08%	701	6,81%
Total	99.517.577,92	100,00%	10.291	100,00%

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

14. Payment Methods



Reporting Date			08.11.2017			
Payment Date			13.11.2017			
Period No			49			
Monthly Period			Nov 2017			
Interest Period	from	12.10.2017	to	13.11.2017	=	32 days
Collection Period	from	01.10.2017	to	31.10.2017		

<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	371.154.533,67	96,90%	40.208	96,90%
Other	11.891.548,50	3,10%	1.285	3,10%
Total	383.046.082,17	100,00%	41.493	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	201.882.886,61	52,70%	21.987	52,99%
1st of month	181.163.195,56	47,30%	19.506	47,01%
Total	383.046.082,17	100,00%	41.493	100,00%

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

15. Downpayment



Reporting Date			08.11.2017			
Payment Date			13.11.2017			
Period No			49			
Monthly Period			Nov 2017			
Interest Period	from	12.10.2017	to	13.11.2017	=	32 days
Collection Period	from	01.10.2017	to	31.10.2017		

<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	121.359.021,74	31,68%	12.810	30,87%	0,00%
0: 999	3.816.698,29	1,00%	760	1,83%	5,46%
1000: 1999	15.549.098,19	4,06%	2.811	6,77%	10,96%
2000: 2999	26.339.743,73	6,88%	4.152	10,01%	15,21%
3000: 3999	31.787.527,14	8,30%	4.123	9,94%	17,38%
4000: 4999	29.799.906,92	7,78%	3.294	7,94%	19,30%
5000: 5999	36.836.302,53	9,62%	3.737	9,01%	21,23%
6000: 6999	20.403.430,99	5,33%	1.917	4,62%	23,95%
7000: 7999	15.491.904,35	4,04%	1.381	3,33%	25,76%
8000: 8999	12.249.841,63	3,20%	1.154	2,78%	28,75%
9000: 9999	7.526.699,37	1,96%	614	1,48%	29,14%
10000:10999	20.490.576,89	5,35%	1.715	4,13%	31,21%
11000:11999	5.234.133,71	1,37%	427	1,03%	33,08%
12000:12999	4.877.139,47	1,27%	394	0,95%	34,74%
13000:13999	3.519.504,12	0,92%	277	0,67%	36,64%
14000:14999	2.776.519,33	0,72%	237	0,57%	39,89%
15000:15000	5.697.106,55	1,49%	422	1,02%	37,47%
15001:	19.290.927,22	5,04%	1.268	3,06%	43,84%
Total	383.046.082,17	100,00%	41.493	100,00%	18,42%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.025,41 €	5.823,18 €
Average Purchase Price	21.854,80 €	23.515,00 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,42%	24,76%

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Monthly Investor Report**

16. Customer Yield



Reporting Date			08.11.2017			
Payment Date			13.11.2017			
Period No			49			
Monthly Period			Nov 2017			
Interest Period	from	12.10.2017	to	13.11.2017	=	32 days
Collection Period	from	01.10.2017	to	31.10.2017		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	1.614.283,32	0,42%	121	0,29%
2: 2	5.719.583,29	1,49%	552	1,33%
3: 3	130.378.882,96	34,04%	10.543	25,41%
4: 4	139.081.383,48	36,31%	14.515	34,98%
5: 5	68.210.831,53	17,81%	9.546	23,01%
6: 6	27.033.501,95	7,06%	4.109	9,90%
7: 7	7.296.615,68	1,90%	1.332	3,21%
8: 8	2.337.823,11	0,61%	474	1,14%
9: 9	1.170.523,85	0,31%	269	0,65%
10:10	182.198,67	0,05%	26	0,06%
11:11	20.454,33	0,01%	6	0,01%
Total	383.046.082,17	100,00%	41.493	100,00%

Statistics	in %
WA Interest	4,88%

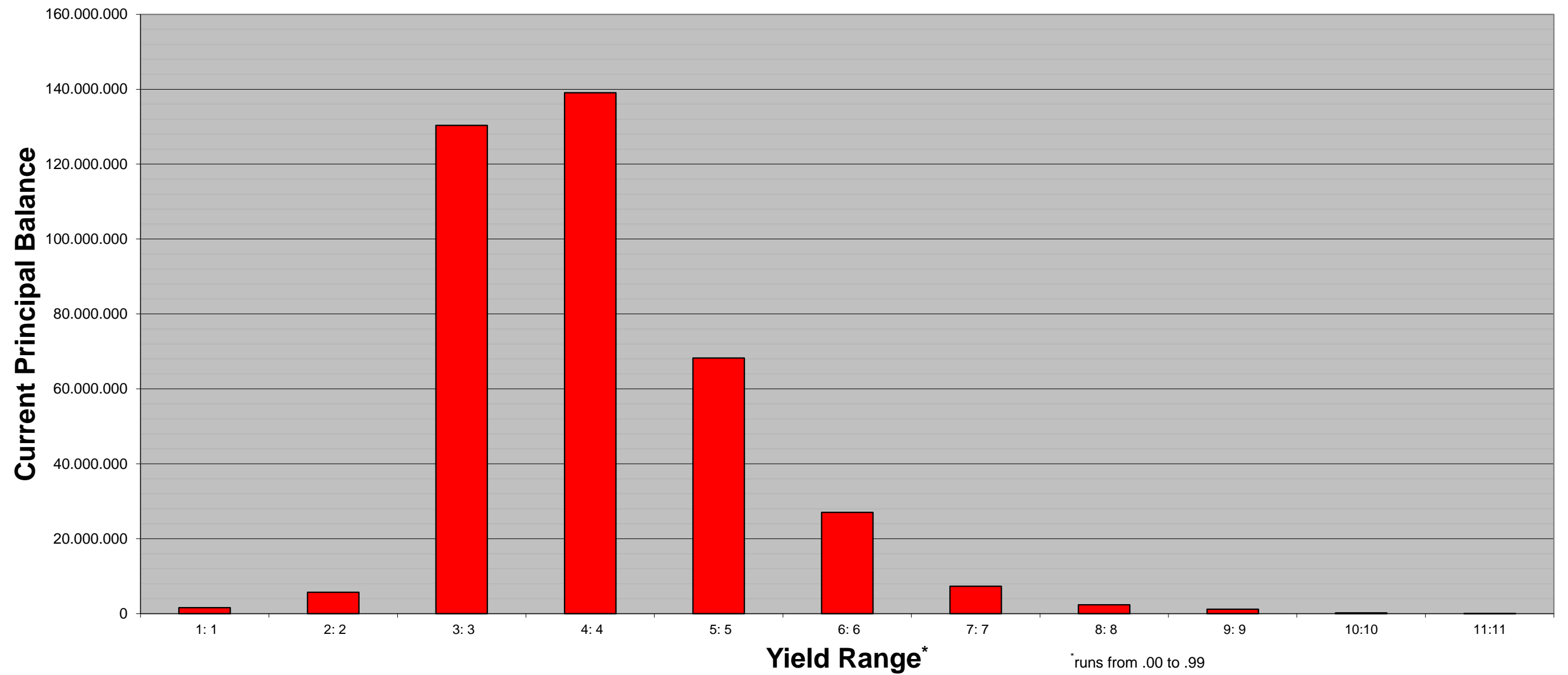
* runs from .00 to .99

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

16.1 Customer Yield (Graph)



Reporting Date			08.11.2017		
Payment Date			13.11.2017		
Period No			49		
Monthly Period			Nov 2017		
Interest Period	from	12.10.2017	to	13.11.2017	= 32 days
Collection Period	from	01.10.2017	to	31.10.2017	



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Monthly Investor Report**

17. Seasoning



Reporting Date	08.11.2017	
Payment Date	13.11.2017	
Period No	49	
Monthly Period	Nov 2017	
Interest Period	from 12.10.2017	to 13.11.2017 = 32 days
Collection Period	from 01.10.2017	to 31.10.2017

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15:17	16.773.790,55	4,38%	1.272	3,07%
18:20	38.437.810,52	10,03%	3.049	7,35%
21:23	41.593.330,71	10,86%	3.528	8,50%
24:26	45.823.663,98	11,96%	4.043	9,74%
27:29	45.786.279,48	11,95%	4.188	10,09%
30:32	41.893.577,99	10,94%	4.170	10,05%
33:35	15.086.805,29	3,94%	1.646	3,97%
36:38	13.674.757,03	3,57%	1.521	3,67%
39:41	15.036.226,94	3,93%	1.637	3,95%
42:44	15.726.687,66	4,11%	1.816	4,38%
45:47	12.911.960,79	3,37%	1.741	4,20%
48:50	12.593.849,33	3,29%	1.575	3,80%
51:53	17.378.541,95	4,54%	2.267	5,46%
54:56	14.325.932,64	3,74%	2.101	5,06%
57:59	9.242.912,86	2,41%	1.575	3,80%
60:62	6.655.174,54	1,74%	1.233	2,97%
63:65	5.008.813,07	1,31%	825	1,99%
66:68	4.154.433,91	1,08%	811	1,95%
69:71	3.143.488,11	0,82%	657	1,58%
72:74	2.420.594,31	0,63%	520	1,25%
75:77	2.005.416,09	0,52%	388	0,94%
78:80	1.496.382,02	0,39%	343	0,83%
81:	1.875.652,40	0,49%	587	1,41%
Total	383.046.082,17	100,00%	41.493	100,00%

Statistics

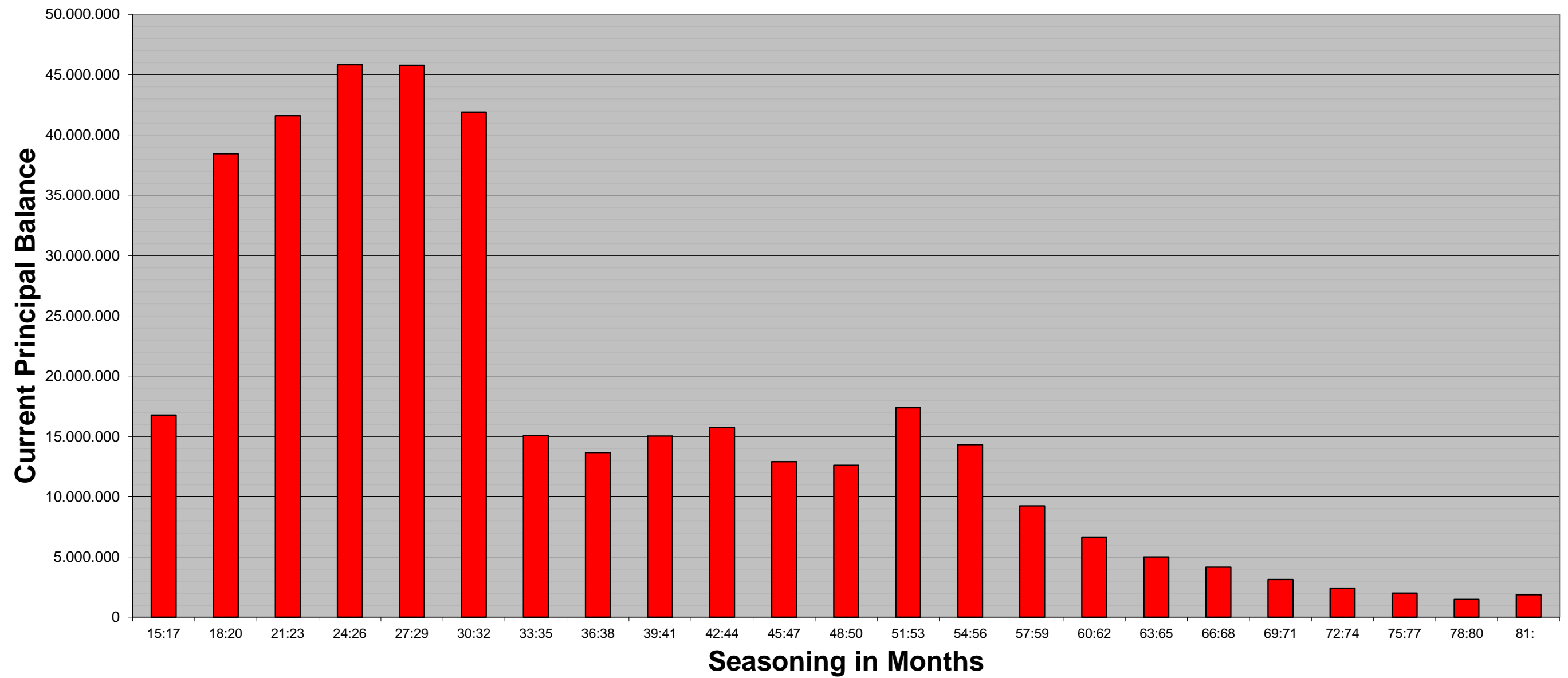
WA Seasoning	34,51
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date			08.11.2017		
Payment Date			13.11.2017		
Period No			49		
Monthly Period			Nov 2017		
Interest Period	from	12.10.2017	to	13.11.2017	= 32 days
Collection Period	from	01.10.2017	to	31.10.2017	



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18. Remaining Term



Reporting Date			08.11.2017			
Payment Date			13.11.2017			
Period No			49			
Monthly Period			Nov 2017			
Interest Period	from	12.10.2017	to	13.11.2017	=	32 days
Collection Period	from	01.10.2017	to	31.10.2017		

<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	26.443.009,02	6,90%	6.701	16,15%
7:13	41.880.233,60	10,93%	7.172	17,28%
14:20	51.167.915,41	13,36%	6.637	16,00%
21:27	50.821.490,64	13,27%	5.191	12,51%
28:34	63.306.958,78	16,53%	5.459	13,16%
35:41	50.516.500,36	13,19%	3.823	9,21%
42:48	33.493.742,75	8,74%	2.572	6,20%
49:55	19.077.948,21	4,98%	1.337	3,22%
56:62	13.664.823,10	3,57%	864	2,08%
63:69	16.918.855,95	4,42%	951	2,29%
70:76	10.730.985,06	2,80%	546	1,32%
77:83	4.984.369,18	1,30%	238	0,57%
84:	39.250,11	0,01%	2	0,00%
Total	383.046.082,17	100,00%	41.493	100,00%

Statistics

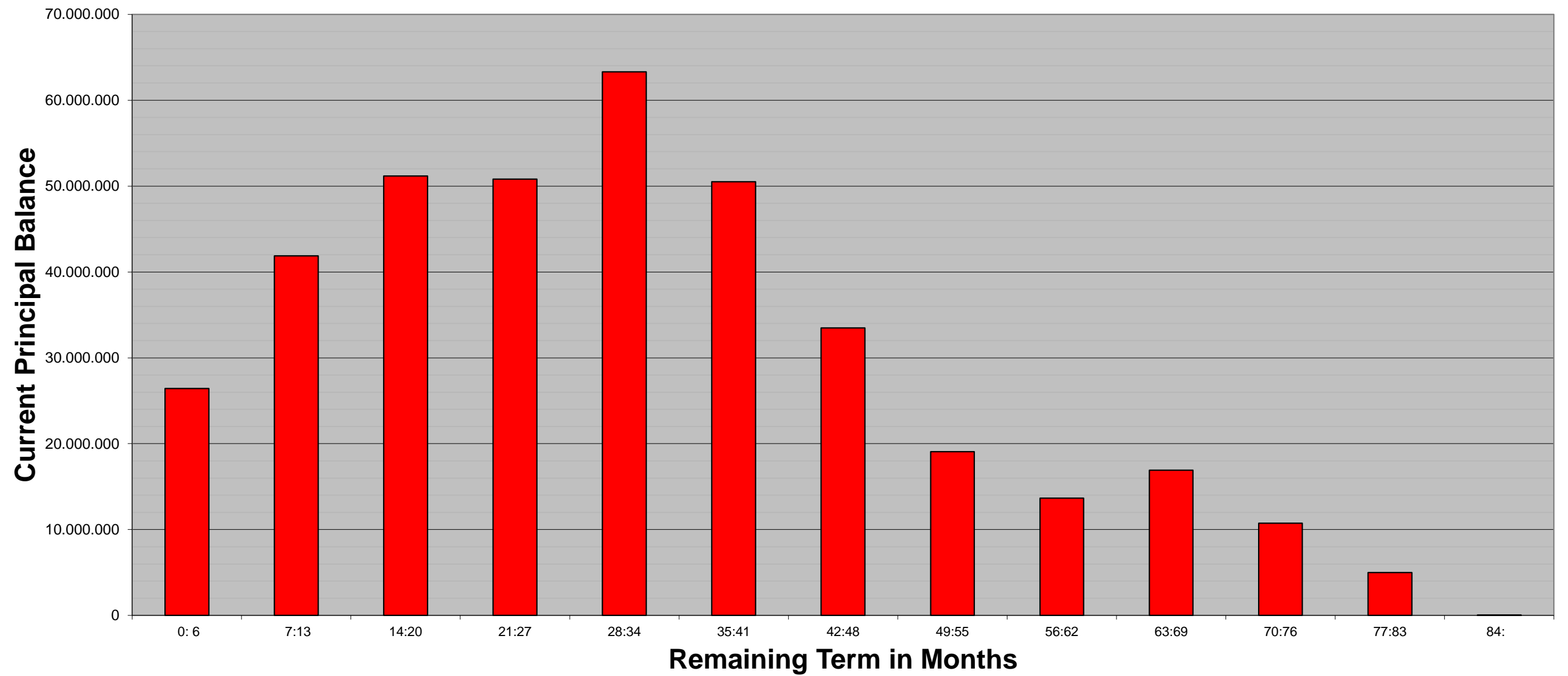
WA Remaining Term	31,48
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date			08.11.2017			
Payment Date			13.11.2017			
Period No			49			
Monthly Period			Nov 2017			
Interest Period	from	12.10.2017	to	13.11.2017	=	32 days
Collection Period	from	01.10.2017	to	31.10.2017		



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

19. Original Term



Reporting Date		08.11.2017				
Payment Date		13.11.2017				
Period No		49				
Monthly Period		Nov 2017				
Interest Period	from	12.10.2017	to	13.11.2017	=	32 days
Collection Period	from	01.10.2017	to	31.10.2017		

<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	2.527.914,64	0,66%	836	2,01%
26:38	29.943.444,22	7,82%	5.009	12,07%
39:51	79.347.973,89	20,71%	8.438	20,34%
52:64	127.970.933,33	33,41%	12.726	30,67%
65:77	40.543.718,71	10,58%	5.330	12,85%
78:	102.712.097,38	26,81%	9.154	22,06%
Total	383.046.082,17	100,00%	41.493	100,00%

Statistics

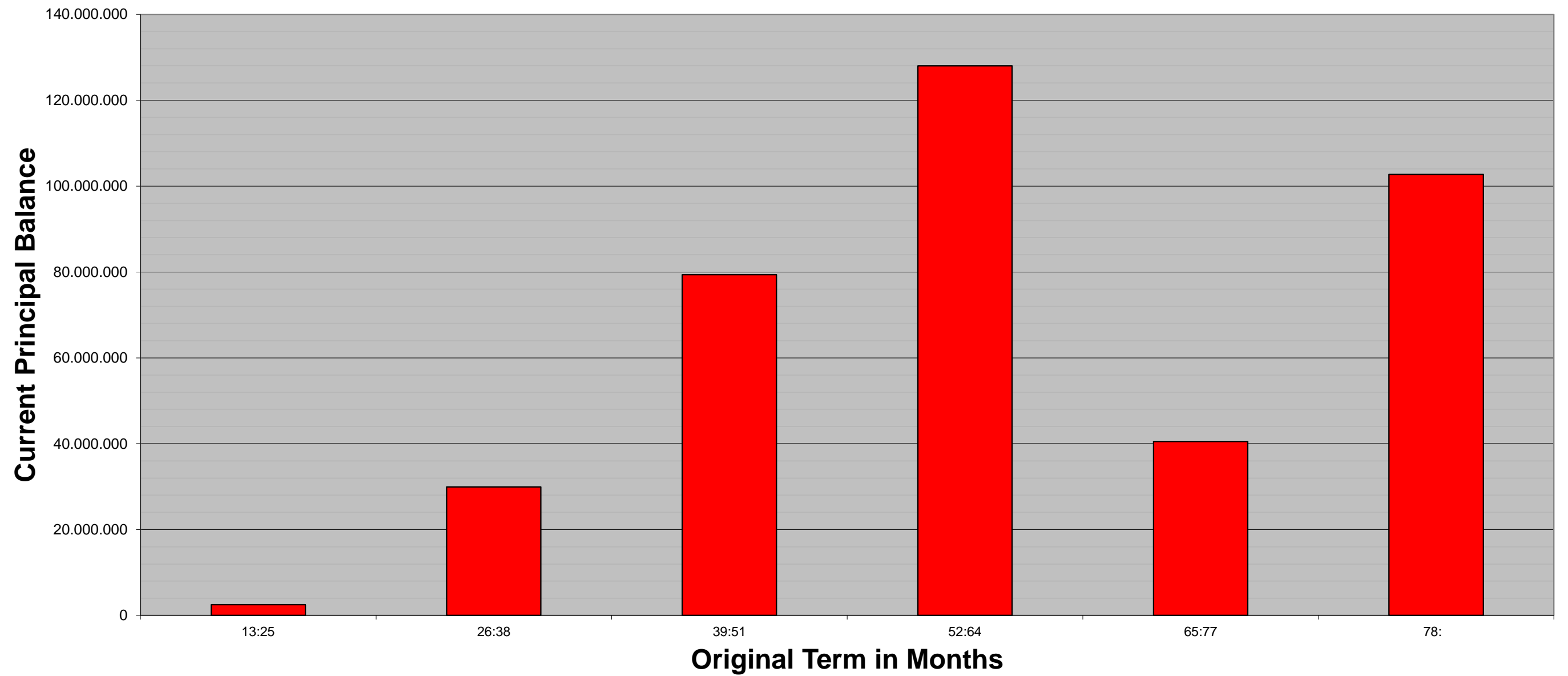
WA Original Term	65,99
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date			08.11.2017			
Payment Date			13.11.2017			
Period No			49			
Monthly Period			Nov 2017			
Interest Period	from	12.10.2017	to	13.11.2017	=	32 days
Collection Period	from	01.10.2017	to	31.10.2017		



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



Reporting Date	08.11.2017	
Payment Date	13.11.2017	
Period No	49	
Monthly Period	Nov 2017	
Interest Period	from 12.10.2017	to 13.11.2017 = 32 days
Collection Period	from 01.10.2017	to 31.10.2017

<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	38.534.890,76	10,06%	4.208	10,14%
2	34.881.203,20	9,11%	3.017	7,27%
3	32.451.232,35	8,47%	4.017	9,68%
4	25.015.796,07	6,53%	2.270	5,47%
5	21.487.191,39	5,61%	2.778	6,70%
6	20.967.643,65	5,47%	1.544	3,72%
7	18.377.945,76	4,80%	1.955	4,71%
8	18.262.441,66	4,77%	2.515	6,06%
9	17.859.612,70	4,66%	2.338	5,63%
10	16.995.606,58	4,44%	1.331	3,21%
11	16.292.341,11	4,25%	1.523	3,67%
12	15.083.281,42	3,94%	1.193	2,88%
13	14.498.112,14	3,78%	1.557	3,75%
14	14.158.319,44	3,70%	1.589	3,83%
15	10.674.100,56	2,79%	1.421	3,42%
	315.539.718,79	82,38%	33.256	80,15%

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			08.11.2017			
Payment Date			13.11.2017			
Period No			49			
Monthly Period			Nov 2017			
Interest Period	from	12.10.2017	to	13.11.2017	=	32 days
Collection Period	from	01.10.2017	to	31.10.2017		

Priority of Payments

Available Distribution Amount		28.395.583,22 €
Senior Expenses	-	30.061,52 €
Interest Notes Class A	-	471.240,00 €
Interest Notes Class B	-	174.349,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	35,83 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	19.764.486,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	26.768,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	928.642,87 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 30.061,52 €		
Interest accrued for the Period	- 645.589,00 €	- 471.240,00 €	- 174.349,00 €
Cumulative Interest accrued	- 46.628.589,00 €	- 38.554.173,00 €	- 8.074.416,00 €
Interest Payments	- 645.589,00 €	- 471.240,00 €	- 174.349,00 €
Cumulative Interest Payments	- 46.628.589,00 €	- 38.554.173,00 €	- 8.074.416,00 €
Interest accrued on Subordinated Loan for the	- 26.768,00 €		
Cumulative Interest accrued on Subordinated L	- 1.239.693,00 €		
Interest Payments on Subordinated Loan	- 26.768,00 €		
Cumulative Interest Payments on Subordinatec	- 1.239.693,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Reporting Date	08.11.2017				
Payment Date	13.11.2017				
Period No	49				
Monthly Period	01.11.2017				
Interest Period	from	12.10.2017	to	13.11.2017	= 32 days
Collection Period	from	01.10.2017	to	31.10.2017	

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:	402.810.592,63 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	383.046.082,17 €
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:	19,12%
Net Economic Interest Ratio as of the end of the Monthly Period:	20,10%

**SC Germany Vehicles 2013-1
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23. Counterparties



Reporting Date	08.11.2017				
Payment Date	13.11.2017				
Period No	49				
Monthly Period	Nov 2017				
Interest Period	from	12.10.2017	to	13.11.2017	= 32 days
Collection Period	from	01.10.2017	to	31.10.2017	

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Rating Agencies:

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

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

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

Ratings as of 31.10.2017, data source: Bloomberg

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

24. Issuer Information



Reporting Date		08.11.2017			
Payment Date		13.11.2017			
Period No		49			
Monthly Period		Nov 2017			
Interest Period	from	12.10.2017	to	13.11.2017	= 32 days
Collection Period	from	01.10.2017	to	31.10.2017	

Deal Name:

SC Germany Vehicles 2013-1

Issuer:

SC Germany Vehicles 2013-1 UG (haftungsbeschränkt)

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

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

Capital Markets
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41061 Mönchengladbach
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eMail abs_ger@santander.de
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SPV-Administrator:

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

25. Santander Consumer Bank



Reporting Date	08.11.2017				
Payment Date	13.11.2017				
Period No	49				
Monthly Period	Nov 2017				
Interest Period	from	12.10.2017	to	13.11.2017	= 32 days
Collection Period	from	01.10.2017	to	31.10.2017	

Contact Details

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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 31.10.2017, data source: Bloomberg