

SC Germany Vehicles 2013-1 Monthly Investor Report



SC Germany Vehicles 2013-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	07.12.2016					
Payment Date	12.12.2016					
Period No	38					
Monthly Period	Dez 2016					
Interest Period	from	14.11.2016	to	12.12.2016	=	28 days
Collection Period	from	01.11.2016	to	30.11.2016		

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1. Portfolio Information



Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period from	14.11.2016	to 12.12.2016 = 28 days
Collection Period from	01.11.2016	to 30.11.2016

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	63.561	672.191.100,20 €	699.999.995,99 €
Scheduled Principal Payments		20.417.083,62 €	
Prepayment Principal		7.782.709,07 €	
Others		533.252,32 €	
Total Principal Collections		28.733.045,01 €	27.571.468,98 €
Total Interest Collections		3.320.407,29 €	3.303.318,67 €
Defaults		229.257,15 €	237.426,81 €
Replenishment		- €	- €
End of Period	61.446	643.228.798,04 €	672.191.100,20 €
Purchase Shortfall Account		11,96 €	6,80 €
Total Assets (End of Period)		643.228.810,00 €	672.191.107,00 €
Current Prepayment Rate (annualised)		13,0%	

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2. Reserve Accounts



Reporting Date	07.12.2016			
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Collection Period from	01.11.2016	to	30.11.2016	

Note Balance

Beginning of Period	672.191.107,00 €
End of Period	643.228.810,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,04%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,09%	7.000.000,00 €	
Required Reserve Fund	1,09%	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	672.191.107,00 €
End of Period	643.228.810,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,71%			
1- 30 days past due period before previous period		4.754.198,32 €	359.537,54 €	431
1- 30 days past due previous period		4.611.297,70 €	384.939,19 €	437
1- 30 days past due current period	0,74%	4.959.666,90 €	460.695,49 €	457
3-MRA* 31- 60 days past due	0,30%			
31- 60 days past due period before previous period		2.297.589,61 €	232.343,50 €	193
31- 60 days past due previous period		1.854.468,67 €	168.942,10 €	153
31- 60 days past due current period	0,28%	1.909.429,96 €	181.079,48 €	176
3-MRA* 61-90 days past due	0,14%			
61- 90 days past due period before previous period		710.822,72 €	98.901,92 €	68
61- 90 days past due previous period		1.053.534,50 €	172.000,48 €	98
61- 90 days past due current period	0,17%	1.109.647,27 €	129.900,15 €	79
3-MRA* 91-120 days past due	0,07%			
91- 120 days past due period before previous period		403.647,44 €	80.552,68 €	36
91- 120 days past due previous period		527.616,14 €	63.689,47 €	39
91- 120 days past due current period	0,07%	464.416,42 €	79.725,47 €	43
3-MRA* 121-150 days past due	0,04%			
121- 150 days past due period before previous period		214.422,54 €	26.408,71 €	15
121- 150 days past due previous period		218.891,93 €	52.278,35 €	21
121- 150 days past due current period	0,05%	318.692,67 €	41.178,41 €	24
3-MRA* 151-180 days past due	0,06%			
151- 180 days past due period before previous period		246.337,15 €	109.898,78 €	17
151- 180 days past due previous period		357.976,43 €	129.104,03 €	24
151- 180 days past due current period	0,09%	599.313,57 €	181.783,90 €	43

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	672.191.107,00 €
End of Period	643.228.810,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	229.257,15 €	
Current Period Recoveries	42.296,15 €	
Current Period Net Default	186.961,00 €	
New Number of Defaulted Contracts		35

Cumulative Default

Cumulative Gross Default	12.591.558,37 €	
Cumulative Recoveries	2.281.085,95 €	
Cumulative Net Default	10.310.472,42 €	
Total Number of Defaulted Contracts		1.273

3-MRA* /
current ratio

Ratio

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

0,31%

Annualised Loss Ratio period before previous period	0,25%
Annualised Loss Ratio previous period	0,34%
Annualised Loss Ratio current period	0,35%

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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Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
New Vehicles (applicable for Replenishment Portfolio)	45,00%	-	n/a	no
Average Yield (applicable for Replenishment Portfolio)	4,50%	-	n/a	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	45,00%	39,13%	no
Remaining Term (applicable for Total Portfolio)	-	55,00	36,56	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%	0,63%	no
Purchase Shortfall Event			no
Period before previous period		340.257,20 €	
Previous period		4,01 €	
Current period		6,80 €	
Principal Deficiency Event		- €	no
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
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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	672.191.107,00 €	602.191.107,00 €	70.000.000,00 €
Available Distribution Amount	39.095.755,25 €		
Replenishment	0,00 €		
Amortisation	28.962.297,00 €		
Redemption per Class	28.962.297,00 €	28.962.297,00 €	0,00 €
Redemption per Note		4.597,19 €	0,00 €
Class Principal Outstanding Balance End of Period	643.228.810,00 €	573.228.810,00 €	70.000.000,00 €
Current Tranching		89,1%	10,9%
Current Pool Factor		0,91	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	28		
Principal Outstanding per Note Beginning of Period		95.585,89 €	100.000,00 €
> Principal Repayment per Note		4.597,19 €	0,00 €
Principal Outstanding per Note End of Period		90.988,70 €	100.000,00 €
> Interest accrued for the period		746.109,00 €	152.551,00 €
Interest Payment		746.109,00 €	152.551,00 €
Interest Payment per Note		118,43 €	217,93 €

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)	15,24%	4,36%
Current CE (excl. Excess Spread)	11,97%	1,09%

* Last rating action as of 23.10.2013

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7. Original Principal Balance



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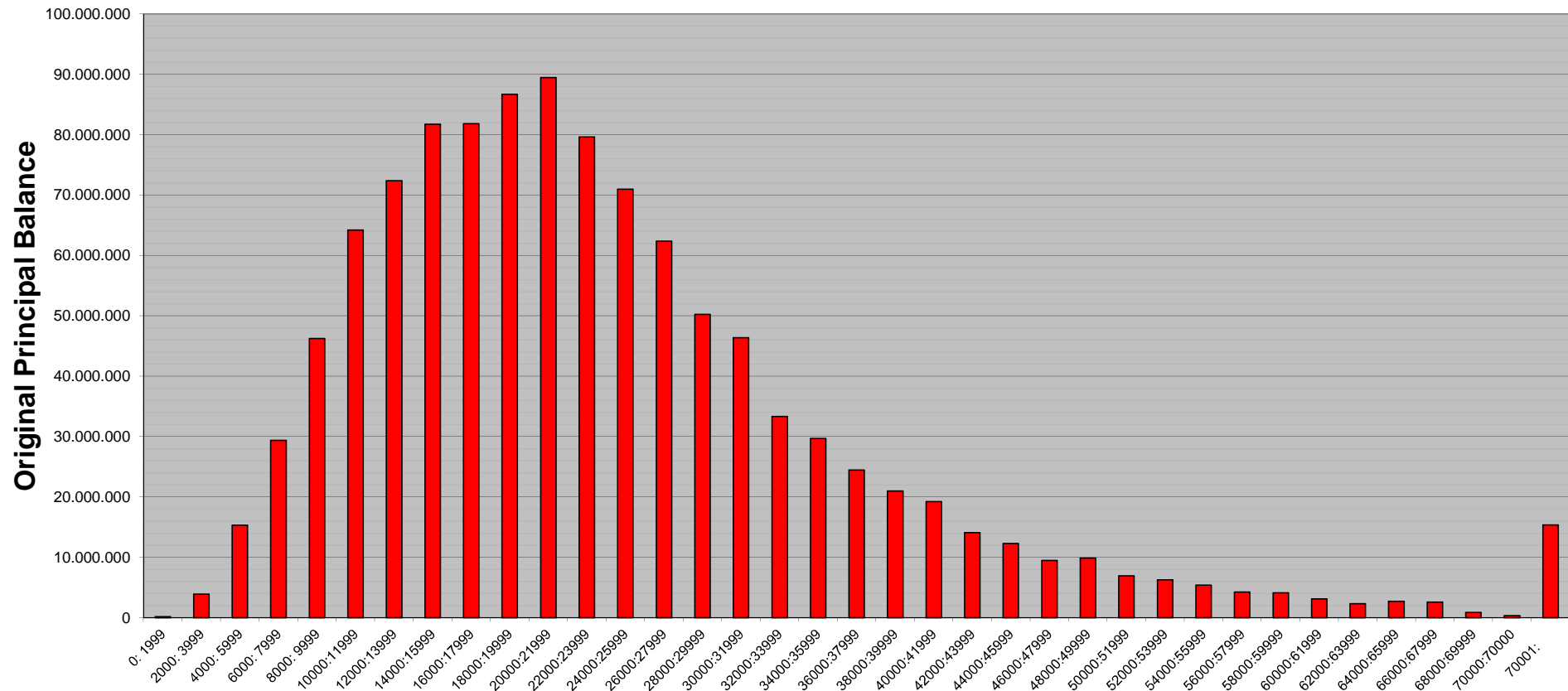
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	156.915,68	0,01%	95	0,15%
2000: 3999	3.893.151,32	0,35%	1.209	1,97%
4000: 5999	15.309.398,38	1,38%	3.022	4,92%
6000: 7999	29.406.301,24	2,65%	4.184	6,81%
8000: 9999	46.233.273,07	4,17%	5.125	8,34%
10000:11999	64.229.885,36	5,79%	5.874	9,56%
12000:13999	72.392.505,35	6,53%	5.571	9,07%
14000:15999	81.762.624,94	7,37%	5.453	8,87%
16000:17999	81.828.896,80	7,38%	4.817	7,84%
18000:19999	86.685.008,99	7,82%	4.563	7,43%
20000:21999	89.489.459,35	8,07%	4.273	6,95%
22000:23999	79.650.449,37	7,18%	3.468	5,64%
24000:25999	70.996.653,31	6,40%	2.844	4,63%
26000:27999	62.386.256,11	5,63%	2.315	3,77%
28000:29999	50.249.123,49	4,53%	1.736	2,83%
30000:31999	46.370.138,64	4,18%	1.499	2,44%
32000:33999	33.329.671,66	3,01%	1.011	1,65%
34000:35999	29.708.329,40	2,68%	850	1,38%
36000:37999	24.456.213,55	2,21%	662	1,08%
38000:39999	20.993.518,97	1,89%	539	0,88%
40000:41999	19.244.180,77	1,74%	471	0,77%
42000:43999	14.085.463,78	1,27%	328	0,53%
44000:45999	12.316.021,26	1,11%	274	0,45%
46000:47999	9.477.884,88	0,85%	202	0,33%
48000:49999	9.894.370,33	0,89%	202	0,33%
50000:51999	6.949.713,45	0,63%	137	0,22%
52000:53999	6.302.209,69	0,57%	119	0,19%
54000:55999	5.381.262,56	0,49%	98	0,16%
56000:57999	4.276.035,29	0,39%	75	0,12%
58000:59999	4.136.033,95	0,37%	70	0,11%
60000:61999	3.096.270,02	0,28%	51	0,08%
62000:63999	2.331.844,68	0,21%	37	0,06%
64000:65999	2.729.007,47	0,25%	42	0,07%
66000:67999	2.610.473,88	0,24%	39	0,06%
68000:69999	897.374,05	0,08%	13	0,02%
70000:70000	350.000,00	0,03%	5	0,01%
70001:	15.392.215,39	1,39%	173	0,28%
Total	1.108.998.136,43	100,00%	61.446	100,00%

Statistics in EUR	
Average Amount	18.048,34

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7.1 Original PB (Graph)

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8. Current Principal Balance



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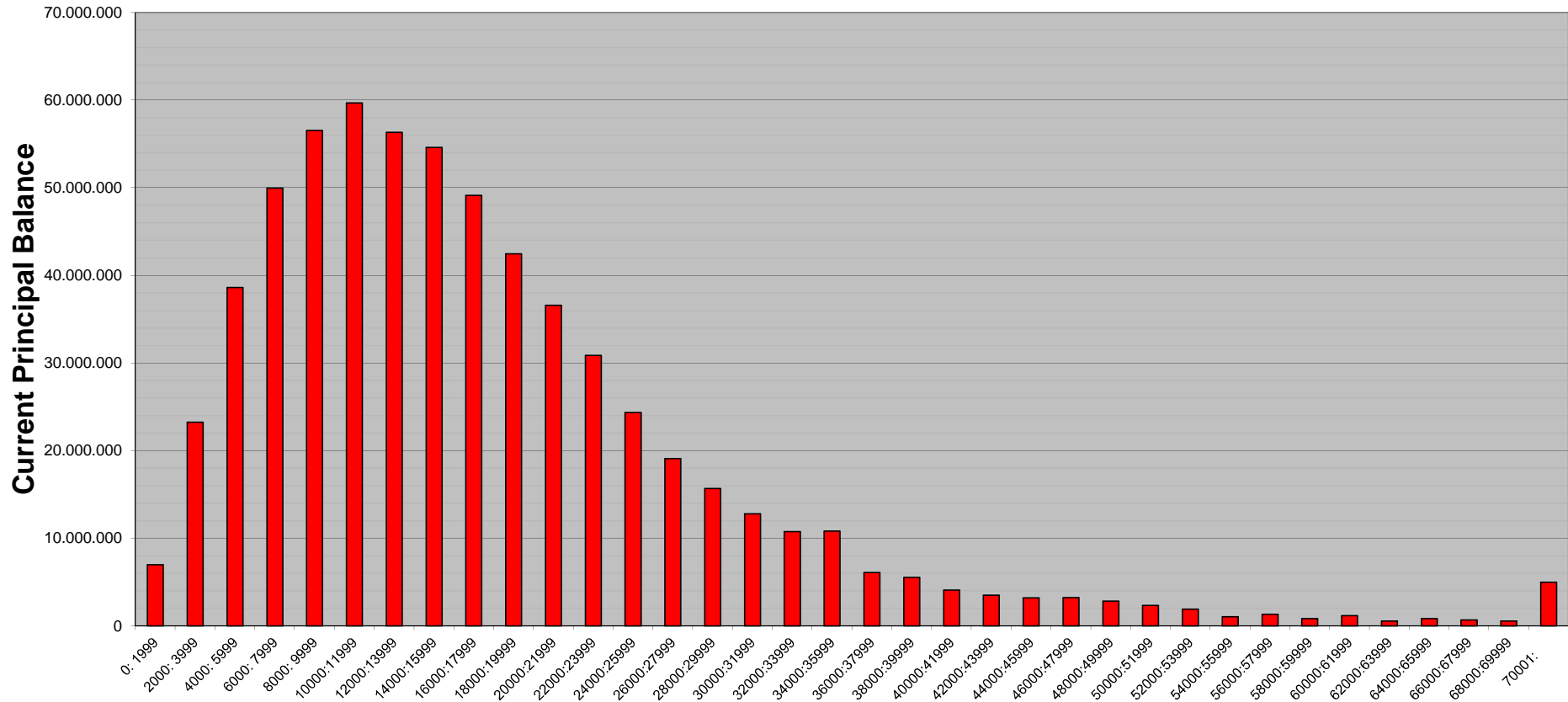
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.976.055,15	1,08%	6.631	10,79%
2000: 3999	23.256.424,97	3,62%	7.746	12,61%
4000: 5999	38.622.891,98	6,00%	7.735	12,59%
6000: 7999	49.953.898,91	7,77%	7.150	11,64%
8000: 9999	56.558.362,57	8,79%	6.309	10,27%
10000:11999	59.673.261,27	9,28%	5.442	8,86%
12000:13999	56.334.285,60	8,76%	4.345	7,07%
14000:15999	54.600.130,77	8,49%	3.647	5,94%
16000:17999	49.120.350,33	7,64%	2.895	4,71%
18000:19999	42.455.799,31	6,60%	2.239	3,64%
20000:21999	36.597.094,13	5,69%	1.745	2,84%
22000:23999	30.873.525,16	4,80%	1.345	2,19%
24000:25999	24.341.400,18	3,78%	977	1,59%
26000:27999	19.092.061,04	2,97%	708	1,15%
28000:29999	15.684.095,34	2,44%	542	0,88%
30000:31999	12.792.847,77	1,99%	413	0,67%
32000:33999	10.768.484,53	1,67%	327	0,53%
34000:35999	10.825.121,69	1,68%	310	0,50%
36000:37999	6.095.407,21	0,95%	165	0,27%
38000:39999	5.526.170,53	0,86%	142	0,23%
40000:41999	4.101.488,60	0,64%	100	0,16%
42000:43999	3.515.070,16	0,55%	82	0,13%
44000:45999	3.194.251,21	0,50%	71	0,12%
46000:47999	3.235.888,26	0,50%	69	0,11%
48000:49999	2.841.135,39	0,44%	58	0,09%
50000:51999	2.341.127,14	0,36%	46	0,07%
52000:53999	1.904.548,81	0,30%	36	0,06%
54000:55999	1.045.546,30	0,16%	19	0,03%
56000:57999	1.307.788,12	0,20%	23	0,04%
58000:59999	825.539,28	0,13%	14	0,02%
60000:61999	1.156.627,45	0,18%	19	0,03%
62000:63999	567.599,95	0,09%	9	0,01%
64000:65999	842.308,27	0,13%	13	0,02%
66000:67999	669.730,67	0,10%	10	0,02%
68000:69999	553.358,30	0,09%	8	0,01%
70001:	4.979.121,69	0,77%	56	0,09%
Total	643.228.798,04	100,00%	61.446	100,00%

Statistics	in EUR
Average Amount	10.468,20

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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	138.352,86	0,0215%	1
2	134.285,84	0,0209%	1
3	132.253,89	0,0206%	1
4	129.554,90	0,0201%	1
5	128.706,64	0,0200%	1
6	120.598,82	0,0187%	1
7	116.942,48	0,0182%	1
8	116.433,51	0,0181%	1
9	112.119,83	0,0174%	1
10	109.939,11	0,0171%	2
11	106.215,86	0,0165%	3
12	105.484,03	0,0164%	1
13	104.864,20	0,0163%	1
14	100.854,87	0,0157%	2
15	99.143,86	0,0154%	1
16	99.130,80	0,0154%	1
17	97.565,35	0,0152%	3
18	96.228,52	0,0150%	1
19	94.228,69	0,0146%	6
20	93.806,99	0,0146%	1
21	92.249,59	0,0143%	1
22	91.727,67	0,0143%	2
23	91.618,05	0,0142%	1
24	90.936,90	0,0141%	1
25	90.170,54	0,0140%	2
	2.693.413,80	0,4187%	38

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10. Geographical Distribution



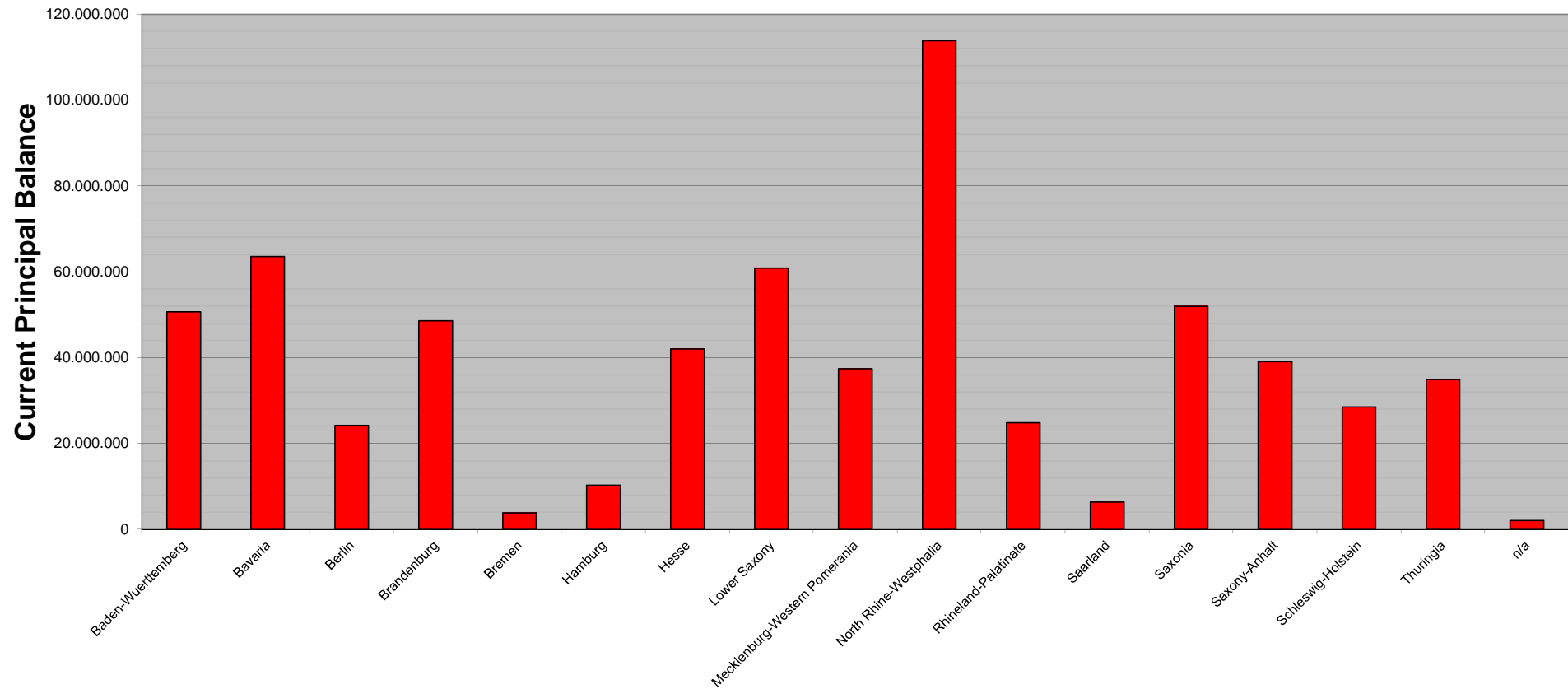
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	50.708.079,93	7,88%	4.603	7,49%
Bavaria	63.562.705,66	9,88%	5.748	9,35%
Berlin	24.253.180,85	3,77%	2.407	3,92%
Brandenburg	48.587.962,91	7,55%	4.809	7,83%
Bremen	3.834.420,50	0,60%	350	0,57%
Hamburg	10.291.154,61	1,60%	996	1,62%
Hesse	42.041.943,24	6,54%	3.916	6,37%
Lower Saxony	60.886.293,76	9,47%	5.749	9,36%
Mecklenburg-Western	37.422.049,33	5,82%	3.460	5,63%
North Rhine-Westphali	113.809.215,85	17,69%	10.948	17,82%
Rhineland-Palatinat	24.858.544,24	3,86%	2.376	3,87%
Saarland	6.354.344,97	0,99%	611	0,99%
Saxonia	51.991.719,66	8,08%	5.301	8,63%
Saxony-Anhalt	39.073.851,81	6,07%	3.872	6,30%
Schleswig-Holstein	28.535.596,50	4,44%	2.779	4,52%
Thuringia	34.916.986,71	5,43%	3.335	5,43%
n/a	2.100.747,51	0,33%	186	0,30%
Total	643.228.798,04	100,00%	61.446	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 01.11.2016	to 30.11.2016

<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	293.804.466,34	45,68%	25.540	41,56%
Used Vehicle	349.424.331,70	54,32%	35.906	58,44%
Total	643.228.798,04	100,00%	61.446	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	617.766.302,71	96,04%	57.997	94,39%
Leisure	14.429.510,75	2,24%	992	1,61%
Motorbike	11.032.984,58	1,72%	2.457	4,00%
Total	643.228.798,04	100,00%	61.446	100,00%

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

12. Insurances



Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period	from 14.11.2016	to 12.12.2016 = 28 days
Collection Period	from 01.11.2016	to 30.11.2016

<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	395.259.911,33	61,45%	35.752	58,18%
Yes	247.968.886,71	38,55%	25.694	41,82%
Total	643.228.798,04	100,00%	61.446	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	499.582.521,89	77,67%	48.839	79,48%
Yes	143.646.276,15	22,33%	12.607	20,52%
Total	643.228.798,04	100,00%	61.446	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	594.607.155,13	92,44%	56.803	92,44%
Yes	48.621.642,91	7,56%	4.643	7,56%
Total	643.228.798,04	100,00%	61.446	100,00%

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

13. Type of Contract



Reporting Date			07.12.2016		
Payment Date			12.12.2016		
Period No			38		
Monthly Period			Dez 2016		
Interest Period	from	14.11.2016	to	12.12.2016	= 28 days
Collection Period	from	01.11.2016	to	30.11.2016	

<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	391.547.782,11	60,87%	45.398	73,88%
Yes	251.681.015,93	39,13%	16.048	26,12%
- of which balloon rates	154.366.346,13	24,00%		
- of which regular installments	97.314.669,80	15,13%		
Total	643.228.798,04	100,00%	61.446	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	196.223,62	0,13%	24	0,15%
13:25	3.884.282,40	2,52%	489	3,05%
26:38	21.274.513,16	13,78%	2.128	13,26%
39:51	56.841.829,68	36,82%	5.705	35,55%
52:64	71.753.717,52	46,48%	7.682	47,87%
65:72	268.559,25	0,17%	14	0,09%
73:	147.220,50	0,10%	6	0,04%
Total	154.366.346,13	100,00%	16.048	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	45.414.923,98	29,42%	4.874	30,37%
13:25	42.173.521,79	27,32%	4.393	27,37%
26:38	34.060.740,54	22,06%	3.462	21,57%
39:51	28.430.377,89	18,42%	2.904	18,10%
52:64	4.271.441,43	2,77%	414	2,58%
73:	15.340,50	0,01%	1	0,01%
Total	154.366.346,13	100,00%	16.048	100,00%

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

14. Payment Methods



Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period	from 14.11.2016	to 12.12.2016 = 28 days
Collection Period	from 01.11.2016	to 30.11.2016

<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	626.809.870,57	97,45%	59.807	97,33%
Other	16.418.927,47	2,55%	1.639	2,67%
Total	643.228.798,04	100,00%	61.446	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	336.282.717,82	52,28%	32.230	52,45%
1st of month	306.946.080,22	47,72%	29.216	47,55%
Total	643.228.798,04	100,00%	61.446	100,00%

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

15. Downpayment



Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period	from 14.11.2016	to 12.12.2016
Collection Period	from 01.11.2016	to 30.11.2016 = 28 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	200.595.099,19	31,19%	18.515	30,13%	0,00%
0: 999	6.608.993,84	1,03%	1.164	1,89%	5,95%
1000: 1999	26.502.760,49	4,12%	4.271	6,95%	11,51%
2000: 2999	45.993.042,23	7,15%	6.361	10,35%	15,62%
3000: 3999	54.103.870,60	8,41%	6.067	9,87%	17,63%
4000: 4999	50.023.370,47	7,78%	4.853	7,90%	19,59%
5000: 5999	60.923.619,31	9,47%	5.450	8,87%	21,53%
6000: 6999	33.738.616,95	5,25%	2.824	4,60%	24,26%
7000: 7999	26.327.107,54	4,09%	2.128	3,46%	26,24%
8000: 8999	20.840.964,76	3,24%	1.755	2,86%	28,93%
9000: 9999	12.291.564,74	1,91%	896	1,46%	29,59%
10000:10999	34.356.855,40	5,34%	2.543	4,14%	31,61%
11000:11999	8.668.981,57	1,35%	638	1,04%	33,89%
12000:12999	8.716.209,79	1,36%	660	1,07%	35,95%
13000:13999	5.667.005,61	0,88%	401	0,65%	37,56%
14000:14999	4.593.817,70	0,71%	358	0,58%	40,91%
15000:15000	9.438.368,28	1,47%	621	1,01%	38,87%
15001:	33.838.549,57	5,26%	1.941	3,16%	44,45%
Total	643.228.798,04	100,00%	61.446	100,00%	18,99%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.074,88 €	5.832,27 €
Average Purchase Price	21.457,02 €	23.057,32 €
Mimumum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,99%	25,29%

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16. Customer Yield



Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period	from 14.11.2016	to 12.12.2016 = 28 days
Collection Period	from 01.11.2016	to 30.11.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	2.258.503,81	0,35%	138	0,22%
2: 2	8.822.945,70	1,37%	717	1,17%
3: 3	193.222.796,66	30,04%	13.158	21,41%
4: 4	230.004.523,40	35,76%	20.507	33,37%
5: 5	135.023.315,90	20,99%	16.296	26,52%
6: 6	52.002.261,94	8,08%	6.916	11,26%
7: 7	14.664.117,29	2,28%	2.355	3,83%
8: 8	4.544.077,99	0,71%	833	1,36%
9: 9	2.382.458,26	0,37%	480	0,78%
10:10	260.506,64	0,04%	36	0,06%
11:11	43.290,45	0,01%	10	0,02%
Total	643.228.798,04	100,00%	61.446	100,00%

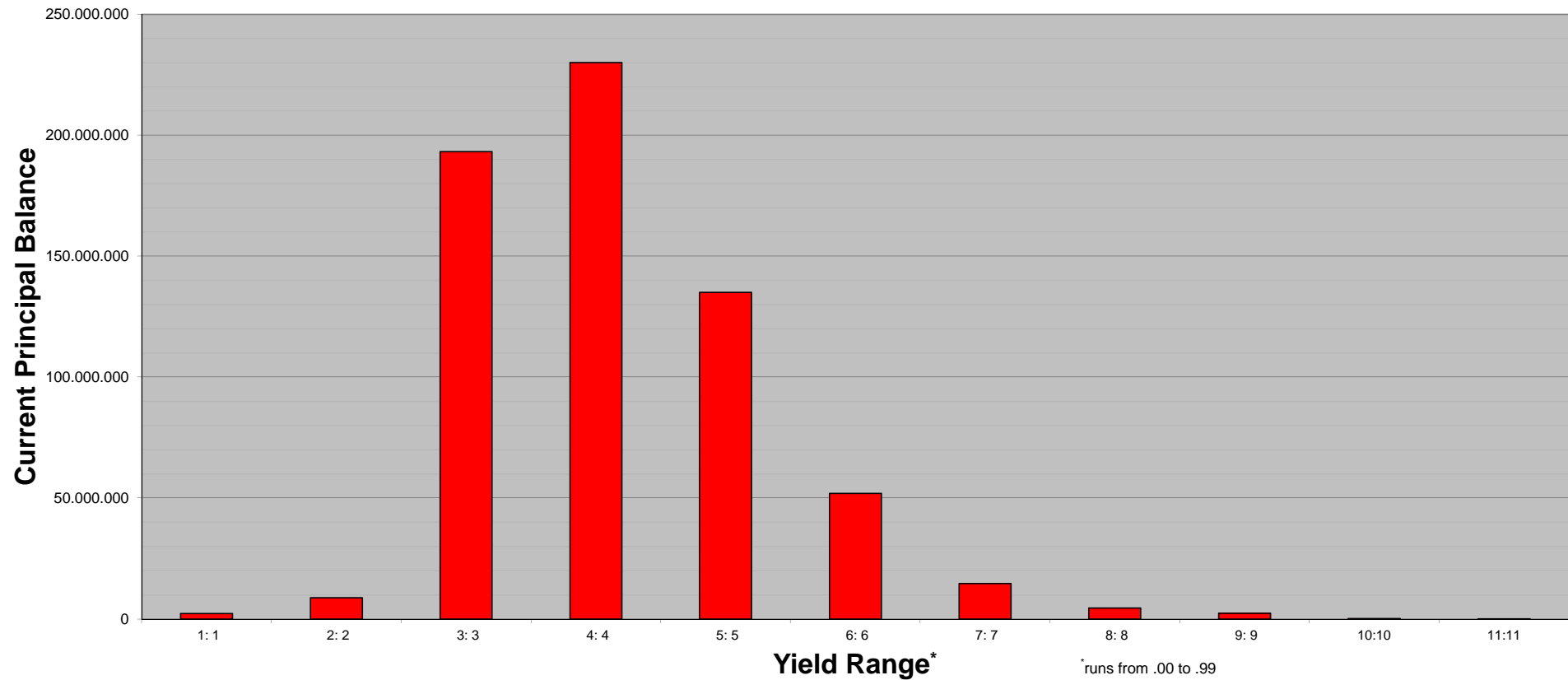
Statistics	in %
WA Interest	5,00%

* runs from .00 to .99

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

16.1 Customer Yield (Graph)

Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period	from 14.11.2016	to 12.12.2016 = 28 days
Collection Period	from 01.11.2016	to 30.11.2016



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17. Seasoning



Reporting Date	07.12.2016				
Payment Date	12.12.2016				
Period No	38				
Monthly Period	Dez 2016				
Interest Period	from	14.11.2016	to	12.12.2016	= 28 days
Collection Period	from	01.11.2016	to	30.11.2016	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
3: 5	10.091.396,46	1,57%	646	1,05%
6: 8	43.819.826,68	6,81%	2.847	4,63%
9:11	56.441.330,36	8,77%	3.874	6,30%
12:14	66.347.827,60	10,31%	4.717	7,68%
15:17	65.520.333,87	10,19%	4.957	8,07%
18:20	61.570.271,95	9,57%	5.062	8,24%
21:23	39.462.746,74	6,14%	3.327	5,41%
24:26	23.113.476,06	3,59%	2.061	3,35%
27:29	25.376.347,93	3,95%	2.418	3,94%
30:32	26.554.272,26	4,13%	2.657	4,32%
33:35	23.758.965,10	3,69%	2.619	4,26%
36:38	27.185.280,32	4,23%	2.817	4,58%
39:41	32.883.384,98	5,11%	3.555	5,79%
42:44	34.939.924,23	5,43%	4.013	6,53%
45:47	23.915.651,17	3,72%	3.053	4,97%
48:50	19.410.378,06	3,02%	2.469	4,02%
51:53	15.582.190,96	2,42%	2.157	3,51%
54:56	13.988.242,58	2,17%	2.168	3,53%
57:59	10.877.336,79	1,69%	1.801	2,93%
60:62	7.261.310,24	1,13%	1.321	2,15%
63:65	5.146.457,37	0,80%	839	1,37%
66:68	3.755.350,45	0,58%	727	1,18%
69:71	2.545.477,47	0,40%	559	0,91%
72:74	1.917.780,44	0,30%	422	0,69%
75:77	1.377.375,98	0,21%	276	0,45%
78:80	385.861,99	0,06%	84	0,14%
Total	643.228.798,04	100,00%	61.446	100,00%

Statistics

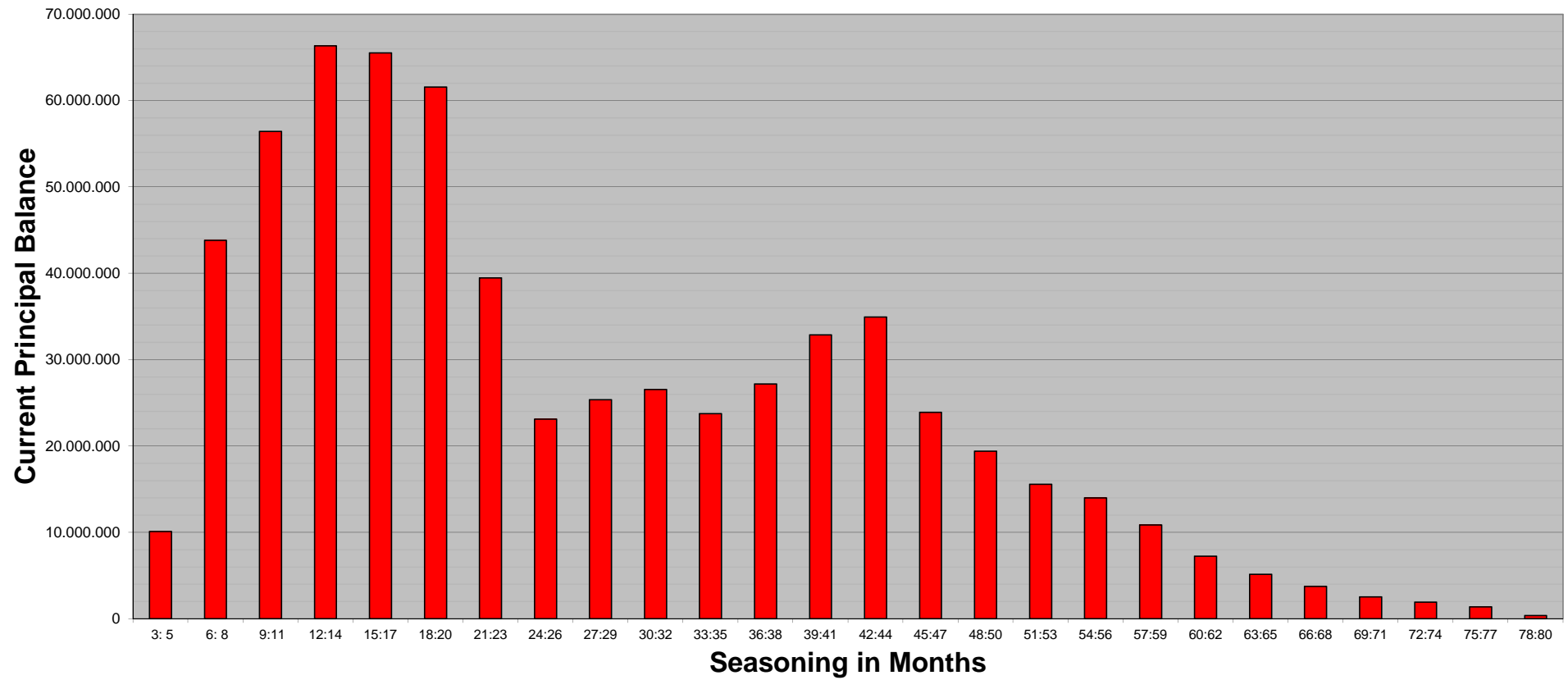
WA Seasoning	26,96
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17.1 Seasoning (Graph)



Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period	from 14.11.2016	to 12.12.2016 = 28 days
Collection Period	from 01.11.2016	to 30.11.2016



**SC Germany Vehicles 2013-1
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18. Remaining Term



Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period	from 14.11.2016	to 12.12.2016 = 28 days
Collection Period	from 01.11.2016	to 30.11.2016

<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	33.349.941,27	5,18%	8.161	13,28%
7:13	49.338.155,81	7,67%	8.165	13,29%
14:20	74.298.487,13	11,55%	9.172	14,93%
21:27	73.249.610,62	11,39%	7.619	12,40%
28:34	83.916.226,03	13,05%	7.347	11,96%
35:41	85.687.162,52	13,32%	6.238	10,15%
42:48	76.132.085,96	11,84%	5.124	8,34%
49:55	65.036.031,68	10,11%	4.044	6,58%
56:62	28.037.311,09	4,36%	1.796	2,92%
63:69	24.384.771,97	3,79%	1.373	2,23%
70:76	17.694.398,93	2,75%	935	1,52%
77:83	19.220.475,88	2,99%	904	1,47%
84:	12.884.139,15	2,00%	568	0,92%
Total	643.228.798,04	100,00%	61.446	100,00%

Statistics

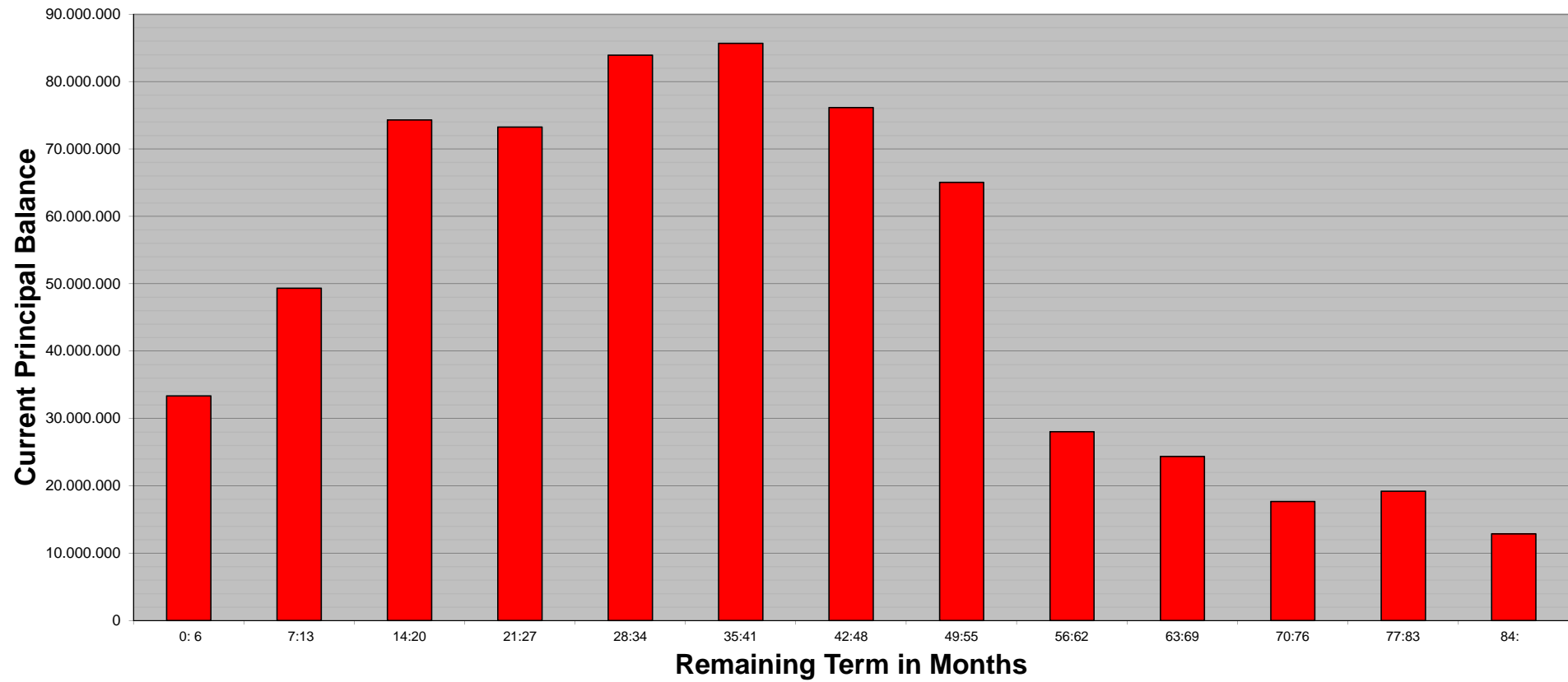
WA Remaining Term	36,56
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period	from 14.11.2016	to 12.12.2016 = 28 days
Collection Period	from 01.11.2016	to 30.11.2016



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Monthly Investor Report**

19. Original Term



Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period	from 14.11.2016	to 12.12.2016 = 28 days
Collection Period	from 01.11.2016	to 30.11.2016

<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	458.227,24	0,07%	139	0,23%
13:25	11.913.258,03	1,85%	2.451	3,99%
26:38	62.155.284,35	9,66%	7.902	12,86%
39:51	143.348.459,89	22,29%	13.786	22,44%
52:64	210.441.777,59	32,72%	18.899	30,76%
65:77	66.564.354,85	10,35%	7.312	11,90%
78:	148.347.436,09	23,06%	10.957	17,83%
Total	643.228.798,04	100,00%	61.446	100,00%

Statistics

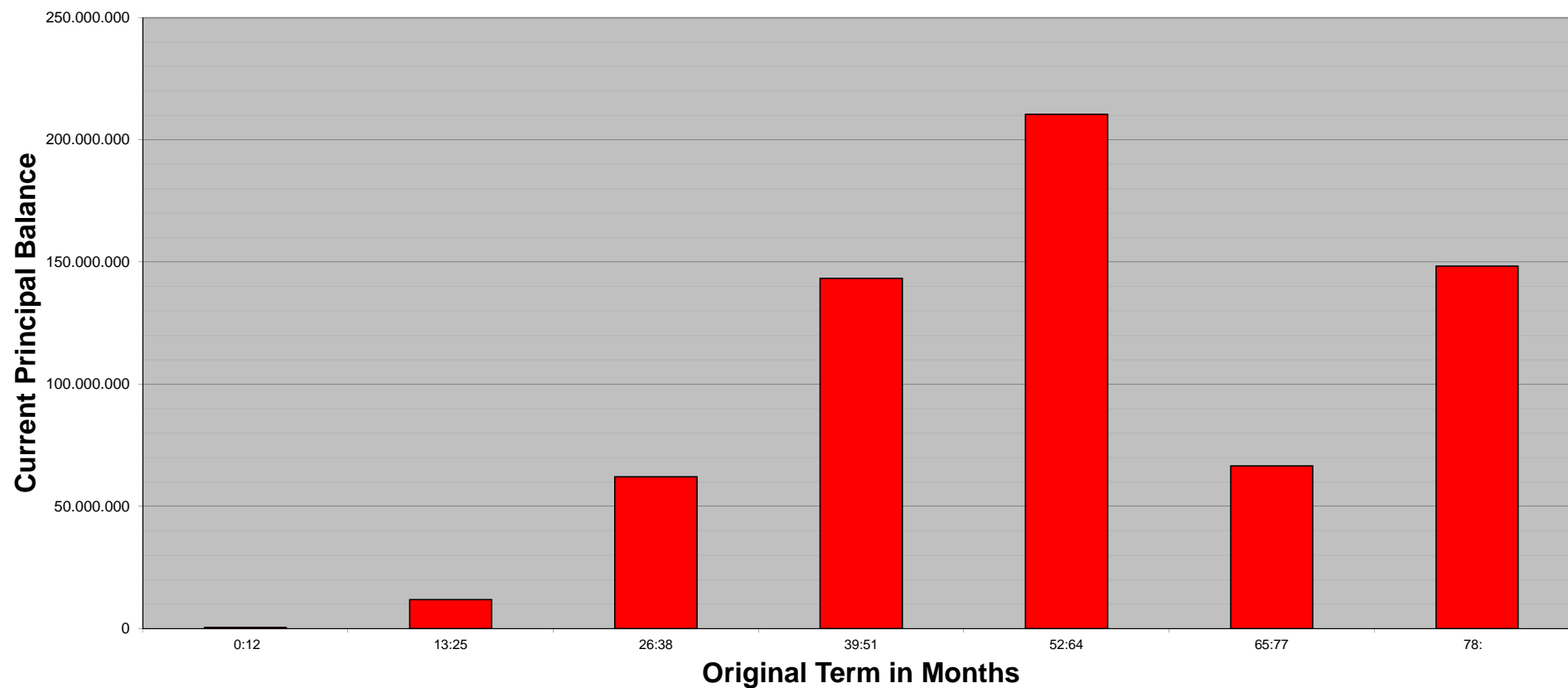
WA Original Term	63,52
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Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date	07.12.2016	
Payment Date	12.12.2016	
Period No	38	
Monthly Period	Dez 2016	
Interest Period	from 14.11.2016	to 12.12.2016 = 28 days
Collection Period	from 01.11.2016	to 30.11.2016



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



Reporting Date	07.12.2016					
Payment Date	12.12.2016					
Period No	38					
Monthly Period	Dez 2016					
Interest Period	from	14.11.2016	to	12.12.2016	=	28 days
Collection Period	from	01.11.2016	to	30.11.2016		

<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	65.128.651,33	10,13%	6.274	10,21%
2	57.537.225,21	8,95%	4.335	7,05%
3	54.502.703,22	8,47%	5.904	9,61%
4	39.743.388,72	6,18%	3.247	5,28%
5	36.730.658,88	5,71%	4.140	6,74%
6	34.549.338,89	5,37%	2.323	3,78%
7	31.069.989,99	4,83%	3.751	6,10%
8	29.852.551,56	4,64%	2.758	4,49%
9	29.664.342,00	4,61%	2.057	3,35%
10	29.328.611,00	4,56%	3.384	5,51%
11	28.622.795,65	4,45%	2.036	3,31%
12	27.199.129,81	4,23%	2.293	3,73%
13	24.635.961,49	3,83%	2.318	3,77%
14	22.718.715,41	3,53%	2.294	3,73%
15	18.143.729,60	2,82%	2.103	3,42%
	529.427.792,76	82,31%	49.217	80,10%

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			07.12.2016		
Payment Date			12.12.2016		
Period No			38		
Monthly Period			Dez 2016		
Interest Period	from	14.11.2016	to	12.12.2016	= 28 days
Collection Period	from	01.11.2016	to	30.11.2016	

Priority of Payments

Available Distribution Amount		39.095.755,25 €
Senior Expenses	-	30.790,42 €
Interest Notes Class A	-	746.109,00 €
Interest Notes Class B	-	152.551,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	11,96 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	28.962.297,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	23.422,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	2.180.573,87 €

Transaction Costs

All notes

Class A

Class B

Senior Expenses	-	30.790,42 €		
Interest accrued for the Period	-	898.660,00 €	-	746.109,00 €
Cumulative Interest accrued	-	38.157.560,00 €	-	31.913.784,00 €
Interest Payments	-	898.660,00 €	-	746.109,00 €
Cumulative Interest Payments	-	38.157.560,00 €	-	31.913.784,00 €
Interest accrued on Subordinated Loan for the	-	23.422,00 €		
Cumulative Interest accrued on Subordinated L	-	958.629,00 €		
Interest Payments on Subordinated Loan	-	23.422,00 €		
Cumulative Interest Payments on Subordinatec	-	958.629,00 €		
Unpaid Interest for the Period	-	- €		
Cumulative Unpaid Interest	-	- €		

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22. Retention



Reporting Date	07.12.2016				
Payment Date	12.12.2016				
Period No	38				
Monthly Period	12.12.2016				
Interest Period	from 14.11.2016	to	12.12.2016	=	28 days
Collection Period	from 01.11.2016	to	30.11.2016		

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:	672.191.100,20 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	643.228.798,04 €
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:	11,46%
Net Economic Interest Ratio as of the end of the Monthly Period:	11,97%

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23. Issuer Information



Reporting Date		07.12.2016				
Payment Date		12.12.2016				
Period No		38				
Monthly Period		Dez 2016				
Interest Period	from	14.11.2016	to	12.12.2016	=	28 days
Collection Period	from	01.11.2016	to	30.11.2016		

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
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SPV-Administrator:

SFM Structured Finance Management (Deutschland) GmbH

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

24. Santander Consumer Bank



Reporting Date	07.12.2016				
Payment Date	12.12.2016				
Period No	38				
Monthly Period	Dez 2016				
Interest Period	from	14.11.2016	to	12.12.2016	= 28 days
Collection Period	from	01.11.2016	to	30.11.2016	

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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 30.11.2016, data source: Bloomberg