

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	07.12.2017				
Payment Date	12.12.2017				
Period No	50				
Monthly Period	Dez 2017				
Interest Period from	13.11.2017	to	12.12.2017	=	29 days
Collection Period from	01.11.2017	to	30.11.2017		

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1. Portfolio Information



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Payment Date	12.12.2017	
Period No	50	
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Interest Period from	13.11.2017	to 12.12.2017 = 29 days
Collection Period from	01.11.2017	to 30.11.2017

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	41.493	383.046.082,17 €	402.810.592,63 €
Scheduled Principal Payments		13.422.125,59 €	
Prepayment Principal		5.339.904,84 €	
Others		220.186,86 €	
Total Principal Collections		18.982.217,29 €	19.430.899,52 €
Total Interest Collections		1.809.763,25 €	1.922.498,15 €
Defaults		290.924,38 €	333.610,94 €
Replenishment		- €	- €
End of Period	39.921	363.772.940,50 €	383.046.082,17 €
Purchase Shortfall Account		28,50 €	35,83 €
Total Assets (End of Period)		363.772.969,00 €	383.046.118,00 €
Current Prepayment Rate (annualised)		15,5%	

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2. Reserve Accounts



Reporting Date	07.12.2017	
Payment Date	12.12.2017	
Period No	50	
Monthly Period	Dez 2017	
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Collection Period from	01.11.2017	to 30.11.2017

Note Balance

Beginning of Period	383.046.118,00 €
End of Period	363.772.969,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,83%	7.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,92%	7.000.000,00 €	
Required Reserve Fund	1,92%	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	383.046.118,00 €
End of Period	363.772.969,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,62%			
1- 30 days past due period before previous period		1.790.012,45 €	250.160,29 €	202
1- 30 days past due previous period		2.769.794,91 €	393.230,26 €	267
1- 30 days past due current period	0,66%	2.509.550,60 €	357.373,52 €	253
3-MRA* 31- 60 days past due	0,53%			
31- 60 days past due period before previous period		2.544.477,23 €	213.523,47 €	228
31- 60 days past due previous period		1.437.893,06 €	120.279,09 €	153
31- 60 days past due current period	0,55%	2.099.866,24 €	262.197,15 €	195
3-MRA* 61-90 days past due	0,23%			
61- 90 days past due period before previous period		855.820,54 €	159.994,70 €	86
61- 90 days past due previous period		1.021.697,13 €	84.921,94 €	81
61- 90 days past due current period	0,20%	762.163,15 €	86.446,58 €	71
3-MRA* 91-120 days past due	0,16%			
91- 120 days past due period before previous period		689.081,89 €	111.091,39 €	60
91- 120 days past due previous period		414.382,88 €	81.955,59 €	47
91- 120 days past due current period	0,20%	784.604,30 €	74.509,58 €	53
3-MRA* 121-150 days past due	0,09%			
121- 150 days past due period before previous period		320.244,91 €	79.907,73 €	27
121- 150 days past due previous period		401.940,39 €	83.384,36 €	37
121- 150 days past due current period	0,07%	255.538,04 €	52.630,43 €	31
3-MRA* 151-180 days past due	0,10%			
151- 180 days past due period before previous period		369.658,03 €	147.753,02 €	29
151- 180 days past due previous period		357.637,09 €	139.820,07 €	29
151- 180 days past due current period	0,12%	450.290,90 €	153.513,30 €	38

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	383.046.118,00 €
End of Period	363.772.969,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	290.924,38 €	
Current Period Recoveries	42.819,80 €	
Current Period Net Default	248.104,58 €	
New Number of Defaulted Contracts		37

Cumulative Default

Cumulative Gross Default	16.984.443,59 €	
Cumulative Recoveries	3.026.906,48 €	
Cumulative Net Default	13.957.537,11 €	
Total Number of Defaulted Contracts		1.804

3-MRA* /
current ratio

Ratio

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

Annualised Loss Ratio period before previous period	0,84%
Annualised Loss Ratio previous period	0,91%
Annualised Loss Ratio current period	0,82%

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	383.046.118,00 €	313.046.118,00 €	70.000.000,00 €
Available Distribution Amount	27.834.836,17 €		
Replenishment	0,00 €		
Amortisation	19.273.149,00 €		
Redemption per Class	19.273.149,00 €	19.273.149,00 €	0,00 €
Redemption per Note		3.059,23 €	0,00 €
Class Principal Outstanding Balance End of Period	363.772.969,00 €	293.772.969,00 €	70.000.000,00 €
Current Tranching		80,8%	19,2%
Current Pool Factor		0,47	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	29		
Principal Outstanding per Note Beginning of Period		49.689,86 €	100.000,00 €
> Principal Repayment per Note		3.059,23 €	0,00 €
Principal Outstanding per Note End of Period		46.630,63 €	100.000,00 €
> Interest accrued for the period		401.688,00 €	158.004,00 €
Interest Payment		401.688,00 €	158.004,00 €
Interest Payment per Note		63,76 €	225,72 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	11,00%	1,00%
Current CE (incl. Excess Spread)	24,22%	4,97%
Current CE (excl. Excess Spread)	21,17%	1,92%

* Last rating action as of 01.09.2017

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7. Original Principal Balance



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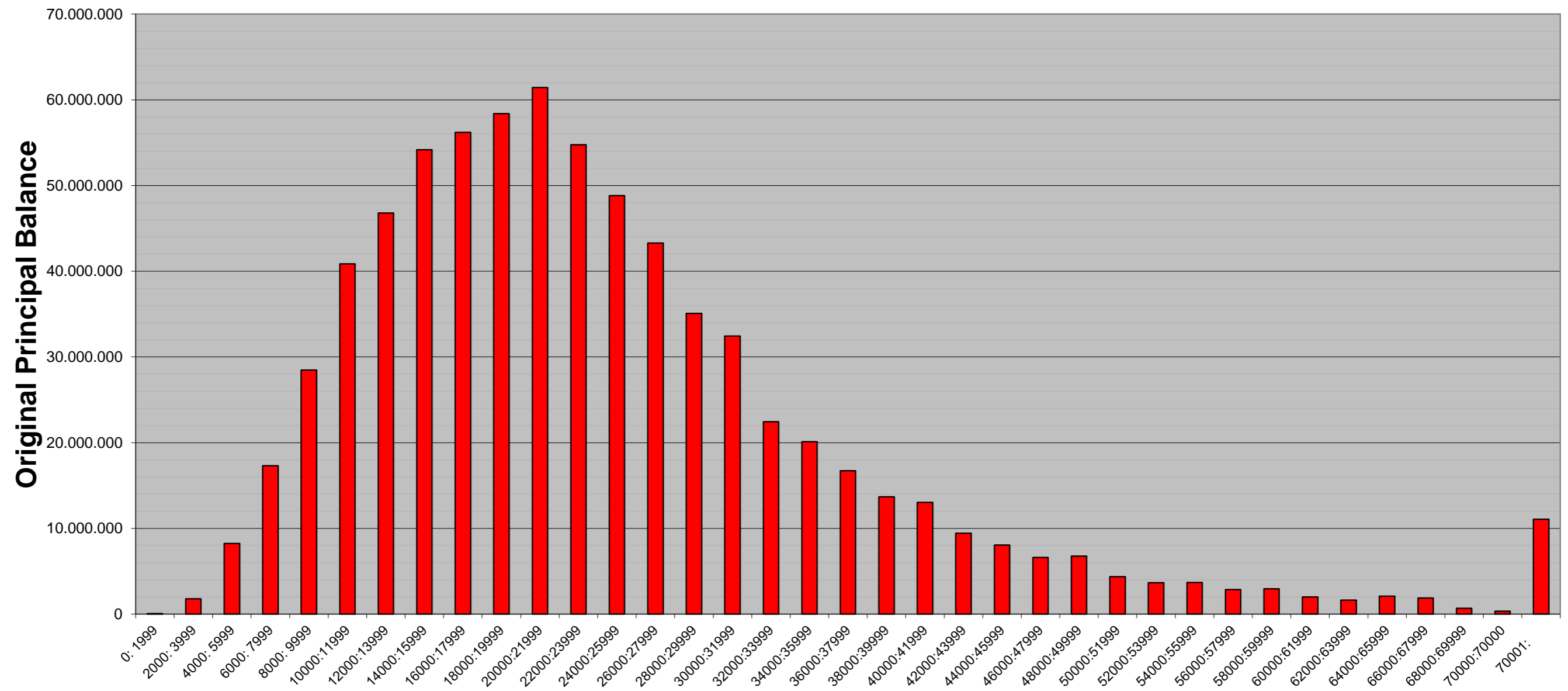
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	59.336,83	0,01%	35	0,09%
2000: 3999	1.792.676,18	0,24%	553	1,39%
4000: 5999	8.231.026,21	1,11%	1.616	4,05%
6000: 7999	17.308.226,75	2,33%	2.455	6,15%
8000: 9999	28.464.171,31	3,84%	3.152	7,90%
10000:11999	40.870.517,15	5,51%	3.736	9,36%
12000:13999	46.809.480,66	6,31%	3.600	9,02%
14000:15999	54.163.816,08	7,30%	3.613	9,05%
16000:17999	56.215.493,85	7,57%	3.310	8,29%
18000:19999	58.381.866,17	7,87%	3.074	7,70%
20000:21999	61.429.945,79	8,28%	2.933	7,35%
22000:23999	54.774.419,48	7,38%	2.384	5,97%
24000:25999	48.818.478,36	6,58%	1.955	4,90%
26000:27999	43.296.883,80	5,83%	1.607	4,03%
28000:29999	35.084.934,47	4,73%	1.212	3,04%
30000:31999	32.432.058,87	4,37%	1.048	2,63%
32000:33999	22.451.073,63	3,02%	681	1,71%
34000:35999	20.095.046,04	2,71%	575	1,44%
36000:37999	16.735.805,85	2,25%	453	1,13%
38000:39999	13.670.839,98	1,84%	351	0,88%
40000:41999	13.039.715,55	1,76%	319	0,80%
42000:43999	9.445.556,15	1,27%	220	0,55%
44000:45999	8.044.990,58	1,08%	179	0,45%
46000:47999	6.613.329,52	0,89%	141	0,35%
48000:49999	6.760.723,81	0,91%	138	0,35%
50000:51999	4.360.723,64	0,59%	86	0,22%
52000:53999	3.654.130,25	0,49%	69	0,17%
54000:55999	3.678.886,14	0,50%	67	0,17%
56000:57999	2.851.682,32	0,38%	50	0,13%
58000:59999	2.953.251,10	0,40%	50	0,13%
60000:61999	2.006.833,82	0,27%	33	0,08%
62000:63999	1.638.332,95	0,22%	26	0,07%
64000:65999	2.077.892,03	0,28%	32	0,08%
66000:67999	1.874.216,91	0,25%	28	0,07%
68000:69999	688.916,05	0,09%	10	0,03%
70000:70000	350.000,00	0,05%	5	0,01%
70001:	11.063.703,44	1,49%	125	0,31%
Total	742.188.981,72	100,00%	39.921	100,00%

Statistics	in EUR
Average Amount	18.591,44

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7.1 Original PB (Graph)

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8. Current Principal Balance



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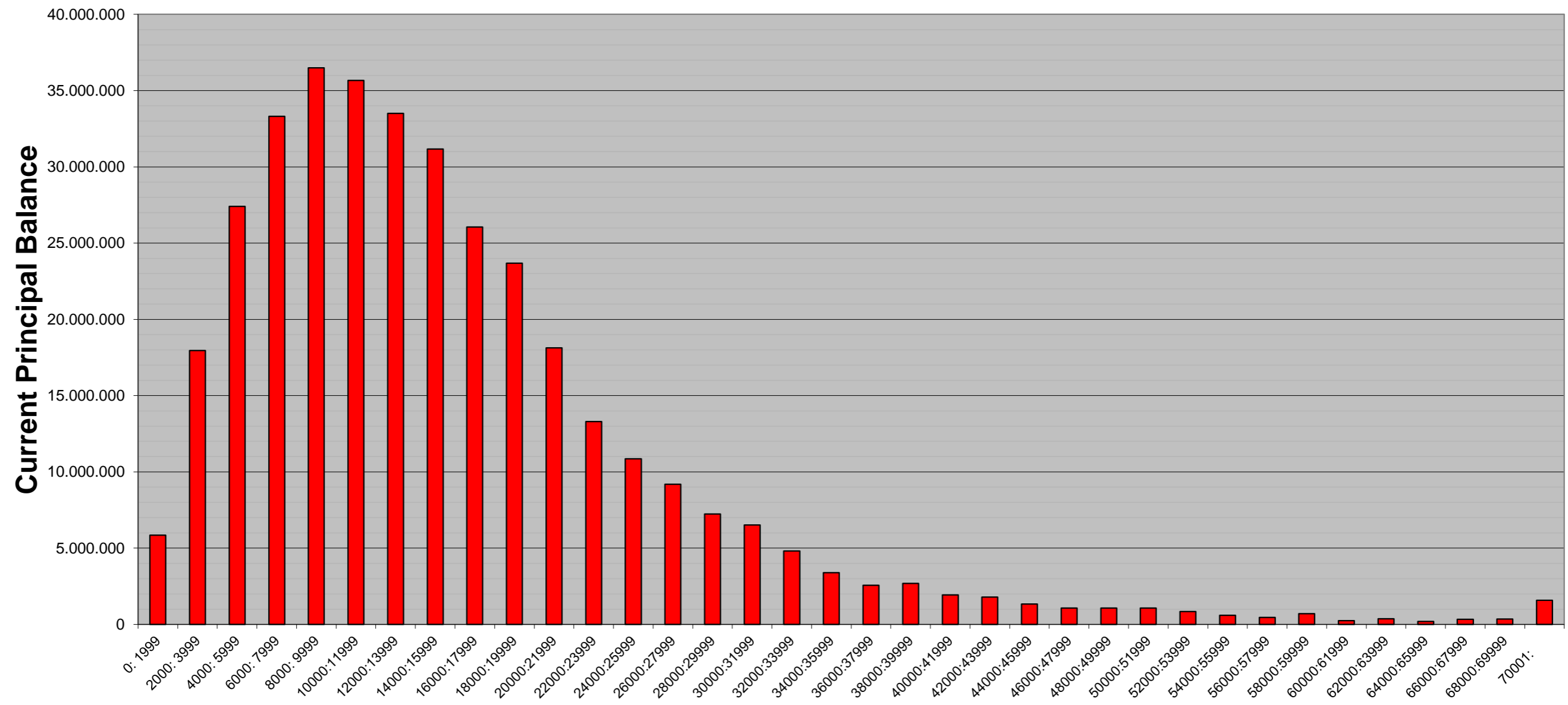
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	5.847.525,09	1,61%	5.493	13,76%
2000: 3999	17.962.628,45	4,94%	6.032	15,11%
4000: 5999	27.409.225,58	7,53%	5.497	13,77%
6000: 7999	33.317.846,23	9,16%	4.786	11,99%
8000: 9999	36.495.735,86	10,03%	4.069	10,19%
10000:11999	35.667.162,06	9,80%	3.252	8,15%
12000:13999	33.497.804,03	9,21%	2.584	6,47%
14000:15999	31.167.351,57	8,57%	2.084	5,22%
16000:17999	26.048.791,45	7,16%	1.539	3,86%
18000:19999	23.689.388,28	6,51%	1.250	3,13%
20000:21999	18.140.516,39	4,99%	866	2,17%
22000:23999	13.298.238,79	3,66%	579	1,45%
24000:25999	10.854.102,70	2,98%	435	1,09%
26000:27999	9.179.961,81	2,52%	340	0,85%
28000:29999	7.231.142,50	1,99%	250	0,63%
30000:31999	6.519.135,44	1,79%	211	0,53%
32000:33999	4.815.829,20	1,32%	146	0,37%
34000:35999	3.393.044,88	0,93%	97	0,24%
36000:37999	2.560.680,54	0,70%	69	0,17%
38000:39999	2.686.955,70	0,74%	69	0,17%
40000:41999	1.926.968,11	0,53%	47	0,12%
42000:43999	1.799.894,65	0,49%	42	0,11%
44000:45999	1.343.069,33	0,37%	30	0,08%
46000:47999	1.076.688,68	0,30%	23	0,06%
48000:49999	1.079.901,29	0,30%	22	0,06%
50000:51999	1.072.160,77	0,29%	21	0,05%
52000:53999	846.671,86	0,23%	16	0,04%
54000:55999	604.197,53	0,17%	11	0,03%
56000:57999	454.289,17	0,12%	8	0,02%
58000:59999	707.837,26	0,19%	12	0,03%
60000:61999	244.243,38	0,07%	4	0,01%
62000:63999	377.257,63	0,10%	6	0,02%
64000:65999	196.165,66	0,05%	3	0,01%
66000:67999	333.363,72	0,09%	5	0,01%
68000:69999	344.753,28	0,09%	5	0,01%
70001:	1.582.411,63	0,43%	18	0,05%
Total	363.772.940,50	100,00%	39.921	100,00%

Statistics	in EUR
Average Amount	9.112,32

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8.1 Current PB (Graph)

Reporting Date			07.12.2017			
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9. Borrower Concentration



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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	121.623,32	0,0334%	1
2	108.876,60	0,0299%	1
3	103.994,08	0,0286%	1
4	101.032,58	0,0278%	1
5	99.006,44	0,0272%	1
6	98.925,92	0,0272%	1
7	90.250,62	0,0248%	1
8	87.953,80	0,0242%	1
9	87.237,81	0,0240%	2
10	84.732,78	0,0233%	1
11	83.007,08	0,0228%	6
12	82.868,87	0,0228%	1
13	82.216,41	0,0226%	1
14	78.026,58	0,0214%	2
15	76.157,16	0,0209%	1
16	75.673,08	0,0208%	1
17	75.238,79	0,0207%	2
18	75.179,87	0,0207%	1
19	74.980,44	0,0206%	2
20	73.546,50	0,0202%	1
21	73.539,60	0,0202%	1
22	72.041,68	0,0198%	1
23	71.147,87	0,0196%	4
24	70.273,42	0,0193%	2
25	69.667,83	0,0192%	1
	2.117.199,13	0,5820%	38

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10. Geographical Distribution



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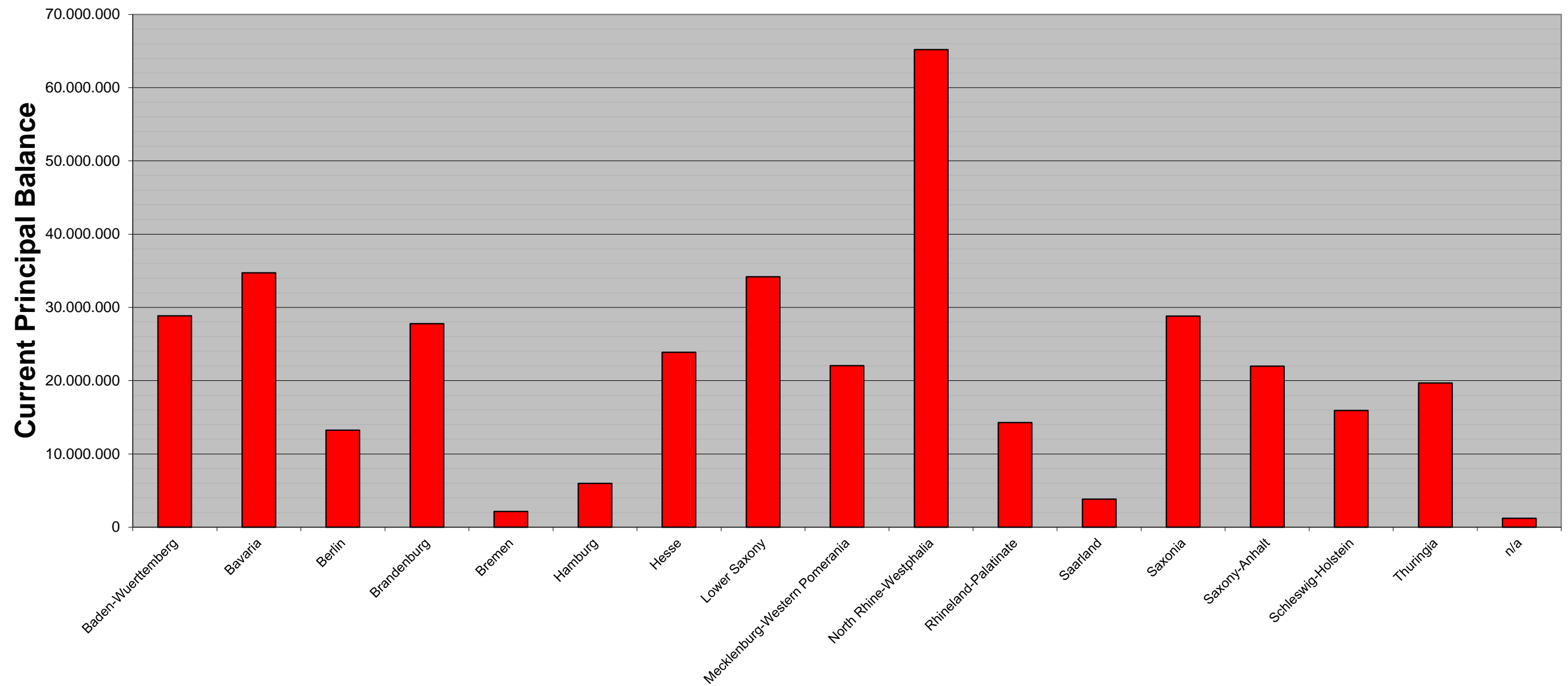
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	28.859.061,81	7,93%	2.992	7,49%
Bavaria	34.714.289,98	9,54%	3.620	9,07%
Berlin	13.250.462,59	3,64%	1.517	3,80%
Brandenburg	27.785.673,56	7,64%	3.158	7,91%
Bremen	2.127.767,61	0,58%	219	0,55%
Hamburg	5.976.748,40	1,64%	653	1,64%
Hesse	23.890.911,81	6,57%	2.517	6,30%
Lower Saxony	34.189.715,11	9,40%	3.711	9,30%
Mecklenburg-Western	22.048.381,76	6,06%	2.380	5,96%
North Rhine-Westphali	65.170.604,25	17,92%	7.218	18,08%
Rhineland-Palatinate	14.279.938,77	3,93%	1.554	3,89%
Saarland	3.821.957,01	1,05%	419	1,05%
Saxonia	28.823.813,67	7,92%	3.374	8,45%
Saxony-Anhalt	21.963.644,08	6,04%	2.495	6,25%
Schleswig-Holstein	15.942.468,43	4,38%	1.809	4,53%
Thuringia	19.699.457,36	5,42%	2.152	5,39%
n/a	1.228.044,30	0,34%	133	0,33%
Total	363.772.940,50	100,00%	39.921	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	01.11.2017	to	30.11.2017		

<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	168.888.168,40	46,43%	16.673	41,76%
Used Vehicle	194.884.772,10	53,57%	23.248	58,24%
Total	363.772.940,50	100,00%	39.921	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	349.826.331,22	96,17%	37.807	94,70%
Leisure	8.441.377,97	2,32%	702	1,76%
Motorbike	5.505.231,31	1,51%	1.412	3,54%
Total	363.772.940,50	100,00%	39.921	100,00%

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

12. Insurances



Reporting Date			07.12.2017			
Payment Date			12.12.2017			
Period No			50			
Monthly Period			Dez 2017			
Interest Period	from	13.11.2017	to	12.12.2017	=	29 days
Collection Period	from	01.11.2017	to	30.11.2017		

<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	219.770.732,60	60,41%	22.723	56,92%
Yes	144.002.207,90	39,59%	17.198	43,08%
Total	363.772.940,50	100,00%	39.921	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	277.539.507,34	76,29%	31.038	77,75%
Yes	86.233.433,16	23,71%	8.883	22,25%
Total	363.772.940,50	100,00%	39.921	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	335.206.160,72	92,15%	36.713	91,96%
Yes	28.566.779,78	7,85%	3.208	8,04%
Total	363.772.940,50	100,00%	39.921	100,00%

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

13. Type of Contract



Reporting Date	07.12.2017			
Payment Date	12.12.2017			
Period No	50			
Monthly Period	Dez 2017			
Interest Period	from	13.11.2017	to	12.12.2017 = 29 days
Collection Period	from	01.11.2017	to	30.11.2017

<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	220.769.042,02	60,69%	30.052	75,28%
Yes	143.003.898,48	39,31%	9.869	24,72%
- of which balloon rates	95.242.545,40	26,18%		
- of which regular installments	47.761.353,08	13,13%		
Total	363.772.940,50	100,00%	39.921	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	1.056.435,71	1,11%	139	1,41%
26:38	13.104.807,40	13,76%	1.293	13,10%
39:51	33.576.606,11	35,25%	3.338	33,82%
52:64	47.255.430,73	49,62%	5.090	51,58%
65:72	150.905,45	0,16%	6	0,06%
73:	98.360,00	0,10%	3	0,03%
Total	95.242.545,40	100,00%	9.869	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	34.814.285,81	36,55%	3.683	37,32%
13:25	29.129.537,82	30,58%	3.013	30,53%
26:38	25.836.164,14	27,13%	2.628	26,63%
39:51	5.462.557,63	5,74%	545	5,52%
Total	95.242.545,40	100,00%	9.869	100,00%

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

14. Payment Methods



Reporting Date			07.12.2017			
Payment Date			12.12.2017			
Period No			50			
Monthly Period			Dez 2017			
Interest Period	from	13.11.2017	to	12.12.2017	=	29 days
Collection Period	from	01.11.2017	to	30.11.2017		

<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	352.308.284,70	96,85%	38.654	96,83%
Other	11.464.655,80	3,15%	1.267	3,17%
Total	363.772.940,50	100,00%	39.921	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	191.622.873,90	52,68%	21.145	52,97%
1st of month	172.150.066,60	47,32%	18.776	47,03%
Total	363.772.940,50	100,00%	39.921	100,00%

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

15. Downpayment



Reporting Date			07.12.2017			
Payment Date			12.12.2017			
Period No			50			
Monthly Period			Dez 2017			
Interest Period	from	13.11.2017	to	12.12.2017	=	29 days
Collection Period	from	01.11.2017	to	30.11.2017		

<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	115.200.680,76	31,67%	12.335	30,90%	0,00%
0: 999	3.628.282,96	1,00%	735	1,84%	5,41%
1000: 1999	14.703.410,43	4,04%	2.699	6,76%	10,93%
2000: 2999	24.943.251,50	6,86%	3.950	9,89%	15,19%
3000: 3999	30.123.713,37	8,28%	3.964	9,93%	17,36%
4000: 4999	28.458.415,53	7,82%	3.189	7,99%	19,30%
5000: 5999	34.970.272,50	9,61%	3.599	9,02%	21,23%
6000: 6999	19.485.308,79	5,36%	1.865	4,67%	23,97%
7000: 7999	14.707.466,74	4,04%	1.326	3,32%	25,77%
8000: 8999	11.530.470,77	3,17%	1.098	2,75%	28,70%
9000: 9999	7.089.697,99	1,95%	594	1,49%	29,22%
10000:10999	19.575.947,61	5,38%	1.655	4,15%	31,16%
11000:11999	4.964.270,08	1,36%	408	1,02%	32,96%
12000:12999	4.585.635,55	1,26%	377	0,94%	34,81%
13000:13999	3.409.389,42	0,94%	273	0,68%	36,45%
14000:14999	2.666.064,27	0,73%	230	0,58%	39,68%
15000:15000	5.432.901,44	1,49%	405	1,01%	37,59%
15001:	18.297.760,79	5,03%	1.219	3,05%	43,72%
Total	363.772.940,50	100,00%	39.921	100,00%	18,41%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average Downpayment	4.029,59 €	5.831,42 €
Average Purchase Price	21.885,90 €	23.556,25 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		192.000,00 €
Downpayment in %	18,41%	24,76%

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

16. Customer Yield



Reporting Date	07.12.2017	
Payment Date	12.12.2017	
Period No	50	
Monthly Period	Dez 2017	
Interest Period	from 13.11.2017	to 12.12.2017 = 29 days
Collection Period	from 01.11.2017	to 30.11.2017

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1: 1	1.576.873,06	0,43%	120	0,30%
2: 2	5.446.783,71	1,50%	540	1,35%
3: 3	125.074.770,90	34,38%	10.281	25,75%
4: 4	132.169.128,19	36,33%	14.038	35,16%
5: 5	63.913.812,30	17,57%	9.060	22,69%
6: 6	25.311.178,19	6,96%	3.889	9,74%
7: 7	6.829.213,06	1,88%	1.267	3,17%
8: 8	2.181.210,03	0,60%	441	1,10%
9: 9	1.078.067,55	0,30%	254	0,64%
10:10	173.176,50	0,05%	25	0,06%
11:11	18.727,01	0,01%	6	0,02%
Total	363.772.940,50	100,00%	39.921	100,00%

Statistics	in %
WA Interest	4,87%

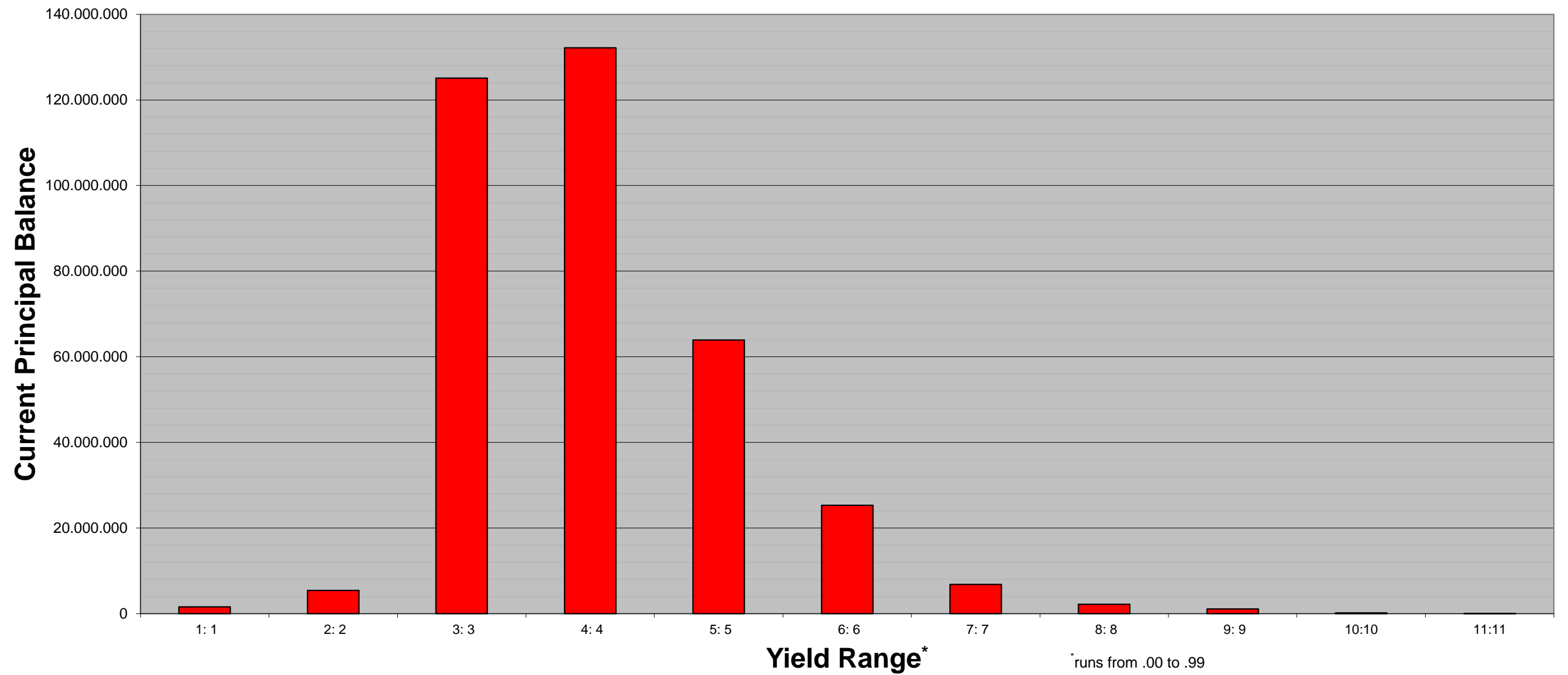
* runs from .00 to .99

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

16.1 Customer Yield (Graph)



Reporting Date			07.12.2017			
Payment Date			12.12.2017			
Period No			50			
Monthly Period			Dez 2017			
Interest Period	from	13.11.2017	to	12.12.2017	=	29 days
Collection Period	from	01.11.2017	to	30.11.2017		



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

17. Seasoning



Reporting Date	07.12.2017	
Payment Date	12.12.2017	
Period No	50	
Monthly Period	Dez 2017	
Interest Period	from 13.11.2017	to 12.12.2017 = 29 days
Collection Period	from 01.11.2017	to 30.11.2017

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15:17	7.512.398,76	2,07%	576	1,44%
18:20	32.005.497,89	8,80%	2.536	6,35%
21:23	39.624.704,30	10,89%	3.375	8,45%
24:26	44.977.154,57	12,36%	3.925	9,83%
27:29	43.341.110,25	11,91%	3.978	9,96%
30:32	39.558.796,16	10,87%	3.964	9,93%
33:35	24.496.864,50	6,73%	2.625	6,58%
36:38	13.490.250,07	3,71%	1.462	3,66%
39:41	14.188.464,97	3,90%	1.562	3,91%
42:44	14.342.435,42	3,94%	1.680	4,21%
45:47	12.332.443,18	3,39%	1.650	4,13%
48:50	12.296.701,63	3,38%	1.517	3,80%
51:53	13.981.159,91	3,84%	1.876	4,70%
54:56	15.357.571,45	4,22%	2.212	5,54%
57:59	9.844.965,81	2,71%	1.657	4,15%
60:62	6.405.720,90	1,76%	1.163	2,91%
63:65	4.583.032,68	1,26%	781	1,96%
66:68	4.036.526,76	1,11%	792	1,98%
69:71	3.232.491,86	0,89%	675	1,69%
72:74	2.637.538,41	0,73%	539	1,35%
75:77	1.915.482,29	0,53%	380	0,95%
78:80	1.471.978,38	0,40%	328	0,82%
81:	2.139.650,35	0,59%	668	1,67%
Total	363.772.940,50	100,00%	39.921	100,00%

Statistics

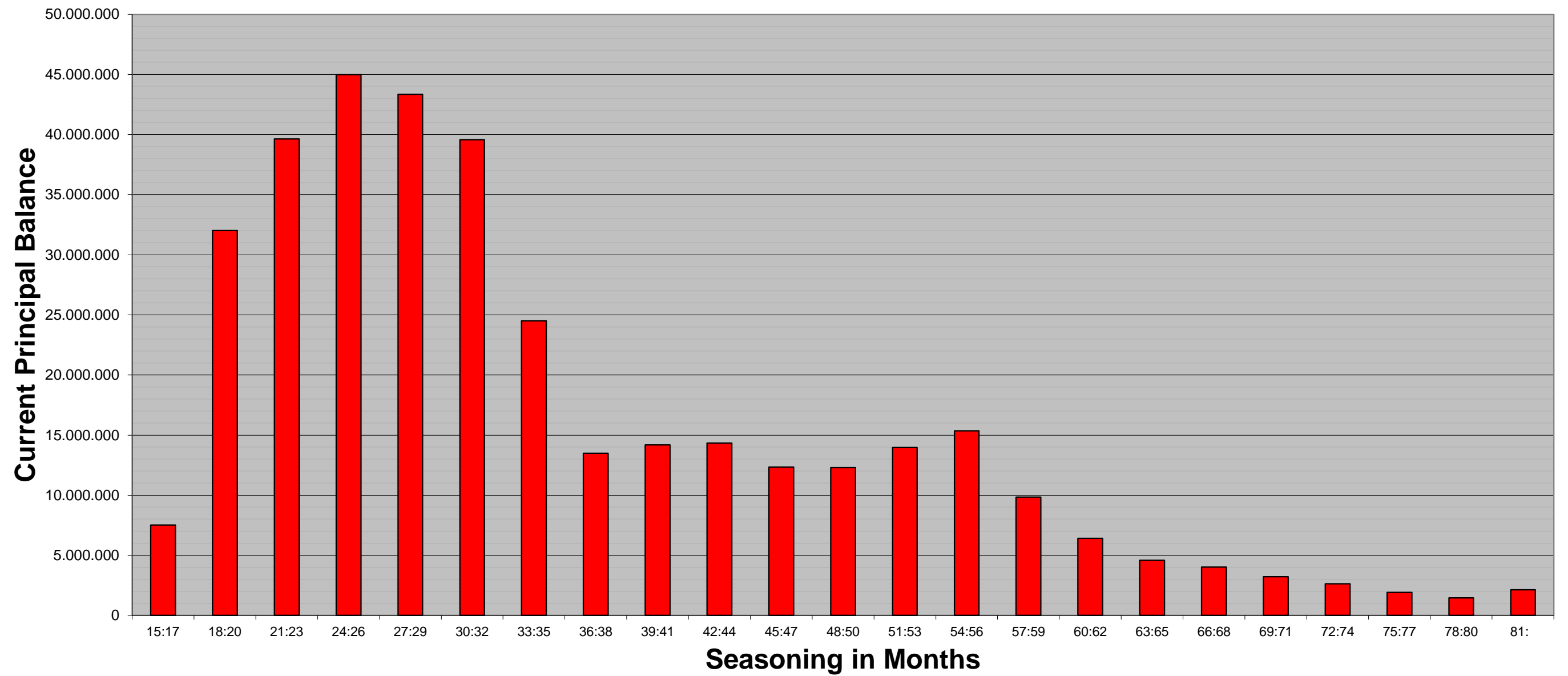
WA Seasoning	35,21
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	07.12.2017				
Payment Date	12.12.2017				
Period No	50				
Monthly Period	Dez 2017				
Interest Period	from	13.11.2017	to	12.12.2017	= 29 days
Collection Period	from	01.11.2017	to	30.11.2017	



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

18. Remaining Term



Reporting Date			07.12.2017			
Payment Date			12.12.2017			
Period No			50			
Monthly Period			Dez 2017			
Interest Period	from	13.11.2017	to	12.12.2017	=	29 days
Collection Period	from	01.11.2017	to	30.11.2017		

<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	26.712.967,96	7,34%	6.730	16,86%
7:13	38.126.947,09	10,48%	6.651	16,66%
14:20	51.380.141,30	14,12%	6.686	16,75%
21:27	51.561.277,56	14,17%	5.199	13,02%
28:34	57.705.893,70	15,86%	5.036	12,61%
35:41	48.998.800,70	13,47%	3.712	9,30%
42:48	28.209.390,01	7,75%	2.218	5,56%
49:55	18.297.787,16	5,03%	1.279	3,20%
56:62	11.849.604,44	3,26%	762	1,91%
63:69	17.055.120,12	4,69%	956	2,39%
70:76	10.327.302,97	2,84%	520	1,30%
77:83	3.522.249,91	0,97%	171	0,43%
84:	25.457,58	0,01%	1	0,00%
Total	363.772.940,50	100,00%	39.921	100,00%

Statistics

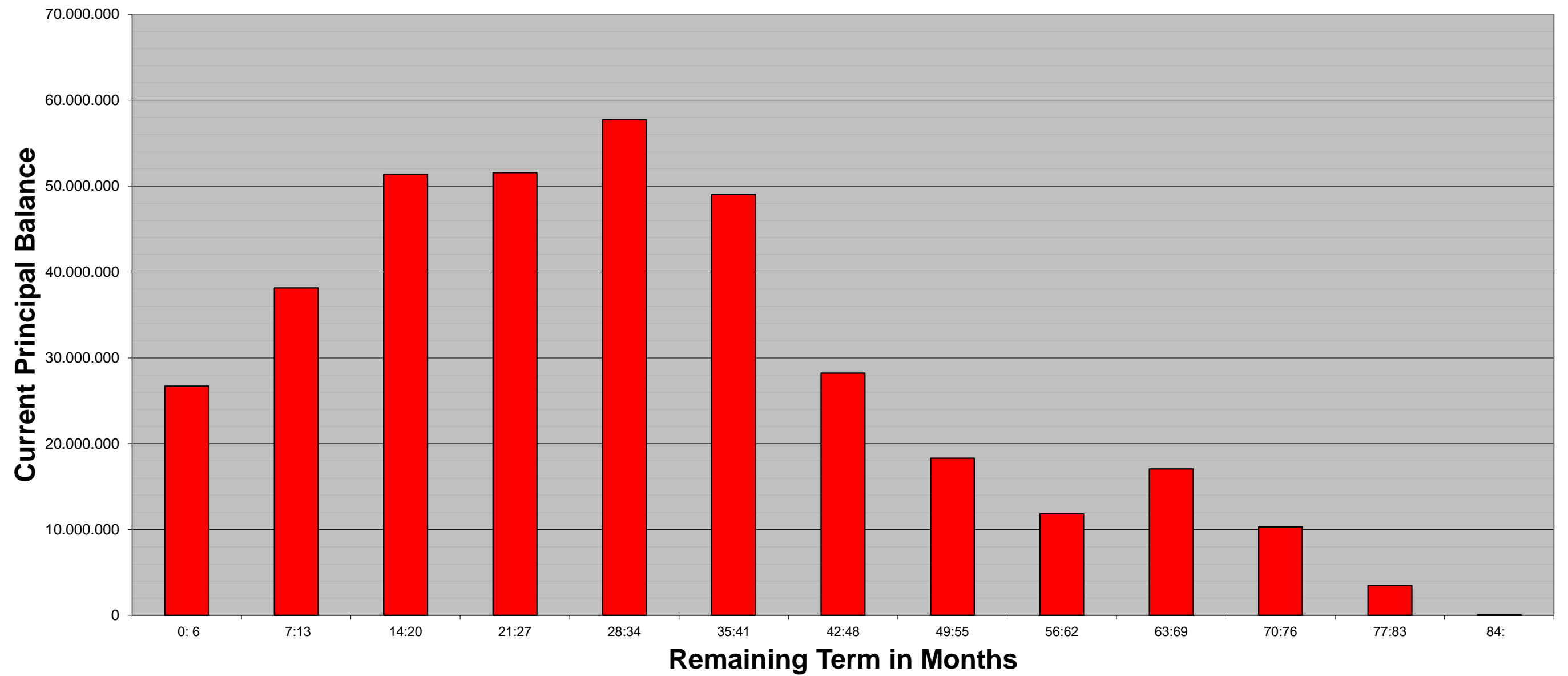
WA Remaining Term	31,03
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date			07.12.2017			
Payment Date			12.12.2017			
Period No			50			
Monthly Period			Dez 2017			
Interest Period	from	13.11.2017	to	12.12.2017	=	29 days
Collection Period	from	01.11.2017	to	30.11.2017		



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

19. Original Term



Reporting Date			07.12.2017			
Payment Date			12.12.2017			
Period No			50			
Monthly Period			Dez 2017			
Interest Period	from	13.11.2017	to	12.12.2017	=	29 days
Collection Period	from	01.11.2017	to	30.11.2017		

<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	1.936.471,57	0,53%	707	1,77%
26:38	27.772.985,83	7,63%	4.816	12,06%
39:51	74.930.611,46	20,60%	8.076	20,23%
52:64	121.643.299,68	33,44%	12.202	30,57%
65:77	38.528.557,54	10,59%	5.146	12,89%
78:	98.961.014,42	27,20%	8.974	22,48%
Total	363.772.940,50	100,00%	39.921	100,00%

Statistics

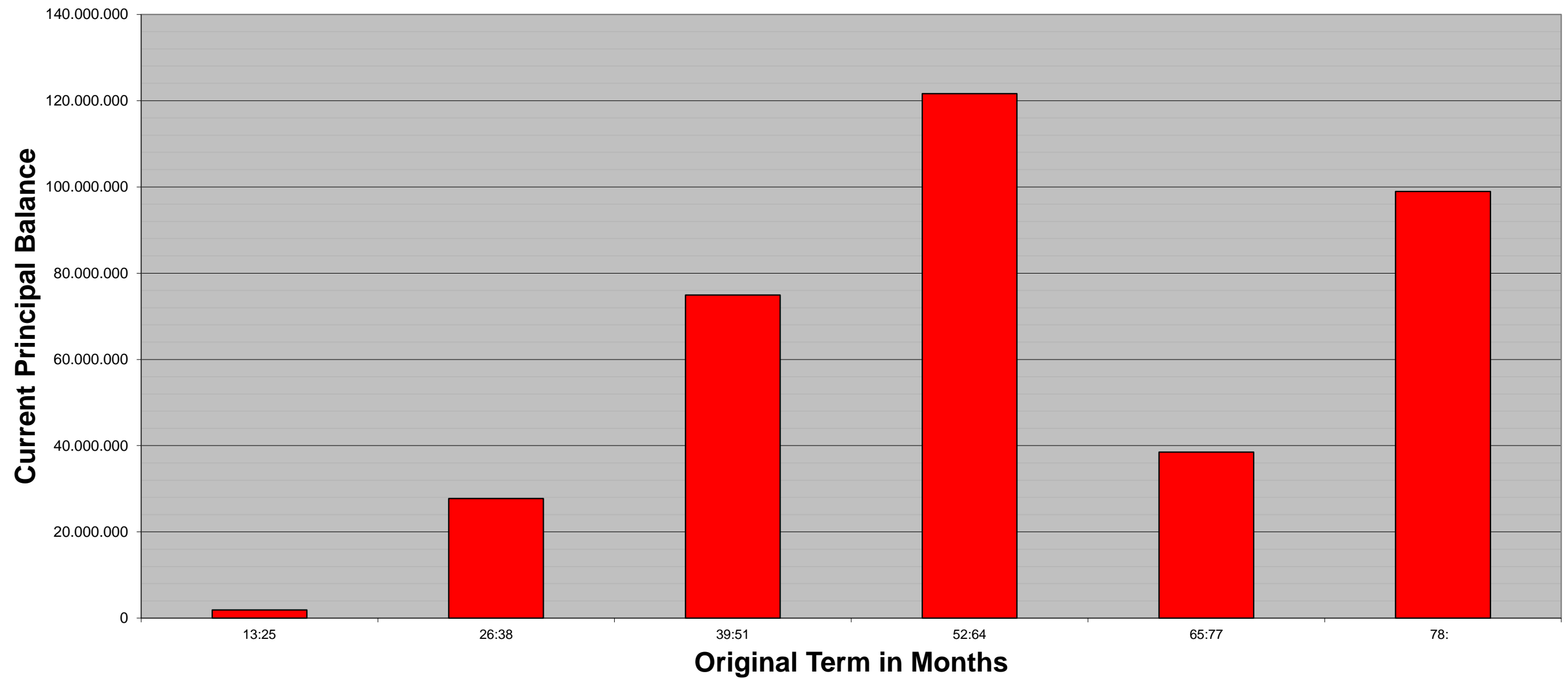
WA Original Term	66,23
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**SC Germany Vehicles 2013-1
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date			07.12.2017			
Payment Date			12.12.2017			
Period No			50			
Monthly Period			Dez 2017			
Interest Period	from	13.11.2017	to	12.12.2017	=	29 days
Collection Period	from	01.11.2017	to	30.11.2017		



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

20. Manufacturer Brands



Reporting Date	07.12.2017	
Payment Date	12.12.2017	
Period No	50	
Monthly Period	Dez 2017	
Interest Period	from 13.11.2017	to 12.12.2017 = 29 days
Collection Period	from 01.11.2017	to 30.11.2017

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	36.681.978,44	10,08%	4.063	10,18%
2	33.244.702,43	9,14%	2.903	7,27%
3	30.787.665,24	8,46%	3.873	9,70%
4	23.890.325,34	6,57%	2.177	5,45%
5	20.347.874,45	5,59%	2.674	6,70%
6	19.699.399,90	5,42%	1.477	3,70%
7	17.439.032,88	4,79%	1.885	4,72%
8	17.313.671,05	4,76%	2.415	6,05%
9	17.124.659,23	4,71%	2.249	5,63%
10	16.147.816,68	4,44%	1.280	3,21%
11	15.536.487,24	4,27%	1.448	3,63%
12	14.176.027,05	3,90%	1.131	2,83%
13	13.812.221,75	3,80%	1.510	3,78%
14	13.448.101,98	3,70%	1.536	3,85%
15	10.177.119,80	2,80%	1.383	3,46%
	299.827.083,46	82,42%	32.004	80,17%

TOP 15 manufacturer brands in alphabetical order:
Audi, BMW, Citroen; Fiat, Ford, Hyundai, Kia, Mercedes, Nissan, Opel, Peugeot, Renault, Volvo, VW

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

21. Priority of Payments + Transaction Costs



Reporting Date	07.12.2017				
Payment Date	12.12.2017				
Period No	50				
Monthly Period	Dez 2017				
Interest Period	from	13.11.2017	to	12.12.2017	= 29 days
Collection Period	from	01.11.2017	to	30.11.2017	

Priority of Payments

Available Distribution Amount		27.834.836,17 €
Senior Expenses	-	1.128,71 €
Interest Notes Class A	-	401.688,00 €
Interest Notes Class B	-	158.004,00 €
Replenishment	-	- €
Payments to Purchase Shortfall Account	-	28,50 €
Payments to Reserve Fund	-	7.000.000,00 €
Principal Payments Class A	-	19.273.149,00 €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Interest Subordinated Loan	-	24.258,50 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	976.579,46 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 1.128,71 €		
Interest accrued for the Period	- 559.692,00 €	- 401.688,00 €	- 158.004,00 €
Cumulative Interest accrued	- 47.188.281,00 €	- 38.955.861,00 €	- 8.232.420,00 €
Interest Payments	- 559.692,00 €	- 401.688,00 €	- 158.004,00 €
Cumulative Interest Payments	- 47.188.281,00 €	- 38.955.861,00 €	- 8.232.420,00 €
Interest accrued on Subordinated Loan for the	- 24.258,50 €		
Cumulative Interest accrued on Subordinated L	- 1.263.951,50 €		
Interest Payments on Subordinated Loan	- 24.258,50 €		
Cumulative Interest Payments on Subordinatec	- 1.263.951,50 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Reporting Date	07.12.2017				
Payment Date	12.12.2017				
Period No	50				
Monthly Period	01.12.2017				
Interest Period	from	13.11.2017	to	12.12.2017	= 29 days
Collection Period	from	01.11.2017	to	30.11.2017	

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:	383.046.082,17 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	363.772.940,50 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	7.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	7.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	7.000.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	70.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	70.000.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	70.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	11,00%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	20,10%
Net Economic Interest Ratio as of the end of the Monthly Period:	21,17%

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

23. Counterparties



Reporting Date	07.12.2017				
Payment Date	12.12.2017				
Period No	50				
Monthly Period	Dez 2017				
Interest Period	from	13.11.2017	to	12.12.2017	= 29 days
Collection Period	from	01.11.2017	to	30.11.2017	

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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	
	Short Term	Outlook		Short Term	Outlook
-	-	-	-	-	-
AA	R-1H	STABLE	AA-	A-1+	STABLE
-	-	-	-	-	-
-	-	-	-	-	-

Counterparty status
performing
performing
performing
performing

Ratings as of 30.11.2017, data source: Bloomberg

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

24. Issuer Information



Reporting Date		07.12.2017			
Payment Date		12.12.2017			
Period No		50			
Monthly Period		Dez 2017			
Interest Period	from	13.11.2017	to	12.12.2017	= 29 days
Collection Period	from	01.11.2017	to	30.11.2017	

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 frankfurt@intertrustgroup.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
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



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Reporting Date	07.12.2017				
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Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

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

Ratings as of 30.11.2017, data source: Bloomberg