

SC Germany Auto 2016-1 Monthly Investor Report



DEUTSCHER
VERBRIEFUNGSSTANDARD



**SC Germany Auto 2016-1
Monthly Investor Report**

Cover Sheet Monthly Investor Report



Reporting Date	10.07.2020				
Payment Date	13.07.2020				
Period No	50				
Monthly Period	Jul 2020				
Interest Period from	15.06.2020	to	13.07.2020	=	28 days
Collection Period from	01.06.2020	to	30.06.2020		

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IMPORTANT NOTICE to Investors:

Pursuant to Clause 22.3 of the receivables purchase agreement entered into between SC Germany Auto 2016-1 UG (haftungsbeschränkt) and Santander Consumer Bank AG, and to Condition 7.4(a) of the Terms and Conditions of the Notes, Santander Consumer Bank AG has exercised the repurchase option relating to the outstanding Purchased Receivables effective with payment date 13th July 2020 which will be the final payment date on which the Notes are redeemed in full.

This is the last investor report for SC Germany Auto 2016-1 UG (haftungsbeschränkt).

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1. Portfolio Information



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	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	9.900	43.992.218,55 €	48.422.930,97 €
Scheduled Principal Payments		3.325.798,59 €	
Prepayment Principal		1.212.402,48 €	
Others		251,47 €	
Total Principal Collections		4.538.452,54 €	4.430.401,89 €
Total Interest Collections		140.558,10 €	158.251,12 €
Defaults		446,02 €	310,53 €
Repurchase of receivables due to exercised Clean-Up Call	9.190	39.453.319,99 €	
End of Period	0	- €	43.992.218,55 €
Current Prepayment Rate (annualised)			

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2. Reserve Accounts



Reporting Date	10.07.2020	
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Note Balance

Beginning of Period	43.992.224,25 €
End of Period	- €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	2,27%	1.000.000,00 €	
Cash Outflow		1.000.000,00 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Reserve Fund		- €	
(thereof) Liquidity Reserve Account			
Beginning of Period	2,27%	1.000.000,00 €	
Cash Outflow		1.000.000,00 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Liquidity Reserve Fund		- €	
Commingling Reserve			
Beginning of Period	16,90%	7.435.625,67 €	yes
Cash Outflow		7.435.625,67 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Commingling Reserve Fund		- €	
Set-Off Reserve (X)			
Beginning of Period	2,80%	1.233.414,43 €	
Cash Outflow		1.233.414,43 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Set-Off Reserve (X) Fund		- €	
Set-Off Reserve (Y)			
Beginning of Period	0,22%	96.547,54 €	yes
Cash Outflow		96.547,54 €	
Cash Inflow		- €	
End of Period	0,00%	- €	
Required Set-Off Reserve (Y) Fund		- €	
Current Set-Off (Y) Amount		- €	
Set-Off Amount (per Loan)		- €	
Set-Off Amount (in % of Outstanding Balance)		0,00%	

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3. Delinquency Data



Note Balance

Beginning of Period	43.992.224,25 €
End of Period	- €

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		285.470,27 €	119.967,11 €	45
1- 30 days past due previous period		279.046,41 €	59.988,89 €	42
1- 30 days past due current period	0,57%	248.977,65 €	114.947,15 €	42
3-MRA* 31- 60 days past due	0,31%			
31- 60 days past due period before previous period		82.984,06 €	32.839,41 €	17
31- 60 days past due previous period		160.287,56 €	73.765,40 €	28
31- 60 days past due current period	0,38%	165.250,25 €	24.940,49 €	19
3-MRA* 61-90 days past due	0,18%			
61- 90 days past due period before previous period		81.587,15 €	28.109,23 €	14
61- 90 days past due previous period		79.214,54 €	28.948,95 €	15
61- 90 days past due current period	0,16%	71.339,26 €	65.809,07 €	18
3-MRA* 91-120 days past due	0,15%			
91- 120 days past due period before previous period		107.287,74 €	43.008,36 €	14
91- 120 days past due previous period		48.436,49 €	23.545,94 €	10
91- 120 days past due current period	0,09%	39.256,82 €	14.865,59 €	9
3-MRA* 121-150 days past due	0,11%			
121- 150 days past due period before previous period		47.521,38 €	18.301,00 €	7
121- 150 days past due previous period		59.144,55 €	21.970,57 €	10
121- 150 days past due current period	0,08%	36.808,93 €	22.800,02 €	8
3-MRA* 151-180 days past due	0,14%			
151- 180 days past due period before previous period		28.145,77 €	25.174,72 €	5
151- 180 days past due previous period		47.915,40 €	16.729,41 €	9
151- 180 days past due current period	0,24%	107.355,81 €	41.423,84 €	19

* 3-MRA stands for three months rolling average

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5. Outstanding Notes



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1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS1405757714	XS1405762045
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Dec 2025	Dec 2025
Expected Maturity		Jun 2020	Jun 2020
Original Rating (Fitch / Moody's / S&P)		AAAsf/Aaa(sf)/AAA (sf)	NR/NR/NR
Current Rating (Fitch / Moody's / S&P)*		AAA (sf) / Aaa (sf) / AAA (sf)	n.r. / n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	600.000.000,00 €	556.500.000,00 €	43.500.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		5.565	435
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	43.992.224,25 €	492.224,25 €	43.500.000,00 €
Available Distribution Amount	45.144.168,63 €		
Amortisation	43.992.224,25 €		
Redemption per Class	43.992.224,25 €	492.224,25 €	43.500.000,00 €
Redemption per Note		88,45 €	100.000,00 €
Class Principal Outstanding Balance End of Period	- €	- €	- €
Current Tranching		n/a	n/a
Current Pool Factor		0,00	0,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	-0,478%	+32 bps	0,88%
DayCount Convention		act/360	act/360
Interest Days	28		
Principal Outstanding per Note Beginning of Period		88,45 €	100.000,00 €
> Principal Repayment per Note		88,45 €	100.000,00 €
Principal Outstanding per Note End of Period		- €	- €
> Interest accrued for the period		- €	29.771,40 €
Interest Payment		- €	29.771,40 €
Interest Payment per Note		- €	68,44 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	8,25%	1,00%
Current CE (incl. Excess Spread)	n/a	n/a
Current CE (excl. Excess Spread)	n/a	n/a

4. Placement Disclosure

	Class A	Class B	
Pre-placed privately with investors which are not in the OG	- €	- €	At Closing
Retained by a member of the OG	- €	43.500.000 €	At Closing
Publicly offered to investors which are not in the OG	556.500.000 €	- €	At Closing
Privately-placed with investors which are not in the OG	- €	- €	Current Period
Retained by a member of the OG	- €	- €	Current Period
Publicly-placed with investors which are not in the OG	- €	- €	Current Period
Initially retained by a member of the OG, but subsequently placed with investors	- €	- €	Current Period

OG stands for Originator Group
* Last rating action as of 31.05.2016

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6. Original Principal Balance



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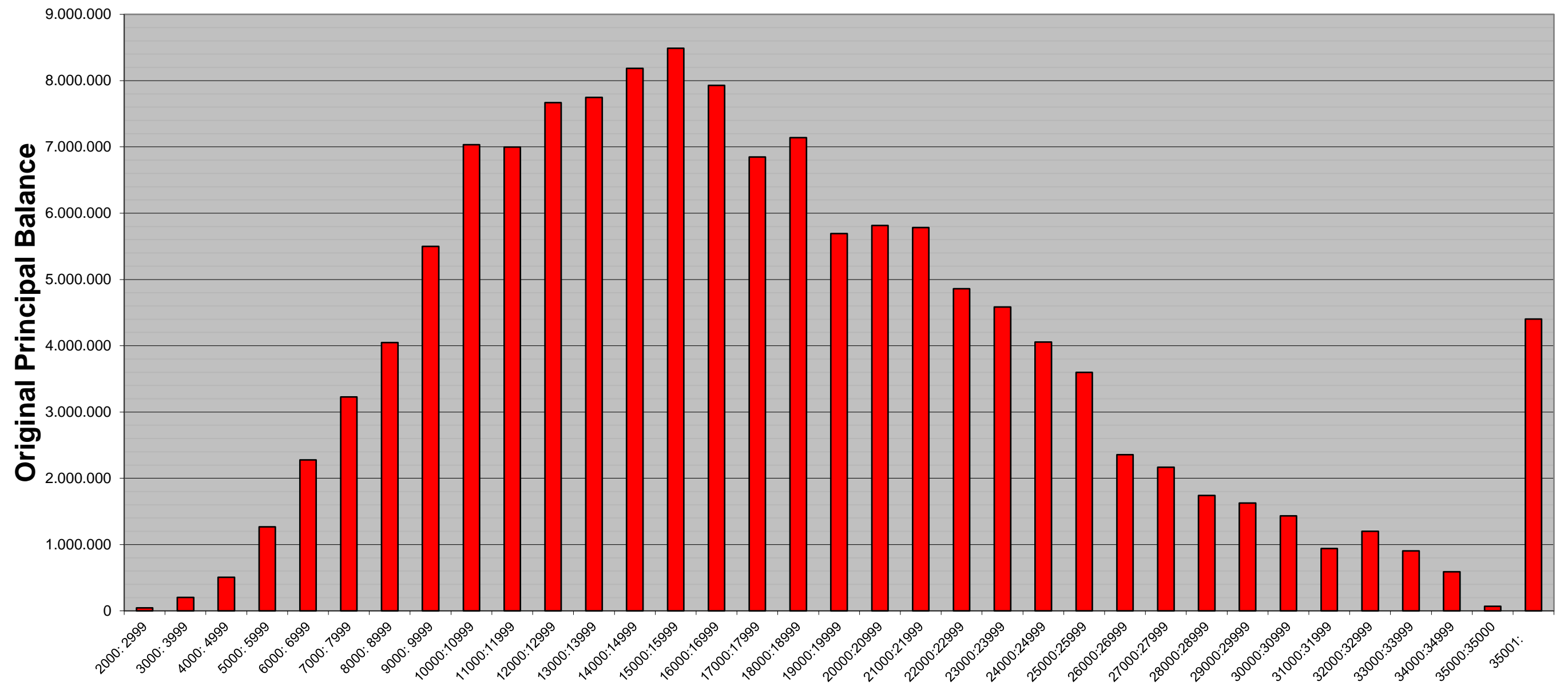
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
2000: 2999	44.585,34	0,03%	17	0,18%
3000: 3999	204.526,30	0,15%	57	0,62%
4000: 4999	507.611,99	0,37%	110	1,20%
5000: 5999	1.267.582,04	0,93%	228	2,48%
6000: 6999	2.277.345,42	1,66%	348	3,79%
7000: 7999	3.226.867,49	2,36%	430	4,68%
8000: 8999	4.049.350,26	2,96%	475	5,17%
9000: 9999	5.497.325,57	4,01%	576	6,27%
10000:10999	7.034.517,01	5,14%	669	7,28%
11000:11999	6.997.326,14	5,11%	607	6,61%
12000:12999	7.669.528,46	5,60%	613	6,67%
13000:13999	7.748.668,10	5,66%	574	6,25%
14000:14999	8.185.671,45	5,98%	564	6,14%
15000:15999	8.488.503,40	6,20%	548	5,96%
16000:16999	7.929.552,79	5,79%	481	5,23%
17000:17999	6.848.622,52	5,00%	392	4,27%
18000:18999	7.137.930,28	5,21%	386	4,20%
19000:19999	5.691.081,40	4,16%	292	3,18%
20000:20999	5.814.718,78	4,25%	284	3,09%
21000:21999	5.781.544,98	4,22%	269	2,93%
22000:22999	4.858.318,65	3,55%	216	2,35%
23000:23999	4.583.055,65	3,35%	195	2,12%
24000:24999	4.057.761,04	2,96%	166	1,81%
25000:25999	3.598.379,08	2,63%	141	1,53%
26000:26999	2.357.785,76	1,72%	89	0,97%
27000:27999	2.168.513,64	1,58%	79	0,86%
28000:28999	1.741.024,39	1,27%	61	0,66%
29000:29999	1.624.660,62	1,19%	55	0,60%
30000:30999	1.434.804,56	1,05%	47	0,51%
31000:31999	942.184,25	0,69%	30	0,33%
32000:32999	1.202.166,77	0,88%	37	0,40%
33000:33999	904.628,31	0,66%	27	0,29%
34000:34999	588.686,96	0,43%	17	0,18%
35000:35000	70.000,00	0,05%	2	0,02%
35001:	4.401.251,18	3,21%	108	1,18%
Total	136.936.080,58	100,00%	9.190	100,00%

Statistics	in EUR
Average Amount	14.900,55

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6.1 Original PB (Graph)

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7. Current Principal Balance



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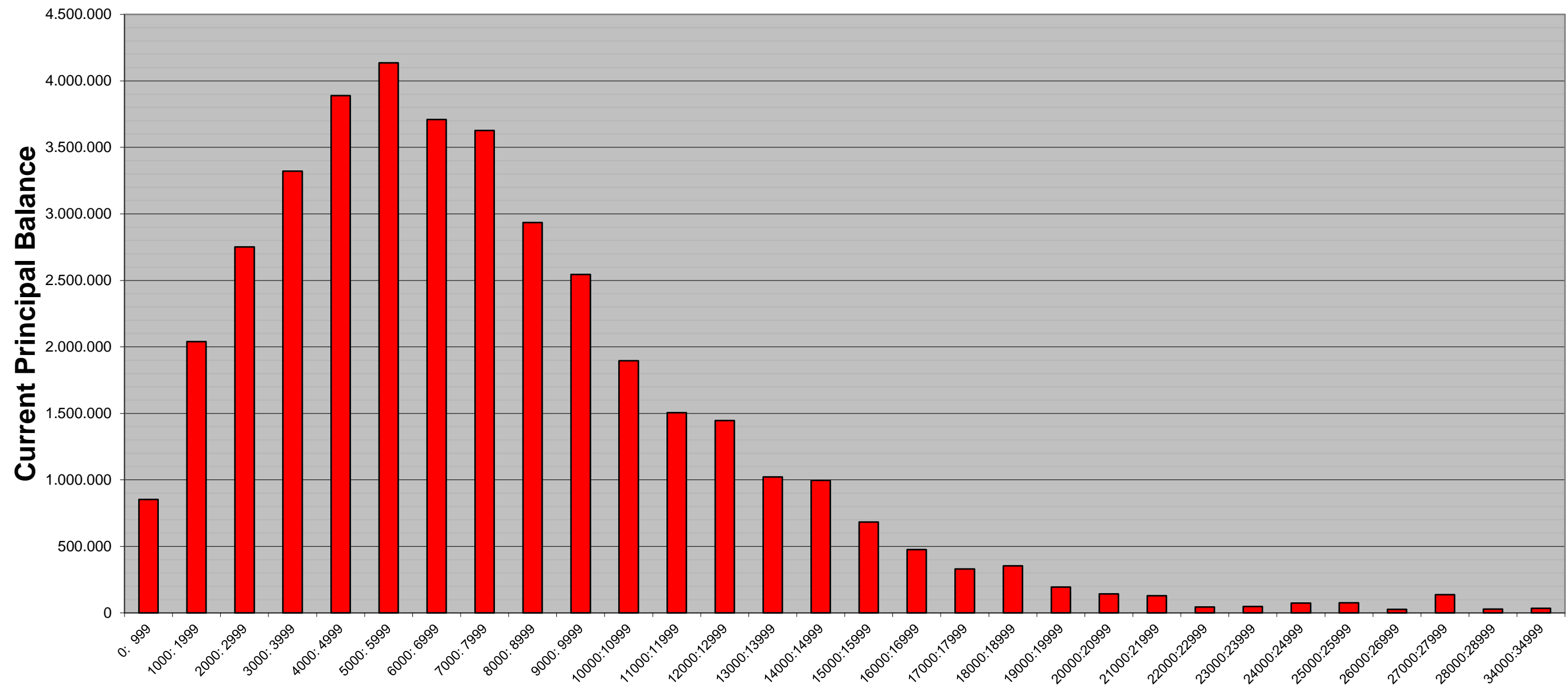
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 999	853.316,76	2,16%	1.737	18,90%
1000: 1999	2.040.070,28	5,17%	1.383	15,05%
2000: 2999	2.751.312,98	6,97%	1.107	12,05%
3000: 3999	3.320.433,51	8,42%	945	10,28%
4000: 4999	3.888.426,95	9,86%	870	9,47%
5000: 5999	4.135.486,02	10,48%	751	8,17%
6000: 6999	3.709.249,57	9,40%	572	6,22%
7000: 7999	3.626.291,12	9,19%	485	5,28%
8000: 8999	2.934.339,79	7,44%	346	3,76%
9000: 9999	2.545.125,93	6,45%	269	2,93%
10000:10999	1.896.114,22	4,81%	181	1,97%
11000:11999	1.506.329,18	3,82%	131	1,43%
12000:12999	1.446.593,40	3,67%	116	1,26%
13000:13999	1.021.678,69	2,59%	76	0,83%
14000:14999	996.618,88	2,53%	69	0,75%
15000:15999	683.243,90	1,73%	44	0,48%
16000:16999	477.108,60	1,21%	29	0,32%
17000:17999	329.676,31	0,84%	19	0,21%
18000:18999	354.205,89	0,90%	19	0,21%
19000:19999	195.054,77	0,49%	10	0,11%
20000:20999	143.666,74	0,36%	7	0,08%
21000:21999	129.422,46	0,33%	6	0,07%
22000:22999	45.121,91	0,11%	2	0,02%
23000:23999	47.613,59	0,12%	2	0,02%
24000:24999	74.038,88	0,19%	3	0,03%
25000:25999	76.532,96	0,19%	3	0,03%
26000:26999	26.617,78	0,07%	1	0,01%
27000:27999	137.193,02	0,35%	5	0,05%
28000:28999	28.152,23	0,07%	1	0,01%
34000:34999	34.283,67	0,09%	1	0,01%
Total	39.453.319,99	100,00%	9.190	100,00%

Statistics	in EUR
Average Amount	4.293,07

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7.1 Current PB (Graph)

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8. Borrower Concentration



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Collection Period	from 01.06.2020	to 30.06.2020

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	34.283,67	0,0869%	1
2	28.152,23	0,0714%	1
3	27.685,78	0,0702%	1
4	27.563,21	0,0699%	1
5	27.496,12	0,0697%	1
6	27.373,45	0,0694%	1
7	27.074,46	0,0686%	1
8	26.617,78	0,0675%	1
9	25.747,09	0,0653%	1
10	25.528,39	0,0647%	1
11	25.257,48	0,0640%	1
12	24.872,68	0,0630%	1
13	24.695,33	0,0626%	1
14	24.470,87	0,0620%	1
15	23.831,03	0,0604%	1
16	23.782,56	0,0603%	1
17	22.702,92	0,0575%	1
18	22.418,99	0,0568%	1
19	21.960,57	0,0557%	1
20	21.807,34	0,0553%	1
21	21.614,79	0,0548%	1
22	21.602,46	0,0548%	1
23	21.267,68	0,0539%	1
24	21.169,62	0,0537%	1
25	20.910,90	0,0530%	1
	619.887,40	1,5712%	25

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9. Geographical Distribution



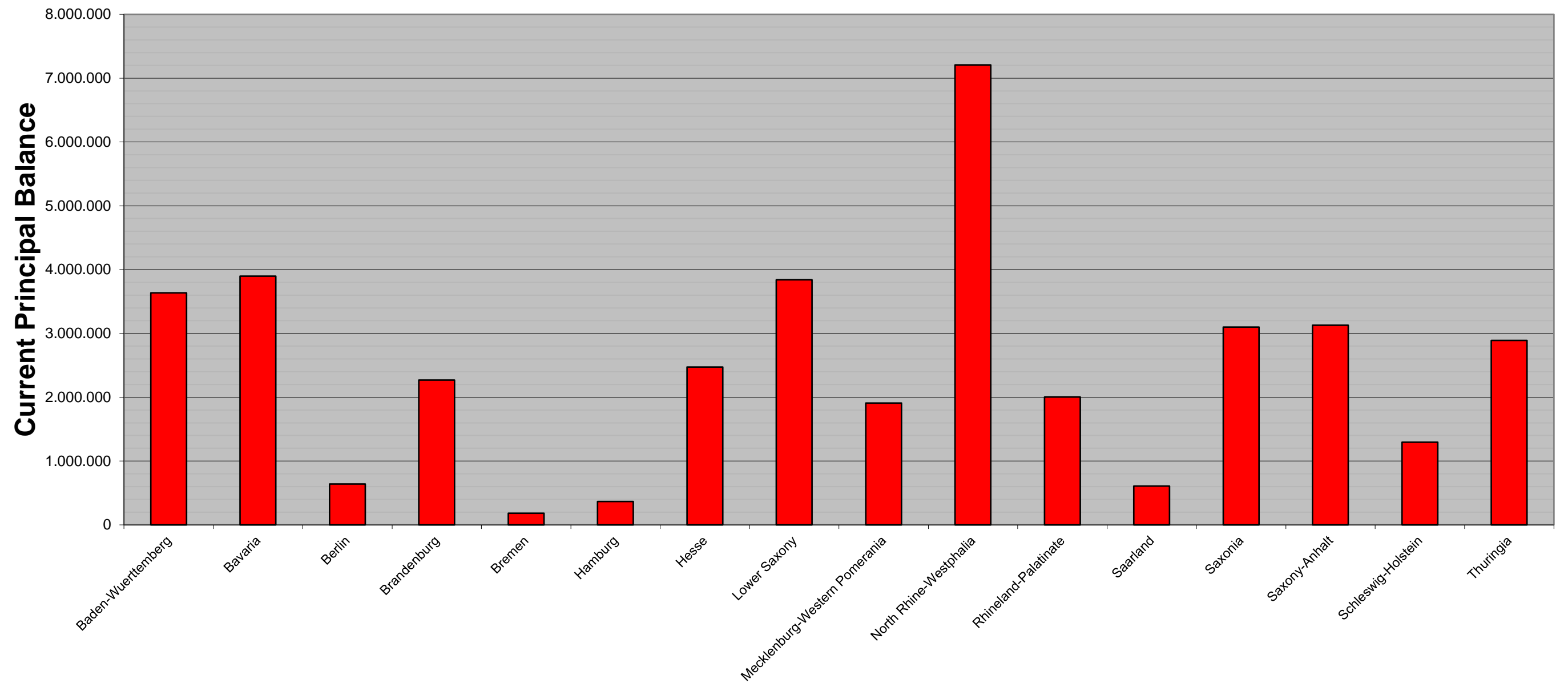
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<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	3.637.601,84	9,22%	741	8,06%
Bavaria	3.899.414,18	9,88%	817	8,89%
Berlin	641.469,31	1,63%	158	1,72%
Brandenburg	2.270.483,06	5,75%	559	6,08%
Bremen	183.038,76	0,46%	47	0,51%
Hamburg	365.480,35	0,93%	88	0,96%
Hesse	2.474.043,12	6,27%	571	6,21%
Lower Saxony	3.839.452,17	9,73%	926	10,08%
Mecklenburg-Western Pomerania	1.907.947,51	4,84%	505	5,50%
North Rhine-Westphalia	7.207.031,92	18,27%	1.732	18,85%
Rhineland-Palatinate	2.004.562,91	5,08%	431	4,69%
Saarland	607.963,45	1,54%	136	1,48%
Saxonia	3.098.785,82	7,85%	761	8,28%
Saxony-Anhalt	3.128.193,88	7,93%	764	8,31%
Schleswig-Holstein	1.295.149,65	3,28%	329	3,58%
Thuringia	2.892.702,06	7,33%	625	6,80%
Total	39.453.319,99	100,00%	9.190	100,00%

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9.1 Geographical Distribution (Graph)

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10. Object/Vehicle Type



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Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
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<i>Vehicle Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
New Vehicle	17.448.368,35	44,23%	3.291	35,81%
Used Vehicle	22.004.951,64	55,77%	5.899	64,19%
Total	39.453.319,99	100,00%	9.190	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	39.021.386,78	98,91%	9.005	97,99%
Motorbike	221.362,29	0,56%	132	1,44%
Leisure	210.570,92	0,53%	53	0,58%
Total	39.453.319,99	100,00%	9.190	100,00%

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11. Insurances



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<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	10.088.337,77	25,57%	2.418	26,31%
Yes	29.364.982,22	74,43%	6.772	73,69%
Total	39.453.319,99	100,00%	9.190	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	25.778.997,51	65,34%	6.128	66,68%
Yes	13.674.322,48	34,66%	3.062	33,32%
Total	39.453.319,99	100,00%	9.190	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	35.813.249,87	90,77%	8.229	89,54%
Yes	3.640.070,12	9,23%	961	10,46%
Total	39.453.319,99	100,00%	9.190	100,00%

**SC Germany Auto 2016-1
Monthly Investor Report**

12. Type of Contract



Reporting Date		10.07.2020			
Payment Date		13.07.2020			
Period No		50			
Monthly Period		Jul 2020			
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	

<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	19.890.165,32	50,41%	6.684	72,73%
Yes	19.563.154,67	49,59%	2.506	27,27%
- of which balloon rates	18.407.477,60	46,66%		
- of which regular installments	1.155.677,07	2,93%		
Total	39.453.319,99	100,00%	9.190	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>
39:51	49.067,97	0,27%	9	0,36%
52:64	18.356.112,30	99,72%	2.495	99,56%
65:72	2.297,33	0,01%	2	0,08%
Total	18.407.477,60	100,00%	2.506	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	18.407.477,60	100,00%	2.506	100,00%
Total	18.407.477,60	100,00%	2.506	100,00%

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Monthly Investor Report**

13. Payment Methods



Reporting Date			10.07.2020			
Payment Date			13.07.2020			
Period No			50			
Monthly Period			Jul 2020			
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

<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	38.542.401,97	97,69%	8.991	97,83%
Other	910.918,02	2,31%	199	2,17%
Total	39.453.319,99	100,00%	9.190	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	19.006.290,88	48,17%	4.358	47,42%
1st of month	20.447.029,11	51,83%	4.832	52,58%
Total	39.453.319,99	100,00%	9.190	100,00%

**SC Germany Auto 2016-1
Monthly Investor Report**

14. Downpayment



Reporting Date	10.07.2020	
Payment Date	13.07.2020	
Period No	50	
Monthly Period	Jul 2020	
Interest Period	from 15.06.2020	to 13.07.2020 = 28 days
Collection Period	from 01.06.2020	to 30.06.2020

<i>Downpayment (Ranges in EUR)</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>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	14.036.000,60	35,58%	3.103	33,76%	0,00%
0: 999	1.447.614,44	3,67%	470	5,11%	4,70%
1000: 1999	3.446.522,09	8,74%	966	10,51%	9,77%
2000: 2999	4.154.740,53	10,53%	1.017	11,07%	14,61%
3000: 3999	3.510.234,95	8,90%	835	9,09%	19,44%
4000: 4999	2.540.988,47	6,44%	589	6,41%	23,61%
5000: 5999	2.927.202,81	7,42%	642	6,99%	26,71%
6000: 6999	1.761.477,24	4,46%	368	4,00%	29,94%
7000: 7999	1.212.197,43	3,07%	277	3,01%	32,82%
8000: 8999	1.035.247,49	2,62%	215	2,34%	35,00%
9000: 9999	514.288,91	1,30%	111	1,21%	39,79%
10000:10999	1.069.727,85	2,71%	221	2,40%	38,83%
11000:11999	348.181,08	0,88%	76	0,83%	41,78%
12000:12999	413.184,34	1,05%	73	0,79%	41,58%
13000:13999	203.905,98	0,52%	41	0,45%	47,31%
14000:14999	191.581,74	0,49%	40	0,44%	49,21%
15000:15000	131.476,78	0,33%	37	0,40%	49,56%
15001:	508.747,26	1,29%	109	1,19%	54,76%
Total	39.453.319,99	100,00%	9.190	100,00%	17,66%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 2.958,68	€ 4.466,93
Average Purchase Price	€ 16.756,93	€ 17.951,21
Minimum Downpayment		€ 100,00
Maximum Downpayment		€ 50.000,00
Downpayment in %	17,66%	24,88%

**SC Germany Auto 2016-1
Monthly Investor Report**

15. Effective Interest Rate



Reporting Date			10.07.2020			
Payment Date			13.07.2020			
Period No			50			
Monthly Period			Jul 2020			
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	36.443,95	0,09%	2	0,02%
1: 1	5.826.102,91	14,77%	1.007	10,96%
2: 2	8.981.640,25	22,77%	1.750	19,04%
3: 3	15.786.005,85	40,01%	3.467	37,73%
4: 4	5.941.998,03	15,06%	1.789	19,47%
5: 5	1.739.497,70	4,41%	699	7,61%
6: 6	764.606,28	1,94%	298	3,24%
7: 7	207.714,65	0,53%	102	1,11%
8: 8	125.940,44	0,32%	51	0,55%
9: 9	35.476,38	0,09%	20	0,22%
10:10	7.893,55	0,02%	5	0,05%
Total	39.453.319,99	100,00%	9.190	100,00%

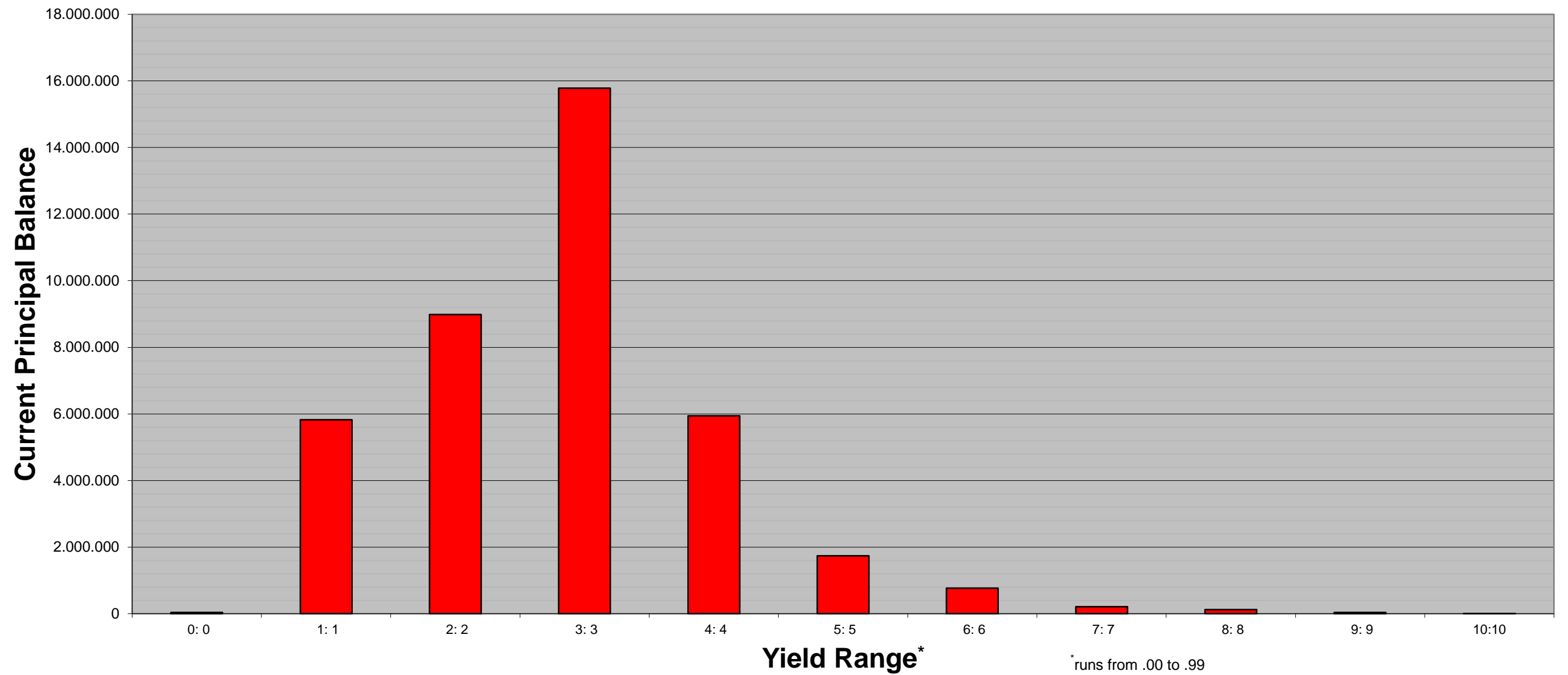
Statistics	in %
WA Interest	3,60%

* runs from .00 to .99

**SC Germany Auto 2016-1
Monthly Investor Report**

15.1 Effective Interest Rate (Graph)

Reporting Date			10.07.2020		
Payment Date			13.07.2020		
Period No			50		
Monthly Period			Jul 2020		
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	



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Monthly Investor Report**

16. Seasoning



Reporting Date			10.07.2020		
Payment Date			13.07.2020		
Period No			50		
Monthly Period			Jul 2020		
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	

<i>Seasoning 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>
51:53	4.436.322,42	11,24%	733	7,98%
54:56	13.260.222,05	33,61%	2.562	27,88%
57:59	13.293.278,33	33,69%	2.893	31,48%
60:62	5.277.364,35	13,38%	1.518	16,52%
63:65	1.647.438,60	4,18%	602	6,55%
66:68	781.592,77	1,98%	369	4,02%
69:71	499.738,65	1,27%	327	3,56%
72:74	143.050,95	0,36%	120	1,31%
75:77	89.685,23	0,23%	36	0,39%
78:80	14.390,93	0,04%	12	0,13%
81:	10.235,71	0,03%	18	0,20%
Total	39.453.319,99	100,00%	9.190	100,00%

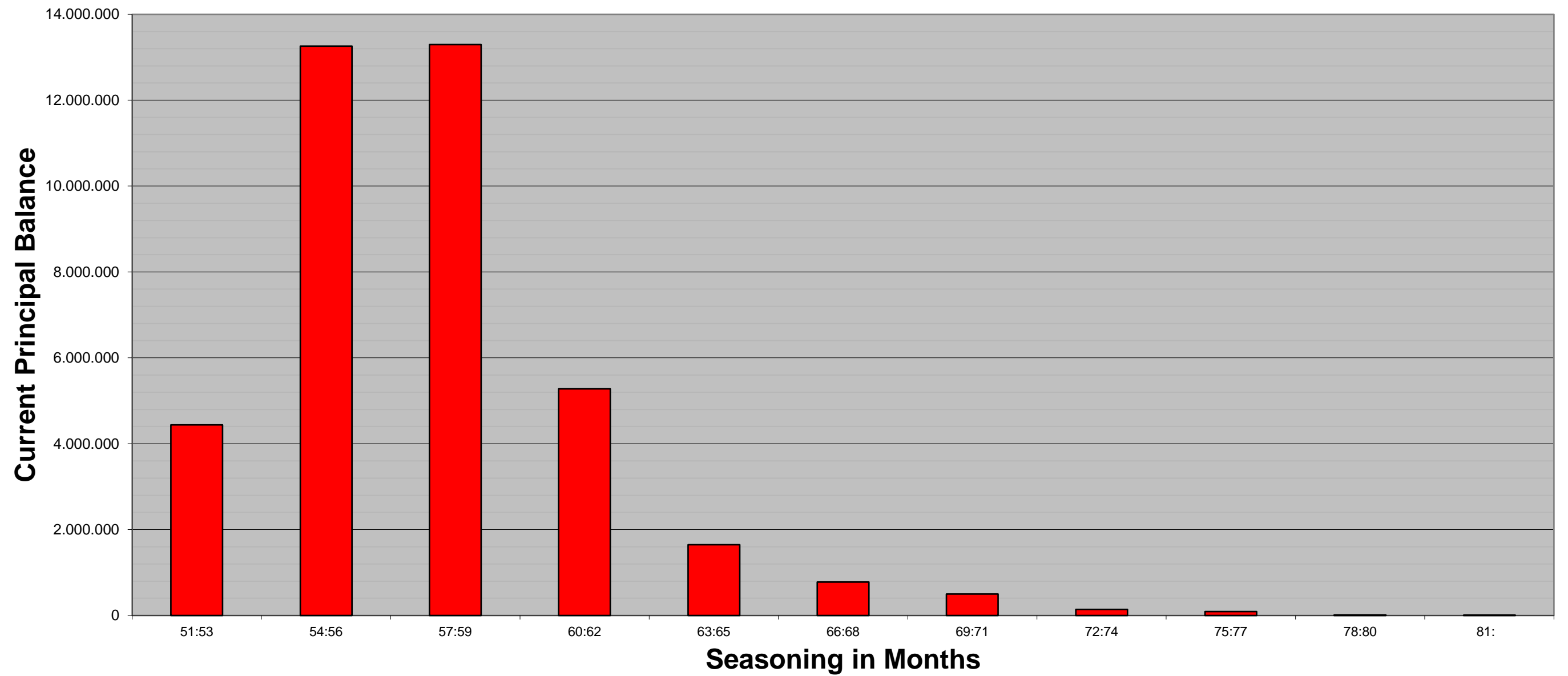
Statistics

WA Seasoning	57,42
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**SC Germany Auto 2016-1
Monthly Investor Report**

16.1 Seasoning (Graph)

Reporting Date			10.07.2020		
Payment Date			13.07.2020		
Period No			50		
Monthly Period			Jul 2020		
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	



**SC Germany Auto 2016-1
Monthly Investor Report**

17. Remaining Term



Reporting Date		10.07.2020			
Payment Date		13.07.2020			
Period No		50			
Monthly Period		Jul 2020			
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	

<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	17.831.992,55	45,20%	4.291	46,69%
7:13	6.899.908,09	17,49%	1.911	20,79%
14:20	5.307.149,59	13,45%	1.454	15,82%
21:27	4.602.968,67	11,67%	837	9,11%
28:34	4.623.082,96	11,72%	681	7,41%
35:41	171.834,19	0,44%	15	0,16%
42:48	16.383,94	0,04%	1	0,01%
Total	39.453.319,99	100,00%	9.190	100,00%

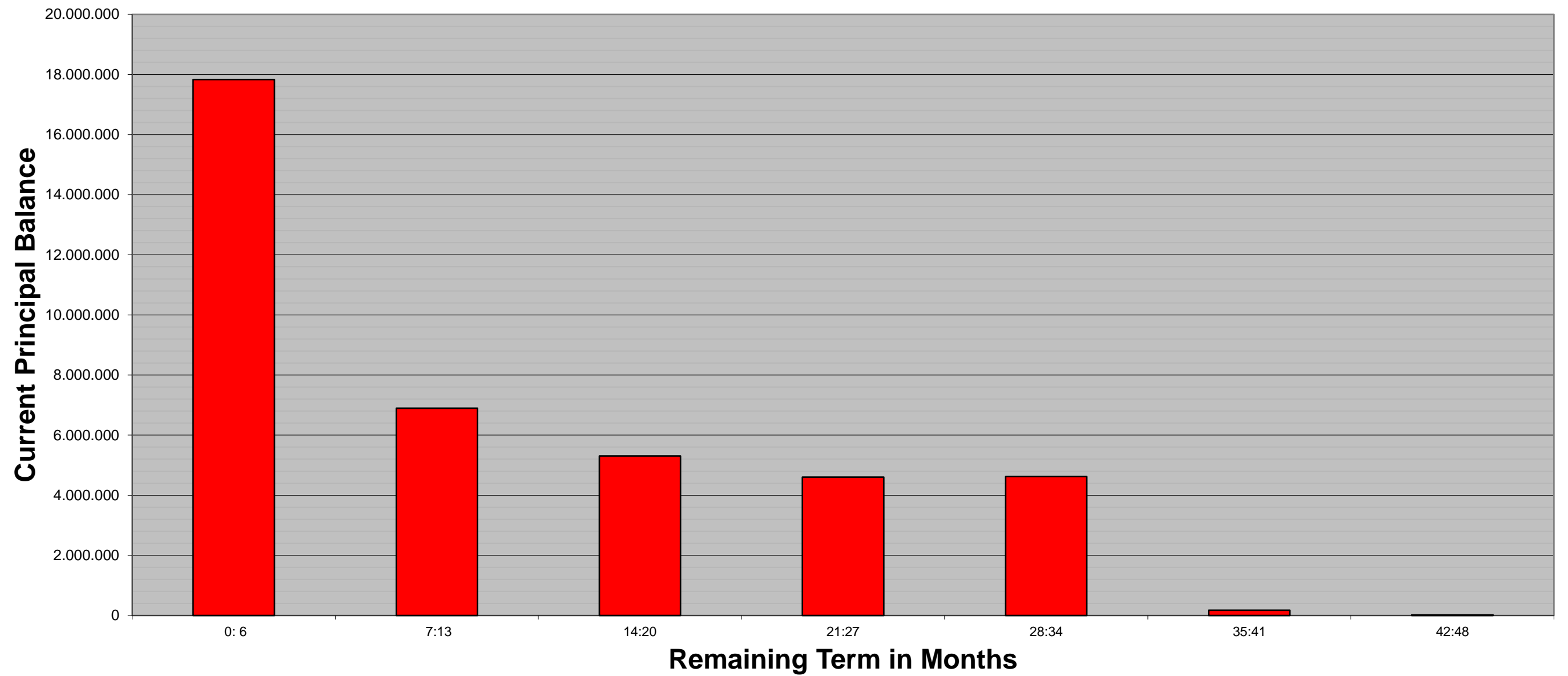
Statistics

WA Remaining Term	11,79
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**SC Germany Auto 2016-1
Monthly Investor Report**

17.1 Remaining Term (Graph)

Reporting Date			10.07.2020			
Payment Date			13.07.2020			
Period No			50			
Monthly Period			Jul 2020			
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		



**SC Germany Auto 2016-1
Monthly Investor Report**

18. Original Term



Reporting Date		10.07.2020			
Payment Date		13.07.2020			
Period No		50			
Monthly Period		Jul 2020			
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	

<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>
39:51	21.816,15	0,06%	11	0,12%
52:64	21.312.260,47	54,02%	4.433	48,24%
65:77	7.430.460,62	18,83%	2.793	30,39%
78:	10.688.782,75	27,09%	1.953	21,25%
Total	39.453.319,99	100,00%	9.190	100,00%

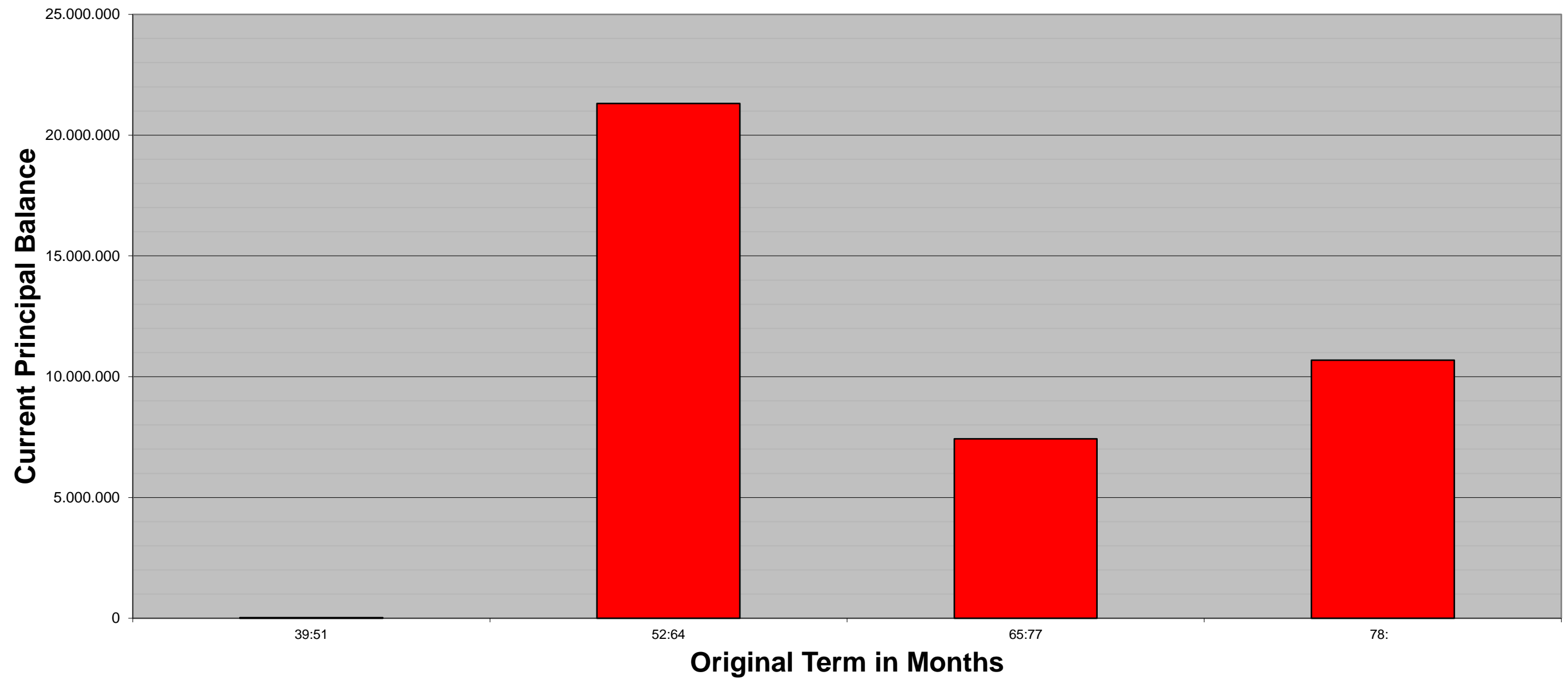
Statistics

WA Original Term	69,21
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**SC Germany Auto 2016-1
Monthly Investor Report**

18.1 Original Term (Graph)

Reporting Date		10.07.2020			
Payment Date		13.07.2020			
Period No		50			
Monthly Period		Jul 2020			
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	



**SC Germany Auto 2016-1
Monthly Investor Report**

19. Manufacturer Brands



Reporting Date			10.07.2020			
Payment Date			13.07.2020			
Period No			50			
Monthly Period			Jul 2020			
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

<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	5.665.062,53	14,36%	950	10,34%
2	4.047.602,22	10,26%	843	9,17%
3	3.948.125,46	10,01%	984	10,71%
4	3.536.558,51	8,96%	776	8,44%
5	3.415.040,25	8,66%	928	10,10%
6	2.757.879,48	6,99%	609	6,63%
7	1.860.950,21	4,72%	453	4,93%
8	1.620.416,29	4,11%	382	4,16%
9	1.559.790,84	3,95%	270	2,94%
10	1.479.063,73	3,75%	306	3,33%
11	1.183.449,27	3,00%	268	2,92%
12	1.074.645,38	2,72%	312	3,39%
13	987.267,68	2,50%	253	2,75%
14	962.595,28	2,44%	261	2,84%
15	793.451,71	2,01%	211	2,30%
	34.891.898,84	88,44%	7.806	84,94%

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Citroen, Ford, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Peugeot, Seat, Skoda, Suzuki, VW

**SC Germany Auto 2016-1
Monthly Investor Report**

20. Priority of Payments + Transaction Costs



Reporting Date			10.07.2020		
Payment Date			13.07.2020		
Period No			50		
Monthly Period			Jul 2020		
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	

Priority of Payments

Available Distribution Amount	-	45.144.168,63 €
Senior Expenses	-	23.929,96 €
Net Swap Payments	-	29,86 €
Interest Notes Class A	-	- €
Interest Notes Class B	-	29.771,40 €
Payments to Liquidity Reserve Fund	-	- €
Principal Payments Class A	-	492.224,25 €
Principal Payments Class B	-	43.500.000,00 €
Payment due to rounding differences	-	- €
Payments to Reserve Fund	-	- €
Payments to Commingling Reserve Ledger	-	- €
Payments to Set-Off Reserve Ledger	-	- €
Swap Termination Payments	-	- €
Interest Subordinated Loan	-	1.275,56 €
Cost Reserve	-	75.000,00 €
Principal Payments Subordinated Loan	-	1.000.000,00 €
Payments to Seller	=	21.937,60 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 23.929,96 €		
Interest accrued for the Period	- 29.771,40 €	- €	- 29.771,40 €
Cumulative Interest accrued	- 1.611.996,90 €	- €	- 1.611.996,90 €
Interest Payments	- 29.771,40 €	- €	- 29.771,40 €
Cumulative Interest Payments	- 1.611.996,90 €	- €	- 1.611.996,90 €
Interest accrued on Subordinated Loan for the Period	- 1.275,56 €		
Cumulative Interest accrued on Subordinated Loan	- 298.415,92 €		
Interest Payments on Subordinated Loan	- 1.275,56 €		
Cumulative Interest Payments on Subordinated Loan	- 298.415,92 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

**SC Germany Auto 2016-1
Monthly Investor Report**

21.1 Swap Counterparty 1



Reporting Date	10.07.2020				
Payment Date	13.07.2020				
Period No	50				
Monthly Period	Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	

Swap Counterparty

Swap Counterparty Banco Santander S.A., London Branch
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Moody's			Fitch			S & P			Trigger breach
		Long Term (CRA)	Short Term (CRA)	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A3(cr)	P-1		A	F1		A	A-1		no
2nd Rating Trigger	Guarantee or Replacement	Baa1(cr)	P-1		BBB-	F3		BBB+	A-1		no
Current Counterparty Ratings		A3(cr)	P-2(cr)	STABLE	A	F1	NEG	A	A-1	NEG	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	246.112,12
Fixed Rate	-0,4000%
Floating Rate (Euribor)	-0,4780%
Net Swap Payments	-14,93
Notional Amount next period	0,00

Swap Counterparty Details

Banco Santander S.A., London Branch
FI Structuring
2 Triton Square
Regent's Place
London, NW1 3AN
United Kingdom
Phone +44 20 7756 6960
Email: robustiano.tubio@santanderpcb.com

Counterparty Replacement

Old Counterparty Abbey National Treasury Services plc
Current Counterparty Banco Santander S.A., London Branch

Swap Collateral

Begining of Period	- €
Cash Outflow	- €
Cash Inflow	- €
End of Period	- €

Ratings as of 30.06.2020, data source: Bloomberg

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Monthly Investor Report**

21.2 Swap Counterparty 2



Reporting Date	10.07.2020				
Payment Date	13.07.2020				
Period No	50				
Monthly Period	Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	

Swap Counterparty

Swap Counterparty DZ Bank AG
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Moody's			Fitch			S & P			Trigger breach
		Long Term (CRA)	Short Term (CRA)	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A3(cr)	P-1		A	F1		A	A-1		no
2nd Rating Trigger	Guarantee or Replacement	Baa1(cr)	P-1		BBB-	F3		BBB+	A-1		no
Current Counterparty Ratings		Aa1(cr)	P-1(cr)	NEG	AA-	F1+	NEG	AA-	A-1+	NEG	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 246.112,12
Fixed Rate -0,4000%
Floating Rate (Euribor) -0,4780%
Net Swap Payments -14,93
Notional Amount next period 0,00

Swap Counterparty Details

DZ Bank AG
Kapitalmärkte Handel / ABS-Emissionen
Platz der Republik
60265 Frankfurt am Main
Germany
Phone +49 69 7447 4341
Email: Tom.Oelrich@dzbank.de

Swap Collateral

Beginning of Period - €
Cash Outflow - €
Cash Inflow - €
End of Period - €

Ratings as of 30.06.2020, data source: Bloomberg

**SC Germany Auto 2016-1
Monthly Investor Report**

22. Retention



Reporting Date	10.07.2020	
Payment Date	13.07.2020	
Period No	50	
Monthly Period	13.07.2020	
Interest Period	from 15.06.2020	to 13.07.2020 = 28 days
Collection Period	from 01.06.2020	to 30.06.2020

Santander Consumer Bank AG confirms its compliance to have continuously retained a net economic interest in the SC Germany Auto 2016-1 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:	599.999.999,80 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	43.992.218,55 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	0,00 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	6.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	1.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	0,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	43.500.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	43.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	0,00 €
Net Economic Interest Ratio as of Offer Date:	8,25%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	101,15%
Net Economic Interest Ratio as of the end of the Monthly Period:	n/a

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23. Counterparties



Reporting Date	10.07.2020				
Payment Date	13.07.2020				
Period No	50				
Monthly Period	Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	= 28 days
Collection Period	from	01.06.2020	to	30.06.2020	

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Paying Agent:

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Transaction Account:

eMail: mbs.erg.london@usbank.com
Phone: +44(20)733-02000

Transaction Security Trustee:

directors-uk@intertrustgroup.com
Phone: +44 207 398 6300

Data Trustee:

eMail: frankfurt@intertrustgroup.com
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Intertrust Trustees Limited
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Intertrust (Deutschland) GmbH
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Moody's Deutschland GmbH
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Fitch Ratings Limited
Strutred Finance Monitoring
30 North Colonnade, Canary Wharf
London E14 5GN
United Kingdom

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

Moody's			Fitch			S & P			Counterparty status
Long Term (CRA)	Short Term (CRA)	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A3(cr)	P-2(cr)	STABLE	A	F1	NEG	A	A-1	NEG	performing
Aa2(cr)	P-1(cr)	NEG	AA-	F1+	NEG	A+	A-1	STABLE	performing
Aa3(cr)	P-1(cr)	STABLE	A	F1	NEG	-	-	-	performing
-	P-1	STABLE	AA-	F1+	NEG	AA-	A-1+	STABLE	performing
-	P-1	STABLE	AA-	F1+	NEG	AA-	A-1+	STABLE	performing
-	-	-	-	-	-	-	-	-	performing
-	-	-	-	-	-	-	-	-	performing

Ratings as of 30.06.2020, data source: Bloomberg

**SC Germany Auto 2016-1
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24. Issuer Information



Reporting Date		10.07.2020				
Payment Date		13.07.2020				
Period No		50				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Deal Name:

SC Germany Auto 2016-1

Issuer:

SC Germany Auto 2016-1 UG (haftungsbeschränkt)

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LEI:

52990093HIMTZBXGPE94

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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25. Santander Consumer Bank



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Reporting Date	10.07.2020	
Payment Date	13.07.2020	
Period No	50	
Monthly Period	Jul 2020	
Interest Period	from 15.06.2020	to 13.07.2020 = 28 days
Collection Period	from 01.06.2020	to 30.06.2020

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Moody's			Fitch			S & P		
Long Term (CRA)	Short Term (CRA)	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A3(cr)	P-2(cr)	STABLE	A	F1	NEG	A	A-1	NEG
A3(cr)	P-2(cr)	STABLE	A	F1	NEG	A-	A-2	NEG
A1(cr)	P-1(cr)	POS	A-	F2	NEG	A-	A-2	NEG

Ratings as of 30.06.2020, data source: Bloomberg

SC Germany Auto 2016-1 Monthly Investor Report

26. Glossary



Reporting Date		10.07.2020				
Payment Date		13.07.2020				
Period No		50				
Monthly Period		Jul 2020				
Interest Period	from	15.06.2020	to	13.07.2020	=	28 days
Collection Period	from	01.06.2020	to	30.06.2020		

Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Balloon Loan:	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
Balloon Payment:	The final payment of a balloon loan.
Defaulted Contracts/Defaults:	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
Delinquent Receivable:	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
Downpayment:	The initial upfront portion of the total net amount due at the time of finalizing the contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
Gap Insurance:	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
Legal Maturity:	Final Payment date on which all outstanding notes will mature.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 14% constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.
Leisure:	Is composed of motorised and not motorised caravans and campers.
Payment Protection Insurance:	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
Recoveries:	Any amount received on defaulted contracts
Repair Cost Insurance:	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
Set-Off Reserves (X/Y):	Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits
Used Vehicle	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle