SC Germany Auto 2019-1
Monthly Investor Report

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Santander

SC Germany Auto 2019-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**47.532**	**599.999.998,90 €**	**599.999.999,33 €**
Scheduled Principal Payments		11.106.488,82 €	
Prepayment Principal		5.221.109,06 €	
Others		492.537,61 €	
Total Principal Collections		**16.820.135,49 €**	**17.327.363,27 €**
Total Interest Collections		**2.394.415,63 €**	**2.430.353,82 €**
Defaults		**52.247,72 €**	**128.068,05 €**
Replenishment Amount		**- €**	**17.455.430,89 €**
End of Period		**583.127.615,69 €**	**599.999.998,90 €**
Purchase Shortfall Amount		51,31 €	1,10 €
Total Assets (End of Period)		**583.127.667,00 €**	**600.000.000,00 €**
Current Prepayment Rate (annualised)		9,96%	

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2. Reserve Accounts

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Note Balance

Beginning of Period	600.000.000,00 €
End of Period	583.127.667,00 €

Reserve Accounts

Reserve Account	**in %**		**Trigger Event y/n**
Beginning of Period	0,46%	2.775.000,00 €	
Cash Outflow		0,00 €	
Cash Inflow		0,00 €	
End of Period	0,48%	2.775.000,00 €	
Required Reserve Fund	0,48%	2.775.000,00 €	

Commingling Reserve	**in %**	
Beginning of Period		no
Cash Outflow		no
Cash Inflow		no
End of Period		no
Required Commingling Reserve Fund		no

Set-Off Reserve	**in %**	
Beginning of Period		no
Cash Outflow		no
Cash Inflow		no
End of Period		no
Required Set-Off Reserve (X) Fund		no

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3. Delinquency Data

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Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	**€ 599.999.999,69**	€ -	€ -	€ -	€ -	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**€ 599.999.998,97**	€ 28.973,96	€ 11.395,57	€ 1.381,57	€ -	**99,99%**	0,00%	0,00%	0,00%	0,00%
3	**€ 599.999.999,16**	€ 10.857,56	€ 12.126,83	€ 6.555,21	€ 1.653,20	**99,99%**	0,00%	0,00%	0,00%	0,00%
4	**€ 599.999.999,21**	€ 26.186,79	€ 14.519,68	€ 2.121,46	€ 17.296,50	**99,99%**	0,00%	0,00%	0,00%	0,00%
5	**€ 599.999.999,14**	€ 40.938,33	€ 24.710,28	€ 10.254,63	€ 17.509,34	**99,98%**	0,01%	0,00%	0,00%	0,00%
6	**€ 599.999.999,29**	€ 33.792,10	€ 31.163,17	€ 13.072,34	€ 23.572,31	**99,98%**	0,01%	0,01%	0,00%	0,00%
7	**€ 599.999.999,31**	€ 71.988,24	€ 33.257,13	€ 12.177,54	€ 32.792,79	**99,97%**	0,01%	0,01%	0,00%	0,01%
8	**€ 599.999.999,63**	€ 20.148,41	€ 64.384,31	€ 24.639,42	€ 38.180,63	**99,98%**	0,00%	0,01%	0,00%	0,01%
9	**€ 599.999.999,19**	€ 26.403,41	€ 28.241,03	€ 28.234,30	€ 62.659,73	**99,98%**	0,00%	0,00%	0,00%	0,01%
10	**€ 599.999.999,64**	€ 42.102,22	€ 24.011,73	€ 19.860,75	€ 82.530,11	**99,97%**	0,01%	0,00%	0,00%	0,01%
11	**€ 599.999.999,33**	€ 38.349,34	€ 41.272,48	€ 16.567,64	€ 61.559,24	**99,97%**	0,01%	0,01%	0,00%	0,01%
12	**€ 599.999.998,90**	€ 57.119,77	€ 32.405,15	€ 14.423,44	€ 73.361,87	**99,97%**	0,01%	0,01%	0,00%	0,01%
13	**€ 583.127.615,69**	€ 30.076,21	€ 28.493,49	€ 15.482,79	€ 81.544,56	**99,97%**	0,01%	0,00%	0,00%	0,01%

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4. Default Data

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Note Balance

Beginning of Period	€	600.000.000,00
End of Period	€	583.127.667,00

Default Data and Ratios

		Amount	Number of Loans
Current Default			
Current Period Gross Default	€	52.247,72	
Current Period Recoveries	€	9.381,79	
Current Period Net Default	€	42.865,93	
New Number of Defaulted Contracts			6
Cumulative Default			
Cumulative Gross Default	€	739.049,33	
Cumulative Recoveries	€	38.586,38	
Cumulative Net Default	€	700.462,95	
Total Number of Defaulted Contracts			61

Principal Deficiency			**Trigger Event y/n**
Principal Deficiency period before previous period	€	-	no
Principal Deficiency previous period	€	-	
Principal Deficiency current period	€	-	
PDL Trigger			

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

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4.1 Default Data per Quarter

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				Recoveries in Quarter				
Quarter of Default	*Periods*	*New Defaults*	*Recoveries*	*Q4 2019*	*Q1 2020*	*Q2 2020*	*Q3 2020*	*Q4 2020*
Q4 2019	1-2	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Q1 2020	3-5	117.635,34	26.568,78	0,00	5.357,40	0,00	870,81	20.340,57
Q2 2020	6-8	20.242,85	2.309,76	0,00	0,00	460,00	460,00	1.389,76
Q3 2020	9-11	420.855,37	9.457,84	0,00	0,00	0,00	50,00	9.407,84
Q4 2020	12-13	180.315,77	250,00	0,00	0,00	0,00	0,00	250,00
Total		**739.049,33**	**38.586,38**	**0,00**	**5.357,40**	**460,00**	**1.380,81**	**31.388,17**

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5. Concentration Limits & Early Amortisation Events

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Current Transaction Status **Amortizing**

Portfolio Concentrations	**Minimum-Trigger**	**Maximum-Trigger**	**Current Value**	**Trigger Breach**
New Cars (applicable for Replenishment Portfolio)	40,00%	-	-	-
Weighted Average Effective Interest Rate	3,00%	-	-	-
Remaining Term (applicable for Total Portfolio)		65,00	-	-
Receivable per Debtor (EUR)		350.000	-	-

Early Amortisation Events	**Maximum-Trigger**	**Current Value**	**Trigger Breach**
Cumulative Loss Ratio - prior to or on 31 October 2020	0,75%	-	-
Purchase Shortfall Event	60.000.000,00 €	-	-
Note Balance exceeds the aggregate portfolio after the replenishment			-
Termination Event or a Servicer Termination Event			-
Event of Default or a termination event as defined in the Interest Rate Swap			-

Total Sold Receivables **784.919.244,85 €**

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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		XS2066921466	XS2066952776
Currency		EUR	EUR
Initial Tranching	in %	92,5%	7,5%
Legal Maturity		Oct 2032	Oct 2032
Expected Maturity		Sep 2024	Sep 2024
Original Rating (Fitch / Moody's)		AAA (sf)/ Aaa (sf)	nr / nr
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	600.000.000,00 €	555.000.000,00 €	45.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		5.550	450
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	600.000.000,00 €	555.000.000,00 €	45.000.000,00 €
Available Distribution Amount	21.998.934,01 €		
Amortisation	16.872.333,00 €		
Redemption per Class	16.872.333,00 €	16.872.333,00 €	0,00 €
Redemption per Note		3.040,06 €	0,00 €
Class Principal Outstanding Balance End of Period	583.127.667,00 €	538.127.667,00 €	45.000.000,00 €
Current Tranching		92,3%	7,7%
Current Pool Factor		0,97	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	-0,537%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		**3.040,06 €**	**0,00 €**
Principal Outstanding per Note End of Period		96.959,94 €	100.000,00 €
> Interest accrued for the period		**77.922,00 €**	**15.498,00 €**
Interest Payment		**77.922,00 €**	**15.498,00 €**
Interest Payment per Note		**14,04 €**	**34,44 €**

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	8,19%	0,48%

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	- €	45.000.000 €	At Closing
Publicly offered to investors which are not in the OG	555.000.000 €	- €	At Closing
Privately-placed with investors which are not in the OG	- €	- €	Current Period
Retained by a member of the OG	- €	45.000.000 €	Current Period
Publicly-placed with investors which are not in the OG	538.127.667 €	- €	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 27.11.2019

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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	355.807,54	0,05%	236	0,50%
2000: 3999	5.459.435,55	0,73%	1.728	3,69%
4000: 5999	17.115.243,11	2,27%	3.390	7,25%
6000: 7999	28.671.252,54	3,81%	4.086	8,74%
8000: 9999	40.105.754,70	5,33%	4.456	9,53%
10000:11999	53.761.496,81	7,14%	4.906	10,49%
12000:13999	57.481.980,12	7,64%	4.420	9,45%
14000:15999	60.604.879,09	8,05%	4.043	8,64%
16000:17999	59.898.427,92	7,96%	3.530	7,55%
18000:19999	55.288.967,02	7,35%	2.911	6,22%
20000:21999	58.488.798,96	7,77%	2.791	5,97%
22000:23999	50.187.143,11	6,67%	2.184	4,67%
24000:25999	45.307.689,39	6,02%	1.814	3,88%
26000:27999	36.809.784,86	4,89%	1.365	2,92%
28000:29999	31.766.900,36	4,22%	1.096	2,34%
30000:31999	26.372.154,69	3,50%	852	1,82%
32000:33999	20.915.669,00	2,78%	635	1,36%
34000:35999	17.015.730,65	2,26%	487	1,04%
36000:37999	13.801.465,16	1,83%	373	0,80%
38000:39999	10.843.435,73	1,44%	278	0,59%
40000:41999	8.558.804,38	1,14%	209	0,45%
42000:43999	8.028.657,02	1,07%	187	0,40%
44000:45999	5.939.759,43	0,79%	132	0,28%
46000:47999	4.604.543,73	0,61%	98	0,21%
48000:49999	4.202.942,72	0,56%	86	0,18%
50000:51999	3.099.598,70	0,41%	61	0,13%
52000:53999	4.090.841,81	0,54%	77	0,16%
54000:55999	2.641.938,69	0,35%	48	0,10%
56000:57999	2.612.039,68	0,35%	46	0,10%
58000:59999	2.653.793,87	0,35%	45	0,10%
60000:61999	1.338.508,48	0,18%	22	0,05%
62000:63999	1.390.558,65	0,18%	22	0,05%
64000:65999	1.239.160,60	0,16%	19	0,04%
66000:67999	1.002.830,25	0,13%	15	0,03%
68000:69999	1.106.949,16	0,15%	16	0,03%
70000:70000	140.000,00	0,02%	2	0,00%
70001:	9.787.213,94	1,30%	102	0,22%
Total	**752.690.157,42**	**100,00%**	**46.768**	**100,00%**

Statistics	**in EUR**
Average Amount	16.094,13

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7.1 Original PB (Graph)

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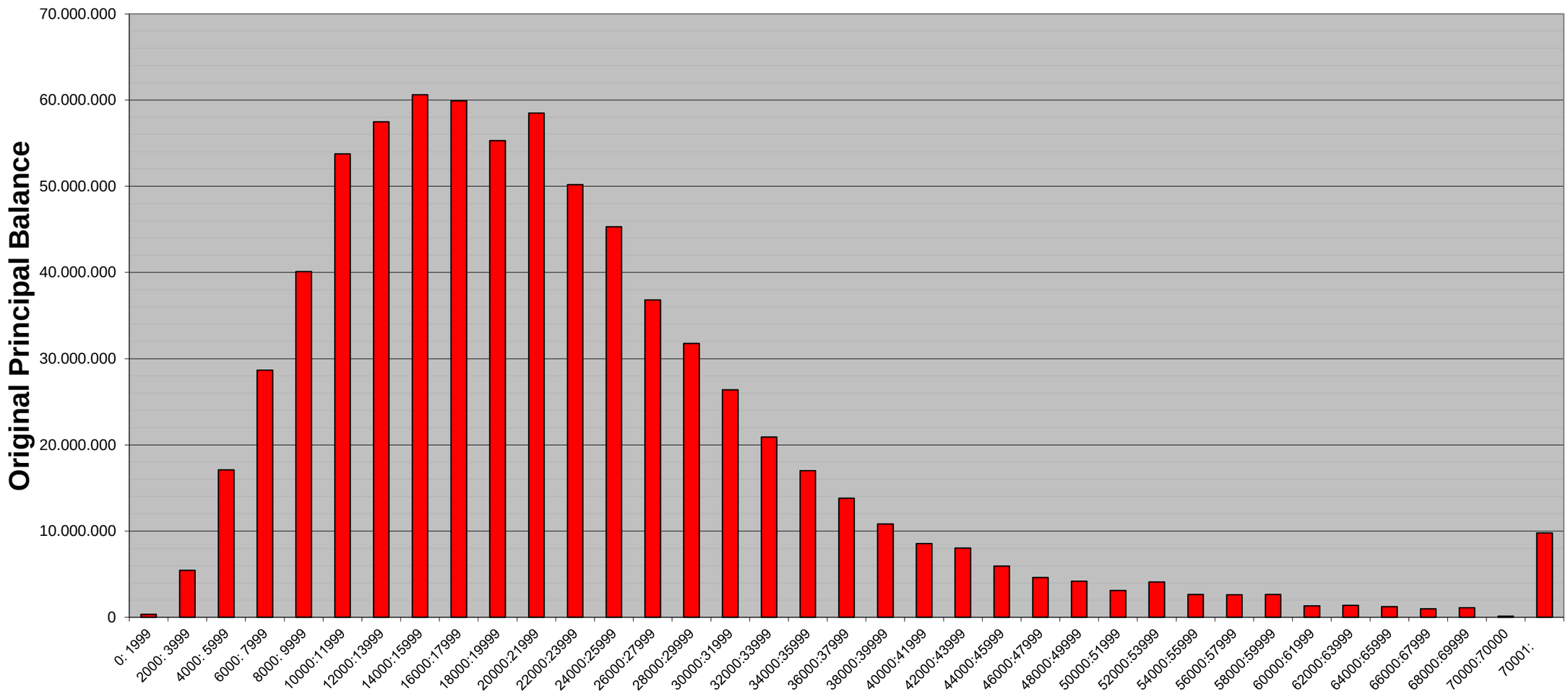

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8. Current Principal Balance

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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	2.800.625,67	0,48%	2.591	5,54%
2000: 3999	12.197.607,79	2,09%	4.016	8,59%
4000: 5999	24.086.853,55	4,13%	4.805	10,27%
6000: 7999	36.131.773,72	6,20%	5.156	11,02%
8000: 9999	46.144.073,09	7,91%	5.133	10,98%
10000:11999	50.946.654,85	8,74%	4.634	9,91%
12000:13999	53.418.939,12	9,16%	4.117	8,80%
14000:15999	51.586.896,97	8,85%	3.448	7,37%
16000:17999	48.254.665,69	8,28%	2.842	6,08%
18000:19999	45.045.269,81	7,72%	2.379	5,09%
20000:21999	40.438.802,55	6,93%	1.930	4,13%
22000:23999	31.287.259,44	5,37%	1.362	2,91%
24000:25999	28.541.525,17	4,89%	1.144	2,45%
26000:27999	20.050.143,10	3,44%	744	1,59%
28000:29999	16.468.070,00	2,82%	569	1,22%
30000:31999	13.495.024,98	2,31%	435	0,93%
32000:33999	10.570.296,61	1,81%	321	0,69%
34000:35999	7.766.620,81	1,33%	222	0,47%
36000:37999	6.395.029,84	1,10%	173	0,37%
38000:39999	5.617.863,27	0,96%	144	0,31%
40000:41999	4.542.234,54	0,78%	111	0,24%
42000:43999	2.961.826,31	0,51%	69	0,15%
44000:45999	3.598.262,59	0,62%	80	0,17%
46000:47999	2.623.148,25	0,45%	56	0,12%
48000:49999	2.839.357,66	0,49%	58	0,12%
50000:51999	1.781.278,33	0,31%	35	0,07%
52000:53999	1.428.525,23	0,24%	27	0,06%
54000:55999	1.099.019,77	0,19%	20	0,04%
56000:57999	1.370.792,65	0,24%	24	0,05%
58000:59999	824.013,95	0,14%	14	0,03%
60000:61999	731.449,10	0,13%	12	0,03%
62000:63999	504.008,33	0,09%	8	0,02%
64000:65999	584.888,91	0,10%	9	0,02%
66000:67999	736.205,16	0,13%	11	0,02%
68000:69999	278.418,41	0,05%	4	0,01%
70001:	5.980.190,47	1,03%	65	0,14%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

Statistics	**in EUR**
Average Amount	12.468,52

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8.1 Current PB (Graph)

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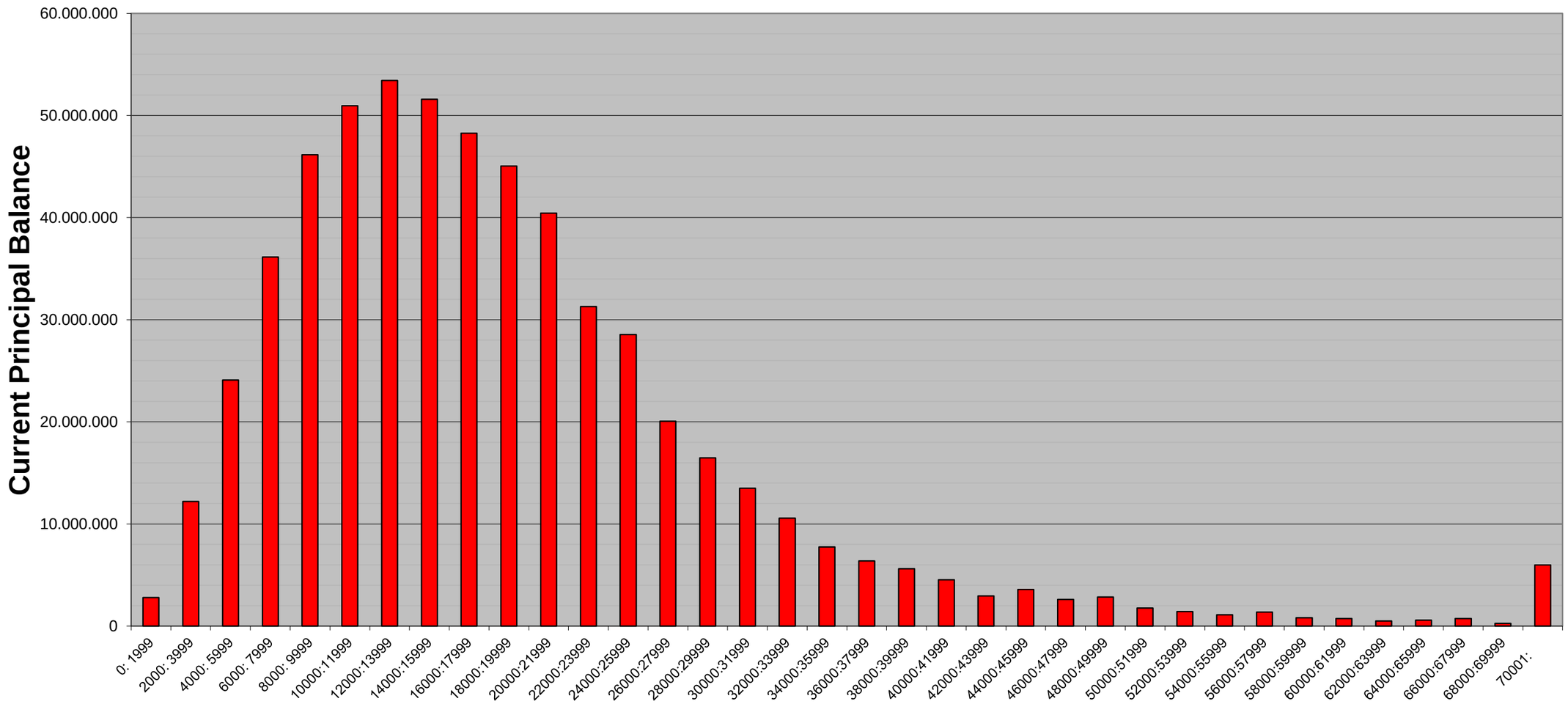

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9. Borrower Concentration

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No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	195.853,14	0,0336%	1
2	148.118,68	0,0254%	1
3	147.179,42	0,0252%	1
4	141.901,29	0,0243%	1
5	119.893,12	0,0206%	1
6	111.434,88	0,0191%	1
7	110.804,89	0,0190%	1
8	108.289,69	0,0186%	4
9	107.243,02	0,0184%	1
10	107.239,94	0,0184%	1
11	103.972,51	0,0178%	1
12	103.459,76	0,0177%	1
13	101.990,33	0,0175%	1
14	101.894,88	0,0175%	2
15	101.028,39	0,0173%	2
16	100.773,25	0,0173%	1
17	98.583,58	0,0169%	1
18	97.515,92	0,0167%	1
19	97.206,25	0,0167%	1
20	97.113,66	0,0167%	1
21	96.520,48	0,0166%	1
22	95.054,64	0,0163%	1
23	94.766,40	0,0163%	1
24	94.403,51	0,0162%	1
25	94.229,16	0,0162%	1
	2.776.470,79	**0,4761%**	**30**

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10. Geographical Distribution

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	56.528.450,91	9,69%	4.432	9,48%
Bavaria	68.466.499,82	11,74%	5.226	11,17%
Berlin	15.498.380,02	2,66%	1.227	2,62%
Brandenburg	30.617.681,64	5,25%	2.472	5,29%
Bremen	3.602.975,11	0,62%	280	0,60%
Hamburg	7.518.751,02	1,29%	571	1,22%
Hesse	36.602.616,69	6,28%	2.852	6,10%
Lower Saxony	59.970.064,54	10,28%	4.820	10,31%
Mecklenburg-Western Pomerania	27.143.096,03	4,65%	2.224	4,76%
North Rhine-Westphalia	120.712.368,57	20,70%	9.572	20,47%
Rhineland-Palatinate	25.412.242,67	4,36%	2.089	4,47%
Saarland	6.912.896,10	1,19%	598	1,28%
Saxonia	38.374.666,30	6,58%	3.304	7,06%
Saxony-Anhalt	31.486.018,46	5,40%	2.670	5,71%
Schleswig-Holstein	23.948.781,02	4,11%	1.922	4,11%
Thuringia	30.163.076,19	5,17%	2.495	5,33%
n/a	169.050,60	0,03%	14	0,03%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

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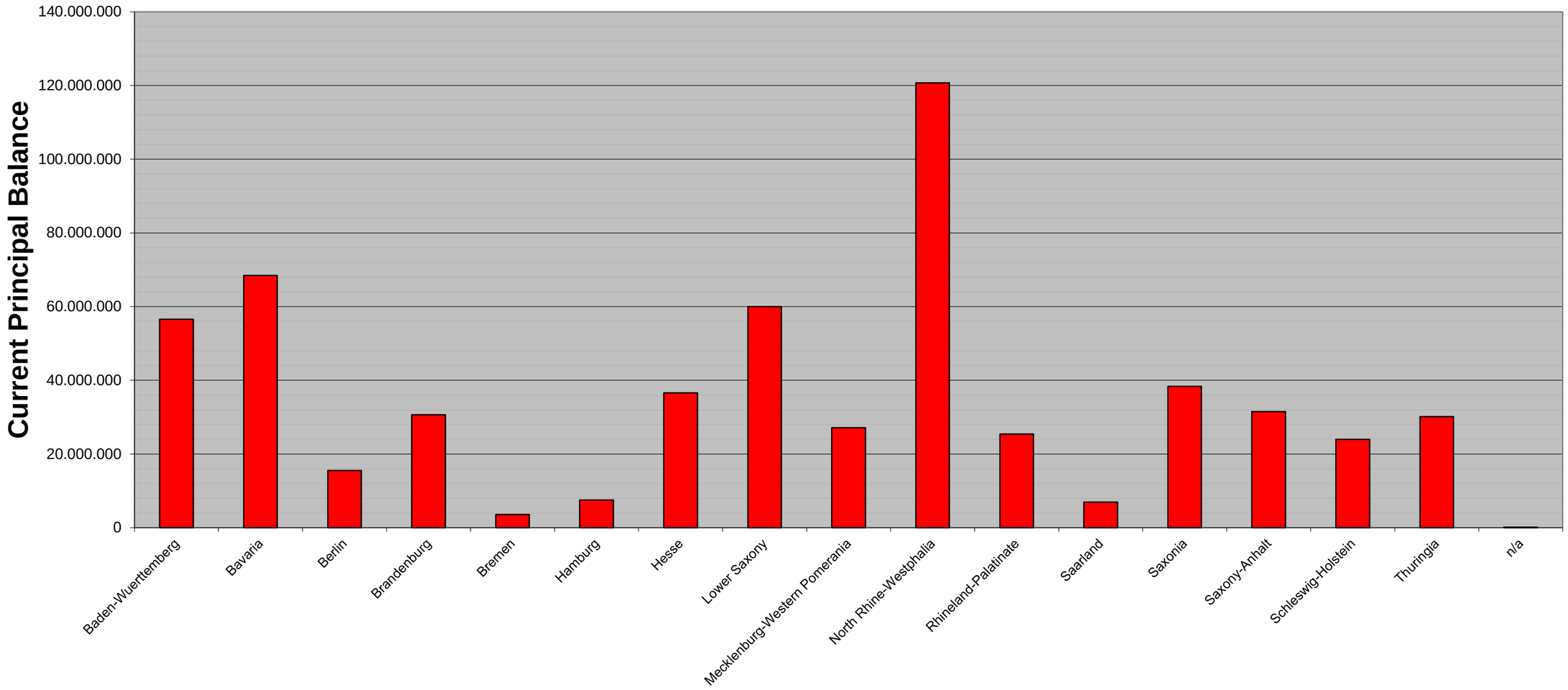
10.1 Geographical Distribution (Graph)

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		



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11. Object/Vehicle Type

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
New Vehicle	Commercial	63.813.570,63	10,94%	3.588	7,67%
	Private	175.099.724,83	30,03%	12.594	26,93%
		238.913.295,46	40,97%	16.182	34,60%
Used Vehicle	Commercial	60.852.411,48	10,44%	4.300	9,19%
	Private	283.361.908,75	48,59%	26.286	56,21%
		344.214.320,23	59,03%	30.586	65,40%
Total		**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	547.634.270,08	93,91%	43.146	92,26%
Leisure	19.705.149,09	3,38%	1.002	2,14%
Motorbike	15.788.196,52	2,71%	2620	5,60%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

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12. Insurances

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	250.780.366,10	43,01%	18.496	39,55%
Yes	332.347.249,59	56,99%	28.272	60,45%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	390.341.518,37	66,94%	32.939	70,43%
Yes	192.786.097,32	33,06%	13.829	29,57%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	530.253.990,54	90,93%	42.734	91,37%
Yes	52.873.625,15	9,07%	4.034	8,63%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

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13. Type of Contract

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Private	246.984.716,99	42,36%	25.537	54,60%
	Commercial	62.279.167,48	10,68%	5.050	10,80%
	Total	309.263.884,47	53,04%	30.587	65,40%
Yes	Private	211.476.916,59	36,27%	13.343	28,53%
- of which balloon rates		119.522.478,00	20,50%		
- of which regular installments		91.954.438,59	15,77%		
Yes	Commercial	62.386.814,63	10,70%	2.838	6,07%
- of which balloon rates		35.609.836,01	6,11%		
- of which regular installments		26.776.978,62	4,59%		
	Total	273.863.731,22	46,96%	16.181	34,60%
Total		**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

Balloon Loans - Original Term in months	*Balloon Rates in EUR*	*Balloon Rates in % of Total Balloon Rates*	*Number of Balloon Loans*	*Percentage of Total Balloon Loans*
0:12	117.482,15	0,08%	15	0,09%
13:25	3.727.256,38	2,40%	411	2,54%
26:38	20.850.998,35	13,44%	1.913	11,82%
39:51	35.467.575,62	22,86%	3.780	23,36%
52:64	93.748.081,33	60,43%	9.940	61,43%
65:72	602.700,56	0,39%	58	0,36%
73:	618.219,62	0,40%	64	0,40%
Total	**155.132.314,01**	**100,00%**	**16.181**	**100,00%**

Balloon Loans - Remaining Term in months	*Balloon Rates in EUR*	*Balloon Rates in % of Total Balloon Rates*	*Number of Balloon Loans*	*Percentage of Total Balloon Loans*
0:12	10.693.756,41	6,89%	1.189	7,35%
13:25	26.351.311,83	16,99%	2.613	16,15%
26:38	38.136.519,50	24,58%	4.129	25,52%
39:51	74.131.219,57	47,79%	7.665	47,37%
52:64	4.915.440,79	3,17%	481	2,97%
65:72	892.554,19	0,58%	103	0,64%
73:	11.511,72	0,01%	1	0,01%
Total	**155.132.314,01**	**100,00%**	**16.181**	**100,00%**

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14. Payment Methods

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	580.034.088,48	99,47%	46.504	99,44%
Other	3.093.527,21	0,53%	264	0,56%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	259.091.223,99	44,43%	20.706	44,27%
1st of month	324.036.391,70	55,57%	26.062	55,73%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

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15. Downpayment

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

Downpayment (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Downpayment / Purchase Price in %*
No Downpayment	201.750.401,87	34,60%	15.130	32,35%	0,00%
0: 999	15.066.625,60	2,58%	1.719	3,68%	4,92%
1000: 1999	35.319.660,76	6,06%	3.789	8,10%	10,15%
2000: 2999	45.514.040,58	7,81%	4.329	9,26%	14,98%
3000: 3999	42.101.505,73	7,22%	3.789	8,10%	19,09%
4000: 4999	34.760.454,57	5,96%	2.946	6,30%	22,57%
5000: 5999	45.658.010,46	7,83%	3.549	7,59%	24,64%
6000: 6999	25.239.930,75	4,33%	1.977	4,23%	28,43%
7000: 7999	19.851.210,96	3,40%	1.518	3,25%	31,18%
8000: 8999	17.916.504,07	3,07%	1.353	2,89%	33,64%
9000: 9999	10.296.830,97	1,77%	740	1,58%	35,46%
10000:10999	27.170.164,93	4,66%	1.835	3,92%	35,47%
11000:11999	5.918.052,53	1,01%	454	0,97%	40,47%
12000:12999	8.349.842,98	1,43%	625	1,34%	42,09%
13000:13999	5.464.245,64	0,94%	411	0,88%	44,34%
14000:14999	4.116.953,53	0,71%	315	0,67%	46,68%
15000:15000	8.336.016,35	1,43%	524	1,12%	42,56%
15001:	30.297.163,41	5,20%	1.765	3,77%	50,38%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**	**20,94%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 4.006,57	€ 5.922,61
Average Purchase Price	€ 19.134,18	€ 20.730,66
Mimimum Downpayment		€ 100,00
Maximum Downpayment		€ 132.000,00
Downpayment in %	**20,94%**	**28,57%**

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16. Effective Interest Rate

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	172.947,48	0,03%	9	0,02%
1: 1	26.961.328,22	4,62%	1.869	4,00%
2: 2	146.991.055,57	25,21%	10.465	22,38%
3: 3	292.323.344,18	50,13%	21.944	46,92%
4: 4	83.332.782,79	14,29%	8.202	17,54%
5: 5	21.255.419,00	3,65%	2.653	5,67%
6: 6	7.972.064,10	1,37%	1.132	2,42%
7: 7	1.333.497,66	0,23%	211	0,45%
8: 8	2.338.425,20	0,40%	244	0,52%
9: 9	309.745,92	0,05%	24	0,05%
10:10	85.395,10	0,01%	9	0,02%
11:11	51.610,47	0,01%	6	0,01%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

Statistics	**in %**
WA Interest	3,76%

*runs from .00 to .99

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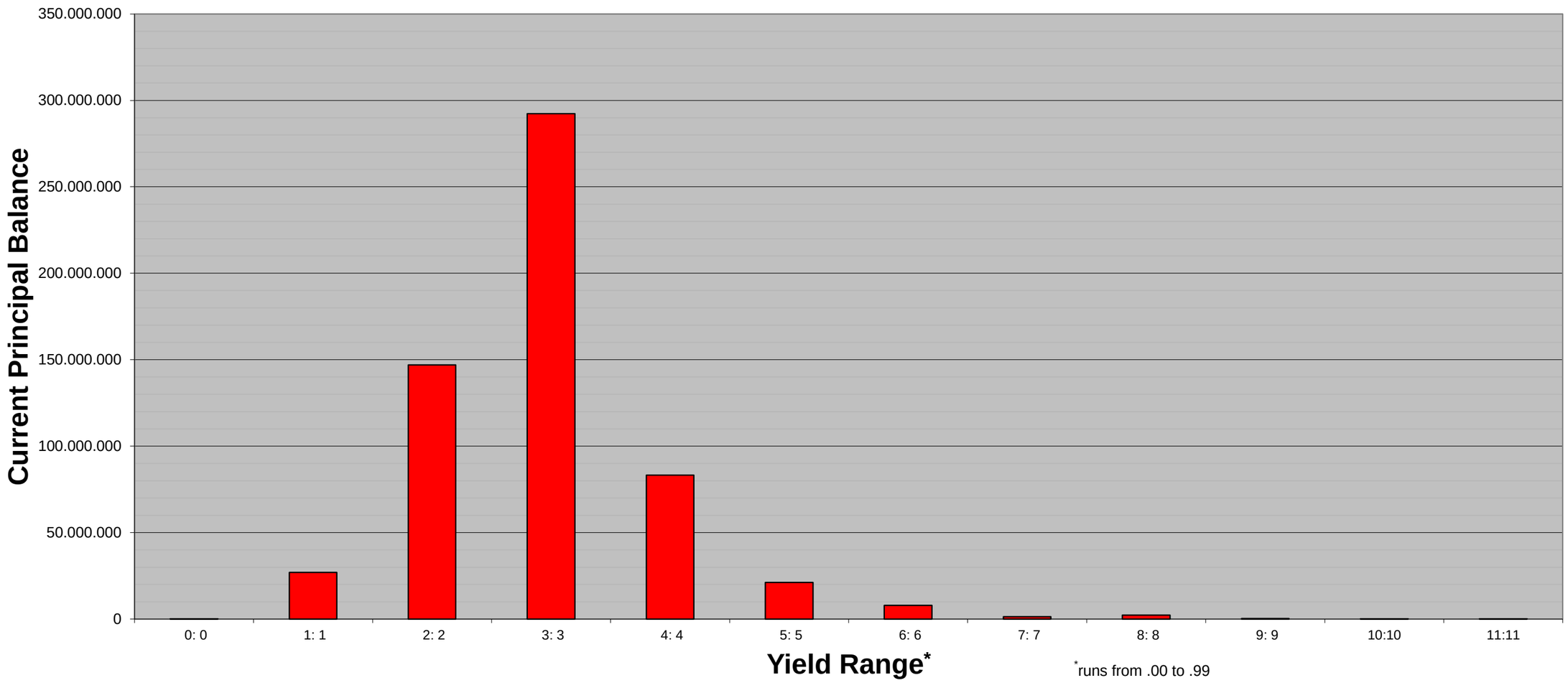
16.1 Effective Interest Rate (Graph)

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		



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17. Seasoning

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
3: 5	17.790.328,44	3,05%	1.185	2,53%
6: 8	20.989.607,15	3,60%	1.465	3,13%
9:11	33.934.103,73	5,82%	2.368	5,06%
12:14	36.373.524,39	6,24%	2.704	5,78%
15:17	222.742.970,31	38,20%	16.880	36,09%
18:20	145.173.063,65	24,90%	11.921	25,49%
21:23	42.027.422,52	7,21%	3.950	8,45%
24:26	23.205.737,86	3,98%	2.189	4,68%
27:29	9.958.050,02	1,71%	918	1,96%
30:32	6.232.325,98	1,07%	524	1,12%
33:35	3.472.145,08	0,60%	323	0,69%
36:38	2.829.195,10	0,49%	245	0,52%
39:41	2.952.518,11	0,51%	271	0,58%
42:44	6.190.340,17	1,06%	659	1,41%
45:47	3.918.131,88	0,67%	451	0,96%
48:50	1.818.948,97	0,31%	214	0,46%
51:53	1.087.758,02	0,19%	127	0,27%
54:56	1.034.990,85	0,18%	141	0,30%
57:59	646.394,29	0,11%	90	0,19%
60:62	287.471,44	0,05%	48	0,10%
63:65	186.311,12	0,03%	29	0,06%
66:68	73.542,26	0,01%	14	0,03%
69:71	61.287,98	0,01%	9	0,02%
72:74	44.307,07	0,01%	9	0,02%
75:77	29.237,98	0,01%	8	0,02%
78:80	34.237,31	0,01%	8	0,02%
81:	33.664,01	0,01%	18	0,04%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

Statistics

WA Seasoning	17,85

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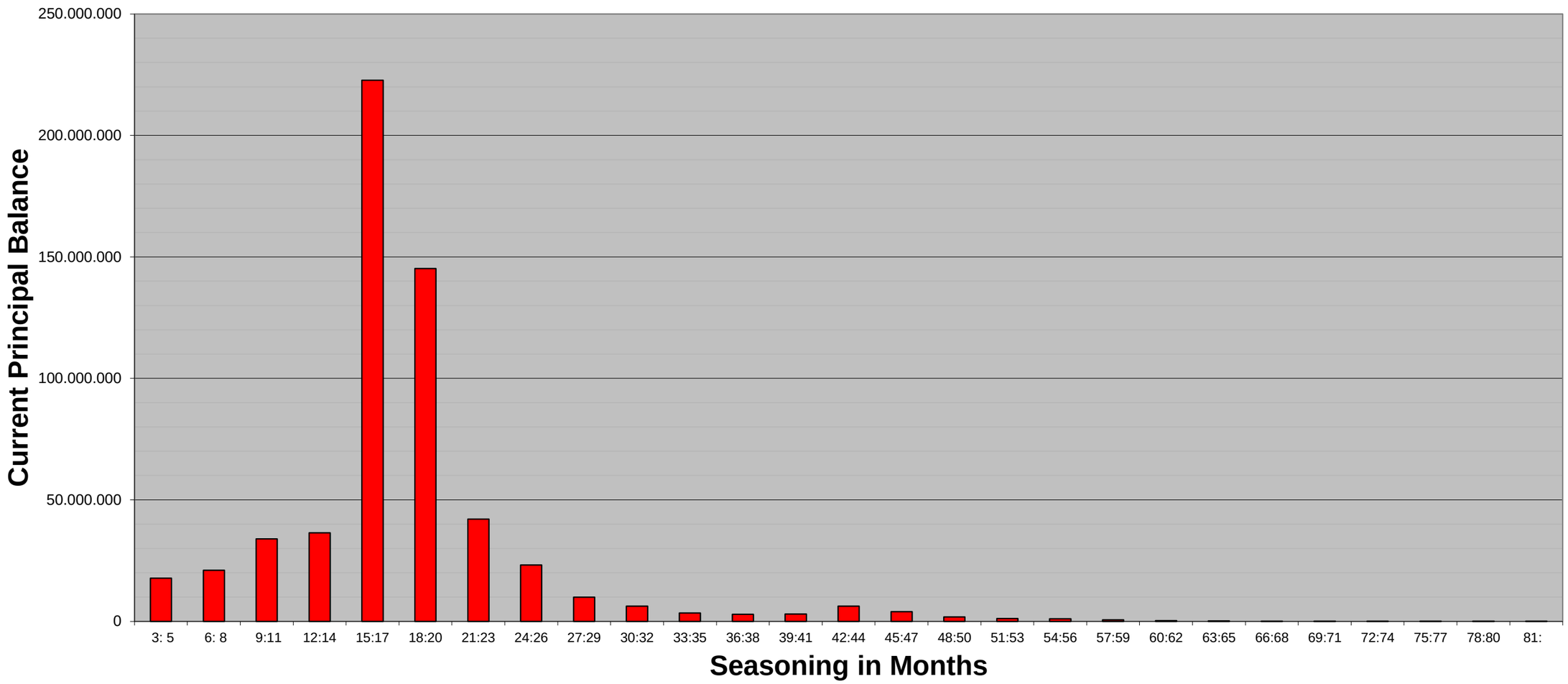
17.1 Seasoning (Graph)

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		



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18. Remaining Term

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	6.672.381,38	1,14%	1.887	4,03%
7: 13	13.135.516,66	2,25%	2.497	5,34%
14: 20	37.204.429,58	6,38%	4.553	9,74%
21: 27	28.949.853,17	4,96%	3.234	6,91%
28: 34	75.953.667,87	13,03%	6.926	14,81%
35: 41	65.130.617,71	11,17%	4.898	10,47%
42: 48	147.022.376,29	25,21%	9.527	20,37%
49: 55	44.117.171,10	7,57%	3.076	6,58%
56: 62	24.082.332,17	4,13%	1.835	3,92%
63: 69	30.967.515,54	5,31%	2.139	4,57%
70: 76	19.849.465,78	3,40%	1.314	2,81%
77: 83	65.602.720,21	11,25%	3.767	8,05%
84: 90	12.481.086,22	2,14%	667	1,43%
91: 97	3.392.415,45	0,58%	152	0,33%
98:104	4.219.268,12	0,72%	142	0,30%
105:107	1.500.954,19	0,26%	49	0,10%
108:	2.845.844,25	0,49%	105	0,22%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

Statistics

WA Remaining Term	47,40

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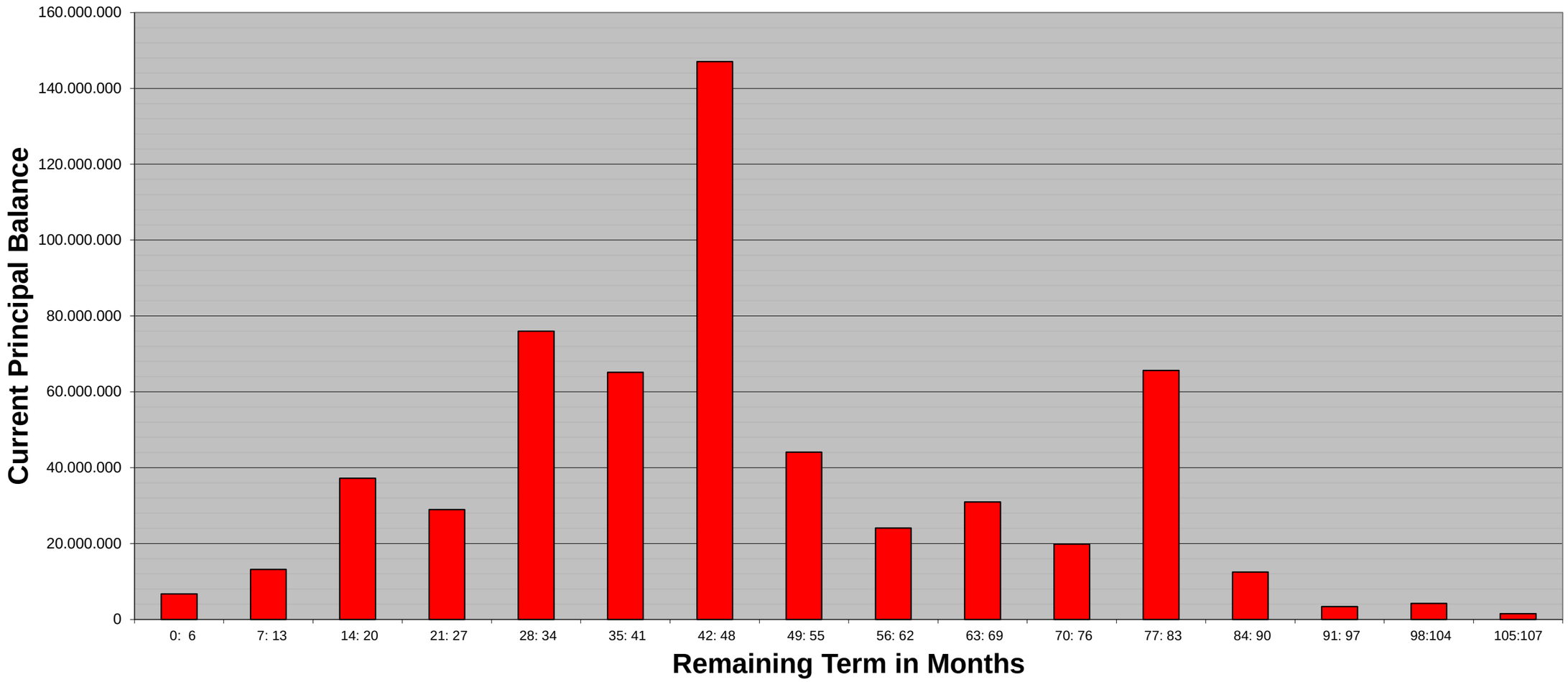
18.1 Remaining Term (Graph)

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		



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19. Original Term

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	215.579,98	0,04%	95	0,20%
13: 25	9.163.715,05	1,57%	2.764	5,91%
26: 38	49.287.111,03	8,45%	6.111	13,07%
39: 51	98.230.482,65	16,85%	9.265	19,81%
52: 64	237.737.770,14	40,77%	16.050	34,32%
65: 77	43.720.526,08	7,50%	3.624	7,75%
78: 90	36.889.575,81	6,33%	2.651	5,67%
91:103	95.278.947,75	16,34%	5.713	12,22%
104:116	1.462.833,45	0,25%	58	0,12%
117:119	739.317,13	0,13%	31	0,07%
120:	10.401.756,62	1,78%	406	0,87%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

Statistics

WA Original Term	65,25

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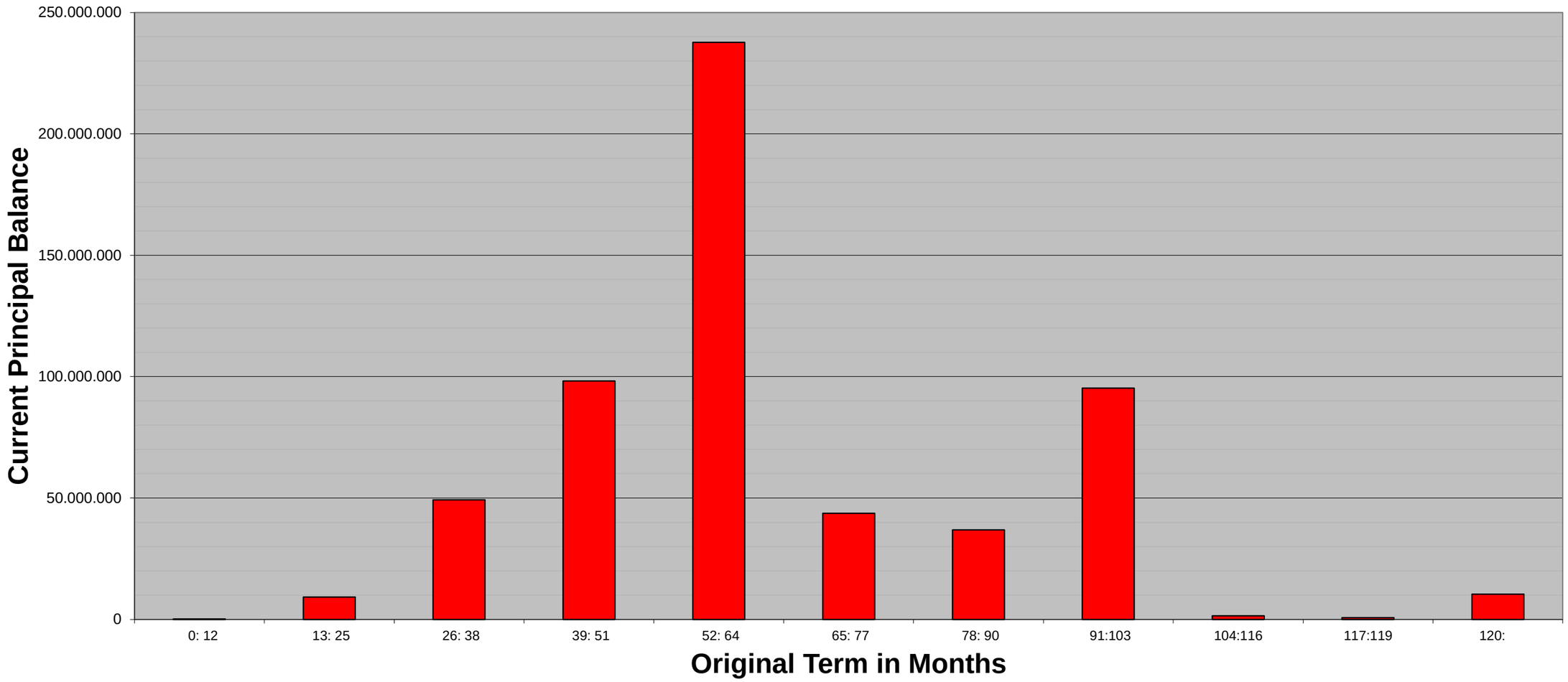
19.1 Original Term (Graph)

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		



Santander Consumer Bank AG
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20. Manufacturer Brands & Fueltype

Reporting Date		09.12.2020				
Payment Date		14.12.2020				
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Monthly Period		Dez 2020				
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Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	63.794.338,53	10,94%	5.063	10,83%
2	55.270.497,90	9,48%	4.137	8,85%
3	49.502.211,48	8,49%	4.359	9,32%
4	39.852.325,79	6,83%	2.838	6,07%
5	39.489.567,12	6,77%	2.918	6,24%
6	36.295.202,09	6,22%	3.576	7,65%
7	33.714.147,39	5,78%	2.330	4,98%
8	25.081.750,59	4,30%	1.825	3,90%
9	23.301.319,17	4,00%	1.852	3,96%
10	23.245.205,90	3,99%	1.689	3,61%
11	22.608.707,06	3,88%	1.243	2,66%
12	21.816.249,53	3,74%	1.901	4,06%
13	16.811.132,10	2,88%	1.323	2,83%
14	14.396.713,48	2,47%	1.346	2,88%
15	9.432.281,33	1,62%	215	0,46%
Total	**474.611.649,46**	**81,39%**	**36.615**	**78,29%**

TOP 15 manufacturer brands in alphabetical order:
Audi, BMW, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes-Benz, Opel, Renault, Seat, Skoda, Tesla, Volvo, VW

Fuel	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Petrol	259.878.696,31	44,57%	25.110	53,69%
Diesel Euro 6	69.943.171,26	11,99%	4.315	9,23%
Diesel Euro 5	45.196.752,12	7,75%	4.214	9,01%
Diesel < Euro 5	62.038.270,25	10,64%	4.367	9,34%
Other	8.702.130,50	1,49%	843	1,80%
n/a	137.368.595,25	23,56%	7.919	16,93%
Total	**583.127.615,69**	**100,00%**	**46.768**	**100,00%**

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21. Amortisation Profile

Reporting Date		09.12.2020				
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Collection Period	from	01.11.2020	to	30.11.2020		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	583.127.615,69 €	51	70.255.734,76 €	101	525.152,57 €
2	573.206.050,16 €	52	65.910.170,42 €	102	452.339,21 €
3	563.059.880,15 €	53	61.187.727,50 €	103	385.452,07 €
4	552.839.913,08 €	54	57.607.099,50 €	104	328.370,56 €
5	542.412.617,97 €	55	53.958.810,81 €	105	282.552,19 €
6	532.005.550,66 €	56	50.420.017,99 €	106	249.025,15 €
7	521.394.468,73 €	57	47.117.211,96 €	107	216.947,39 €
8	510.620.326,91 €	58	44.279.131,68 €	108	187.662,99 €
9	499.946.609,92 €	59	41.543.253,09 €	109	160.053,71 €
10	489.601.752,07 €	60	39.484.511,52 €	110	133.152,18 €
11	479.161.648,68 €	61	37.455.154,69 €	111	107.788,70 €
12	469.128.242,18 €	62	35.450.343,04 €	112	83.481,55 €
13	458.992.522,44 €	63	33.421.114,35 €	113	59.685,59 €
14	448.954.944,77 €	64	31.459.097,90 €	114	36.664,01 €
15	438.706.663,61 €	65	29.525.252,82 €	115	18.072,57 €
16	428.797.374,54 €	66	27.621.092,54 €	116	6.126,16 €
17	418.495.849,03 €	67	25.743.084,21 €	117	391,39 €
18	407.757.231,78 €	68	23.803.299,94 €	118	196,02 €
19	395.831.435,80 €	69	21.854.410,47 €	119	- €
20	383.793.245,28 €	70	19.935.957,25 €		
21	371.808.558,96 €	71	18.052.236,11 €		
22	359.896.465,80 €	72	16.572.516,60 €		
23	348.519.875,75 €	73	15.121.627,64 €		
24	339.350.919,85 €	74	13.699.727,21 €		
25	330.251.065,67 €	75	12.314.090,70 €		
26	321.067.052,37 €	76	10.957.496,13 €		
27	312.280.261,94 €	77	9.639.367,84 €		
28	303.169.589,53 €	78	8.373.433,34 €		
29	293.630.627,73 €	79	7.163.259,62 €		
30	284.249.487,63 €	80	6.064.576,70 €		
31	273.202.714,76 €	81	5.125.469,88 €		
32	261.735.198,95 €	82	4.366.993,95 €		
33	250.070.751,18 €	83	3.818.664,05 €		
34	238.528.135,19 €	84	3.441.866,79 €		
35	226.583.228,55 €	85	3.110.588,49 €		
36	218.581.468,66 €	86	2.817.690,72 €		
37	210.689.961,83 €	87	2.558.313,35 €		
38	202.509.758,39 €	88	2.324.196,97 €		
39	194.842.075,84 €	89	2.119.634,41 €		
40	186.579.041,75 €	90	1.939.876,89 €		
41	177.623.475,12 €	91	1.776.239,68 €		
42	168.556.234,11 €	92	1.625.776,89 €		
43	154.497.276,21 €	93	1.492.975,45 €		
44	139.974.354,76 €	94	1.373.952,80 €		
45	123.441.562,05 €	95	1.264.256,89 €		
46	105.524.160,42 €	96	1.164.171,99 €		
47	89.248.176,32 €	97	1.065.954,34 €		
48	84.191.687,20 €	98	969.465,63 €		
49	79.387.243,12 €	99	875.039,58 €		
50	74.610.880,98 €	100	782.143,97 €		

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22. Priority of Payments + Transaction Costs

Reporting Date		09.12.2020				
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Santander

Priority of Payments

Available Distribution Amount		21.998.934,01 €
Taxes and Senior Expenses	-	48.212,50 €
Net Swap Payments	-	112.788,33 €
Interest Class A Notes	-	77.922,00 €
Payments to Liquidity Reserve Fund	-	2.775.000,00 €
If no Principal Deficiency Trigger Event has occured, Interest Class B Notes	-	15.498,00 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	51,31 €
Principal Payments Class A	-	16.872.333,00 €
Upon a Principal Deficency Trigger Event, Interest Class B Notes	-	- €
Principal Payments Class B	-	- €
Payments to Commingling Reserve Ledger	-	- €
Payments to Set-Off Reserve Ledger	-	- €
Swap Termination Payments	-	- €
Interest Commingling/Set-Off Reserve	-	- €
Interest Subordinated Loan	-	3.584,38 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller		2.093.544,49 €

Transaction Costs

		All notes		Class A		Class B
Senior Expenses		48.212,50 €				
Interest accrued for the Period	-	93.420,00 €	-	77.922,00 €	-	15.498,00 €
Cumulative Interest accrued	-	1.468.215,00 €	-	1.276.722,00 €	-	191.493,00 €
Interest Payments	-	93.420,00 €	-	77.922,00 €	-	15.498,00 €
Cumulative Interest Payments	-	1.468.215,00 €	-	1.276.722,00 €	-	191.493,00 €
Interest accrued on Subordinated Loan for the Period	-	3.584,38 €				
Cumulative Interest accrued on Subordinated Loan	-	44.284,42 €				
Interest Payments on Subordinated Loan	-	3.584,38 €				
Cumulative Interest Payments on Subordinated Loan	-	44.284,42 €				
Unpaid Interest for the Period		- €				
Cumulative Unpaid Interest		- €				

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23. Swap Counterparty

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Swap Counterparty

Swap Counterparty	Royal Bank of Canada
Swap Rating Trigger Breach	no

		Fitch			Moody's			
Rating Trigger & Current Ratings	Consequenses	Long Term	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	Trigger breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A-	F1		A3(cr)			no
2nd Rating Trigger	Guarantee or Replacement	BBB-	F3		Baa3(cr)			no
Current Counterparty Ratings		AA	F1+	NEG	Aa2(cr)	P-1(cr)	STABLE	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	555.000.000,00
Fixed Rate	0,3990%
Floating Rate (Euribor)	-0,5370%
Net Swap Payments	-112.788,33
Notional Amount next period	538.127.667,00

Swap Counterparty Details

Royal Bank of Canada
Riverbank House
2 Swan Lane
London EC4R 3BF
United Kingdom
Phone +44 1 416 842 4736

Counterparty Replacement

Old Counterparty	Royal Bank of Canada
Current Counterparty	Royal Bank of Canada

Swap Collateral

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

Ratings as of 30.11.2020, data source: Bloomberg

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24. Retention

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For the purposes of compliance with the requirements of article 6(3)d) of the Securitisation Regulation, the Seller will do each of the following: first, the Seller will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an on-going basis until the earlier of (i) the redemption of the Class A Notes in full or (ii) the Legal Maturity Date, a first loss tranche constituted by the claim for repayment of the outstanding loan advance of initially EUR 2,775,000 (as of the Note Issuance Date, as reduced from time to time) made available by the Seller in its capacity as Subordinated Loan Provider to the Issuer under the Subordinated Loan Agreement as of the Note Issuance Date. The nominal amount of such loan advance equals 0.5 per cent. of the Class A Principal Amount as of the Note Issuance Date. Subject to certain additional restrictions, the loan advance will only become repayable to the Seller on any relevant date if and to the extent its outstanding amount exceeds an amount equal to the Required Liquidity Reserve Amount as of such date. Prior to the redemption of the Class A Notes in full, the Required Liquidity Reserve Amount will be equal to at least EUR 1,000,000. Pursuant to the Pre-Enforcement Priority of Payments and the Post-Enforcement Priority of Payments (as applicable), any payments due under the Subordinated Loan Agreement are subordinated to payments due under the Notes. Second, the Seller will retain, on an on-going basis until the earlier of (i) the redemption of the Class A Notes in full or (ii) the Legal Maturity Date, the Class B Notes in an aggregate principal amount equal to at least 5 per cent. of the securitised exposures (the "Retained Class B Notes)"

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	599.999.998,18 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	599.999.998,90 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	583.127.615,69 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	2.775.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	2.775.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	2.775.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	45.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	45.000.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	45.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	7,96%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	7,96%
Net Economic Interest Ratio as of the end of the Monthly Period:	8,19%

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25. Counterparties

Reporting Date		09.12.2020				
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		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Joint Lead Managers:	**Société Générale S.A.** SG House 41 Tower Hill, London EC3N 4SG United Kingdom eMail: jan.groesser@sgcib.com Phone: +49 69 7174255	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam The Netherlands eMail: jord.van.wingerden@ing.com Phone: +31 20 563 8002	A+	F1	NEG	Baa1	-	STABLE	performing
	Banco Santander S.A. Santander Global Banking and Markets 2 Triton Square, Regent's Place London NW1 3AN United Kingdom eMail: shaun.baddeley@santandergcb.com Phone: +44 20 7756 4309	A	F1	NEG	A3(cr)	P-2(cr)	STABLE	performing
	Wells Fargo Securities International Ltd. 33 King William Street London EC4R 9AT United Kingdom eMail: stafford.k.butt@wellsfargo.com Phone: +44 203 942 9678	A+	F1	NEG	A2	P-1	NEG	performing
Paying Agent:	**Bank of New York Mellon** Corporate Trust Administration One Canada Square London E14 5AL United Kingdom eMail: martin.olcese@bnymellon.com Phone: +44 207 163 3834	AA	F1+	STABLE	Aa1(cr)	P-1(cr)	STABLE	performing
Transaction Account:	**Bank of New York Mellon** Messeturm Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main Germany eMail: tsampikos.trigenis@bnymellon.com Phone: +49 (0)69 12014 1772	AA	F1+	STABLE	Aa1(cr)	P-1(cr)	STABLE	performing
Transaction Security Trustee:	**Wilmington Trust (Paris) SAS** 21 - 23 Boulevard Haussmann 2eme etage, 75009 Paris France eMail: cschroeder@wilmingtontrust.com Phone: +33(0) 1 53 43 29 07	-	-	-	-	-	-	performing
Data Trustee:	**Wilmington Trust SP Services (Dublin) Limited** Fourth Floor, 3 George's Dock IFSC, Dublin 1, D01 X5X0 Ireland eMail: rowens@wilmingtontrust.com Phone: +353 1 612 5558	-	-	-	-	-	-	performing

Rating Agencies:

Fitch Ratings Limited
Neue Mainzer Strasse 45 - 50
60311 Frankfurt am Main
Germany

Moody's Deutschland GmbH
Structured Finance Monitoring
An der Welle 5
60325 Frankfurt am Main
Germany

Ratings as of 30.11.2020, data source: Bloomberg

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26. Issuer Information

Reporting Date		09.12.2020				
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Deal Name:	**SC Germany Auto 2019-1**
Issuer:	**SC Germany Auto 2019-1 UG (haftungsbeschränkt)** The Managing Directors Steinweg 3-5 60313 Frankfurt am Main Germany eMail fradirectors@wilmingtontrust.com fax +49 (0) 69 2992 5387
LEI:	
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 fax +49 (0) 2161 690 7077
SPV-Administrator:	**Wilmington Trust SP Services (Frankfurt) GmbH** Steinweg 3-5 60313 Frankfurt am Main Germany eMail fradirectors@wilmingtontrust.com fax +49 (0) 69 2992 5387

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27. Santander Consumer Bank

Reporting Date		09.12.2020				
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Period No		13				
Monthly Period		Dez 2020				
Interest Period	from	13.11.2020	to	14.12.2020	=	31 days
Collection Period	from	01.11.2020	to	30.11.2020		

Contact Details

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Team ABS		abs_ger@santander.de

Ratings Santander

	Fitch			Moody's		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A	F1	NEG	A3(cr)	P-2(cr)	STABLE
Santander Consumer Finance S.A.	A	F1	NEG	A3(cr)	P-2(cr)	STABLE
Santander Consumer Bank AG	A-	F2	NEG	A1(cr)	P-1(cr)	POS

Ratings as of 30.11.2020, data source: Bloomberg

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28. Glossary

Santander

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 Receivables 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 Class B 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 15% 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: Protection against set-off risks due to 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