SC Germany Consumer 2020-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**151.317**	**1.799.999.997,62 €**	**1.799.999.989,63 €**
Scheduled Principal Payments		29.869.284,36 €	
Prepayment Principal		62.441.257,36 €	
Total Principal Collections		**92.310.541,72 €**	**79.355.353,32 €**
Total Interest Collections		**8.415.558,83 €**	**8.479.769,99 €**
Defaults		**3.038.826,26 €**	**2.403.241,33 €**
Replenishment Amount		**95.349.355,06 €**	**81.758.602,64 €**
End of Period	**151.895**	**1.799.999.984,70 €**	**1.799.999.997,62 €**
Purchase Shortfall Amount		**15,30 €**	**2,38 €**
Total Assets (End of Period)		1.800.000.000,00 €	1.800.000.000,00 €
Current Prepayment Rate (annualised)		34,5%	
Current Poolfactor		99,5%	

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1.1 Portfolio Information per period

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Collection Period	*Outstanding BOP*	*Scheduled Principal Payments*	*Prepayment Principal*	*Total Principal Collections*	*Prepayment Rate*
1	€ 1.799.999.933,09	€ 28.004.372,02	€ 37.328.045,90	€ 65.332.417,92	22,23%
2	€ 1.799.999.978,57	€ 27.656.379,76	€ 32.092.572,15	€ 59.748.951,91	19,42%
3	€ 1.799.999.995,61	€ 30.260.180,50	€ 40.849.586,79	€ 71.109.767,29	24,08%
4	€ 1.799.999.991,50	€ 29.666.354,11	€ 42.585.774,69	€ 72.252.128,80	24,97%
5	€ 1.799.999.993,97	€ 29.272.948,70	€ 52.031.411,07	€ 81.304.359,77	29,67%
6	€ 1.799.999.998,42	€ 28.945.451,65	€ 45.554.564,24	€ 74.500.015,89	26,48%
7	€ 1.799.999.986,54	€ 29.236.040,56	€ 43.340.599,83	€ 72.576.640,39	25,36%
8	€ 1.799.999.989,63	€ 29.279.001,04	€ 50.076.352,28	€ 79.355.353,32	28,72%
9	€ 1.799.999.997,62	€ 29.869.284,36	€ 62.441.257,36	€ 92.310.541,72	34,54%
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2. Reserve Accounts

Calculation Date		12.08.2021				
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Note Balance

Beginning of Period	1.792.124.993,70 €
End of Period	1.792.124.993,70 €

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	0,5%	8.960.624,97 €	
Cash Outflow		8.966.249,97 €	
of which Liquidity Reserve Excess Amount		5.625,00 €	
of which added to Priority of Payments		- €	
Cash Inflow		8.960.624,97 €	
End of Period	0,5%	8.960.624,97 €	
Required Liquidity Reserve Amount	0,5%	8.960.624,97 €	
Commingling Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	
Set-Off Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	

In case of Ratin Trigger breach: Set-Off Reserve Required Amount

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3.1 Delinquency Data

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Note Balance

Beginning of Period	1.792.124.993,70 €
End of Period	1.792.124.993,70 €

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	**€ 1.799.999.933,09**	€ -	€ -	€ -	€ -	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**€ 1.799.999.978,57**	€ 6.313.367,70	€ 882.720,82	€ 170.291,73	€ 106.711,25	**99,58%**	0,35%	0,05%	0,01%	0,01%
3	**€ 1.799.999.995,61**	€ 6.239.761,54	€ 4.939.221,31	€ 866.738,74	€ 194.212,76	**99,32%**	0,35%	0,27%	0,05%	0,01%
4	**€ 1.799.999.991,50**	€ 5.963.979,66	€ 5.640.605,03	€ 3.166.805,23	€ 1.020.162,48	**99,12%**	0,33%	0,31%	0,18%	0,06%
5	**€ 1.799.999.993,97**	€ 6.549.435,07	€ 5.068.350,47	€ 3.154.504,95	€ 3.340.625,38	**98,99%**	0,36%	0,28%	0,18%	0,19%
6	**€ 1.799.999.998,42**	€ 6.277.838,82	€ 5.527.447,42	€ 3.012.488,71	€ 3.870.498,36	**98,96%**	0,35%	0,31%	0,17%	0,22%
7	**€ 1.799.999.986,54**	€ 6.655.977,58	€ 5.191.130,95	€ 3.407.325,83	€ 4.039.360,98	**98,93%**	0,37%	0,29%	0,19%	0,22%
8	**€ 1.799.999.989,63**	€ 6.989.530,24	€ 6.091.686,44	€ 3.286.422,04	€ 3.722.868,68	**98,88%**	0,39%	0,34%	0,18%	0,21%
9	**€ 1.799.999.997,62**	€ 7.133.920,03	€ 6.233.651,41	€ 3.951.906,29	€ 3.968.753,90	**98,82%**	0,40%	0,35%	0,22%	0,22%
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3.2 Default Data

Reporting Date	12.08.2021				
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Note Balance

Beginning of Period	1.792.124.993,70 €
End of Period	1.792.124.993,70 €

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	3.038.826,26 €	
Current Period Recoveries	31.479,16 €	
Current Period Net Default	3.007.347,10 €	
New Number of Defaulted Contracts		323
Cumulative Default		
Cumulative Gross Default	14.163.493,61 €	
Cumulative Recoveries	97.924,90 €	
Cumulative Net Default	14.065.568,71 €	
Total Number of Defaulted Contracts		1.358

Principal Deficiency Ledgers

Class A PDL Sub-Ledger	
Class A PDL BoP	- €
Class A Amount debited to the PDL	- €
Class A Amount credited to the PDL	- €
Class A PDL EoP	- €
Class B PDL Sub-Ledger	
Class B PDL BoP	- €
Class B Amount debited to the PDL	- €
Class B Amount credited to the PDL	- €
Class B PDL EoP	- €
Class C PDL Sub-Ledger	
Class C PDL BoP	- €
Class C Amount debited to the PDL	- €
Class C Amount credited to the PDL	- €
Class C PDL EoP	- €
Class D PDL Sub-Ledger	
Class D PDL BoP	- €
Class D Amount debited to the PDL	- €
Class D Amount credited to the PDL	- €
Class D PDL EoP	- €
Class E PDL Sub-Ledger	
Class E PDL BoP	- €
Class E Amount debited to the PDL	- €
Class E Amount credited to the PDL	- €
Class E PDL EoP	- €
Class F PDL Sub-Ledger	
Class F PDL BoP	- €
Class F Amount debited to the PDL	- €
Class F Amount credited to the PDL	- €
Class F PDL EoP	- €
Class G PDL Sub-Ledger	
Class G PDL BoP	- €
Class G Amount debited to the PDL	3.038.826,26 €
Class G Amount credited to the PDL	3.038.826,26 €
Class G PDL EoP	- €

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3.3 Defaults & Recoveries per period

Note Balance

Beginning of Period	1.792.124.993,70 €
End of Period	1.792.124.993,70 €

Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	**0**	- €	- €	1.865.332.396,49 €	**0,00%**	**- €**	- €	**- €**	**0,00%**
2	**16**	147.487,32 €	147.487,32 €	1.925.228.852,76 €	**0,01%**	**- 479,73 €**	- 479,73 €	**147.967,05 €**	**0,01%**
3	**24**	€ 157.926,42	€ 305.413,74	€ 1.996.496.542,36	**0,02%**	**€257,69**	(€222,04)	**€305.635,78**	**0,02%**
4	**132**	€ 1.099.521,49	€ 1.404.935,23	€ 2.069.848.195,12	**0,07%**	**€9.982,50**	€9.760,46	**€1.395.174,77**	**0,07%**
5	**315**	€ 2.218.875,82	€ 3.623.811,05	€ 2.153.371.435,16	**0,17%**	**€24.886,76**	€34.647,22	**€3.589.163,83**	**0,17%**
6	**507**	€ 2.239.836,88	€ 5.863.647,93	€ 2.230.111.276,05	**0,26%**	**€3.854,39**	€38.501,61	**€5.825.146,32**	**0,26%**
7	**775**	€ 2.857.778,09	€ 8.721.426,02	€ 2.305.545.697,62	**0,38%**	**€5.493,97**	€43.995,58	**€8.677.430,44**	**0,38%**
8	**1.035**	€ 2.403.241,33	€ 11.124.667,35	€ 2.387.304.300,26	**0,47%**	**€22.450,16**	€66.445,74	**€11.058.221,61**	**0,46%**
9	**1.358**	€ 3.038.826,26	€ 14.163.493,61	€ 2.482.653.655,32	**0,57%**	**€31.479,16**	€97.924,90	**€14.065.568,71**	**0,57%**
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4. Concentration Limits

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Current Transaction Status

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,60%	-	5,92%	no
Borrower Exposure (applicable for Total Portfolio)	-	€ 200.000,00	€ 122.717,64	no
WA Remaining Term		80,00	68,73	no

	Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event			no
Period before previous period		€ 10,37	
Previous period		€ 2,38	
Current period		€ 15,30	
Termination/Servicer Termination Event			no
Event of Default / Termination Event, as defined in the Interest Rate Swap			no
Sequential Payment Trigger Event			no
Cumulative Net Loss Ratio			
- until (and including) the Payment Date in Nov 2021	1,50%	0,57%	no
- from the Payment Date in Dec 2021 until (and including) the Payment Date in Nov 2022	2,50%		no
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023	3,50%		no
- from the Payment Date in Dec 2023 onwards	4,50%		no
Class G PDL fully debited			
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent. of the Aggregate Outstanding Portfolio Principal Amount			
Tax Call Redemtion date			
Regulatory Change Event Redemption Date			
Early Amortisation Event			
Cumulative Net Loss Ratio			
- prior to 31 October 2021	1,50%	0,57%	no
Purchase Shortfall Event			
Termination Event or Servicer Termination Event			
Event of Default / Termination Event, as defined in the Interest Rate Swap			
Any debit of class G after application of funds in current period			

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5. Outstanding Notes

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1. Note Balance

	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		XS2239090785	XS2239091320	XS2239091593	XS2239091759	XS2239091833	XS2239091916	XS2239092138
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	76,50%	5,25%	6,00%	4,50%	3,00%	2,50%	2,25%
Legal Maturity		Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034
Expected Maturity		Sep 2025	Sep 2025	Sep 2025	Sep 2025	Sep 2025	Sep 2025	Dez 2023
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / A3 (sf)	BBB (sf) / Baa2 (sf)	BB+ (sf) / Ba2 (sf)	BB (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / Aa3 (sf)	BBB (sf) / Baa2 (sf)	BB+ (sf) / Ba2 (sf)	BB (sf) / B2 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.800.000.000 €	1.377.000.000,00 €	94.500.000,00 €	108.000.000,00 €	81.000.000,00 €	54.000.000,00 €	45.000.000,00 €	40.500.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		13.770	945	1.080	810	540	450	405
Current Note Information								
Class Principal Outstanding Balance Beginning of Period	1.792.124.993,70 €	1.377.000.000,00 €	94.500.000,00 €	108.000.000,00 €	81.000.000,00 €	54.000.000,00 €	45.000.000,00 €	32.624.993,70 €
Replenishment	95.349.355,06 €							
Amortisation	1.125.000,90 €							
Redemption per Class		- €	- €	- €	- €	- €	- €	1.125.000,90 €
Redemption per Note		- €	- €	- €	- €	- €	- €	2.777,78 €
Class Principal Outstanding Balance End of Period	1.790.999.992,80 €	1.377.000.000,00 €	94.500.000,00 €	108.000.000,00 €	81.000.000,00 €	54.000.000,00 €	45.000.000,00 €	31.499.992,80 €
Current Tranching		76,9%	5,3%	6,0%	4,5%	3,0%	2,5%	1,8%
Current Pool Factor	0,99	1,00	1,00	1,00	1,00	1,00	1,00	0,78

2. Payments to Investors per Note

	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	-0,549%	1mE+28bp	1mE+115bp	1mE+175bp	1mE+250bp	1mE+390bp	1mE+530bp	6,20%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31							
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	80.555,54 €
Class G only: Accrued Target Amortisation Amounts								1.125.000,00 €
> Principal Repayment per Note		**- €**	**- €**	**- €**	**- €**	**- €**	**- €**	**2.777,78 €**
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	77.777,76 €
> Interest accrued for the period		**- 190.576,80 €**	**- 52.060,05 €**	**- 118.897,20 €**	**- 144.860,40 €**	**- 165.877,20 €**	**- 195.979,50 €**	**- 185.417,10 €**
Interest Payment		**190.576,80 €**	**52.060,05 €**	**118.897,20 €**	**144.860,40 €**	**165.877,20 €**	**195.979,50 €**	**185.417,10 €**
Interest Payment per Note		**13,84 €**	**55,09 €**	**110,09 €**	**178,84 €**	**307,18 €**	**435,51 €**	**457,82 €**

3. Credit Enhancements

	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Initial total CE (Subordination, Reserve)	23,50%	18,25%	12,25%	7,75%	4,75%	2,25%	0,00%
Current CE	23,50%	18,25%	12,25%	7,75%	4,75%	2,25%	0,50%

* Last rating action as of 19.11.2020

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6. Original Principal Balance

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	10.960.160,00	0,50%	8.572	5,64%
2000: 3999	67.882.216,30	3,08%	23.601	15,54%
4000: 5999	108.046.521,70	4,90%	22.082	14,54%
6000: 7999	89.734.843,18	4,07%	13.164	8,67%
8000: 9999	81.605.267,21	3,70%	9.268	6,10%
10000: 11999	124.314.719,18	5,64%	11.628	7,66%
12000: 13999	90.128.371,97	4,09%	7.016	4,62%
14000: 15999	101.839.249,57	4,62%	6.810	4,48%
16000: 17999	92.492.623,40	4,20%	5.468	3,60%
18000: 19999	84.474.756,68	3,83%	4.474	2,95%
20000: 21999	121.759.139,94	5,53%	5.884	3,87%
22000: 23999	91.245.473,55	4,14%	3.979	2,62%
24000: 25999	109.476.496,84	4,97%	4.387	2,89%
26000: 27999	83.769.633,90	3,80%	3.110	2,05%
28000: 29999	80.299.754,82	3,64%	2.772	1,82%
30000: 31999	84.136.428,93	3,82%	2.737	1,80%
32000: 33999	63.390.310,05	2,88%	1.927	1,27%
34000: 35999	67.754.234,55	3,08%	1.937	1,28%
36000: 37999	55.310.695,71	2,51%	1.497	0,99%
38000: 39999	49.324.866,99	2,24%	1.266	0,83%
40000: 41999	57.013.272,59	2,59%	1.399	0,92%
42000: 43999	44.833.900,85	2,03%	1.045	0,69%
44000: 45999	45.242.439,19	2,05%	1.006	0,66%
46000: 47999	36.076.225,88	1,64%	768	0,51%
48000: 49999	35.062.459,39	1,59%	716	0,47%
50000: 51999	53.200.468,52	2,41%	1.052	0,69%
52000: 53999	32.942.389,41	1,50%	621	0,41%
54000: 55999	30.474.930,29	1,38%	555	0,37%
56000: 57999	24.824.399,13	1,13%	436	0,29%
58000: 59999	22.269.304,40	1,01%	378	0,25%
60000: 61999	33.816.449,87	1,53%	559	0,37%
62000: 63999	17.319.519,02	0,79%	275	0,18%
64000: 65999	16.275.842,50	0,74%	251	0,17%
66000: 67999	11.979.840,55	0,54%	179	0,12%
68000: 69999	11.038.597,37	0,50%	160	0,11%
70000: 71999	11.218.150,57	0,51%	158	0,10%
72000: 73999	8.701.159,73	0,39%	119	0,08%
74000: 75999	9.364.602,47	0,43%	125	0,08%
76000: 77999	6.164.782,83	0,28%	80	0,05%
78000: 79999	5.767.580,04	0,26%	73	0,05%
80000: 81999	6.642.641,96	0,30%	82	0,05%
82000: 83999	4.732.036,77	0,21%	57	0,04%
84000: 85999	6.107.886,79	0,28%	72	0,05%
86000: 87999	2.784.296,67	0,13%	32	0,02%
88000: 89999	2.400.471,77	0,11%	27	0,02%
90000: 91999	816.351,16	0,04%	9	0,01%
92000: 93999	1.205.587,92	0,05%	13	0,01%
94000: 95999	852.241,15	0,04%	9	0,01%
96000: 97999	1.743.651,81	0,08%	18	0,01%
98000: 99999	1.487.820,02	0,07%	15	0,01%
100001:	2.946.256,56	0,13%	27	0,02%
Total	**2.203.251.321,65**	**100,00%**	**151.895**	**100,00%**

Statistics	**in EUR**
Average Amount	14.505,09

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6.1 Original PB (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

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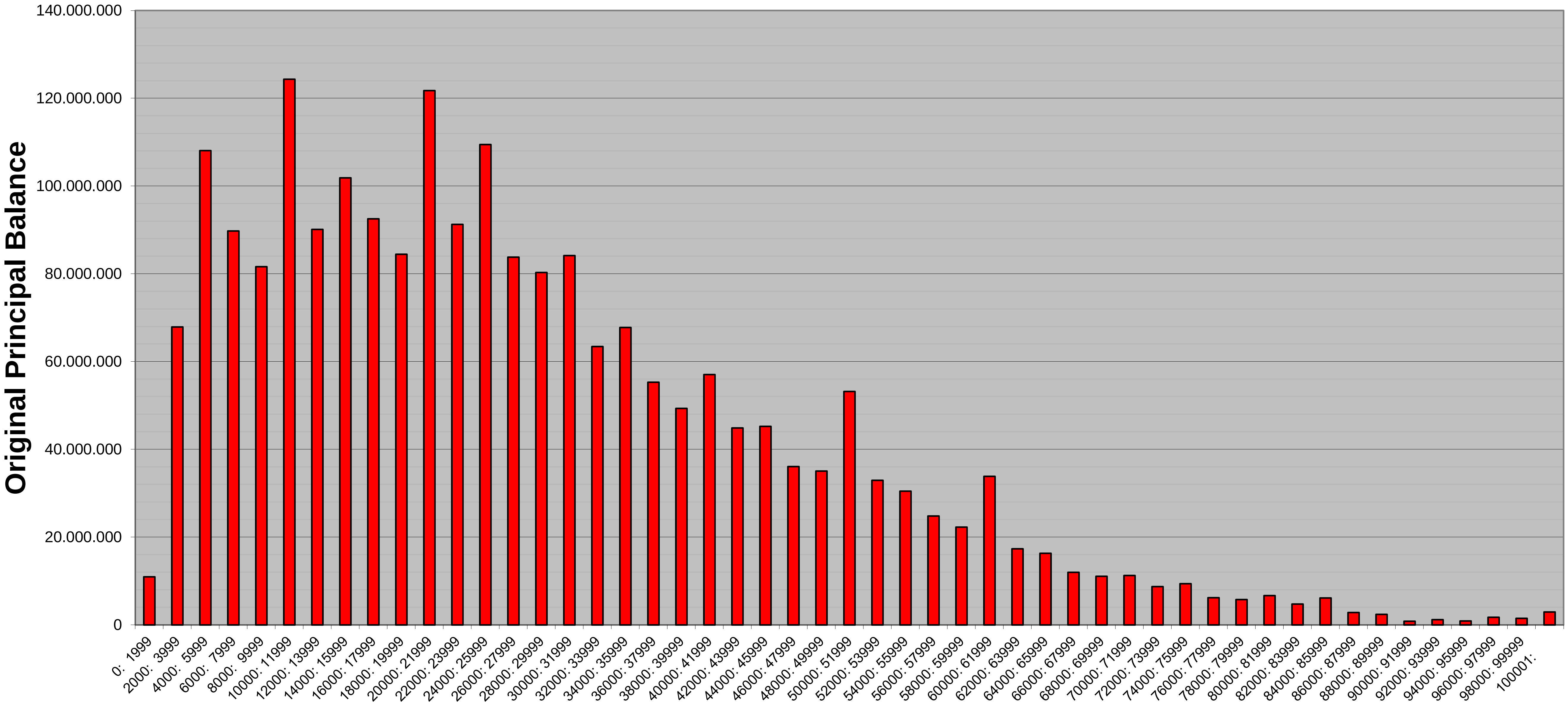

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Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

7. Current Principal Balance

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	26.322.768,98	1,46%	25.542	16,82%
2000: 3999	73.260.767,54	4,07%	24.835	16,35%
4000: 5999	88.203.411,92	4,90%	17.981	11,84%
6000: 7999	82.518.457,73	4,58%	11.853	7,80%
8000: 9999	96.587.173,08	5,37%	10.789	7,10%
10000:11999	85.755.562,59	4,76%	7.817	5,15%
12000:13999	89.408.054,88	4,97%	6.874	4,53%
14000:15999	84.702.539,47	4,71%	5.656	3,72%
16000:17999	96.295.498,93	5,35%	5.662	3,73%
18000:19999	91.573.864,06	5,09%	4.833	3,18%
20000:21999	89.814.481,56	4,99%	4.276	2,82%
22000:23999	86.563.973,33	4,81%	3.769	2,48%
24000:25999	77.254.599,08	4,29%	3.097	2,04%
26000:27999	71.029.392,48	3,95%	2.633	1,73%
28000:29999	66.798.738,36	3,71%	2.306	1,52%
30000:31999	58.368.346,77	3,24%	1.884	1,24%
32000:33999	53.466.549,62	2,97%	1.621	1,07%
34000:35999	50.231.875,80	2,79%	1.436	0,95%
36000:37999	44.574.540,78	2,48%	1.206	0,79%
38000:39999	41.661.614,71	2,31%	1.068	0,70%
40000:41999	39.191.085,24	2,18%	956	0,63%
42000:43999	34.926.563,56	1,94%	813	0,54%
44000:45999	35.449.644,44	1,97%	788	0,52%
46000:47999	32.749.095,18	1,82%	698	0,46%
48000:49999	29.206.453,97	1,62%	596	0,39%
50000:51999	24.490.360,56	1,36%	480	0,32%
52000:53999	23.836.717,78	1,32%	450	0,30%
54000:55999	19.078.058,62	1,06%	347	0,23%
56000:57999	17.137.363,59	0,95%	301	0,20%
58000:59999	14.148.208,69	0,79%	240	0,16%
60000:61999	10.548.932,19	0,59%	173	0,11%
62000:63999	10.513.261,18	0,58%	167	0,11%
64000:65999	8.330.322,32	0,46%	128	0,08%
66000:67999	8.827.643,16	0,49%	132	0,09%
68000:69999	6.284.155,68	0,35%	91	0,06%
70000:71999	5.830.671,14	0,32%	82	0,05%
72000:73999	5.043.649,56	0,28%	69	0,05%
74000:75999	3.671.662,55	0,20%	49	0,03%
76000:77999	4.078.842,12	0,23%	53	0,03%
78000:79999	2.843.262,09	0,16%	36	0,02%
80000:80000	80.000,22	0,00%	1	0,00%
80001:	9.341.819,19	0,52%	107	0,07%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**

Statistics	**in EUR**
Average Amount	11.850,29

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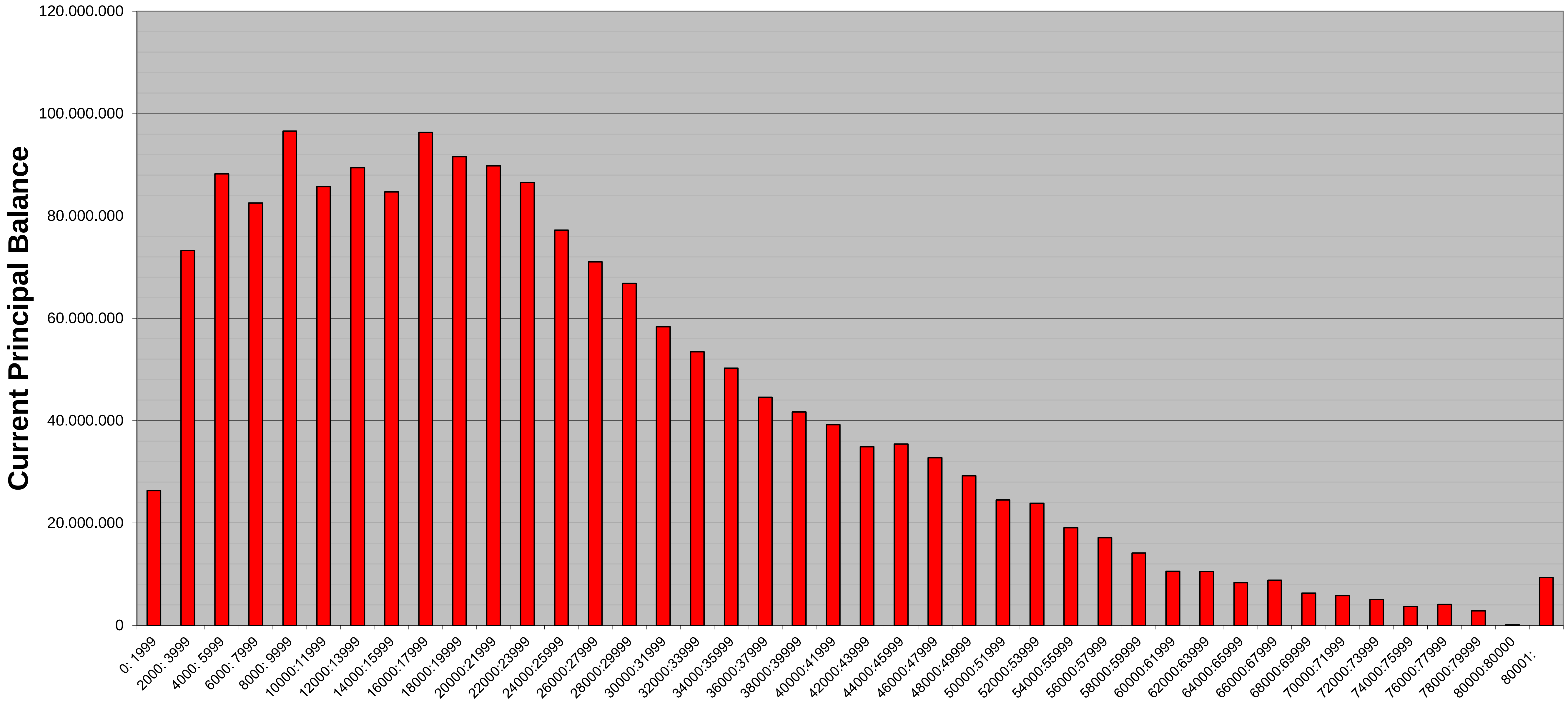
7.1 Current PB (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		



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8. Borrower Concentration

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	122.717,64	0,0068%	1
2	117.958,04	0,0066%	1
3	109.832,69	0,0061%	1
4	107.768,93	0,0060%	1
5	105.515,85	0,0059%	2
6	104.621,94	0,0058%	1
7	103.560,42	0,0058%	1
8	101.351,27	0,0056%	1
9	99.124,95	0,0055%	2
10	98.546,00	0,0055%	1
11	96.714,42	0,0054%	1
12	96.501,11	0,0054%	2
13	96.315,42	0,0054%	1
14	95.983,57	0,0053%	1
15	95.415,45	0,0053%	1
16	94.086,62	0,0052%	1
17	93.964,47	0,0052%	1
18	93.950,70	0,0052%	1
19	93.733,68	0,0052%	2
20	93.659,63	0,0052%	2
21	93.545,38	0,0052%	1
22	93.505,54	0,0052%	1
23	92.766,77	0,0052%	1
24	92.641,29	0,0051%	1
25	92.627,97	0,0051%	1
	2.486.409,75	**0,1381%**	**30**

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Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

9. Geographical Distribution

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
BADEN-WÜRTTEMBERG	211.995.135,33	11,78%	17.471	11,50%
BAYERN	220.949.931,98	12,27%	19.065	12,55%
BERLIN	81.278.803,23	4,52%	6.772	4,46%
BRANDENBURG	72.374.950,72	4,02%	6.212	4,09%
BREMEN	15.108.355,15	0,84%	1.335	0,88%
HAMBURG	32.084.755,37	1,78%	2.839	1,87%
HESSEN	129.362.303,01	7,19%	10.691	7,04%
MECKLENBURG-VORPOMMERN	64.046.100,05	3,56%	5.204	3,43%
NIEDERSACHSEN	187.063.044,25	10,39%	15.753	10,37%
NORDRHEIN-WESTFALEN	409.481.913,87	22,75%	33.710	22,19%
RHEINLAND-PFALZ	90.543.630,03	5,03%	7.638	5,03%
SAARLAND	22.495.102,46	1,25%	2.027	1,33%
SACHSEN	83.029.052,49	4,61%	7.254	4,78%
SACHSEN-ANHALT	68.027.471,58	3,78%	5.930	3,90%
SCHLESWIG-HOLSTEIN	59.263.246,75	3,29%	5.307	3,49%
THÜRINGEN	52.244.916,02	2,90%	4.624	3,04%
n/a	651.272,41	0,04%	63	0,04%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**

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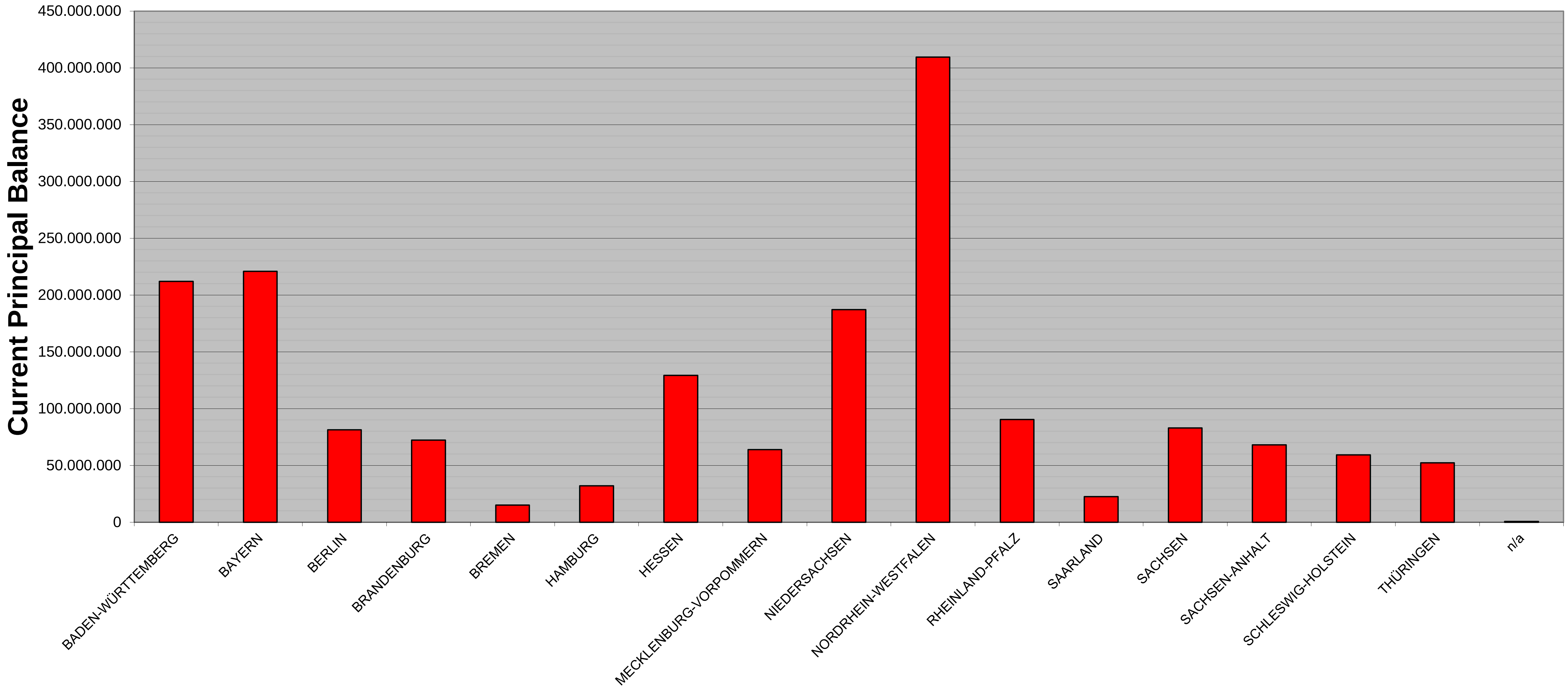
9.1 Geographical Distribution (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		



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10. Collateral

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	201.980.097,88	11,22%	7.777	5,12%
unsecured	1.598.019.886,82	88,78%	144.118	94,88%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**

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11. Insurances

Calculation Date		12.08.2021			
Payment Date		16.08.2021			
Period No		9			
Monthly Period		Aug 2021			
Interest Period	from	14.07.2021	to	16.08.2021	= 33 days
Collection Period	from	01.07.2021	to	31.07.2021	

Santander

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	570.856.026,27	31,71%	64.096	42,20%
Yes	1.229.143.958,43	68,29%	87.799	57,80%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**

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12. Payment Methods

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	1.770.914.745,14	98,38%	149.231	98,25%
Other	29.085.239,56	1,62%	2.664	1,75%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	473.968.531,74	26,33%	40.239	26,49%
1st of month	1.326.031.452,96	73,67%	111.656	73,51%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**

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Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

13. Effective Interest Rate

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	94.129,42	0,01%	14	0,01%
1: 1	12.943.349,95	0,72%	5.263	3,46%
2: 2	69.455.440,35	3,86%	8.374	5,51%
3: 3	179.665.582,18	9,98%	19.104	12,58%
4: 4	367.504.557,35	20,42%	32.948	21,69%
5: 5	390.627.971,86	21,70%	26.830	17,66%
6: 6	396.607.080,16	22,03%	24.561	16,17%
7: 7	252.061.366,14	14,00%	23.255	15,31%
8: 8	92.019.030,25	5,11%	7.670	5,05%
9: 9	30.958.401,79	1,72%	2.876	1,89%
10:10	6.154.722,52	0,34%	768	0,51%
11:11	1.444.930,79	0,08%	166	0,11%
12:12	264.253,89	0,01%	46	0,03%
13:13	199.168,05	0,01%	20	0,01%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**

Statistics	**in %**
WA Interest	5,92%

*runs from .00 to .99

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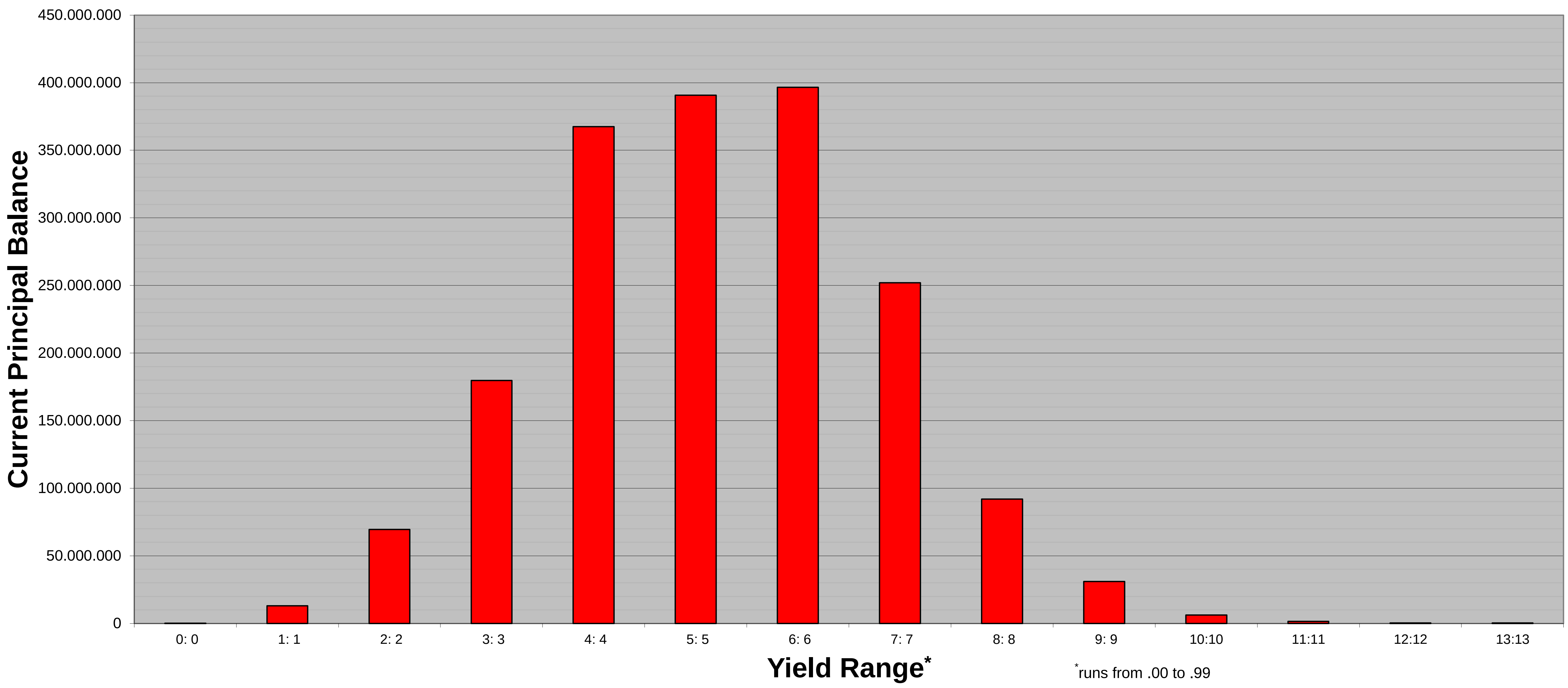
13.1 Effective Interest Rate (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		



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14. Seasoning

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	13.970.665,49	0,78%	857	0,56%
3: 5	112.210.459,73	6,23%	7.537	4,96%
6: 8	172.008.602,43	9,56%	12.523	8,24%
9:11	295.446.477,75	16,41%	23.075	15,19%
12:14	379.776.779,27	21,10%	30.734	20,23%
15:17	308.259.181,74	17,13%	26.503	17,45%
18:20	240.704.685,20	13,37%	23.453	15,44%
21:23	142.765.491,55	7,93%	12.949	8,52%
24:26	26.431.034,55	1,47%	2.138	1,41%
27:29	42.732.097,06	2,37%	3.847	2,53%
30:32	31.012.107,57	1,72%	3.338	2,20%
33:35	17.611.843,28	0,98%	2.178	1,43%
36:38	4.728.576,14	0,26%	711	0,47%
39:41	3.651.837,54	0,20%	560	0,37%
42:44	1.852.703,70	0,10%	349	0,23%
45:47	2.454.714,56	0,14%	388	0,26%
48:50	1.340.328,20	0,07%	206	0,14%
51:53	1.067.937,04	0,06%	162	0,11%
54:56	722.420,26	0,04%	136	0,09%
57:59	617.330,74	0,03%	106	0,07%
60:62	253.512,69	0,01%	69	0,05%
63:65	121.077,63	0,01%	21	0,01%
66:68	107.722,36	0,01%	16	0,01%
69:71	37.889,58	0,00%	8	0,01%
72:74	13.412,68	0,00%	6	0,00%
75:77	32.330,23	0,00%	5	0,00%
78:80	9.008,37	0,00%	4	0,00%
81:	59.757,36	0,00%	16	0,01%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**

Statistics

WA Seasoning	14,62

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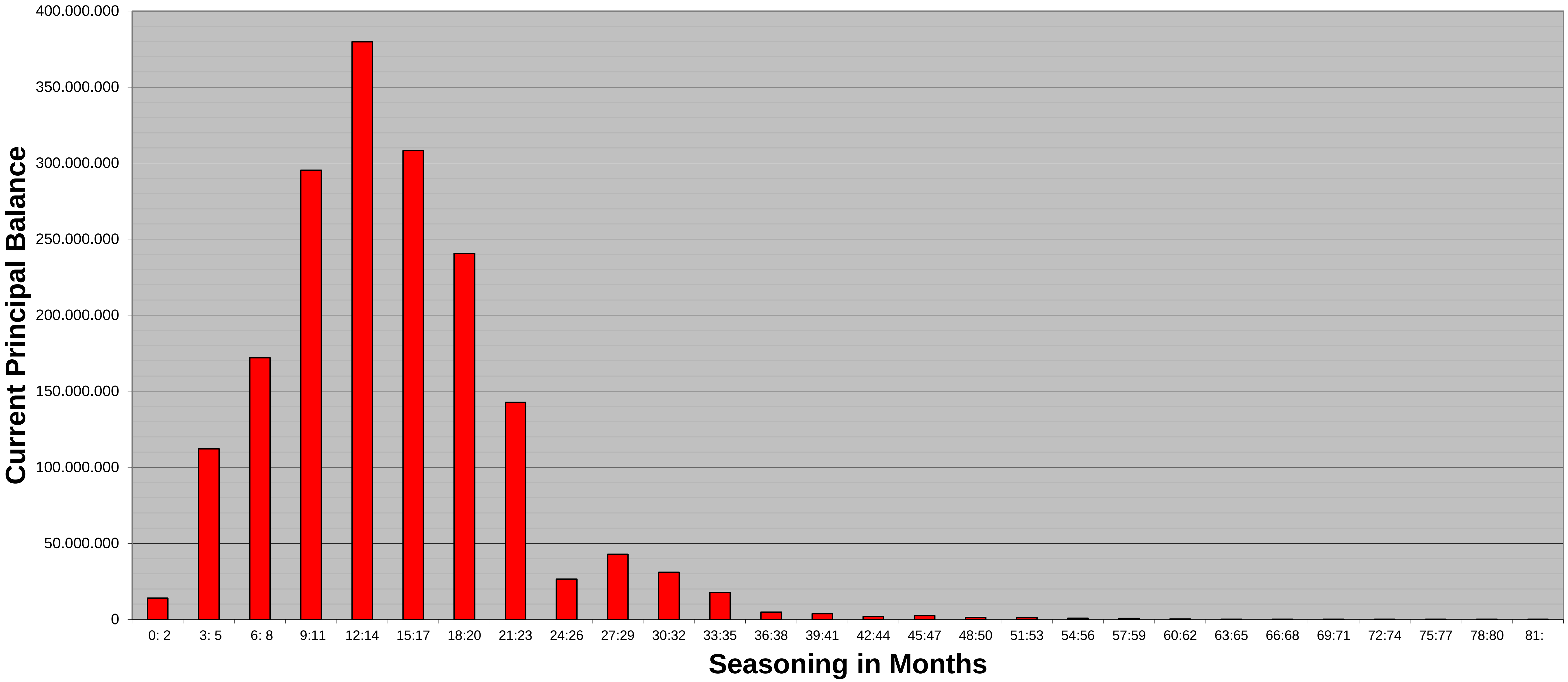
14.1 Seasoning (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		



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15. Remaining Term

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	4.141.027,01	0,23%	7.210	4,75%
7: 13	13.690.372,40	0,76%	7.991	5,26%
14: 20	28.185.210,46	1,57%	9.684	6,38%
21: 27	37.955.267,97	2,11%	8.769	5,77%
28: 34	61.532.234,71	3,42%	11.158	7,35%
35: 41	73.376.681,34	4,08%	10.127	6,67%
42: 48	95.251.252,07	5,29%	10.915	7,19%
49: 55	112.808.991,80	6,27%	10.146	6,68%
56: 62	118.455.021,29	6,58%	8.836	5,82%
63: 69	182.228.753,43	10,12%	12.725	8,38%
70: 76	221.945.268,20	12,33%	14.144	9,31%
77: 83	361.559.914,60	20,09%	18.718	12,32%
84: 90	383.699.566,01	21,32%	17.268	11,37%
91: 97	105.092.459,42	5,84%	4.202	2,77%
98:104	29.290,18	0,00%	1	0,00%
109:	48.673,81	0,00%	1	0,00%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**

Statistics

WA Remaining Term	68,73

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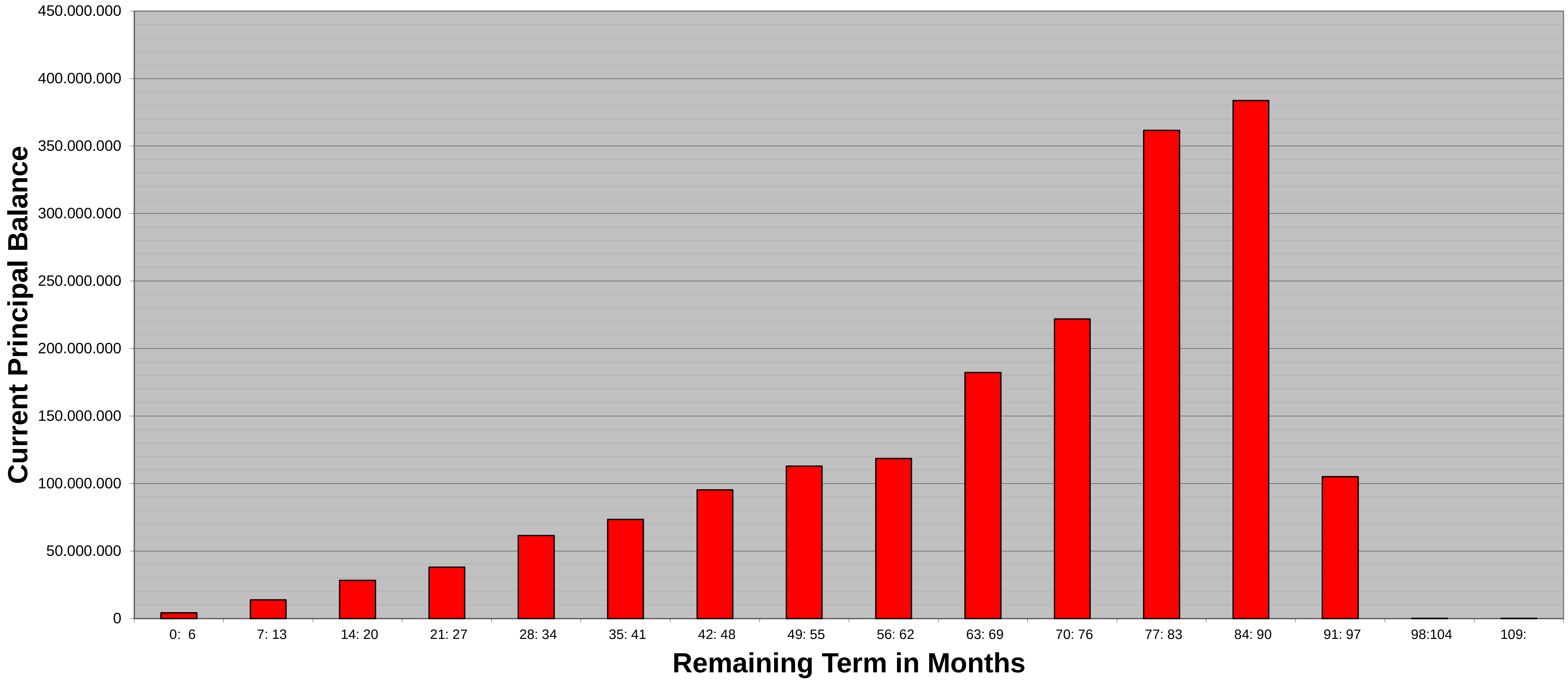
15.1 Remaining Term (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		



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41061 Mönchengladbach

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Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

16. Original Term

Santander

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	3.736,54	0,00%	32	0,02%
7: 13	1.019.056,14	0,06%	1.494	0,98%
14: 20	3.472.310,77	0,19%	3.492	2,30%
21: 27	17.080.736,20	0,95%	9.812	6,46%
28: 34	7.417.793,32	0,41%	2.067	1,36%
35: 41	53.210.855,10	2,96%	15.401	10,14%
42: 48	16.202.069,34	0,90%	2.559	1,68%
49: 55	92.751.037,99	5,15%	16.258	10,70%
56: 62	142.630.134,53	7,92%	17.221	11,34%
63: 69	40.500.233,67	2,25%	3.169	2,09%
70: 76	160.108.828,13	8,89%	12.574	8,28%
77: 83	45.029.221,58	2,50%	2.385	1,57%
84: 90	321.872.377,39	17,88%	23.174	15,26%
91: 97	460.842.668,79	25,60%	22.667	14,92%
98:104	436.091.148,70	24,23%	19.516	12,85%
105:111	1.714.667,49	0,10%	72	0,05%
112:118	4.435,21	0,00%	1	0,00%
119:	48.673,81	0,00%	1	0,00%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**

Statistics

WA Original Term	83,34

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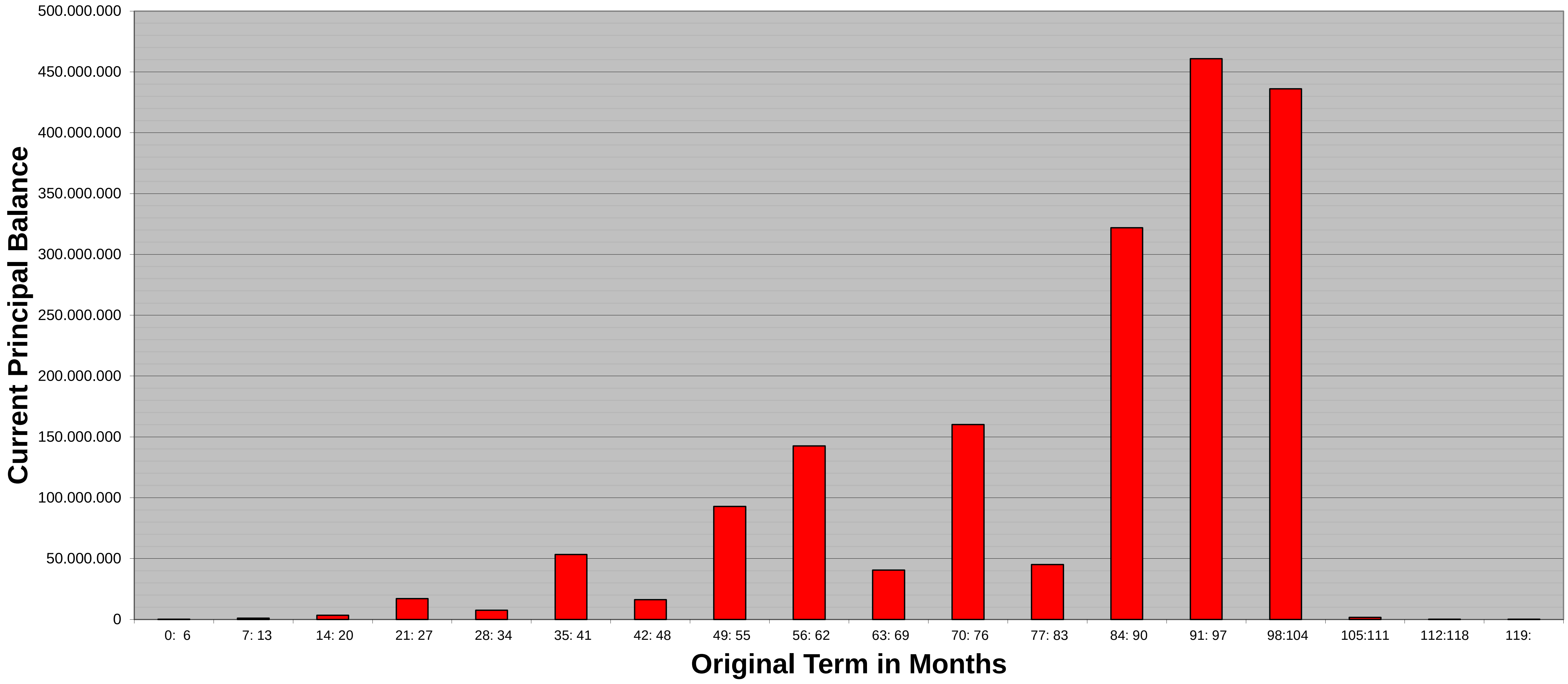
16.1 Original Term (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Santander



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17. Loan Concentration

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	1.731.057.303,85	96,17%	139.627	91,92%	139.627	96,50%
2: 2	57.388.456,95	3,19%	8.200	5,40%	4.100	2,83%
3: 3	5.724.901,18	0,32%	1.569	1,03%	523	0,36%
4: 4	2.481.634,56	0,14%	816	0,54%	204	0,14%
5: 5	1.033.753,80	0,06%	410	0,27%	82	0,06%
6: 6	662.212,57	0,04%	348	0,23%	58	0,04%
7:	1.651.721,79	0,09%	925	0,61%	96	0,07%
Total	**1.799.999.984,70**	**100,00%**	**151.895**	**100,00%**	**144.690**	**100,00%**

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18. Amortisation Profile

Calculation Date		12.08.2021					
Payment Date		16.08.2021					
Period No		9					
Monthly Period		Aug 2021					
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	1.799.999.984,70 €	51	545.095.675,05 €
2	1.772.573.524,56 €	52	524.486.390,33 €
3	1.744.833.277,01 €	53	504.075.117,95 €
4	1.717.152.311,88 €	54	483.956.726,25 €
5	1.689.477.413,02 €	55	464.118.172,88 €
6	1.661.915.909,10 €	56	444.549.425,88 €
7	1.634.455.192,83 €	57	425.205.905,34 €
8	1.607.071.493,69 €	58	406.149.298,39 €
9	1.579.765.174,15 €	59	387.335.498,87 €
10	1.552.595.092,43 €	60	368.735.585,51 €
11	1.525.511.022,15 €	61	350.354.884,99 €
12	1.498.479.891,40 €	62	332.215.270,91 €
13	1.471.490.812,17 €	63	314.302.213,81 €
14	1.444.570.362,48 €	64	296.632.232,43 €
15	1.417.701.929,43 €	65	279.131.166,85 €
16	1.390.892.672,72 €	66	262.043.738,77 €
17	1.364.120.034,05 €	67	245.412.991,24 €
18	1.337.501.972,37 €	68	229.159.443,09 €
19	1.311.023.557,48 €	69	213.206.990,25 €
20	1.284.680.187,86 €	70	197.728.732,02 €
21	1.258.448.648,84 €	71	182.700.051,01 €
22	1.232.380.418,92 €	72	168.078.628,10 €
23	1.206.457.379,69 €	73	153.810.746,13 €
24	1.180.632.064,33 €	74	139.929.844,99 €
25	1.154.890.698,78 €	75	126.457.823,05 €
26	1.129.259.598,93 €	76	113.410.976,66 €
27	1.103.757.242,65 €	77	100.724.512,83 €
28	1.078.384.990,72 €	78	88.809.777,51 €
29	1.053.115.341,79 €	79	77.666.411,20 €
30	1.028.050.871,20 €	80	67.209.392,88 €
31	1.003.199.465,28 €	81	57.326.204,39 €
32	978.508.719,62 €	82	48.248.176,00 €
33	953.971.504,09 €	83	40.067.216,79 €
34	929.644.041,16 €	84	32.602.656,75 €
35	905.498.861,14 €	85	25.833.926,43 €
36	881.520.660,24 €	86	19.908.785,54 €
37	857.667.565,32 €	87	14.957.902,56 €
38	833.974.151,76 €	88	11.081.978,52 €
39	810.449.266,52 €	89	7.935.569,52 €
40	787.123.557,08 €	90	5.458.778,29 €
41	763.922.291,62 €	91	3.613.053,26 €
42	740.988.462,96 €	92	2.211.275,76 €
43	718.301.690,02 €	93	1.133.819,23 €
44	695.841.234,20 €	94	469.298,24 €
45	673.589.098,37 €	95	137.054,23 €
46	651.597.370,13 €	96	14.891,49 €
47	629.874.171,32 €	97	11.780,85 €
48	608.361.996,86 €	98	10.868,57 €
49	587.041.094,26 €	99	9.950,68 €
50	565.948.843,54 €	100	9.450,10 €

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19. Priority of Payments + Transaction Costs

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Pre-Enforcement Available Interest Amount

Interest Collections	+	8.415.558,83 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	31.479,16 €
Interest on Transaction and Purchase Shortfall Account	+	- €
After the Commingling Reserve related to interest payments after such event	+	- €
Amounts on the Liquidity Reserve Account	+	8.966.249,97 €
Amounts received by the Interest Rate Swap counterparty	+	35.483,25 €
Principal Amount borrowed to cover interest shortfall (Senior Expense Deficit)	+	- €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	17.448.771,21 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	92.310.541,72 €
other principal amount paid by the Seller to the Issuer	+	- €
Final Repurchase Price	+	- €
Amounts standing to the credit of the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Set-Off Reserve Account	+	- €
Purchase Shortfall Amount	+	2,38 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	3.038.826,26 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	95.349.370,36 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		17.448.771,21 €
Senior Expenses and Taxes	-	6.423,68 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	190.576,80 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	52.060,05 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	118.897,20 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	144.860,40 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	165.877,20 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	195.979,50 €
Required Liquidity Reserve Amount Replenishment	-	8.960.624,97 €
Liquidity Reserve Reduction Amount	-	5.625,00 €
Crediting the PDLs until cleared	-	3.038.826,26 €
Interest Class B (if not paid above)	-	- €
Interest Class C (if not paid above)	-	- €
Interest Class D (if not paid above)	-	- €
Interest Class E (if not paid above)	-	- €
Interest Class F (if not paid above)	-	- €
Interest Class G	-	185.417,10 €
Mezzanin Loan Interest	-	- €
Subordinateed Swap Amounts (if applicable)	-	- €
Fees for Commingling Reserve Account and Set-Off Reserve Account	-	- €
Interest on Liquidity Reserve Loan	-	- €
Principal on Liquidity Reserve Loan	-	- €
Target Amortisation of Class G (inlcuding previously accrued)		1.125.000,90 €
Remaining Amount to the Seller		3.258.602,15 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount			95.349.370,36 €
Senior Expense Deficit		-	- €
Net Note Available Principal Proceeds	=		95.349.370,36 €
Replenishment		-	95.349.355,06 €
Purchase Shortfall Amount		-	15,30 €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount		-	- €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount		-	- €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount		-	- €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount		-	- €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount		-	- €
Prior to Sequential Payment Trigger Event: Class F Pro Rata- Principal Payment Amount		-	- €
On or after to Sequential Payment Trigger Event: Redemption Class A		-	- €
Full Redemption Class B - G (after Regulatory Change Event)		-	- €
On or after to Sequential Payment Trigger Event: Redemption Class B		-	- €
On or after to Sequential Payment Trigger Event: Redemption Class C		-	- €
On or after to Sequential Payment Trigger Event: Redemption Class D		-	- €
On or after to Sequential Payment Trigger Event: Redemption Class E		-	- €
On or after to Sequential Payment Trigger Event: Redemption Class F		-	- €
Redemption Class G Notes		-	- €
Mezzanine Loan Principal		-	- €
Transaction Account Remaining Amount			- €

Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	6.423,68 €								
Interest accrued for the Period	1.053.668,25 €	190.576,80 €	52.060,05 €	118.897,20 €	144.860,40 €	165.877,20 €	195.979,50 €	185.417,10 €	- €
Cumulative Interest accrued	8.748.110,66 €	1.500.379,20 €	421.904,70 €	968.176,80 €	1.181.757,60 €	1.354.838,40 €	1.601.541,00 €	1.715.851,35 €	3.661,61 €
Interest Payments	1.053.668,25 €	190.576,80 €	52.060,05 €	118.897,20 €	144.860,40 €	165.877,20 €	195.979,50 €	185.417,10 €	- €
Cumulative Interest Payments	8.748.110,66 €	1.500.379,20 €	421.904,70 €	968.176,80 €	1.181.757,60 €	1.354.838,40 €	1.601.541,00 €	1.715.851,35 €	3.661,61 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	- €								- €

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20. Retention

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

For the purposes of compliance with the requirements of Article 6(3)(c) of the Securitisation Regulation, the Seller will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an ongoing basis for the life of the transaction, such net economic interest through an interest in randomly selected exposures.

Amount of randomly Selected Exposures	90.149.990,58 €

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21. Counterparties

Reporting Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Joint Lead Managers:	**Banco Santander S.A.** Paseo de Pareda 9-12 39004 Santander Spain	A-	F2	STABLE	(P)A2	P-1	STABLE	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A-	F1	STABLE	A1	P-1	STABLE	performing
	Merrill Lynch International 2 King Edward Street London EC1A 1 HQ United Kingdom	AA	F1+	STABLE	-	-	-	performing
Luxembourg Listing Agent and Local Agent:	**Banque Internationale à Luxembourg S.A.** 69, Route d'Esch L-2953 Luxembourg	-	-	-	A2	P-1	STABLE	performing
Principal Paying Agent, **Account Bank and Interest Determination Agent:** E-mail: mbs.erg.london@usbank.com	**Elavon Financial Services DAC** Block E, Cherrywood Business Park Loughlinstown, Dublin Republic of Ireland	AA-	F1+	STABLE	-	P-1	STABLE	performing
Cash Administrator and Calculation Agent:	**U.S. Bank Global Corporate Trust Limited** 125 Old Broad Street London, EC2N 1AR United Kingdom	-	-	-	-	-	-	performing
Transaction Security Trustee:	**Circumference FS (Netherlands) B.V.** Barbara Strozzilaan 101 1083HN Amsterdam the Netherlands	-	-	-	-	-	-	performing
Data Trustee:	**Circumference FS (UK) Limited** 14 Devonshire Square EC2M 4YT London United Kingdom	-	-	-	-	-	-	performing
Interest Swap Counterparty:	**DZ BANK AG** Platz der Republik 60265 Frankfurt am Main Germany	AA-	F1+	STABLE	Aa1	P-1	NEG	performing

Rating Agencies:

Fitch Ratings Ireland Limited
39/40 Mount Street Upper
Dublin 2, D02PR89
Ireland

Moody's Investors Service España, S.A.
Calle Principe De Vergara
131 6 Planta
Madrid, 28002
Spain

Ratings as of 31.07.2021, data source: Bloomberg

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Reporting Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

22. Issuer Information

Deal Name:	**SC Germany Consumer 2020-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT CONSUMER 2020-1** The Managing Directors 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg
LEI:	549300I0DV9V1WKUO071
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:	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg

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23. Swap Counterparty Data

Reporting Date		12.08.2021			
Payment Date		16.08.2021			
Period No		9			
Monthly Period		Aug 2021			
Interest Period	from	14.07.2021	to	16.08.2021	= 33 days
Collection Period	from	01.07.2021	to	31.07.2021	

Swap Counterparty

Swap Counterparty	DZ Bank AG
Swap Rating Trigger Breach	no

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

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	1.759.500.000,00
Fixed Rate	-0,5710%
Floating Rate (Euribor)	-0,5490%
Net Swap Payments	-35.483,25
Notional Amount next period	1.759.500.000,00

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

Counterparty Replacement

Old Counterparty	DZ Bank AG
Current Counterparty	DZ Bank AG

Swap Collateral

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

Ratings as of 31.07.2021, data source: Bloomberg

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24. Santander Consumer Bank

Reporting Date		12.08.2021				
Payment Date		16.08.2021				
Period No		9				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

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	STABLE	A3(cr)	P-2(cr)	STABLE
Santander Consumer Finance S.A.	A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
Santander Consumer Bank AG	A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.07.2021, data source: Bloomberg

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25. Glossary

Reporting Date		12.08.2021				
Payment Date		16.08.2021				
Period No		Jan 1900				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

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.
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.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
Legal Maturity:	Final Payment date on which each Class A Note will be redeemed in full.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a **[●]%** constant prepayment rate, (b) an exercised Clean-Up Call at 10%,
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
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