SC Germany Consumer 2020-1
Monthly Investor Report

SC Germany Consumer 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date	11.11.2021				
Payment Date	15.11.2021				
Period No	12				
Monthly Period	Nov 2021				
Interest Period from	14.10.2021	to	15.11.2021	=	32 days
Collection Period from	01.10.2021	to	31.10.2021		

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

Reporting Date	11.11.2021				
Payment Date	15.11.2021				
Period No	12				
Monthly Period	Nov 2021				
Interest Period from	14.10.2021	to	15.11.2021	=	32 days
Collection Period from	01.10.2021	to	31.10.2021		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**152.651**	**1.799.999.993,58 €**	**1.799.999.992,84 €**
Scheduled Principal Payments		30.876.744,16 €	
Prepayment Principal		47.465.290,02 €	
Total Principal Collections		**78.342.034,18 €**	**78.165.162,37 €**
Total Interest Collections		**8.324.077,70 €**	**8.367.362,44 €**
Defaults		**3.348.605,56 €**	**3.478.842,52 €**
Replenishment Amount		**81.690.605,01 €**	**81.644.005,63 €**
End of Period	**153.281**	**1.799.999.958,85 €**	**1.799.999.993,58 €**
Purchase Shortfall Amount		**41,15 €**	**6,42 €**
Total Assets (End of Period)		1.800.000.000,00 €	1.800.000.000,00 €
Current Prepayment Rate (annualised)		27,4%	
Current Poolfactor		99,3%	

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1.1 Portfolio Information per period

Reporting Date		11.11.2021			
Payment Date		15.11.2021			
Period No		12			
Monthly Period		Nov 2021			
Interest Period	from	14.10.2021	to	15.11.2021	= 32 days
Collection Period	from	01.10.2021	to	31.10.2021	

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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%
10	€ 1.799.999.984,70	€ 29.621.444,89	€ 51.566.098,32	€ 81.187.543,21	29,45%
11	€ 1.799.999.992,84	€ 30.177.669,47	€ 47.987.492,90	€ 78.165.162,37	27,69%
12	€ 1.799.999.993,58	€ 30.876.744,16	€ 47.465.290,02	€ 78.342.034,18	27,43%
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Reporting Date	11.11.2021				
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Interest Period from	14.10.2021	to	15.11.2021	=	32 days
Collection Period from	01.10.2021	to	31.10.2021		

2. Reserve Accounts

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Note Balance

Beginning of Period	1.788.749.991,00 €
End of Period	1.788.749.991,00 €

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	0,5%	8.943.749,96 €	
Cash Outflow		8.949.374,96 €	
of which Liquidity Reserve Excess Amount		5.625,00 €	
of which added to Priority of Payments		- €	
Cash Inflow		8.943.749,96 €	
End of Period	0,5%	8.943.749,96 €	
Required Liquidity Reserve Amount	0,5%	8.943.749,96 €	
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 Rating Trigger breach: Set-Off Reserve Required Amount

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3.1 Delinquency Data

Reporting Date		11.11.2021				
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Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

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Note Balance

Beginning of Period	1.788.749.991,00 €
End of Period	1.788.749.991,00 €

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%
10	**€ 1.799.999.984,70**	€ 7.100.911,44	€ 6.845.812,22	€ 3.913.890,47	€ 4.226.440,32	**98,77%**	0,39%	0,38%	0,22%	0,23%
11	**€ 1.799.999.992,84**	€ 7.461.489,74	€ 7.241.101,48	€ 4.275.039,66	€ 4.343.151,61	**98,70%**	0,41%	0,40%	0,24%	0,24%
12	**€ 1.799.999.993,58**	€ 8.614.820,87	€ 7.514.271,62	€ 4.335.660,83	€ 4.808.361,93	**98,60%**	0,48%	0,42%	0,24%	0,27%
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3.2 Default Data

Reporting Date	11.11.2021				
Payment Date	15.11.2021				
Period No	12				
Monthly Period	Nov 2021				
Interest Period from	14.10.2021	to	15.11.2021	=	32 days
Collection Period from	01.10.2021	to	31.10.2021		

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Note Balance

Beginning of Period	1.788.749.991,00 €
End of Period	1.788.749.991,00 €

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	3.348.605,56 €	
Current Period Recoveries	118.385,37 €	
Current Period Net Default	3.230.220,19 €	
New Number of Defaulted Contracts		319
Cumulative Default		
Cumulative Gross Default	23.939.525,61 €	
Cumulative Recoveries	339.404,49 €	
Cumulative Net Default	23.600.121,12 €	
Total Number of Defaulted Contracts		2.253

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	3.348.605,56 €
Class G Amount credited to the PDL	3.348.605,56 €
Class G PDL EoP	- €

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3.3 Defaults & Recoveries per period

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

Note Balance

Beginning of Period	1.788.749.991,00 €
End of Period	1.788.749.991,00 €

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%**
10	**1.606**	€ 2.948.583,92	€ 17.112.077,53	€ 2.566.789.790,59	**0,67%**	**€52.785,46**	€150.710,36	**€16.961.367,17**	**0,66%**
11	**1.934**	€ 3.478.842,52	€ 20.590.920,05	€ 2.648.433.796,22	**0,78%**	**€70.308,76**	€221.019,12	**€20.369.900,93**	**0,77%**
12	**2.253**	€ 3.348.605,56	€ 23.939.525,61	€ 2.730.124.401,23	**0,88%**	**€118.385,37**	€339.404,49	**€23.600.121,12**	**0,86%**
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4. Concentration Limits

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Collection Period from	01.10.2021	to	31.10.2021		

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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%	-	5,85%	no
Borrower Exposure (applicable for Total Portfolio)	-	€ 200.000,00	€ 118.725,94	no
WA Remaining Term		80,00	67,76	no

	Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event			no
Period before previous period	€ 180.000.000,00	€ 7,16	
Previous period	€ 180.000.000,00	€ 6,42	
Current period	€ 180.000.000,00	€ 41,15	
Termination/Servicer Termination Event			no
Event of Default / Termination Event, as defined in the Interest Rate Swap			no

	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio				
- until (and including) the Payment Date in Nov 2021		1,50%	0,86%	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		€ -	€ -	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent. of the Aggregate Outstanding Portfolio Portfolio Principal Amount of the Purchased Receivables on the Cut-Off Date	10,00%		100,00%	no
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to 31 October 2021		1,50%	0,86%	no
Purchase Shortfall Event				no
Termination Event or Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Any debit of class G after application of funds in current period		€ -	€ -	no

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5. Outstanding Notes

Reporting Date	11.11.2021				
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Collection Period from	01.10.2021	to	31.10.2021		

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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	1.788.749.991,00 €	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 €	29.249.991,00 €
Replenishment	81.690.605,01 €							
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	1.787.624.990,10 €	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 €	28.124.990,10 €
Current Tranching		77,0%	5,3%	6,0%	4,5%	3,0%	2,5%	1,6%
Current Pool Factor	0,99	1,00	1,00	1,00	1,00	1,00	1,00	0,69

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	-0,561%	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 €	72.222,20 €
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 €	69.444,42 €
> Interest accrued for the period		**- 170.197,20 €**	**- 49.480,20 €**	**- 114.145,20 €**	**- 139.611,60 €**	**- 160.272,00 €**	**- 189.558,00 €**	**- 161.198,10 €**
Interest Payment		**170.197,20 €**	**49.480,20 €**	**114.145,20 €**	**139.611,60 €**	**160.272,00 €**	**189.558,00 €**	**161.198,10 €**
Interest Payment per Note		**12,36 €**	**52,36 €**	**105,69 €**	**172,36 €**	**296,80 €**	**421,24 €**	**398,02 €**

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%	0,69%

* Last rating action as of 19.11.2020

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6. Original Principal Balance

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	10.420.117,16	0,46%	8.075	5,27%
2000: 3999	67.267.838,63	2,98%	23.331	15,22%
4000: 5999	108.182.554,06	4,79%	22.108	14,42%
6000: 7999	90.869.360,12	4,02%	13.332	8,70%
8000: 9999	82.782.099,78	3,67%	9.398	6,13%
10000: 11999	126.572.862,73	5,60%	11.844	7,73%
12000: 13999	91.868.282,47	4,07%	7.156	4,67%
14000: 15999	104.207.697,96	4,61%	6.970	4,55%
16000: 17999	94.696.487,67	4,19%	5.600	3,65%
18000: 19999	85.706.331,84	3,80%	4.540	2,96%
20000: 21999	124.344.642,22	5,51%	6.011	3,92%
22000: 23999	91.640.524,57	4,06%	3.997	2,61%
24000: 25999	112.522.340,12	4,98%	4.510	2,94%
26000: 27999	85.121.278,83	3,77%	3.161	2,06%
28000: 29999	81.676.430,26	3,62%	2.819	1,84%
30000: 31999	87.950.979,15	3,89%	2.863	1,87%
32000: 33999	64.617.756,87	2,86%	1.964	1,28%
34000: 35999	70.261.882,62	3,11%	2.009	1,31%
36000: 37999	56.270.582,51	2,49%	1.523	0,99%
38000: 39999	50.137.119,30	2,22%	1.287	0,84%
40000: 41999	58.867.879,24	2,61%	1.445	0,94%
42000: 43999	45.223.637,88	2,00%	1.054	0,69%
44000: 45999	46.530.000,73	2,06%	1.035	0,68%
46000: 47999	38.099.483,92	1,69%	811	0,53%
48000: 49999	36.669.315,00	1,62%	749	0,49%
50000: 51999	55.638.641,98	2,46%	1.101	0,72%
52000: 53999	35.215.430,90	1,56%	664	0,43%
54000: 55999	32.561.929,93	1,44%	593	0,39%
56000: 57999	24.992.762,71	1,11%	439	0,29%
58000: 59999	22.860.325,59	1,01%	388	0,25%
60000: 61999	36.151.249,97	1,60%	598	0,39%
62000: 63999	18.199.521,97	0,81%	289	0,19%
64000: 65999	18.282.197,78	0,81%	282	0,18%
66000: 67999	13.044.029,87	0,58%	195	0,13%
68000: 69999	11.791.302,34	0,52%	171	0,11%
70000: 71999	12.278.317,57	0,54%	173	0,11%
72000: 73999	8.696.072,15	0,39%	119	0,08%
74000: 75999	10.793.481,72	0,48%	144	0,09%
76000: 77999	5.632.525,12	0,25%	73	0,05%
78000: 79999	6.163.104,12	0,27%	78	0,05%
80000: 81999	7.127.896,99	0,32%	88	0,06%
82000: 83999	4.981.038,17	0,22%	60	0,04%
84000: 85999	6.535.550,31	0,29%	77	0,05%
86000: 87999	2.868.639,33	0,13%	33	0,02%
88000: 89999	2.578.559,55	0,11%	29	0,02%
90000: 91999	817.494,91	0,04%	9	0,01%
92000: 93999	1.298.275,92	0,06%	14	0,01%
94000: 95999	852.237,52	0,04%	9	0,01%
96000: 97999	1.743.651,81	0,08%	18	0,01%
98000: 99999	1.587.012,39	0,07%	16	0,01%
100001:	3.157.638,43	0,14%	29	0,02%
Total	**2.258.356.374,69**	**100,00%**	**153.281**	**100,00%**

Statistics	**in EUR**
Average Amount	14.733,44

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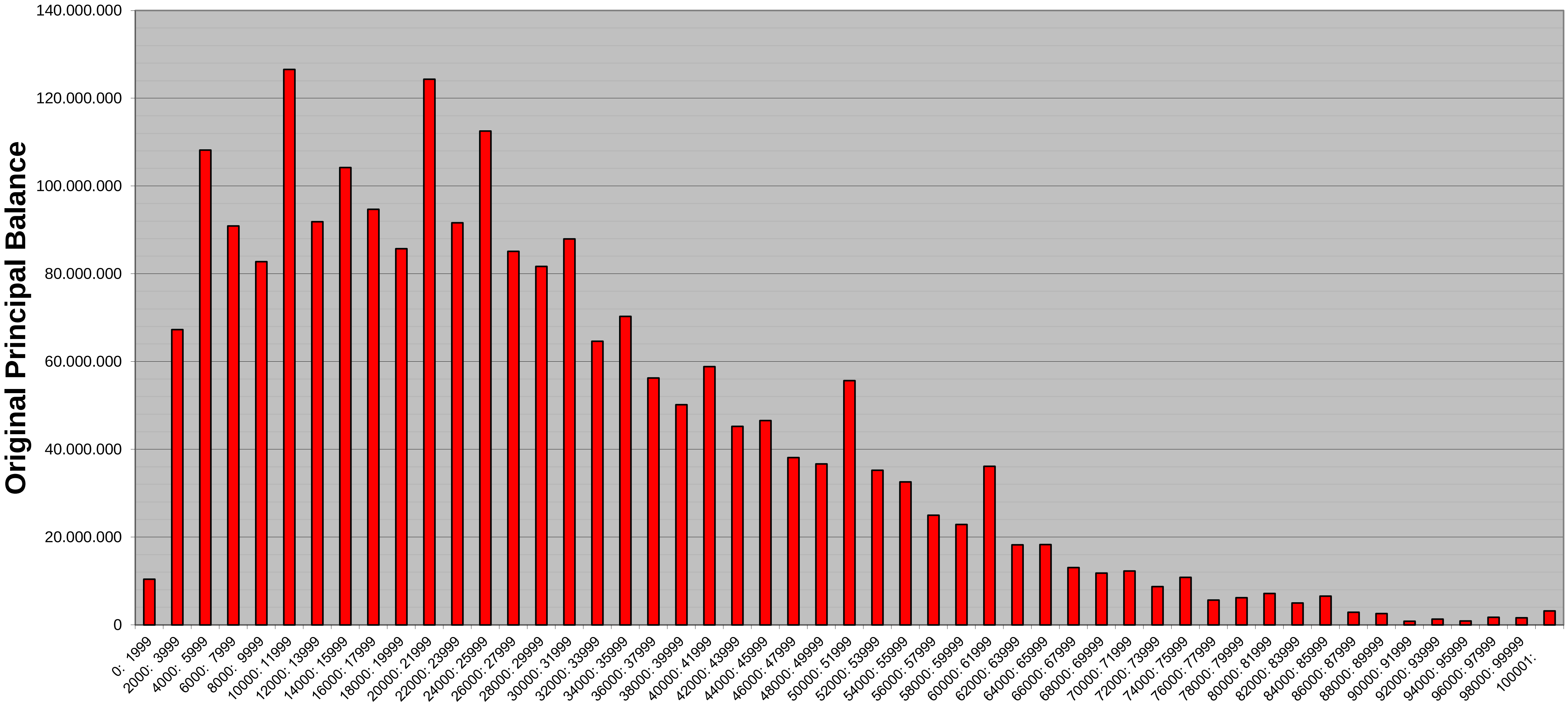
Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

6.1 Original PB (Graph)



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7. Current Principal Balance

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

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	26.748.832,64	1,49%	26.575	17,34%
2000: 3999	73.849.776,40	4,10%	25.054	16,35%
4000: 5999	87.209.282,14	4,84%	17.781	11,60%
6000: 7999	84.288.675,59	4,68%	12.094	7,89%
8000: 9999	96.074.091,05	5,34%	10.738	7,01%
10000:11999	86.273.896,49	4,79%	7.869	5,13%
12000:13999	89.724.137,00	4,98%	6.911	4,51%
14000:15999	88.276.259,51	4,90%	5.889	3,84%
16000:17999	96.662.167,31	5,37%	5.689	3,71%
18000:19999	90.411.352,53	5,02%	4.768	3,11%
20000:21999	89.677.124,80	4,98%	4.274	2,79%
22000:23999	87.206.922,64	4,84%	3.796	2,48%
24000:25999	74.852.819,32	4,16%	2.998	1,96%
26000:27999	71.359.025,31	3,96%	2.645	1,73%
28000:29999	66.002.813,55	3,67%	2.279	1,49%
30000:31999	58.065.144,70	3,23%	1.874	1,22%
32000:33999	53.301.091,58	2,96%	1.616	1,05%
34000:35999	49.399.558,79	2,74%	1.412	0,92%
36000:37999	42.783.044,19	2,38%	1.157	0,75%
38000:39999	42.626.718,49	2,37%	1.094	0,71%
40000:41999	40.014.947,89	2,22%	976	0,64%
42000:43999	35.630.165,95	1,98%	829	0,54%
44000:45999	36.385.747,19	2,02%	809	0,53%
46000:47999	31.863.883,73	1,77%	678	0,44%
48000:49999	29.118.301,11	1,62%	595	0,39%
50000:51999	24.989.061,08	1,39%	490	0,32%
52000:53999	22.607.601,21	1,26%	427	0,28%
54000:55999	19.283.127,41	1,07%	351	0,23%
56000:57999	16.527.868,23	0,92%	290	0,19%
58000:59999	13.917.846,27	0,77%	236	0,15%
60000:61999	10.855.363,03	0,60%	178	0,12%
62000:63999	11.214.335,47	0,62%	178	0,12%
64000:65999	9.418.297,96	0,52%	145	0,09%
66000:67999	7.637.242,53	0,42%	114	0,07%
68000:69999	6.076.277,31	0,34%	88	0,06%
70000:71999	6.396.272,01	0,36%	90	0,06%
72000:73999	4.672.147,99	0,26%	64	0,04%
74000:75999	4.122.914,37	0,23%	55	0,04%
76000:77999	3.385.821,06	0,19%	44	0,03%
78000:79999	3.078.525,76	0,17%	39	0,03%
80001:	8.011.477,26	0,45%	92	0,06%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**

Statistics	**in EUR**
Average Amount	11.743,14

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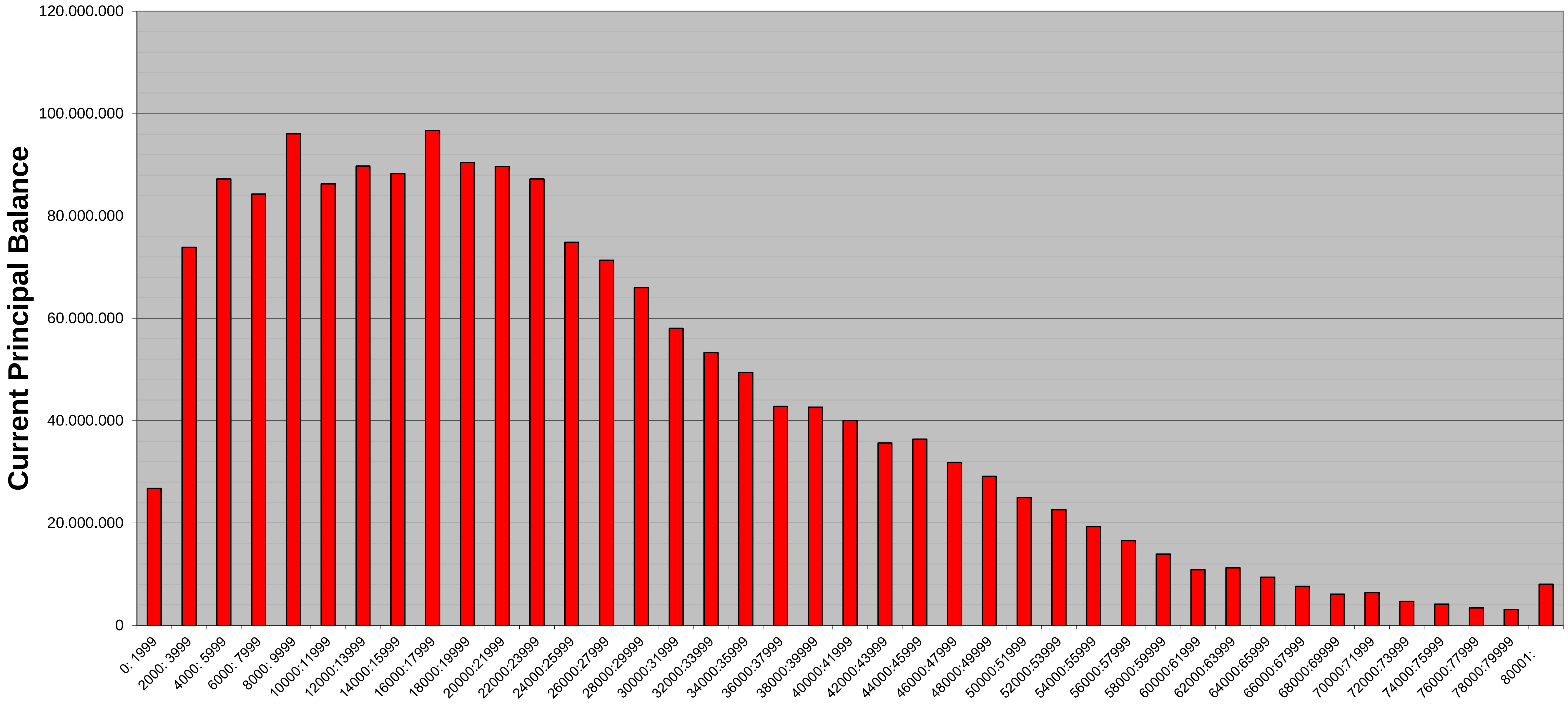
7.1 Current PB (Graph)

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		



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8. Borrower Concentration

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	118.725,94	0,0066%	1
2	114.856,34	0,0064%	1
3	106.969,31	0,0059%	1
4	104.608,58	0,0058%	1
5	101.879,65	0,0057%	1
6	101.201,01	0,0056%	2
7	100.621,02	0,0056%	1
8	100.541,34	0,0056%	1
9	99.341,89	0,0055%	1
10	98.717,88	0,0055%	1
11	98.313,69	0,0055%	1
12	96.427,68	0,0054%	2
13	94.518,51	0,0053%	1
14	93.336,64	0,0052%	1
15	92.934,47	0,0052%	2
16	92.907,46	0,0052%	1
17	92.703,45	0,0052%	1
18	92.490,38	0,0051%	1
19	92.230,98	0,0051%	1
20	91.778,86	0,0051%	1
21	91.535,44	0,0051%	1
22	91.329,49	0,0051%	1
23	90.986,46	0,0051%	2
24	90.903,22	0,0051%	1
25	90.680,56	0,0050%	2
	2.440.540,25	**0,1356%**	**30**

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Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
BADEN-WÜRTTEMBERG	215.925.604,10	12,00%	17.691	11,54%
BAYERN	222.661.795,56	12,37%	19.214	12,54%
BERLIN	80.407.154,47	4,47%	6.799	4,44%
BRANDENBURG	72.973.339,31	4,05%	6.351	4,14%
BREMEN	14.800.987,31	0,82%	1.331	0,87%
HAMBURG	32.552.033,99	1,81%	2.887	1,88%
HESSEN	127.647.873,86	7,09%	10.745	7,01%
MECKLENBURG-VORPOMMERN	62.138.474,99	3,45%	5.189	3,39%
NIEDERSACHSEN	186.250.600,14	10,35%	15.897	10,37%
NORDRHEIN-WESTFALEN	408.191.933,45	22,68%	33.945	22,15%
RHEINLAND-PFALZ	90.199.892,62	5,01%	7.685	5,01%
SAARLAND	23.200.393,91	1,29%	2.055	1,34%
SACHSEN	83.153.117,96	4,62%	7.346	4,79%
SACHSEN-ANHALT	68.811.321,60	3,82%	6.017	3,93%
SCHLESWIG-HOLSTEIN	58.447.284,37	3,25%	5.373	3,51%
THÜRINGEN	51.762.061,64	2,88%	4.682	3,05%
N/A	876.089,57	0,05%	74	0,05%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**

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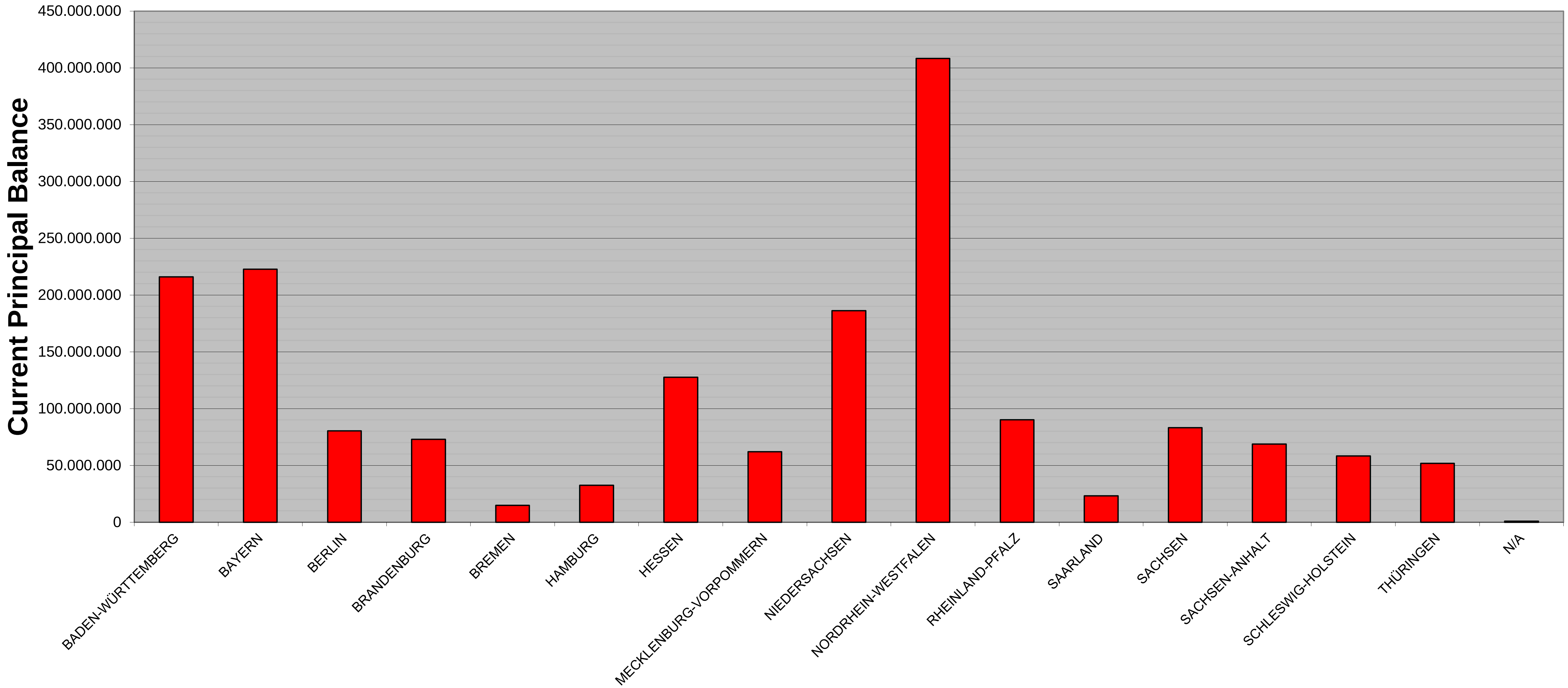
9.1 Geographical Distribution (Graph)

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		



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Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

10. Collateral

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	187.092.520,99	10,39%	7.443	4,86%
unsecured	1.612.907.437,86	89,61%	145.838	95,14%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**

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Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	599.798.785,64	33,32%	65.794	42,92%
Yes	1.200.201.173,21	66,68%	87.487	57,08%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**

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Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

12. Payment Methods

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	1.766.798.469,89	98,16%	150.141	97,95%
Other	33.201.488,96	1,84%	3.140	2,05%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	472.681.414,66	26,26%	40.696	26,55%
1st of month	1.327.318.544,19	73,74%	112.585	73,45%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**

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13. Effective Interest Rate

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	90.103,01	0,01%	9	0,01%
1: 1	14.753.064,95	0,82%	5.022	3,28%
2: 2	98.008.592,12	5,44%	10.965	7,15%
3: 3	191.755.189,61	10,65%	19.650	12,82%
4: 4	358.244.031,50	19,90%	32.524	21,22%
5: 5	374.111.053,43	20,78%	26.356	17,19%
6: 6	397.652.834,93	22,09%	25.050	16,34%
7: 7	244.512.040,28	13,58%	23.021	15,02%
8: 8	85.114.419,08	4,73%	7.055	4,60%
9: 9	28.393.079,43	1,58%	2.689	1,75%
10:10	5.594.652,29	0,31%	717	0,47%
11:11	1.305.696,68	0,07%	159	0,10%
12:12	321.653,44	0,02%	49	0,03%
13:13	143.548,10	0,01%	15	0,01%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**

Statistics	**in %**
WA Interest	5,85%

*runs from .00 to .99

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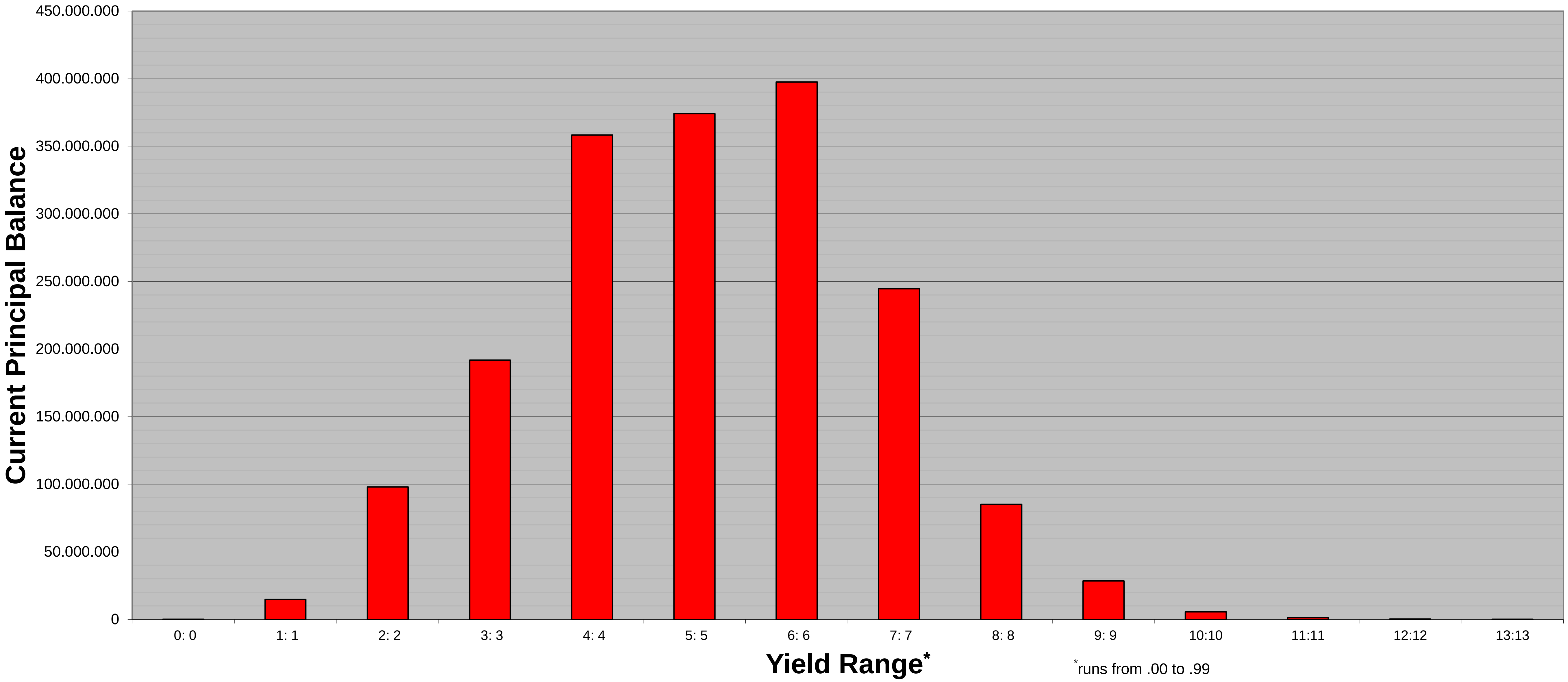
13.1 Effective Interest Rate (Graph)

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		



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14. Seasoning

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

Santander

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	9.421.980,00	0,52%	749	0,49%
3: 5	99.634.865,73	5,54%	6.744	4,40%
6: 8	171.698.264,17	9,54%	11.581	7,56%
9:11	190.740.891,27	10,60%	14.086	9,19%
12:14	279.775.769,76	15,54%	22.202	14,48%
15:17	330.637.492,88	18,37%	27.586	18,00%
18:20	268.123.711,86	14,90%	24.037	15,68%
21:23	208.346.902,30	11,57%	21.346	13,93%
24:26	124.380.529,47	6,91%	11.975	7,81%
27:29	22.800.794,72	1,27%	1.909	1,25%
30:32	37.335.535,57	2,07%	3.575	2,33%
33:35	27.227.712,54	1,51%	3.136	2,05%
36:38	15.256.478,02	0,85%	1.893	1,23%
39:41	4.133.852,89	0,23%	603	0,39%
42:44	3.146.939,80	0,17%	530	0,35%
45:47	1.598.197,37	0,09%	335	0,22%
48:50	2.067.699,43	0,11%	322	0,21%
51:53	1.142.190,73	0,06%	173	0,11%
54:56	887.792,80	0,05%	156	0,10%
57:59	617.694,18	0,03%	128	0,08%
60:62	510.871,79	0,03%	97	0,06%
63:65	215.302,80	0,01%	53	0,03%
66:68	98.112,84	0,01%	17	0,01%
69:71	88.331,64	0,00%	14	0,01%
72:74	32.037,48	0,00%	8	0,01%
75:77	10.546,35	0,00%	4	0,00%
78:80	28.193,53	0,00%	5	0,00%
81:	41.266,93	0,00%	17	0,01%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**

Statistics

WA Seasoning	16,19

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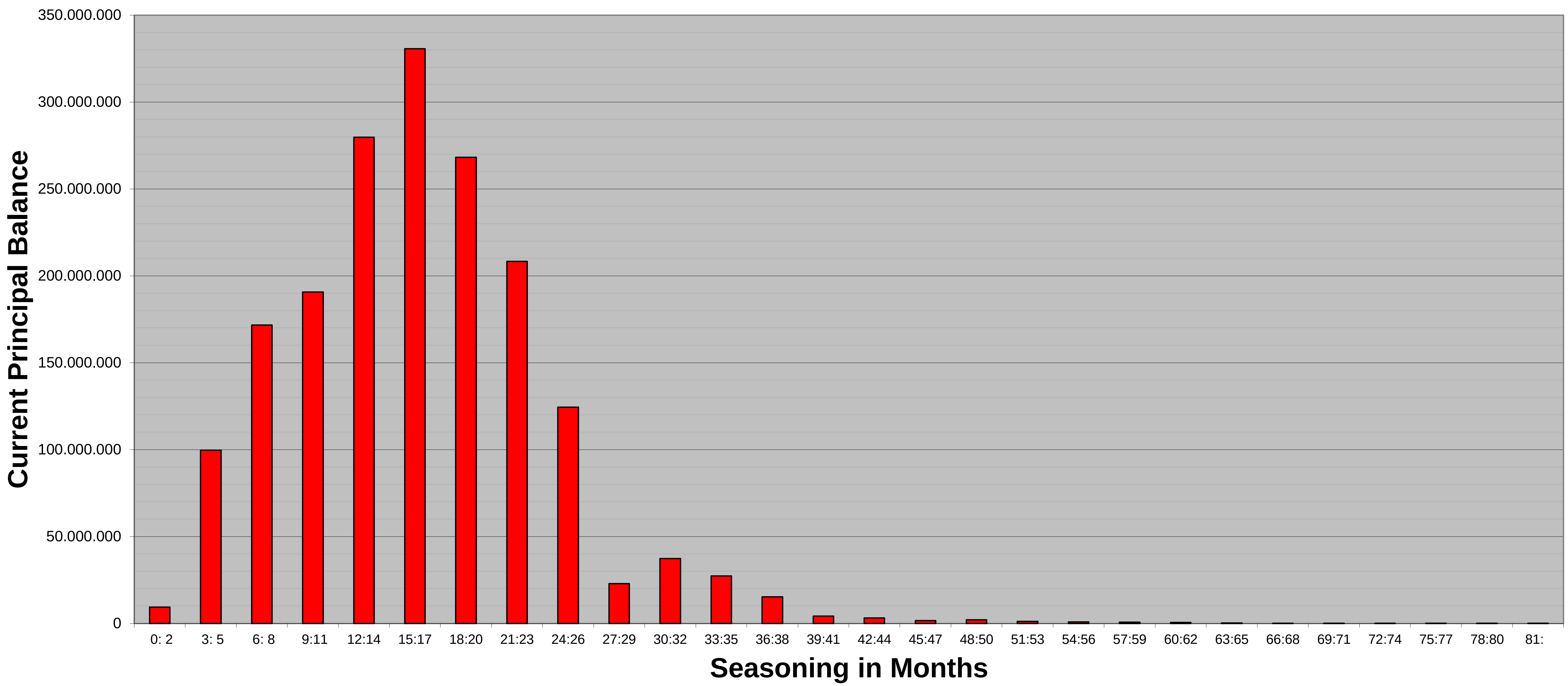
14.1 Seasoning (Graph)

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		



Santander Consumer Bank AG
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15. Remaining Term

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	4.417.970,89	0,25%	8.484	5,53%
7: 13	13.474.672,69	0,75%	7.331	4,78%
14: 20	28.760.366,70	1,60%	9.869	6,44%
21: 27	43.376.661,37	2,41%	9.876	6,44%
28: 34	58.340.423,20	3,24%	10.674	6,96%
35: 41	78.884.022,15	4,38%	10.796	7,04%
42: 48	95.241.234,17	5,29%	10.721	6,99%
49: 55	113.921.511,23	6,33%	10.071	6,57%
56: 62	132.966.738,96	7,39%	9.851	6,43%
63: 69	182.520.994,88	10,14%	12.965	8,46%
70: 76	265.101.931,98	14,73%	16.285	10,62%
77: 83	399.682.359,97	22,20%	20.036	13,07%
84: 90	287.318.032,02	15,96%	12.532	8,18%
91: 97	95.848.608,64	5,32%	3.786	2,47%
98:104	29.322,83	0,00%	1	0,00%
109:	115.107,17	0,01%	3	0,00%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**

Statistics

WA Remaining Term	67,76

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15.1 Remaining Term (Graph)

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
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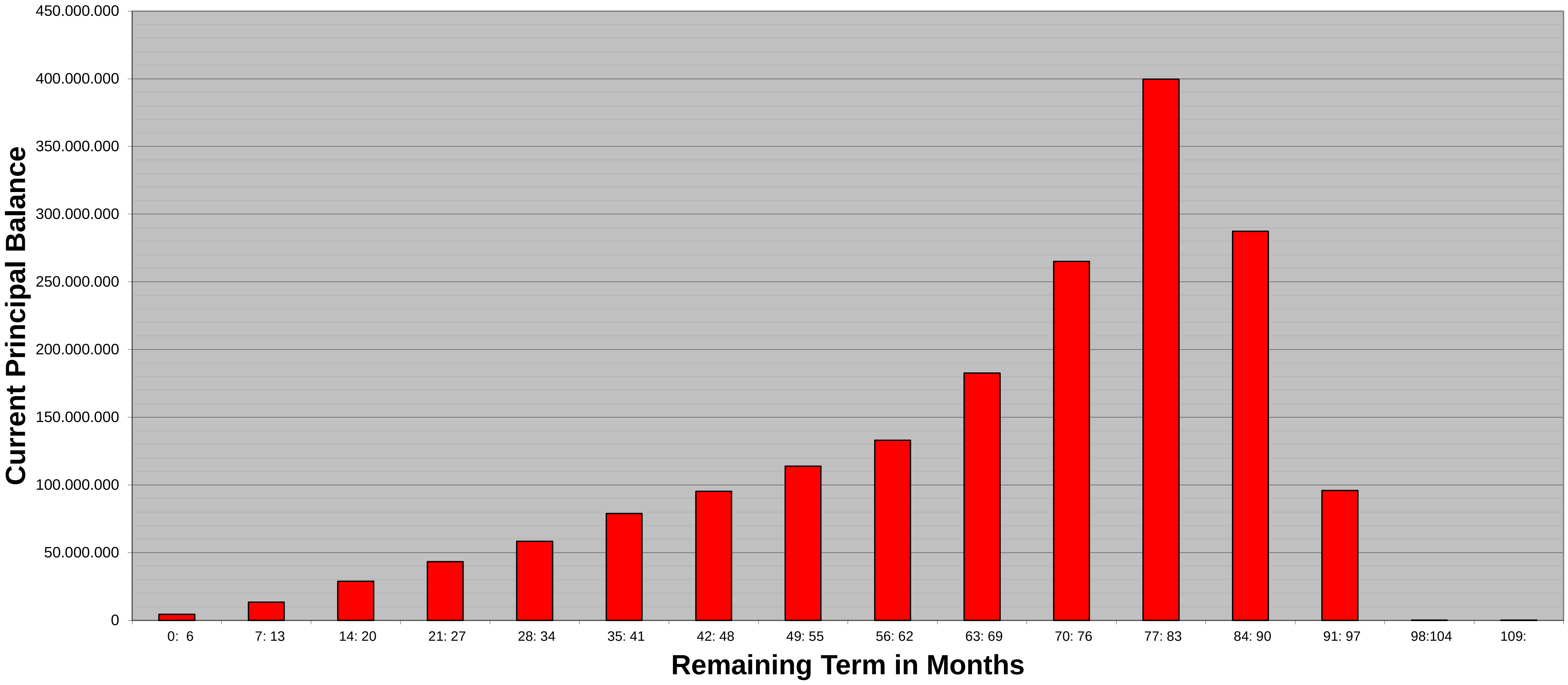

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16. Original Term

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	2.680,58	0,00%	34	0,02%
7: 13	773.217,20	0,04%	1.036	0,68%
14: 20	2.312.945,84	0,13%	2.403	1,57%
21: 27	14.368.829,44	0,80%	9.924	6,47%
28: 34	6.541.149,19	0,36%	2.015	1,31%
35: 41	49.407.109,28	2,74%	15.527	10,13%
42: 48	15.508.436,70	0,86%	2.613	1,70%
49: 55	88.646.309,68	4,92%	16.483	10,75%
56: 62	139.430.634,35	7,75%	17.487	11,41%
63: 69	38.877.543,53	2,16%	3.199	2,09%
70: 76	155.643.615,62	8,65%	12.654	8,26%
77: 83	45.048.637,46	2,50%	2.470	1,61%
84: 90	323.940.869,91	18,00%	23.749	15,49%
91: 97	484.082.210,30	26,89%	23.873	15,57%
98:104	432.331.654,78	24,02%	19.691	12,85%
105:111	2.903.088,12	0,16%	117	0,08%
112:118	33.334,64	0,00%	2	0,00%
119:	147.692,23	0,01%	4	0,00%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**

Statistics

WA Original Term	83,95

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Reporting Date		11.11.2021				
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Monthly Period		Nov 2021				
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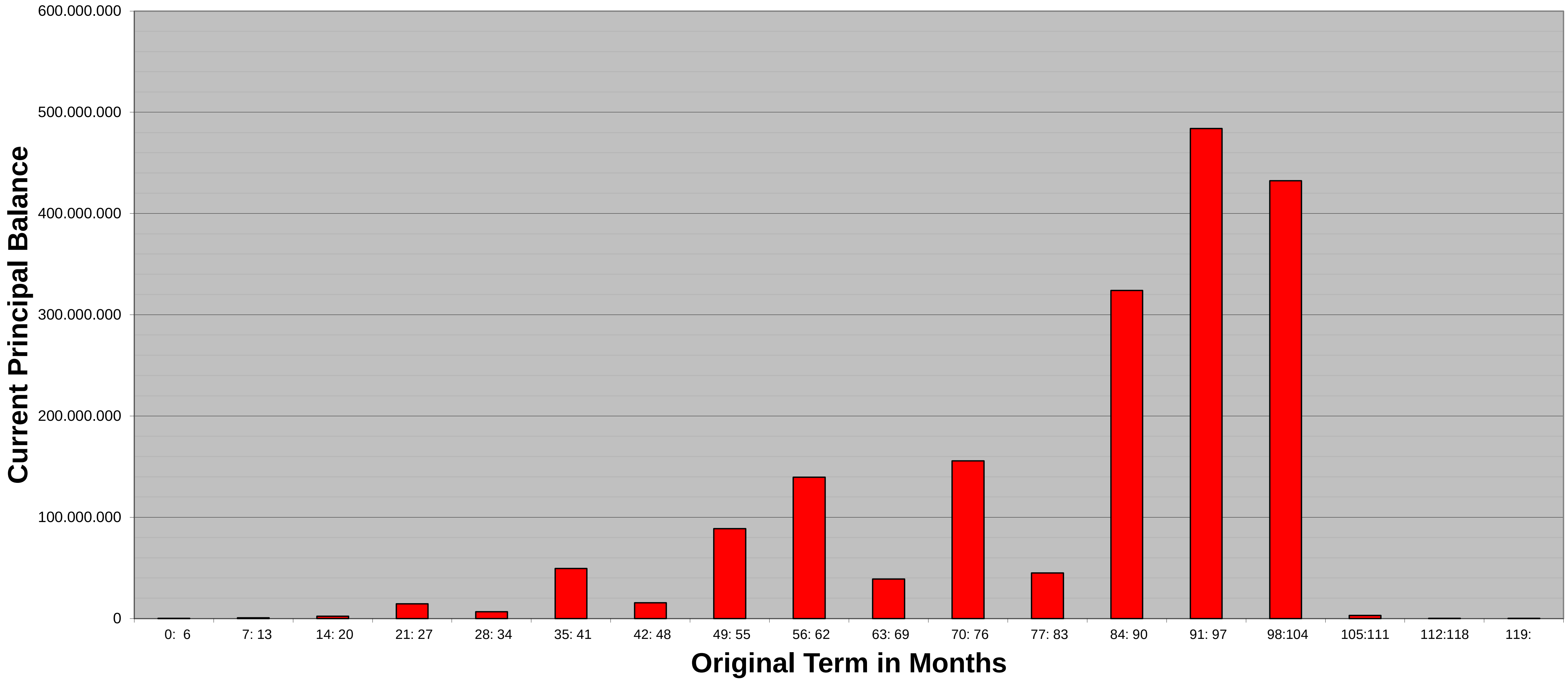
Collection Period	from	01.10.2021	to	31.10.2021		

16.1 Original Term (Graph)



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17. Loan Concentration

Reporting Date		11.11.2021			
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Period No		12			
Monthly Period		Nov 2021			
Interest Period	from	14.10.2021	to	15.11.2021	= 32 days
Collection Period	from	01.10.2021	to	31.10.2021	

Santander

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	1.728.144.161,84	96,01%	140.661	91,77%	140.661	96,42%
2: 2	59.534.466,90	3,31%	8.422	5,49%	4.211	2,89%
3: 3	6.666.179,05	0,37%	1.740	1,14%	580	0,40%
4: 4	2.322.237,13	0,13%	772	0,50%	193	0,13%
5: 5	1.138.366,55	0,06%	455	0,30%	91	0,06%
6: 6	614.454,08	0,03%	312	0,20%	52	0,04%
7:	1.580.093,30	0,09%	919	0,60%	95	0,07%
Total	**1.799.999.958,85**	**100,00%**	**153.281**	**100,00%**	**145.883**	**100,00%**

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18. Amortisation Profile

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
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Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

Amortisation profile

Collection Period	*Outstanding Volume*	*Collection Period*	*Outstanding Volume*
1	**1.799.999.958,85 €**	51	**528.457.179,47 €**
2	**1.772.082.037,66 €**	52	**507.758.381,82 €**
3	**1.743.835.207,81 €**	53	**487.318.827,51 €**
4	**1.715.693.163,91 €**	54	**467.093.841,58 €**
5	**1.687.617.188,54 €**	55	**447.146.313,46 €**
6	**1.659.607.548,72 €**	56	**427.450.694,65 €**
7	**1.631.727.534,98 €**	57	**407.984.502,49 €**
8	**1.603.927.259,10 €**	58	**388.757.016,96 €**
9	**1.576.169.289,12 €**	59	**369.790.344,34 €**
10	**1.548.453.969,19 €**	60	**351.060.448,03 €**
11	**1.520.803.002,54 €**	61	**332.572.143,46 €**
12	**1.493.202.977,34 €**	62	**314.244.808,59 €**
13	**1.465.658.579,01 €**	63	**296.292.491,54 €**
14	**1.438.149.063,35 €**	64	**278.768.298,55 €**
15	**1.410.782.673,34 €**	65	**261.607.783,86 €**
16	**1.383.552.051,29 €**	66	**244.740.678,93 €**
17	**1.356.444.032,04 €**	67	**228.325.512,63 €**
18	**1.329.437.291,20 €**	68	**212.339.047,76 €**
19	**1.302.588.272,06 €**	69	**196.755.704,68 €**
20	**1.275.887.136,90 €**	70	**181.519.518,48 €**
21	**1.249.293.357,34 €**	71	**166.661.722,09 €**
22	**1.222.790.322,87 €**	72	**152.205.616,88 €**
23	**1.196.407.758,80 €**	73	**138.139.457,35 €**
24	**1.170.156.969,06 €**	74	**124.421.700,34 €**
25	**1.144.026.358,38 €**	75	**111.436.109,70 €**
26	**1.117.993.452,28 €**	76	**99.185.809,22 €**
27	**1.092.149.877,95 €**	77	**87.597.260,64 €**
28	**1.066.509.615,84 €**	78	**76.567.807,50 €**
29	**1.041.027.643,42 €**	79	**66.298.870,86 €**
30	**1.015.688.326,27 €**	80	**56.898.242,55 €**
31	**990.557.621,05 €**	81	**48.199.887,99 €**
32	**965.609.011,23 €**	82	**40.192.601,39 €**
33	**940.826.049,42 €**	83	**33.014.500,51 €**
34	**916.169.973,97 €**	84	**26.767.134,46 €**
35	**891.699.293,80 €**	85	**21.502.276,91 €**
36	**867.394.760,38 €**	86	**16.946.725,87 €**
37	**843.276.391,69 €**	87	**13.078.018,34 €**
38	**819.269.894,72 €**	88	**9.885.174,79 €**
39	**795.518.281,90 €**	89	**7.192.896,68 €**
40	**772.004.809,26 €**	90	**4.884.706,51 €**
41	**748.710.179,58 €**	91	**3.115.655,25 €**
42	**725.606.204,16 €**	92	**1.841.196,32 €**
43	**702.757.655,77 €**	93	**940.491,65 €**
44	**680.176.037,75 €**	94	**402.193,38 €**
45	**657.826.794,23 €**	95	**122.062,01 €**
46	**635.686.011,33 €**	96	**23.766,89 €**
47	**613.780.445,61 €**	97	**21.668,05 €**
48	**592.112.665,98 €**	98	**19.923,50 €**
49	**570.677.764,35 €**	99	**18.266,72 €**
50	**549.429.258,36 €**	100	**17.024,20 €**

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19. Priority of Payments + Transaction Costs

Reporting Date		11.11.2021					
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Santander

Pre-Enforcement Available Interest Amount

Interest Collections	+	8.324.077,70 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	118.385,37 €
Interest on Transaction and Purchase Shortfall Account	+	- €
After the Commingling Reserve related to interest payments after such event	+	- €
Amounts on the Liquidity Reserve Account	+	8.949.374,96 €
Amounts received by the Interest Rate Swap counterparty	+	15.640,00 €
Principal Amount borrowed to cover interest shortfall (Senior Expense Deficit)	+	- €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	17.407.478,03 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	78.342.034,18 €
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	+	6,42 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	3.348.605,56 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	81.690.646,16 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		17.407.478,03 €
Senior Expenses and Taxes	-	32.664,54 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	170.197,20 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	49.480,20 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	114.145,20 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	139.611,60 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	160.272,00 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	189.558,00 €
Required Liquidity Reserve Amount Replenishment	-	8.943.749,96 €
Liquidity Reserve Reduction Amount	-	5.625,00 €
Crediting the PDLs until cleared	-	3.348.605,56 €
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	-	161.198,10 €
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		2.967.369,77 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		81.690.646,16 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	81.690.646,16 €
Replenishment	-	81.690.605,01 €
Purchase Shortfall Amount	-	41,15 €
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

Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses									
Interest accrued for the Period	984.462,30 €	170.197,20 €	49.480,20 €	114.145,20 €	139.611,60 €	160.272,00 €	189.558,00 €	161.198,10 €	- €
Cumulative Interest accrued	11.561.794,61 €	1.982.053,80 €	562.454,55 €	1.292.608,80 €	1.578.641,40 €	1.810.528,20 €	2.140.533,00 €	2.191.313,25 €	3.661,61 €
Interest Payments	984.462,30 €	170.197,20 €	49.480,20 €	114.145,20 €	139.611,60 €	160.272,00 €	189.558,00 €	161.198,10 €	- €
Cumulative Interest Payments	11.561.794,61 €	1.982.053,80 €	562.454,55 €	1.292.608,80 €	1.578.641,40 €	1.810.528,20 €	2.140.533,00 €	2.191.313,25 €	3.661,61 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	- €								- €

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20. Retention

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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	90.149.946,56 €

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21. Counterparties

Reporting Date		11.11.2021			
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		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	NEG	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	Aa2	P-1	STABLE	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 31.10.2021, data source: Bloomberg

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22. Issuer Information

Reporting Date		11.11.2021				
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Collection Period	from	01.10.2021	to	31.10.2021		

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		11.11.2021				
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Swap Counterparty

Swap Counterparty	DZ Bank AG
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			no
2nd Rating Trigger	Replacement	BBB-	F3		Baa1			no
Current Counterparty Ratings		AA-	F1+	STABLE	Aa2(cr)	P-1	STABLE	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	1.759.500.000,00
Fixed Rate	-0,5710%
Floating Rate (Euribor)	-0,5610%
Net Swap Payments	-15.640,00
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 31.10.2021, data source: Bloomberg

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24. Santander Consumer Bank

Reporting Date		11.11.2021				
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Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

Contact Details

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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 31.10.2021, data source: Bloomberg

SC Germany Consumer 2020-1
Monthly Investor Report

25. Glossary

Reporting Date		11.11.2021				
Payment Date		15.11.2021				
Period No		12				
Monthly Period		Nov 2021				
Interest Period	from	14.10.2021	to	15.11.2021	=	32 days
Collection Period	from	01.10.2021	to	31.10.2021		

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.
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 27% 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