Confidential

SC Germany Mobility 2020-1
Monthly Investor Report

SC Germany Mobility 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Santander

Index

Page

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

1. Portfolio Information

Calculation Date	12.01.2021
Payment Date	14.01.2021
Period No	3
Monthly Period	Jan 2021
Interest Period from	14.12.2020 to 14.01.2021 = 31 days
Collection Period from	01.12.2020 to 31.12.2020

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**271.458**	**3.199.999.999,58 €**	**3.199.999.998,66 €**
Scheduled Principal Payments		63.837.479,28 €	
Prepayment Principal		26.698.933,88 €	
Others		2.674.050,08 €	
Total Principal Collections		**93.210.463,24 €**	**99.136.686,01 €**
Total Interest Collections		**12.555.056,06 €**	**12.849.885,38 €**
Defaults		**18.993,54 €**	**39.495,02 €**
Replenishment Amount		**93.229.456,17 €**	**99.176.181,95 €**
End of Period		3.199.999.998,97 €	
Purchase Shortfall Amount		1,03 €	0,42 €
Total Assets (End of Period)	**272.711**	**3.200.000.000,00 €**	**3.200.000.000,00 €**
Current Prepayment Rate (annualised)		10,01%	

Confidential

SC Germany Mobility 2020-1
Monthly Investor Report

2. Reserve Accounts

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Note Balance

Beginning of Period		3.200.000.000,00 €
End of Period		3.200.000.000,00 €

Reserve Accounts

Reserve Account	**in %**	
Beginning of Period	0,01%	200.000,00 €
Cash Outflow		200.000,00 €
Cash Inflow		200.000,00 €
End of Period	0,01%	200.000,00 €
Required Reserve Fund	0,01%	200.000,00 €

Additional Reserve		
Beginning of Period		- €
Cash Outflow		- €
Cash Inflow		- €
End of Period		- €
Required Additional Liquidity Reserve Amount		- €

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

3. Delinquency Data

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Santander

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

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	€ 3.199.999.998,66	€ -	€ -	€ -	€ -	100,00%	0,00%	0,00%	0,00%	0,00%
2	€ 3.199.999.999,58	€ 6.628.863,67	€ 2.653.038,54	€ 556.472,27	€ 79.694,63	99,69%	0,21%	0,08%	0,02%	0,00%
3	€ 3.199.999.998,97	€ 7.028.561,76	€ 5.054.776,74	€ 1.082.227,93	€ 913.197,46	99,56%	0,22%	0,16%	0,03%	0,03%
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										
19										
20										
21										
22										
23										
24										
25										
26										
27										
28										
29										
30										
31										
32										
33										
34										
35										
36										
37										
38										
39										
40										
41										
42										
43										
44										
45										
46										
47										
48										
49										
50										
51										
52										
53										
54										
55										
56										
57										
58										
59										
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										

SC Germany Mobility 2020-1
Monthly Investor Report

4. Default Data

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

Default Data and Ratios

	3-MRA* / current ratio	Amount	Number of Loans
Current Default			
Current Period Gross Default		18.993,54 €	
Current Period Recoveries		1.678,58 €	
Current Period Net Default		17.314,96 €	
New Number of Defaulted Contracts			5
Cumulative Default			
Cumulative Gross Default		78.337,99 €	
Cumulative Recoveries		1.902,58 €	
Cumulative Net Default		76.435,41 €	
Total Number of Defaulted Contracts			11

	3-MRA* / current ratio	Ratio
3-MRA* Annualised Net Default Ratio (New Default)	**0,01%**	
Annualised Loss Ratio period before previous period		0,01%
Annualised Loss Ratio previous period		0,01%
Annualised Loss Ratio current period	0,01%	0,01%

	Amount	Trigger Event y/n
Principal Deficiency		
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period		
PDL Trigger	47.500.000,00 €	

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

* 3-MRA stands for three months rolling average

SC Germany Mobility 2020-1
Monthly Investor Report

4.1 Defaults & Recoveries per period

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Santander

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

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	3	€ 19.849,43	€ 19.849,43	€ 3.295.953.743,33	0,00%	€0,00	€0,00	€ 19.849,43	0,00%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€224,00	€224,00	€ 59.120,45	0,00%
3	11	€ 18.993,54	€ 78.337,99	€ 3.488.359.381,45	0,00%	€1.678,58	€1.902,58	€ 76.435,41	0,00%
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
24									
25									
26									
27									
28									
29									
30									
31									
32									
33									
34									
35									
36									
37									
38									
39									
40									
41									
42									
43									
44									
45									
46									
47									
48									
49									
50									
51									
52									
53									
54									
55									
56									
57									
58									
59									
60									
61									
62									
63									
64									
65									
66									
67									
68									
69									
70									
71									
72									
73									
74									
75									
76									
77									
78									
79									
80									

SC Germany Mobility 2020-1
Monthly Investor Report

5. Concentration Limits

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	226.971,02	no
Average Yield (applicable for Replenishment Portfolio)	3,00%	-	3,84%	no
Weighted average remaining term in months	-	67,00	50,82	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,00%	no
- prior to or on 30 September 2022	2,00%	0,00%	no
- prior to or on 30 September 2023	3,00%	0,00%	no
Purchase Shortfall Event			
Period before previous period	10,00%	0,00%	no
Previous period	10,00%	0,00%	no
Current period	10,00%	0,00%	no
Principal Deficiency Trigger Event	1,25%	0,00%	no

SC Germany Mobility 2020-1
Monthly Investor Report

6. Outstanding Notes

Calculation Date	12.01.2021				
Payment Date	14.01.2021				
Period No	3				
Monthly Period	Jan 2021				
Interest Period from	14.12.2020	to	14.01.2021	=	31 days
Collection Period from	01.12.2020	to	31.12.2020		

Santander

1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	n/a	n/a	n/a
Number of Notes per Class after Ramp-up		n/a	n/a
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Available Distribution Amount	105.967.198,30 €		
Replenishment	93.229.456,17 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,00	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €
> Interest accrued for the period		- €	- 199.775,20 €
Interest Payment		- €	199.775,20 €
Interest Payment per Note		- €	86,11 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,93%	3,68%
Current CE (excl. Excess Spread)	7,25%	0,00%

SC Germany Mobility 2020-1
Monthly Investor Report

7. Original Principal Balance

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.510.579,20	0,04%	945	0,35%
2000: 3999	31.237.294,23	0,73%	9.871	3,62%
4000: 5999	104.991.458,06	2,46%	20.857	7,65%
6000: 7999	185.043.339,51	4,33%	26.495	9,72%
8000: 9999	244.355.610,54	5,71%	27.263	10,00%
10000:11999	332.678.709,72	7,78%	30.601	11,22%
12000:13999	342.626.407,55	8,01%	26.472	9,71%
14000:15999	369.247.587,93	8,63%	24.680	9,05%
16000:17999	336.702.472,06	7,87%	19.898	7,30%
18000:19999	301.275.398,37	7,04%	15.919	5,84%
20000:21999	315.064.218,53	7,37%	15.110	5,54%
22000:23999	248.413.210,73	5,81%	10.835	3,97%
24000:25999	232.379.808,48	5,43%	9.315	3,42%
26000:27999	187.809.752,15	4,39%	6.973	2,56%
28000:29999	162.151.987,78	3,79%	5.607	2,06%
30000:31999	146.786.980,60	3,43%	4.769	1,75%
32000:33999	112.632.264,35	2,63%	3.424	1,26%
34000:35999	97.102.299,48	2,27%	2.781	1,02%
36000:37999	66.426.340,27	1,55%	1.798	0,66%
38000:39999	57.851.762,19	1,35%	1.485	0,54%
40000:41999	54.555.471,60	1,28%	1.340	0,49%
42000:43999	43.276.760,87	1,01%	1.008	0,37%
44000:45999	38.689.877,91	0,90%	862	0,32%
46000:47999	29.099.316,79	0,68%	620	0,23%
48000:49999	28.826.329,43	0,67%	589	0,22%
50000:51999	31.939.662,55	0,75%	631	0,23%
52000:53999	18.035.739,47	0,42%	341	0,13%
54000:55999	19.710.197,77	0,46%	359	0,13%
56000:57999	12.936.503,26	0,30%	227	0,08%
58000:59999	11.948.896,33	0,28%	203	0,07%
60000:61999	13.942.886,62	0,33%	230	0,08%
62000:63999	9.499.046,94	0,22%	151	0,06%
64000:65999	8.768.306,63	0,21%	135	0,05%
66000:67999	6.558.701,96	0,15%	98	0,04%
68000:69999	5.789.400,50	0,14%	84	0,03%
70000:70000	3.010.000,00	0,07%	43	0,02%
70001:	63.574.313,35	1,49%	692	0,25%
Total	**4.276.448.893,71**	**100,00%**	**272.711**	**100,00%**

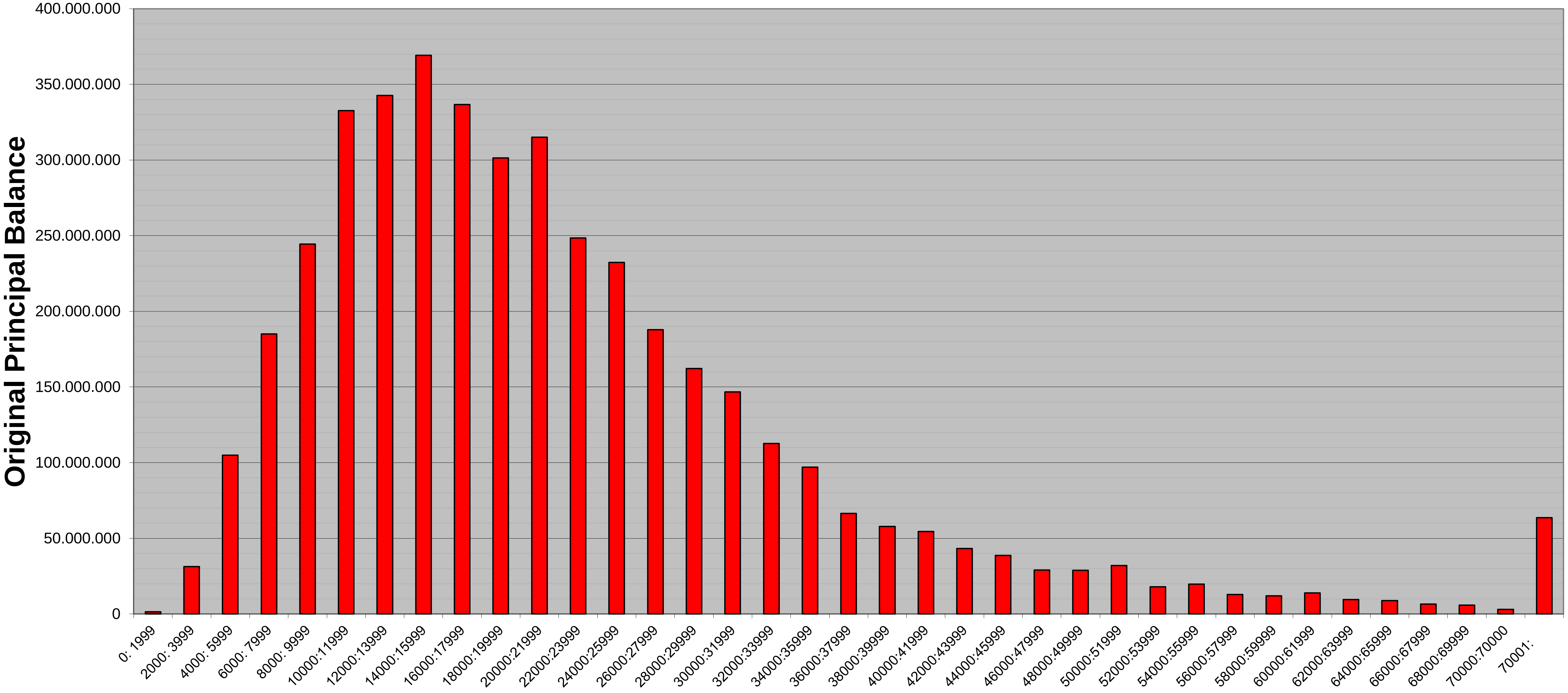
Statistics	**in EUR**
Average Amount	15.681,25

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

7.1 Original PB (Graph)

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

8. Current Principal Balance

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

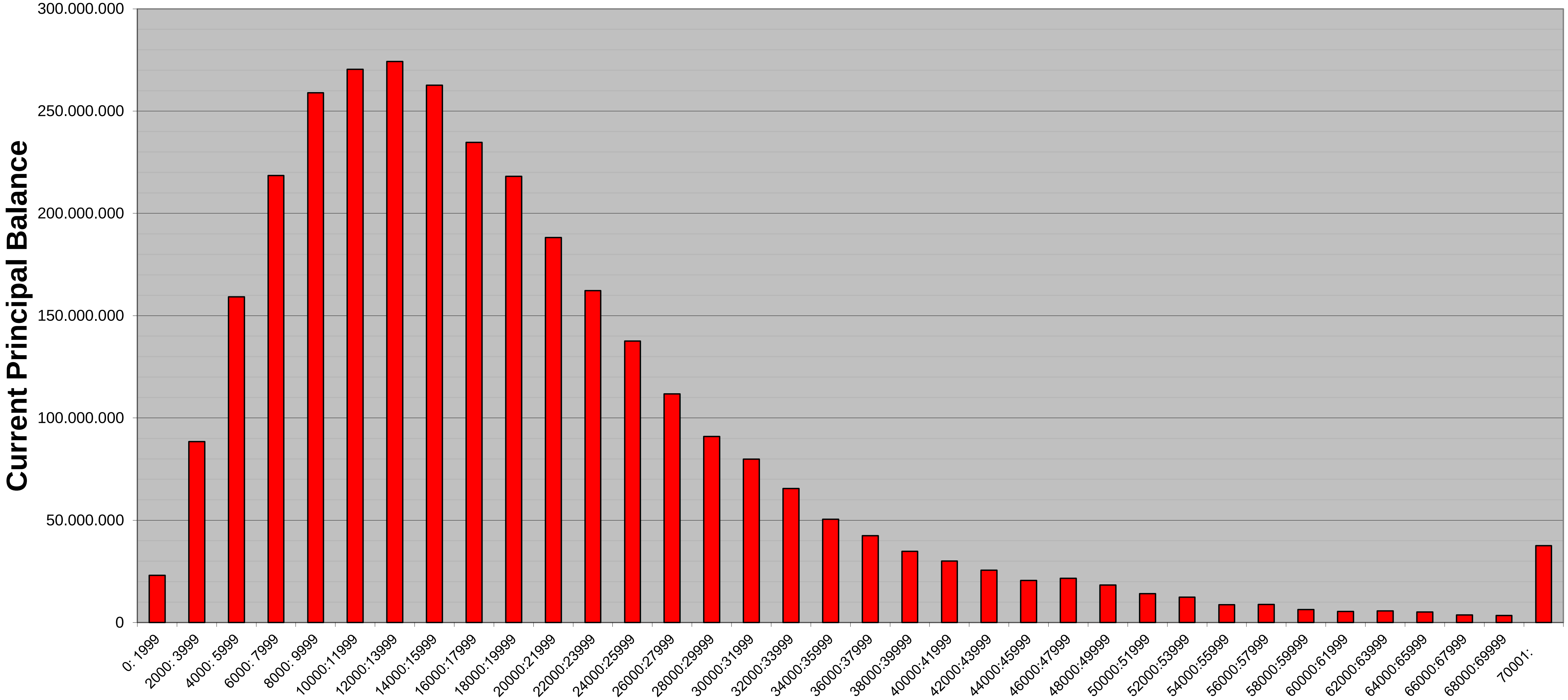
Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	23.038.924,74	0,72%	21.722	7,97%
2000: 3999	88.505.563,91	2,77%	29.160	10,69%
4000: 5999	159.253.925,38	4,98%	31.847	11,68%
6000: 7999	218.461.223,60	6,83%	31.246	11,46%
8000: 9999	258.937.019,42	8,09%	28.814	10,57%
10000:11999	270.416.564,11	8,45%	24.642	9,04%
12000:13999	274.183.948,04	8,57%	21.137	7,75%
14000:15999	262.613.756,88	8,21%	17.559	6,44%
16000:17999	234.743.827,82	7,34%	13.834	5,07%
18000:19999	218.051.833,87	6,81%	11.502	4,22%
20000:21999	188.181.367,19	5,88%	8.982	3,29%
22000:23999	162.270.111,11	5,07%	7.067	2,59%
24000:25999	137.640.675,15	4,30%	5.516	2,02%
26000:27999	111.783.312,09	3,49%	4.144	1,52%
28000:29999	90.992.396,01	2,84%	3.145	1,15%
30000:31999	79.945.449,36	2,50%	2.583	0,95%
32000:33999	65.491.806,39	2,05%	1.988	0,73%
34000:35999	50.519.013,94	1,58%	1.445	0,53%
36000:37999	42.392.517,08	1,32%	1.147	0,42%
38000:39999	34.855.914,04	1,09%	895	0,33%
40000:41999	30.050.796,91	0,94%	733	0,27%
42000:43999	25.614.233,74	0,80%	596	0,22%
44000:45999	20.555.808,93	0,64%	457	0,17%
46000:47999	21.593.238,30	0,67%	460	0,17%
48000:49999	18.305.719,61	0,57%	374	0,14%
50000:51999	14.071.892,91	0,44%	276	0,10%
52000:53999	12.403.761,32	0,39%	234	0,09%
54000:55999	8.730.592,47	0,27%	159	0,06%
56000:57999	8.891.418,48	0,28%	156	0,06%
58000:59999	6.356.322,46	0,20%	108	0,04%
60000:61999	5.490.004,12	0,17%	90	0,03%
62000:63999	5.666.898,68	0,18%	90	0,03%
64000:65999	5.202.848,65	0,16%	80	0,03%
66000:67999	3.755.307,95	0,12%	56	0,02%
68000:69999	3.514.514,05	0,11%	51	0,02%
70001:	37.517.490,26	1,17%	416	0,15%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

Statistics	**in EUR**
Average Amount	11.734,03

SC Germany Mobility 2020-1
Monthly Investor Report

8.1 Current PB (Graph)

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

9. Borrower Concentration

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	226.971,02	0,0071%	1
2	223.638,26	0,0070%	2
3	222.771,04	0,0070%	1
4	197.064,92	0,0062%	1
5	185.444,72	0,0058%	2
6	183.338,77	0,0057%	1
7	166.162,97	0,0052%	1
8	156.303,27	0,0049%	2
9	154.787,52	0,0048%	2
10	153.153,79	0,0048%	1
11	150.953,66	0,0047%	1
12	150.707,20	0,0047%	1
13	148.263,93	0,0046%	1
14	141.269,22	0,0044%	1
15	140.104,63	0,0044%	1
16	138.570,08	0,0043%	1
17	138.223,00	0,0043%	1
18	137.871,42	0,0043%	1
19	137.746,39	0,0043%	1
20	136.992,92	0,0043%	1
21	136.014,66	0,0043%	1
22	135.204,02	0,0042%	3
23	134.906,36	0,0042%	1
24	134.169,25	0,0042%	1
25	133.266,32	0,0042%	1
	3.963.899,34	**0,1239%**	**31**

SC Germany Mobility 2020-1
Monthly Investor Report

10. Geographical Distribution

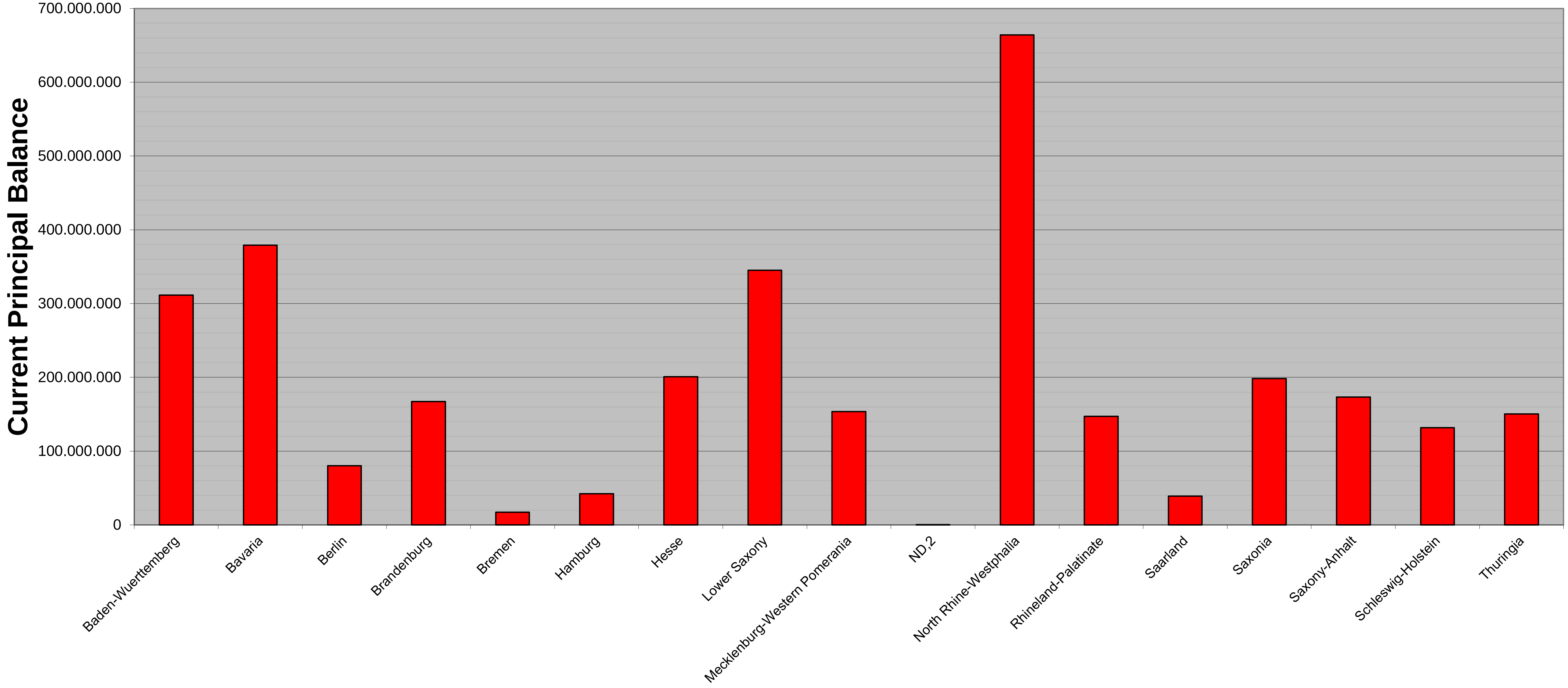
Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	311.420.690,05	9,73%	26.663	9,78%
Bavaria	379.034.163,46	11,84%	30.793	11,29%
Berlin	80.014.263,56	2,50%	6.688	2,45%
Brandenburg	167.210.914,57	5,23%	14.646	5,37%
Bremen	17.186.332,06	0,54%	1.480	0,54%
Hamburg	42.037.235,13	1,31%	3.421	1,25%
Hesse	200.885.028,74	6,28%	17.549	6,44%
Lower Saxony	345.075.271,86	10,78%	29.374	10,77%
Mecklenburg-Western Pomerania	153.562.520,85	4,80%	13.071	4,79%
ND,2	194.705,05	0,01%	18	0,01%
North Rhine-Westphalia	664.000.495,91	20,75%	54.831	20,11%
Rhineland-Palatinate	147.261.539,62	4,60%	12.723	4,67%
Saarland	38.962.620,80	1,22%	3.336	1,22%
Saxonia	198.210.014,00	6,19%	18.017	6,61%
Saxony-Anhalt	173.140.528,19	5,41%	15.739	5,77%
Schleswig-Holstein	131.550.634,76	4,11%	11.117	4,08%
Thuringia	150.253.040,36	4,70%	13.245	4,86%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

10.1 Geographical Distribution (Graph)

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

11. Object/Vehicle Type

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	27.520.644,28	0,86%	1.697	0,62%
		Private	99.681.448,58	3,12%	7.092	2,60%
			127.202.092,86	3,98%	8.789	3,22%
	Used Vehicle	Commercial	59.873.996,41	1,87%	5.240	1,92%
		Private	346.958.152,91	10,84%	35.762	13,11%
			406.832.149,32	12,71%	41.002	15,03%
	Total		**534.034.242,18**	**16,69%**	**49.791**	**18,26%**
Non-Online	New Vehicle	Commercial	139.620.414,07	4,36%	6.521	2,39%
		Private	408.419.481,76	12,76%	29.541	10,83%
			548.039.895,83	17,12%	36.062	13,22%
	Used Vehicle	Commercial	360.187.825,03	11,26%	25.107	9,21%
		Private	1.757.738.035,93	54,93%	161.751	59,31%
			2.117.925.860,96	66,19%	186.858	68,52%
	Total		**2.665.965.756,79**	**83,31%**	**222.920**	**81,74%**
Total			**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	2.997.433.467,98	93,67%	256.758	94,15%
Leisure	138.431.054,91	4,33%	5.830	2,14%
Motorbike	64.135.476,08	2,00%	10123	3,71%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

12. Insurances

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.413.207.441,56	44,16%	116.633	42,77%
Yes	1.786.792.557,41	55,84%	156.078	57,23%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.957.173.510,00	61,16%	172.667	63,32%
Yes	1.242.826.488,97	38,84%	100.044	36,68%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.928.546.472,17	91,52%	252.835	92,71%
Yes	271.453.526,80	8,48%	19.876	7,29%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

13. Type of Contract

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	1.673.820.555,22	52,31%	175.974	64,53%
	Vehicle	331.994.122,21	10,37%	27.592	10,12%
	Total	2.005.814.677,43	62,68%	203.566	74,65%
Yes	Auto	938.976.563,96	29,34%	58.172	21,33%
- of which balloon rates		500.101.608,48	15,63%		
- of which regular installments		438.874.955,48	13,71%		
Yes	Vehicle	255.208.757,58	7,98%	10.973	4,02%
- of which balloon rates		141.071.407,66	4,41%		
- of which regular installments		114.137.349,92	3,57%		
	Total	1.194.185.321,54	37,32%	69.145	25,35%
Total		**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

Balloon Loans - Original Term in months	*Balloon Rates in EUR*	*Balloon Rates in % of Total Balloon Rates*	*Number of Balloon Loans*	*Percentage of Total Balloon Loans*
0:12	1.388.264,65	0,22%	172	0,25%
13:25	15.708.356,88	2,45%	1.743	2,52%
26:38	74.200.382,71	11,57%	7.224	10,45%
39:51	145.547.893,57	22,70%	16.033	23,19%
52:64	373.728.419,04	58,29%	40.784	58,98%
65:72	19.488.921,42	3,04%	2.066	2,99%
73:	11.110.777,87	1,73%	1.123	1,62%
Total	**641.173.016,14**	**100,00%**	**69.145**	**100,00%**

Balloon Loans - Remaining Term in months	*Balloon Rates in EUR*	*Balloon Rates in % of Total Balloon Rates*	*Number of Balloon Loans*	*Percentage of Total Balloon Loans*
0:12	53.830.756,61	8,40%	6.432	9,30%
13:25	96.608.917,69	15,07%	11.030	15,95%
26:38	141.932.942,72	22,14%	15.588	22,54%
39:51	227.747.553,59	35,52%	23.893	34,55%
52:64	91.509.453,60	14,27%	9.083	13,14%
65:72	28.565.863,27	4,46%	3.058	4,42%
73:	977.528,66	0,15%	61	0,09%
Total	**641.173.016,14**	**100,00%**	**69.145**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

14. Payment Methods

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	3.184.161.847,30	99,51%	271.171	99,44%
Other	15.838.151,67	0,49%	1.540	0,56%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	1.401.063.009,86	43,78%	118.842	43,58%
1st of month	1.798.936.989,11	56,22%	153.869	56,42%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

15. Downpayment

Calculation Date		12.01.2021			
Payment Date		14.01.2021			
Period No		3			
Monthly Period		Jan 2021			
Interest Period	from	14.12.2020	to	14.01.2021	= 31 days
Collection Period	from	01.12.2020	to	31.12.2020	

Downpayment (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Downpayment / Purchase Price in %*
No Downpayment	1.395.500.877,99	43,61%	121.089	44,40%	0,00%
0: 999	83.961.520,38	2,62%	10.001	3,67%	4,65%
1000: 1999	188.402.218,03	5,89%	20.388	7,48%	9,97%
2000: 2999	224.775.997,65	7,02%	22.258	8,16%	15,13%
3000: 3999	202.121.034,39	6,32%	18.445	6,76%	19,16%
4000: 4999	156.800.032,12	4,90%	13.740	5,04%	22,90%
5000: 5999	203.342.778,76	6,35%	16.124	5,91%	24,87%
6000: 6999	113.822.877,72	3,56%	9.062	3,32%	28,80%
7000: 7999	89.530.081,03	2,80%	6.983	2,56%	31,36%
8000: 8999	75.574.636,40	2,36%	5.798	2,13%	33,76%
9000: 9999	43.601.178,69	1,36%	3.275	1,20%	36,12%
10000:10999	122.903.166,35	3,84%	8.064	2,96%	35,32%
11000:11999	29.382.067,75	0,92%	2.124	0,78%	39,83%
12000:12999	35.712.164,00	1,12%	2.553	0,94%	41,30%
13000:13999	22.396.968,36	0,70%	1.565	0,57%	42,84%
14000:14999	18.602.244,89	0,58%	1.343	0,49%	45,02%
15000:15000	37.314.307,62	1,17%	2.061	0,76%	40,89%
15001:	156.255.846,84	4,88%	7.838	2,87%	49,21%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**	**17,50%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.153,55	€ 5.672,05
Average Purchase Price	€ 18.017,02	€ 20.436,87
Downpayment in %	**17,50%**	**27,75%**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

16. Effective Interest Rate

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	942.259,85	0,03%	68	0,02%
1: 1	133.638.647,53	4,18%	9.228	3,38%
2: 2	917.743.291,31	28,68%	74.792	27,43%
3: 3	1.469.258.228,87	45,91%	109.998	40,34%
4: 4	497.024.512,12	15,53%	55.777	20,45%
5: 5	112.495.710,53	3,52%	13.885	5,09%
6: 6	42.480.509,94	1,33%	5.708	2,09%
7: 7	10.382.200,43	0,32%	1.653	0,61%
8: 8	13.913.779,58	0,43%	1.339	0,49%
9: 9	1.291.781,49	0,04%	165	0,06%
10:10	412.581,83	0,01%	53	0,02%
11:11	416.495,49	0,01%	45	0,02%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

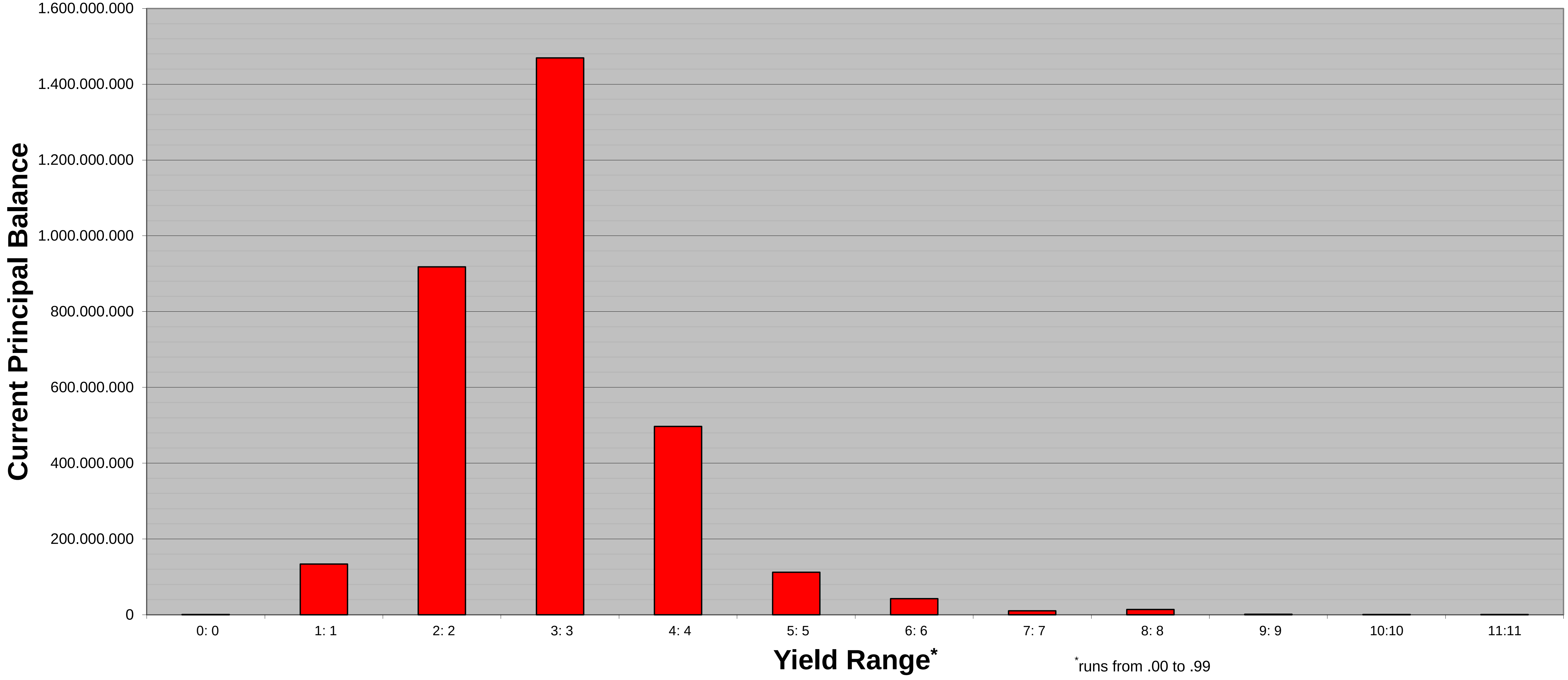
Statistics	**in %**
WA Interest	3,76%

*runs from .00 to .99

SC Germany Mobility 2020-1
Monthly Investor Report

16.1 Effective Interest Rate (Graph)

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		



SC Germany Mobility 2020-1
Monthly Investor Report

17. Seasoning

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	15.521.628,85	0,49%	869	0,32%
3: 5	313.026.014,05	9,78%	19.816	7,27%
6: 8	668.350.852,99	20,89%	45.396	16,65%
9:11	423.154.226,04	13,22%	30.658	11,24%
12:14	373.875.566,42	11,68%	28.184	10,33%
15:17	334.154.268,82	10,44%	27.187	9,97%
18:20	245.275.024,77	7,66%	21.022	7,71%
21:23	156.348.809,11	4,89%	14.591	5,35%
24:26	104.035.220,03	3,25%	10.088	3,70%
27:29	88.288.791,65	2,76%	9.019	3,31%
30:32	82.661.544,18	2,58%	8.636	3,17%
33:35	81.998.264,59	2,56%	9.030	3,31%
36:38	63.628.066,68	1,99%	7.505	2,75%
39:41	54.587.012,02	1,71%	6.705	2,46%
42:44	51.864.319,35	1,62%	6.917	2,54%
45:47	34.894.819,38	1,09%	4.888	1,79%
48:50	22.207.532,27	0,69%	3.174	1,16%
51:53	17.556.296,83	0,55%	2.798	1,03%
54:56	17.729.658,53	0,55%	3.112	1,14%
57:59	13.870.502,42	0,43%	2.871	1,05%
60:62	6.698.357,76	0,21%	1.436	0,53%
63:65	5.182.611,77	0,16%	1.107	0,41%
66:68	5.550.061,78	0,17%	1.264	0,46%
69:71	4.703.601,58	0,15%	1.128	0,41%
72:74	2.818.159,52	0,09%	763	0,28%
75:77	3.163.689,21	0,10%	783	0,29%
78:80	2.276.653,40	0,07%	667	0,24%
81:	6.578.444,97	0,21%	3.097	1,14%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

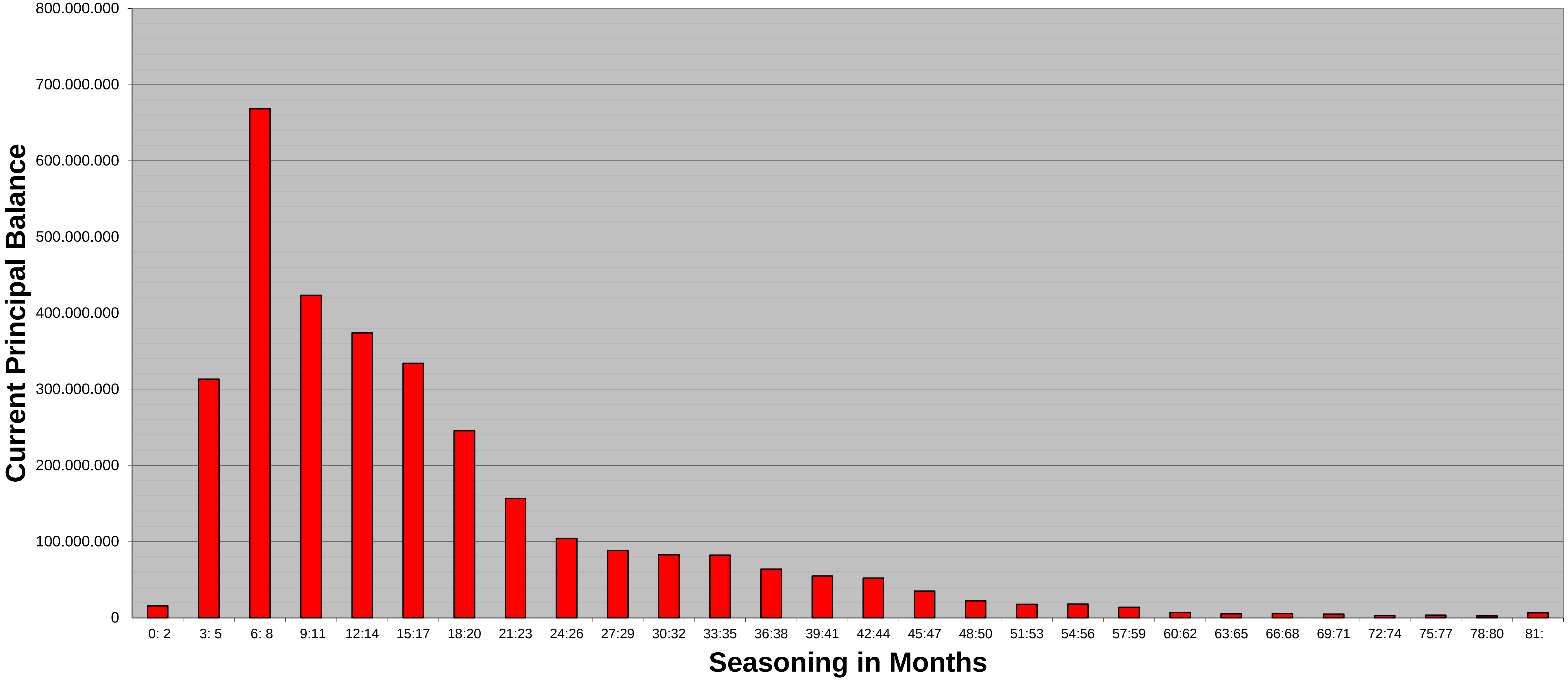
Statistics

WA Seasoning	16,78

SC Germany Mobility 2020-1
Monthly Investor Report

17.1 Seasoning (Graph)

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		



SC Germany Mobility 2020-1
Monthly Investor Report

18. Remaining Term

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	42.442.831,34	1,33%	16.511	6,05%
7: 13	78.385.664,90	2,45%	18.648	6,84%
14: 20	152.823.496,11	4,78%	24.579	9,01%
21: 27	204.021.466,62	6,38%	24.925	9,14%
28: 34	297.162.107,57	9,29%	30.218	11,08%
35: 41	339.737.158,67	10,62%	28.881	10,59%
42: 48	459.525.005,45	14,36%	32.956	12,08%
49: 55	539.504.657,43	16,86%	33.953	12,45%
56: 62	177.889.798,82	5,56%	12.440	4,56%
63: 69	259.997.513,61	8,12%	15.593	5,72%
70: 76	142.700.758,53	4,46%	8.551	3,14%
77: 83	196.000.595,50	6,13%	11.040	4,05%
84: 90	174.951.019,78	5,47%	8.906	3,27%
91: 97	44.168.946,62	1,38%	2.054	0,75%
98:104	16.628.703,09	0,52%	684	0,25%
105:107	4.601.840,93	0,14%	161	0,06%
108:	69.458.434,00	2,17%	2.611	0,96%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

Statistics

WA Remaining Term	50,82

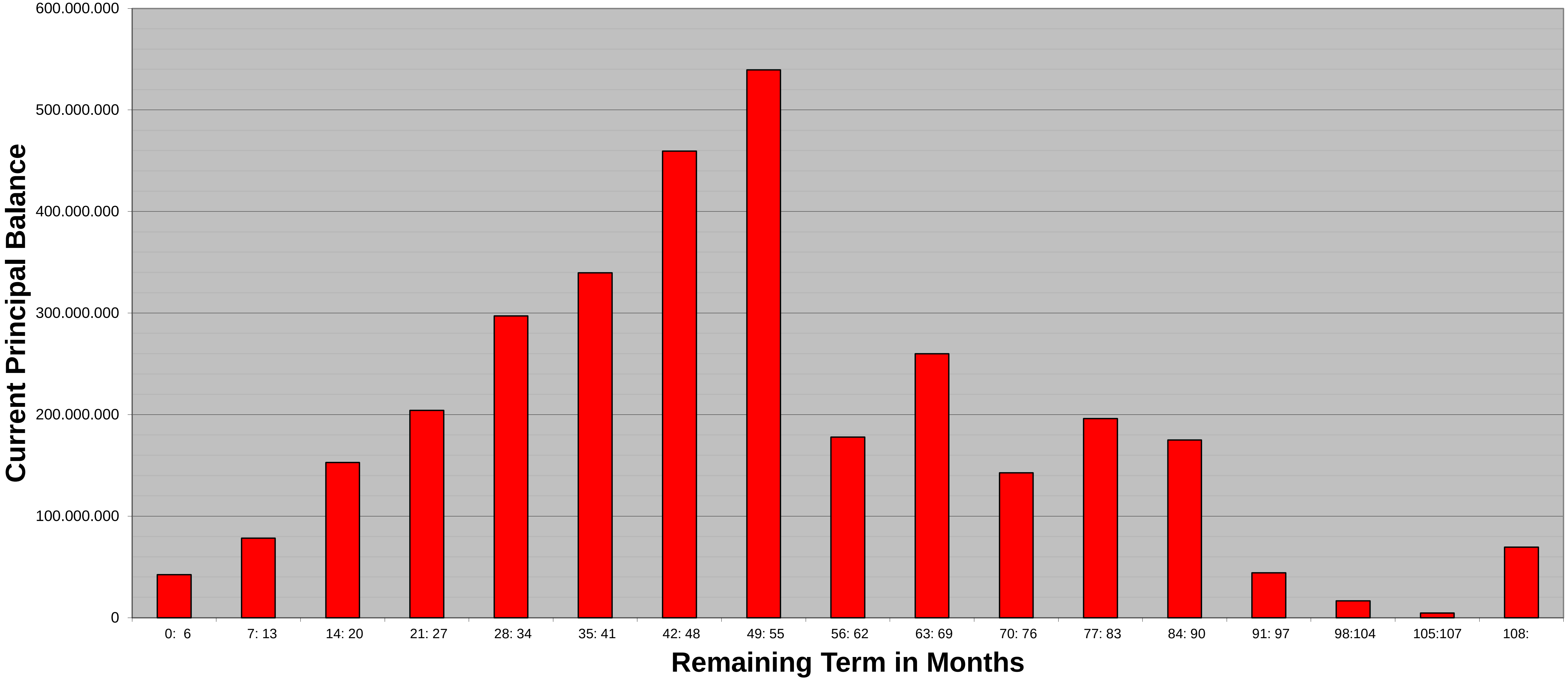
Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

Confidential

SC Germany Mobility 2020-1
Monthly Investor Report

18.1 Remaining Term (Graph)

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

19. Original Term

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	3.775.210,45	0,12%	1.302	0,48%
13: 25	56.114.050,72	1,75%	13.288	4,87%
26: 38	237.835.234,48	7,43%	32.359	11,87%
39: 51	486.743.763,30	15,21%	49.561	18,17%
52: 64	1.099.144.437,54	34,35%	81.955	30,05%
65: 77	394.772.141,28	12,34%	32.532	11,93%
78: 90	282.256.401,59	8,82%	22.285	8,17%
91:103	529.584.805,30	16,55%	34.452	12,63%
104:116	20.838.403,59	0,65%	1.358	0,50%
117:119	6.302.182,17	0,20%	268	0,10%
120:	82.633.368,55	2,58%	3.351	1,23%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

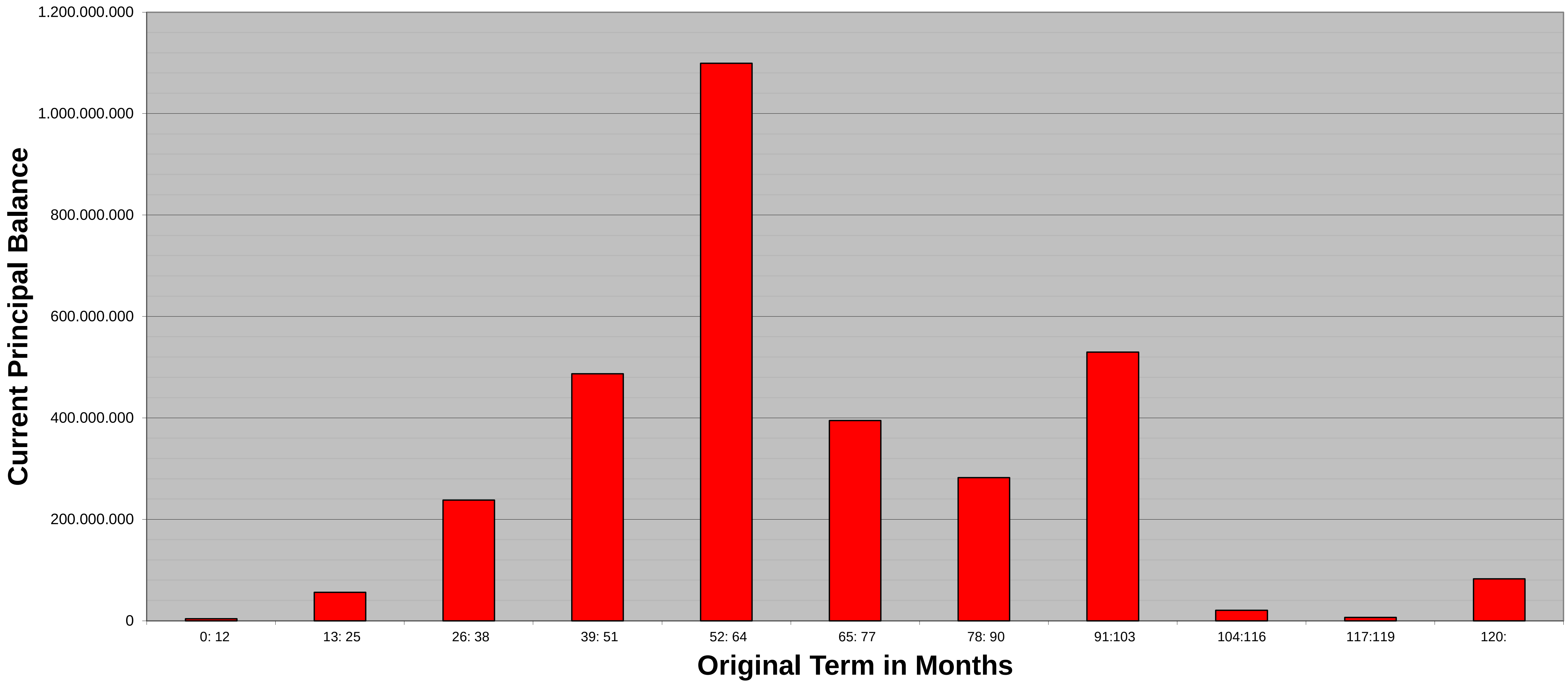
Statistics

WA Original Term	67,60

SC Germany Mobility 2020-1
Monthly Investor Report

19.1 Original Term (Graph)

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		



SC Germany Mobility 2020-1
Monthly Investor Report

20. Brands + Fuel Type

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	360.625.183,69	11,27%	30.044	11,02%
2	318.299.718,99	9,95%	29.731	10,90%
3	269.309.051,70	8,42%	17.930	6,57%
4	213.517.951,82	6,67%	23.596	8,65%
5	207.324.228,19	6,48%	16.192	5,94%
6	206.805.571,74	6,46%	15.013	5,51%
7	184.558.678,16	5,77%	15.710	5,76%
8	162.819.422,97	5,09%	14.223	5,22%
9	155.912.935,89	4,87%	12.972	4,76%
10	126.238.423,98	3,94%	11.716	4,30%
11	122.958.685,00	3,84%	8.287	3,04%
12	93.907.914,51	2,93%	8.467	3,10%
13	89.527.606,02	2,80%	5.676	2,08%
14	68.549.873,62	2,14%	7.385	2,71%
15	54.746.797,67	1,71%	5.485	2,01%
	2.635.102.043,95	**82,35%**	**222.427**	**81,56%**

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

Fuel	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Petrol	1.306.788.810,18	40,84%	138.188	50,67%
Diesel Euro 6	446.129.106,95	13,94%	29.129	10,68%
Diesel Euro 5	344.030.115,82	10,75%	36.437	13,36%
Diesel < Euro 5	352.674.399,71	11,02%	26.328	9,65%
Other	34.853.637,21	1,09%	2.548	0,93%
n/a	715.523.929,10	22,36%	40.081	14,70%
Total	**3.199.999.998,97**	**100,00%**	**272.711**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

21. Priority of Payments + Transaction Costs

Calculation Date		12.01.2021		
Payment Date		14.01.2021		
Period No		3		
Monthly Period		Jan 2021		
Interest Period	from	14.12.2020	to	14.01.2021 = 31 days
Collection Period	from	01.12.2020	to	31.12.2020

Santander

Priority of Payments

Available Distribution Amount		105.967.198,30 €
Senior Expenses	-	4.245,26 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	199.775,20 €
Replenishment	-	93.229.456,17 €
Purchase Shortfall Ledger	-	1,03 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	258,33 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	12.333.462,31 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	4.245,26 €		
Interest accrued for the Period	199.775,20 €	- €	199.775,20 €
Cumulative Interest accrued	496.224,80 €	- €	496.224,80 €
Interest Payments	199.775,20 €	- €	199.775,20 €
Cumulative Interest Payments	496.224,80 €	- €	496.224,80 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	641,66 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	641,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

22. Retention

The Seller undertakes to that it will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction as required by paragraph (a) of Article 6(3) of the Securitisation Regulation, provided that the level of retention may reduce over time in compliance with the Applicable Risk Retention Commission Delegated Regulation. On the Closing Date and any Further Issue Date, such interest will, in accordance with paragraph (a) of Article 6(3) of the Securitisation Regulation, be comprised by the Seller purchasing and retaining a vertical tranche which has a pro-rata basis of not less than 5 % of the total nominal value of all Classes sold or transferred to investors (the "Retained Notes"). The Seller will not reduce, hedge or otherwise mitigate its credit exposure to any of the Retained Notes or any interest therein (whether in full or in part) to any third party until the earlier of the date on which all Notes are redeemed in full and the Legal Maturity Date.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	3.199.999.999,58 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.199.999.998,97 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the	232.000.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly	232.000.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the	2.968.000.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly	2.968.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,01%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,01%

SC Germany Mobility 2020-1
Monthly Investor Report

23. Counterparties

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Santander

Role	Counterparty	Fitch Long Term	Fitch Short Term	Fitch Outlook	Moody's Long Term	Moody's Short Term	Moody's Outlook	Counterparty status
Arranger:	**Société Générale S.A.** Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
Manager:	**Société Générale S.A.** SG House, 41 Tower Hill London EC3N 4SG United Kingdom	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
Account Bank & Paying Agent: E-mail: mbs.erg.london@usbank.com	**Elavon Financial Services Limited** Block E, Cherrywood Business Park, Loughlinstown Co. Dublin Republic of Ireland	-	F1+	NEG	-	-	NEG	performing
Cash Administrator & 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 1083 HN Amsterdam The Netherlands	-	-	-	-	-	-	performing
Data Trustee:	**Circumference FS (UK) Limited** 14 Devonshire Square London EC2M 4YT United Kingdom	-	-	-	-	-	-	performing

Rating Agencies:

Fitch Ratings Limited
Neue Mainzer Strasse 46 - 50
60311 Frankfurt am Main
Germany

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

Ratings as of 31.12.2020, data source: Bloomberg

SC Germany Mobility 2020-1
Monthly Investor Report

24. Issuer Information

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Deal Name:	**SC Germany Mobility 2020-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT MOBILITY 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

SC Germany Mobility 2020-1
Monthly Investor Report

25. Santander Consumer Bank

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Contact Details

Capital Markets

Tomasz Osipowicz	+49-2161-690-7046	tomasz.osipowicz@santander.de
Robert Westermann	+49-2161-690-7424	robert.westermann@santander.de
Michael Evers	+49-2161-690-5761	michael.evers@santander.de
Bastian Menges	+49-2161-690-7085	bastian.menges@santander.de
Stefan Zilligen	+49-2161-690-6069	stefan.zilligen@santander.de
Team ABS		abs_ger@santander.de

Ratings Santander

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

Ratings as of 31.12.2020, data source: Bloomberg

SC Germany Mobility 2020-1
Monthly Investor Report

26. Glossary

Calculation Date		12.01.2021				
Payment Date		14.01.2021				
Period No		3				
Monthly Period		Jan 2021				
Interest Period	from	14.12.2020	to	14.01.2021	=	31 days
Collection Period	from	01.12.2020	to	31.12.2020		

Santander

Aggregate Outstanding Principal Amount: Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.

Balloon Loan: A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.

Balloon Payment: The final payment of a balloon loan.

Defaulted Contracts/Defaults: Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.

Delinquent Receivable: Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.

Downpayment: The initial upfront portion of the total net amount due at the time of finalizing the contract.

Excess Spread: Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin

Gap Insurance: Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft

Legal Maturity: Final Payment date on which all outstanding notes will mature.

Expected Maturity: Maturity date of the notes under the assumption of inter alia (a) a 13 % constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.

Leisure: Is composed of motorised and not motorised caravans and campers.

Payment Protection Insurance: Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance

Recoveries: Any amount received on defaulted contracts

Repair Cost Insurance: Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle

Set-Off Reserves (X/Y): Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits

Used Vehicle Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle