SC Germany Mobility 2020-1
Monthly Investor Report

SC Germany Mobility 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

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Santander Consumer Bank AG
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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**410.713**	**4.999.999.998,45 €**	**5.000.000.000,00 €**
Scheduled Principal Payments		97.711.314,44 €	
Prepayment Principal		48.881.358,30 €	
Others		4.643.546,77 €	
Total Principal Collections		**151.236.219,51 €**	**160.370.878,25 €**
Total Interest Collections		**20.171.438,89 €**	**20.710.157,75 €**
Defaults		**1.675.080,88 €**	**1.115.749,20 €**
Replenishment Amount		**152.911.298,59 €**	**161.486.626,69 €**
End of Period		4.999.999.996,65 €	
Purchase Shortfall Amount		3,35 €	1,55 €
Total Assets (End of Period)	**411.640**	**5.000.000.000,00 €**	**5.000.000.000,00 €**

Current Prepayment Rate (annualised) 11,73%

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2. Reserve Accounts

Calculation Date	12.01.2022				
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Collection Period from	01.12.2021	to	31.12.2021		

Note Balance

Beginning of Period	5.000.000.000,00 €
End of Period	5.000.000.000,00 €

Reserve Accounts

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

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

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3. Delinquency Data

Calculation Date		12.01.2022			
Payment Date		14.01.2022			
Period No		15			
Monthly Period		Jan 2022			
Interest Period	from	14.12.2021	to	14.01.2022	= 31 days
Collection Period	from	01.12.2021	to	31.12.2021	

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Note Balance

Beginning of Period	5.000.000.000,00 €
End of Period	5.000.000.000,00 €

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	€ 3.199.999.999,72	€ 6.506.605,67	€ 4.760.516,94	€ 2.287.163,11	€ 2.201.558,60	99,51%	0,20%	0,15%	0,07%	0,07%
5	€ 3.199.999.998,96	€ 8.452.132,62	€ 5.396.555,87	€ 1.945.275,10	€ 3.639.321,89	99,39%	0,26%	0,17%	0,06%	0,11%
6	€ 3.199.999.998,99	€ 7.615.274,25	€ 5.364.958,15	€ 2.437.119,39	€ 3.875.238,45	99,40%	0,24%	0,17%	0,08%	0,12%
7	€ 3.199.999.975,53	€ 6.457.330,66	€ 4.625.055,14	€ 2.413.020,10	€ 4.389.889,46	99,44%	0,20%	0,14%	0,08%	0,14%
8	€ 3.199.999.998,95	€ 7.187.869,01	€ 4.651.426,77	€ 2.093.193,77	€ 4.347.928,88	99,43%	0,22%	0,15%	0,07%	0,14%
9	€ 3.199.999.999,53	€ 7.607.061,26	€ 5.030.626,37	€ 2.276.480,22	€ 4.275.265,11	99,40%	0,24%	0,16%	0,07%	0,13%
10	€ 4.999.999.997,58	€ 7.097.828,52	€ 5.211.580,54	€ 1.978.441,38	€ 4.240.652,29	99,63%	0,14%	0,10%	0,04%	0,08%
11	€ 4.999.999.997,70	€ 7.953.817,15	€ 5.341.810,89	€ 1.943.955,78	€ 3.801.019,01	99,62%	0,16%	0,11%	0,04%	0,08%
12	€ 4.999.999.999,00	€ 11.780.831,63	€ 7.476.185,66	€ 2.568.016,54	€ 3.888.210,77	99,49%	0,24%	0,15%	0,05%	0,08%
13	€ 4.999.999.999,21	€ 11.382.685,89	€ 9.207.582,36	€ 3.323.478,01	€ 4.673.703,52	99,43%	0,23%	0,18%	0,07%	0,09%
14	€ 4.999.999.998,45	€ 13.178.029,74	€ 9.350.918,78	€ 4.021.327,93	€ 5.456.552,52	99,36%	0,26%	0,19%	0,08%	0,11%
15	€ 4.999.999.996,65	€ 12.461.525,13	€ 9.313.638,64	€ 4.104.679,26	€ 7.041.844,35	99,34%	0,25%	0,19%	0,08%	0,14%
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4. Default Data

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Collection Period	from	01.12.2021	to	31.12.2021		

Note Balance

Beginning of Period	5.000.000.000,00 €
End of Period	5.000.000.000,00 €

Default Data and Ratios

	3-MRA* / current ratio	Amount / Ratio	Number of Loans / Trigger Event y/n
Current Default			
Current Period Gross Default		1.675.080,88 €	
Current Period Recoveries		351.558,40 €	
Current Period Net Default		1.323.522,48 €	
New Number of Defaulted Contracts			105
Cumulative Default			
Cumulative Gross Default		10.252.241,83 €	
Cumulative Recoveries		1.738.145,74 €	
Cumulative Net Default		8.514.096,09 €	
Total Number of Defaulted Contracts			814
	3-MRA* / current ratio	**Ratio**	
3-MRA* Annualised Net Default Ratio (New Default)	**0,22%**		
Annualised Loss Ratio period before previous period		0,15%	
Annualised Loss Ratio previous period		0,19%	
Annualised Loss Ratio current period	0,32%	0,32%	
Principal Deficiency			**Trigger Event y/n**
Principal Deficiency period before previous period		- €	no
Principal Deficiency previous period		- €	
Principal Deficiency current period		- €	
PDL Trigger		62.500.000,00 €	
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

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4.1 Defaults & Recoveries per period

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
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Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Note Balance

Beginning of Period 5.000.000.000,00 €
End of Period 5.000.000.000,00 €

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	22	€ 115.151,84	€ 193.489,83	€ 3.585.674.021,44	0,01%	€9.378,50	€11.281,08	€ 182.208,75	0,01%
5	44	€ 349.744,04	€ 543.233,87	€ 3.687.020.405,59	0,01%	€54.340,11	€65.621,19	€ 477.612,68	0,01%
6	100	€ 548.625,80	€ 1.091.859,67	€ 3.801.203.219,02	0,03%	€55.538,07	€121.159,26	€ 970.700,41	0,03%
7	152	€ 776.272,50	€ 1.868.132,17	€ 3.906.827.571,59	0,05%	€12.903,58	€134.062,84	€ 1.734.069,33	0,04%
8	226	€ 918.469,50	€ 2.786.601,67	€ 4.013.663.109,53	0,07%	€39.971,43	€174.034,27	€ 2.612.567,40	0,07%
9	316	€ 962.397,20	€ 3.748.998,87	€ 4.124.899.606,49	0,09%	€103.719,81	€277.754,08	€ 3.471.244,79	0,08%
10	405	€ 1.005.369,23	€ 4.754.368,10	€ 6.033.881.969,99	0,08%	€115.958,46	€393.712,54	€ 4.360.655,56	0,07%
11	485	€ 857.592,68	€ 5.611.960,78	€ 6.190.709.252,52	0,09%	€248.918,12	€642.630,66	€ 4.969.330,12	0,08%
12	573	€ 1.057.447,16	€ 6.669.407,94	€ 6.347.396.304,56	0,11%	€278.014,40	€920.645,06	€ 5.748.762,88	0,09%
13	638	€ 792.003,81	€ 7.461.411,75	€ 6.505.731.035,32	0,11%	€156.960,28	€1.077.605,34	€ 6.383.806,41	0,10%
14	707	€ 1.115.749,20	€ 8.577.160,95	€ 6.667.217.662,01	0,13%	€308.982,00	€1.386.587,34	€ 7.190.573,61	0,11%
15	812	€ 1.675.080,88	€ 10.252.241,83	€ 6.820.128.960,60	0,15%	€351.558,40	€1.738.145,74	€ 8.514.096,09	0,12%
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5. Concentration Limits

Calculation Date		12.01.2022				
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Collection Period	from	01.12.2021	to	31.12.2021		

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	246.649,71	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,66%	no
Weighted average remaining term in months	-	67,00	51,02	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,12%	no
- prior to or on 30 September 2022	2,00%	0,12%	no
- prior to or on 30 September 2023	3,00%	0,12%	no
Purchase Shortfall Event			no
Period before previous period	10,00%	0,00%	
Previous period	10,00%	0,00%	
Current period	10,00%	0,00%	
Principal Deficiency Trigger Event	1,25%	0,00%	no

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6. Outstanding Notes

Calculation Date	12.01.2022				
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Interest Period from	14.12.2021	to	14.01.2022	=	31 days
Collection Period from	01.12.2021	to	31.12.2021		

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	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	171.959.218,35 €		
Replenishment	152.911.298,59 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,56	1,56

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		156.250,00 €		156.250,00 €
> Principal Repayment per Note		- €		- €
Principal Outstanding per Note End of Period		156.250,00 €		156.250,00 €
> Interest accrued for the period		- €	-	312.148,75 €
Interest Payment		- €		312.148,75 €
Interest Payment per Note		- €		134,55 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,84%	3,59%
Current CE (excl. Excess Spread)	7,25%	0,00%

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Collection Period	from	01.12.2021	to	31.12.2021		

7. Original Principal Balance

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Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.715.194,63	0,03%	1.056	0,26%
2000: 3999	42.020.474,37	0,62%	13.215	3,21%
4000: 5999	149.306.533,95	2,21%	29.591	7,19%
6000: 7999	264.410.940,32	3,91%	37.835	9,19%
8000: 9999	350.996.021,39	5,19%	39.108	9,50%
10000:11999	480.542.725,51	7,11%	44.112	10,72%
12000:13999	498.024.732,96	7,37%	38.428	9,34%
14000:15999	546.105.879,01	8,08%	36.482	8,86%
16000:17999	512.428.635,25	7,58%	30.253	7,35%
18000:19999	469.772.005,31	6,95%	24.795	6,02%
20000:21999	496.543.969,18	7,35%	23.781	5,78%
22000:23999	404.454.745,60	5,98%	17.633	4,28%
24000:25999	374.851.754,31	5,55%	15.023	3,65%
26000:27999	312.897.848,43	4,63%	11.608	2,82%
28000:29999	270.800.829,76	4,01%	9.359	2,27%
30000:31999	251.336.319,25	3,72%	8.155	1,98%
32000:33999	195.765.526,23	2,90%	5.947	1,44%
34000:35999	176.361.570,08	2,61%	5.046	1,23%
36000:37999	131.105.674,90	1,94%	3.547	0,86%
38000:39999	110.748.010,94	1,64%	2.843	0,69%
40000:41999	101.282.147,88	1,50%	2.484	0,60%
42000:43999	78.818.383,58	1,17%	1.836	0,45%
44000:45999	71.786.472,71	1,06%	1.598	0,39%
46000:47999	56.389.869,33	0,83%	1.201	0,29%
48000:49999	54.272.817,05	0,80%	1.109	0,27%
50000:51999	56.257.135,56	0,83%	1.110	0,27%
52000:53999	34.191.635,21	0,51%	646	0,16%
54000:55999	35.912.738,72	0,53%	654	0,16%
56000:57999	24.558.575,16	0,36%	431	0,10%
58000:59999	22.567.711,29	0,33%	383	0,09%
60000:61999	23.835.130,14	0,35%	393	0,10%
62000:63999	15.481.923,99	0,23%	246	0,06%
64000:65999	15.011.715,67	0,22%	231	0,06%
66000:67999	10.569.612,11	0,16%	158	0,04%
68000:69999	10.191.095,83	0,15%	148	0,04%
70000:70000	4.410.000,00	0,07%	63	0,02%
70001:	102.959.772,76	1,52%	1.132	0,27%
Total	**6.758.686.128,37**	**100,00%**	**411.640**	**100,00%**

Statistics	**in EUR**
Average Amount	16.418,92

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7.1 Original PB (Graph)

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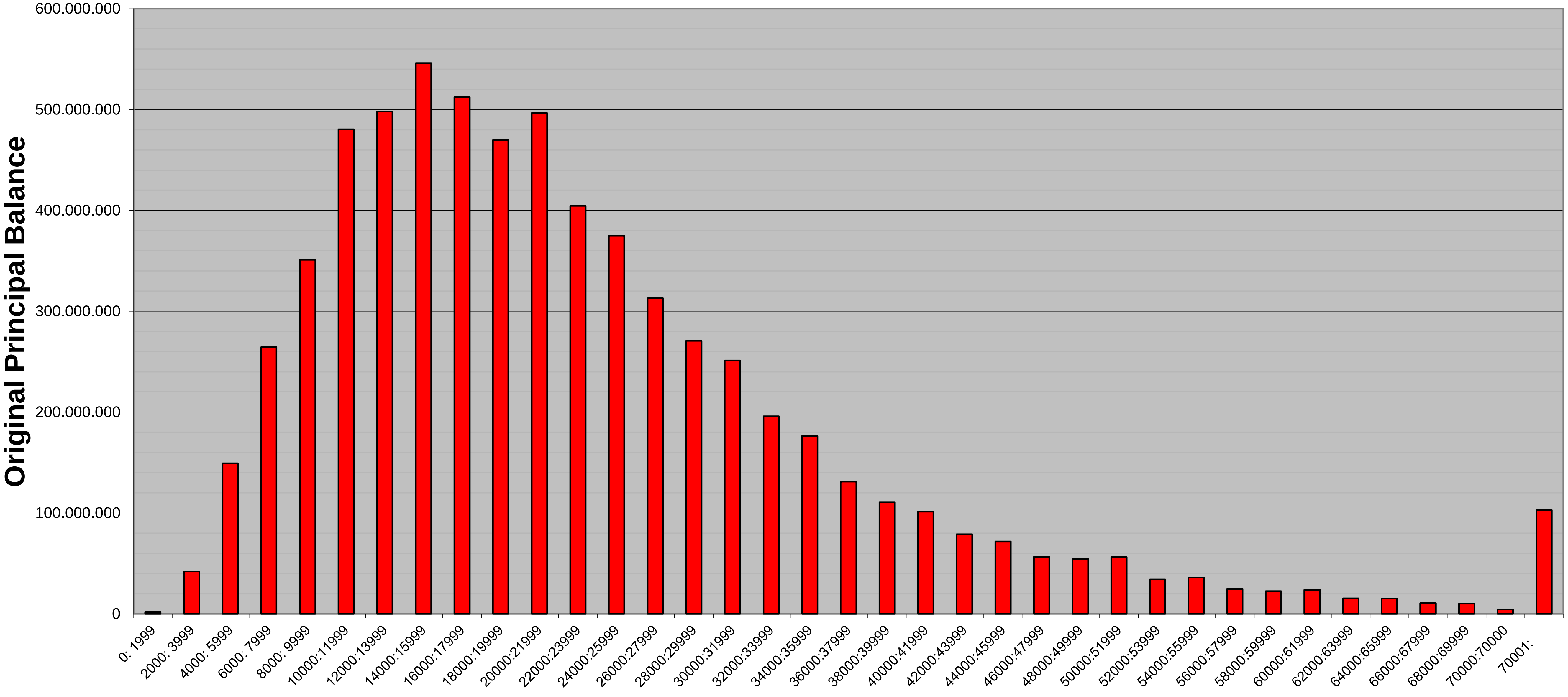
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		



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8. Current Principal Balance

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	32.820.951,30	0,66%	31.465	7,64%
2000: 3999	130.329.150,74	2,61%	42.934	10,43%
4000: 5999	234.093.155,51	4,68%	46.800	11,37%
6000: 7999	318.669.168,17	6,37%	45.569	11,07%
8000: 9999	375.365.259,44	7,51%	41.792	10,15%
10000:11999	404.083.475,94	8,08%	36.818	8,94%
12000:13999	412.436.847,71	8,25%	31.796	7,72%
14000:15999	396.269.673,00	7,93%	26.472	6,43%
16000:17999	370.748.003,15	7,41%	21.858	5,31%
18000:19999	342.209.955,05	6,84%	18.044	4,38%
20000:21999	299.164.633,64	5,98%	14.278	3,47%
22000:23999	255.640.628,88	5,11%	11.133	2,70%
24000:25999	219.252.020,09	4,39%	8.785	2,13%
26000:27999	190.019.779,63	3,80%	7.047	1,71%
28000:29999	158.471.224,73	3,17%	5.476	1,33%
30000:31999	127.796.311,28	2,56%	4.126	1,00%
32000:33999	110.750.385,66	2,22%	3.359	0,82%
34000:35999	91.566.379,24	1,83%	2.618	0,64%
36000:37999	77.357.372,12	1,55%	2.093	0,51%
38000:39999	64.491.238,25	1,29%	1.655	0,40%
40000:41999	53.332.658,02	1,07%	1.302	0,32%
42000:43999	47.526.752,72	0,95%	1.106	0,27%
44000:45999	39.872.372,04	0,80%	887	0,22%
46000:47999	33.622.647,08	0,67%	716	0,17%
48000:49999	31.670.794,24	0,63%	647	0,16%
50000:51999	23.946.554,18	0,48%	470	0,11%
52000:53999	20.688.683,00	0,41%	390	0,09%
54000:55999	17.318.129,69	0,35%	315	0,08%
56000:57999	14.809.284,92	0,30%	260	0,06%
58000:59999	13.440.589,20	0,27%	228	0,06%
60000:61999	10.982.146,61	0,22%	180	0,04%
62000:63999	8.762.505,01	0,18%	139	0,03%
64000:65999	7.137.723,01	0,14%	110	0,03%
66000:67999	6.158.508,81	0,12%	92	0,02%
68000:69999	6.145.418,02	0,12%	89	0,02%
70001:	53.049.616,57	1,06%	591	0,14%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

Statistics	**in EUR**
Average Amount	12.146,54

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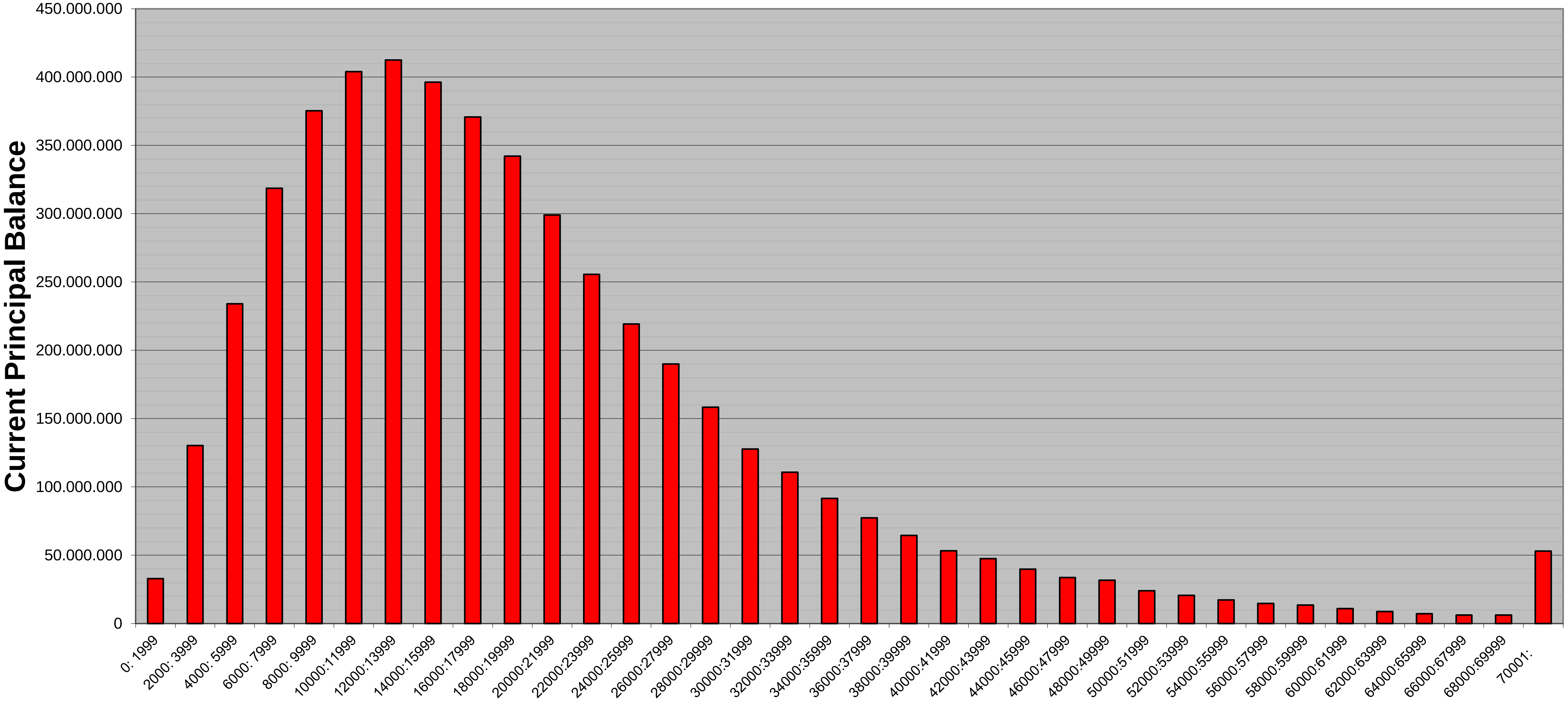
8.1 Current PB (Graph)

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		



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Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

9. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	246.649,71	0,0049%	1
2	228.438,68	0,0046%	2
3	213.004,67	0,0043%	1
4	204.570,83	0,0041%	1
5	202.654,60	0,0041%	1
6	193.954,75	0,0039%	1
7	192.816,46	0,0039%	1
8	182.157,81	0,0036%	1
9	179.575,54	0,0036%	1
10	179.536,81	0,0036%	1
11	178.441,58	0,0036%	3
12	176.767,40	0,0035%	3
13	175.435,33	0,0035%	1
14	166.447,55	0,0033%	2
15	165.916,25	0,0033%	1
16	159.184,55	0,0032%	1
17	154.930,01	0,0031%	1
18	154.663,90	0,0031%	2
19	151.839,09	0,0030%	2
20	151.013,93	0,0030%	1
21	150.518,27	0,0030%	1
22	149.069,36	0,0030%	4
23	145.537,06	0,0029%	2
24	141.527,95	0,0028%	1
25	140.749,75	0,0028%	2
	4.385.401,84	**0,0877%**	**38**

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10. Geographical Distribution

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	480.832.842,91	9,62%	39.674	9,64%
Bavaria	578.891.058,22	11,58%	46.090	11,20%
Berlin	130.310.207,56	2,61%	10.188	2,47%
Brandenburg	264.088.560,50	5,28%	22.072	5,36%
Bremen	28.917.173,32	0,58%	2.358	0,57%
Hamburg	69.402.245,34	1,39%	5.255	1,28%
Hesse	306.142.728,86	6,12%	25.945	6,30%
Lower Saxony	534.741.698,78	10,69%	44.136	10,72%
Mecklenburg-Western Pomerania	249.407.300,62	4,99%	20.331	4,94%
North Rhine-Westphalia	1.024.896.559,42	20,50%	82.637	20,08%
Rhineland-Palatinate	222.609.317,97	4,45%	18.691	4,54%
Saarland	59.230.633,27	1,18%	5.021	1,22%
Saxonia	318.617.004,70	6,37%	27.786	6,75%
Saxony-Anhalt	276.604.089,37	5,53%	23.931	5,81%
Schleswig-Holstein	213.443.293,10	4,27%	17.194	4,18%
Thuringia	240.747.489,10	4,81%	20.241	4,92%
n/a	1.117.793,61	0,02%	90	0,02%
total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

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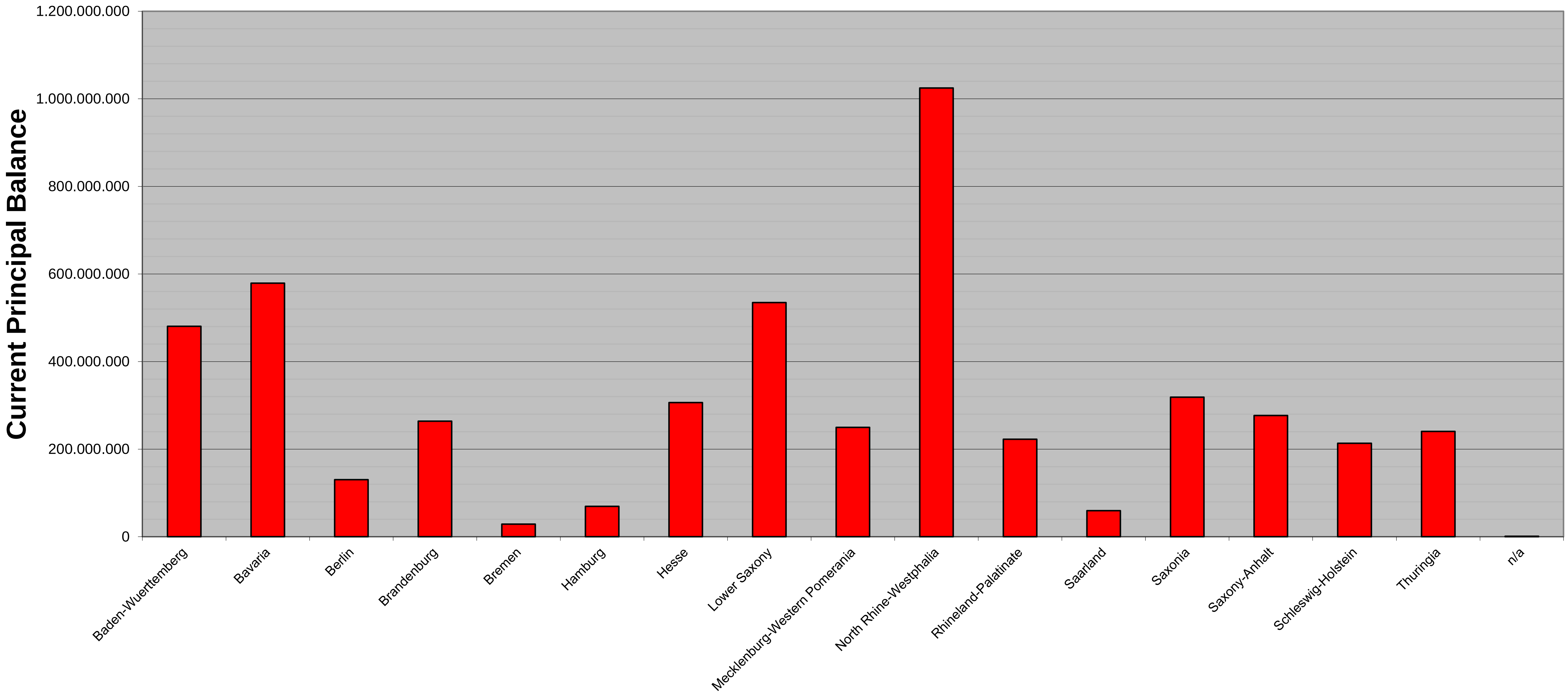
10.1 Geographical Distribution (Graph)

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		



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11. Object/Vehicle Type

Calculation Date		12.01.2022			
Payment Date		14.01.2022			
Period No		15			
Monthly Period		Jan 2022			
Interest Period	from	14.12.2021	to	14.01.2022	= 31 days
Collection Period	from	01.12.2021	to	31.12.2021	

Santander

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	33.465.678,20	0,67%	1.869	0,45%
		Private	107.063.536,84	2,14%	7.232	1,76%
			140.529.215,04	2,81%	9.101	2,21%
	Used Vehicle	Commercial	81.485.885,05	1,63%	6.691	1,63%
		Private	424.045.038,67	8,48%	43.588	10,59%
			505.530.923,72	10,11%	50.279	12,21%
	Total		**646.060.138,76**	**12,92%**	**59.380**	**14,43%**
Non-Online	New Vehicle	Commercial	245.884.103,81	4,92%	11.391	2,77%
		Private	616.013.503,95	12,32%	42.051	10,22%
			861.897.607,76	17,24%	53.442	12,98%
	Used Vehicle	Commercial	599.845.013,61	12,00%	41.017	9,96%
		Private	2.892.197.236,52	57,84%	257.801	62,63%
			3.492.042.250,13	69,84%	298.818	72,59%
	Total		**4.353.939.857,89**	**87,08%**	**352.260**	**85,57%**
Total			**4.999.999.997,00**	**100,00%**	**411.640**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	4.682.522.597,92	93,65%	387.372	94,10%
Leisure	229.547.861,65	4,59%	10.184	2,47%
Motorbike	87.929.537,08	1,76%	14084	3,42%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

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12. Insurances

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.269.020.839,37	45,38%	180.474	43,84%
Yes	2.730.979.157,28	54,62%	231.166	56,16%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	3.135.667.990,31	62,71%	270.831	65,79%
Yes	1.864.332.006,34	37,29%	140.809	34,21%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	4.459.725.711,21	89,19%	373.305	90,69%
Yes	540.274.285,44	10,81%	38.335	9,31%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

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13. Type of Contract

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	2.430.728.708,43	48,61%	254.602	61,85%
	Vehicle	506.640.647,06	10,13%	41.752	10,14%
	Total	2.937.369.355,49	58,75%	296.354	71,99%
Yes	Auto	1.608.590.607,55	32,17%	96.070	23,34%
- of which balloon rates		859.026.718,70	17,18%		
- of which regular installments		749.563.888,85	14,99%		
Yes	Vehicle	454.040.033,61	9,08%	19.216	4,67%
- of which balloon rates		255.607.696,25	5,11%		
- of which regular installments		198.432.337,36	3,97%		
	Total	2.062.630.641,16	41,25%	115.286	28,01%
Total		**4.999.999.997,00**	**100,00%**	**411.640**	**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	1.875.320,17	0,17%	209	0,18%
13:25	24.273.386,91	2,18%	2.604	2,26%
26:38	124.843.207,71	11,20%	11.912	10,33%
39:51	263.153.380,41	23,61%	27.128	23,53%
52:64	537.981.690,29	48,27%	56.218	48,76%
65:72	100.183.070,78	8,99%	10.476	9,09%
73:	62.324.358,68	5,59%	6.739	5,85%
Total	**1.114.634.414,95**	**100,00%**	**115.286**	**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	84.148.615,98	7,55%	9.806	8,51%
13:25	156.033.964,25	14,00%	16.851	14,62%
26:38	299.650.075,50	26,88%	31.299	27,15%
39:51	302.546.754,25	27,14%	30.248	26,24%
52:64	214.560.701,97	19,25%	21.299	18,47%
65:72	56.887.371,87	5,10%	5.733	4,97%
73:	806.931,13	0,07%	50	0,04%
Total	**1.114.634.414,95**	**100,00%**	**115.286**	**100,00%**

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14. Payment Methods

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Santander

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	4.964.886.670,66	99,30%	408.253	99,18%
Other	35.113.325,99	0,70%	3.387	0,82%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	2.157.238.198,46	43,14%	176.914	42,98%
1st of month	2.842.761.798,19	56,86%	234.726	57,02%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

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15. Downpayment

Calculation Date		12.01.2022			
Payment Date		14.01.2022			
Period No		15			
Monthly Period		Jan 2022			
Interest Period	from	14.12.2021	to	14.01.2022	= 31 days
Collection Period	from	01.12.2021	to	31.12.2021	

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	2.070.183.905,19	41,40%	172.990	42,02%	0,00%
0: 999	112.053.479,25	2,24%	13.149	3,19%	4,56%
1000: 1999	273.888.810,42	5,48%	29.427	7,15%	9,77%
2000: 2999	344.058.020,74	6,88%	33.404	8,11%	14,68%
3000: 3999	316.413.914,06	6,33%	28.503	6,92%	18,75%
4000: 4999	249.273.670,29	4,99%	21.433	5,21%	22,37%
5000: 5999	338.767.461,56	6,78%	26.144	6,35%	24,10%
6000: 6999	192.991.790,43	3,86%	14.824	3,60%	27,72%
7000: 7999	147.649.014,87	2,95%	11.330	2,75%	30,73%
8000: 8999	125.610.665,47	2,51%	9.507	2,31%	33,23%
9000: 9999	72.426.798,81	1,45%	5.395	1,31%	35,49%
10000:10999	222.502.592,97	4,45%	14.213	3,45%	34,40%
11000:11999	49.507.107,98	0,99%	3.533	0,86%	39,13%
12000:12999	61.533.697,14	1,23%	4.342	1,05%	40,75%
13000:13999	38.715.547,19	0,77%	2.749	0,67%	42,90%
14000:14999	32.069.933,40	0,64%	2.257	0,55%	44,15%
15000:15000	73.922.704,69	1,48%	4.095	0,99%	40,75%
15001:	278.430.882,19	5,57%	14.345	3,48%	49,19%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**	**18,42%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.499,35	€ 6.035,92
Average Purchase Price	€ 18.999,93	€ 21.454,52
Downpayment in %	**18,42%**	**28,13%**

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16. Effective Interest Rate

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.089.059,73	0,06%	174	0,04%
1: 1	376.150.830,67	7,52%	24.362	5,92%
2: 2	1.354.550.553,19	27,09%	105.911	25,73%
3: 3	2.307.471.794,16	46,15%	172.587	41,93%
4: 4	713.341.282,01	14,27%	78.894	19,17%
5: 5	143.793.847,43	2,88%	17.247	4,19%
6: 6	55.981.187,11	1,12%	7.239	1,76%
7: 7	16.580.325,80	0,33%	2.574	0,63%
8: 8	25.547.408,06	0,51%	2.322	0,56%
9: 9	2.407.664,49	0,05%	219	0,05%
10:10	412.818,95	0,01%	50	0,01%
11:11	673.225,05	0,01%	61	0,01%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

Statistics	**in %**
WA Interest	3,66%

*runs from .00 to .99

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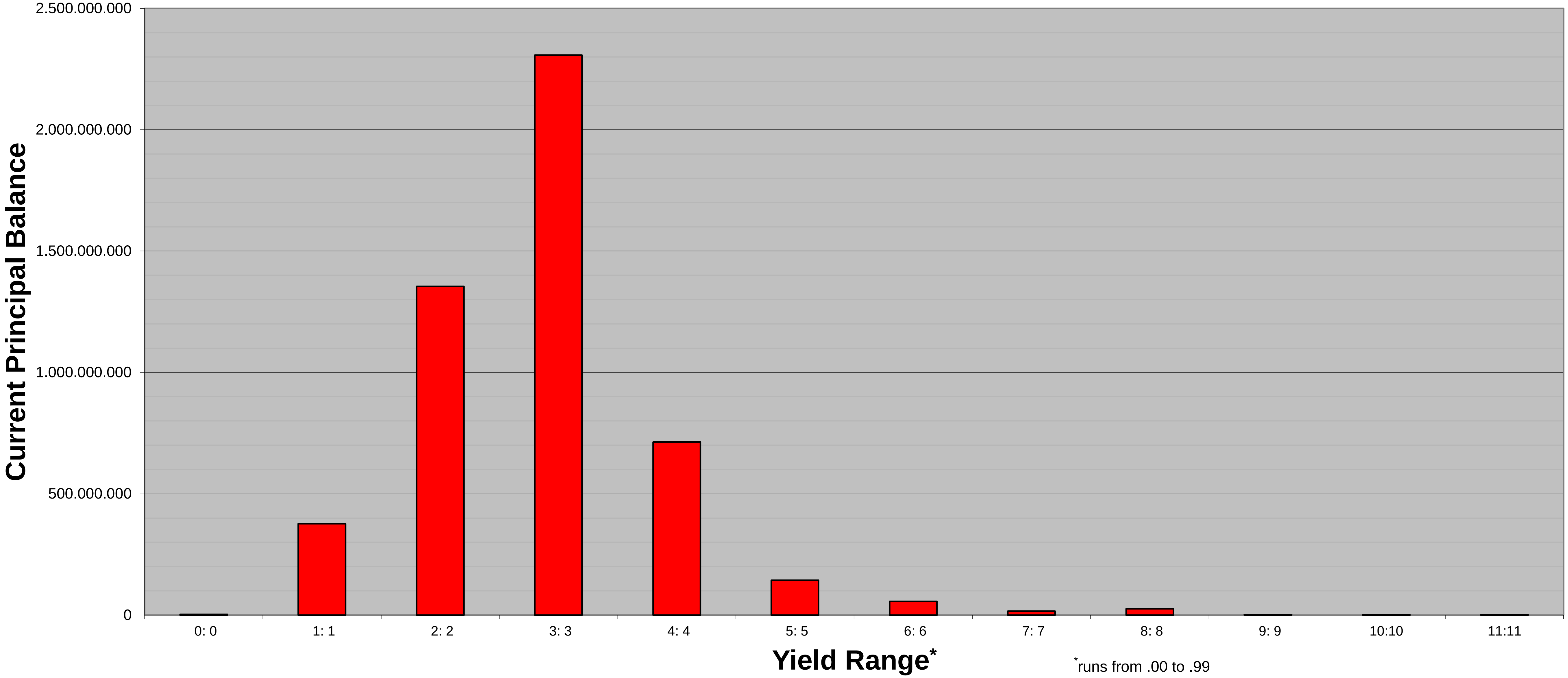
16.1 Effective Interest Rate (Graph)

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		



*runs from .00 to .99

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17. Seasoning

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	113.585.566,06	2,27%	5.924	1,44%
3: 5	407.294.122,71	8,15%	23.885	5,80%
6: 8	750.335.377,32	15,01%	48.033	11,67%
9:11	528.974.808,63	10,58%	37.438	9,09%
12:14	578.936.787,25	11,58%	42.680	10,37%
15:17	699.058.106,31	13,98%	54.699	13,29%
18:20	429.291.691,61	8,59%	36.841	8,95%
21:23	396.952.560,73	7,94%	34.921	8,48%
24:26	287.431.557,94	5,75%	26.281	6,38%
27:29	220.472.340,80	4,41%	21.811	5,30%
30:32	136.621.697,85	2,73%	14.294	3,47%
33:35	91.801.249,66	1,84%	10.303	2,50%
36:38	60.264.633,30	1,21%	6.786	1,65%
39:41	51.550.803,90	1,03%	6.185	1,50%
42:44	50.243.840,88	1,00%	6.343	1,54%
45:47	44.662.071,66	0,89%	6.082	1,48%
48:50	33.465.413,98	0,67%	4.646	1,13%
51:53	29.685.918,72	0,59%	4.538	1,10%
54:56	27.447.721,62	0,55%	4.583	1,11%
57:59	18.860.953,11	0,38%	3.605	0,88%
60:62	9.370.795,10	0,19%	1.784	0,43%
63:65	6.558.409,82	0,13%	1.445	0,35%
66:68	6.806.406,51	0,14%	1.668	0,41%
69:71	4.181.370,76	0,08%	1.314	0,32%
72:74	2.953.733,41	0,06%	744	0,18%
75:77	2.883.424,10	0,06%	768	0,19%
78:80	2.935.528,04	0,06%	837	0,20%
81:	7.373.104,87	0,15%	3.202	0,78%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

Statistics

WA Seasoning	17,16

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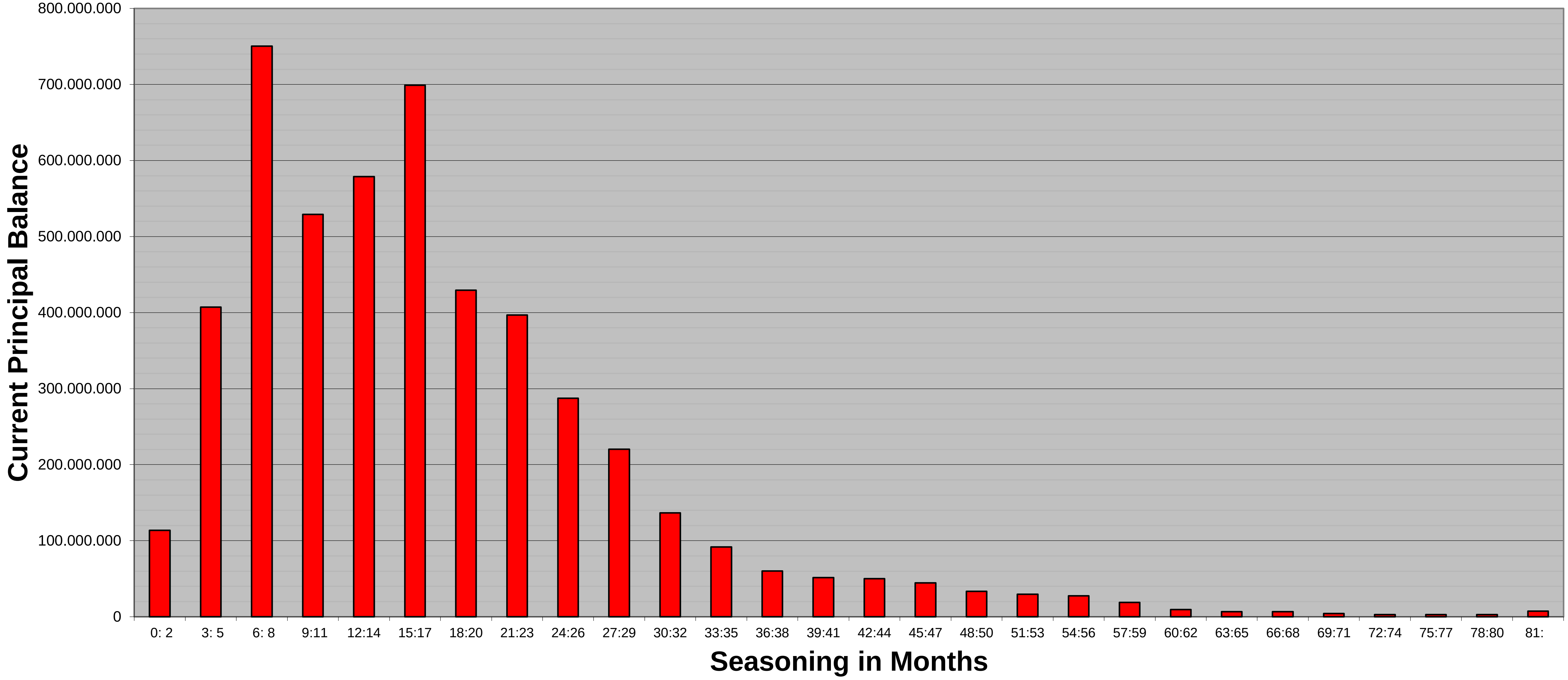
17.1 Seasoning (Graph)

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		



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18. Remaining Term

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	51.626.649,79	1,03%	20.242	4,92%
7: 13	122.489.724,83	2,45%	28.406	6,90%
14: 20	234.270.227,88	4,69%	37.154	9,03%
21: 27	317.296.444,59	6,35%	38.891	9,45%
28: 34	524.935.336,67	10,50%	50.644	12,30%
35: 41	621.169.816,44	12,42%	49.002	11,90%
42: 48	647.159.643,99	12,94%	46.718	11,35%
49: 55	555.445.050,27	11,11%	35.684	8,67%
56: 62	501.893.375,76	10,04%	29.793	7,24%
63: 69	484.026.238,36	9,68%	27.301	6,63%
70: 76	258.676.567,68	5,17%	15.259	3,71%
77: 83	224.864.255,41	4,50%	12.367	3,00%
84: 90	129.257.676,18	2,59%	6.299	1,53%
91: 97	70.521.235,61	1,41%	3.163	0,77%
98:104	69.276.971,45	1,39%	2.991	0,73%
105:107	46.189.483,67	0,92%	2.089	0,51%
108:	140.901.298,07	2,82%	5.637	1,37%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

Statistics

WA Remaining Term	51,02

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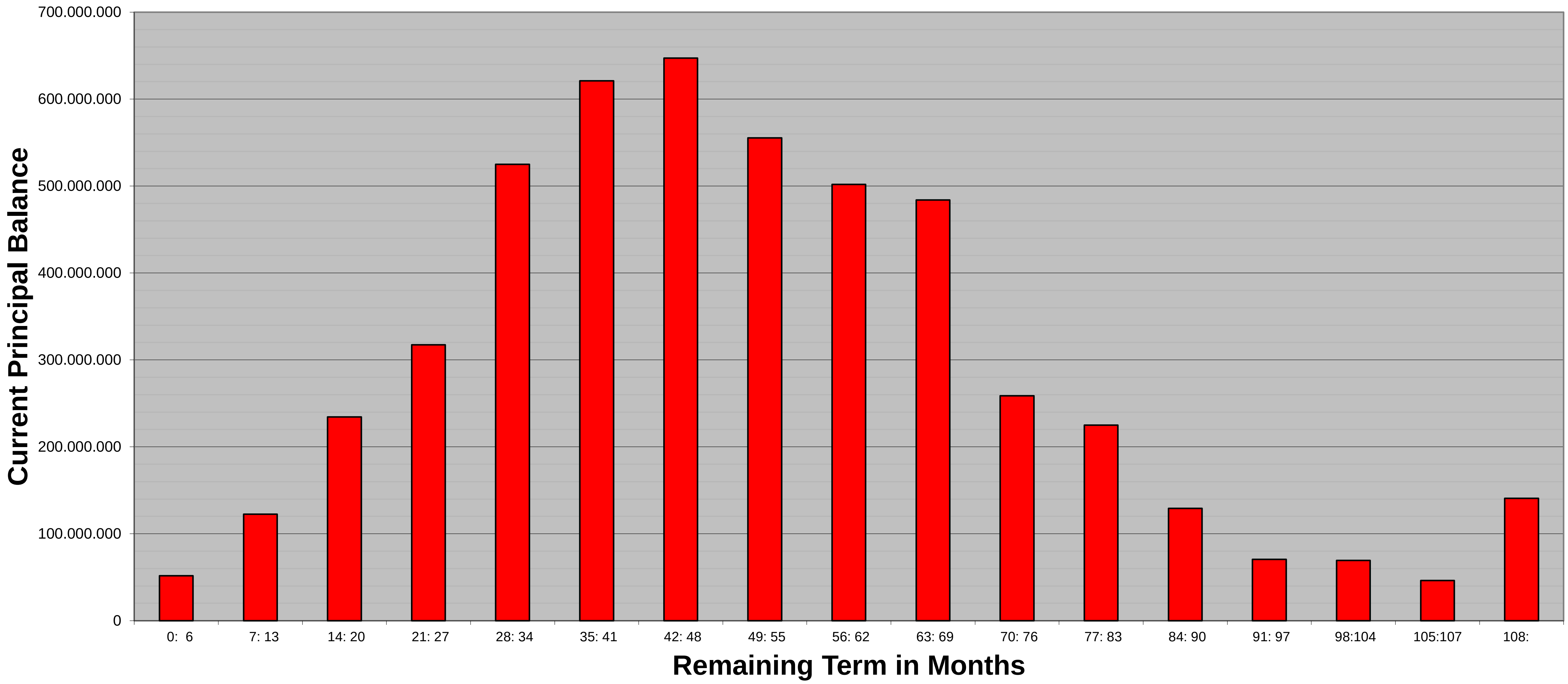
Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

18.1 Remaining Term (Graph)



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19. Original Term

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	4.280.167,31	0,09%	1.412	0,34%
13: 25	76.843.210,28	1,54%	19.247	4,68%
26: 38	368.531.035,31	7,37%	51.692	12,56%
39: 51	799.406.114,47	15,99%	77.971	18,94%
52: 64	1.536.870.023,61	30,74%	114.664	27,86%
65: 77	883.069.692,44	17,66%	60.583	14,72%
78: 90	384.806.704,75	7,70%	30.176	7,33%
91:103	636.435.494,98	12,73%	41.829	10,16%
104:116	53.542.342,22	1,07%	2.986	0,73%
117:119	13.311.364,28	0,27%	574	0,14%
120:	242.903.847,00	4,86%	10.506	2,55%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

Statistics

WA Original Term	68,18

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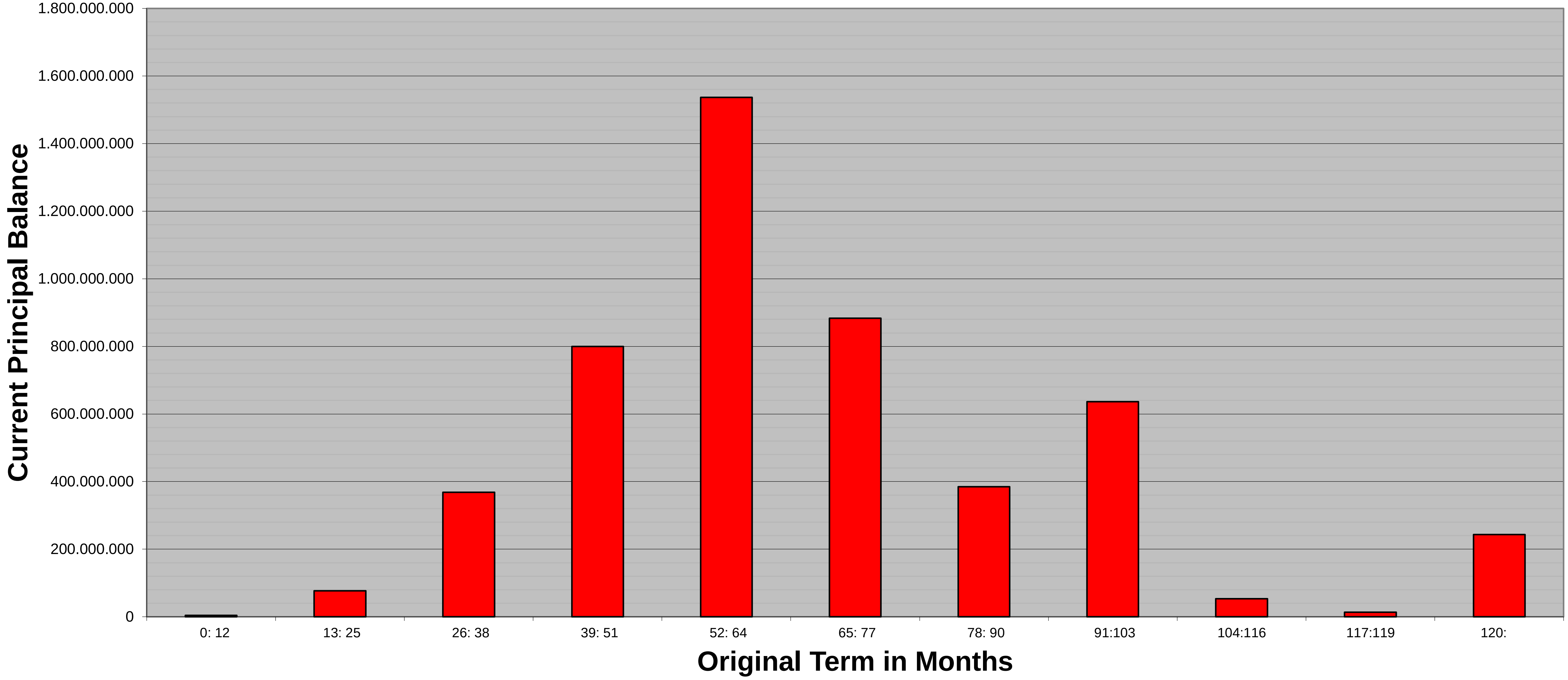
19.1 Original Term (Graph)

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		



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Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

20. Brands + Fuel Type

Santander

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	586.512.144,46	11,73%	47.431	11,52%
2	498.000.982,27	9,96%	45.050	10,94%
3	428.701.015,91	8,57%	28.178	6,85%
4	320.557.585,85	6,41%	22.880	5,56%
5	315.632.798,27	6,31%	23.952	5,82%
6	304.197.184,89	6,08%	34.234	8,32%
7	259.919.796,57	5,20%	22.447	5,45%
8	228.898.994,28	4,58%	19.850	4,82%
9	226.692.769,33	4,53%	19.201	4,66%
10	214.891.603,08	4,30%	19.023	4,62%
11	195.799.097,59	3,92%	13.107	3,18%
12	165.474.936,03	3,31%	13.964	3,39%
13	165.341.569,60	3,31%	9.930	2,41%
14	106.375.305,24	2,13%	11.021	2,68%
15	87.947.643,12	1,76%	2.285	0,56%
	4.104.943.426,49	**82,10%**	**332.553**	**80,79%**

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

Fuel	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Petrol	1.753.190.423,15	35,06%	189.489	46,03%
Diesel Euro 6	686.201.811,50	13,72%	47.041	11,43%
Diesel Euro 5	400.363.448,92	8,01%	43.557	10,58%
Diesel < Euro 5	553.213.244,10	11,06%	41.085	9,98%
Other	55.317.403,10	1,11%	4.340	1,05%
n/a	1.551.713.665,88	31,03%	86.128	20,92%
Total	**4.999.999.996,65**	**100,00%**	**411.640**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Priority of Payments

Available Distribution Amount		171.959.218,35 €
Senior Expenses	-	2.818,17 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	312.148,75 €
Replenishment	-	152.911.298,59 €
Purchase Shortfall Ledger	-	3,35 €
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	=	18.532.691,16 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	2.818,17 €		
Interest accrued for the Period	312.148,75 €	- €	312.148,75 €
Cumulative Interest accrued	3.395.831,85 €	- €	3.395.831,85 €
Interest Payments	312.148,75 €	- €	312.148,75 €
Cumulative Interest Payments	3.395.831,85 €	- €	3.395.831,85 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	3.683,33 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	3.683,33 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
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Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

22. Retention

Santander

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:	4.999.999.998,45 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.996,65 €
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	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly	362.500.000,00 €
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	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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23. Counterparties

Calculation Date		12.01.2022					
Payment Date		14.01.2022					
Period No		15					
Monthly Period		Jan 2022					
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

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.** One Bank Street, Canary Wharf London E14 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+	STABLE	-	P-1	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 31.12.2021, data source: Bloomberg

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24. Issuer Information

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

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

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25. Santander Consumer Bank

Calculation Date		12.01.2022				
Payment Date		14.01.2022				
Period No		15				
Monthly Period		Jan 2022				
Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

Contact Details

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Team ABS		abs_ger@santander.de

Ratings Santander

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

Ratings as of 31.12.2021, data source: Bloomberg

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Calculation Date		12.01.2022				
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Interest Period	from	14.12.2021	to	14.01.2022	=	31 days
Collection Period	from	01.12.2021	to	31.12.2021		

26. Glossary

Santander

Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Balloon Loan:	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
Balloon Payment:	The final payment of a balloon loan.
Defaulted 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