Confidential

SC Germany Mobility 2020-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

Calculation Date	11.03.2021				
Payment Date	15.03.2021				
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Monthly Period	Mrz 2021				
Interest Period from	15.02.2021	to	15.03.2021	=	28 days
Collection Period from	01.02.2021	to	28.02.2021		

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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**274.616**	**3.199.999.999,72 €**	**3.200.000.000,00 €**
Scheduled Principal Payments		64.691.792,54 €	
Prepayment Principal		33.406.631,30 €	
Others		2.898.217,03 €	
Total Principal Collections		**100.996.640,87 €**	**97.199.487,40 €**
Total Interest Collections		**12.886.389,28 €**	**12.515.110,88 €**
Defaults		**349.744,04 €**	**115.151,84 €**
Replenishment Amount		**101.346.384,15 €**	**97.314.639,99 €**
End of Period	**275.906**	3.199.999.998,96 €	
Purchase Shortfall Amount		1,04 €	0,28 €
Total Assets (End of Period)		**3.200.000.000,00 €**	**3.200.000.000,00 €**
Current Prepayment Rate (annualised)		12,53%	

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2. Reserve Accounts

Calculation Date		11.03.2021				
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Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

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		- €

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3. Delinquency Data

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
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Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

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	€ 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%
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Collection Period	from	01.02.2021	to	28.02.2021		

4. Default Data

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 / Ratio	Number of Loans / Trigger Event y/n
Current Default			
Current Period Gross Default		349.744,04 €	
Current Period Recoveries		54.340,11 €	
Current Period Net Default		295.403,93 €	
New Number of Defaulted Contracts			22
Cumulative Default			
Cumulative Gross Default		543.233,87 €	
Cumulative Recoveries		65.621,19 €	
Cumulative Net Default		477.612,68 €	
Total Number of Defaulted Contracts			44
3-MRA* Annualised Net Default Ratio (New Default)	**0,05%**		
Annualised Loss Ratio period before previous period		0,01%	
Annualised Loss Ratio previous period		0,04%	
Annualised Loss Ratio current period	0,11%	0,11%	
Principal Deficiency			
Principal Deficiency period before previous period		- €	no
Principal Deficiency previous period		- €	
Principal Deficiency current period			
PDL Trigger		47.500.000,00 €	
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		11.03.2021			
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Interest Period	from	15.02.2021	to	15.03.2021	= 28 days
Collection Period	from	01.02.2021	to	28.02.2021	

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	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%
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5. Concentration Limits

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Collection Period	from	01.02.2021	to	28.02.2021		

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	263.812,75	no
Average Yield (applicable for Replenishment Portfolio)	3,00%	-	3,80%	no
Weighted average remaining term in months	-	67,00	51,00	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,01%	no
- prior to or on 30 September 2022	2,00%	0,01%	no
- prior to or on 30 September 2023	3,00%	0,01%	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%	0,01%	no

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6. Outstanding Notes

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Collection Period	from	01.02.2021	to	28.02.2021		

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1. Note Balance

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	114.137.370,54 €		
Replenishment	101.346.384,15 €		
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

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	27		
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		- €	- 180.449,60 €
Interest Payment		- €	180.449,60 €
Interest Payment per Note		- €	77,78 €

3. Credit Enhancements

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%

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7. Original Principal Balance

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Collection Period	from	01.02.2021	to	28.02.2021		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.484.371,51	0,03%	924	0,33%
2000: 3999	30.860.595,96	0,71%	9.748	3,53%
4000: 5999	104.538.869,28	2,40%	20.765	7,53%
6000: 7999	185.491.989,45	4,26%	26.558	9,63%
8000: 9999	245.496.433,69	5,64%	27.387	9,93%
10000:11999	335.122.567,06	7,70%	30.819	11,17%
12000:13999	347.192.393,23	7,98%	26.823	9,72%
14000:15999	373.846.241,60	8,59%	24.986	9,06%
16000:17999	342.360.875,22	7,87%	20.229	7,33%
18000:19999	306.443.745,34	7,04%	16.189	5,87%
20000:21999	322.003.464,51	7,40%	15.440	5,60%
22000:23999	255.993.739,10	5,88%	11.165	4,05%
24000:25999	237.671.118,02	5,46%	9.527	3,45%
26000:27999	191.772.342,94	4,41%	7.120	2,58%
28000:29999	167.204.417,26	3,84%	5.782	2,10%
30000:31999	151.629.600,73	3,48%	4.925	1,79%
32000:33999	115.112.346,61	2,65%	3.499	1,27%
34000:35999	100.196.682,50	2,30%	2.869	1,04%
36000:37999	68.347.709,94	1,57%	1.850	0,67%
38000:39999	59.461.741,52	1,37%	1.526	0,55%
40000:41999	56.139.546,78	1,29%	1.379	0,50%
42000:43999	44.004.981,34	1,01%	1.025	0,37%
44000:45999	39.546.315,03	0,91%	881	0,32%
46000:47999	29.472.739,14	0,68%	628	0,23%
48000:49999	29.657.250,29	0,68%	606	0,22%
50000:51999	32.087.190,45	0,74%	634	0,23%
52000:53999	18.778.664,10	0,43%	355	0,13%
54000:55999	20.149.344,00	0,46%	367	0,13%
56000:57999	13.218.528,29	0,30%	232	0,08%
58000:59999	12.128.034,67	0,28%	206	0,07%
60000:61999	14.001.623,26	0,32%	231	0,08%
62000:63999	9.501.312,87	0,22%	151	0,05%
64000:65999	8.571.335,35	0,20%	132	0,05%
66000:67999	6.825.995,49	0,16%	102	0,04%
68000:69999	5.720.409,50	0,13%	83	0,03%
70000:70000	3.150.000,00	0,07%	45	0,02%
70001:	66.635.946,12	1,53%	718	0,26%
Total	**4.351.820.462,15**	**100,00%**	**275.906**	**100,00%**

Statistics	**in EUR**
Average Amount	15.772,84

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7.1 Original PB (Graph)

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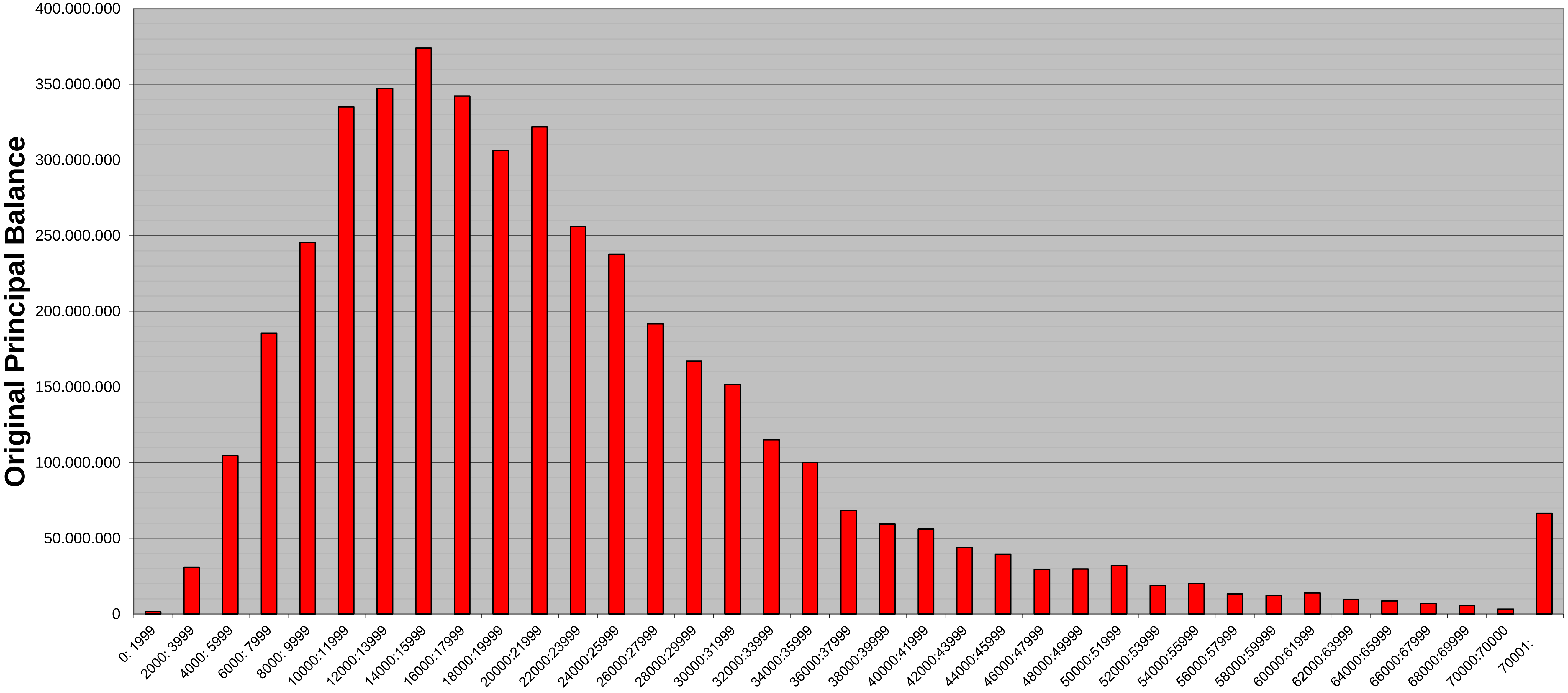

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8. Current Principal Balance

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
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Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

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Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	23.607.965,70	0,74%	23.295	8,44%
2000: 3999	90.649.727,65	2,83%	29.879	10,83%
4000: 5999	161.135.238,23	5,04%	32.214	11,68%
6000: 7999	220.862.110,50	6,90%	31.601	11,45%
8000: 9999	261.140.027,17	8,16%	29.065	10,53%
10000:11999	270.718.777,14	8,46%	24.653	8,94%
12000:13999	277.815.347,91	8,68%	21.414	7,76%
14000:15999	260.786.451,75	8,15%	17.435	6,32%
16000:17999	236.734.812,64	7,40%	13.945	5,05%
18000:19999	218.370.398,55	6,82%	11.517	4,17%
20000:21999	186.231.737,17	5,82%	8.887	3,22%
22000:23999	164.864.859,96	5,15%	7.183	2,60%
24000:25999	134.803.845,01	4,21%	5.402	1,96%
26000:27999	112.633.633,21	3,52%	4.177	1,51%
28000:29999	91.645.620,59	2,86%	3.164	1,15%
30000:31999	79.387.081,40	2,48%	2.564	0,93%
32000:33999	62.007.690,27	1,94%	1.883	0,68%
34000:35999	50.156.671,94	1,57%	1.435	0,52%
36000:37999	40.504.255,98	1,27%	1.096	0,40%
38000:39999	34.430.123,47	1,08%	884	0,32%
40000:41999	29.690.779,02	0,93%	725	0,26%
42000:43999	24.175.801,15	0,76%	563	0,20%
44000:45999	23.400.936,77	0,73%	520	0,19%
46000:47999	20.293.033,61	0,63%	432	0,16%
48000:49999	16.753.094,52	0,52%	342	0,12%
50000:51999	13.612.340,36	0,43%	267	0,10%
52000:53999	10.905.684,89	0,34%	206	0,07%
54000:55999	8.910.213,49	0,28%	162	0,06%
56000:57999	8.136.309,04	0,25%	143	0,05%
58000:59999	5.197.454,29	0,16%	88	0,03%
60000:61999	5.736.936,29	0,18%	94	0,03%
62000:63999	5.224.239,00	0,16%	83	0,03%
64000:65999	4.155.776,56	0,13%	64	0,02%
66000:67999	4.150.706,88	0,13%	62	0,02%
68000:69999	3.245.028,00	0,10%	47	0,02%
70001:	37.925.288,85	1,19%	415	0,15%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

Statistics	**in EUR**
Average Amount	11.598,15

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8.1 Current PB (Graph)

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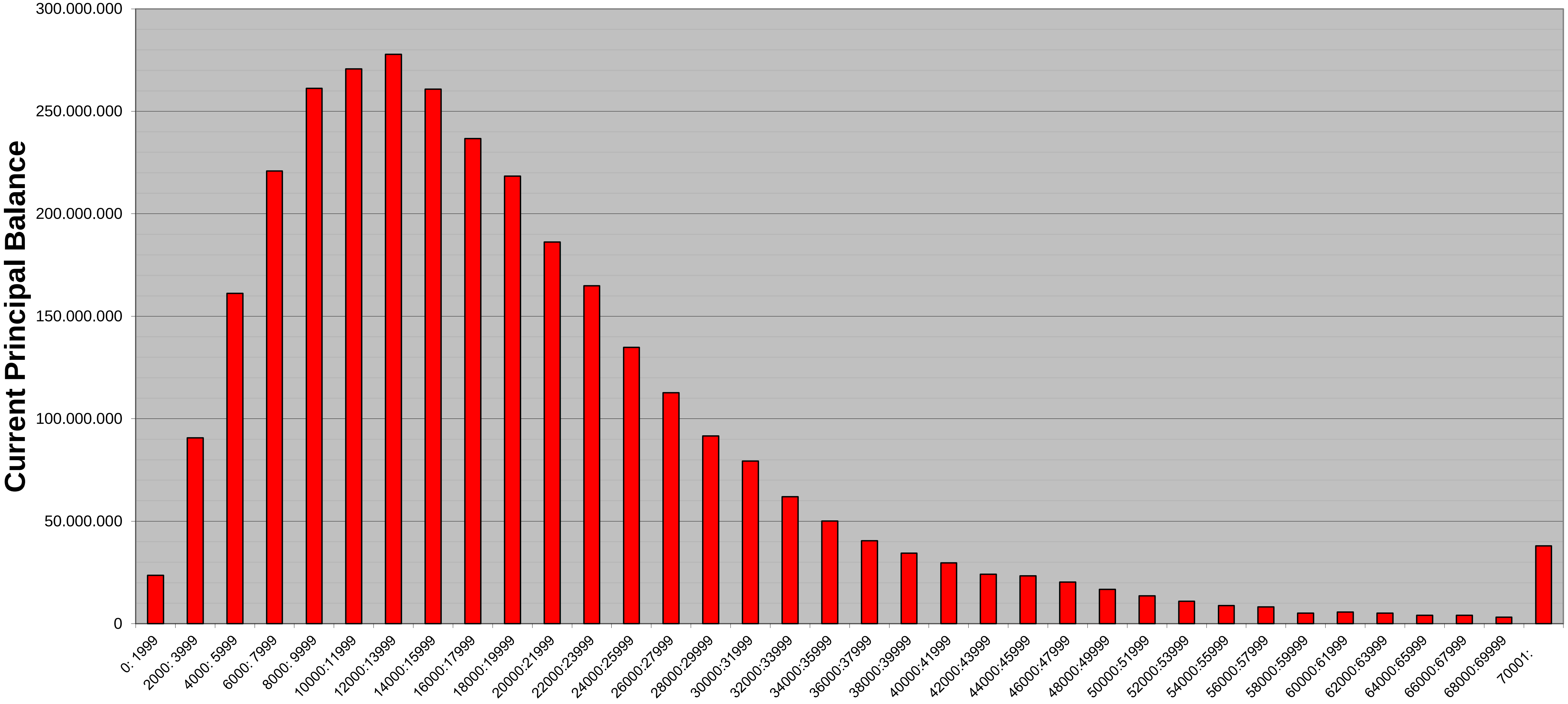

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9. Borrower Concentration

Calculation Date		11.03.2021				
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Collection Period	from	01.02.2021	to	28.02.2021		

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	263.812,75	0,0082%	1
2	222.987,28	0,0070%	1
3	221.169,73	0,0069%	1
4	219.549,26	0,0069%	2
5	196.465,83	0,0061%	1
6	193.895,69	0,0061%	2
7	184.557,41	0,0058%	1
8	180.798,80	0,0056%	1
9	180.371,26	0,0056%	2
10	163.857,23	0,0051%	1
11	163.721,85	0,0051%	1
12	153.311,13	0,0048%	2
13	151.299,04	0,0047%	2
14	150.951,22	0,0047%	1
15	148.022,47	0,0046%	1
16	147.116,23	0,0046%	1
17	140.536,02	0,0044%	1
18	138.270,95	0,0043%	1
19	138.217,48	0,0043%	1
20	136.609,59	0,0043%	1
21	136.179,54	0,0043%	1
22	135.852,52	0,0042%	1
23	134.570,18	0,0042%	1
24	133.980,73	0,0042%	1
25	132.891,43	0,0042%	1
	4.168.995,62	**0,1303%**	**30**

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10. Geographical Distribution

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	309.183.644,08	9,66%	26.776	9,70%
Bavaria	378.336.322,65	11,82%	31.078	11,26%
Berlin	80.027.964,23	2,50%	6.758	2,45%
Brandenburg	167.499.711,14	5,23%	14.863	5,39%
Bremen	17.178.203,31	0,54%	1.491	0,54%
Hamburg	42.348.146,87	1,32%	3.430	1,24%
Hesse	200.011.702,24	6,25%	17.719	6,42%
Lower Saxony	344.777.703,91	10,77%	29.720	10,77%
Mecklenburg-Western Pomerania	154.122.327,85	4,82%	13.239	4,80%
North Rhine-Westphalia	662.315.939,68	20,70%	55.518	20,12%
Rhineland-Palatinate	146.894.822,34	4,59%	12.856	4,66%
Saarland	38.847.623,58	1,21%	3.383	1,23%
Saxonia	199.445.422,47	6,23%	18.372	6,66%
Saxony-Anhalt	175.771.618,00	5,49%	16.027	5,81%
Schleswig-Holstein	131.489.702,61	4,11%	11.247	4,08%
Thuringia	151.370.837,12	4,73%	13.398	4,86%
N/A	378.306,88	0,01%	31	0,01%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

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10.1 Geographical Distribution (Graph)

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

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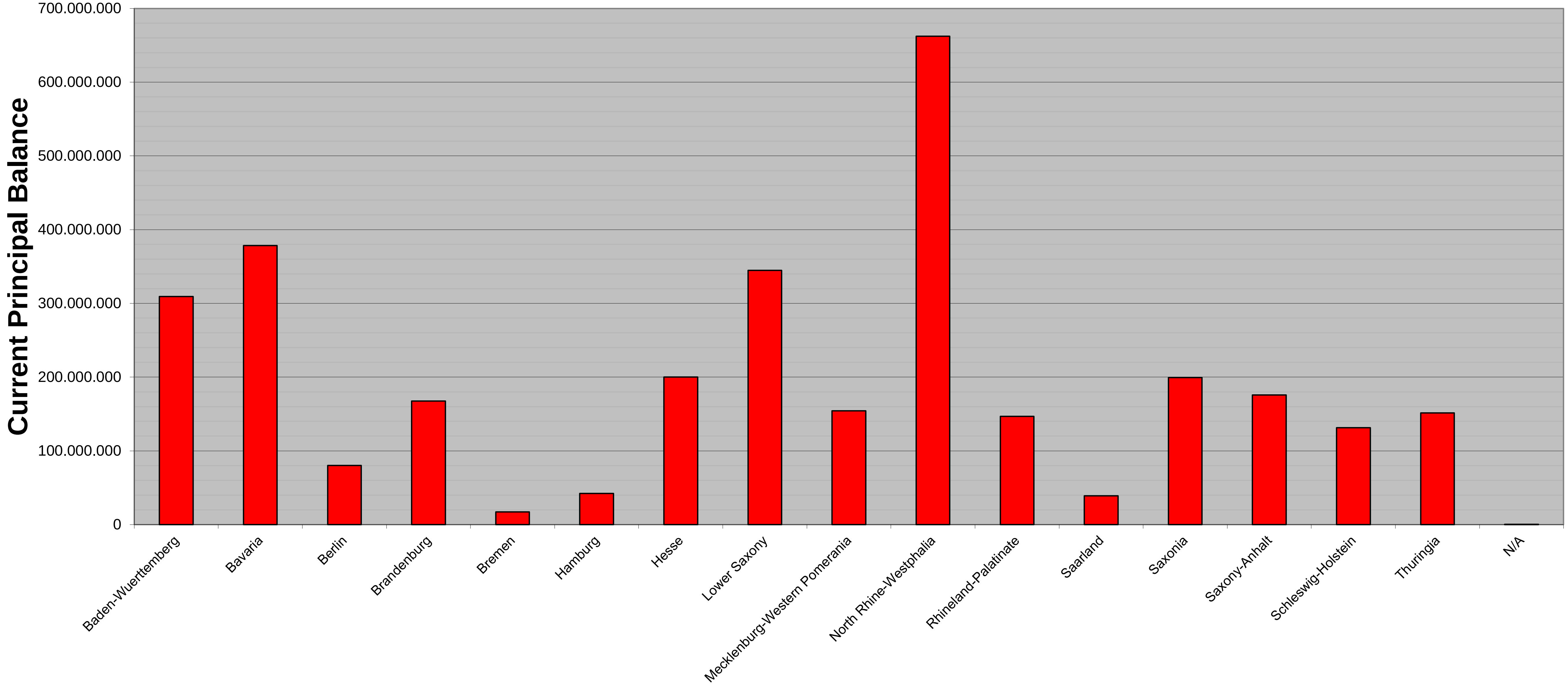

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11. Object/Vehicle Type

Calculation Date		11.03.2021			
Payment Date		15.03.2021			
Period No		5			
Monthly Period		Mrz 2021			
Interest Period	from	15.02.2021	to	15.03.2021	= 28 days
Collection Period	from	01.02.2021	to	28.02.2021	

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	27.559.740,19	0,86%	1.704	0,62%
		Private	98.210.813,35	3,07%	7.035	2,55%
			125.770.553,54	3,93%	8.739	3,17%
	Used Vehicle	Commercial	58.140.654,77	1,82%	5.192	1,88%
		Private	335.641.202,44	10,49%	35.410	12,83%
			393.781.857,21	12,31%	40.602	14,72%
	Total		**519.552.410,75**	**16,24%**	**49.341**	**17,88%**
Non-Online	New Vehicle	Commercial	142.886.902,49	4,47%	6.746	2,45%
		Private	410.644.302,32	12,83%	29.945	10,85%
			553.531.204,81	17,30%	36.691	13,30%
	Used Vehicle	Commercial	360.631.613,83	11,27%	25.464	9,23%
		Private	1.766.284.769,57	55,20%	164.410	59,59%
			2.126.916.383,40	66,47%	189.874	68,82%
	Total		**2.680.447.588,21**	**83,76%**	**226.565**	**82,12%**
Total			**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	2.998.328.672,69	93,70%	259.800	94,16%
Leisure	138.884.429,83	4,34%	5.932	2,15%
Motorbike	62.786.896,44	1,96%	10174	3,69%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

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12. Insurances

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.412.675.031,58	44,15%	117.953	42,75%
Yes	1.787.324.967,38	55,85%	157.953	57,25%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.960.699.355,32	61,27%	175.267	63,52%
Yes	1.239.300.643,64	38,73%	100.639	36,48%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.923.066.887,29	91,35%	255.333	92,54%
Yes	276.933.111,67	8,65%	20.573	7,46%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

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13. Type of Contract

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	1.658.559.120,92	51,83%	177.216	64,23%
	Vehicle	329.202.959,63	10,29%	27.839	10,09%
	Total	1.987.762.080,55	62,12%	205.055	74,32%
Yes	Auto	952.221.966,76	29,76%	59.584	21,60%
- of which balloon rates		513.157.332,92	16,04%		
- of which regular installments		439.064.633,84	13,72%		
Yes	Vehicle	260.015.951,65	8,13%	11.267	4,08%
- of which balloon rates		145.424.052,81	4,54%		
- of which regular installments		114.591.898,84	3,58%		
	Total	1.212.237.918,41	37,88%	70.851	25,68%
Total		**3.199.999.998,96**	**100,00%**	**275.906**	**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	1.323.383,44	0,20%	153	0,22%
13:25	15.502.777,05	2,35%	1.739	2,45%
26:38	75.645.259,01	11,49%	7.361	10,39%
39:51	149.124.225,72	22,64%	16.369	23,10%
52:64	379.298.208,70	57,59%	41.291	58,28%
65:72	23.278.952,65	3,53%	2.496	3,52%
73:	14.408.579,16	2,19%	1.442	2,04%
Total	**658.581.385,73**	**100,00%**	**70.851**	**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	51.921.095,51	7,88%	6.227	8,79%
13:25	100.954.732,00	15,33%	11.477	16,20%
26:38	144.837.072,20	21,99%	15.854	22,38%
39:51	239.064.371,72	36,30%	24.906	35,15%
52:64	88.411.167,85	13,42%	8.869	12,52%
65:72	32.148.629,73	4,88%	3.456	4,88%
73:	1.244.316,72	0,19%	62	0,09%
Total	**658.581.385,73**	**100,00%**	**70.851**	**100,00%**

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14. Payment Methods

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	3.177.712.909,17	99,30%	273.795	99,23%
Other	22.287.089,79	0,70%	2.111	0,77%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	1.399.508.910,26	43,73%	119.963	43,48%
1st of month	1.800.491.088,70	56,27%	155.943	56,52%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

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15. Downpayment

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

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	1.387.626.855,07	43,36%	121.695	44,11%	0,00%
0: 999	83.214.173,82	2,60%	10.088	3,66%	4,64%
1000: 1999	187.492.515,84	5,86%	20.619	7,47%	9,95%
2000: 2999	225.024.470,08	7,03%	22.554	8,17%	15,07%
3000: 3999	203.170.756,91	6,35%	18.743	6,79%	19,06%
4000: 4999	157.507.271,99	4,92%	13.976	5,07%	22,85%
5000: 5999	205.396.511,47	6,42%	16.477	5,97%	24,75%
6000: 6999	114.659.535,03	3,58%	9.241	3,35%	28,70%
7000: 7999	89.832.517,34	2,81%	7.107	2,58%	31,33%
8000: 8999	75.983.315,51	2,37%	5.908	2,14%	33,74%
9000: 9999	43.555.336,88	1,36%	3.326	1,21%	36,09%
10000:10999	123.943.336,97	3,87%	8.259	2,99%	35,26%
11000:11999	29.542.073,83	0,92%	2.162	0,78%	39,75%
12000:12999	36.045.538,42	1,13%	2.602	0,94%	41,27%
13000:13999	22.547.753,28	0,70%	1.596	0,58%	42,76%
14000:14999	19.011.013,43	0,59%	1.391	0,50%	44,88%
15000:15000	37.909.613,03	1,18%	2.126	0,77%	40,89%
15001:	157.537.410,06	4,92%	8.036	2,91%	49,27%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**	**17,57%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.184,50	€ 5.697,53
Average Purchase Price	€ 18.127,52	€ 20.529,30
Downpayment in %	**17,57%**	**27,75%**

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16. Effective Interest Rate

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	1.211.479,71	0,04%	79	0,03%
1: 1	141.020.068,96	4,41%	9.804	3,55%
2: 2	913.055.967,22	28,53%	75.590	27,40%
3: 3	1.475.808.135,17	46,12%	112.083	40,62%
4: 4	489.870.790,95	15,31%	55.626	20,16%
5: 5	110.595.309,57	3,46%	13.786	5,00%
6: 6	41.440.402,33	1,30%	5.626	2,04%
7: 7	10.236.398,64	0,32%	1.657	0,60%
8: 8	14.610.822,02	0,46%	1.395	0,51%
9: 9	1.288.294,09	0,04%	161	0,06%
10:10	410.787,36	0,01%	53	0,02%
11:11	451.542,94	0,01%	46	0,02%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

Statistics	**in %**
WA Interest	3,75%

*runs from .00 to .99

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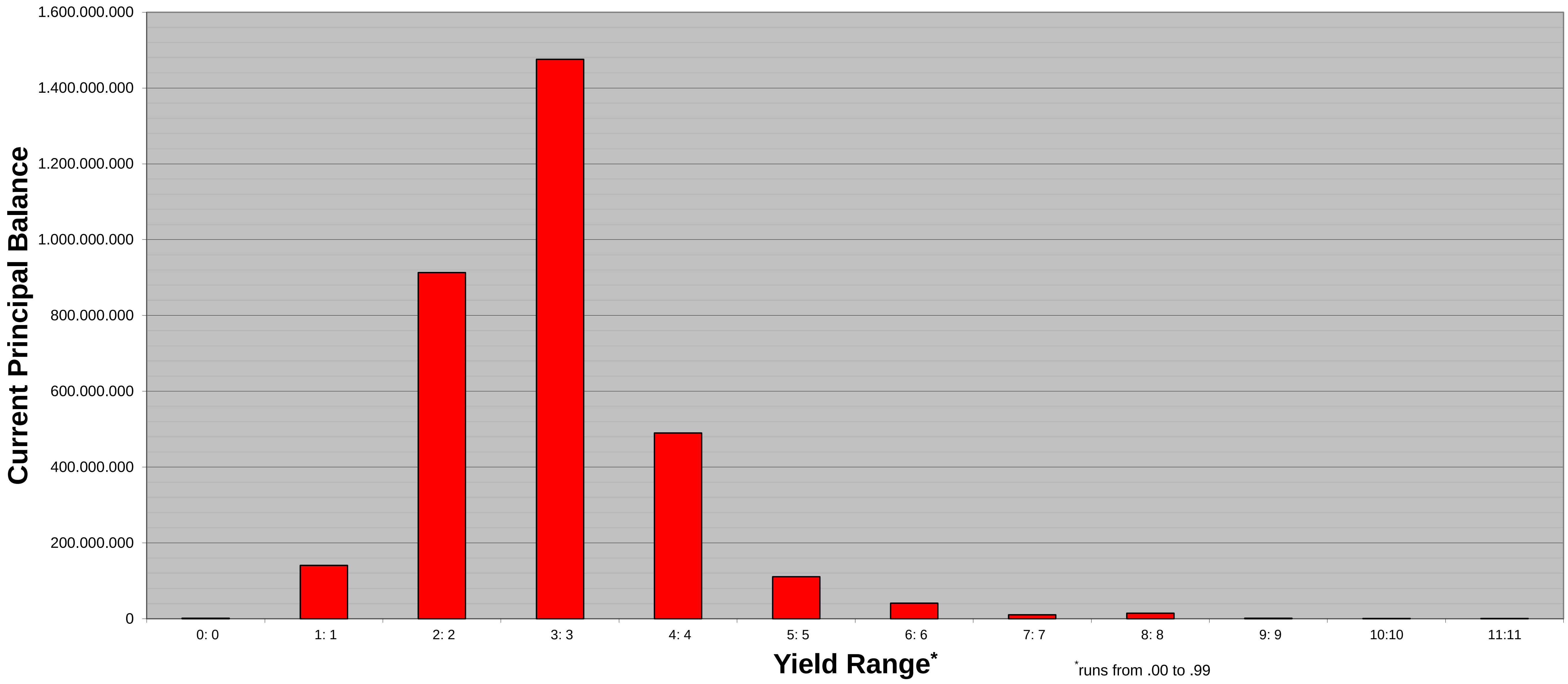
16.1 Effective Interest Rate (Graph)

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		



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17. Seasoning

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	37.331.380,39	1,17%	2.110	0,76%
3: 5	202.993.150,42	6,34%	13.010	4,72%
6: 8	720.387.429,91	22,51%	49.105	17,80%
9:11	419.444.136,78	13,11%	31.209	11,31%
12:14	393.212.795,91	12,29%	29.698	10,76%
15:17	345.957.617,85	10,81%	28.486	10,32%
18:20	251.016.099,81	7,84%	21.882	7,93%
21:23	173.388.267,38	5,42%	16.293	5,91%
24:26	110.959.406,36	3,47%	10.722	3,89%
27:29	85.584.399,64	2,67%	8.786	3,18%
30:32	77.892.553,56	2,43%	8.408	3,05%
33:35	77.315.568,73	2,42%	8.801	3,19%
36:38	60.489.626,46	1,89%	7.003	2,54%
39:41	53.207.011,67	1,66%	6.559	2,38%
42:44	50.007.058,55	1,56%	6.846	2,48%
45:47	37.587.171,17	1,17%	5.405	1,96%
48:50	22.268.793,57	0,70%	3.191	1,16%
51:53	18.005.964,14	0,56%	2.821	1,02%
54:56	15.846.198,86	0,50%	2.930	1,06%
57:59	13.250.877,46	0,41%	2.886	1,05%
60:62	6.215.378,92	0,19%	1.376	0,50%
63:65	4.560.694,15	0,14%	1.019	0,37%
66:68	4.875.879,18	0,15%	1.231	0,45%
69:71	4.772.637,29	0,15%	1.191	0,43%
72:74	2.691.484,36	0,08%	666	0,24%
75:77	2.783.638,32	0,09%	729	0,26%
78:80	2.175.535,97	0,07%	682	0,25%
81:	5.779.242,15	0,18%	2.861	1,04%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

Statistics

WA Seasoning	16,82

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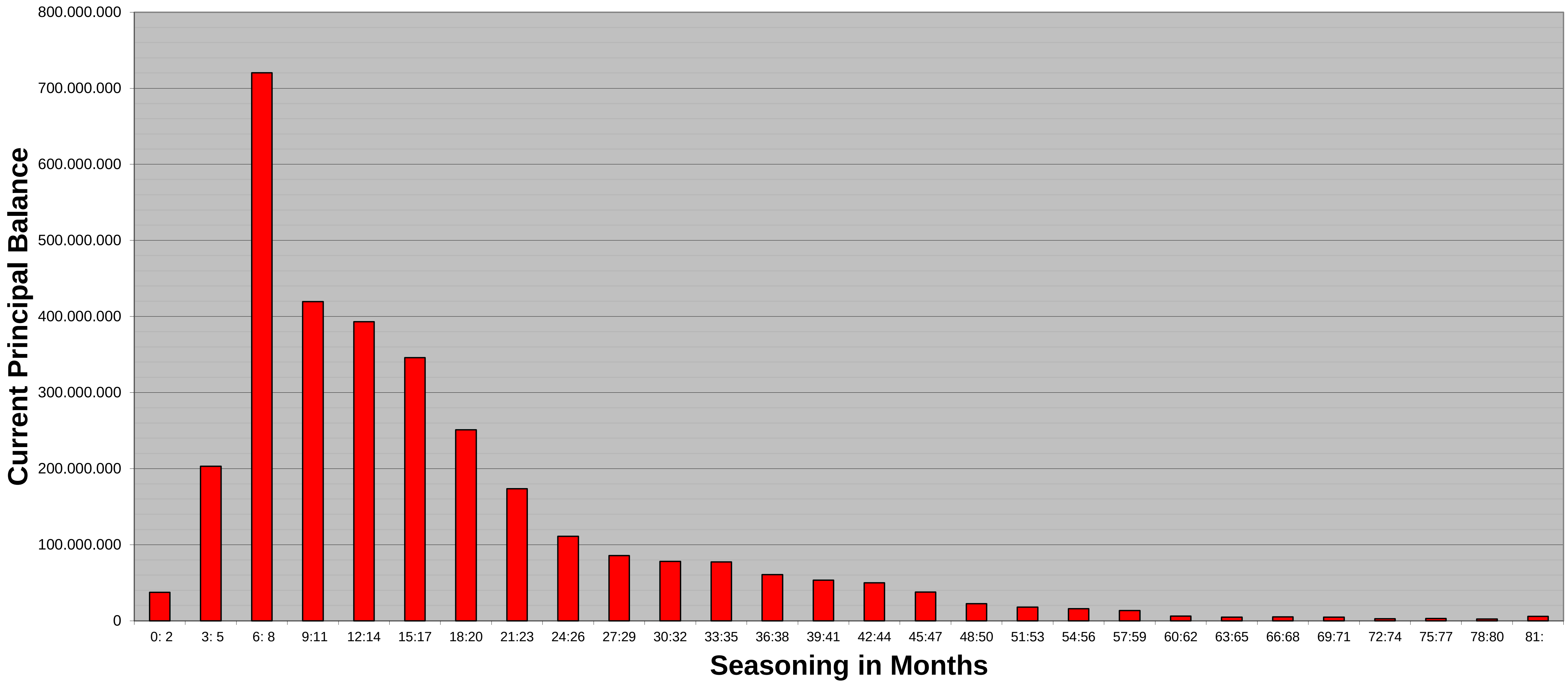
17.1 Seasoning (Graph)

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		



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Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

18. Remaining Term

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Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	36.312.347,19	1,13%	15.253	5,53%
7: 13	76.621.208,55	2,39%	18.953	6,87%
14: 20	148.572.758,39	4,64%	24.706	8,95%
21: 27	202.446.171,87	6,33%	25.395	9,20%
28: 34	294.434.556,18	9,20%	30.621	11,10%
35: 41	372.363.968,55	11,64%	31.756	11,51%
42: 48	449.707.839,42	14,05%	32.397	11,74%
49: 55	504.016.566,68	15,75%	32.608	11,82%
56: 62	185.737.197,23	5,80%	12.960	4,70%
63: 69	273.496.742,89	8,55%	16.486	5,98%
70: 76	155.955.016,86	4,87%	9.386	3,40%
77: 83	191.907.002,75	6,00%	10.856	3,93%
84: 90	180.270.530,82	5,63%	9.294	3,37%
91: 97	28.229.463,97	0,88%	1.312	0,48%
98:104	18.112.492,15	0,57%	773	0,28%
105:107	4.837.933,55	0,15%	170	0,06%
108:	76.978.201,91	2,41%	2.980	1,08%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

Statistics

WA Remaining Term	51,00

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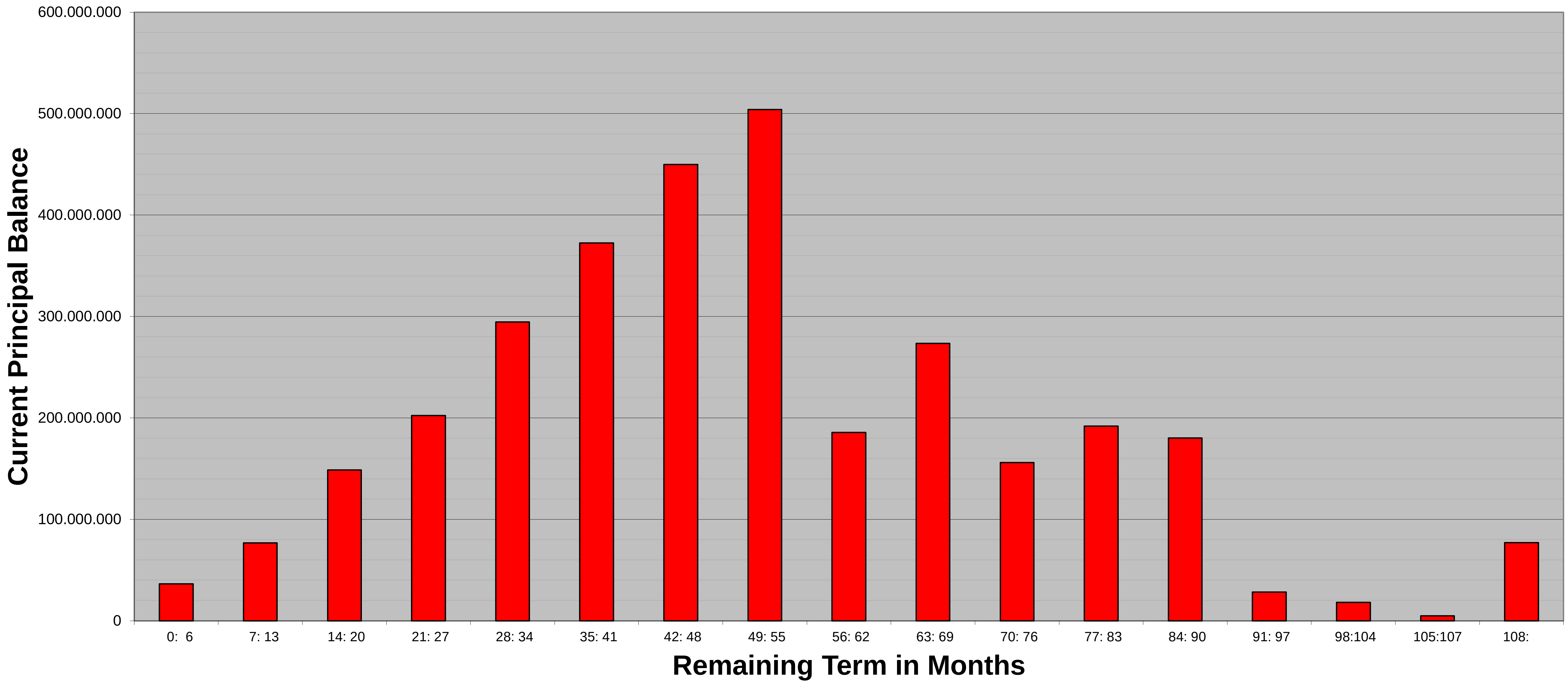
18.1 Remaining Term (Graph)

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		



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Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

19. Original Term

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	3.291.361,12	0,10%	1.236	0,45%
13: 25	52.306.272,43	1,63%	13.155	4,77%
26: 38	234.067.792,46	7,31%	32.568	11,80%
39: 51	484.931.941,24	15,15%	50.240	18,21%
52: 64	1.093.041.404,46	34,16%	82.736	29,99%
65: 77	410.070.376,94	12,81%	33.668	12,20%
78: 90	280.449.146,93	8,76%	22.379	8,11%
91:103	521.622.322,50	16,30%	34.438	12,48%
104:116	23.519.545,88	0,73%	1.494	0,54%
117:119	6.625.449,07	0,21%	285	0,10%
120:	90.074.385,93	2,81%	3.707	1,34%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

Statistics

WA Original Term	67,82

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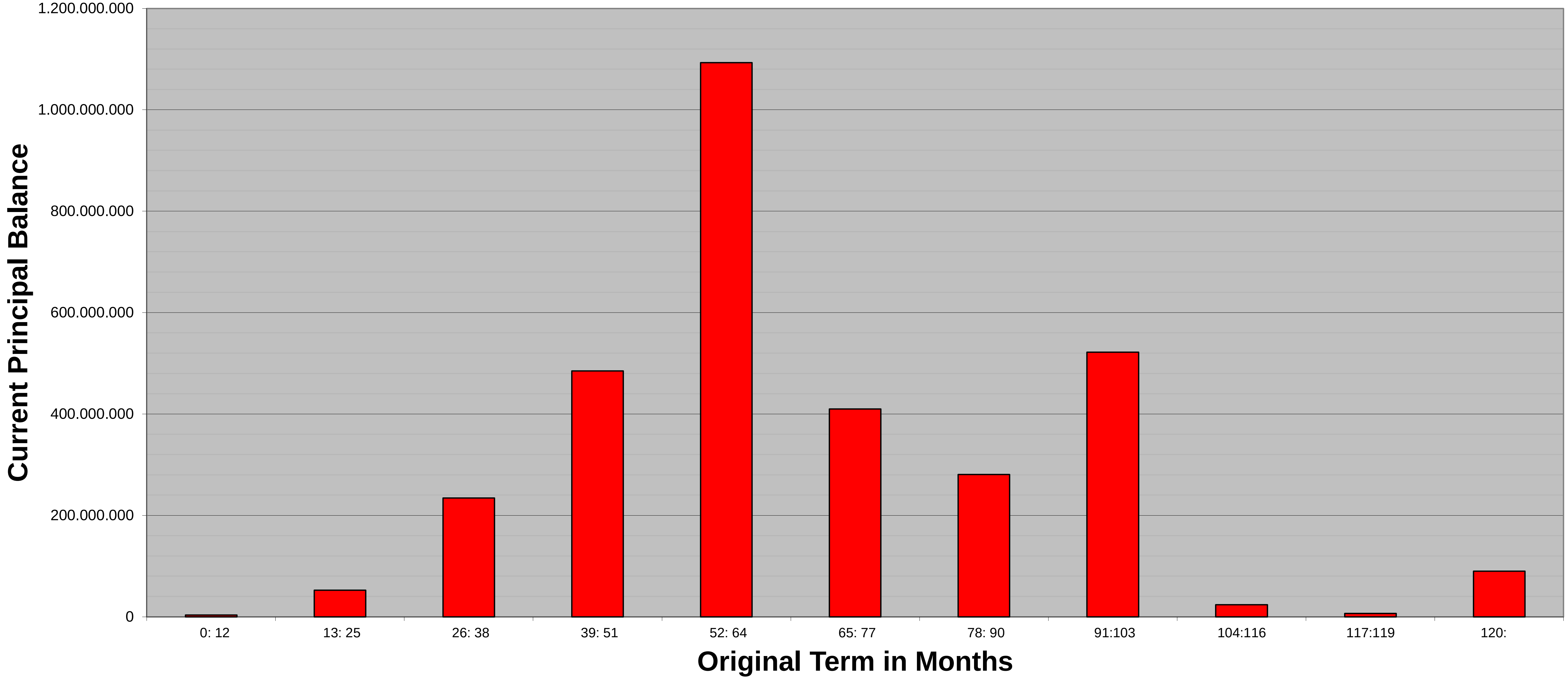
19.1 Original Term (Graph)

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		



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20. Brands + Fuel Type

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
Period No		5				
Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	364.420.279,38	11,39%	30.663	11,11%
2	317.485.322,52	9,92%	30.113	10,91%
3	268.919.116,27	8,40%	18.162	6,58%
4	211.938.820,21	6,62%	23.803	8,63%
5	205.767.269,81	6,43%	16.284	5,90%
6	204.313.595,69	6,38%	15.096	5,47%
7	184.625.743,84	5,77%	15.933	5,77%
8	162.136.524,94	5,07%	14.354	5,20%
9	157.441.819,67	4,92%	13.225	4,79%
10	128.026.521,47	4,00%	11.976	4,34%
11	122.362.752,92	3,82%	8.418	3,05%
12	94.818.209,41	2,96%	8.589	3,11%
13	89.908.924,33	2,81%	5.740	2,08%
14	69.279.076,66	2,16%	7.517	2,72%
15	54.297.025,94	1,70%	5.469	1,98%
	2.635.741.003,06	**82,37%**	**225.342**	**81,67%**

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	1.291.355.158,43	40,35%	138.736	50,28%
Diesel Euro 6	445.804.688,91	13,93%	29.700	10,76%
Diesel Euro 5	331.592.670,49	10,36%	35.853	12,99%
Diesel < Euro 5	353.843.777,32	11,06%	26.757	9,70%
Other	34.527.453,96	1,08%	2.603	0,94%
n/a	742.876.249,85	23,21%	42.257	15,32%
Total	**3.199.999.998,96**	**100,00%**	**275.906**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		11.03.2021				
Payment Date		15.03.2021				
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Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

Priority of Payments

Available Distribution Amount		114.137.370,54 €
Senior Expenses	-	7.432,50 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	180.449,60 €
Replenishment	-	101.346.384,15 €
Purchase Shortfall Ledger	-	1,04 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	233,33 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	12.402.869,92 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	7.432,50 €		
Interest accrued for the Period	180.449,60 €	- €	180.449,60 €
Cumulative Interest accrued	882.899,20 €	- €	882.899,20 €
Interest Payments	180.449,60 €	- €	180.449,60 €
Cumulative Interest Payments	882.899,20 €	- €	882.899,20 €
Interest accrued on Subordinated Loan for the Period	233,33 €		
Cumulative Interest accrued on Subordinated Loan	1.141,66 €		
Interest Payments on Subordinated Loan	233,33 €		
Cumulative Interest Payments on Subordinated Loan	1.141,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention

Calculation Date		11.03.2021			
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Collection Period	from	01.02.2021	to	28.02.2021	

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:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.199.999.998,96 €
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%

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23. Counterparties

Calculation Date		11.03.2021				
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Collection Period	from	01.02.2021	to	28.02.2021		

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.** 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 28.02.2021, data source: Bloomberg

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24. Issuer Information

Calculation Date		11.03.2021				
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Collection Period	from	01.02.2021	to	28.02.2021		

Santander

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		11.03.2021				
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Monthly Period		Mrz 2021				
Interest Period	from	15.02.2021	to	15.03.2021	=	28 days
Collection Period	from	01.02.2021	to	28.02.2021		

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	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 28.02.2021, data source: Bloomberg

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26. Glossary

Calculation Date		11.03.2021				
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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