SC Germany Mobility 2020-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

Index

Index	Page
1. Portfolio Information	1
2. Reserve Accounts	2
3. Delinquency Data	3
4. Default Data	4
4.1 Defaults and Recoveries pp.	5
5. Concentration Limits	6
6. Outstanding Notes	7
7. Original Principal Balance	8
7.1 Original PB (Graph)	9
8. Current Principal Balance	10
8.1 Current PB (Graph)	11
9. Borrower Concentration	12
10. Geographical Distribution	13
10.1 Geographical (Graph)	14
11. Object/Vehicle Type	15
12. Insurances	16
13. Contract Type	17
14. Payment Methods	18
15. Downpayment	19
16. Effective Interest Rate	20
16.1 Effective Interest Rate (Graph)	21
17. Seasoning	22
17.1 Seasoning (Graph)	23
18. Remaining Term	24
18.1 Remaining Term (Graph)	25
19. Original Term	26
19.1 Original Term (Graph)	27
20. Brands + Fuel Type	28
21. Priority of Payments + Transaction Costs	29
22. Retention	30
23. Counterparties	31
24. Issuer Information	32
25. Santander Consumer Bank	33
26. Glossary	34

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SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date	10.03.2022				
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1. Portfolio Information

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**412.964**	**4.999.999.997,57 €**	**5.000.000.000,00 €**
Scheduled Principal Payments		100.078.125,78 €	
Prepayment Principal		61.625.946,91 €	
Others		5.296.240,18 €	
Total Principal Collections		**167.000.312,87 €**	**163.704.564,00 €**
Total Interest Collections		**20.884.971,35 €**	**20.196.839,15 €**
Defaults		**1.952.112,24 €**	**1.355.609,39 €**
Replenishment Amount		**168.952.426,79 €**	**165.060.174,31 €**
End of Period		4.999.999.999,25 €	
Purchase Shortfall Amount		0,75 €	2,43 €
Total Assets (End of Period)	**413.686**	**5.000.000.000,00 €**	**5.000.000.000,00 €**
Current Prepayment Rate (annualised)		14,79%	

SC Germany Mobility 2020-1
Monthly Investor Report

2. Reserve Accounts

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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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SC Germany Mobility 2020-1
Monthly Investor Report

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3. Delinquency Data

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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%
16	€ 4.999.999.997,57	€ 11.002.441,26	€ 9.026.814,60	€ 3.907.913,68	€ 7.506.964,20	99,37%	0,22%	0,18%	0,08%	0,15%
17	€ 4.999.999.999,25	€ 4.424.048,67	€ 10.187.295,72	€ 5.417.376,25	€ 11.905.520,78	99,36%	0,09%	0,20%	0,11%	0,24%
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SC Germany Mobility 2020-1
Monthly Investor Report

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4. Default Data

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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		1.952.112,24 €	
Current Period Recoveries		388.523,26 €	
Current Period Net Default		1.563.588,98 €	
New Number of Defaulted Contracts			158
Cumulative Default			
Cumulative Gross Default		13.559.963,46 €	
Cumulative Recoveries		2.542.932,54 €	
Cumulative Net Default		11.017.030,92 €	
Total Number of Defaulted Contracts			1.090
	3-MRA* / current ratio	**Ratio**	
3-MRA* Annualised Net Default Ratio (New Default)	**0,31%**		
Annualised Loss Ratio period before previous period		0,32%	
Annualised Loss Ratio previous period		0,23%	
Annualised Loss Ratio current period	0,38%	0,38%	
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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SC Germany Mobility 2020-1
Monthly Investor Report

4.1 Defaults & Recoveries per period

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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	709	€ 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	814	€ 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%
16	932	€ 1.355.609,39	€ 11.607.851,22	€ 6.985.189.134,91	0,17%	€416.263,54	€2.154.409,28	€ 9.453.441,94	0,14%
17	1.090	€ 1.952.112,24	€ 13.559.963,46	€ 7.154.141.561,70	0,19%	€388.523,26	€2.542.932,54	€ 11.017.030,92	0,15%
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SC Germany Mobility 2020-1
Monthly Investor Report

5. Concentration Limits

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Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	243.152,79	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,64%	no
Weighted average remaining term in months	-	67,00	50,34	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,15%	no
- prior to or on 30 September 2022	2,00%	0,15%	no
- prior to or on 30 September 2023	3,00%	0,15%	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

SC Germany Mobility 2020-1
Monthly Investor Report

6. Outstanding Notes

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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	188.473.809,91 €		
Replenishment	168.952.426,79 €		
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	28			
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		- €	-	281.952,50 €
Interest Payment		- €		281.952,50 €
Interest Payment per Note		- €		121,53 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,82%	3,57%
Current CE (excl. Excess Spread)	7,25%	0,00%

SC Germany Mobility 2020-1
Monthly Investor Report

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	1.577.659,81	0,02%	972	0,23%
2000: 3999	40.774.999,70	0,59%	12.805	3,10%
4000: 5999	146.433.232,42	2,13%	29.005	7,01%
6000: 7999	261.390.974,87	3,81%	37.389	9,04%
8000: 9999	350.919.937,32	5,12%	39.096	9,45%
10000:11999	480.326.081,07	7,00%	44.089	10,66%
12000:13999	499.255.724,80	7,28%	38.519	9,31%
14000:15999	549.119.938,46	8,00%	36.680	8,87%
16000:17999	516.905.963,99	7,53%	30.516	7,38%
18000:19999	475.335.077,33	6,93%	25.089	6,06%
20000:21999	502.007.700,34	7,32%	24.042	5,81%
22000:23999	411.515.427,66	6,00%	17.940	4,34%
24000:25999	382.317.856,88	5,57%	15.320	3,70%
26000:27999	319.387.801,77	4,66%	11.848	2,86%
28000:29999	275.528.863,83	4,02%	9.522	2,30%
30000:31999	256.608.097,45	3,74%	8.325	2,01%
32000:33999	201.041.481,03	2,93%	6.107	1,48%
34000:35999	180.681.452,40	2,63%	5.169	1,25%
36000:37999	134.254.360,35	1,96%	3.632	0,88%
38000:39999	115.251.242,42	1,68%	2.958	0,72%
40000:41999	107.520.394,45	1,57%	2.637	0,64%
42000:43999	85.962.456,73	1,25%	2.002	0,48%
44000:45999	78.344.756,22	1,14%	1.744	0,42%
46000:47999	60.219.488,89	0,88%	1.283	0,31%
48000:49999	54.417.799,10	0,79%	1.112	0,27%
50000:51999	59.406.829,84	0,87%	1.172	0,28%
52000:53999	36.640.950,94	0,53%	692	0,17%
54000:55999	38.876.497,40	0,57%	708	0,17%
56000:57999	26.160.794,11	0,38%	459	0,11%
58000:59999	24.104.946,53	0,35%	409	0,10%
60000:61999	24.994.625,59	0,36%	412	0,10%
62000:63999	16.045.187,29	0,23%	255	0,06%
64000:65999	15.533.060,17	0,23%	239	0,06%
66000:67999	10.638.682,70	0,16%	159	0,04%
68000:69999	10.403.030,56	0,15%	151	0,04%
70000:70000	4.200.000,00	0,06%	60	0,01%
70001:	106.025.932,99	1,55%	1.169	0,28%
Total	**6.860.129.307,41**	**100,00%**	**413.686**	**100,00%**

Statistics	**in EUR**
Average Amount	16.582,94

SC Germany Mobility 2020-1
Monthly Investor Report

7.1 Original PB (Graph)

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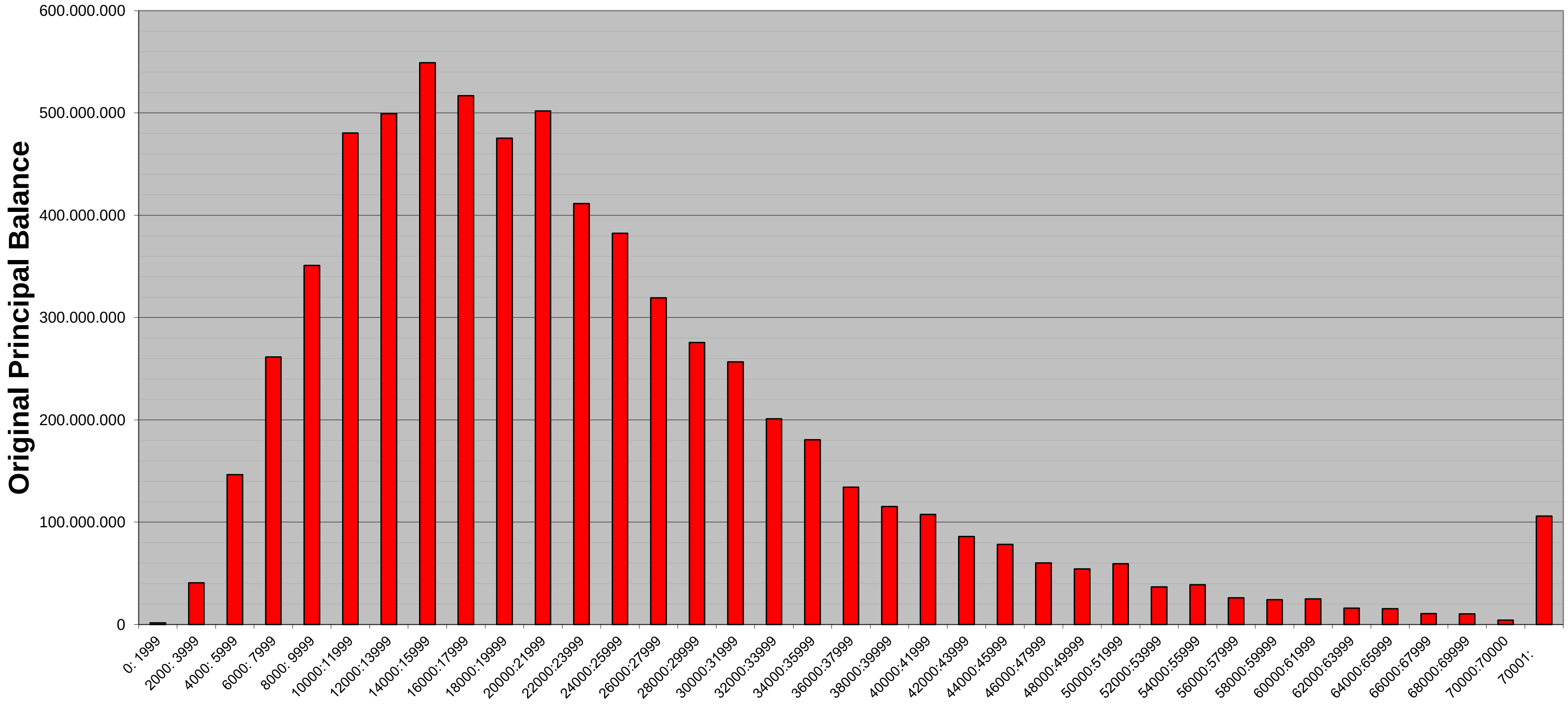
Collection Period	from	01.02.2022	to	28.02.2022		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

8. Current Principal Balance

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

Santander

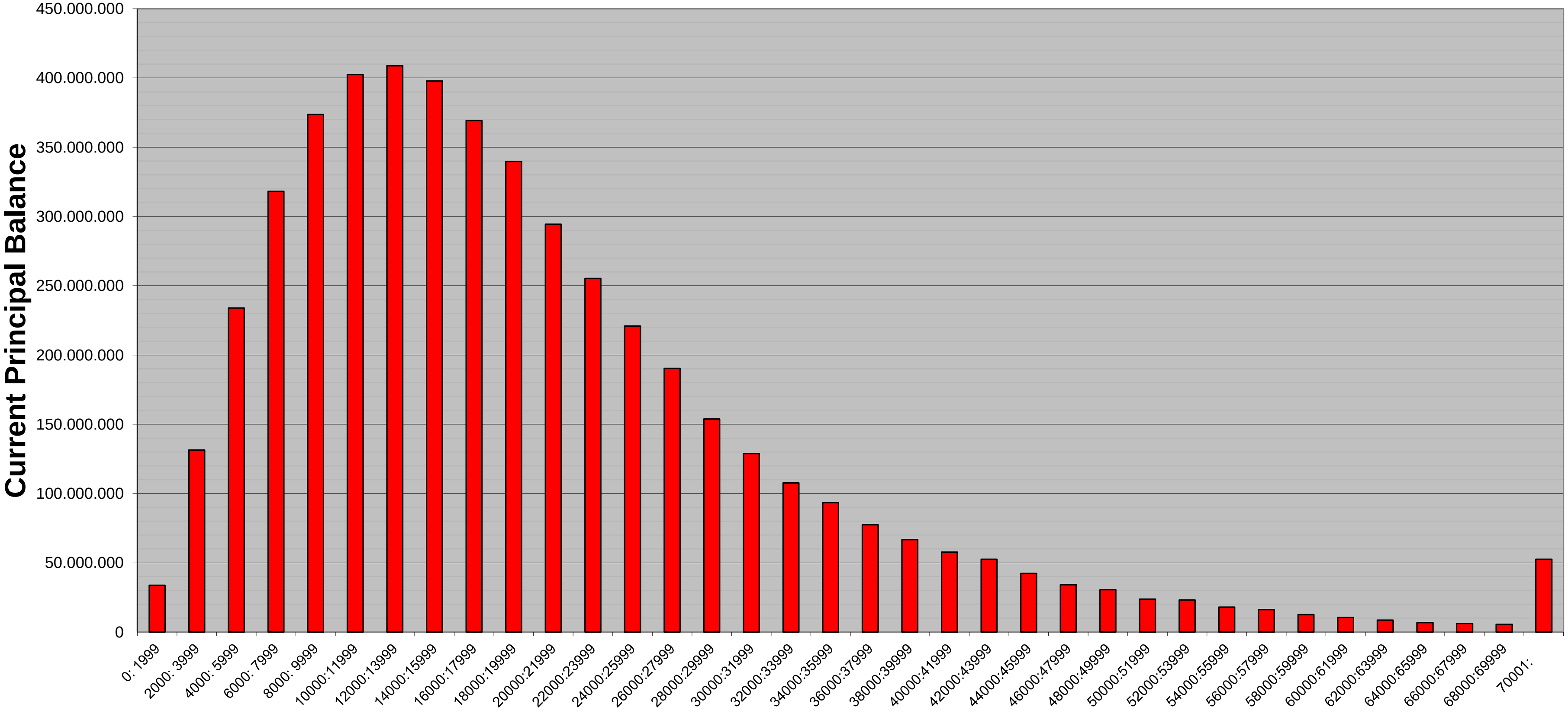
Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	33.790.815,46	0,68%	33.880	8,19%
2000: 3999	131.439.546,54	2,63%	43.330	10,47%
4000: 5999	233.854.399,32	4,68%	46.801	11,31%
6000: 7999	318.231.177,98	6,36%	45.510	11,00%
8000: 9999	373.770.719,81	7,48%	41.605	10,06%
10000:11999	402.515.247,09	8,05%	36.663	8,86%
12000:13999	408.858.769,89	8,18%	31.514	7,62%
14000:15999	397.916.582,44	7,96%	26.577	6,42%
16000:17999	369.246.651,06	7,38%	21.756	5,26%
18000:19999	339.744.390,09	6,79%	17.911	4,33%
20000:21999	294.469.174,80	5,89%	14.054	3,40%
22000:23999	255.227.914,07	5,10%	11.118	2,69%
24000:25999	220.896.766,37	4,42%	8.850	2,14%
26000:27999	190.343.114,97	3,81%	7.059	1,71%
28000:29999	153.787.755,24	3,08%	5.312	1,28%
30000:31999	128.841.591,02	2,58%	4.160	1,01%
32000:33999	107.639.505,44	2,15%	3.267	0,79%
34000:35999	93.567.569,82	1,87%	2.677	0,65%
36000:37999	77.482.745,86	1,55%	2.096	0,51%
38000:39999	66.648.948,88	1,33%	1.709	0,41%
40000:41999	57.743.325,26	1,15%	1.410	0,34%
42000:43999	52.618.289,31	1,05%	1.224	0,30%
44000:45999	42.396.194,98	0,85%	943	0,23%
46000:47999	34.226.432,99	0,68%	729	0,18%
48000:49999	30.513.184,36	0,61%	623	0,15%
50000:51999	23.839.667,83	0,48%	468	0,11%
52000:53999	23.091.860,54	0,46%	436	0,11%
54000:55999	17.926.411,86	0,36%	326	0,08%
56000:57999	16.237.670,79	0,32%	285	0,07%
58000:59999	12.624.785,22	0,25%	214	0,05%
60000:61999	10.656.340,73	0,21%	175	0,04%
62000:63999	8.688.363,54	0,17%	138	0,03%
64000:65999	6.829.698,07	0,14%	105	0,03%
66000:67999	6.167.650,73	0,12%	92	0,02%
68000:69999	5.579.503,65	0,11%	81	0,02%
70001:	52.587.233,24	1,05%	588	0,14%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

Statistics	**in EUR**
Average Amount	12.086,46

SC Germany Mobility 2020-1
Monthly Investor Report

8.1 Current PB (Graph)

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		



SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

9. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	243.152,79	0,0049%	1
2	232.257,24	0,0046%	1
3	224.507,86	0,0045%	2
4	211.339,46	0,0042%	1
5	198.503,94	0,0040%	1
6	198.397,14	0,0040%	1
7	185.280,12	0,0037%	1
8	179.239,81	0,0036%	1
9	177.448,63	0,0035%	2
10	176.307,05	0,0035%	1
11	175.240,40	0,0035%	1
12	174.988,50	0,0035%	3
13	173.911,50	0,0035%	3
14	173.583,84	0,0035%	1
15	170.314,77	0,0034%	1
16	162.056,00	0,0032%	1
17	160.882,74	0,0032%	2
18	156.080,46	0,0031%	1
19	151.863,63	0,0030%	1
20	151.081,16	0,0030%	3
21	149.453,67	0,0030%	2
22	149.087,48	0,0030%	1
23	148.941,80	0,0030%	2
24	148.040,89	0,0030%	1
25	146.228,50	0,0029%	4
	4.418.189,38	**0,0884%**	**39**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

10. Geographical Distribution

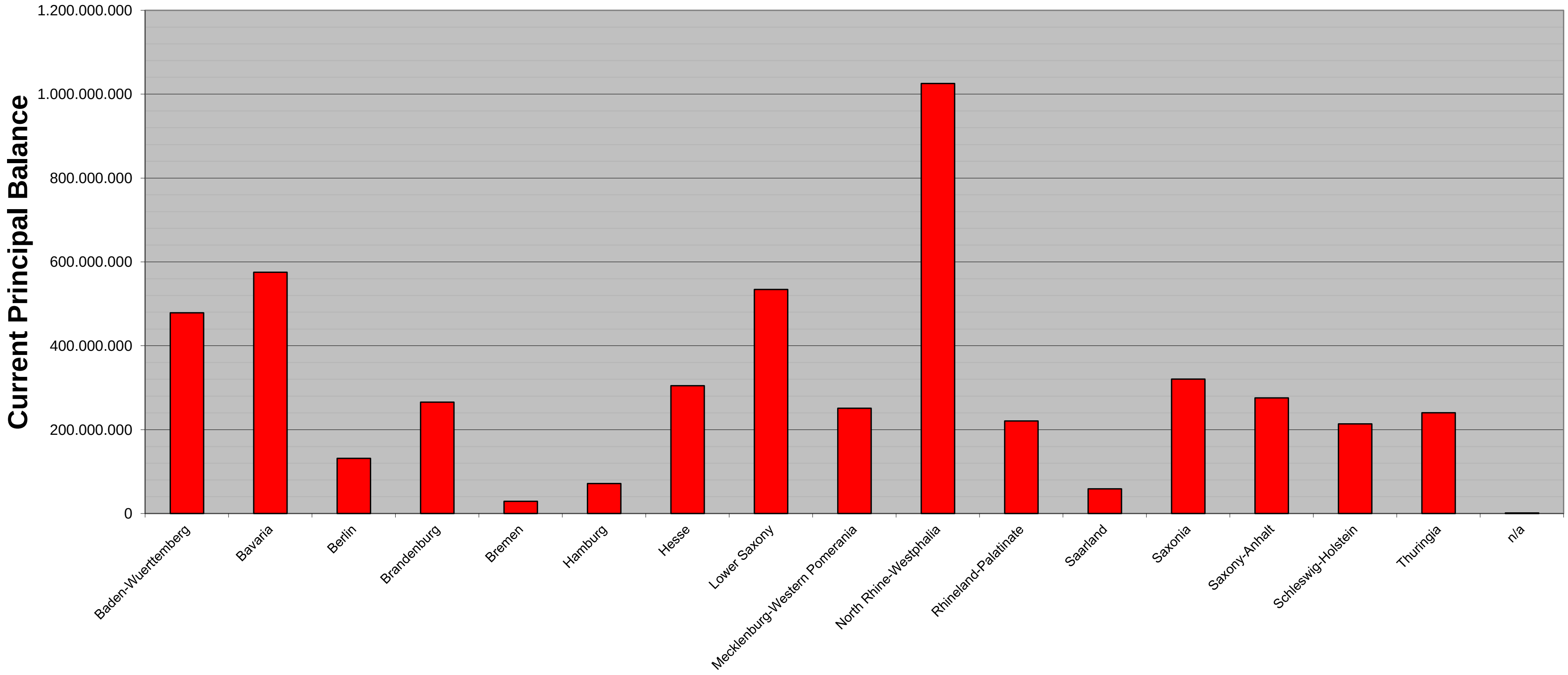
Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	478.900.620,19	9,58%	39.753	9,61%
Bavaria	575.641.392,85	11,51%	46.118	11,15%
Berlin	131.644.194,50	2,63%	10.282	2,49%
Brandenburg	265.875.223,06	5,32%	22.342	5,40%
Bremen	29.221.336,46	0,58%	2.390	0,58%
Hamburg	71.562.039,78	1,43%	5.373	1,30%
Hesse	304.893.613,48	6,10%	25.912	6,26%
Lower Saxony	534.207.042,84	10,68%	44.334	10,72%
Mecklenburg-Western Pomerania	250.887.754,30	5,02%	20.600	4,98%
North Rhine-Westphalia	1.025.239.251,15	20,50%	83.026	20,07%
Rhineland-Palatinate	220.823.210,81	4,42%	18.599	4,50%
Saarland	59.129.193,63	1,18%	5.043	1,22%
Saxonia	320.784.052,12	6,42%	28.048	6,78%
Saxony-Anhalt	276.014.247,04	5,52%	24.030	5,81%
Schleswig-Holstein	213.857.609,20	4,28%	17.361	4,20%
Thuringia	240.053.320,90	4,80%	20.370	4,92%
n/a	1.265.896,94	0,03%	105	0,03%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

10.1 Geographical Distribution (Graph)

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		



SC Germany Mobility 2020-1
Monthly Investor Report

11. Object/Vehicle Type

Calculation Date		10.03.2022			
Payment Date		14.03.2022			
Period No		17			
Monthly Period		Mar 2022			
Interest Period	from	14.02.2022	to	14.03.2022	= 28 days
Collection Period	from	01.02.2022	to	28.02.2022	

Santander

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	34.249.943,26	0,68%	1.902	0,46%
		Private	109.225.987,61	2,18%	7.289	1,76%
			143.475.930,87	2,87%	9.191	2,22%
	Used Vehicle	Commercial	80.284.405,96	1,61%	6.607	1,60%
		Private	413.882.324,29	8,28%	42.932	10,38%
			494.166.730,25	9,88%	49.539	11,98%
	Total		**637.642.661,12**	**12,75%**	**58.730**	**14,20%**
Non-Online	New Vehicle	Commercial	251.059.580,06	5,02%	11.652	2,82%
		Private	616.226.182,83	12,32%	41.865	10,12%
			867.285.762,89	17,35%	53.517	12,94%
	Used Vehicle	Commercial	606.063.835,01	12,12%	41.591	10,05%
		Private	2.889.007.740,23	57,78%	259.848	62,81%
			3.495.071.575,24	69,90%	301.439	72,87%
	Total		**4.362.357.338,13**	**87,25%**	**354.956**	**85,80%**
Total			**4.999.999.999,00**	**100,00%**	**413.686**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	4.688.789.223,92	93,78%	389.609	94,18%
Leisure	226.116.852,00	4,52%	10.137	2,45%
Motorbike	85.093.923,33	1,70%	13940	3,37%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

12. Insurances

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.284.992.890,89	45,70%	181.781	43,94%
Yes	2.715.007.108,36	54,30%	231.905	56,06%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	3.143.415.231,86	62,87%	272.613	65,90%
Yes	1.856.584.767,39	37,13%	141.073	34,10%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	4.451.318.659,43	89,03%	374.358	90,49%
Yes	548.681.339,82	10,97%	39.328	9,51%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

13. Type of Contract

Calculation Date		10.03.2022			
Payment Date		14.03.2022			
Period No		17			
Monthly Period		Mar 2022			
Interest Period	from	14.02.2022	to	14.03.2022	= 28 days
Collection Period	from	01.02.2022	to	28.02.2022	

Santander

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	2.395.746.477,83	47,91%	254.210	61,45%
	Vehicle	503.961.738,76	10,08%	41.960	10,14%
	Total	2.899.708.216,59	57,99%	296.170	71,59%
Yes	Auto	1.632.595.757,13	32,65%	97.724	23,62%
- of which balloon rates		880.892.104,84	17,62%		
- of which regular installments		751.703.652,29	15,03%		
Yes	Vehicle	467.696.025,53	9,35%	19.792	4,78%
- of which balloon rates		266.143.993,29	5,32%		
- of which regular installments		201.552.032,24	4,03%		
	Total	2.100.291.782,66	42,01%	117.516	28,41%
Total		**4.999.999.999,00**	**100,00%**	**413.686**	**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	1.657.963,67	0,14%	182	0,15%
13:25	24.136.755,15	2,10%	2.524	2,15%
26:38	127.790.841,42	11,14%	12.070	10,27%
39:51	272.948.385,16	23,80%	27.799	23,66%
52:64	545.732.941,52	47,58%	56.494	48,07%
65:72	107.810.725,17	9,40%	11.236	9,56%
73:	66.958.486,04	5,84%	7.211	6,14%
Total	**1.147.036.098,13**	**100,00%**	**117.516**	**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	87.465.773,14	7,63%	10.107	8,60%
13:25	170.687.178,80	14,88%	18.343	15,61%
26:38	329.515.142,43	28,73%	33.978	28,91%
39:51	290.025.432,64	25,28%	28.519	24,27%
52:64	223.597.855,35	19,49%	22.028	18,74%
65:72	44.990.807,75	3,92%	4.496	3,83%
73:	753.908,02	0,07%	45	0,04%
Total	**1.147.036.098,13**	**100,00%**	**117.516**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

14. Payment Methods

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	4.964.315.945,80	99,29%	410.074	99,13%
Other	35.684.053,45	0,71%	3.612	0,87%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	2.144.994.479,62	42,90%	177.219	42,84%
1st of month	2.855.005.519,63	57,10%	236.467	57,16%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

15. Downpayment

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

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	2.055.665.983,91	41,11%	172.809	41,77%	0,00%
0: 999	110.263.007,63	2,21%	13.018	3,15%	4,51%
1000: 1999	270.345.093,04	5,41%	29.402	7,11%	9,70%
2000: 2999	340.466.266,50	6,81%	33.502	8,10%	14,61%
3000: 3999	314.835.426,15	6,30%	28.616	6,92%	18,62%
4000: 4999	248.481.379,98	4,97%	21.555	5,21%	22,23%
5000: 5999	342.029.652,13	6,84%	26.472	6,40%	23,90%
6000: 6999	195.271.944,11	3,91%	14.996	3,62%	27,40%
7000: 7999	149.011.728,27	2,98%	11.494	2,78%	30,50%
8000: 8999	127.565.203,58	2,55%	9.709	2,35%	33,02%
9000: 9999	72.489.788,46	1,45%	5.446	1,32%	35,28%
10000:10999	227.429.574,99	4,55%	14.598	3,53%	34,18%
11000:11999	50.339.069,07	1,01%	3.604	0,87%	38,80%
12000:12999	62.519.314,82	1,25%	4.426	1,07%	40,53%
13000:13999	40.152.171,03	0,80%	2.823	0,68%	42,45%
14000:14999	32.423.756,59	0,65%	2.285	0,55%	43,90%
15000:15000	76.207.891,70	1,52%	4.219	1,02%	40,36%
15001:	284.502.747,29	5,69%	14.712	3,56%	48,94%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**	**18,44%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.540,02	€ 6.079,68
Average Purchase Price	€ 19.193,45	€ 21.673,23
Downpayment in %	**18,44%**	**28,05%**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

16. Effective Interest Rate

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.242.070,03	0,06%	177	0,04%
1: 1	389.888.041,46	7,80%	25.475	6,16%
2: 2	1.384.060.146,82	27,68%	107.143	25,90%
3: 3	2.284.205.726,23	45,68%	173.462	41,93%
4: 4	698.412.558,92	13,97%	78.179	18,90%
5: 5	140.539.002,99	2,81%	16.922	4,09%
6: 6	54.354.735,54	1,09%	7.110	1,72%
7: 7	16.495.683,33	0,33%	2.567	0,62%
8: 8	25.309.210,89	0,51%	2.326	0,56%
9: 9	2.364.423,53	0,05%	214	0,05%
10:10	414.281,47	0,01%	49	0,01%
11:11	714.118,04	0,01%	62	0,01%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

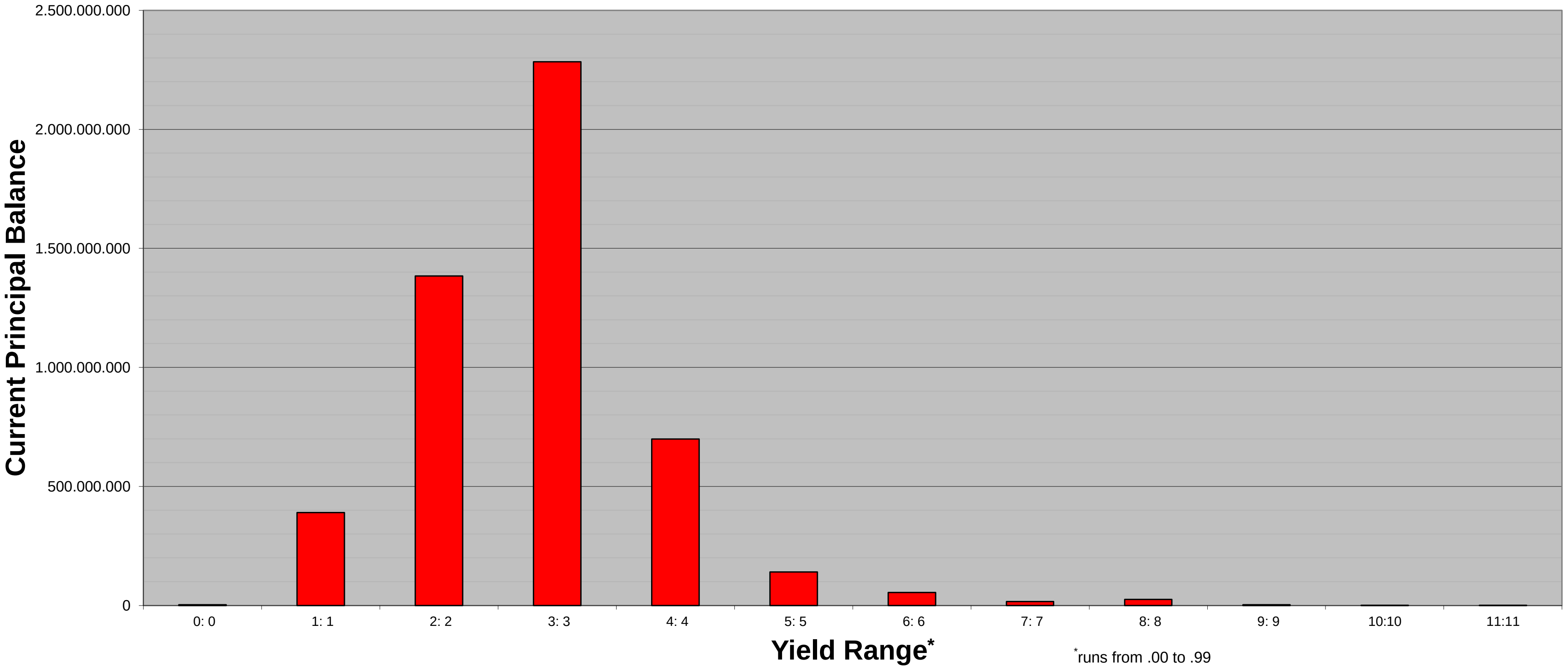
Statistics	**in %**
WA Interest	3,64%

*runs from .00 to .99

SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

16.1 Effective Interest Rate (Graph)



*runs from .00 to .99

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

17. Seasoning

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

Santander

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	98.954.734,23	1,98%	4.681	1,13%
3: 5	370.464.257,23	7,41%	20.804	5,03%
6: 8	592.595.119,86	11,85%	37.461	9,06%
9:11	709.219.500,04	14,18%	48.756	11,79%
12:14	441.955.632,37	8,84%	32.496	7,86%
15:17	547.895.893,30	10,96%	43.294	10,47%
18:20	664.511.456,30	13,29%	54.646	13,21%
21:23	349.796.603,53	7,00%	31.674	7,66%
24:26	317.708.139,26	6,35%	28.470	6,88%
27:29	250.217.171,25	5,00%	24.637	5,96%
30:32	179.088.578,60	3,58%	18.588	4,49%
33:35	111.346.199,52	2,23%	12.490	3,02%
36:38	68.558.603,78	1,37%	7.784	1,88%
39:41	52.468.882,43	1,05%	6.249	1,51%
42:44	47.004.490,69	0,94%	6.024	1,46%
45:47	45.534.876,19	0,91%	6.209	1,50%
48:50	32.372.026,70	0,65%	4.522	1,09%
51:53	28.688.885,64	0,57%	4.291	1,04%
54:56	27.117.786,97	0,54%	4.609	1,11%
57:59	21.880.883,58	0,44%	4.171	1,01%
60:62	9.310.640,35	0,19%	1.895	0,46%
63:65	7.138.977,58	0,14%	1.486	0,36%
66:68	5.798.480,20	0,12%	1.449	0,35%
69:71	4.943.389,60	0,10%	1.516	0,37%
72:74	3.081.936,38	0,06%	812	0,20%
75:77	2.410.822,95	0,05%	626	0,15%
78:80	2.516.249,46	0,05%	786	0,19%
81:	7.419.781,26	0,15%	3.260	0,79%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

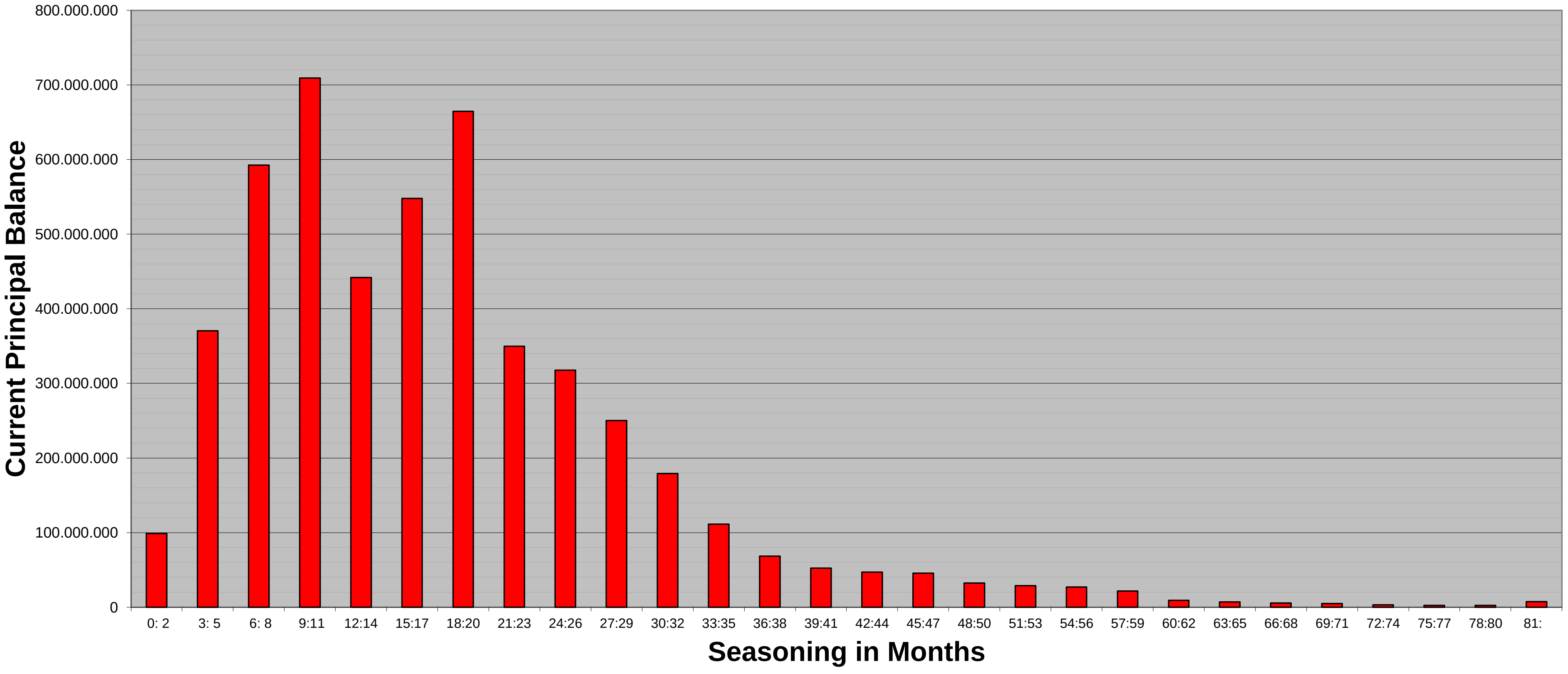
Statistics

WA Seasoning	17,94

SC Germany Mobility 2020-1
Monthly Investor Report

17.1 Seasoning (Graph)

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

18. Remaining Term

Santander

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	55.969.494,78	1,12%	22.298	5,39%
7: 13	127.733.409,32	2,55%	29.038	7,02%
14: 20	238.516.945,70	4,77%	37.908	9,16%
21: 27	337.391.445,57	6,75%	40.426	9,77%
28: 34	553.717.002,16	11,07%	52.312	12,65%
35: 41	657.262.771,73	13,15%	51.540	12,46%
42: 48	541.860.605,50	10,84%	39.450	9,54%
49: 55	629.056.831,21	12,58%	39.963	9,66%
56: 62	503.339.119,38	10,07%	29.245	7,07%
63: 69	456.457.317,96	9,13%	26.034	6,29%
70: 76	259.984.613,18	5,20%	15.221	3,68%
77: 83	187.196.534,68	3,74%	10.194	2,46%
84: 90	129.345.317,43	2,59%	6.344	1,53%
91: 97	60.883.117,07	1,22%	2.643	0,64%
98:104	90.687.329,73	1,81%	4.108	0,99%
105:107	38.926.237,91	0,78%	1.710	0,41%
108:	131.671.905,94	2,63%	5.252	1,27%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

Statistics

WA Remaining Term	50,34

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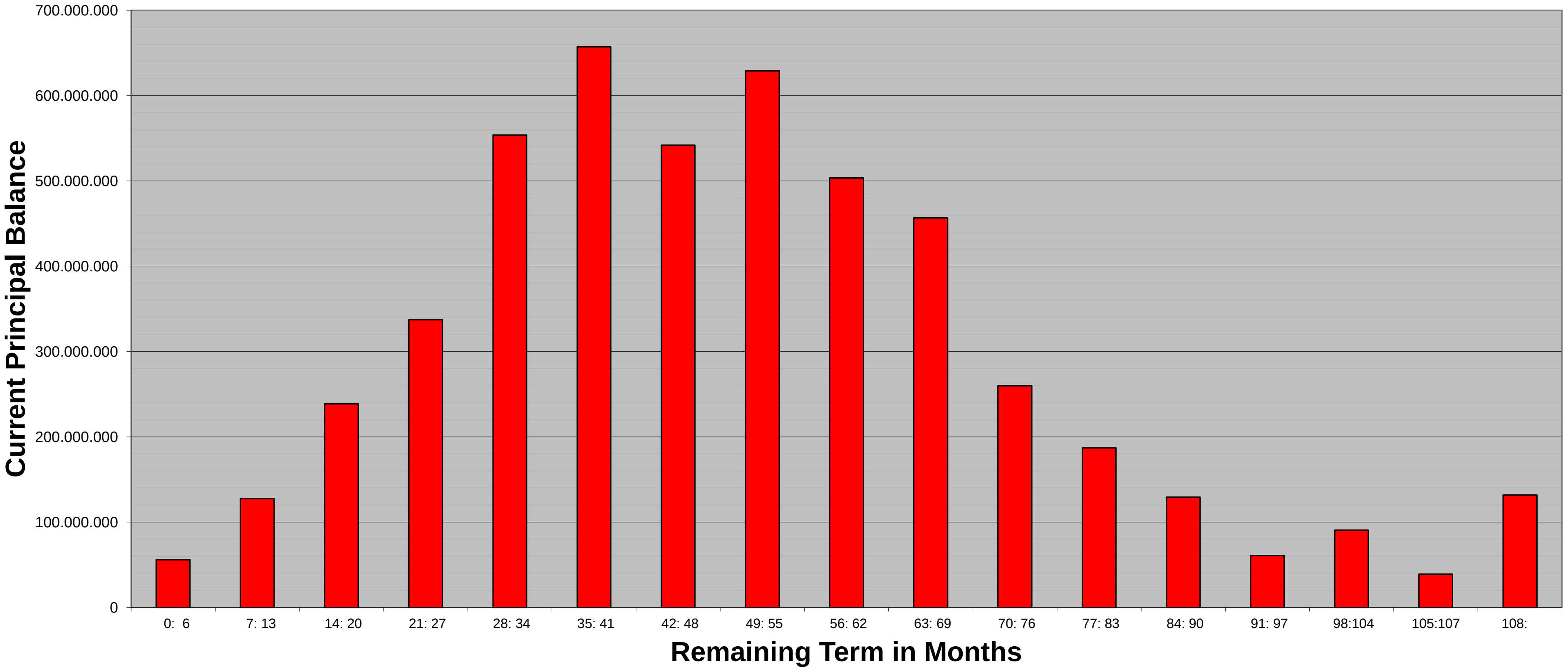
SC Germany Mobility 2020-1
Monthly Investor Report

18.1 Remaining Term (Graph)

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		



Santander Consumer Bank AG
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SC Germany Mobility 2020-1
Monthly Investor Report

19. Original Term

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	3.720.050,68	0,07%	1.301	0,31%
13: 25	72.174.808,11	1,44%	18.469	4,46%
26: 38	361.627.328,13	7,23%	51.735	12,51%
39: 51	802.477.562,05	16,05%	78.862	19,06%
52: 64	1.533.501.016,73	30,67%	115.209	27,85%
65: 77	906.332.681,14	18,13%	62.092	15,01%
78: 90	380.831.362,16	7,62%	30.188	7,30%
91:103	620.392.248,39	12,41%	41.251	9,97%
104:116	54.371.175,58	1,09%	3.040	0,73%
117:119	13.582.968,90	0,27%	583	0,14%
120:	250.988.797,38	5,02%	10.956	2,65%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

Statistics

WA Original Term	68,28

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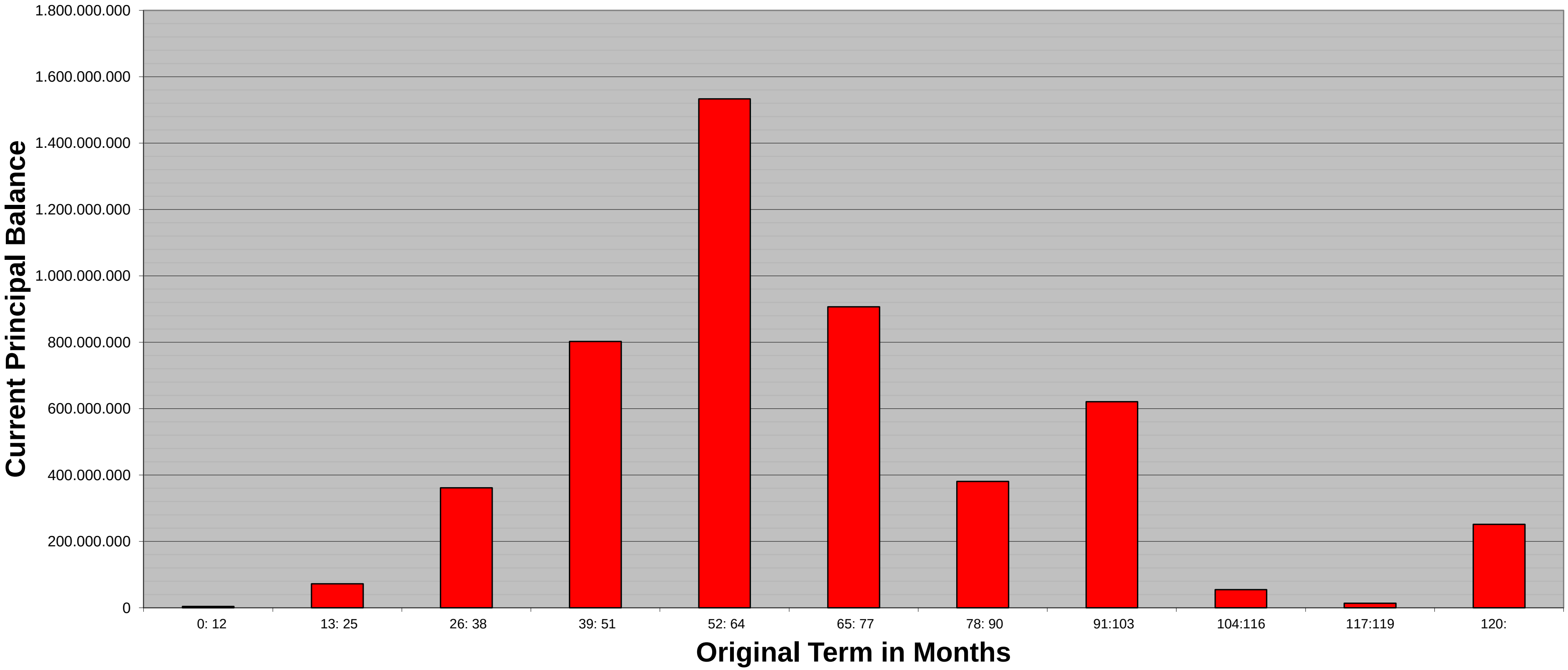
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

19.1 Original Term (Graph)

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		



SC Germany Mobility 2020-1
Monthly Investor Report

20. Brands + Fuel Type

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	585.220.267,75	11,70%	47.778	11,55%
2	497.945.668,64	9,96%	45.299	10,95%
3	422.934.124,36	8,46%	28.168	6,81%
4	318.843.736,05	6,38%	22.923	5,54%
5	315.254.480,48	6,31%	23.998	5,80%
6	299.859.512,64	6,00%	34.228	8,27%
7	259.079.413,55	5,18%	22.532	5,45%
8	225.842.262,17	4,52%	19.826	4,79%
9	224.222.722,03	4,48%	19.261	4,66%
10	215.581.625,02	4,31%	19.232	4,65%
11	194.087.764,99	3,88%	13.129	3,17%
12	168.462.065,63	3,37%	10.159	2,46%
13	167.621.663,11	3,35%	14.230	3,44%
14	109.207.066,57	2,18%	2.822	0,68%
15	106.210.850,41	2,12%	11.101	2,68%
	4.110.373.223,40	**82,21%**	**334.686**	**80,90%**

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	1.719.166.706,97	34,38%	188.567	45,58%
Diesel Euro 6	679.279.913,25	13,59%	47.389	11,46%
Diesel Euro 5	384.416.547,42	7,69%	42.366	10,24%
Diesel < Euro 5	550.515.927,05	11,01%	41.308	9,99%
Other	55.479.754,77	1,11%	4.394	1,06%
n/a	1.611.141.149,79	32,22%	89.662	21,67%
Total	**4.999.999.999,25**	**100,00%**	**413.686**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

21. Priority of Payments + Transaction Costs

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

Santander

Priority of Payments

Available Distribution Amount		188.473.809,91 €
Senior Expenses	-	38.294,01 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	281.952,50 €
Replenishment	-	168.952.426,79 €
Purchase Shortfall Ledger	-	0,75 €
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	=	19.000.902,53 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	38.294,01 €		
Interest accrued for the Period	281.952,50 €	- €	281.952,50 €
Cumulative Interest accrued	3.989.933,10 €	- €	3.989.933,10 €
Interest Payments	281.952,50 €	- €	281.952,50 €
Cumulative Interest Payments	3.989.933,10 €	- €	3.989.933,10 €
Interest accrued on Subordinated Loan for the Period	233,33 €		
Cumulative Interest accrued on Subordinated Loan	4.174,99 €		
Interest Payments on Subordinated Loan	233,33 €		
Cumulative Interest Payments on Subordinated Loan	4.174,99 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Mobility 2020-1
Monthly Investor Report

22. Retention

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
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Collection Period	from	01.02.2022	to	28.02.2022		

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:	4.999.999.997,57 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,25 €
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 Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	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 Monthly Period:	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	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%

SC Germany Mobility 2020-1
Monthly Investor Report

23. Counterparties

Calculation Date		10.03.2022			
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Collection Period	from	01.02.2022	to	28.02.2022	

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.** 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 28.02.2022, data source: Bloomberg

SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date		10.03.2022				
Payment Date		14.03.2022				
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Collection Period	from	01.02.2022	to	28.02.2022		

24. Issuer Information

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		10.03.2022				
Payment Date		14.03.2022				
Period No		17				
Monthly Period		Mar 2022				
Interest Period	from	14.02.2022	to	14.03.2022	=	28 days
Collection Period	from	01.02.2022	to	28.02.2022		

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 28.02.2022, data source: Bloomberg

SC Germany Mobility 2020-1
Monthly Investor Report

26. Glossary

Calculation Date		10.03.2022				
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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