

SC Germany Mobility 2020-1

Monthly Investor Report



SC Germany Mobility 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

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1. Portfolio Information



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Interest Period from	14.03.2022	to	14.04.2022	=	31 days
Collection Period from	01.03.2022	to	31.03.2022		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	413.686	4.999.999.999,25 €	5.000.000.000,00 €
Scheduled Principal Payments		100.503.607,82 €	
Prepayment Principal		67.011.665,08 €	
Others		6.224.353,50 €	
Total Principal Collections		173.739.626,40 €	167.000.312,87 €
Total Interest Collections		21.491.209,97 €	20.884.971,35 €
Defaults		1.305.673,47 €	1.952.112,24 €
Replenishment Amount		175.045.299,43 €	168.952.426,79 €
End of Period		4.999.999.998,81 €	
Purchase Shortfall Amount		1,19 €	0,75 €
Total Assets (End of Period)	414.363	5.000.000.000,00 €	5.000.000.000,00 €
Current Prepayment Rate (annualised)		16,08%	

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2. Reserve Accounts



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Collection Period from	01.03.2022	to	31.03.2022		

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



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%
18	€ 4.999.999.998,81	€ 12.131.445,46	€ 8.308.155,47	€ 4.165.124,78	€ 8.744.506,30	99,33%	0,24%	0,17%	0,08%	0,17%
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4. Default Data



Note Balance

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

Default Data and Ratios

Current Default

Current Period Gross Default	1.305.673,47 €	
Current Period Recoveries	202.738,91 €	
Current Period Net Default	1.102.934,56 €	
New Number of Defaulted Contracts		98

Cumulative Default

Cumulative Gross Default	14.865.636,93 €	
Cumulative Recoveries	2.745.671,45 €	
Cumulative Net Default	12.119.965,48 €	
Total Number of Defaulted Contracts		1.188

3-MRA* /
current ratio

Ratio

3-MRA* Annualised Net Default Ratio (New Default)

0,29%

Annualised Loss Ratio period before previous period	0,23%
Annualised Loss Ratio previous period	0,38%
Annualised Loss Ratio current period	0,26%

Principal Deficiency

Principal Deficiency period before previous period	- €	Trigger Event y/n
Principal Deficiency previous period	- €	no
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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Collection Period	from 01.03.2022 to 31.03.2022

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4.1 Defaults & Recoveries per period



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%
18	1.188	€ 1.305.673,47	€ 14.865.636,93	€ 7.329.186.861,13	0,20%	€202.738,91	€2.745.671,45	€ 12.119.965,48	0,17%
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5. Concentration Limits



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Collection Period	from	01.03.2022	to	31.03.2022	

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	241.396,19	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,63%	no
Weighted average remaining term in months	-	67,00	50,04	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,17%	no
- prior to or on 30 September 2022	2,00%	0,17%	no
- prior to or on 30 September 2023	3,00%	0,17%	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



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Collection Period from	01.03.2022	to	31.03.2022		

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	195.633.576,03 €		
Replenishment	175.045.299,43 €		
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)	10,81%	3,56%
Current CE (excl. Excess Spread)	7,25%	0,00%

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7. Original Principal Balance



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Collection Period	from	01.03.2022	to	31.03.2022	

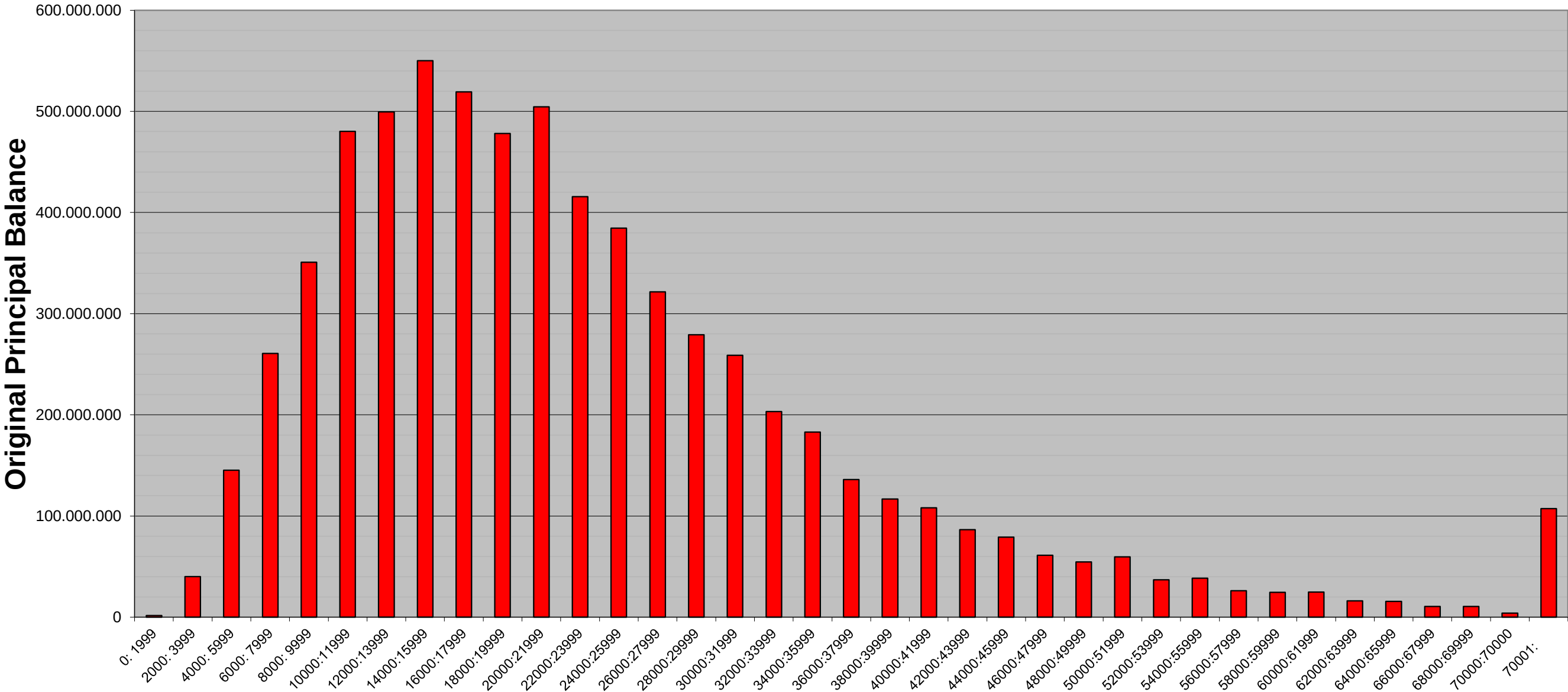
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.541.211,47	0,02%	948	0,23%
2000: 3999	40.100.503,99	0,58%	12.572	3,03%
4000: 5999	145.158.858,58	2,11%	28.753	6,94%
6000: 7999	260.663.327,68	3,78%	37.275	9,00%
8000: 9999	350.752.009,36	5,09%	39.074	9,43%
10000:11999	480.176.601,85	6,97%	44.073	10,64%
12000:13999	499.500.841,03	7,25%	38.534	9,30%
14000:15999	550.064.105,47	7,98%	36.744	8,87%
16000:17999	519.124.916,18	7,53%	30.647	7,40%
18000:19999	478.155.082,80	6,94%	25.237	6,09%
20000:21999	504.443.595,16	7,32%	24.158	5,83%
22000:23999	415.587.990,69	6,03%	18.119	4,37%
24000:25999	384.652.948,45	5,58%	15.413	3,72%
26000:27999	321.620.950,08	4,67%	11.930	2,88%
28000:29999	279.103.501,79	4,05%	9.645	2,33%
30000:31999	258.782.180,07	3,75%	8.394	2,03%
32000:33999	203.164.452,51	2,95%	6.171	1,49%
34000:35999	182.861.590,00	2,65%	5.231	1,26%
36000:37999	135.927.334,23	1,97%	3.677	0,89%
38000:39999	116.698.755,19	1,69%	2.995	0,72%
40000:41999	108.141.511,35	1,57%	2.652	0,64%
42000:43999	86.604.262,53	1,26%	2.017	0,49%
44000:45999	79.069.827,33	1,15%	1.760	0,42%
46000:47999	61.065.826,46	0,89%	1.301	0,31%
48000:49999	54.710.274,28	0,79%	1.118	0,27%
50000:51999	59.658.518,20	0,87%	1.177	0,28%
52000:53999	37.068.389,05	0,54%	700	0,17%
54000:55999	38.658.797,07	0,56%	704	0,17%
56000:57999	26.273.019,00	0,38%	461	0,11%
58000:59999	24.524.015,99	0,36%	416	0,10%
60000:61999	24.935.578,27	0,36%	411	0,10%
62000:63999	16.110.866,42	0,23%	256	0,06%
64000:65999	15.596.306,63	0,23%	240	0,06%
66000:67999	10.702.919,66	0,16%	160	0,04%
68000:69999	10.679.913,39	0,15%	155	0,04%
70000:70000	4.130.000,00	0,06%	59	0,01%
70001:	107.412.619,90	1,56%	1.186	0,29%
Total	6.893.423.402,11	100,00%	414.363	100,00%

Statistics in EUR	
Average Amount	16.636,19

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7.1 Original PB (Graph)

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8. Current Principal Balance



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Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

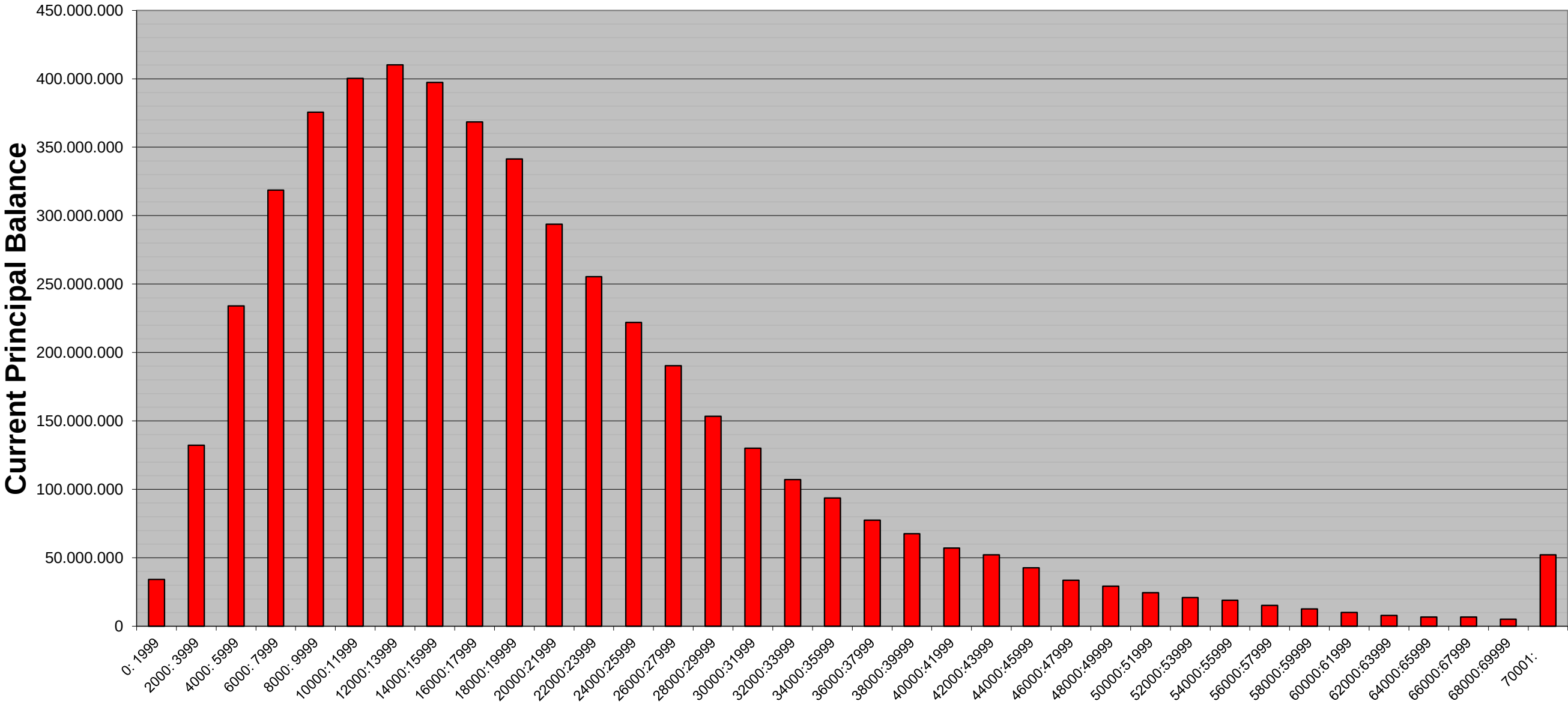
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	34.187.658,58	0,68%	34.013	8,21%
2000: 3999	132.357.594,48	2,65%	43.664	10,54%
4000: 5999	234.023.659,80	4,68%	46.840	11,30%
6000: 7999	318.765.060,13	6,38%	45.613	11,01%
8000: 9999	375.602.094,30	7,51%	41.802	10,09%
10000:11999	400.401.444,84	8,01%	36.465	8,80%
12000:13999	410.115.327,56	8,20%	31.613	7,63%
14000:15999	397.361.801,15	7,95%	26.543	6,41%
16000:17999	368.513.511,64	7,37%	21.716	5,24%
18000:19999	341.418.225,62	6,83%	18.003	4,34%
20000:21999	293.791.067,30	5,88%	14.018	3,38%
22000:23999	255.464.840,31	5,11%	11.128	2,69%
24000:25999	221.915.515,39	4,44%	8.889	2,15%
26000:27999	190.370.266,38	3,81%	7.060	1,70%
28000:29999	153.374.353,89	3,07%	5.297	1,28%
30000:31999	130.028.774,28	2,60%	4.198	1,01%
32000:33999	107.211.449,98	2,14%	3.253	0,79%
34000:35999	93.637.352,93	1,87%	2.679	0,65%
36000:37999	77.570.900,36	1,55%	2.098	0,51%
38000:39999	67.566.545,92	1,35%	1.733	0,42%
40000:41999	57.190.789,31	1,14%	1.397	0,34%
42000:43999	52.238.575,33	1,04%	1.216	0,29%
44000:45999	42.721.470,15	0,85%	950	0,23%
46000:47999	33.641.174,87	0,67%	716	0,17%
48000:49999	29.279.949,23	0,59%	598	0,14%
50000:51999	24.578.503,22	0,49%	482	0,12%
52000:53999	20.922.857,71	0,42%	395	0,10%
54000:55999	18.920.788,50	0,38%	344	0,08%
56000:57999	15.268.730,49	0,31%	268	0,06%
58000:59999	12.750.738,43	0,26%	216	0,05%
60000:61999	10.050.569,71	0,20%	165	0,04%
62000:63999	7.993.731,68	0,16%	127	0,03%
64000:65999	6.688.414,25	0,13%	103	0,02%
66000:67999	6.839.770,76	0,14%	102	0,02%
68000:69999	5.104.081,70	0,10%	74	0,02%
70001:	52.132.408,63	1,04%	585	0,14%
Total	4.999.999.998,81	100,00%	414.363	100,00%

Statistics	in EUR
Average Amount	12.066,71

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8.1 Current PB (Graph)

Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	



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9. Borrower Concentration



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	241.396,19	0,0048%	1
2	230.296,16	0,0046%	1
3	222.539,17	0,0045%	2
4	210.502,78	0,0042%	1
5	196.417,94	0,0039%	1
6	195.302,65	0,0039%	1
7	180.922,60	0,0036%	1
8	177.773,66	0,0036%	1
9	176.000,32	0,0035%	2
10	174.664,80	0,0035%	1
11	173.413,91	0,0035%	3
12	173.083,23	0,0035%	1
13	172.679,67	0,0035%	1
14	171.640,55	0,0034%	3
15	168.801,18	0,0034%	1
16	167.730,92	0,0034%	1
17	160.116,42	0,0032%	1
18	158.090,01	0,0032%	2
19	154.522,69	0,0031%	1
20	150.323,85	0,0030%	1
21	148.847,44	0,0030%	3
22	148.369,04	0,0030%	1
23	147.486,07	0,0029%	2
24	146.547,09	0,0029%	1
25	144.802,19	0,0029%	4
	4.392.270,53	0,0878%	38

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10. Geographical Distribution



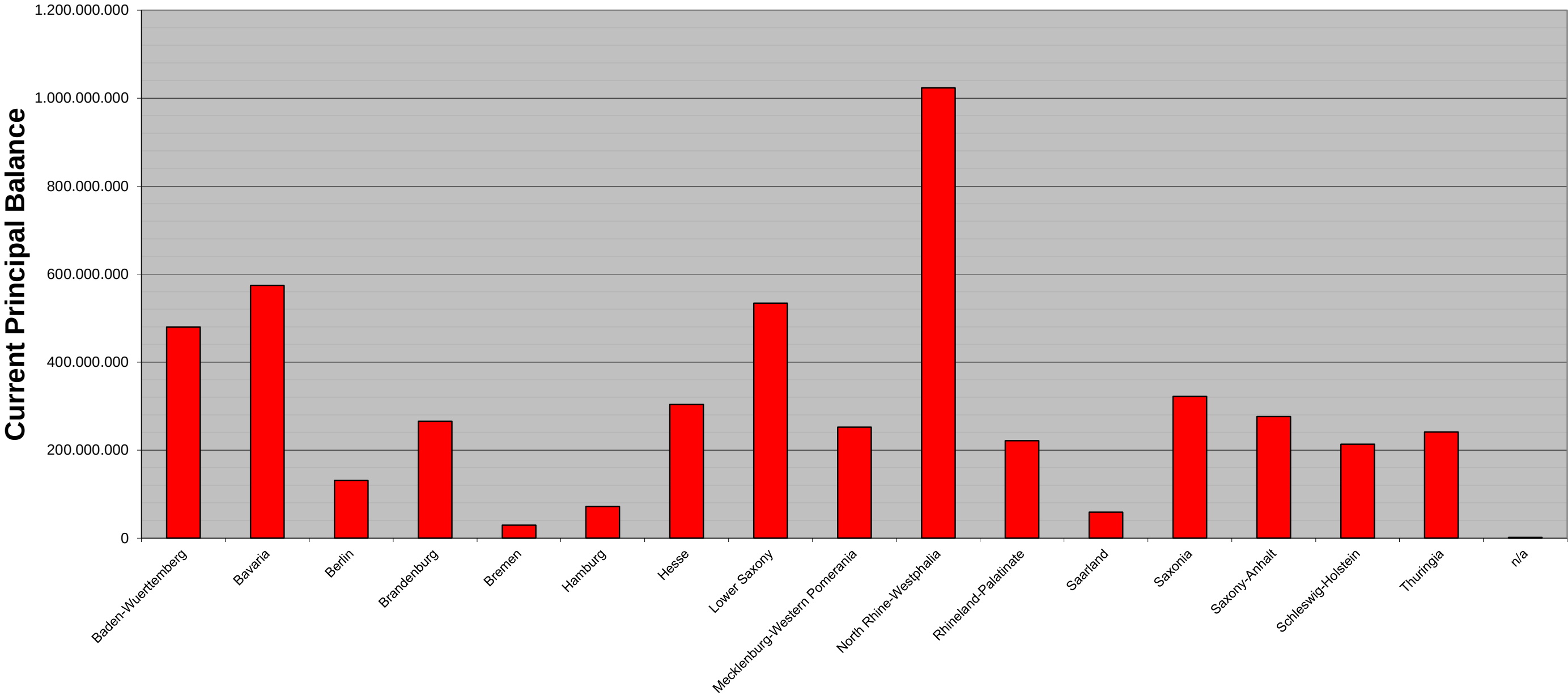
Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	480.129.989,29	9,60%	39.848	9,62%
Bavaria	574.275.407,33	11,49%	46.101	11,13%
Berlin	130.595.482,40	2,61%	10.255	2,47%
Brandenburg	265.940.340,31	5,32%	22.395	5,40%
Bremen	29.589.600,54	0,59%	2.421	0,58%
Hamburg	71.852.684,79	1,44%	5.366	1,29%
Hesse	304.109.582,00	6,08%	25.930	6,26%
Lower Saxony	534.183.102,05	10,68%	44.356	10,70%
Mecklenburg-Western Pomerania	251.830.043,70	5,04%	20.747	5,01%
North Rhine-Westphalia	1.023.004.587,08	20,46%	83.018	20,04%
Rhineland-Palatinate	221.301.643,97	4,43%	18.665	4,50%
Saarland	58.940.365,66	1,18%	5.022	1,21%
Saxonia	322.121.308,58	6,44%	28.204	6,81%
Saxony-Anhalt	276.225.392,20	5,52%	24.076	5,81%
Schleswig-Holstein	213.545.432,17	4,27%	17.408	4,20%
Thuringia	240.932.794,91	4,82%	20.435	4,93%
n/a	1.422.241,83	0,03%	116	0,03%
Total	4.999.999.998,81	100,00%	414.363	100,00%

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10.1 Geographical Distribution (Graph)

Calculation Date	12.04.2022					
Payment Date	14.04.2022					
Period No	18					
Monthly Period	Apr 2022					
Interest Period	from	14.03.2022	to	14.04.2022	=	31 days
Collection Period	from	01.03.2022	to	31.03.2022		



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11. Object/Vehicle Type



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	33.090.543,69	0,66%	1.857	0,45%
		Private	105.449.955,96	2,11%	7.105	1,71%
			138.540.499,65	2,77%	8.962	2,16%
	Used Vehicle	Commercial	80.773.395,54	1,62%	6.572	1,59%
		Private	414.416.271,94	8,29%	42.691	10,30%
			495.189.667,48	9,90%	49.263	11,89%
	Total		633.730.167,13	12,67%	58.225	14,05%
Non-Online	New Vehicle	Commercial	244.005.811,74	4,88%	11.463	2,77%
		Private	596.498.270,00	11,93%	40.876	9,86%
			840.504.081,74	16,81%	52.339	12,63%
	Used Vehicle	Commercial	614.049.990,07	12,28%	42.066	10,15%
		Private	2.911.715.759,87	58,23%	261.733	63,17%
			3.525.765.749,94	70,52%	303.799	73,32%
	Total		4.366.269.831,68	87,33%	356.138	85,95%
Total			4.999.999.999,00	100,00%	414.363	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.694.992.999,86	93,90%	390.620	94,27%
Leisure	222.184.636,20	4,44%	10.018	2,42%
Motorbike	82.822.362,75	1,66%	13725	3,31%
Total	4.999.999.998,81	100,00%	414.363	100,00%

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12. Insurances



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.282.519.144,56	45,65%	182.071	43,94%
Yes	2.717.480.854,25	54,35%	232.292	56,06%
Total	4.999.999.998,81	100,00%	414.363	100,00%

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	3.143.114.786,15	62,86%	273.280	65,95%
Yes	1.856.885.212,66	37,14%	141.083	34,05%
Total	4.999.999.998,81	100,00%	414.363	100,00%

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	4.442.896.524,03	88,86%	374.377	90,35%
Yes	557.103.474,78	11,14%	39.986	9,65%
Total	4.999.999.998,81	100,00%	414.363	100,00%

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13. Type of Contract



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from 14.03.2022	to 14.04.2022	=	31 days	
Collection Period	from 01.03.2022	to 31.03.2022			

<i>Contracts w/Balloon Payments</i>		<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	Auto	2.385.726.712,13	47,71%	254.086	61,32%
	Vehicle	501.634.222,87	10,03%	41.991	10,13%
	Total	2.887.360.935,00	57,75%	296.077	71,45%
Yes	Auto	1.642.353.545,64	32,85%	98.319	23,73%
- of which balloon rates		888.799.063,07	17,78%		
- of which regular installments		753.554.482,57	15,07%		
Yes	Vehicle	470.285.518,17	9,41%	19.967	4,82%
- of which balloon rates		269.066.319,26	5,38%		
- of which regular installments		201.219.198,91	4,02%		
	Total	2.112.639.063,81	42,25%	118.286	28,55%
Total		4.999.999.999,00	100,00%	414.363	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	1.492.735,09	0,13%	171	0,14%
13:25	24.149.147,97	2,09%	2.497	2,11%
26:38	128.579.315,00	11,10%	12.116	10,24%
39:51	276.054.487,24	23,84%	27.991	23,66%
52:64	545.872.353,91	47,14%	56.384	47,67%
65:72	111.799.319,21	9,66%	11.629	9,83%
73:	69.918.023,91	6,04%	7.498	6,34%
Total	1.157.865.382,33	100,00%	118.286	100,00%

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	90.413.223,62	7,81%	10.369	8,77%
13:25	176.261.556,12	15,22%	18.707	15,82%
26:38	341.257.658,63	29,47%	35.021	29,61%
39:51	289.314.164,46	24,99%	28.313	23,94%
52:64	216.054.105,07	18,66%	21.483	18,16%
65:72	43.876.018,71	3,79%	4.350	3,68%
73:	688.655,72	0,06%	43	0,04%
Total	1.157.865.382,33	100,00%	118.286	100,00%

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14. Payment Methods



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

Payment Method	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Direct Debit	4.963.401.615,57	99,27%	410.722	99,12%
Other	36.598.383,24	0,73%	3.641	0,88%
Total	4.999.999.998,81	100,00%	414.363	100,00%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15th of month	2.148.592.276,39	42,97%	177.548	42,85%
1st of month	2.851.407.722,42	57,03%	236.815	57,15%
Total	4.999.999.998,81	100,00%	414.363	100,00%

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15. Downpayment



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from 14.03.2022	to	14.04.2022	=	31 days
Collection Period	from 01.03.2022	to	31.03.2022		

<i>Downpayment (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	2.054.377.162,78	41,09%	172.959	41,74%	0,00%
0: 999	109.911.065,62	2,20%	12.927	3,12%	4,49%
1000: 1999	269.331.748,06	5,39%	29.356	7,08%	9,68%
2000: 2999	339.571.455,64	6,79%	33.457	8,07%	14,57%
3000: 3999	314.513.893,00	6,29%	28.633	6,91%	18,56%
4000: 4999	248.947.230,79	4,98%	21.615	5,22%	22,16%
5000: 5999	343.333.607,43	6,87%	26.644	6,43%	23,85%
6000: 6999	194.847.119,61	3,90%	15.032	3,63%	27,38%
7000: 7999	148.700.579,68	2,97%	11.533	2,78%	30,47%
8000: 8999	127.672.129,87	2,55%	9.743	2,35%	32,96%
9000: 9999	72.179.059,79	1,44%	5.421	1,31%	35,21%
10000:10999	229.068.127,48	4,58%	14.767	3,56%	34,13%
11000:11999	50.797.456,18	1,02%	3.621	0,87%	38,72%
12000:12999	62.704.807,43	1,25%	4.454	1,07%	40,50%
13000:13999	39.914.785,37	0,80%	2.826	0,68%	42,48%
14000:14999	32.660.607,81	0,65%	2.311	0,56%	43,87%
15000:15000	76.481.305,37	1,53%	4.257	1,03%	40,38%
15001:	284.987.856,90	5,70%	14.807	3,57%	49,06%
Total	4.999.999.998,81	100,00%	414.363	100,00%	18,46%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.554,65	€ 6.101,46
Average Purchase Price	€ 19.254,36	€ 21.746,34
Downpayment in %	18,46%	28,06%

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16. Effective Interest Rate



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	3.214.266,20	0,06%	178	0,04%
1: 1	397.778.319,44	7,96%	26.048	6,29%
2: 2	1.392.634.333,48	27,85%	107.509	25,95%
3: 3	2.274.145.115,04	45,48%	173.660	41,91%
4: 4	694.116.749,42	13,88%	77.959	18,81%
5: 5	139.220.477,67	2,78%	16.765	4,05%
6: 6	53.858.864,95	1,08%	7.047	1,70%
7: 7	16.313.647,19	0,33%	2.552	0,62%
8: 8	25.144.434,31	0,50%	2.316	0,56%
9: 9	2.421.682,64	0,05%	215	0,05%
10:10	428.893,62	0,01%	50	0,01%
11:11	723.214,85	0,01%	64	0,02%
Total	4.999.999.998,81	100,00%	414.363	100,00%

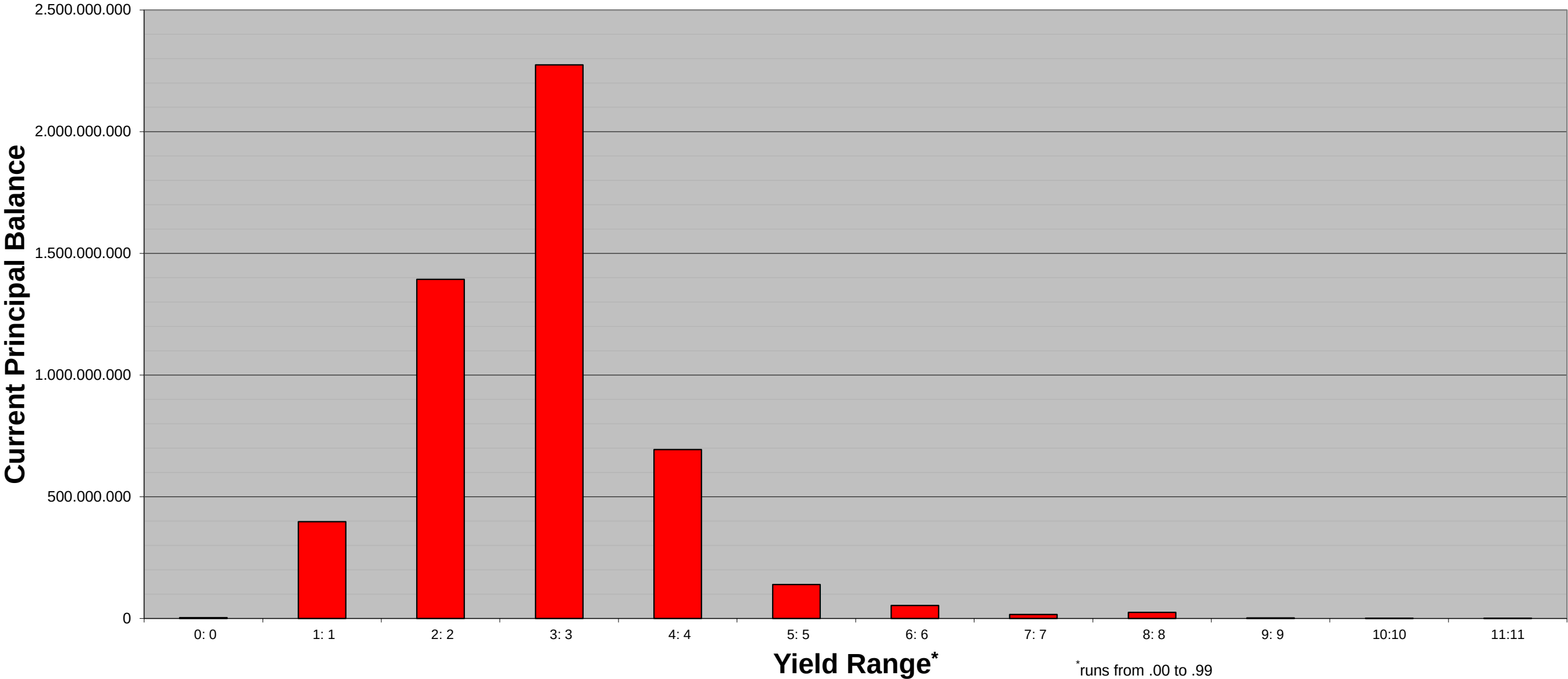
Statistics		in %
WA Interest		3,63%

* runs from .00 to .99

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16.1 Effective Interest Rate (Graph)

Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	



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17. Seasoning



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

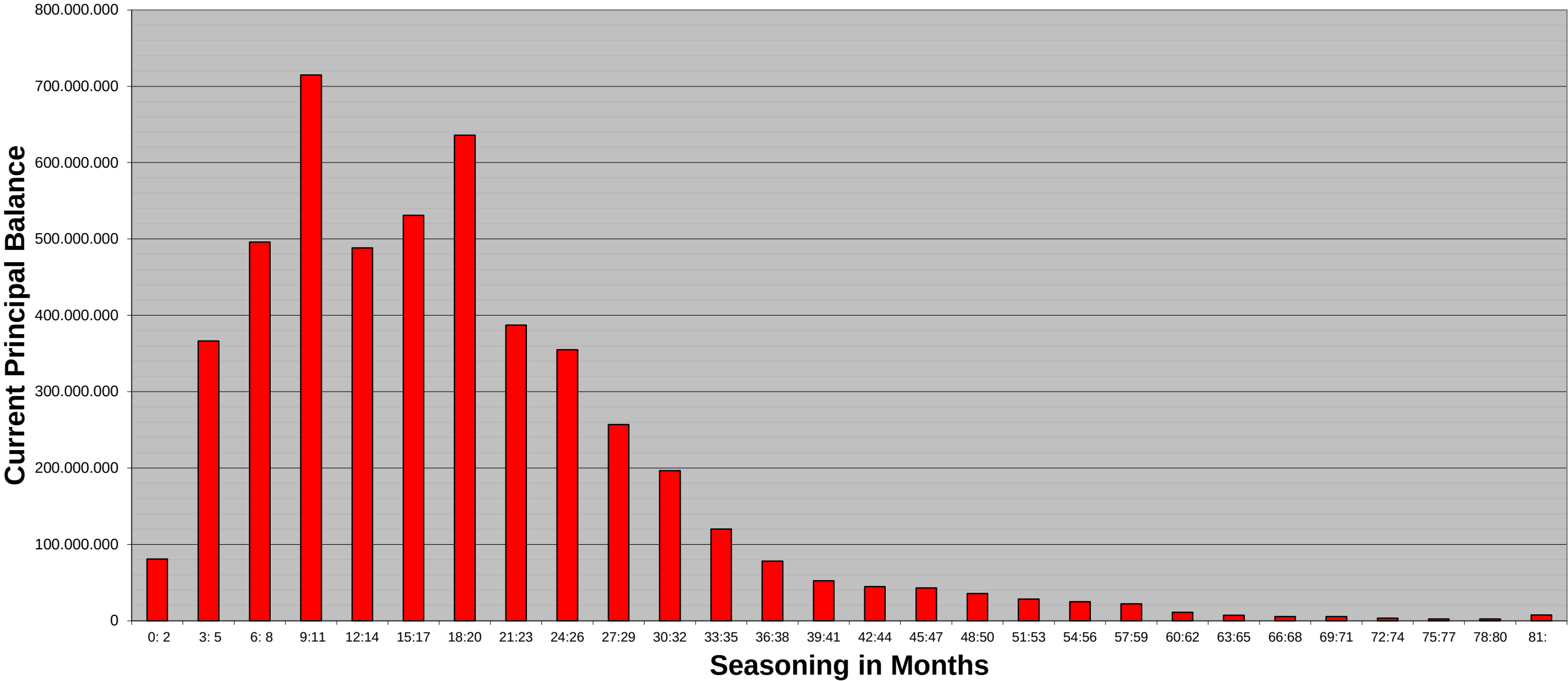
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	80.754.480,00	1,62%	4.635	1,12%
3: 5	366.263.601,01	7,33%	20.100	4,85%
6: 8	495.917.088,46	9,92%	31.003	7,48%
9:11	714.694.815,96	14,29%	48.075	11,60%
12:14	488.310.363,12	9,77%	35.950	8,68%
15:17	531.123.000,85	10,62%	41.027	9,90%
18:20	635.921.768,75	12,72%	52.157	12,59%
21:23	387.063.044,95	7,74%	34.940	8,43%
24:26	354.804.716,02	7,10%	31.850	7,69%
27:29	256.803.575,99	5,14%	24.686	5,96%
30:32	196.456.443,67	3,93%	20.530	4,95%
33:35	119.915.475,43	2,40%	13.397	3,23%
36:38	78.129.864,79	1,56%	8.876	2,14%
39:41	52.320.596,27	1,05%	6.181	1,49%
42:44	44.615.495,47	0,89%	5.744	1,39%
45:47	42.783.637,51	0,86%	5.793	1,40%
48:50	35.554.238,12	0,71%	4.854	1,17%
51:53	28.199.235,93	0,56%	4.194	1,01%
54:56	24.817.945,38	0,50%	4.226	1,02%
57:59	21.961.011,45	0,44%	4.180	1,01%
60:62	10.833.274,96	0,22%	2.198	0,53%
63:65	7.084.574,17	0,14%	1.462	0,35%
66:68	5.248.808,55	0,10%	1.331	0,32%
69:71	5.351.333,35	0,11%	1.551	0,37%
72:74	3.156.858,94	0,06%	870	0,21%
75:77	2.333.259,16	0,05%	600	0,14%
78:80	2.275.856,05	0,05%	707	0,17%
81:	7.305.634,50	0,15%	3.246	0,78%
Total	4.999.999.998,81	100,00%	414.363	100,00%

Statistics	
WA Seasoning	18,30

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17.1 Seasoning (Graph)

Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	



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18. Remaining Term



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	55.594.808,67	1,11%	22.324	5,39%
7: 13	130.110.126,45	2,60%	29.574	7,14%
14: 20	244.850.660,45	4,90%	38.715	9,34%
21: 27	357.681.722,43	7,15%	42.096	10,16%
28: 34	536.628.006,53	10,73%	50.434	12,17%
35: 41	688.901.036,77	13,78%	54.202	13,08%
42: 48	514.907.154,95	10,30%	37.364	9,02%
49: 55	641.821.573,03	12,84%	40.515	9,78%
56: 62	501.799.060,53	10,04%	29.092	7,02%
63: 69	447.217.370,14	8,94%	25.507	6,16%
70: 76	258.660.404,28	5,17%	15.165	3,66%
77: 83	168.437.807,10	3,37%	9.153	2,21%
84: 90	129.902.039,96	2,60%	6.347	1,53%
91: 97	60.526.018,83	1,21%	2.629	0,63%
98:104	99.249.466,36	1,98%	4.533	1,09%
105:107	32.912.039,44	0,66%	1.435	0,35%
108:	130.800.702,89	2,62%	5.278	1,27%
Total	4.999.999.998,81	100,00%	414.363	100,00%

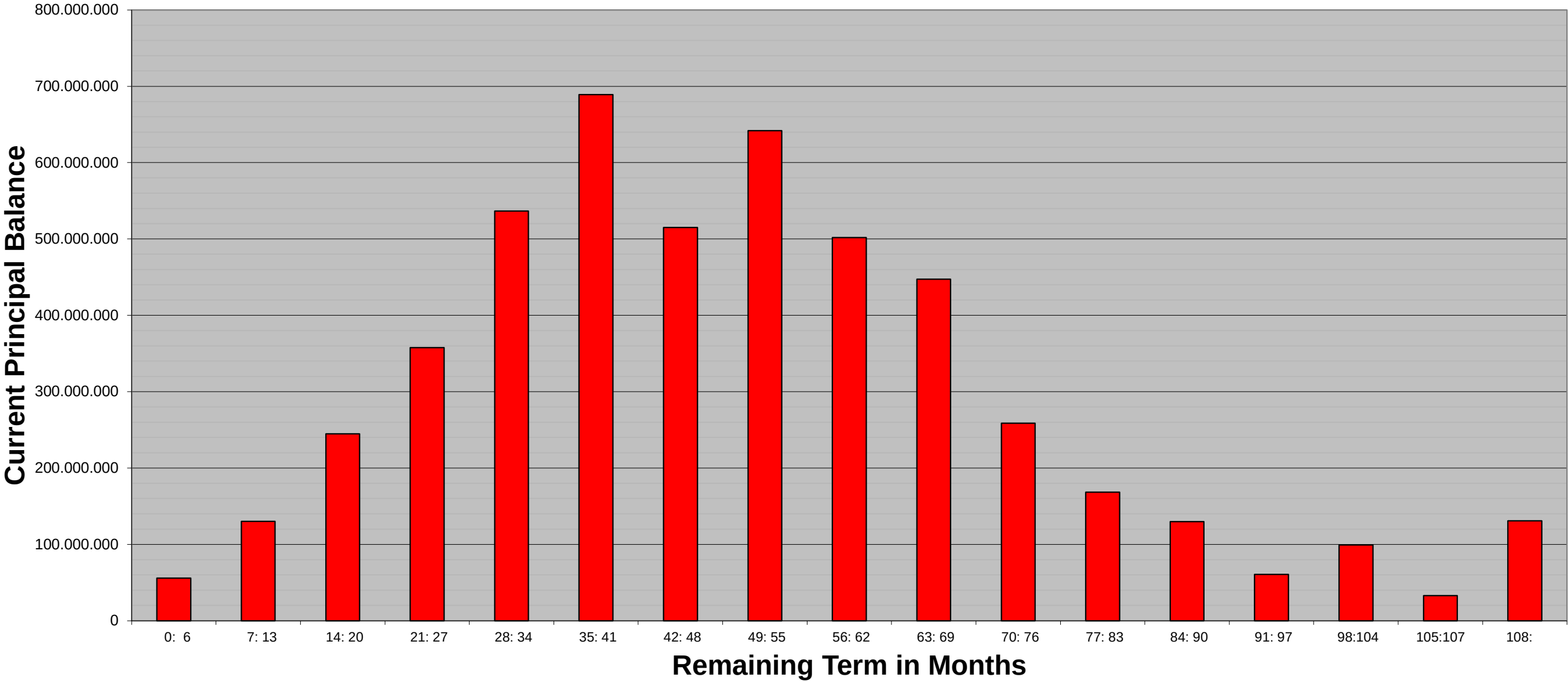
Statistics

WA Remaining Term	50,04
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18.1 Remaining Term (Graph)

Calculation Date	12.04.2022					
Payment Date	14.04.2022					
Period No	18					
Monthly Period	Apr 2022					
Interest Period	from	14.03.2022	to	14.04.2022	=	31 days
Collection Period	from	01.03.2022	to	31.03.2022		



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19. Original Term



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

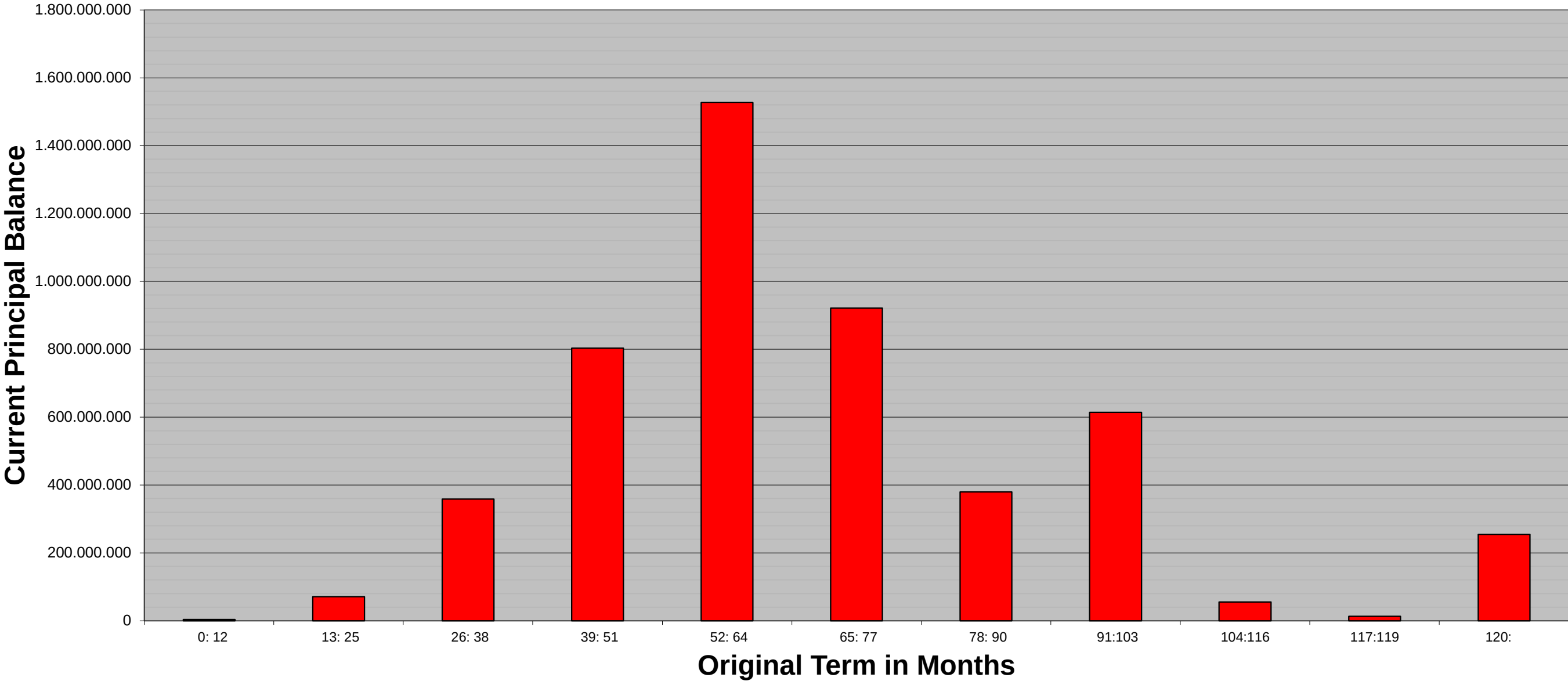
Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 12	3.384.588,31	0,07%	1.220	0,29%
13: 25	70.834.673,54	1,42%	18.134	4,38%
26: 38	358.232.091,74	7,16%	51.857	12,51%
39: 51	802.948.493,59	16,06%	79.209	19,12%
52: 64	1.527.034.184,78	30,54%	115.143	27,79%
65: 77	921.200.602,68	18,42%	62.842	15,17%
78: 90	379.187.565,54	7,58%	30.187	7,29%
91:103	614.091.994,38	12,28%	40.918	9,87%
104:116	55.228.304,36	1,10%	3.084	0,74%
117:119	13.275.401,58	0,27%	575	0,14%
120:	254.582.098,31	5,09%	11.194	2,70%
Total	4.999.999.998,81	100,00%	414.363	100,00%

Statistics	
WA Original Term	68,34

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19.1 Original Term (Graph)

Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	



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20. Brands + Fuel Type



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	586.281.965,11	11,73%	48.037	11,59%
2	500.716.579,85	10,01%	45.518	10,99%
3	424.692.593,40	8,49%	28.274	6,82%
4	320.497.968,83	6,41%	22.979	5,55%
5	317.450.317,21	6,35%	24.087	5,81%
6	299.958.483,01	6,00%	34.290	8,28%
7	257.630.483,64	5,15%	22.478	5,42%
8	223.629.900,12	4,47%	19.686	4,75%
9	221.937.908,90	4,44%	19.227	4,64%
10	216.681.702,15	4,33%	19.357	4,67%
11	191.438.306,26	3,83%	13.094	3,16%
12	171.462.749,45	3,43%	10.313	2,49%
13	169.114.874,49	3,38%	14.371	3,47%
14	106.447.027,03	2,13%	11.127	2,69%
15	104.468.730,13	2,09%	2.727	0,66%
	4.112.409.589,58	82,25%	335.565	80,98%

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	1.710.436.455,34	34,21%	188.082	45,39%
Diesel Euro 6	679.243.879,29	13,58%	47.574	11,48%
Diesel Euro 5	377.975.123,93	7,56%	41.810	10,09%
Diesel < Euro 5	553.312.038,34	11,07%	41.540	10,03%
Other	55.420.046,53	1,11%	4.389	1,06%
n/a	1.623.612.455,38	32,47%	90.968	21,95%
Total	4.999.999.998,81	100,00%	414.363	100,00%

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21. Priority of Payments + Transaction Costs



Calculation Date	12.04.2022
Payment Date	14.04.2022
Period No	18
Monthly Period	Apr 2022
Interest Period	from 14.03.2022 to 14.04.2022 = 31 days
Collection Period	from 01.03.2022 to 31.03.2022

Priority of Payments

Available Distribution Amount	195.633.576,03 €
Senior Expenses	- 422,24 €
Interest Notes Class A	- - €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- - €
Interest Notes Class B (no PD Trigger Breach)	- 312.148,75 €
Replenishment	- 175.045.299,43 €
Purchase Shortfall Ledger	- 1,19 €
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	= 20.075.446,09 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	422,24 €		
Interest accrued for the Period	312.148,75 €	- €	312.148,75 €
Cumulative Interest accrued	4.302.081,85 €	- €	4.302.081,85 €
Interest Payments	312.148,75 €	- €	312.148,75 €
Cumulative Interest Payments	4.302.081,85 €	- €	4.302.081,85 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	4.433,32 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	4.433,32 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
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Collection Period	from	01.03.2022	to	31.03.2022	

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:	4.999.999.999,25 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.998,81 €
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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Monthly Investor Report

23. Counterparties



Arranger:	Société Générale S.A. Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany
Manager:	Société Générale S.A. One Bank Street, Canary Wharf London E14 4SG United Kingdom
Account Bank & Paying Agent:	Elavon Financial Services Limited Block E, Cherrywood Business Park, Loughlinstown Co. Dublin Republic of Ireland
E-mail: mbs.erg.london@usbank.com	
Cash Administrator & Calculation Agent:	U.S. Bank Global Corporate Trust Limited 125 Old Broad Street London, EC2N 1AR United Kingdom
Transaction Security Trustee:	Circumference FS (Netherlands) B.V. Barbara Strozzi laan 101 1083 HN Amsterdam The Netherlands
Data Trustee:	Circumference FS (UK) Limited 14 Devonshire Square London EC2M 4YT United Kingdom
Rating Agencies:	Fitch Ratings Limited Neue Mainzer Strasse 46 - 50 60311 Frankfurt am Main Germany

Ratings as of 31.03.2022, data source: Bloomberg

Calculation Date	12.04.2022
Payment Date	14.04.2022
Period No	18
Monthly Period	Apr 2022
Interest Period	from 14.03.2022 to 14.04.2022 = 31 days
Collection Period	from 01.03.2022 to 31.03.2022

Fitch			Moody's			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
-	F1+	STABLE	-	P-1	NEG	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing

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

SC Germany Mobility 2020-1 Monthly Investor Report

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

Calculation Date	12.04.2022				
Payment Date	14.04.2022				
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25. Santander Consumer Bank



Contact Details

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Kirsten Hirschel	+49-2161-690-5649
Team ABS	

Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
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Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
Collection Period	from	01.03.2022	to	31.03.2022	

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kirsten.hirschel@santander.de
abs_ger@santander.de

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.03.2022, data source: Bloomberg

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26. Glossary



Calculation Date	12.04.2022				
Payment Date	14.04.2022				
Period No	18				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	14.04.2022	= 31 days
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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