SC Germany Mobility 2020-1
Monthly Investor Report

SC Germany Mobility 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

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1. Portfolio Information

Calculation Date	12.05.2022				
Payment Date	16.05.2022				
Period No	19				
Monthly Period	May 2022				
Interest Period from	14.04.2022	to	16.05.2022	=	32 days
Collection Period from	01.04.2022	to	30.04.2022		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**414.363**	**4.999.999.998,81 €**	**5.000.000.000,00 €**
Scheduled Principal Payments		49.907.458,89 €	
Prepayment Principal		104.254.297,28 €	
Others		3.252.542,86 €	
Total Principal Collections		**157.414.299,03 €**	**173.739.626,40 €**
Total Interest Collections		**20.096.111,90 €**	**21.491.209,97 €**
Defaults		**2.145.156,00 €**	**1.305.673,47 €**
Replenishment Amount		**159.559.452,53 €**	**175.045.299,43 €**
End of Period		4.999.999.996,31 €	
Purchase Shortfall Amount		3,69 €	1,19 €
Total Assets (End of Period)	**416.256**	**5.000.000.000,00 €**	**5.000.000.000,00 €**
Current Prepayment Rate (annualised)		25,02%	

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2. Reserve Accounts

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
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Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

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

Calculation Date		12.05.2022				
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Collection Period	from	01.04.2022	to	30.04.2022		

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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%
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%
19	€ 4.999.999.996,31	€ 4.442.790,10	€ 13.912.940,24	€ 5.315.840,13	€ 8.506.260,07	99,36%	0,09%	0,28%	0,11%	0,17%
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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	Number of Loans
Current Default			
Current Period Gross Default		2.145.156,00 €	
Current Period Recoveries		504.427,26 €	
Current Period Net Default		1.640.728,74 €	
New Number of Defaulted Contracts			182
Cumulative Default			
Cumulative Gross Default		17.010.792,93 €	
Cumulative Recoveries		3.250.098,71 €	
Cumulative Net Default		13.760.694,22 €	
Total Number of Defaulted Contracts			1.370

	3-MRA* / current ratio	Ratio
3-MRA* Annualised Net Default Ratio (New Default)	**0,34%**	
Annualised Loss Ratio period before previous period		0,38%
Annualised Loss Ratio previous period		0,26%
Annualised Loss Ratio current period	0,39%	0,39%

Principal Deficiency		**Trigger Event y/n**
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
PDL Trigger	62.500.000,00 €	

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

* 3-MRA stands for three months rolling average

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4.1 Defaults & Recoveries per period

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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%
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%
19	1.370	€ 2.145.156,00	€ 17.010.792,93	€ 7.488.746.313,66	0,23%	€504.427,26	€3.250.098,71	€ 13.760.694,22	0,18%
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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	287.992,42	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,63%	no
Weighted average remaining term in months	-	67,00	49,64	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,18%	no
- prior to or on 30 September 2022	2,00%	0,18%	no
- prior to or on 30 September 2023	3,00%	0,18%	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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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		178.214.839,38 €		
Replenishment		159.559.452,53 €		
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	30			
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		- €	-	322.226,25 €
Interest Payment		- €		322.226,25 €
Interest Payment per Note		- €		138,89 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,80%	3,55%
Current CE (excl. Excess Spread)	7,25%	0,00%

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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	1.460.315,58	0,02%	898	0,22%
2000: 3999	39.566.651,39	0,57%	12.397	2,98%
4000: 5999	144.365.132,11	2,08%	28.587	6,87%
6000: 7999	260.580.573,40	3,75%	37.262	8,95%
8000: 9999	351.419.512,31	5,06%	39.149	9,41%
10000:11999	481.863.859,51	6,94%	44.224	10,62%
12000:13999	502.776.645,46	7,24%	38.782	9,32%
14000:15999	553.747.565,41	7,98%	36.990	8,89%
16000:17999	522.783.410,93	7,53%	30.860	7,41%
18000:19999	483.489.309,30	6,96%	25.518	6,13%
20000:21999	509.497.740,69	7,34%	24.401	5,86%
22000:23999	418.731.794,67	6,03%	18.256	4,39%
24000:25999	387.637.721,71	5,58%	15.533	3,73%
26000:27999	326.027.245,38	4,70%	12.093	2,91%
28000:29999	281.170.904,71	4,05%	9.716	2,33%
30000:31999	260.966.104,56	3,76%	8.465	2,03%
32000:33999	205.039.995,07	2,95%	6.228	1,50%
34000:35999	185.052.025,04	2,67%	5.294	1,27%
36000:37999	136.664.531,06	1,97%	3.697	0,89%
38000:39999	117.630.364,54	1,69%	3.019	0,73%
40000:41999	109.243.704,59	1,57%	2.679	0,64%
42000:43999	87.851.836,10	1,27%	2.046	0,49%
44000:45999	79.614.120,05	1,15%	1.772	0,43%
46000:47999	61.958.660,54	0,89%	1.320	0,32%
48000:49999	54.761.936,85	0,79%	1.119	0,27%
50000:51999	59.963.181,01	0,86%	1.183	0,28%
52000:53999	37.118.832,21	0,53%	701	0,17%
54000:55999	38.387.300,84	0,55%	699	0,17%
56000:57999	26.495.949,54	0,38%	465	0,11%
58000:59999	24.515.030,58	0,35%	416	0,10%
60000:61999	25.357.749,95	0,37%	418	0,10%
62000:63999	16.487.648,36	0,24%	262	0,06%
64000:65999	15.337.395,79	0,22%	236	0,06%
66000:67999	10.771.304,66	0,16%	161	0,04%
68000:69999	10.750.162,98	0,15%	156	0,04%
70000:70000	4.130.000,00	0,06%	59	0,01%
70001:	108.757.496,35	1,57%	1.195	0,29%
Total	**6.941.973.713,23**	**100,00%**	**416.256**	**100,00%**

Statistics	**in EUR**
Average Amount	16.677,17

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7.1 Original PB (Graph)

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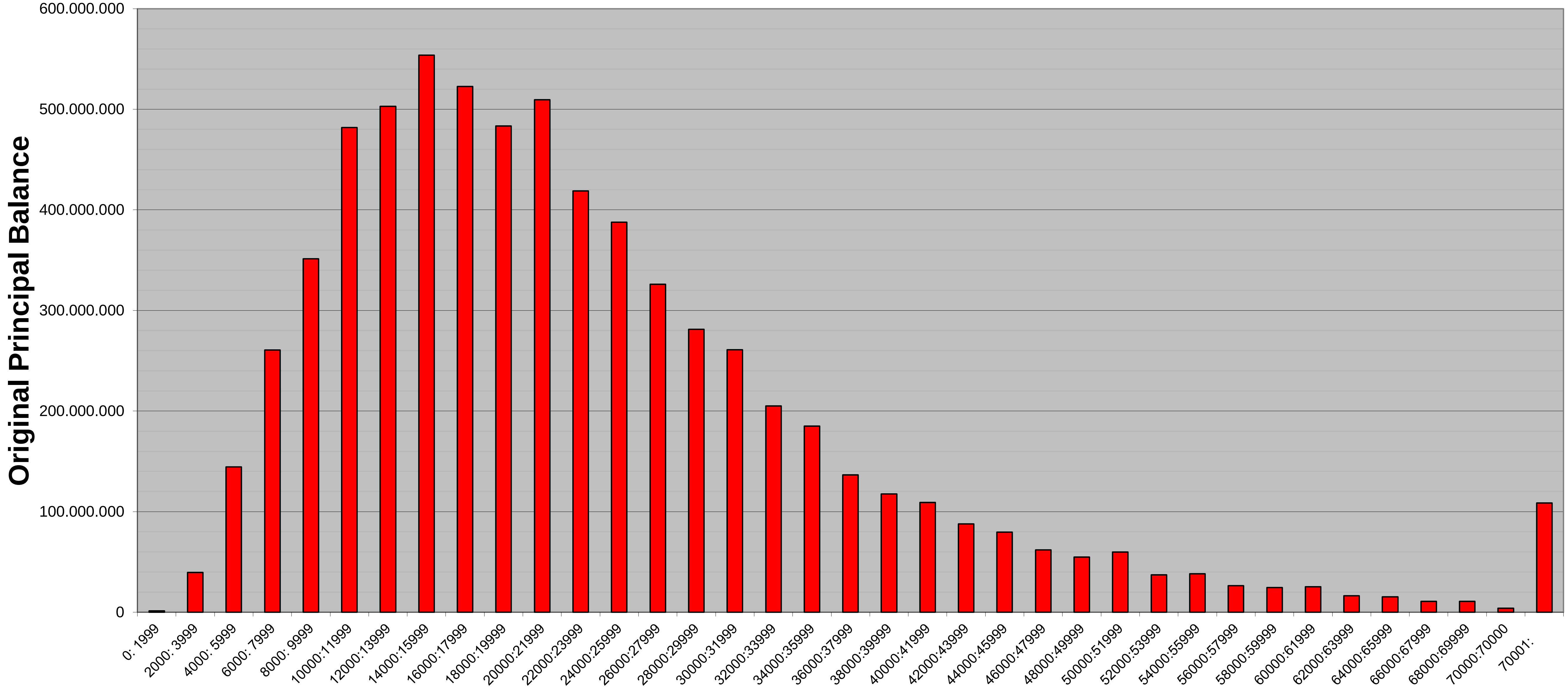

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8. Current Principal Balance

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	34.708.909,09	0,69%	34.549	8,30%
2000: 3999	133.977.258,70	2,68%	44.255	10,63%
4000: 5999	235.664.569,24	4,71%	47.152	11,33%
6000: 7999	319.126.045,65	6,38%	45.669	10,97%
8000: 9999	376.828.797,06	7,54%	41.955	10,08%
10000:11999	402.260.451,40	8,05%	36.634	8,80%
12000:13999	411.557.536,09	8,23%	31.730	7,62%
14000:15999	398.026.228,11	7,96%	26.596	6,39%
16000:17999	370.588.270,63	7,41%	21.842	5,25%
18000:19999	344.559.086,38	6,89%	18.172	4,37%
20000:21999	292.488.324,43	5,85%	13.952	3,35%
22000:23999	254.091.747,29	5,08%	11.067	2,66%
24000:25999	223.312.127,96	4,47%	8.946	2,15%
26000:27999	188.615.642,59	3,77%	6.996	1,68%
28000:29999	152.560.233,33	3,05%	5.269	1,27%
30000:31999	129.701.157,49	2,59%	4.189	1,01%
32000:33999	108.791.803,41	2,18%	3.300	0,79%
34000:35999	90.324.360,37	1,81%	2.584	0,62%
36000:37999	77.197.791,14	1,54%	2.089	0,50%
38000:39999	69.658.490,35	1,39%	1.787	0,43%
40000:41999	55.210.720,10	1,10%	1.347	0,32%
42000:43999	51.809.369,28	1,04%	1.206	0,29%
44000:45999	40.797.941,06	0,82%	907	0,22%
46000:47999	32.174.602,54	0,64%	685	0,16%
48000:49999	29.276.904,00	0,59%	598	0,14%
50000:51999	23.393.094,29	0,47%	459	0,11%
52000:53999	20.276.315,67	0,41%	383	0,09%
54000:55999	18.623.463,58	0,37%	339	0,08%
56000:57999	13.827.819,49	0,28%	243	0,06%
58000:59999	14.084.513,52	0,28%	239	0,06%
60000:61999	8.841.228,55	0,18%	145	0,03%
62000:63999	7.678.128,04	0,15%	122	0,03%
64000:65999	6.636.947,54	0,13%	102	0,02%
66000:67999	6.233.638,54	0,12%	93	0,02%
68000:69999	6.073.100,88	0,12%	88	0,02%
70001:	51.023.378,51	1,02%	567	0,14%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

Statistics	**in EUR**
Average Amount	12.011,84

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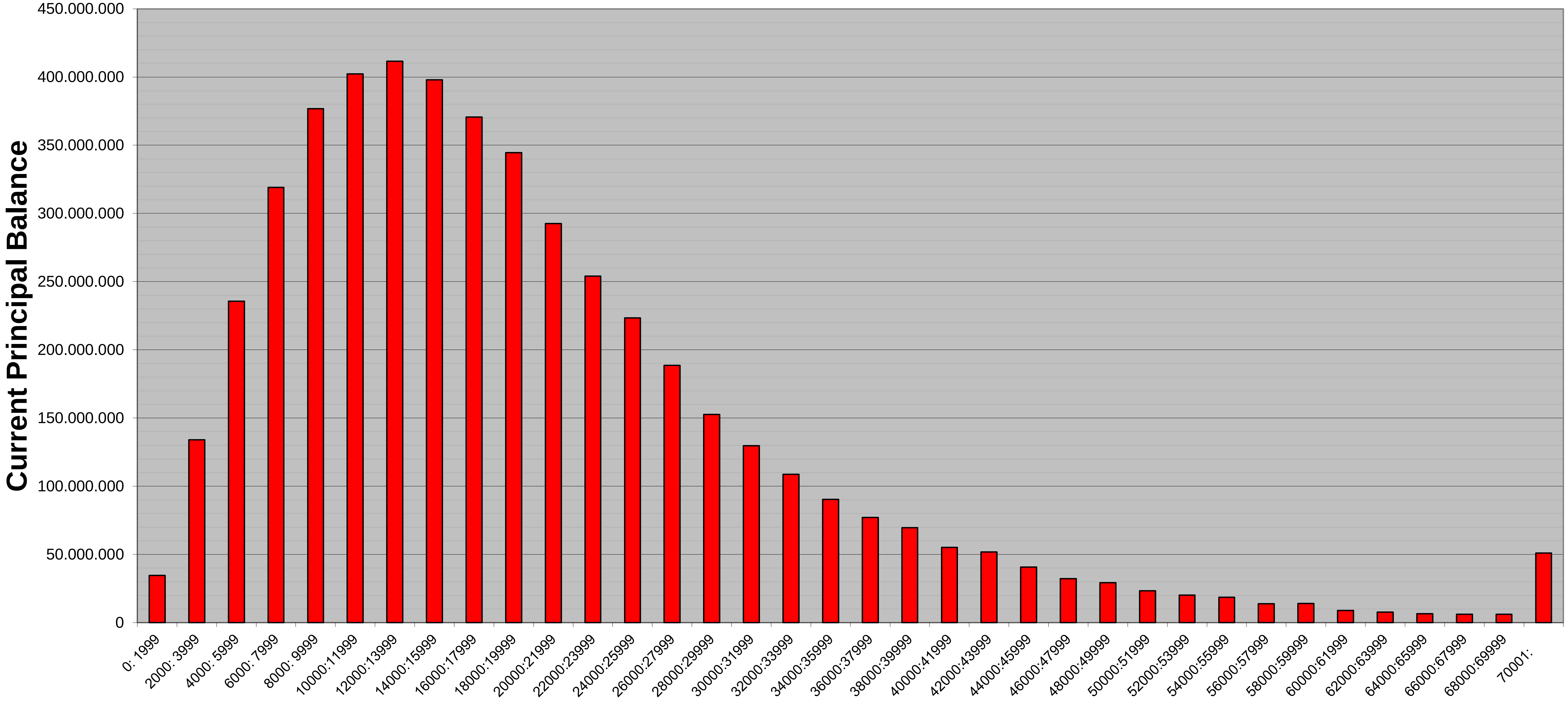
8.1 Current PB (Graph)

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		



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Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

9. Borrower Concentration

Santander

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	287.992,42	0,0058%	1
2	239.638,93	0,0048%	1
3	228.330,26	0,0046%	1
4	209.668,17	0,0042%	1
5	194.329,59	0,0039%	1
6	192.207,85	0,0038%	1
7	179.118,57	0,0036%	1
8	176.551,55	0,0035%	1
9	176.307,52	0,0035%	1
10	173.021,98	0,0035%	1
11	171.838,96	0,0034%	3
12	171.723,21	0,0034%	1
13	170.920,06	0,0034%	1
14	169.365,64	0,0034%	3
15	167.527,28	0,0034%	1
16	167.286,24	0,0033%	1
17	158.175,30	0,0032%	1
18	155.295,17	0,0031%	2
19	152.961,09	0,0031%	1
20	148.784,46	0,0030%	1
21	147.648,56	0,0030%	1
22	146.616,70	0,0029%	3
23	146.035,18	0,0029%	2
24	145.048,41	0,0029%	1
25	143.381,55	0,0029%	4
	4.419.774,65	**0,0884%**	**36**

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10. Geographical Distribution

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	481.425.225,26	9,63%	40.070	9,63%
Bavaria	574.428.852,66	11,49%	46.263	11,11%
Berlin	130.537.267,77	2,61%	10.299	2,47%
Brandenburg	265.951.999,70	5,32%	22.469	5,40%
Bremen	29.693.539,66	0,59%	2.447	0,59%
Hamburg	72.052.687,92	1,44%	5.395	1,30%
Hesse	304.340.248,31	6,09%	26.070	6,26%
Lower Saxony	534.569.481,81	10,69%	44.594	10,71%
Mecklenburg-Western Pomerania	252.315.045,16	5,05%	20.876	5,02%
North Rhine-Westphalia	1.019.420.326,38	20,39%	83.245	20,00%
Rhineland-Palatinate	220.890.993,09	4,42%	18.698	4,49%
Saarland	58.493.966,57	1,17%	5.032	1,21%
Saxonia	322.413.304,61	6,45%	28.401	6,82%
Saxony-Anhalt	275.949.327,73	5,52%	24.179	5,81%
Schleswig-Holstein	213.610.729,37	4,27%	17.493	4,20%
Thuringia	242.420.617,91	4,85%	20.603	4,95%
N/A	1.486.382,39	0,03%	122	0,03%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

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10.1 Geographical Distribution (Graph)

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

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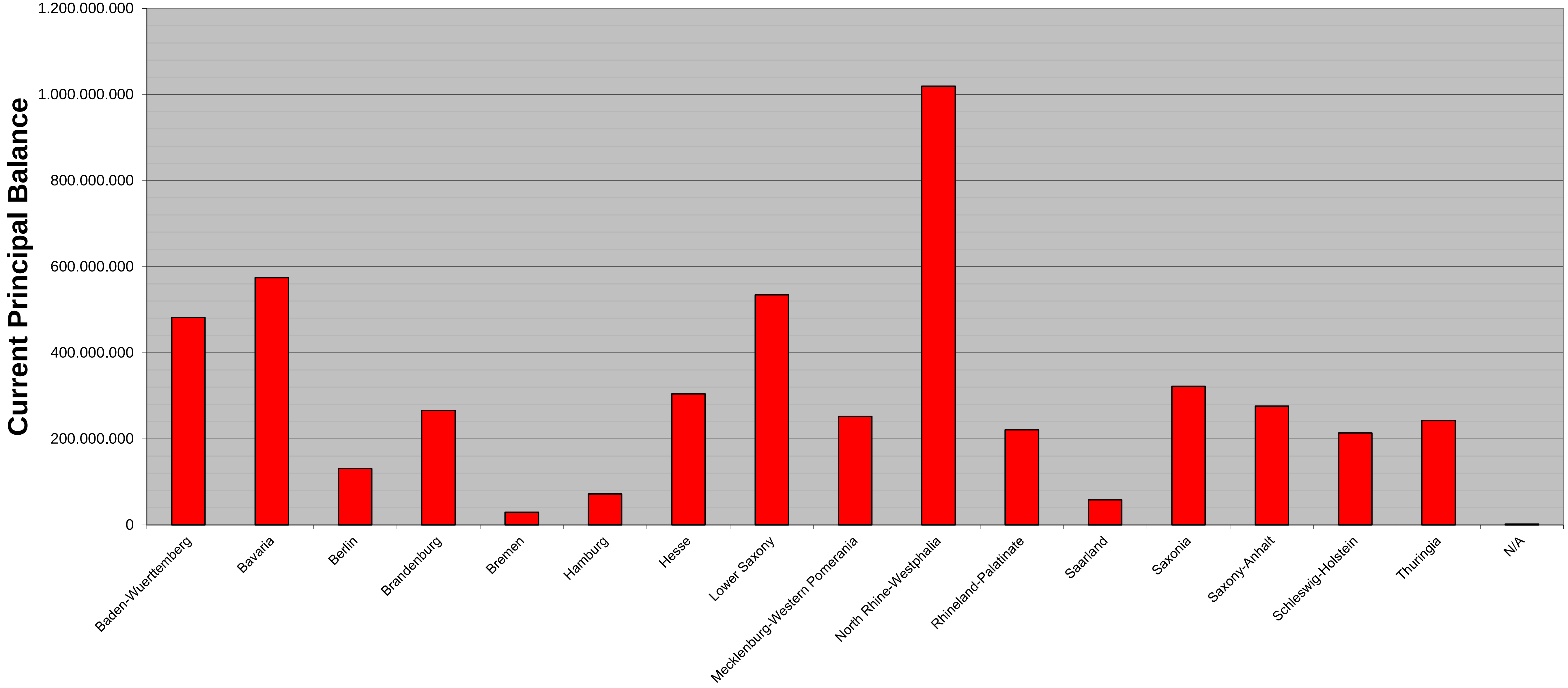

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11. Object/Vehicle Type

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	32.204.022,98	0,64%	1.821	0,44%
		Private	101.916.685,28	2,04%	6.938	1,67%
			134.120.708,26	2,68%	8.759	2,10%
	Used Vehicle	Commercial	81.838.425,26	1,64%	6.636	1,59%
		Private	419.453.422,62	8,39%	43.070	10,35%
			501.291.847,88	10,03%	49.706	11,94%
	Total		**635.412.556,14**	**12,71%**	**58.465**	**14,05%**
Non-Online	New Vehicle	Commercial	237.396.561,91	4,75%	11.283	2,71%
		Private	579.455.749,39	11,59%	40.034	9,62%
			816.852.311,30	16,34%	51.317	12,33%
	Used Vehicle	Commercial	619.300.027,00	12,39%	42.538	10,22%
		Private	2.928.435.101,86	58,57%	263.936	63,41%
			3.547.735.128,86	70,95%	306.474	73,63%
	Total		**4.364.587.440,16**	**87,29%**	**357.791**	**85,95%**
Total			**4.999.999.996,00**	**100,00%**	**416.256**	**100,00%**

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.700.299.844,55	94,01%	392.809	94,37%
Leisure	219.039.621,04	4,38%	9.973	2,40%
Motorbike	80.660.530,71	1,61%	13474	3,24%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

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12. Insurances

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.283.356.681,38	45,67%	183.148	44,00%
Yes	2.716.643.314,92	54,33%	233.108	56,00%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	3.141.788.665,66	62,84%	274.793	66,02%
Yes	1.858.211.330,64	37,16%	141.463	33,98%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	4.436.035.759,41	88,72%	375.613	90,24%
Yes	563.964.236,89	11,28%	40.643	9,76%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

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13. Type of Contract

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	2.378.738.894,82	47,57%	254.635	61,17%
	Vehicle	498.925.662,34	9,98%	42.139	10,12%
	Total	2.877.664.557,16	57,55%	296.774	71,30%
Yes	Auto	1.650.522.064,33	33,01%	99.343	23,87%
- of which balloon rates		898.217.360,86	17,96%		
- of which regular installments		752.304.703,47	15,05%		
Yes	Vehicle	471.813.374,81	9,44%	20.139	4,84%
- of which balloon rates		271.895.393,17	5,44%		
- of which regular installments		199.917.981,64	4,00%		
	Total	2.122.335.439,14	42,45%	119.482	28,70%
Total		**4.999.999.996,00**	**100,00%**	**416.256**	**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	1.435.680,44	0,12%	156	0,13%
13:25	24.390.681,05	2,08%	2.504	2,10%
26:38	129.819.476,64	11,09%	12.237	10,24%
39:51	279.661.188,39	23,90%	28.345	23,72%
52:64	547.580.359,51	46,80%	56.508	47,29%
65:72	114.600.618,73	9,79%	11.916	9,97%
73:	72.624.749,27	6,21%	7.816	6,54%
Total	**1.170.112.754,03**	**100,00%**	**119.482**	**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	93.405.811,00	7,98%	10.698	8,95%
13:25	184.792.635,35	15,79%	19.543	16,36%
26:38	357.010.104,96	30,51%	36.398	30,46%
39:51	281.763.213,36	24,08%	27.628	23,12%
52:64	211.933.369,73	18,11%	21.147	17,70%
65:72	40.597.141,07	3,47%	4.031	3,37%
73:	610.478,56	0,05%	37	0,03%
Total	**1.170.112.754,03**	**100,00%**	**119.482**	**100,00%**

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14. Payment Methods

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	4.962.929.543,63	99,26%	412.511	99,10%
Other	37.070.452,67	0,74%	3.745	0,90%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	2.143.626.243,63	42,87%	177.959	42,75%
1st of month	2.856.373.752,67	57,13%	238.297	57,25%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

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15. Downpayment

Calculation Date		12.05.2022			
Payment Date		16.05.2022			
Period No		19			
Monthly Period		May 2022			
Interest Period	from	14.04.2022	to	16.05.2022	= 32 days
Collection Period	from	01.04.2022	to	30.04.2022	

Santander

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	2.056.852.037,06	41,14%	173.678	41,72%	0,00%
0: 999	109.012.992,48	2,18%	12.900	3,10%	4,47%
1000: 1999	269.052.272,40	5,38%	29.390	7,06%	9,65%
2000: 2999	338.583.739,01	6,77%	33.563	8,06%	14,55%
3000: 3999	314.288.088,97	6,29%	28.753	6,91%	18,51%
4000: 4999	248.375.924,21	4,97%	21.694	5,21%	22,12%
5000: 5999	343.031.158,98	6,86%	26.824	6,44%	23,83%
6000: 6999	195.027.857,43	3,90%	15.117	3,63%	27,34%
7000: 7999	149.195.545,00	2,98%	11.644	2,80%	30,46%
8000: 8999	128.140.707,57	2,56%	9.826	2,36%	32,92%
9000: 9999	72.180.831,83	1,44%	5.465	1,31%	35,17%
10000:10999	229.395.343,53	4,59%	14.900	3,58%	34,10%
11000:11999	50.273.225,18	1,01%	3.624	0,87%	38,73%
12000:12999	62.555.384,55	1,25%	4.493	1,08%	40,54%
13000:13999	39.955.376,31	0,80%	2.851	0,68%	42,43%
14000:14999	32.165.671,28	0,64%	2.311	0,56%	44,01%
15000:15000	76.487.265,08	1,53%	4.305	1,03%	40,42%
15001:	285.426.575,43	5,71%	14.918	3,58%	49,01%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**	**18,46%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.561,97	€ 6.112,23
Average Purchase Price	€ 19.298,48	€ 21.791,61
Downpayment in %	**18,46%**	**28,05%**

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16. Effective Interest Rate

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.375.907,82	0,07%	183	0,04%
1: 1	404.679.012,08	8,09%	26.691	6,41%
2: 2	1.401.456.010,58	28,03%	108.337	26,03%
3: 3	2.263.034.851,05	45,26%	174.188	41,85%
4: 4	690.956.271,74	13,82%	77.996	18,74%
5: 5	137.853.490,13	2,76%	16.600	3,99%
6: 6	53.585.799,82	1,07%	7.036	1,69%
7: 7	16.414.342,81	0,33%	2.576	0,62%
8: 8	25.099.668,07	0,50%	2.323	0,56%
9: 9	2.370.833,96	0,05%	210	0,05%
10:10	460.233,93	0,01%	52	0,01%
11:11	713.574,31	0,01%	64	0,02%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

Statistics	**in %**
WA Interest	3,63%

* runs from .00 to .99

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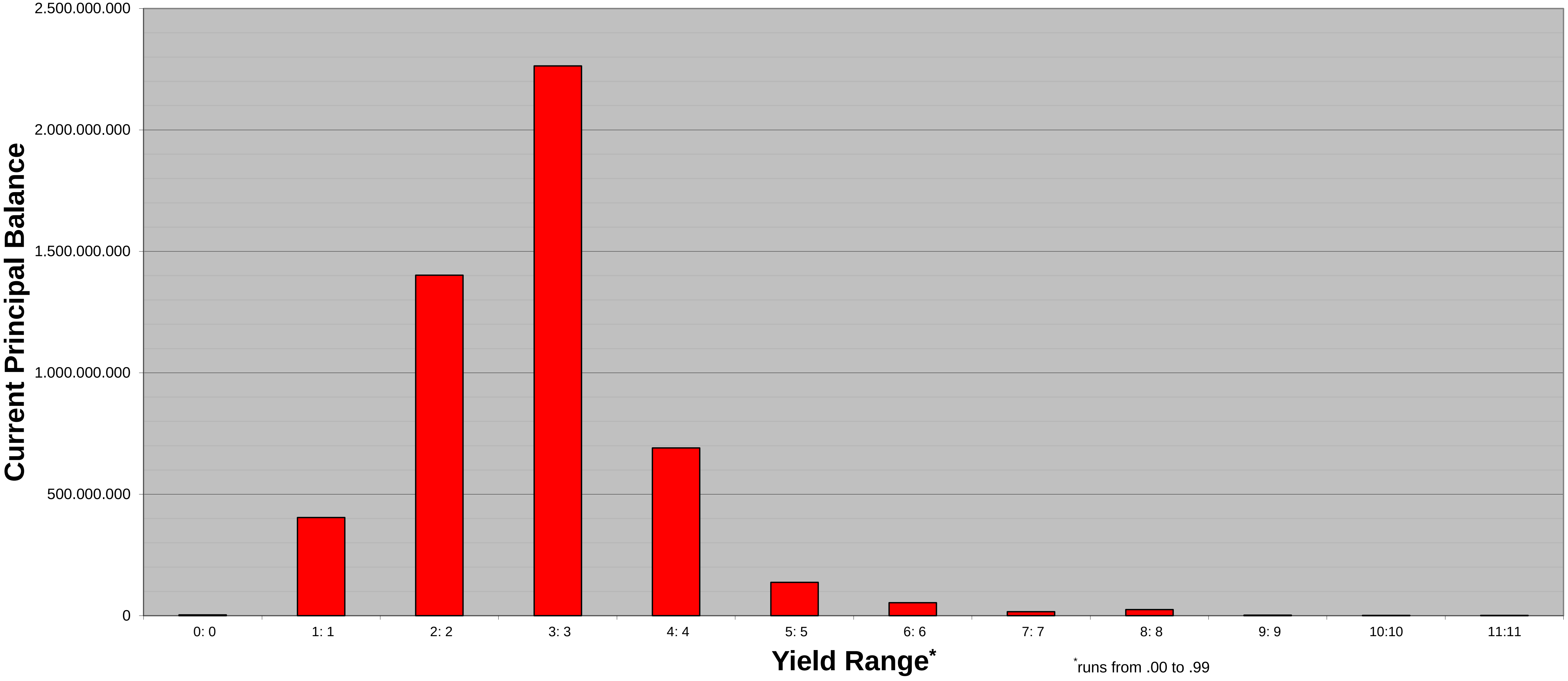
16.1 Effective Interest Rate (Graph)

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		



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17. Seasoning

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

Santander

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	28.437.817,77	0,57%	1.646	0,40%
3: 5	342.279.917,84	6,85%	18.806	4,52%
6: 8	513.475.992,07	10,27%	31.907	7,67%
9:11	655.839.626,38	13,12%	43.895	10,55%
12:14	598.693.852,35	11,97%	43.465	10,44%
15:17	455.599.874,80	9,11%	35.072	8,43%
18:20	550.169.254,08	11,00%	45.572	10,95%
21:23	535.858.825,35	10,72%	46.857	11,26%
24:26	318.944.127,39	6,38%	28.956	6,96%
27:29	261.060.416,62	5,22%	24.781	5,95%
30:32	211.575.317,58	4,23%	22.107	5,31%
33:35	147.241.200,27	2,94%	16.168	3,88%
36:38	82.920.869,34	1,66%	9.464	2,27%
39:41	54.633.228,52	1,09%	6.513	1,56%
42:44	45.019.153,80	0,90%	5.811	1,40%
45:47	42.073.582,35	0,84%	5.618	1,35%
48:50	37.277.520,89	0,75%	5.027	1,21%
51:53	27.538.428,08	0,55%	4.160	1,00%
54:56	24.283.995,41	0,49%	4.053	0,97%
57:59	22.980.543,31	0,46%	4.382	1,05%
60:62	11.683.148,41	0,23%	2.337	0,56%
63:65	6.855.684,46	0,14%	1.459	0,35%
66:68	5.344.931,91	0,11%	1.309	0,31%
69:71	4.897.771,59	0,10%	1.446	0,35%
72:74	3.742.775,98	0,07%	1.000	0,24%
75:77	2.297.924,25	0,05%	598	0,14%
78:80	2.038.727,48	0,04%	631	0,15%
81:	7.235.488,02	0,14%	3.216	0,77%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

Statistics

WA Seasoning	18,78

Santander Consumer Bank AG
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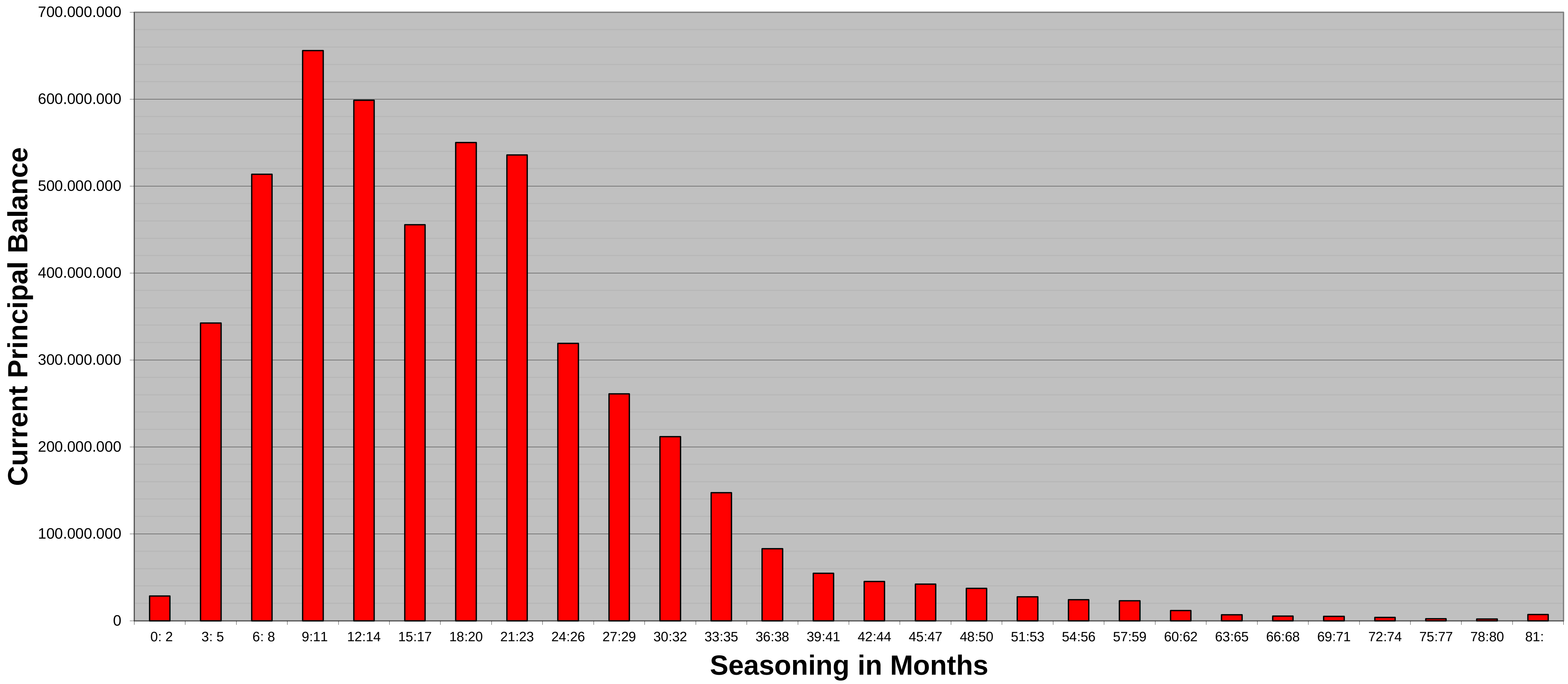
17.1 Seasoning (Graph)

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		



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18. Remaining Term

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	58.206.165,21	1,16%	23.063	5,54%
7: 13	132.551.118,33	2,65%	30.114	7,23%
14: 20	253.078.010,79	5,06%	39.495	9,49%
21: 27	380.625.914,63	7,61%	44.320	10,65%
28: 34	531.976.709,14	10,64%	49.540	11,90%
35: 41	677.816.073,44	13,56%	53.758	12,91%
42: 48	519.830.569,45	10,40%	37.335	8,97%
49: 55	665.582.894,16	13,31%	41.694	10,02%
56: 62	494.024.225,04	9,88%	28.869	6,94%
63: 69	428.444.952,80	8,57%	24.509	5,89%
70: 76	254.969.870,22	5,10%	15.135	3,64%
77: 83	151.759.167,80	3,04%	8.255	1,98%
84: 90	131.377.272,82	2,63%	6.389	1,53%
91: 97	55.121.942,29	1,10%	2.397	0,58%
98:104	108.607.802,17	2,17%	4.993	1,20%
105:107	29.708.439,21	0,59%	1.274	0,31%
108:	126.318.868,80	2,53%	5.116	1,23%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

Statistics

WA Remaining Term	49,64

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18.1 Remaining Term (Graph)

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
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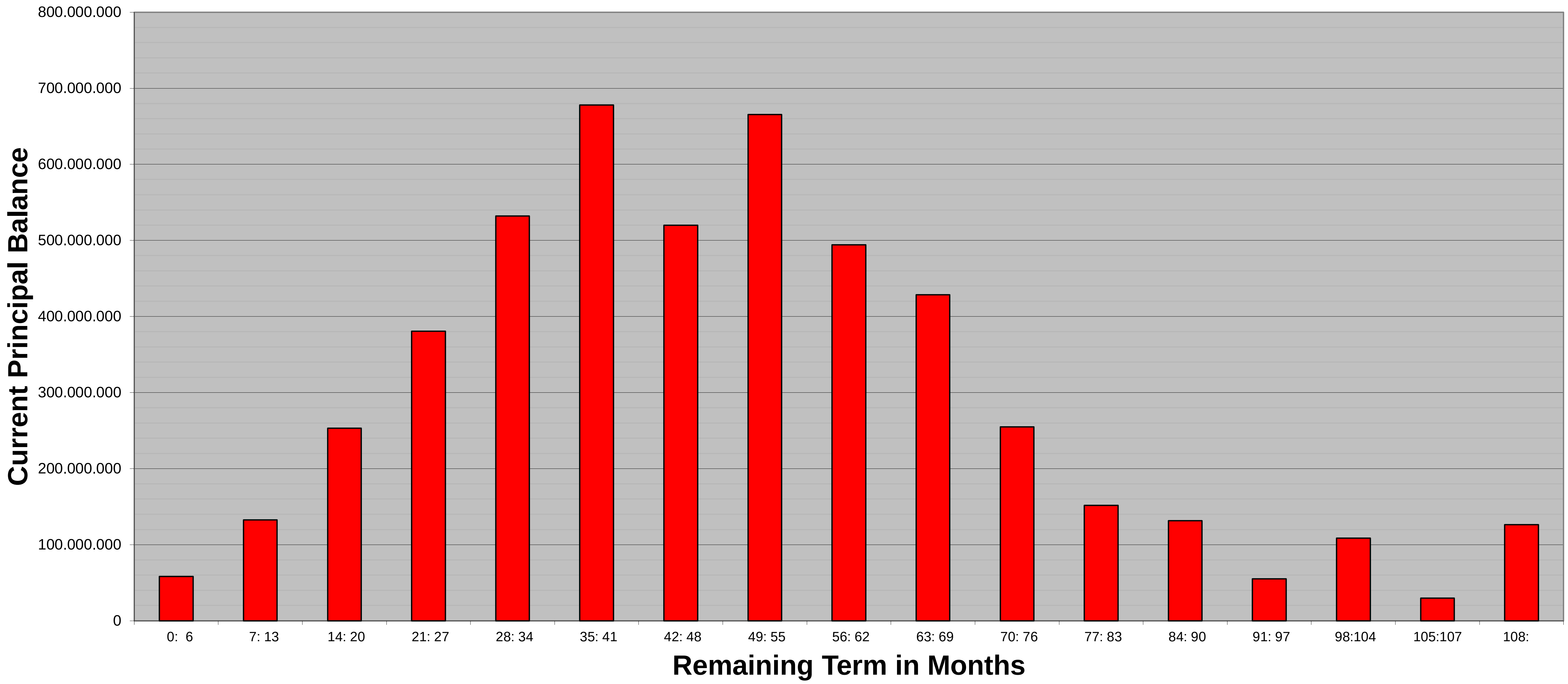

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19. Original Term

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	3.057.896,02	0,06%	1.131	0,27%
13: 25	68.811.515,47	1,38%	17.854	4,29%
26: 38	354.312.466,79	7,09%	52.013	12,50%
39: 51	804.097.531,45	16,08%	79.929	19,20%
52: 64	1.522.968.997,79	30,46%	115.474	27,74%
65: 77	931.781.650,60	18,64%	63.700	15,30%
78: 90	377.984.237,88	7,56%	30.265	7,27%
91:103	609.202.063,25	12,18%	40.764	9,79%
104:116	55.925.516,30	1,12%	3.125	0,75%
117:119	13.216.859,13	0,26%	579	0,14%
120:	258.641.261,62	5,17%	11.422	2,74%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

Statistics

WA Original Term	68,42

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Monthly Investor Report

19.1 Original Term (Graph)

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
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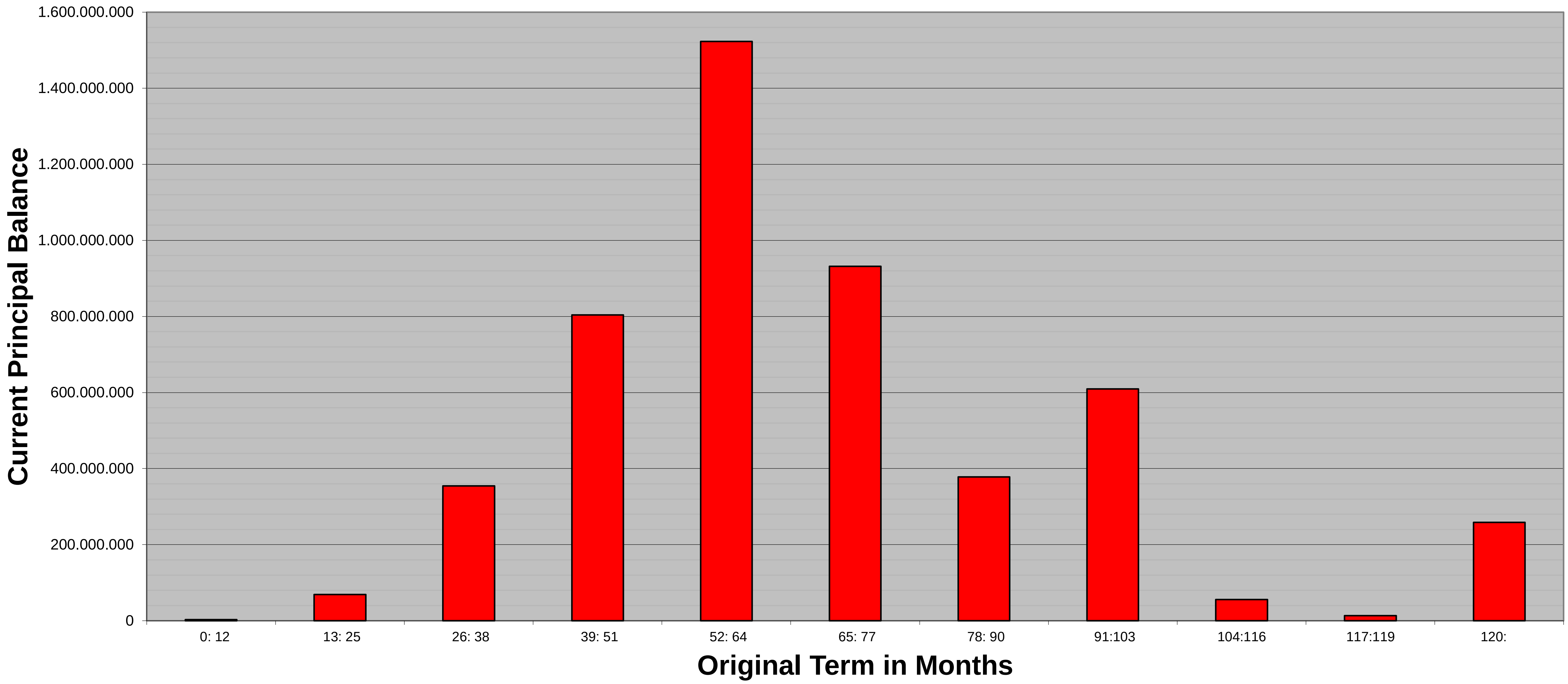

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20. Brands + Fuel Type

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

Santander

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	587.279.108,25	11,75%	48.378	11,62%
2	503.324.233,99	10,07%	45.893	11,03%
3	425.632.774,09	8,51%	28.465	6,84%
4	323.045.697,12	6,46%	23.228	5,58%
5	319.320.373,80	6,39%	24.243	5,82%
6	298.626.795,51	5,97%	34.370	8,26%
7	256.378.915,55	5,13%	22.562	5,42%
8	221.916.559,49	4,44%	19.645	4,72%
9	220.071.168,84	4,40%	19.211	4,62%
10	217.859.189,74	4,36%	19.554	4,70%
11	188.698.700,06	3,77%	13.055	3,14%
12	173.793.963,17	3,48%	10.499	2,52%
13	171.252.770,02	3,43%	14.588	3,50%
14	105.833.396,11	2,12%	11.175	2,68%
15	101.618.355,29	2,03%	2.683	0,64%
	4.114.652.001,03	**82,29%**	**337.549**	**81,09%**

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	1.701.409.628,61	34,03%	188.066	45,18%
Diesel Euro 6	681.738.434,31	13,63%	48.063	11,55%
Diesel Euro 5	373.156.591,34	7,46%	41.468	9,96%
Diesel < Euro 5	557.009.105,64	11,14%	42.015	10,09%
Other	55.718.064,79	1,11%	4.407	1,06%
n/a	1.630.968.171,61	32,62%	92.237	22,16%
Total	**4.999.999.996,30**	**100,00%**	**416.256**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
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Santander

Priority of Payments

Available Distribution Amount		178.214.839,38 €
Senior Expenses	-	132,16 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	322.226,25 €
Replenishment	-	159.559.452,53 €
Purchase Shortfall Ledger	-	3,69 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	266,67 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	18.132.758,08 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	132,16 €		
Interest accrued for the Period	322.226,25 €	- €	322.226,25 €
Cumulative Interest accrued	4.624.308,10 €	- €	4.624.308,10 €
Interest Payments	322.226,25 €	- €	322.226,25 €
Cumulative Interest Payments	4.624.308,10 €	- €	4.624.308,10 €
Interest accrued on Subordinated Loan for the Period	266,67 €		
Cumulative Interest accrued on Subordinated Loan	4.699,99 €		
Interest Payments on Subordinated Loan	266,67 €		
Cumulative Interest Payments on Subordinated Loan	4.699,99 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
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The Seller undertakes to that it will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction as required by paragraph (a) of Article 6(3) of the Securitisation Regulation, provided that the level of retention may reduce over time in compliance with the Applicable Risk Retention Commission Delegated Regulation. On the Closing Date and any Further Issue Date, such interest will, in accordance with paragraph (a) of Article 6(3) of the Securitisation Regulation, be comprised by the Seller purchasing and retaining a vertical tranche which has a pro-rata basis of not less than 5 % of the total nominal value of all Classes sold or transferred to investors (the "Retained Notes"). The Seller will not reduce, hedge or otherwise mitigate its credit exposure to any of the Retained Notes or any interest therein (whether in full or in part) to any third party until the earlier of the date on which all Notes are redeemed in full and the Legal Maturity Date.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	4.999.999.998,81 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.996,31 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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23. Counterparties

Santander

Calculation Date		12.05.2022				
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		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	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 30.04.2022, data source: Bloomberg

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Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
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Collection Period	from	01.04.2022	to	30.04.2022		

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

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25. Santander Consumer Bank

Calculation Date		12.05.2022				
Payment Date		16.05.2022				
Period No		19				
Monthly Period		May 2022				
Interest Period	from	14.04.2022	to	16.05.2022	=	32 days
Collection Period	from	01.04.2022	to	30.04.2022		

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 30.04.2022, data source: Bloomberg

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Calculation Date		12.05.2022				
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26. Glossary

Santander

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

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

Balloon Payment: The final payment of a balloon loan.

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

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

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

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

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

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

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

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

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

Recoveries: Any amount received on defaulted contracts

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

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

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