SC Germany Mobility 2020-1
Monthly Investor Report

SC Germany Mobility 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.06.2021				
Payment Date		14.06.2021				
Period No		8				
Monthly Period		Jun 2021				
Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		

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1. Portfolio Information

Calculation Date	10.06.2021				
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Interest Period from	14.05.2021	to	14.06.2021	=	31 days
Collection Period from	01.05.2021	to	31.05.2021		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**277.565**	**3.199.999.975,53 €**	**3.200.000.000,00 €**
Scheduled Principal Payments		66.424.230,92 €	
Prepayment Principal		36.401.601,91 €	
Others		3.091.212,19 €	
Total Principal Collections		**105.917.045,02 €**	**104.848.103,53 €**
Total Interest Collections		**13.158.640,47 €**	**13.149.334,12 €**
Defaults		**918.469,50 €**	**776.272,50 €**
Replenishment Amount		**106.835.537,94 €**	**105.624.352,57 €**
End of Period		3.199.999.998,95 €	
Purchase Shortfall Amount		1,05 €	24,47 €
Total Assets (End of Period)	**278.476**	**3.200.000.000,00 €**	**3.200.000.000,00 €**
Current Prepayment Rate (annualised)		13,65%	

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2. Reserve Accounts

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

Reserve Accounts

Reserve Account	**in %**	
Beginning of Period	0,01%	200.000,00 €
Cash Outflow		200.000,00 €
Cash Inflow		200.000,00 €
End of Period	0,01%	200.000,00 €
Required Reserve Fund	0,01%	200.000,00 €

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

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3. Delinquency Data

Calculation Date		10.06.2021			
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Collection Period	from	01.05.2021	to	31.05.2021	

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

Delinquency Data and Ratios

Collection Period	*Outstanding EOP*	*Days past due*				*not delinquent*	*Days past due*			
		1-30	*31-60*	*61-90*	*>90*		*1-30*	*31-60*	*61-90*	*>90*
1	€ 3.199.999.998,66	€ -	€ -	€ -	€ -	100,00%	0,00%	0,00%	0,00%	0,00%
2	€ 3.199.999.999,58	€ 6.628.863,67	€ 2.653.038,54	€ 556.472,27	€ 79.694,63	99,69%	0,21%	0,08%	0,02%	0,00%
3	€ 3.199.999.998,97	€ 7.028.561,76	€ 5.054.776,74	€ 1.082.227,93	€ 913.197,46	99,56%	0,22%	0,16%	0,03%	0,03%
4	€ 3.199.999.999,72	€ 6.506.605,67	€ 4.760.516,94	€ 2.287.163,11	€ 2.201.558,60	99,51%	0,20%	0,15%	0,07%	0,07%
5	€ 3.199.999.998,96	€ 8.452.132,62	€ 5.396.555,87	€ 1.945.275,10	€ 3.639.321,89	99,39%	0,26%	0,17%	0,06%	0,11%
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%
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4. Default Data

Calculation Date		10.06.2021				
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Collection Period	from	01.05.2021	to	31.05.2021		

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

Default Data and Ratios

	3-MRA* / current ratio	Amount / Ratio	Number of Loans / Trigger Event y/n
Current Default			
Current Period Gross Default		918.469,50 €	
Current Period Recoveries		39.971,43 €	
Current Period Net Default		878.498,07 €	
New Number of Defaulted Contracts			74
Cumulative Default			
Cumulative Gross Default		2.786.601,67 €	
Cumulative Recoveries		174.034,27 €	
Cumulative Net Default		2.612.567,40 €	
Total Number of Defaulted Contracts			226
3-MRA* Annualised Net Default Ratio (New Default)	**0,27%**		
Annualised Loss Ratio period before previous period		0,18%	
Annualised Loss Ratio previous period		0,29%	
Annualised Loss Ratio current period	0,33%	0,33%	
Principal Deficiency			**Trigger Event y/n**
Principal Deficiency period before previous period		- €	no
Principal Deficiency previous period		- €	
Principal Deficiency current period			
PDL Trigger		47.500.000,00 €	
Repurchased Assets			
Current Repurchased Asset Amount through breach of warranty or voluntary buyback		- €	
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback		- €	

* 3-MRA stands for three months rolling average

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4.1 Defaults & Recoveries per period

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Collection Period	from	01.05.2021	to	31.05.2021		

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	€ 19.849,43	€ 19.849,43	€ 3.295.953.743,33	0,00%	€0,00	€0,00	€ 19.849,43	0,00%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€224,00	€224,00	€ 59.120,45	0,00%
3	11	€ 18.993,54	€ 78.337,99	€ 3.488.359.381,45	0,00%	€1.678,58	€1.902,58	€ 76.435,41	0,00%
4	22	€ 115.151,84	€ 193.489,83	€ 3.585.674.021,44	0,01%	€9.378,50	€11.281,08	€ 182.208,75	0,01%
5	44	€ 349.744,04	€ 543.233,87	€ 3.687.020.405,59	0,01%	€54.340,11	€65.621,19	€ 477.612,68	0,01%
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%
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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	258.719,59	no
Average Yield (applicable for Replenishment Portfolio)	3,00%	-	3,75%	no
Weighted average remaining term in months	-	67,00	49,96	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,07%	no
- prior to or on 30 September 2022	2,00%	0,07%	no
- prior to or on 30 September 2023	3,00%	0,07%	no
Purchase Shortfall Event			
Period before previous period	10,00%	0,00%	no
Previous period	10,00%	0,00%	no
Current period	10,00%	0,00%	no
Principal Deficiency Trigger Event	1,25%	0,07%	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	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Available Distribution Amount	119.315.681,39 €		
Replenishment	106.835.537,94 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,00	1,00

2. Payments to Investors per Note

	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		100.000,00 €	100.000,00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €
> Interest accrued for the period		- €	- 199.775,20 €
Interest Payment		- €	199.775,20 €
Interest Payment per Note		- €	86,11 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,91%	3,66%
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	1.347.294,33	0,03%	836	0,30%
2000: 3999	29.769.773,95	0,67%	9.394	3,37%
4000: 5999	102.617.775,73	2,31%	20.363	7,31%
6000: 7999	184.313.785,74	4,15%	26.387	9,48%
8000: 9999	246.238.429,81	5,54%	27.455	9,86%
10000:11999	336.296.823,38	7,57%	30.912	11,10%
12000:13999	349.294.940,70	7,86%	26.980	9,69%
14000:15999	377.334.901,80	8,50%	25.218	9,06%
16000:17999	348.403.193,23	7,84%	20.583	7,39%
18000:19999	313.158.527,17	7,05%	16.543	5,94%
20000:21999	328.325.633,53	7,39%	15.738	5,65%
22000:23999	265.179.010,29	5,97%	11.565	4,15%
24000:25999	244.469.585,79	5,50%	9.799	3,52%
26000:27999	197.826.128,02	4,45%	7.344	2,64%
28000:29999	171.747.666,62	3,87%	5.939	2,13%
30000:31999	156.719.579,84	3,53%	5.089	1,83%
32000:33999	119.780.672,16	2,70%	3.641	1,31%
34000:35999	105.520.685,62	2,38%	3.021	1,08%
36000:37999	72.367.489,78	1,63%	1.959	0,70%
38000:39999	62.847.847,42	1,41%	1.613	0,58%
40000:41999	57.909.469,39	1,30%	1.422	0,51%
42000:43999	45.798.288,83	1,03%	1.067	0,38%
44000:45999	41.309.944,39	0,93%	920	0,33%
46000:47999	30.358.214,92	0,68%	647	0,23%
48000:49999	30.731.714,97	0,69%	628	0,23%
50000:51999	32.194.464,58	0,72%	636	0,23%
52000:53999	18.938.540,00	0,43%	358	0,13%
54000:55999	20.528.318,99	0,46%	374	0,13%
56000:57999	13.164.649,11	0,30%	231	0,08%
58000:59999	12.305.564,35	0,28%	209	0,08%
60000:61999	15.461.069,27	0,35%	255	0,09%
62000:63999	10.447.628,81	0,24%	166	0,06%
64000:65999	9.548.890,34	0,21%	147	0,05%
66000:67999	7.426.878,49	0,17%	111	0,04%
68000:69999	6.888.982,71	0,16%	100	0,04%
70000:70000	3.220.000,00	0,07%	46	0,02%
70001:	71.761.737,15	1,62%	780	0,28%
Total	**4.441.554.101,21**	**100,00%**	**278.476**	**100,00%**

Statistics	**in EUR**
Average Amount	15.949,50

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7.1 Original PB (Graph)

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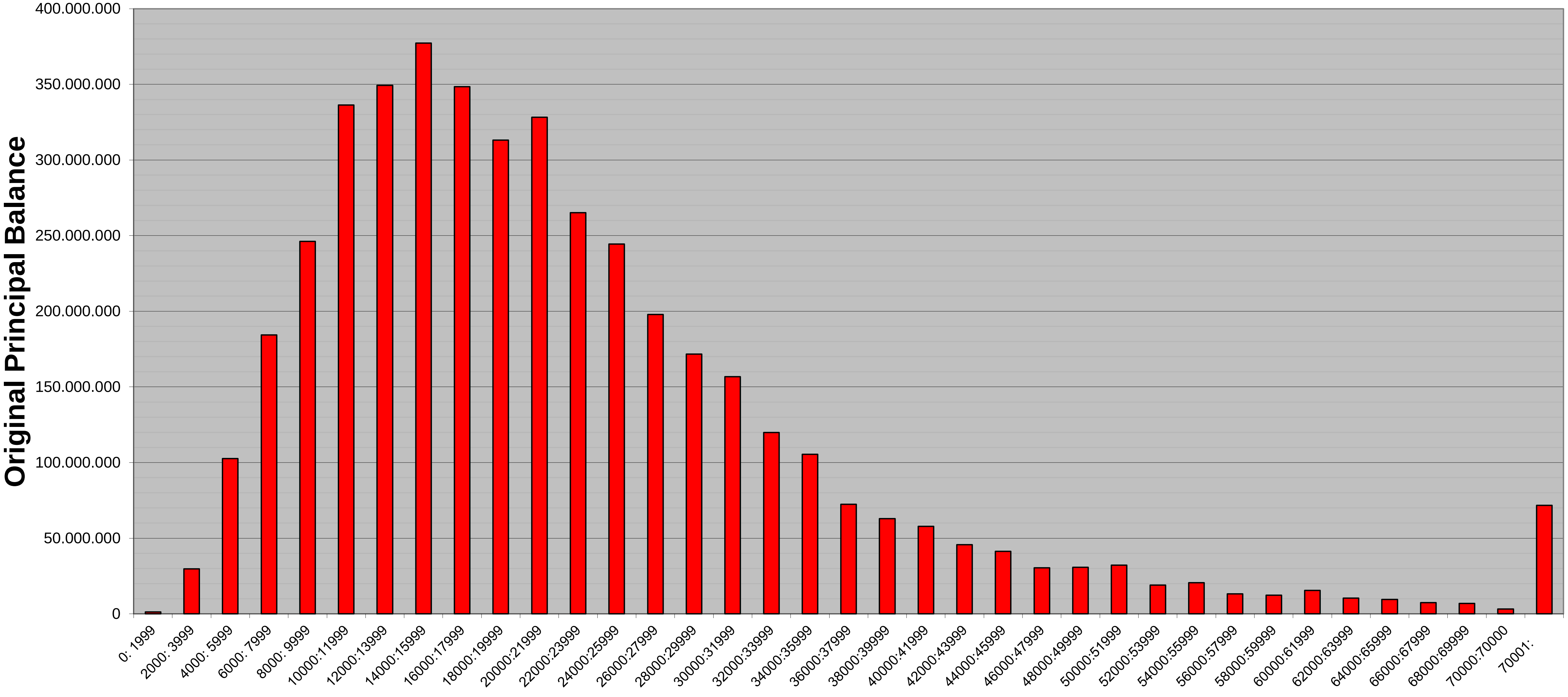

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8. Current Principal Balance

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Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	24.423.016,89	0,76%	24.190	8,69%
2000: 3999	92.803.300,64	2,90%	30.667	11,01%
4000: 5999	163.424.888,66	5,11%	32.676	11,73%
6000: 7999	222.751.405,00	6,96%	31.893	11,45%
8000: 9999	261.578.690,98	8,17%	29.147	10,47%
10000:11999	274.608.427,63	8,58%	25.013	8,98%
12000:13999	279.192.168,36	8,72%	21.529	7,73%
14000:15999	257.917.266,05	8,06%	17.241	6,19%
16000:17999	241.285.872,06	7,54%	14.217	5,11%
18000:19999	216.683.834,12	6,77%	11.426	4,10%
20000:21999	188.303.124,29	5,88%	8.979	3,22%
22000:23999	161.038.765,14	5,03%	7.016	2,52%
24000:25999	134.051.433,60	4,19%	5.373	1,93%
26000:27999	110.948.157,63	3,47%	4.116	1,48%
28000:29999	91.958.833,12	2,87%	3.175	1,14%
30000:31999	77.861.756,65	2,43%	2.516	0,90%
32000:33999	59.193.558,96	1,85%	1.796	0,64%
34000:35999	49.526.903,30	1,55%	1.417	0,51%
36000:37999	40.607.916,03	1,27%	1.098	0,39%
38000:39999	33.964.089,83	1,06%	871	0,31%
40000:41999	28.506.047,29	0,89%	696	0,25%
42000:43999	24.071.311,03	0,75%	560	0,20%
44000:45999	22.652.844,07	0,71%	504	0,18%
46000:47999	18.881.435,21	0,59%	402	0,14%
48000:49999	15.752.808,40	0,49%	322	0,12%
50000:51999	11.915.840,08	0,37%	234	0,08%
52000:53999	10.698.985,70	0,33%	202	0,07%
54000:55999	8.409.120,74	0,26%	153	0,05%
56000:57999	5.643.346,44	0,18%	99	0,04%
58000:59999	7.140.633,30	0,22%	121	0,04%
60000:61999	6.824.933,00	0,21%	112	0,04%
62000:63999	5.609.605,44	0,18%	89	0,03%
64000:65999	5.653.867,77	0,18%	87	0,03%
66000:67999	4.081.389,07	0,13%	61	0,02%
68000:69999	4.555.527,91	0,14%	66	0,02%
70001:	37.478.894,56	1,17%	412	0,15%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

Statistics	**in EUR**
Average Amount	11.491,12

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8.1 Current PB (Graph)

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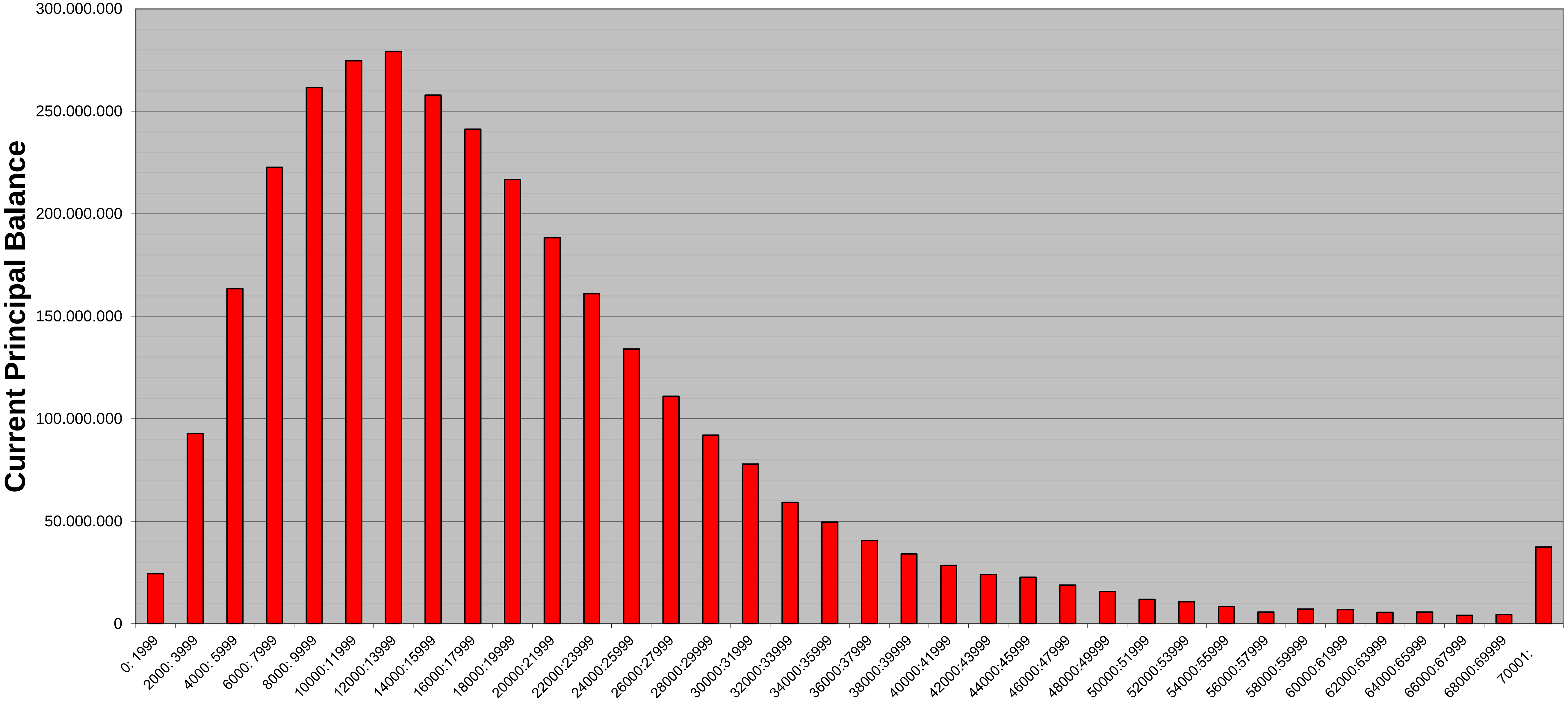

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Calculation Date		10.06.2021				
Payment Date		14.06.2021				
Period No		8				
Monthly Period		Jun 2021				
Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		

9. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	258.719,59	0,0081%	1
2	218.748,09	0,0068%	1
3	216.960,33	0,0068%	1
4	192.222,29	0,0060%	1
5	185.730,80	0,0058%	2
6	181.844,30	0,0057%	1
7	172.718,80	0,0054%	2
8	165.921,29	0,0052%	1
9	160.021,38	0,0050%	1
10	155.462,61	0,0049%	1
11	151.891,05	0,0047%	2
12	148.791,64	0,0046%	2
13	147.798,12	0,0046%	2
14	147.620,33	0,0046%	1
15	146.014,47	0,0046%	2
16	143.966,89	0,0045%	1
17	141.324,65	0,0044%	1
18	139.790,34	0,0044%	1
19	139.704,88	0,0044%	1
20	136.377,90	0,0043%	2
21	135.496,75	0,0042%	1
22	135.138,52	0,0042%	1
23	134.708,91	0,0042%	1
24	133.649,57	0,0042%	1
25	133.626,09	0,0042%	1
	4.024.249,59	**0,1258%**	**32**

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Calculation Date		10.06.2021				
Payment Date		14.06.2021				
Period No		8				
Monthly Period		Jun 2021				
Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		

10. Geographical Distribution

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	306.391.733,85	9,57%	26.873	9,65%
Bavaria	375.337.182,74	11,73%	31.249	11,22%
Berlin	81.359.776,30	2,54%	6.812	2,45%
Brandenburg	168.580.804,50	5,27%	15.065	5,41%
Bremen	17.276.900,02	0,54%	1.510	0,54%
Hamburg	42.169.158,88	1,32%	3.467	1,24%
Hesse	198.864.550,70	6,21%	17.807	6,39%
Lower Saxony	343.632.990,72	10,74%	29.801	10,70%
Mecklenburg-Western Pomerania	156.013.176,42	4,88%	13.539	4,86%
North Rhine-Westphalia	660.774.421,80	20,65%	56.048	20,13%
Rhineland-Palatinate	146.505.967,06	4,58%	12.922	4,64%
Saarland	39.168.456,93	1,22%	3.441	1,24%
Saxonia	200.801.523,96	6,28%	18.596	6,68%
Saxony-Anhalt	177.373.568,86	5,54%	16.306	5,86%
Schleswig-Holstein	132.431.294,58	4,14%	11.393	4,09%
Thuringia	152.739.250,96	4,77%	13.597	4,88%
n/a	579.240,67	0,02%	50	0,02%
total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

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10.1 Geographical Distribution (Graph)

Calculation Date		10.06.2021				
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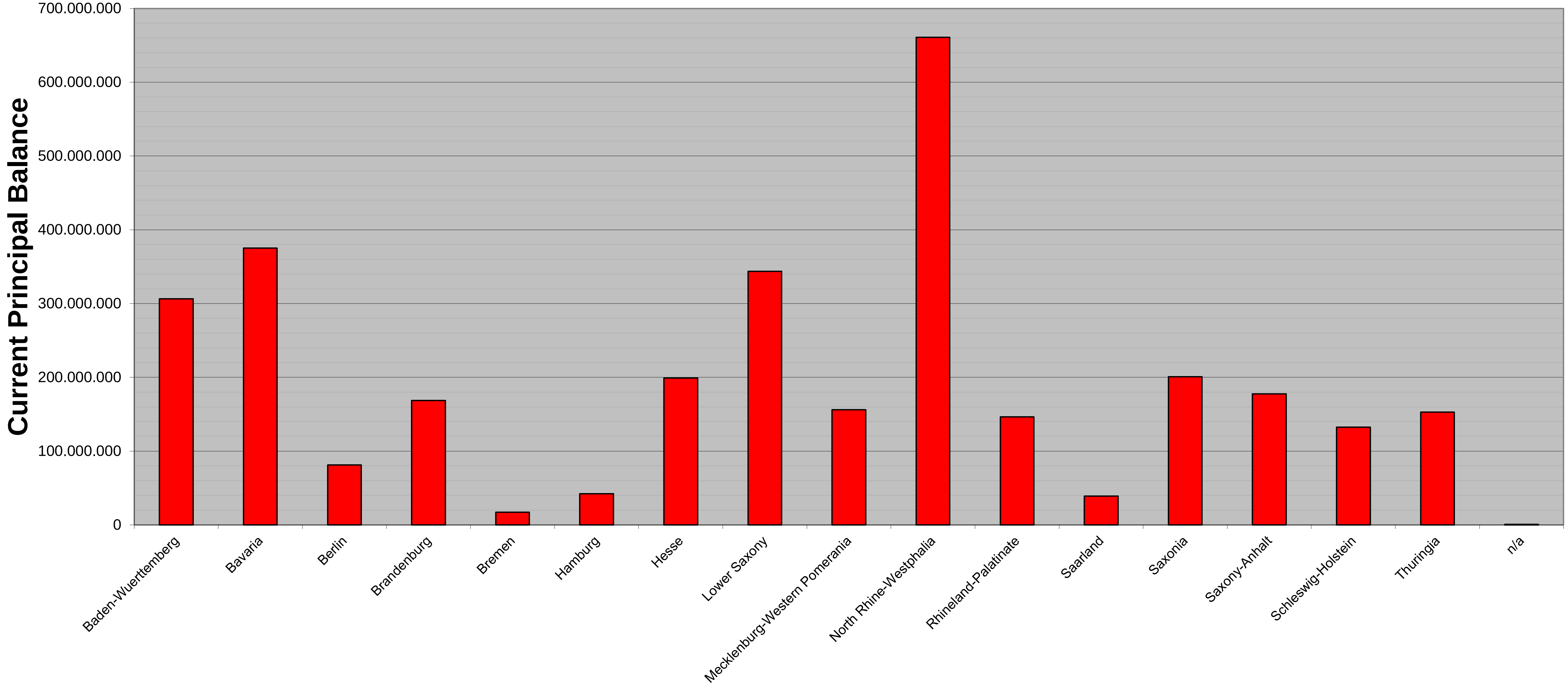
Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		



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11. Object/Vehicle Type

Calculation Date		10.06.2021			
Payment Date		14.06.2021			
Period No		8			
Monthly Period		Jun 2021			
Interest Period	from	14.05.2021	to	14.06.2021	= 31 days
Collection Period	from	01.05.2021	to	31.05.2021	

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	28.486.052,18	0,89%	1.709	0,61%
		Private	96.778.058,68	3,02%	6.912	2,48%
			125.264.110,86	3,91%	8.621	3,10%
	Used Vehicle	Commercial	56.035.235,12	1,75%	5.053	1,81%
		Private	319.321.174,80	9,98%	34.404	12,35%
			375.356.409,92	11,73%	39.457	14,17%
	Total		**500.620.520,78**	**15,64%**	**48.078**	**17,26%**
Non-Online	New Vehicle	Commercial	149.227.218,30	4,66%	7.040	2,53%
		Private	410.682.701,53	12,83%	30.024	10,78%
			559.909.919,83	17,50%	37.064	13,31%
	Used Vehicle	Commercial	365.542.560,96	11,42%	26.209	9,41%
		Private	1.773.926.997,38	55,44%	167.125	60,01%
			2.139.469.558,34	66,86%	193.334	69,43%
	Total		**2.699.379.478,17**	**84,36%**	**230.398**	**82,74%**
Total			**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	2.996.985.058,63	93,66%	262.286	94,19%
Leisure	141.182.888,26	4,41%	6.059	2,18%
Motorbike	61.832.052,06	1,93%	10131	3,64%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

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12. Insurances

Calculation Date		10.06.2021				
Payment Date		14.06.2021				
Period No		8				
Monthly Period		Jun 2021				
Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.416.299.092,02	44,26%	119.218	42,81%
Yes	1.783.700.906,93	55,74%	159.258	57,19%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.967.366.453,40	61,48%	177.913	63,89%
Yes	1.232.633.545,55	38,52%	100.563	36,11%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.911.322.447,85	90,98%	256.720	92,19%
Yes	288.677.551,10	9,02%	21.756	7,81%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

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13. Type of Contract

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Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	1.633.743.972,52	51,05%	177.505	63,74%
	Vehicle	329.892.053,52	10,31%	28.223	10,13%
	Total	1.963.636.026,04	61,36%	205.728	73,88%
Yes	Auto	966.964.959,87	30,22%	60.960	21,89%
- of which balloon rates		527.427.534,03	16,48%		
- of which regular installments		439.537.425,84	13,74%		
Yes	Vehicle	269.399.013,04	8,42%	11.788	4,23%
- of which balloon rates		152.747.078,86	4,77%		
- of which regular installments		116.651.934,18	3,65%		
	Total	1.236.363.972,91	38,64%	72.748	26,12%
Total		**3.199.999.998,95**	**100,00%**	**278.476**	**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	933.458,21	0,14%	118	0,16%
13:25	14.978.773,52	2,20%	1.698	2,33%
26:38	78.460.138,46	11,54%	7.553	10,38%
39:51	154.001.702,68	22,64%	16.741	23,01%
52:64	382.656.931,42	56,26%	41.454	56,98%
65:72	30.142.152,59	4,43%	3.228	4,44%
73:	19.001.456,01	2,79%	1.956	2,69%
Total	**680.174.612,89**	**100,00%**	**72.748**	**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	56.092.528,16	8,25%	6.675	9,18%
13:25	109.028.947,20	16,03%	12.236	16,82%
26:38	173.046.970,28	25,44%	18.673	25,67%
39:51	258.341.555,49	37,98%	26.558	36,51%
52:64	62.702.952,90	9,22%	6.463	8,88%
65:72	20.004.976,24	2,94%	2.092	2,88%
73:	956.682,62	0,14%	51	0,07%
Total	**680.174.612,89**	**100,00%**	**72.748**	**100,00%**

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14. Payment Methods

Calculation Date		10.06.2021				
Payment Date		14.06.2021				
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Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		

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Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	3.178.074.090,68	99,31%	276.310	99,22%
Other	21.925.908,27	0,69%	2.166	0,78%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	1.397.522.246,70	43,67%	120.963	43,44%
1st of month	1.802.477.752,25	56,33%	157.513	56,56%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

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15. Downpayment

Calculation Date		10.06.2021			
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Interest Period	from	14.05.2021	to	14.06.2021	= 31 days
Collection Period	from	01.05.2021	to	31.05.2021	

Downpayment (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Downpayment / Purchase Price in %*
No Downpayment	1.380.486.353,71	43,14%	121.785	43,73%	0,00%
0: 999	80.307.743,50	2,51%	9.924	3,56%	4,62%
1000: 1999	185.494.894,96	5,80%	20.717	7,44%	9,90%
2000: 2999	225.950.890,20	7,06%	22.902	8,22%	14,97%
3000: 3999	203.805.287,32	6,37%	19.023	6,83%	18,95%
4000: 4999	157.961.008,74	4,94%	14.144	5,08%	22,67%
5000: 5999	207.665.201,77	6,49%	16.873	6,06%	24,59%
6000: 6999	115.521.994,10	3,61%	9.451	3,39%	28,55%
7000: 7999	90.142.186,24	2,82%	7.260	2,61%	31,21%
8000: 8999	75.558.769,32	2,36%	5.992	2,15%	33,68%
9000: 9999	44.277.128,84	1,38%	3.396	1,22%	35,71%
10000:10999	126.516.610,29	3,95%	8.556	3,07%	35,07%
11000:11999	30.104.764,68	0,94%	2.228	0,80%	39,52%
12000:12999	35.889.140,43	1,12%	2.660	0,96%	41,19%
13000:13999	23.353.409,85	0,73%	1.660	0,60%	42,49%
14000:14999	19.232.788,03	0,60%	1.414	0,51%	44,66%
15000:15000	39.202.839,41	1,23%	2.236	0,80%	40,79%
15001:	158.528.987,56	4,95%	8.255	2,96%	49,17%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**	**17,62%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.229,42	€ 5.739,42
Average Purchase Price	€ 18.329,40	€ 20.708,80
Downpayment in %	**17,62%**	**27,71%**

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16. Effective Interest Rate

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Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	1.385.662,83	0,04%	88	0,03%
1: 1	156.268.411,56	4,88%	10.846	3,89%
2: 2	905.386.511,67	28,29%	75.875	27,25%
3: 3	1.483.501.640,48	46,36%	114.332	41,06%
4: 4	479.233.664,95	14,98%	55.009	19,75%
5: 5	106.368.781,57	3,32%	13.435	4,82%
6: 6	40.325.425,97	1,26%	5.546	1,99%
7: 7	10.093.990,99	0,32%	1.642	0,59%
8: 8	15.233.863,51	0,48%	1.453	0,52%
9: 9	1.371.483,62	0,04%	159	0,06%
10:10	380.173,03	0,01%	47	0,02%
11:11	450.388,77	0,01%	44	0,02%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

Statistics	**in %**
WA Interest	3,73%

*runs from .00 to .99

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16.1 Effective Interest Rate (Graph)

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Payment Date		14.06.2021				
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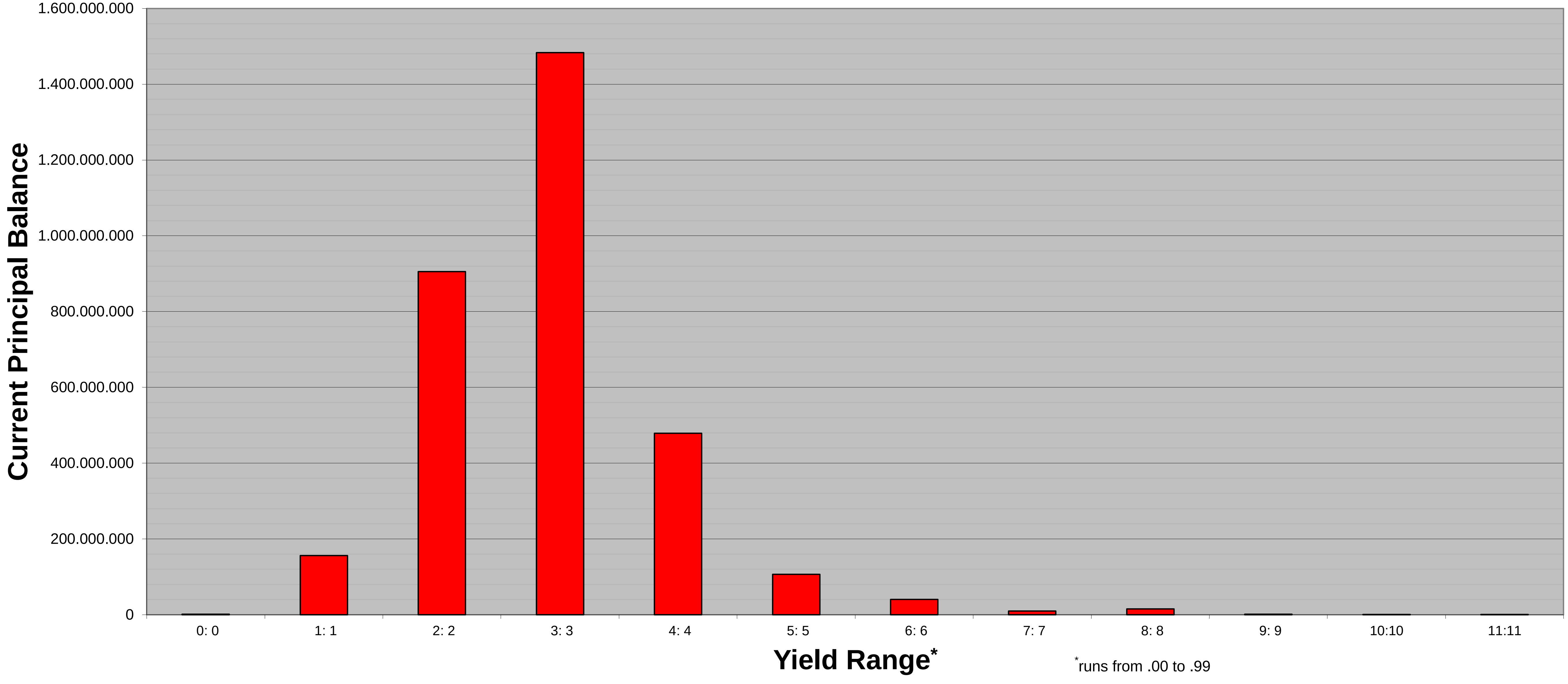

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Collection Period	from	01.05.2021	to	31.05.2021		

17. Seasoning

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	46.814.596,36	1,46%	2.651	0,95%
3: 5	125.274.295,60	3,91%	7.649	2,75%
6: 8	287.051.512,72	8,97%	19.463	6,99%
9:11	701.998.292,34	21,94%	50.202	18,03%
12:14	399.185.400,71	12,47%	30.700	11,02%
15:17	372.465.007,51	11,64%	29.387	10,55%
18:20	318.933.145,07	9,97%	27.562	9,90%
21:23	228.944.572,16	7,15%	21.028	7,55%
24:26	154.344.352,97	4,82%	14.849	5,33%
27:29	98.935.483,37	3,09%	9.949	3,57%
30:32	76.496.423,71	2,39%	8.200	2,94%
33:35	68.881.322,69	2,15%	7.826	2,81%
36:38	66.105.379,81	2,07%	7.517	2,70%
39:41	52.490.399,19	1,64%	6.349	2,28%
42:44	46.566.626,67	1,46%	6.120	2,20%
45:47	43.002.844,66	1,34%	6.362	2,28%
48:50	30.746.595,85	0,96%	4.385	1,57%
51:53	18.978.301,22	0,59%	2.930	1,05%
54:56	15.584.147,24	0,49%	2.704	0,97%
57:59	12.807.174,25	0,40%	2.718	0,98%
60:62	7.868.971,99	0,25%	1.730	0,62%
63:65	4.835.677,05	0,15%	1.079	0,39%
66:68	3.739.549,15	0,12%	973	0,35%
69:71	3.965.891,16	0,12%	1.184	0,43%
72:74	3.900.667,43	0,12%	866	0,31%
75:77	2.218.755,49	0,07%	564	0,20%
78:80	2.265.397,66	0,07%	698	0,25%
81:	5.599.214,92	0,17%	2.831	1,02%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

Statistics

WA Seasoning	18,19

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17.1 Seasoning (Graph)

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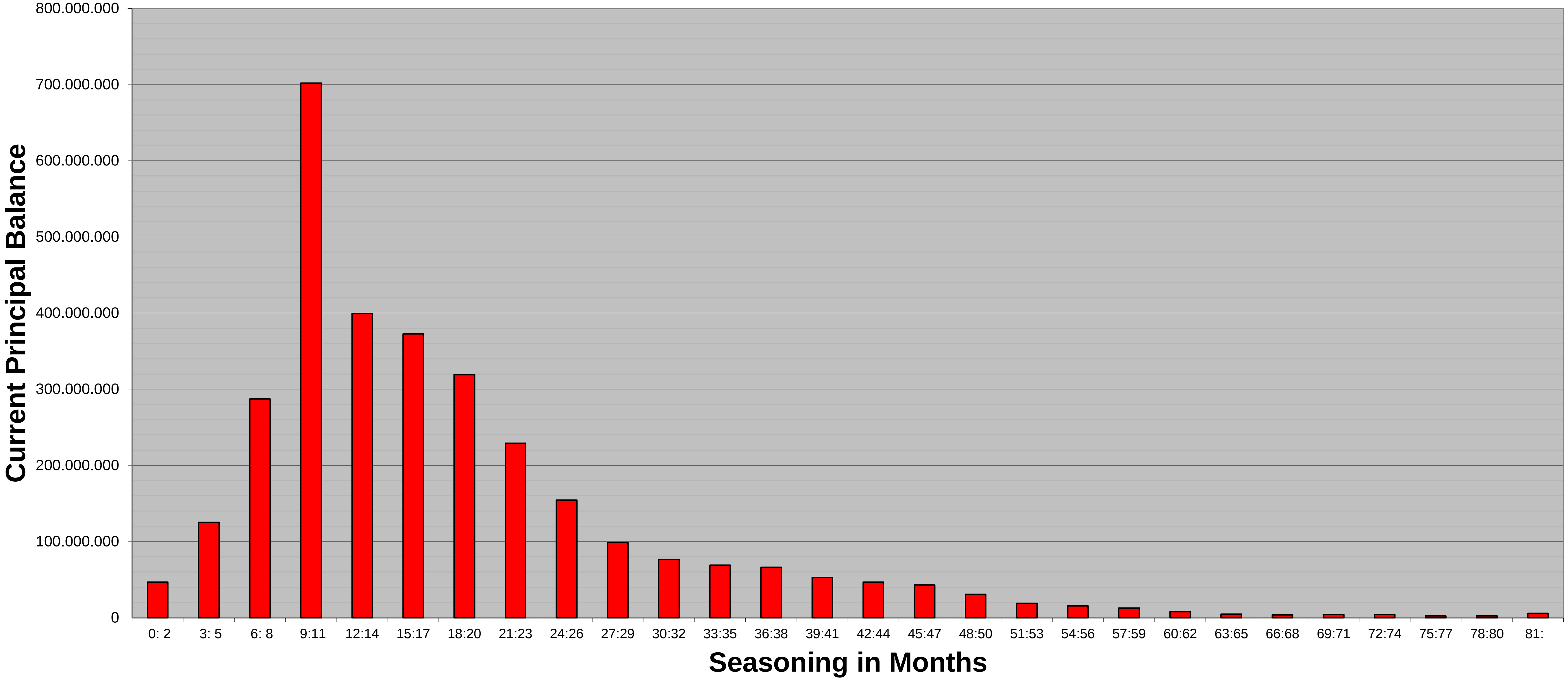

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Collection Period	from	01.05.2021	to	31.05.2021		

18. Remaining Term

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	34.296.148,31	1,07%	15.455	5,55%
7: 13	87.365.085,42	2,73%	20.512	7,37%
14: 20	150.642.931,08	4,71%	24.747	8,89%
21: 27	244.075.681,57	7,63%	29.972	10,76%
28: 34	280.478.570,21	8,76%	28.650	10,29%
35: 41	430.862.173,35	13,46%	35.948	12,91%
42: 48	450.945.446,18	14,09%	31.646	11,36%
49: 55	412.472.927,33	12,89%	27.914	10,02%
56: 62	219.293.566,76	6,85%	14.800	5,31%
63: 69	254.129.659,63	7,94%	15.084	5,42%
70: 76	187.997.868,80	5,87%	11.401	4,09%
77: 83	180.183.805,47	5,63%	10.042	3,61%
84: 90	132.013.668,91	4,13%	6.793	2,44%
91: 97	24.212.460,30	0,76%	1.053	0,38%
98:104	19.534.734,51	0,61%	839	0,30%
105:107	6.421.847,60	0,20%	204	0,07%
108:	85.073.423,52	2,66%	3.416	1,23%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

Statistics

WA Remaining Term	49,96

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18.1 Remaining Term (Graph)

Calculation Date		10.06.2021				
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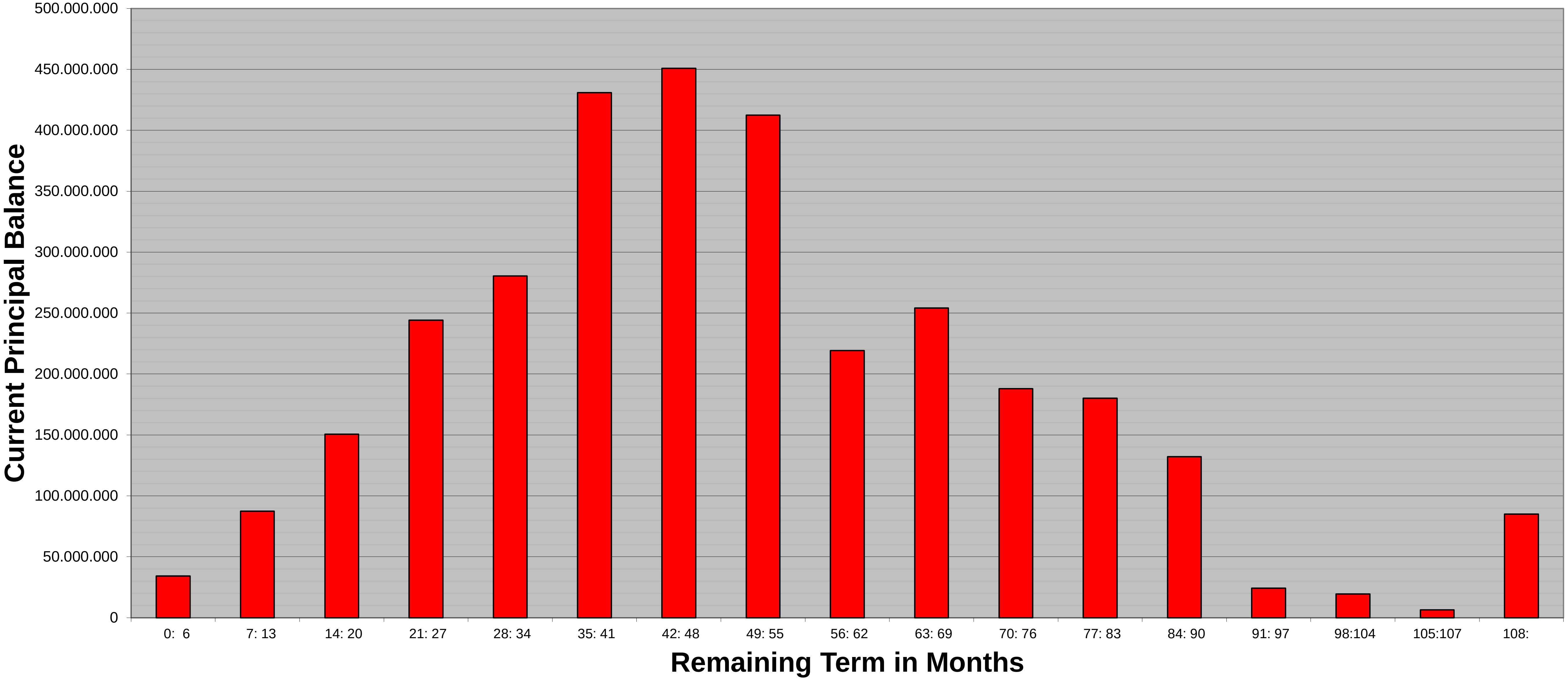
Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		



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Period No		8				
Monthly Period		Jun 2021				
Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		

19. Original Term

Santander

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	2.119.659,25	0,07%	1.023	0,37%
13: 25	46.565.888,42	1,46%	12.753	4,58%
26: 38	229.444.968,13	7,17%	32.681	11,74%
39: 51	484.508.668,62	15,14%	50.936	18,29%
52: 64	1.078.807.760,68	33,71%	83.061	29,83%
65: 77	436.884.071,65	13,65%	35.264	12,66%
78: 90	277.198.484,27	8,66%	22.431	8,05%
91:103	508.995.158,62	15,91%	34.155	12,26%
104:116	26.803.596,82	0,84%	1.632	0,59%
117:119	7.061.742,58	0,22%	313	0,11%
120:	101.609.999,91	3,18%	4.227	1,52%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

Statistics

WA Original Term	68,15

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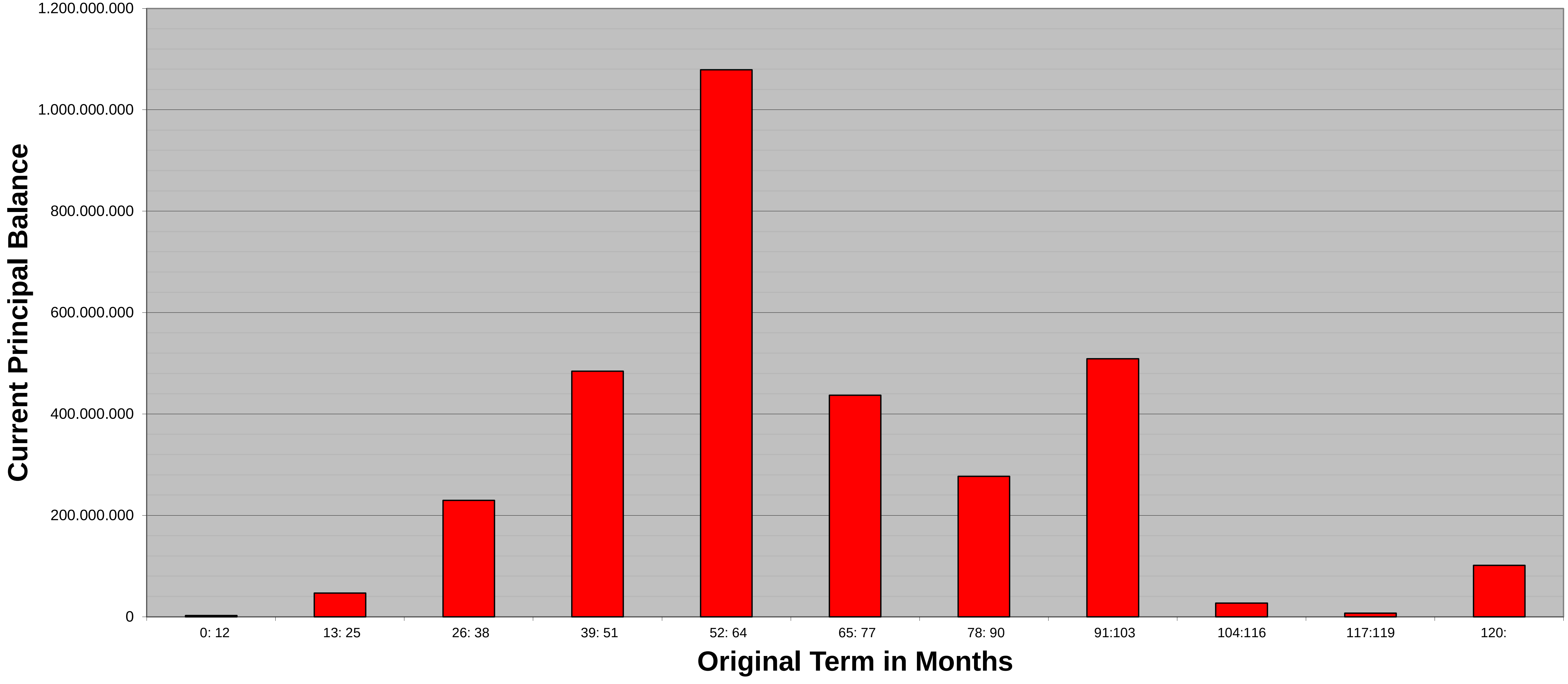
19.1 Original Term (Graph)

Calculation Date		10.06.2021				
Payment Date		14.06.2021				
Period No		8				
Monthly Period		Jun 2021				
Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		



Santander Consumer Bank AG
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41061 Mönchengladbach

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20. Brands + Fuel Type

Calculation Date		10.06.2021				
Payment Date		14.06.2021				
Period No		8				
Monthly Period		Jun 2021				
Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	370.618.631,00	11,58%	31.368	11,26%
2	316.029.107,57	9,88%	30.377	10,91%
3	270.210.239,53	8,44%	18.535	6,66%
4	209.453.834,75	6,55%	23.889	8,58%
5	202.728.050,48	6,34%	16.286	5,85%
6	202.219.226,13	6,32%	15.224	5,47%
7	183.716.592,90	5,74%	16.094	5,78%
8	159.259.277,37	4,98%	14.268	5,12%
9	156.656.756,71	4,90%	13.348	4,79%
10	129.716.804,10	4,05%	12.226	4,39%
11	123.609.466,98	3,86%	8.523	3,06%
12	96.654.683,55	3,02%	8.798	3,16%
13	91.250.393,70	2,85%	5.868	2,11%
14	68.909.568,54	2,15%	7.564	2,72%
15	53.096.549,46	1,66%	5.409	1,94%
	2.634.129.182,77	**82,32%**	**227.777**	**81,79%**

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

Fuel	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Petrol	1.263.359.457,30	39,48%	138.109	49,59%
Diesel Euro 6	444.101.919,14	13,88%	30.376	10,91%
Diesel Euro 5	314.566.364,92	9,83%	34.718	12,47%
Diesel < Euro 5	355.839.434,41	11,12%	27.199	9,77%
Other	34.581.735,08	1,08%	2.681	0,96%
n/a	787.551.088,10	24,61%	45.393	16,30%
Total	**3.199.999.998,95**	**100,00%**	**278.476**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		10.06.2021				
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Priority of Payments

Available Distribution Amount		119.315.681,39 €
Senior Expenses	-	- €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	199.775,20 €
Replenishment	-	106.835.537,94 €
Purchase Shortfall Ledger	-	1,05 €
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	=	12.080.108,87 €

Transaction Costs	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	199.775,20 €	- €	199.775,20 €
Cumulative Interest accrued	1.469.325,60 €	- €	1.469.325,60 €
Interest Payments	199.775,20 €	- €	199.775,20 €
Cumulative Interest Payments	1.469.325,60 €	- €	1.469.325,60 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	1.899,99 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	1.899,99 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Calculation Date		10.06.2021				
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22. Retention

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	3.199.999.975,53 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.199.999.998,95 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the	232.000.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly	232.000.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the	2.968.000.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly	2.968.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,01%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,01%

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23. Counterparties

Calculation Date		10.06.2021				
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Collection Period	from	01.05.2021	to	31.05.2021		

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Role	Counterparty	Fitch Long Term	Fitch Short Term	Fitch Outlook	Moody's Long Term	Moody's Short Term	Moody's Outlook	Counterparty status
Arranger:	**Société Générale S.A.** Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
Manager:	**Société Générale S.A.** SG House, 41 Tower Hill London EC3N 4SG United Kingdom	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
Account Bank & Paying Agent: E-mail: mbs.erg.london@usbank.com	**Elavon Financial Services Limited** Block E, Cherrywood Business Park, Loughlinstown Co. Dublin Republic of Ireland	-	F1+	STABLE	-	-	-	performing
Cash Administrator & Calculation Agent:	**U.S. Bank Global Corporate Trust Limited** 125 Old Broad Street London, EC2N 1AR United Kingdom	-	-	-	-	-	-	performing
Transaction Security Trustee:	**Circumference FS (Netherlands) B.V.** Barbara Strozzilaan 101 1083 HN Amsterdam The Netherlands	-	-	-	-	-	-	performing
Data Trustee:	**Circumference FS (UK) Limited** 14 Devonshire Square London EC2M 4YT United Kingdom	-	-	-	-	-	-	performing

Rating Agencies:

Fitch Ratings Limited
Neue Mainzer Strasse 46 - 50
60311 Frankfurt am Main
Germany

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

Ratings as of 31.05.2021, data source: Bloomberg

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Calculation Date		10.06.2021				
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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		10.06.2021				
Payment Date		14.06.2021				
Period No		8				
Monthly Period		Jun 2021				
Interest Period	from	14.05.2021	to	14.06.2021	=	31 days
Collection Period	from	01.05.2021	to	31.05.2021		

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Contact Details

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Team ABS		abs_ger@santander.de

Ratings Santander

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

Ratings as of 31.05.2021, data source: Bloomberg

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26. Glossary

Calculation Date		10.06.2021				
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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