SC Germany Mobility 2020-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

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1. Portfolio Information

Calculation Date	10.06.2022				
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Collection Period from	01.05.2022	to	31.05.2022		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**416.256**	**4.999.999.996,31 €**	**5.000.000.000,00 €**
Scheduled Principal Payments		102.565.300,97 €	
Prepayment Principal		63.769.342,96 €	
Others		4.974.778,19 €	
Total Principal Collections		**171.309.422,12 €**	**157.414.299,03 €**
Total Interest Collections		**20.643.192,00 €**	**20.096.111,90 €**
Defaults		**2.096.354,33 €**	**2.145.156,00 €**
Replenishment Amount		**173.405.779,97 €**	**159.559.452,53 €**
End of Period	**416.997**	4.999.999.999,83 €	
Purchase Shortfall Amount		0,17 €	3,69 €
Total Assets (End of Period)		**5.000.000.000,00 €**	**5.000.000.000,00 €**
Current Prepayment Rate (annualised)		15,30%	

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2. Reserve Accounts

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

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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%
20	€ 4.999.999.999,83	€ 12.391.573,35	€ 7.939.860,32	€ 5.639.621,58	€ 9.224.665,66	99,30%	0,25%	0,16%	0,11%	0,18%
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4. Default Data

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Note Balance

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

Default Data and Ratios

	3-MRA* / current ratio	Amount / Ratio	Number of Loans / Trigger Event y/n
Current Default			
Current Period Gross Default		2.096.354,33 €	
Current Period Recoveries		538.421,61 €	
Current Period Net Default		1.557.932,72 €	
New Number of Defaulted Contracts			134
Cumulative Default			
Cumulative Gross Default		19.107.147,26 €	
Cumulative Recoveries		3.788.520,32 €	
Cumulative Net Default		15.318.626,94 €	
Total Number of Defaulted Contracts			1.504
3-MRA* Annualised Net Default Ratio (New Default)	**0,34%**		
Annualised Loss Ratio period before previous period		0,26%	
Annualised Loss Ratio previous period		0,39%	
Annualised Loss Ratio current period	0,37%	0,37%	
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%
20	1.504	€ 2.096.354,33	€ 19.107.147,26	€ 7.662.152.093,63	0,25%	€538.421,61	€3.788.520,32	€ 15.318.626,94	0,20%
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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	286.762,04	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,62%	no
Weighted average remaining term in months	-	67,00	49,39	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,20%	no
- prior to or on 30 September 2022	2,00%	0,20%	no
- prior to or on 30 September 2023	3,00%	0,20%	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	192.691.039,42 €		
Replenishment	173.405.779,97 €		
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	29		
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		- €	- 292.030,00 €
Interest Payment		- €	292.030,00 €
Interest Payment per Note		- €	125,88 €

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	1.410.499,56	0,02%	868	0,21%
2000: 3999	38.923.912,69	0,56%	12.180	2,92%
4000: 5999	142.781.897,19	2,04%	28.260	6,78%
6000: 7999	259.102.459,90	3,71%	37.045	8,88%
8000: 9999	350.563.807,59	5,02%	39.054	9,37%
10000:11999	481.410.825,84	6,89%	44.176	10,59%
12000:13999	504.443.368,24	7,22%	38.905	9,33%
14000:15999	553.470.760,39	7,93%	36.972	8,87%
16000:17999	525.736.802,52	7,53%	31.034	7,44%
18000:19999	486.259.468,43	6,96%	25.664	6,15%
20000:21999	514.165.399,91	7,36%	24.623	5,90%
22000:23999	421.732.803,10	6,04%	18.388	4,41%
24000:25999	392.070.724,38	5,61%	15.710	3,77%
26000:27999	329.038.591,44	4,71%	12.204	2,93%
28000:29999	283.793.858,70	4,06%	9.807	2,35%
30000:31999	264.254.947,40	3,78%	8.571	2,06%
32000:33999	207.672.266,45	2,97%	6.308	1,51%
34000:35999	187.144.922,75	2,68%	5.354	1,28%
36000:37999	139.205.712,91	1,99%	3.766	0,90%
38000:39999	119.869.906,24	1,72%	3.077	0,74%
40000:41999	110.680.424,93	1,59%	2.714	0,65%
42000:43999	88.414.783,76	1,27%	2.059	0,49%
44000:45999	80.384.689,45	1,15%	1.789	0,43%
46000:47999	63.046.160,44	0,90%	1.343	0,32%
48000:49999	55.357.563,80	0,79%	1.131	0,27%
50000:51999	59.956.697,91	0,86%	1.183	0,28%
52000:53999	36.746.494,55	0,53%	694	0,17%
54000:55999	38.660.965,07	0,55%	704	0,17%
56000:57999	26.553.589,86	0,38%	466	0,11%
58000:59999	24.399.593,60	0,35%	414	0,10%
60000:61999	25.541.143,65	0,37%	421	0,10%
62000:63999	16.679.943,39	0,24%	265	0,06%
64000:65999	15.662.325,33	0,22%	241	0,06%
66000:67999	11.370.119,07	0,16%	170	0,04%
68000:69999	10.750.419,98	0,15%	156	0,04%
70000:70000	4.200.000,00	0,06%	60	0,01%
70001:	111.249.694,17	1,59%	1.221	0,29%
Total	**6.982.707.544,59**	**100,00%**	**416.997**	**100,00%**

Statistics	**in EUR**
Average Amount	16.745,22

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7.1 Original PB (Graph)

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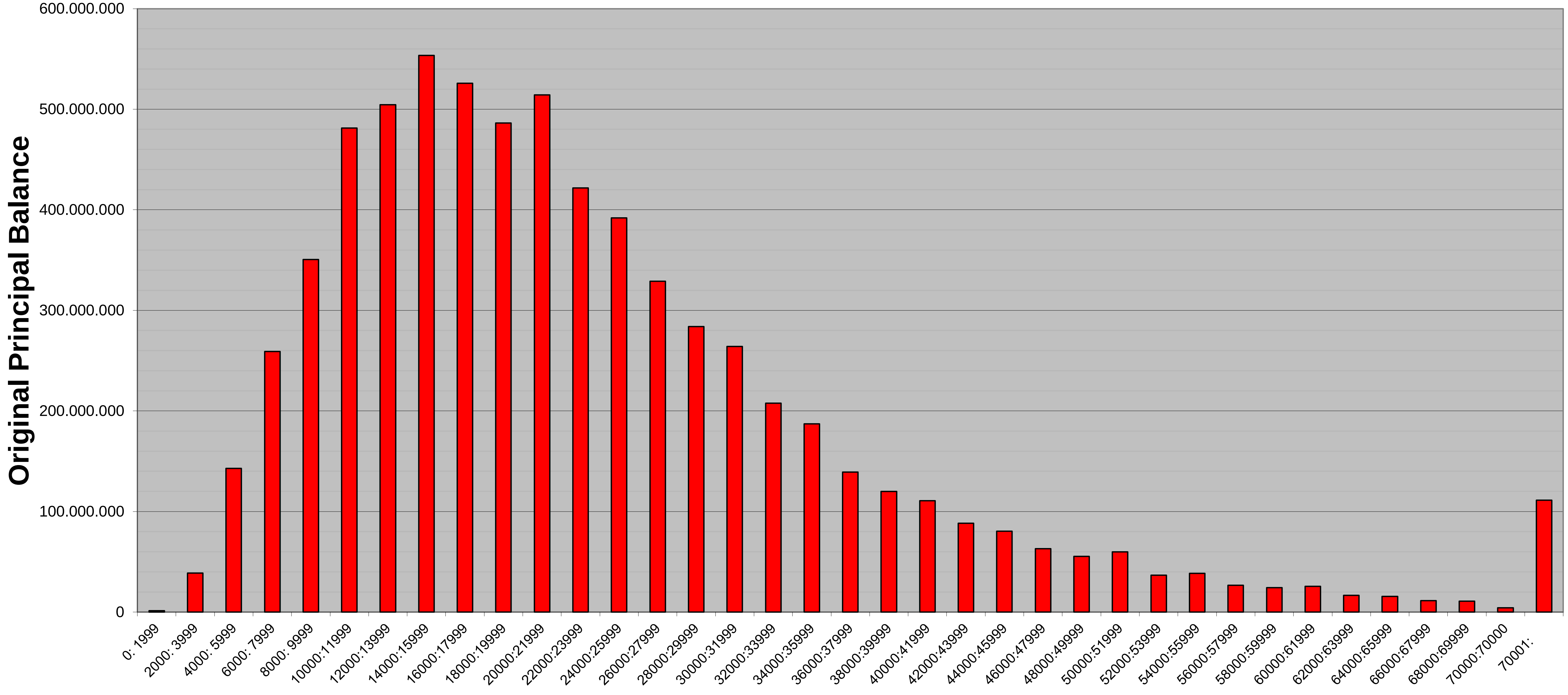
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		



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8. Current Principal Balance

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	35.001.503,71	0,70%	35.147	8,43%
2000: 3999	134.653.908,81	2,69%	44.487	10,67%
4000: 5999	236.328.725,20	4,73%	47.259	11,33%
6000: 7999	318.752.177,97	6,38%	45.604	10,94%
8000: 9999	375.405.815,67	7,51%	41.795	10,02%
10000:11999	402.540.503,55	8,05%	36.657	8,79%
12000:13999	411.478.767,31	8,23%	31.721	7,61%
14000:15999	397.560.417,23	7,95%	26.562	6,37%
16000:17999	372.520.533,01	7,45%	21.951	5,26%
18000:19999	342.607.181,80	6,85%	18.067	4,33%
20000:21999	291.997.812,85	5,84%	13.928	3,34%
22000:23999	255.628.597,97	5,11%	11.132	2,67%
24000:25999	223.626.827,19	4,47%	8.958	2,15%
26000:27999	188.429.765,39	3,77%	6.990	1,68%
28000:29999	152.117.617,83	3,04%	5.253	1,26%
30000:31999	130.344.763,38	2,61%	4.210	1,01%
32000:33999	109.667.344,49	2,19%	3.326	0,80%
34000:35999	91.221.460,89	1,82%	2.609	0,63%
36000:37999	78.386.132,56	1,57%	2.121	0,51%
38000:39999	68.681.752,07	1,37%	1.763	0,42%
40000:41999	56.768.891,82	1,14%	1.385	0,33%
42000:43999	49.472.538,21	0,99%	1.152	0,28%
44000:45999	40.253.292,34	0,81%	896	0,21%
46000:47999	32.324.133,85	0,65%	688	0,16%
48000:49999	29.330.476,29	0,59%	599	0,14%
50000:51999	22.170.958,21	0,44%	435	0,10%
52000:53999	20.283.502,74	0,41%	383	0,09%
54000:55999	17.908.255,95	0,36%	326	0,08%
56000:57999	13.906.734,89	0,28%	244	0,06%
58000:59999	12.243.345,99	0,24%	208	0,05%
60000:61999	9.329.064,96	0,19%	153	0,04%
62000:63999	7.491.644,75	0,15%	119	0,03%
64000:65999	7.018.034,89	0,14%	108	0,03%
66000:67999	6.693.953,31	0,13%	100	0,02%
68000:69999	6.418.460,16	0,13%	93	0,02%
70001:	51.435.102,59	1,03%	568	0,14%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

Statistics	**in EUR**
Average Amount	11.990,49

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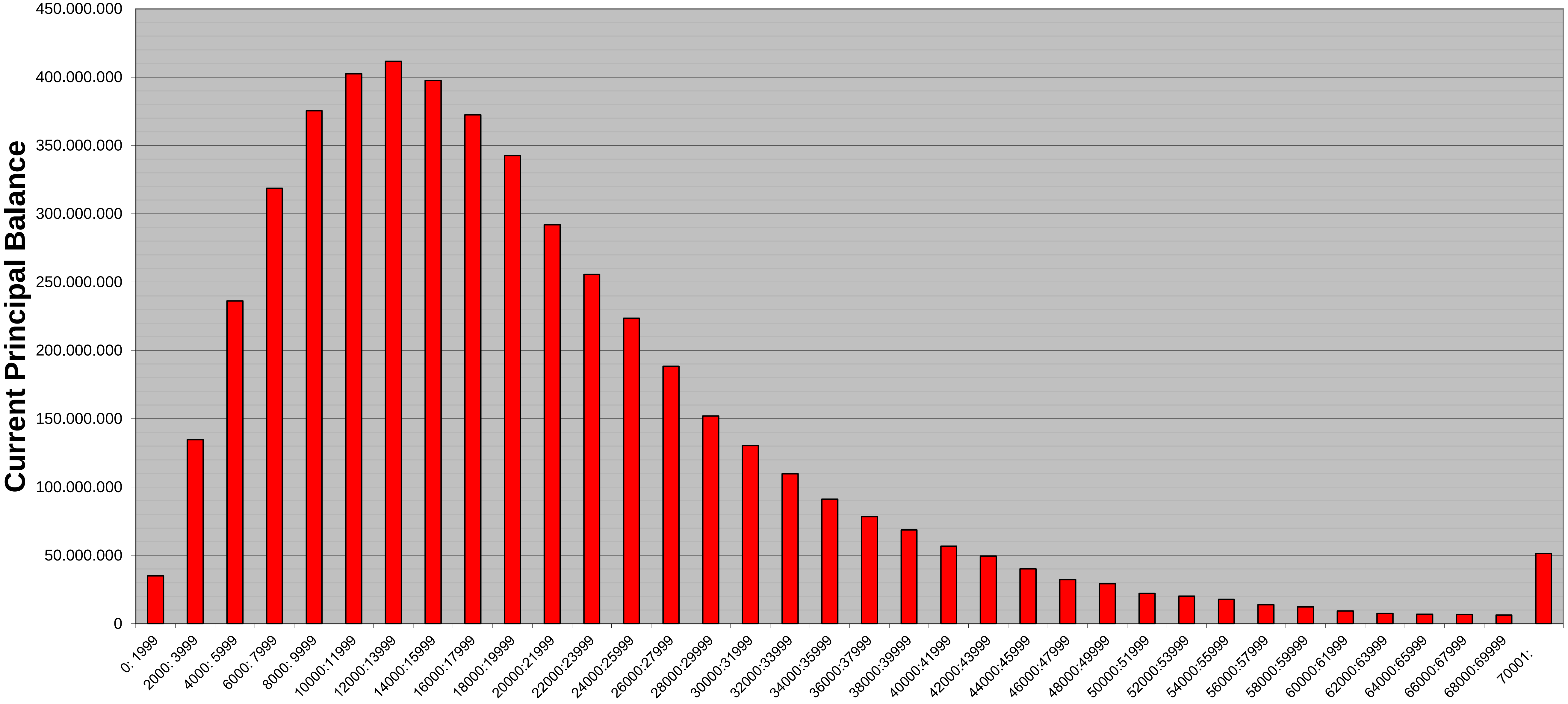
8.1 Current PB (Graph)

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		



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Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

9. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	286.762,04	0,0057%	1
2	261.445,38	0,0052%	1
3	237.866,61	0,0048%	1
4	226.359,52	0,0045%	1
5	208.821,22	0,0042%	1
6	192.224,47	0,0038%	1
7	189.098,33	0,0038%	1
8	177.859,10	0,0036%	1
9	174.826,98	0,0035%	1
10	172.166,93	0,0034%	1
11	171.364,18	0,0034%	1
12	170.789,46	0,0034%	1
13	170.249,22	0,0034%	3
14	168.750,87	0,0034%	1
15	167.322,97	0,0033%	1
16	167.086,75	0,0033%	3
17	165.755,51	0,0033%	1
18	158.282,79	0,0032%	2
19	158.159,36	0,0032%	1
20	156.595,32	0,0031%	2
21	156.218,23	0,0031%	1
22	152.483,82	0,0030%	2
23	151.395,65	0,0030%	1
24	147.231,06	0,0029%	1
25	146.926,04	0,0029%	1
	4.536.041,81	**0,0907%**	**32**

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10. Geographical Distribution

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	480.907.890,50	9,62%	40.073	9,61%
Bavaria	571.891.572,38	11,44%	46.200	11,08%
Berlin	130.754.072,58	2,62%	10.310	2,47%
Brandenburg	265.630.874,94	5,31%	22.502	5,40%
Bremen	29.951.617,23	0,60%	2.460	0,59%
Hamburg	72.838.420,71	1,46%	5.458	1,31%
Hesse	303.521.421,76	6,07%	26.025	6,24%
Lower Saxony	535.666.940,69	10,71%	44.752	10,73%
Mecklenburg-Western Pomerania	253.676.891,79	5,07%	21.022	5,04%
North Rhine-Westphalia	1.018.104.549,63	20,36%	83.327	19,98%
Rhineland-Palatinate	220.729.535,46	4,41%	18.713	4,49%
Saarland	58.082.904,39	1,16%	5.000	1,20%
Saxonia	323.435.563,67	6,47%	28.526	6,84%
Saxony-Anhalt	276.500.867,01	5,53%	24.242	5,81%
Schleswig-Holstein	214.096.250,66	4,28%	17.581	4,22%
Thuringia	242.680.304,63	4,85%	20.677	4,96%
n/a	1.530.321,80	0,03%	129	0,03%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

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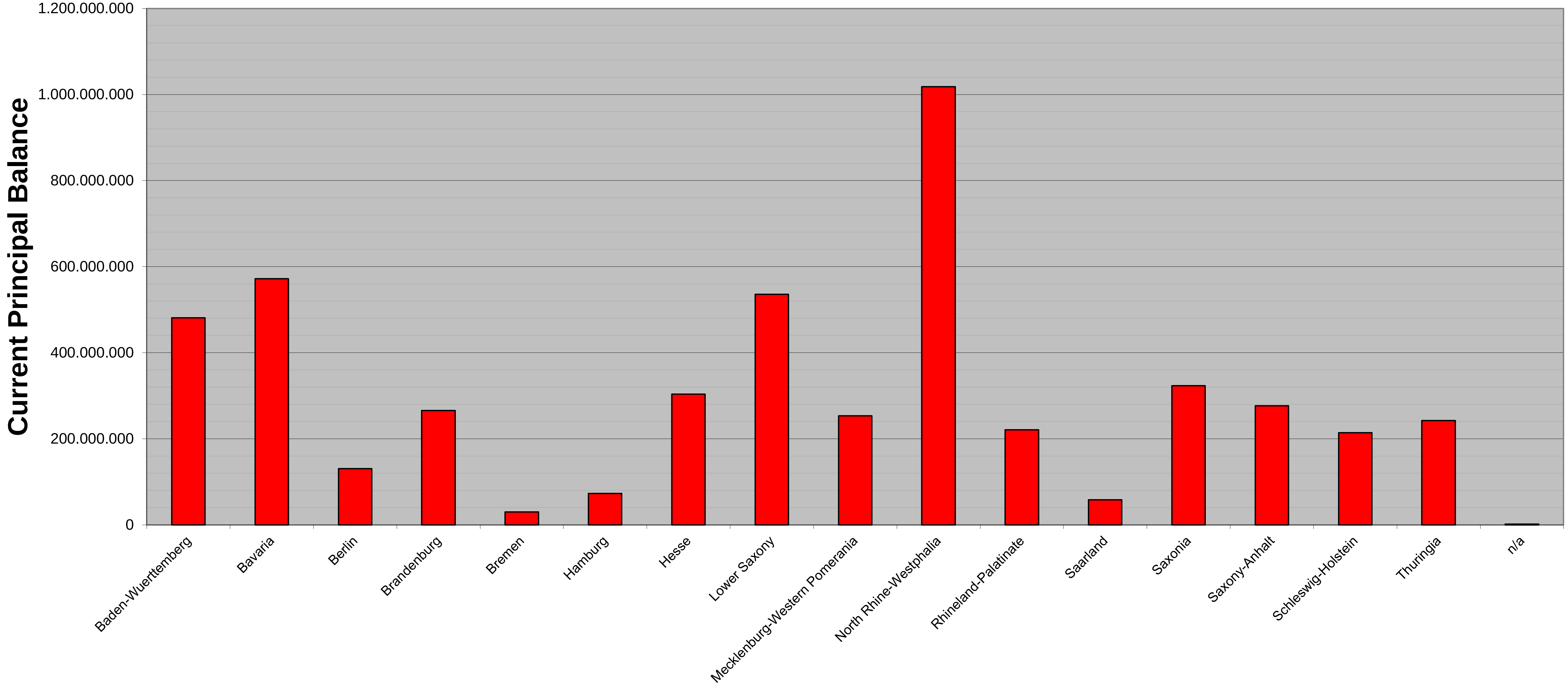
10.1 Geographical Distribution (Graph)

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		



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11. Object/Vehicle Type

Calculation Date		10.06.2022			
Payment Date		14.06.2022			
Period No		20			
Monthly Period		Jun 2022			
Interest Period	from	16.05.2022	to	14.06.2022	= 29 days
Collection Period	from	01.05.2022	to	31.05.2022	

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	31.147.059,63	0,62%	1.792	0,43%
		Private	98.194.347,66	1,96%	6.773	1,62%
			129.341.407,29	2,59%	8.565	2,05%
	Used Vehicle	Commercial	82.079.474,51	1,64%	6.641	1,59%
		Private	418.216.823,32	8,36%	42.854	10,28%
			500.296.297,83	10,01%	49.495	11,87%
	Total		**629.637.705,12**	**12,59%**	**58.060**	**13,92%**
Non-Online	New Vehicle	Commercial	230.366.629,98	4,61%	11.085	2,66%
		Private	562.412.078,47	11,25%	39.176	9,39%
			792.778.708,45	15,86%	50.261	12,05%
	Used Vehicle	Commercial	627.828.633,71	12,56%	43.016	10,32%
		Private	2.949.754.952,55	59,00%	265.660	63,71%
			3.577.583.586,26	71,55%	308.676	74,02%
	Total		**4.370.362.294,71**	**87,41%**	**358.937**	**86,08%**
Total			**5.000.000.000,00**	**100,00%**	**416.997**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	4.706.079.493,05	94,12%	393.945	94,47%
Leisure	215.326.410,87	4,31%	9.862	2,37%
Motorbike	78.594.095,91	1,57%	13190	3,16%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

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12. Insurances

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.284.253.680,10	45,69%	183.667	44,05%
Yes	2.715.746.319,73	54,31%	233.330	55,95%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	3.142.023.678,30	62,84%	275.499	66,07%
Yes	1.857.976.321,53	37,16%	141.498	33,93%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	4.427.903.677,20	88,56%	375.745	90,11%
Yes	572.096.322,63	11,44%	41.252	9,89%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

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13. Type of Contract

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	2.367.660.357,91	47,35%	254.469	61,02%
	Vehicle	496.233.644,49	9,92%	42.214	10,12%
	Total	2.863.894.002,40	57,28%	296.683	71,15%
Yes	Auto	1.660.917.844,09	33,22%	99.994	23,98%
- of which balloon rates		906.544.125,98	18,13%		
- of which regular installments		754.373.718,11	15,09%		
Yes	Vehicle	475.188.153,34	9,50%	20.320	4,87%
- of which balloon rates		275.083.064,70	5,50%		
- of which regular installments		200.105.088,64	4,00%		
	Total	2.136.105.997,43	42,72%	120.314	28,85%
Total		**5.000.000.000,00**	**100,00%**	**416.997**	**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	1.369.992,32	0,12%	148	0,12%
13:25	23.920.341,35	2,02%	2.421	2,01%
26:38	130.459.861,60	11,04%	12.261	10,19%
39:51	283.656.768,32	24,01%	28.667	23,83%
52:64	547.894.975,30	46,37%	56.363	46,85%
65:72	119.040.492,33	10,07%	12.354	10,27%
73:	75.284.759,46	6,37%	8.100	6,73%
Total	**1.181.627.190,68**	**100,00%**	**120.314**	**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	94.491.639,81	8,00%	10.796	8,97%
13:25	195.927.143,83	16,58%	20.641	17,16%
26:38	364.363.631,21	30,84%	37.062	30,80%
39:51	279.890.019,33	23,69%	27.413	22,78%
52:64	206.433.772,83	17,47%	20.398	16,95%
65:72	40.040.613,29	3,39%	3.974	3,30%
73:	480.370,38	0,04%	30	0,02%
Total	**1.181.627.190,68**	**100,00%**	**120.314**	**100,00%**

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Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

14. Payment Methods

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	4.963.606.567,71	99,27%	413.214	99,09%
Other	36.393.432,12	0,73%	3.783	0,91%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	2.143.802.689,28	42,88%	178.126	42,72%
1st of month	2.856.197.310,55	57,12%	238.871	57,28%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

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15. Downpayment

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

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	2.055.786.929,93	41,12%	173.827	41,69%	0,00%
0: 999	108.345.895,12	2,17%	12.803	3,07%	4,45%
1000: 1999	267.844.883,54	5,36%	29.322	7,03%	9,61%
2000: 2999	336.776.296,15	6,74%	33.442	8,02%	14,50%
3000: 3999	314.366.002,88	6,29%	28.800	6,91%	18,45%
4000: 4999	247.445.424,00	4,95%	21.733	5,21%	22,08%
5000: 5999	344.066.188,30	6,88%	26.976	6,47%	23,80%
6000: 6999	194.786.432,06	3,90%	15.183	3,64%	27,29%
7000: 7999	149.092.737,00	2,98%	11.696	2,80%	30,41%
8000: 8999	128.865.217,47	2,58%	9.887	2,37%	32,81%
9000: 9999	72.142.427,61	1,44%	5.500	1,32%	35,14%
10000:10999	231.325.436,36	4,63%	15.076	3,62%	34,04%
11000:11999	50.091.671,94	1,00%	3.626	0,87%	38,64%
12000:12999	62.974.992,34	1,26%	4.525	1,09%	40,41%
13000:13999	40.147.729,32	0,80%	2.879	0,69%	42,38%
14000:14999	32.469.220,91	0,65%	2.322	0,56%	43,73%
15000:15000	76.482.619,10	1,53%	4.348	1,04%	40,44%
15001:	286.989.895,80	5,74%	15.052	3,61%	48,90%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**	**18,46%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.575,81	€ 6.131,92
Average Purchase Price	€ 19.374,06	€ 21.878,12
Downpayment in %	**18,46%**	**28,03%**

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16. Effective Interest Rate

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.611.565,54	0,07%	193	0,05%
1: 1	411.927.564,45	8,24%	27.209	6,52%
2: 2	1.408.056.041,96	28,16%	108.765	26,08%
3: 3	2.253.511.531,41	45,07%	174.401	41,82%
4: 4	688.242.553,81	13,76%	77.791	18,66%
5: 5	136.650.368,42	2,73%	16.443	3,94%
6: 6	52.998.204,59	1,06%	6.959	1,67%
7: 7	16.460.429,27	0,33%	2.592	0,62%
8: 8	25.000.186,75	0,50%	2.320	0,56%
9: 9	2.397.280,15	0,05%	209	0,05%
10:10	440.199,77	0,01%	51	0,01%
11:11	704.073,71	0,01%	64	0,02%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

Statistics	**in %**
WA Interest	3,62%

*runs from .00 to .99

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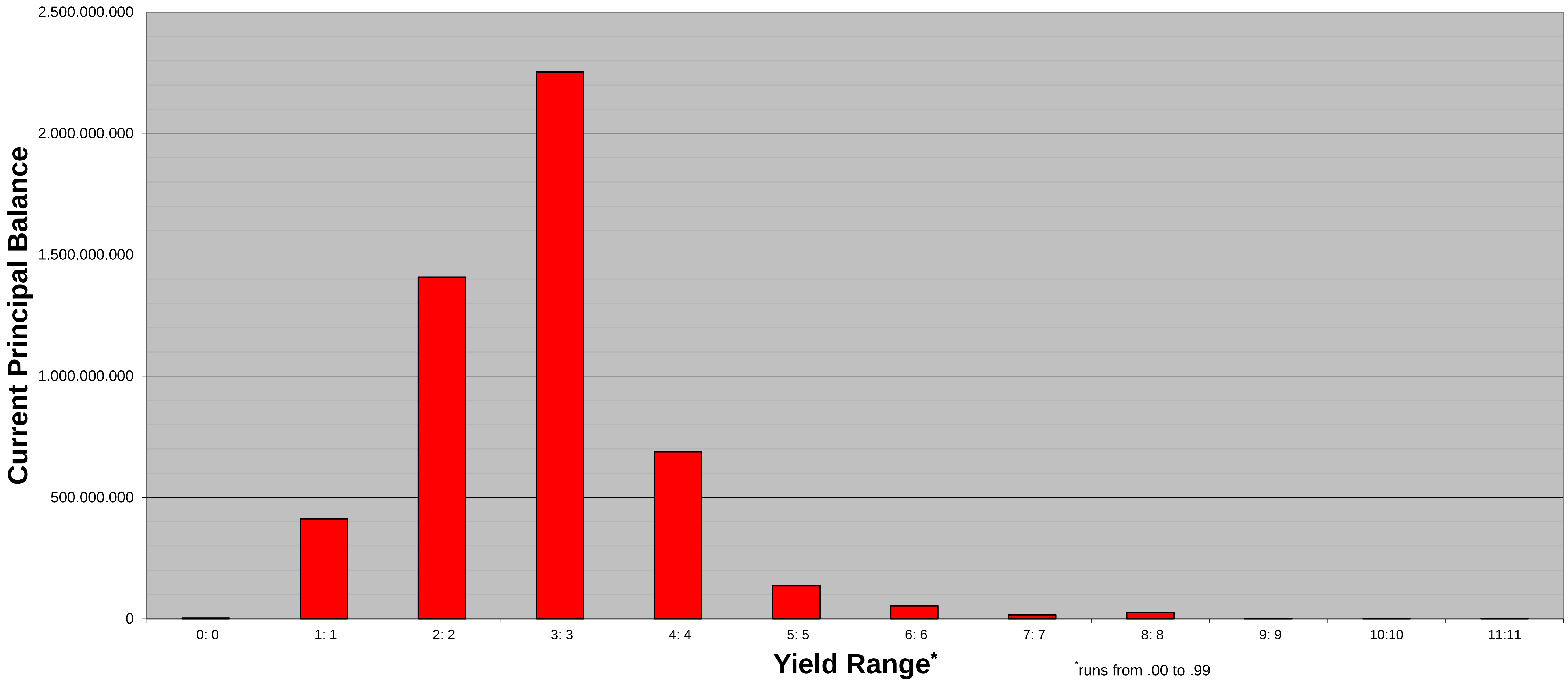
16.1 Effective Interest Rate (Graph)

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		



*runs from .00 to .99

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Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

17. Seasoning

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	69.665.102,25	1,39%	3.902	0,94%
3: 5	272.997.111,41	5,46%	15.315	3,67%
6: 8	503.207.339,11	10,06%	30.492	7,31%
9:11	610.291.288,99	12,21%	40.680	9,76%
12:14	660.900.249,10	13,22%	47.137	11,30%
15:17	407.353.261,20	8,15%	31.386	7,53%
18:20	498.518.644,12	9,97%	41.344	9,91%
21:23	602.537.055,49	12,05%	52.010	12,47%
24:26	312.921.554,84	6,26%	28.801	6,91%
27:29	284.646.231,28	5,69%	26.629	6,39%
30:32	222.773.230,98	4,46%	23.250	5,58%
33:35	157.941.173,72	3,16%	17.446	4,18%
36:38	95.317.917,84	1,91%	10.760	2,58%
39:41	59.593.521,93	1,19%	7.064	1,69%
42:44	45.360.907,08	0,91%	5.809	1,39%
45:47	40.471.199,70	0,81%	5.549	1,33%
48:50	36.791.906,56	0,74%	5.002	1,20%
51:53	27.349.521,74	0,55%	4.059	0,97%
54:56	24.213.841,24	0,48%	4.000	0,96%
57:59	21.687.083,78	0,43%	4.224	1,01%
60:62	12.631.801,24	0,25%	2.508	0,60%
63:65	7.227.938,42	0,14%	1.550	0,37%
66:68	5.876.025,62	0,12%	1.367	0,33%
69:71	4.571.568,07	0,09%	1.359	0,33%
72:74	3.751.256,29	0,08%	984	0,24%
75:77	2.430.920,35	0,05%	628	0,15%
78:80	1.911.287,74	0,04%	579	0,14%
81:	7.061.059,74	0,14%	3.163	0,76%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

Statistics

WA Seasoning	19,11

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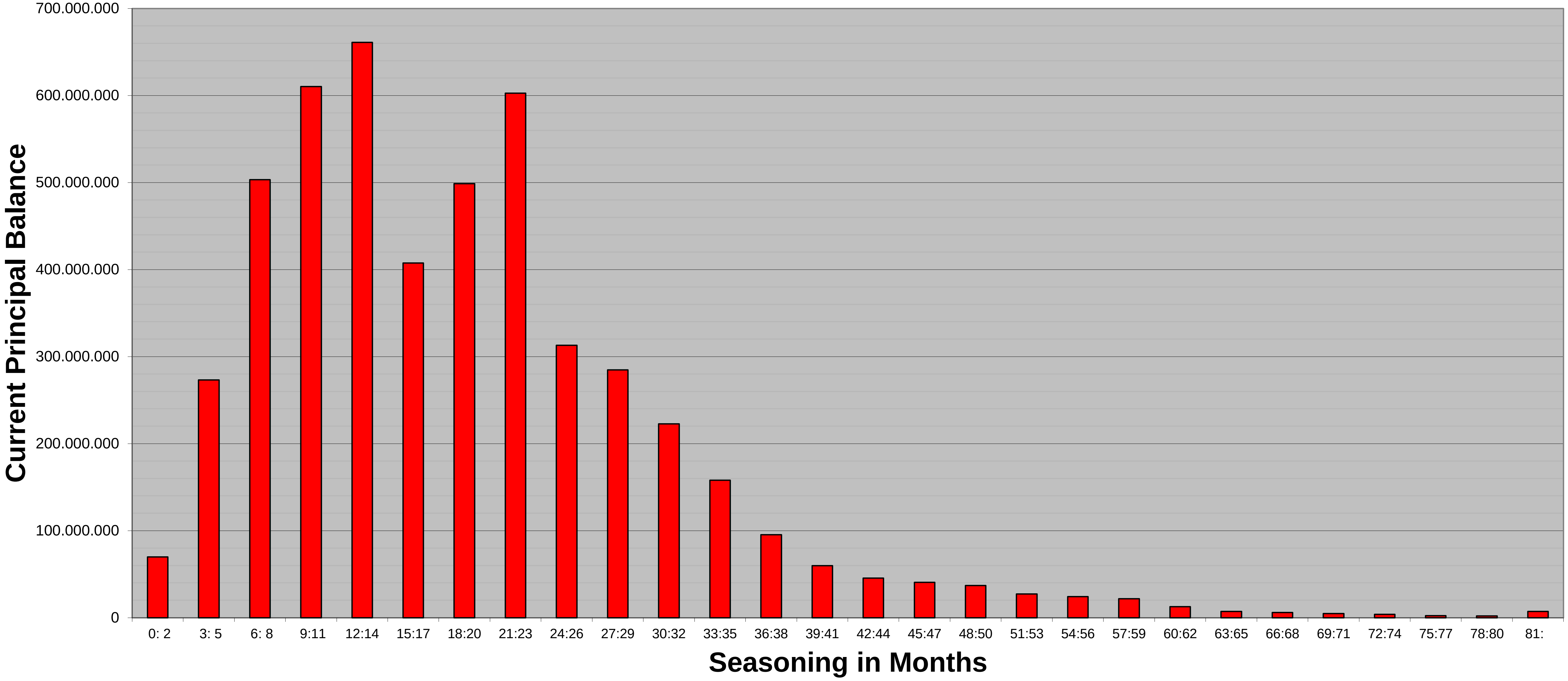
17.1 Seasoning (Graph)

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		



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Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
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Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

18. Remaining Term

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	58.296.510,03	1,17%	23.425	5,62%
7: 13	138.410.290,14	2,77%	30.991	7,43%
14: 20	247.370.124,17	4,95%	38.505	9,23%
21: 27	413.490.318,86	8,27%	47.775	11,46%
28: 34	540.787.474,49	10,82%	49.515	11,87%
35: 41	654.722.571,56	13,09%	52.308	12,54%
42: 48	523.895.836,22	10,48%	37.291	8,94%
49: 55	677.600.831,06	13,55%	41.930	10,06%
56: 62	483.084.633,80	9,66%	28.696	6,88%
63: 69	408.410.429,19	8,17%	23.382	5,61%
70: 76	257.091.668,91	5,14%	15.114	3,62%
77: 83	149.815.202,21	3,00%	8.086	1,94%
84: 90	125.018.346,09	2,50%	6.048	1,45%
91: 97	59.279.859,26	1,19%	2.601	0,62%
98:104	106.797.860,15	2,14%	4.928	1,18%
105:107	35.167.498,91	0,70%	1.491	0,36%
108:	120.760.544,78	2,42%	4.911	1,18%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

Statistics

WA Remaining Term	49,39

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18.1 Remaining Term (Graph)

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
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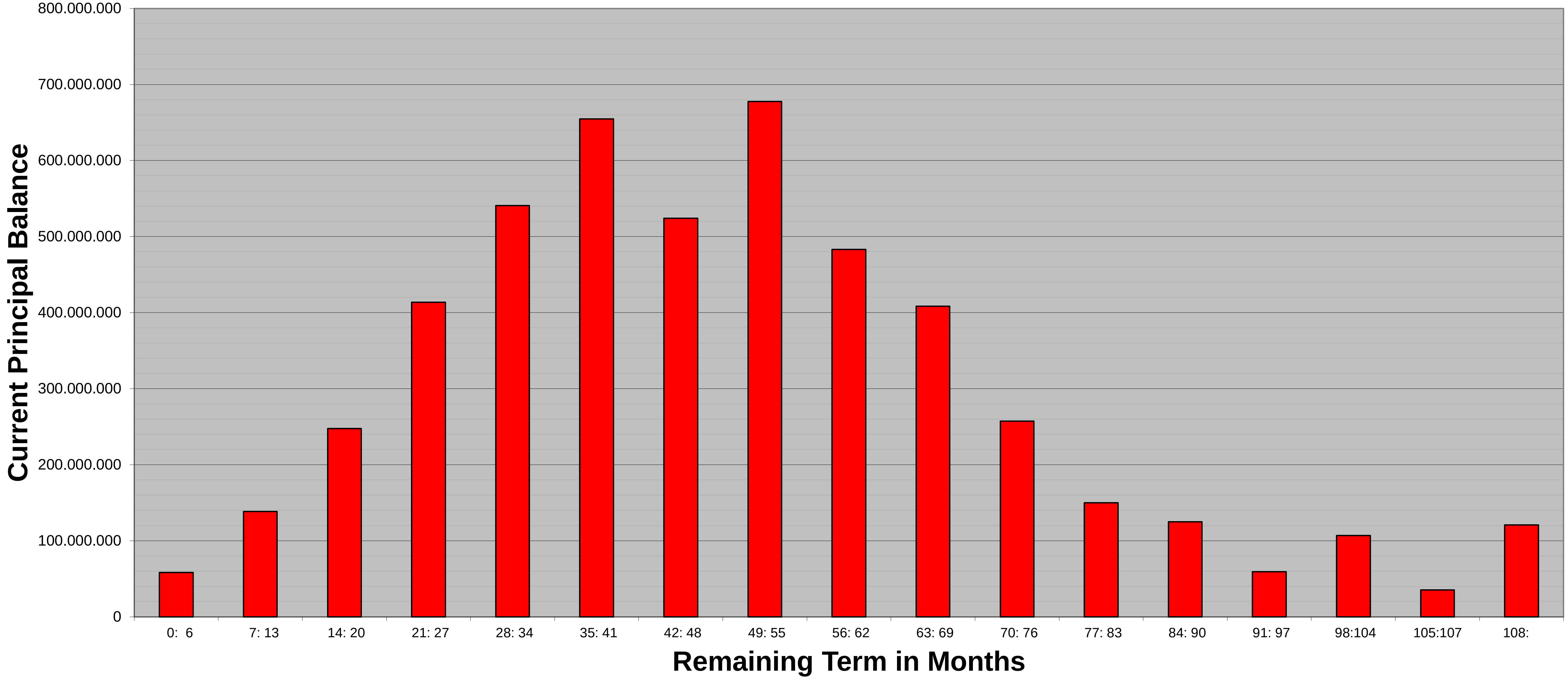

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Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

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	2.855.986,72	0,06%	1.069	0,26%
13: 25	66.665.514,62	1,33%	17.425	4,18%
26: 38	350.687.365,23	7,01%	51.893	12,44%
39: 51	804.632.391,11	16,09%	80.514	19,31%
52: 64	1.516.339.464,55	30,33%	115.423	27,68%
65: 77	945.899.651,19	18,92%	64.506	15,47%
78: 90	376.543.258,84	7,53%	30.291	7,26%
91:103	602.438.305,36	12,05%	40.433	9,70%
104:116	56.807.270,96	1,14%	3.170	0,76%
117:119	13.092.866,43	0,26%	582	0,14%
120:	264.037.924,82	5,28%	11.691	2,80%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

Statistics

WA Original Term	68,50

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19.1 Original Term (Graph)

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
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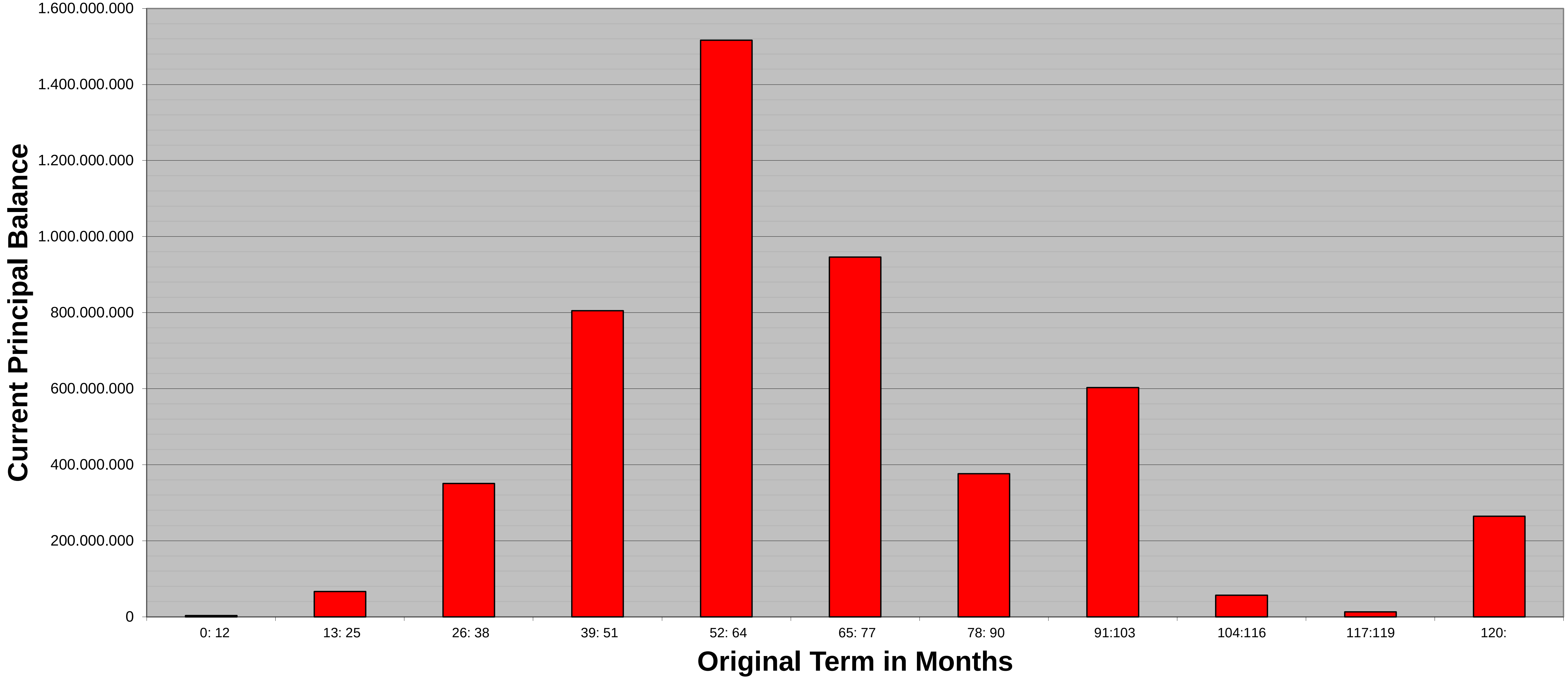

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20. Brands + Fuel Type

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	587.699.465,91	11,75%	48.572	11,65%
2	506.823.145,95	10,14%	46.158	11,07%
3	426.801.517,55	8,54%	28.515	6,84%
4	324.499.804,40	6,49%	23.321	5,59%
5	321.312.196,82	6,43%	24.307	5,83%
6	297.882.379,48	5,96%	34.422	8,25%
7	254.683.118,76	5,09%	22.551	5,41%
8	221.001.430,65	4,42%	19.589	4,70%
9	218.787.082,11	4,38%	19.235	4,61%
10	218.209.864,56	4,36%	19.660	4,71%
11	186.086.289,06	3,72%	12.981	3,11%
12	175.503.224,12	3,51%	10.613	2,55%
13	172.928.418,48	3,46%	14.746	3,54%
14	105.887.217,52	2,12%	11.204	2,69%
15	97.989.404,08	1,96%	2.623	0,63%
	4.116.094.559,45	**82,32%**	**338.497**	**81,17%**

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	1.694.152.185,76	33,88%	187.680	45,01%
Diesel Euro 6	679.453.183,18	13,59%	48.207	11,56%
Diesel Euro 5	366.929.330,45	7,34%	40.932	9,82%
Diesel < Euro 5	558.517.882,84	11,17%	42.196	10,12%
Other	56.231.986,65	1,12%	4.432	1,06%
n/a	1.644.715.430,95	32,89%	93.550	22,43%
Total	**4.999.999.999,83**	**100,00%**	**416.997**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

Priority of Payments

Available Distribution Amount		192.691.039,42 €
Senior Expenses	-	287,92 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	292.030,00 €
Replenishment	-	173.405.779,97 €
Purchase Shortfall Ledger	-	0,17 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	241,67 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	18.792.699,69 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	287,92 €		
Interest accrued for the Period	292.030,00 €	- €	292.030,00 €
Cumulative Interest accrued	4.916.338,10 €	- €	4.916.338,10 €
Interest Payments	292.030,00 €	- €	292.030,00 €
Cumulative Interest Payments	4.916.338,10 €	- €	4.916.338,10 €
Interest accrued on Subordinated Loan for the Period	241,67 €		
Cumulative Interest accrued on Subordinated Loan	4.941,66 €		
Interest Payments on Subordinated Loan	241,67 €		
Cumulative Interest Payments on Subordinated Loan	4.941,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Calculation Date		10.06.2022				
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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:	4.999.999.996,31 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,83 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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23. Counterparties

Santander

Calculation Date		10.06.2022				
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Collection Period	from	01.05.2022	to	31.05.2022		

		Fitch			Moody's			Counterparty status
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
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 31.05.2022, data source: Bloomberg

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24. Issuer Information

Calculation Date		10.06.2022				
Payment Date		14.06.2022				
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Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

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		10.06.2022				
Payment Date		14.06.2022				
Period No		20				
Monthly Period		Jun 2022				
Interest Period	from	16.05.2022	to	14.06.2022	=	29 days
Collection Period	from	01.05.2022	to	31.05.2022		

Santander

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 31.05.2022, data source: Bloomberg

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26. Glossary

Calculation Date		10.06.2022				
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Santander

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

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

Balloon Payment: The final payment of a balloon loan.

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

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

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

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

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

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

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

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

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

Recoveries: Any amount received on defaulted contracts

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

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

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