SC Germany Mobility 2020-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

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1. Portfolio Information

Calculation Date	12.08.2021				
Payment Date	16.08.2021				
Period No	10				
Monthly Period	Aug 2021				
Interest Period from	14.07.2021	to	16.08.2021	=	33 days
Collection Period from	01.07.2021	to	31.07.2021		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**279.291**	**3.199.999.999,53 €**	**3.200.000.000,00 €**
Scheduled Principal Payments		66.300.186,71 €	
Prepayment Principal		38.792.076,20 €	
Others		2.884.733,31 €	
Total Principal Collections		**107.976.996,22 €**	**110.274.099,18 €**
Total Interest Collections		**13.311.856,44 €**	**13.691.716,26 €**
Defaults		**1.005.369,23 €**	**962.397,20 €**
Replenishment Amount		**108.982.363,50 €**	**111.236.496,96 €**
Tap Issuance		**1.800.000.000,00 €**	**n.a.**
End of Period		**4.999.999.997,58 €**	
Purchase Shortfall Amount		2,42 €	0,47 €
Total Assets (End of Period)	**404.593**	**5.000.000.000,00 €**	**3.200.000.000,00 €**
Current Prepayment Rate (annualised)		14,55%	

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2. Reserve Accounts

Calculation Date	12.08.2021				
Payment Date	16.08.2021				
Period No	10				
Monthly Period	Aug 2021				
Interest Period from	14.07.2021	to	16.08.2021	=	33 days
Collection Period from	01.07.2021	to	31.07.2021		

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	5.000.000.000,00 €

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	0,00%	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		12.08.2021			
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Monthly Period		Aug 2021			
Interest Period	from	14.07.2021	to	16.08.2021	= 33 days
Collection Period	from	01.07.2021	to	31.07.2021	

Note Balance

Beginning of Period	3.200.000.000,00 €
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%
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4. Default Data

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	5.000.000.000,00 €

Default Data and Ratios

	3-MRA* / current ratio	Amount / Ratio	Number of Loans / Trigger Event y/n
Current Default			
Current Period Gross Default		1.005.369,23 €	
Current Period Recoveries		115.958,46 €	
Current Period Net Default		889.410,77 €	
New Number of Defaulted Contracts			89
Cumulative Default			
Cumulative Gross Default		4.754.368,10 €	
Cumulative Recoveries		393.712,54 €	
Cumulative Net Default		4.360.655,56 €	
Total Number of Defaulted Contracts			405
3-MRA* Annualised Net Default Ratio (New Default)	**0,29%**		
Annualised Loss Ratio period before previous period		0,33%	
Annualised Loss Ratio previous period		0,32%	
Annualised Loss Ratio current period	0,21%	0,21%	
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

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Note Balance

Beginning of Period	3.200.000.000,00 €
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%
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5. Concentration Limits

Calculation Date		12.08.2021				
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Collection Period	from	01.07.2021	to	31.07.2021		

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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	255.950,20	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,69%	no
Weighted average remaining term in months	-	67,00	52,90	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

Calculation Date	12.08.2021				
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Collection Period from	01.07.2021	to	31.07.2021		

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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	1.921.604.811,59 €		
Replenishment	108.982.363,50 €		
Tap Issuance	1.800.000.000,00 €	1.669.500.000,00 €	130.500.000,00 €
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	3100,00%	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		- €	212.674,40 €
Interest Payment		- €	212.674,40 €
Interest Payment per Note		- €	91,67 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,87%	3,62%
Current CE (excl. Excess Spread)	7,25%	0,00%

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7. Original Principal Balance

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
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Monthly Period		Aug 2021				
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Collection Period	from	01.07.2021	to	31.07.2021		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	2.058.565,66	0,03%	1.277	0,32%
2000: 3999	45.119.739,04	0,69%	14.242	3,52%
4000: 5999	152.534.666,38	2,34%	30.276	7,48%
6000: 7999	265.675.502,25	4,07%	38.037	9,40%
8000: 9999	350.845.658,61	5,38%	39.102	9,66%
10000:11999	477.210.358,36	7,31%	43.831	10,83%
12000:13999	491.361.689,42	7,53%	37.930	9,37%
14000:15999	535.744.471,24	8,21%	35.796	8,85%
16000:17999	498.133.649,26	7,63%	29.415	7,27%
18000:19999	453.231.960,87	6,95%	23.929	5,91%
20000:21999	475.429.305,62	7,29%	22.775	5,63%
22000:23999	390.129.707,34	5,98%	17.010	4,20%
24000:25999	358.786.143,70	5,50%	14.381	3,55%
26000:27999	296.018.323,70	4,54%	10.984	2,71%
28000:29999	254.038.799,78	3,89%	8.781	2,17%
30000:31999	235.639.251,40	3,61%	7.648	1,89%
32000:33999	185.020.659,11	2,84%	5.621	1,39%
34000:35999	168.010.045,37	2,57%	4.808	1,19%
36000:37999	123.112.095,88	1,89%	3.331	0,82%
38000:39999	105.556.140,62	1,62%	2.710	0,67%
40000:41999	94.688.686,88	1,45%	2.323	0,57%
42000:43999	74.486.723,51	1,14%	1.735	0,43%
44000:45999	66.310.868,07	1,02%	1.476	0,36%
46000:47999	51.625.057,09	0,79%	1.100	0,27%
48000:49999	48.747.075,34	0,75%	996	0,25%
50000:51999	50.255.281,28	0,77%	992	0,25%
52000:53999	30.282.318,48	0,46%	572	0,14%
54000:55999	31.396.931,24	0,48%	572	0,14%
56000:57999	21.306.376,03	0,33%	374	0,09%
58000:59999	20.144.642,63	0,31%	342	0,08%
60000:61999	21.951.177,02	0,34%	362	0,09%
62000:63999	14.670.659,26	0,22%	233	0,06%
64000:65999	13.839.158,95	0,21%	213	0,05%
66000:67999	9.837.021,42	0,15%	147	0,04%
68000:69999	9.712.608,34	0,15%	141	0,03%
70000:70000	3.850.000,00	0,06%	55	0,01%
70001:	98.165.451,01	1,50%	1.076	0,27%
Total	**6.524.926.770,16**	**100,00%**	**404.593**	**100,00%**

Statistics	**in EUR**
Average Amount	16.127,14

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7.1 Original PB (Graph)

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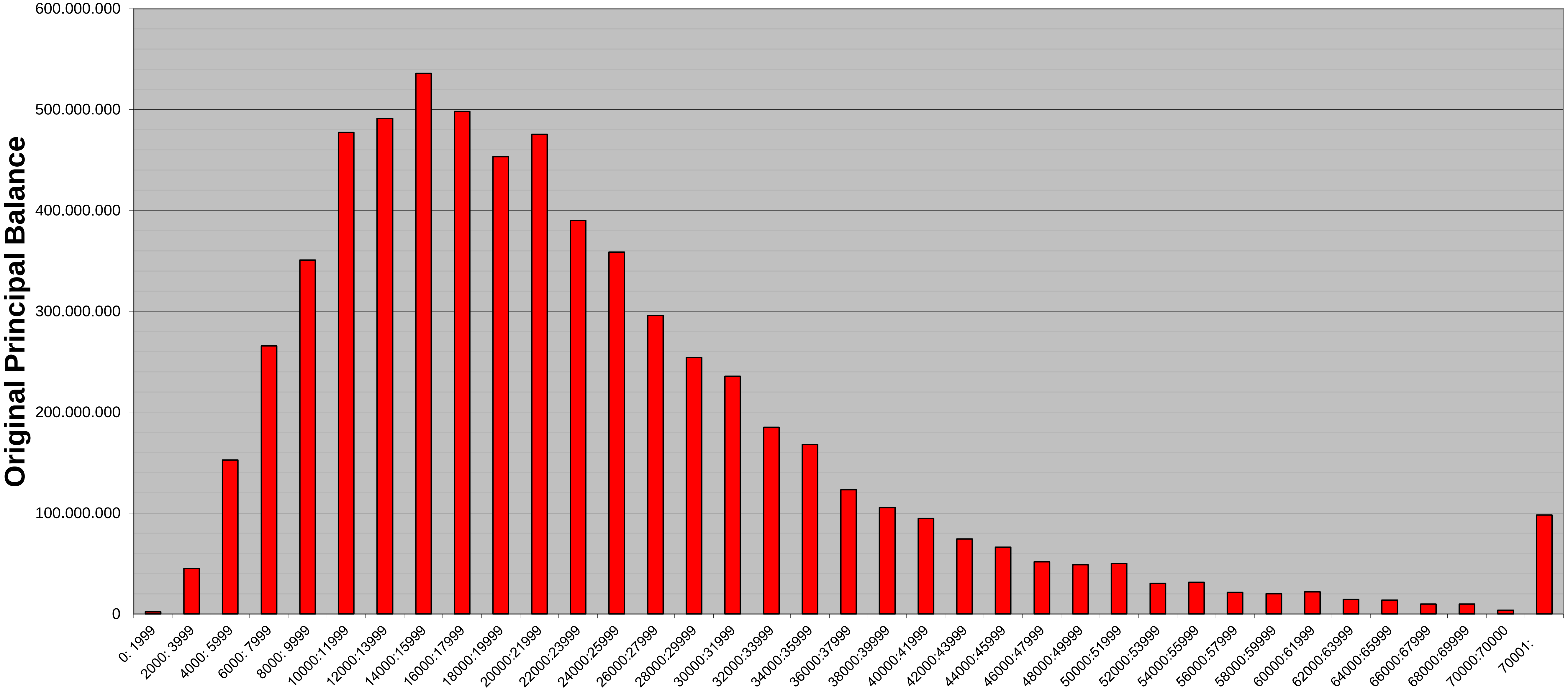

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8. Current Principal Balance

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
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Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	29.829.695,03	0,60%	28.855	7,13%
2000: 3999	122.573.189,57	2,45%	40.353	9,97%
4000: 5999	227.179.518,16	4,54%	45.387	11,22%
6000: 7999	311.190.221,46	6,22%	44.509	11,00%
8000: 9999	374.754.493,21	7,50%	41.724	10,31%
10000:11999	402.355.779,12	8,05%	36.653	9,06%
12000:13999	412.911.920,69	8,26%	31.821	7,86%
14000:15999	396.091.262,91	7,92%	26.468	6,54%
16000:17999	370.203.484,27	7,40%	21.808	5,39%
18000:19999	340.571.651,10	6,81%	17.950	4,44%
20000:21999	304.001.038,41	6,08%	14.495	3,58%
22000:23999	260.143.431,51	5,20%	11.329	2,80%
24000:25999	223.045.174,19	4,46%	8.939	2,21%
26000:27999	187.701.856,19	3,75%	6.963	1,72%
28000:29999	161.985.980,22	3,24%	5.591	1,38%
30000:31999	130.056.950,91	2,60%	4.201	1,04%
32000:33999	108.876.497,68	2,18%	3.300	0,82%
34000:35999	97.454.248,16	1,95%	2.787	0,69%
36000:37999	79.590.686,08	1,59%	2.153	0,53%
38000:39999	69.319.741,57	1,39%	1.779	0,44%
40000:41999	54.212.706,04	1,08%	1.324	0,33%
42000:43999	47.873.776,48	0,96%	1.114	0,28%
44000:45999	39.841.785,88	0,80%	886	0,22%
46000:47999	36.681.073,15	0,73%	781	0,19%
48000:49999	29.128.054,13	0,58%	595	0,15%
50000:51999	23.209.886,35	0,46%	455	0,11%
52000:53999	19.162.784,70	0,38%	362	0,09%
54000:55999	15.158.291,86	0,30%	276	0,07%
56000:57999	14.884.509,31	0,30%	261	0,06%
58000:59999	12.981.351,23	0,26%	220	0,05%
60000:61999	9.215.103,25	0,18%	151	0,04%
62000:63999	9.691.423,67	0,19%	154	0,04%
64000:65999	7.728.986,36	0,15%	119	0,03%
66000:67999	6.976.192,16	0,14%	104	0,03%
68000:69999	6.204.145,90	0,12%	90	0,02%
70001:	57.213.106,67	1,14%	636	0,16%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

Statistics	**in EUR**
Average Amount	12.358,10

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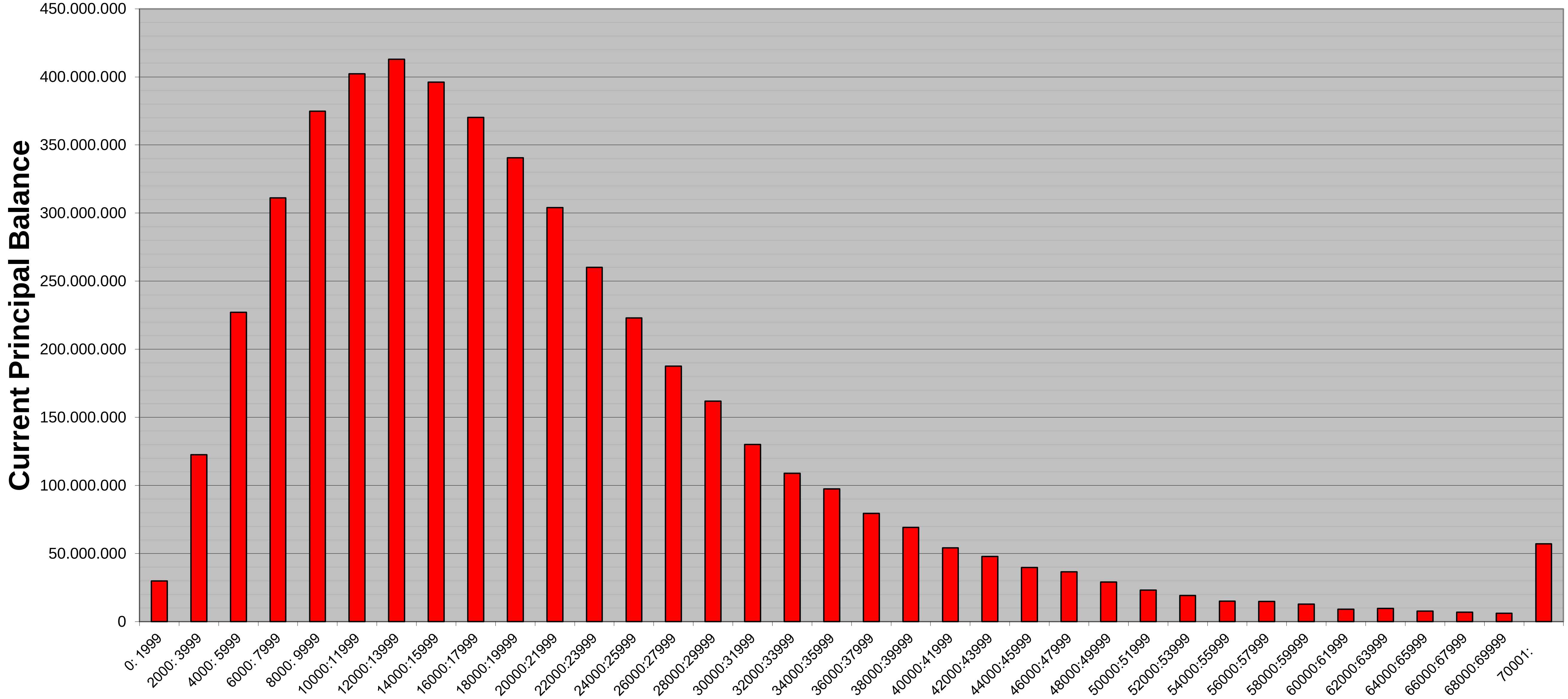
8.1 Current PB (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		



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Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

9. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	255.950,20	0,0051%	2
2	255.302,38	0,0051%	1
3	217.125,12	0,0043%	1
4	215.407,49	0,0043%	1
5	212.912,53	0,0043%	1
6	201.425,56	0,0040%	1
7	189.698,18	0,0038%	3
8	189.374,77	0,0038%	1
9	187.658,77	0,0038%	1
10	183.779,06	0,0037%	3
11	180.263,34	0,0036%	2
12	180.024,42	0,0036%	1
13	175.462,09	0,0035%	1
14	167.598,11	0,0034%	2
15	166.878,45	0,0033%	1
16	163.303,63	0,0033%	1
17	156.112,77	0,0031%	4
18	156.057,28	0,0031%	3
19	154.059,93	0,0031%	1
20	150.095,04	0,0030%	2
21	148.087,74	0,0030%	2
22	146.875,79	0,0029%	1
23	146.600,08	0,0029%	2
24	145.757,66	0,0029%	2
25	145.381,56	0,0029%	1
	4.491.191,95	**0,0898%**	**41**

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10. Geographical Distribution

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	481.500.828,60	9,63%	39.070	9,66%
Bavaria	583.779.787,86	11,68%	45.569	11,26%
Berlin	129.664.003,00	2,59%	10.018	2,48%
Brandenburg	262.919.084,13	5,26%	21.657	5,35%
Bremen	28.533.414,67	0,57%	2.279	0,56%
Hamburg	68.235.737,27	1,36%	5.146	1,27%
Hesse	305.473.848,98	6,11%	25.480	6,30%
Lower Saxony	534.386.699,46	10,69%	43.205	10,68%
Mecklenburg-Western Pomerania	248.432.330,53	4,97%	19.848	4,91%
North Rhine-Westphalia	1.040.434.676,70	20,81%	82.431	20,37%
Rhineland-Palatinate	223.140.776,78	4,46%	18.436	4,56%
Saarland	59.237.795,39	1,18%	4.908	1,21%
Saxonia	312.193.572,52	6,24%	26.841	6,63%
Saxony-Anhalt	271.227.049,69	5,42%	23.162	5,72%
Schleswig-Holstein	213.019.812,60	4,26%	16.878	4,17%
Thuringia	237.115.322,24	4,74%	19.604	4,85%
n/a	705.257,16	0,01%	61	0,02%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

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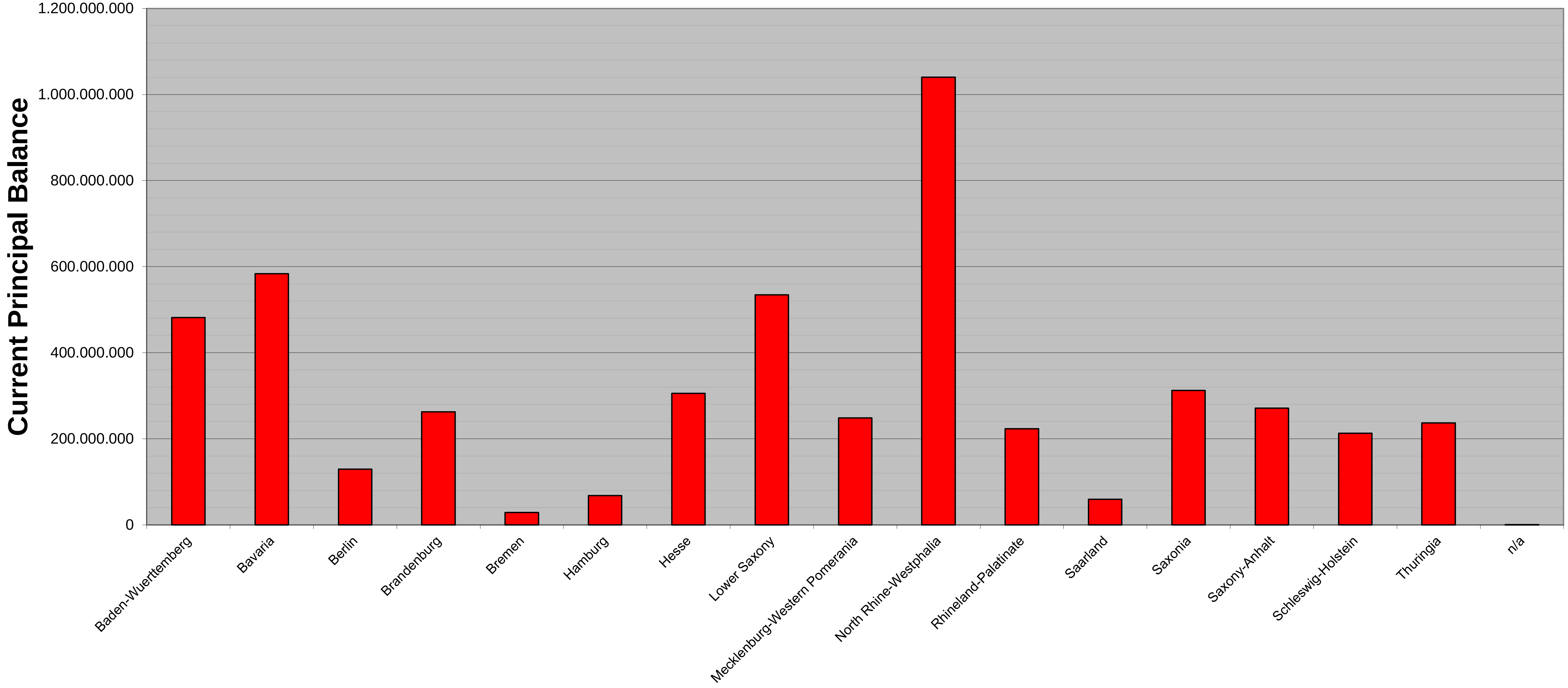
10.1 Geographical Distribution (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		



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11. Object/Vehicle Type

Calculation Date		12.08.2021			
Payment Date		16.08.2021			
Period No		10			
Monthly Period		Aug 2021			
Interest Period	from	14.07.2021	to	16.08.2021	= 33 days
Collection Period	from	01.07.2021	to	31.07.2021	

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	31.564.089,78	0,63%	1.829	0,45%
		Private	103.624.450,45	2,07%	7.216	1,78%
			135.188.540,23	2,70%	9.045	2,24%
	Used Vehicle	Commercial	86.696.858,55	1,73%	6.876	1,70%
		Private	456.385.577,77	9,13%	45.470	11,24%
			543.082.436,32	10,86%	52.346	12,94%
	Total		**678.270.976,55**	**13,57%**	**61.391**	**15,17%**
Non-Online	New Vehicle	Commercial	234.729.674,40	4,69%	10.847	2,68%
		Private	611.163.309,94	12,22%	42.143	10,42%
			845.892.984,34	16,92%	52.990	13,10%
	Used Vehicle	Commercial	604.252.329,88	12,09%	39.900	9,86%
		Private	2.871.583.706,81	57,43%	250.312	61,87%
			3.475.836.036,69	69,52%	290.212	71,73%
	Total		**4.321.729.021,03**	**86,43%**	**343.202**	**84,83%**
Total			**4.999.999.998,00**	**100,00%**	**404.593**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	4.682.913.185,28	93,66%	380.650	94,08%
Leisure	227.183.554,04	4,54%	9.917	2,45%
Motorbike	89.903.258,26	1,80%	14026	3,47%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

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12. Insurances

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.258.735.275,92	45,17%	176.835	43,71%
Yes	2.741.264.721,66	54,83%	227.758	56,29%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	3.131.147.704,32	62,62%	265.200	65,55%
Yes	1.868.852.293,26	37,38%	139.393	34,45%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	4.488.994.179,37	89,78%	369.185	91,25%
Yes	511.005.818,21	10,22%	35.408	8,75%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

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Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

13. Type of Contract

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	2.484.218.898,45	49,68%	253.313	62,61%
	Vehicle	517.586.341,11	10,35%	41.174	10,18%
	Total	3.001.805.239,56	60,04%	294.487	72,79%
Yes	Auto	1.558.538.146,52	31,17%	91.828	22,70%
- of which balloon rates		810.918.892,24	16,22%		
- of which regular installments		747.619.254,28	14,95%		
Yes	Vehicle	439.656.611,50	8,79%	18.278	4,52%
- of which balloon rates		240.736.107,54	4,81%		
- of which regular installments		198.920.503,96	3,98%		
	Total	1.998.194.758,02	39,96%	110.106	27,21%
Total		**4.999.999.998,00**	**100,00%**	**404.593**	**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	1.980.062,95	0,19%	246	0,22%
13:25	25.609.194,78	2,44%	2.799	2,54%
26:38	120.813.974,51	11,49%	11.535	10,48%
39:51	245.116.476,18	23,31%	25.724	23,36%
52:64	522.208.071,09	49,66%	55.400	50,32%
65:72	83.646.050,35	7,95%	8.768	7,96%
73:	52.281.169,92	4,97%	5.634	5,12%
Total	**1.051.654.999,78**	**100,00%**	**110.106**	**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	69.191.951,00	6,58%	8.252	7,49%
13:25	138.314.296,64	13,15%	15.123	13,73%
26:38	242.037.418,65	23,01%	25.637	23,28%
39:51	342.469.356,19	32,56%	35.009	31,80%
52:64	181.323.227,18	17,24%	18.039	16,38%
65:72	76.844.332,74	7,31%	7.960	7,23%
73:	1.474.417,38	0,14%	86	0,08%
Total	**1.051.654.999,78**	**100,00%**	**110.106**	**100,00%**

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14. Payment Methods

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	4.975.692.100,05	99,51%	402.107	99,39%
Other	24.307.897,53	0,49%	2.486	0,61%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	2.168.545.575,22	43,37%	174.687	43,18%
1st of month	2.831.454.422,36	56,63%	229.906	56,82%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

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15. Downpayment

Calculation Date		12.08.2021			
Payment Date		16.08.2021			
Period No		10			
Monthly Period		Aug 2021			
Interest Period	from	14.07.2021	to	16.08.2021	= 33 days
Collection Period	from	01.07.2021	to	31.07.2021	

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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	2.097.416.974,40	41,95%	172.322	42,59%	0,00%
0: 999	115.460.715,28	2,31%	13.418	3,32%	4,65%
1000: 1999	280.204.434,42	5,60%	29.477	7,29%	9,90%
2000: 2999	347.897.407,98	6,96%	33.007	8,16%	14,87%
3000: 3999	317.421.408,05	6,35%	27.844	6,88%	18,91%
4000: 4999	248.788.983,59	4,98%	20.874	5,16%	22,60%
5000: 5999	334.329.880,89	6,69%	25.245	6,24%	24,38%
6000: 6999	187.698.509,99	3,75%	14.198	3,51%	28,15%
7000: 7999	146.190.442,47	2,92%	10.916	2,70%	30,95%
8000: 8999	123.521.918,98	2,47%	9.119	2,25%	33,49%
9000: 9999	71.470.723,08	1,43%	5.181	1,28%	35,73%
10000:10999	211.698.268,04	4,23%	13.343	3,30%	34,84%
11000:11999	49.067.107,01	0,98%	3.423	0,85%	39,50%
12000:12999	60.145.648,72	1,20%	4.148	1,03%	41,12%
13000:13999	37.946.528,30	0,76%	2.620	0,65%	43,12%
14000:14999	31.132.746,95	0,62%	2.182	0,54%	44,80%
15000:15000	69.177.430,51	1,38%	3.737	0,92%	40,98%
15001:	270.430.868,92	5,41%	13.539	3,35%	49,47%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**	**18,30%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.412,78	€ 5.944,72
Average Purchase Price	€ 18.651,14	€ 21.083,84
Downpayment in %	**18,30%**	**28,20%**

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16. Effective Interest Rate

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	2.970.005,80	0,06%	162	0,04%
1: 1	338.329.635,57	6,77%	21.374	5,28%
2: 2	1.351.181.694,63	27,02%	104.675	25,87%
3: 3	2.310.714.884,25	46,21%	168.115	41,55%
4: 4	739.097.983,57	14,78%	79.551	19,66%
5: 5	153.301.803,98	3,07%	17.991	4,45%
6: 6	59.437.765,59	1,19%	7.606	1,88%
7: 7	16.545.274,98	0,33%	2.533	0,63%
8: 8	25.065.157,07	0,50%	2.253	0,56%
9: 9	2.257.158,13	0,05%	215	0,05%
10:10	443.905,30	0,01%	55	0,01%
11:11	654.728,71	0,01%	63	0,02%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

Statistics	**in %**
WA Interest	3,69%

*runs from .00 to .99

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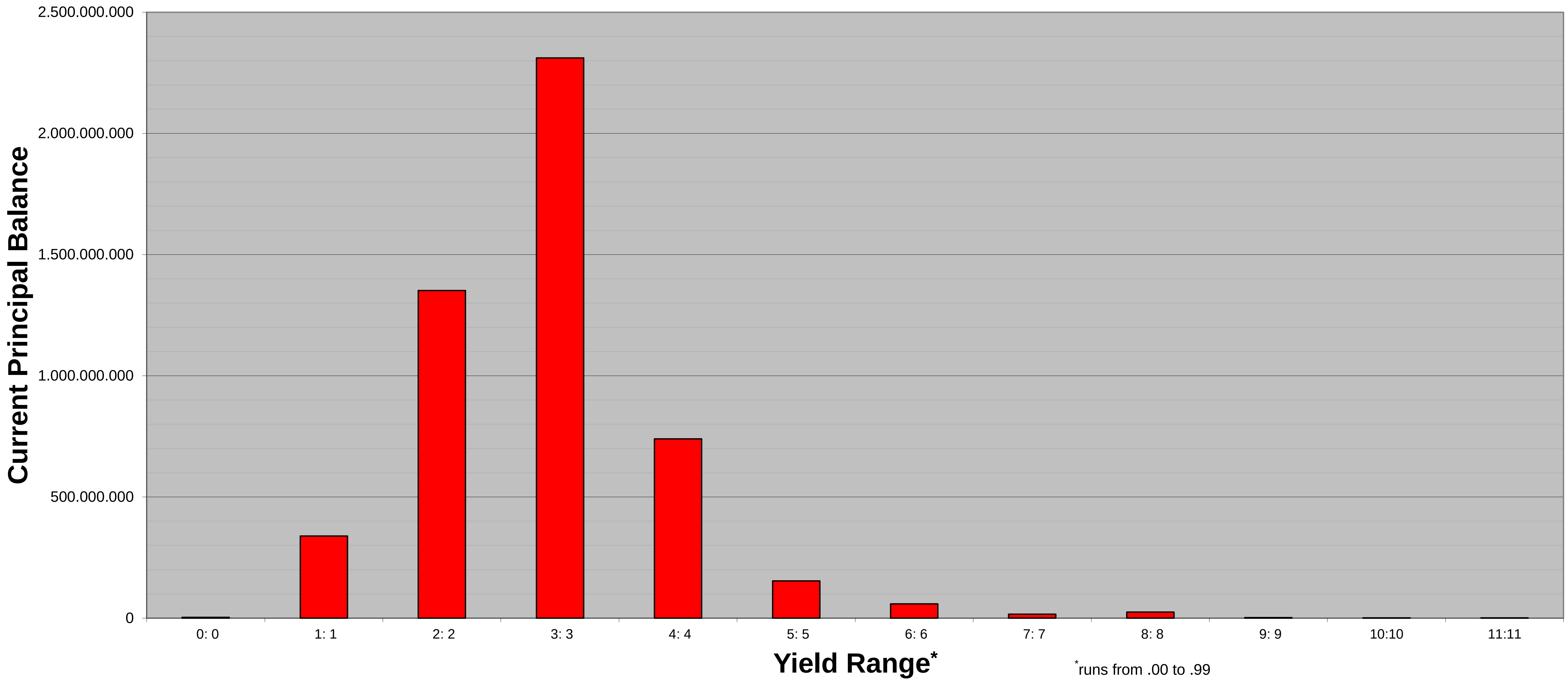
16.1 Effective Interest Rate (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		



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17. Seasoning

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	427.949.000,70	8,56%	24.150	5,97%
3: 5	661.254.717,83	13,23%	41.177	10,18%
6: 8	559.263.383,23	11,19%	37.544	9,28%
9:11	714.890.699,11	14,30%	52.233	12,91%
12:14	706.263.865,31	14,13%	53.678	13,27%
15:17	431.181.227,95	8,62%	34.894	8,62%
18:20	361.539.511,83	7,23%	30.472	7,53%
21:23	295.843.259,55	5,92%	27.352	6,76%
24:26	208.868.846,07	4,18%	19.566	4,84%
27:29	123.541.780,86	2,47%	12.479	3,08%
30:32	83.074.552,49	1,66%	8.814	2,18%
33:35	68.960.973,39	1,38%	7.896	1,95%
36:38	63.809.718,54	1,28%	7.138	1,76%
39:41	61.874.909,24	1,24%	7.203	1,78%
42:44	47.505.785,31	0,95%	6.282	1,55%
45:47	41.252.936,34	0,83%	5.897	1,46%
48:50	38.748.256,14	0,77%	5.562	1,37%
51:53	28.421.796,67	0,57%	4.313	1,07%
54:56	17.963.071,41	0,36%	3.061	0,76%
57:59	13.871.331,21	0,28%	2.912	0,72%
60:62	9.788.615,60	0,20%	2.015	0,50%
63:65	7.592.497,24	0,15%	1.657	0,41%
66:68	4.541.138,95	0,09%	1.136	0,28%
69:71	4.014.794,83	0,08%	1.160	0,29%
72:74	4.195.402,08	0,08%	1.009	0,25%
75:77	3.739.116,03	0,07%	863	0,21%
78:80	2.444.075,92	0,05%	697	0,17%
81:	7.604.733,75	0,15%	3.433	0,85%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

Statistics

WA Seasoning	14,86

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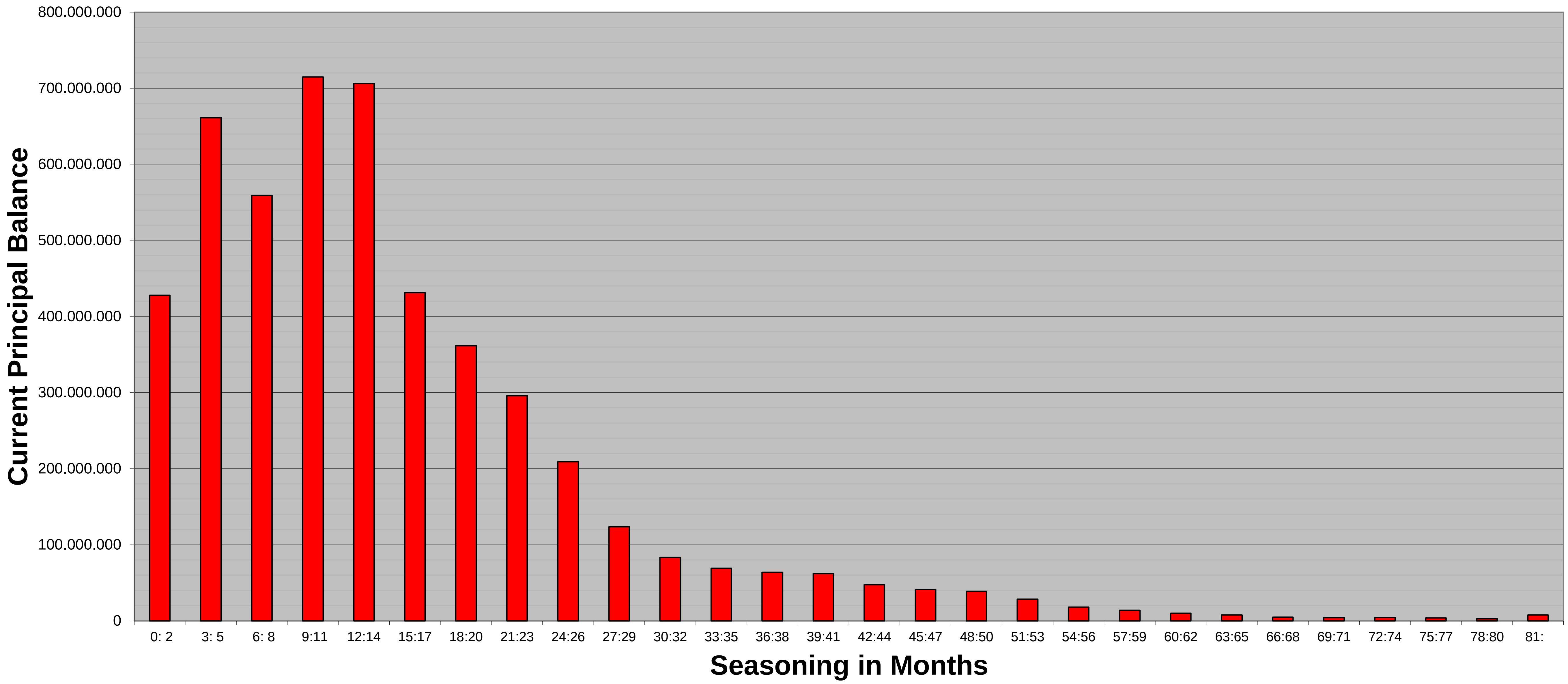
17.1 Seasoning (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		



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Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		

18. Remaining Term

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Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	38.432.970,24	0,77%	17.411	4,30%
7: 13	115.531.996,25	2,31%	27.067	6,69%
14: 20	191.217.369,18	3,82%	31.131	7,69%
21: 27	306.159.598,11	6,12%	38.411	9,49%
28: 34	413.923.868,87	8,28%	41.377	10,23%
35: 41	599.714.521,14	11,99%	49.778	12,30%
42: 48	725.094.966,99	14,50%	50.515	12,49%
49: 55	500.851.120,16	10,02%	34.106	8,43%
56: 62	555.678.233,13	11,11%	33.137	8,19%
63: 69	449.842.404,08	9,00%	25.265	6,24%
70: 76	334.935.714,71	6,70%	18.981	4,69%
77: 83	265.144.705,95	5,30%	14.668	3,63%
84: 90	158.842.635,08	3,18%	8.132	2,01%
91: 97	106.548.709,06	2,13%	4.851	1,20%
98:104	26.714.363,19	0,53%	1.124	0,28%
105:107	20.606.447,20	0,41%	826	0,20%
108:	190.760.374,24	3,82%	7.813	1,93%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

Statistics

WA Remaining Term	52,90

Santander Consumer Bank AG
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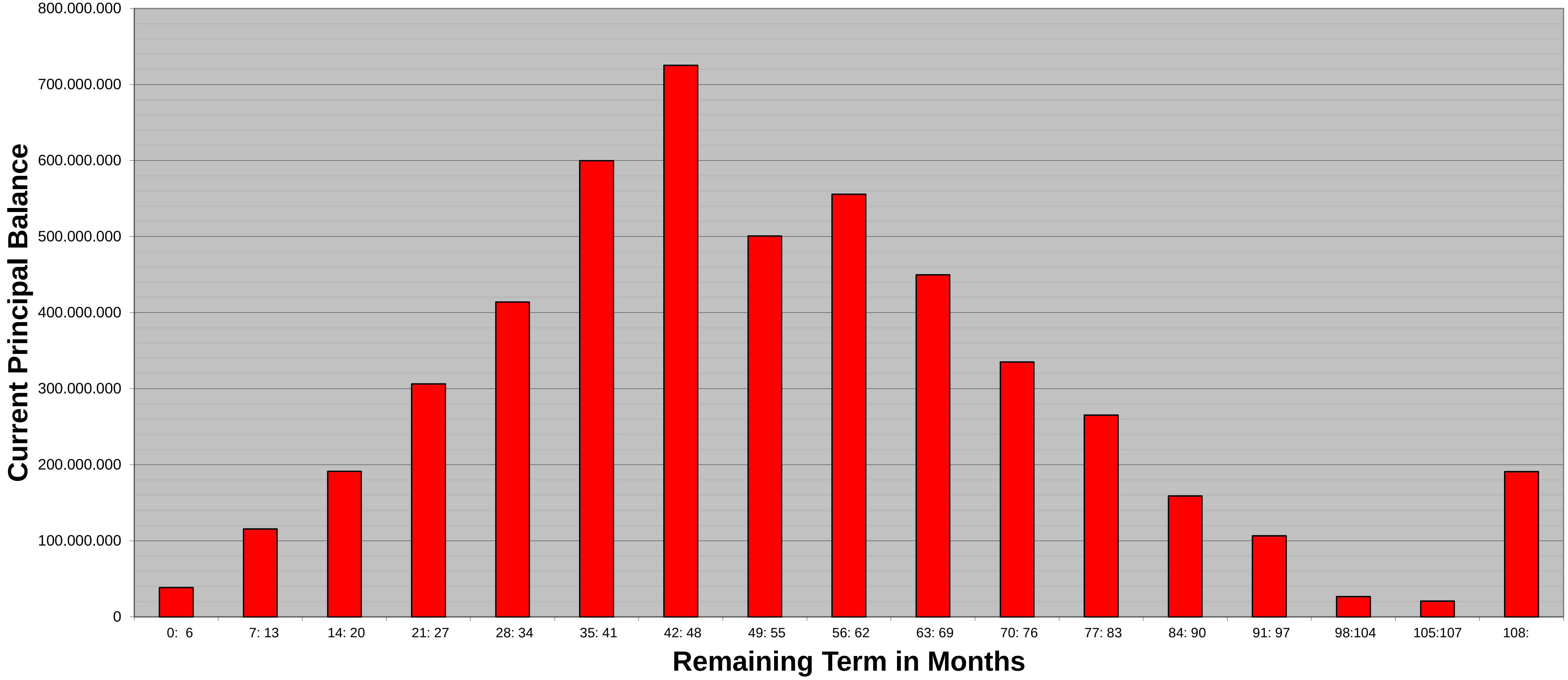
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

18.1 Remaining Term (Graph)

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
Period No		10				
Monthly Period		Aug 2021				
Interest Period	from	14.07.2021	to	16.08.2021	=	33 days
Collection Period	from	01.07.2021	to	31.07.2021		



Santander Consumer Bank AG
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Calculation Date		12.08.2021				
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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	5.561.636,19	0,11%	1.868	0,46%
13: 25	91.060.654,91	1,82%	21.049	5,20%
26: 38	385.321.730,56	7,71%	50.460	12,47%
39: 51	796.060.784,75	15,92%	75.672	18,70%
52: 64	1.551.029.264,15	31,02%	113.064	27,95%
65: 77	831.303.940,60	16,63%	56.867	14,06%
78: 90	394.425.595,88	7,89%	30.063	7,43%
91:103	667.114.468,07	13,34%	43.066	10,64%
104:116	49.075.042,28	0,98%	2.742	0,68%
117:119	12.294.488,06	0,25%	532	0,13%
120:	216.752.392,13	4,34%	9.210	2,28%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

Statistics

WA Original Term	67,76

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19.1 Original Term (Graph)

Calculation Date		12.08.2021				
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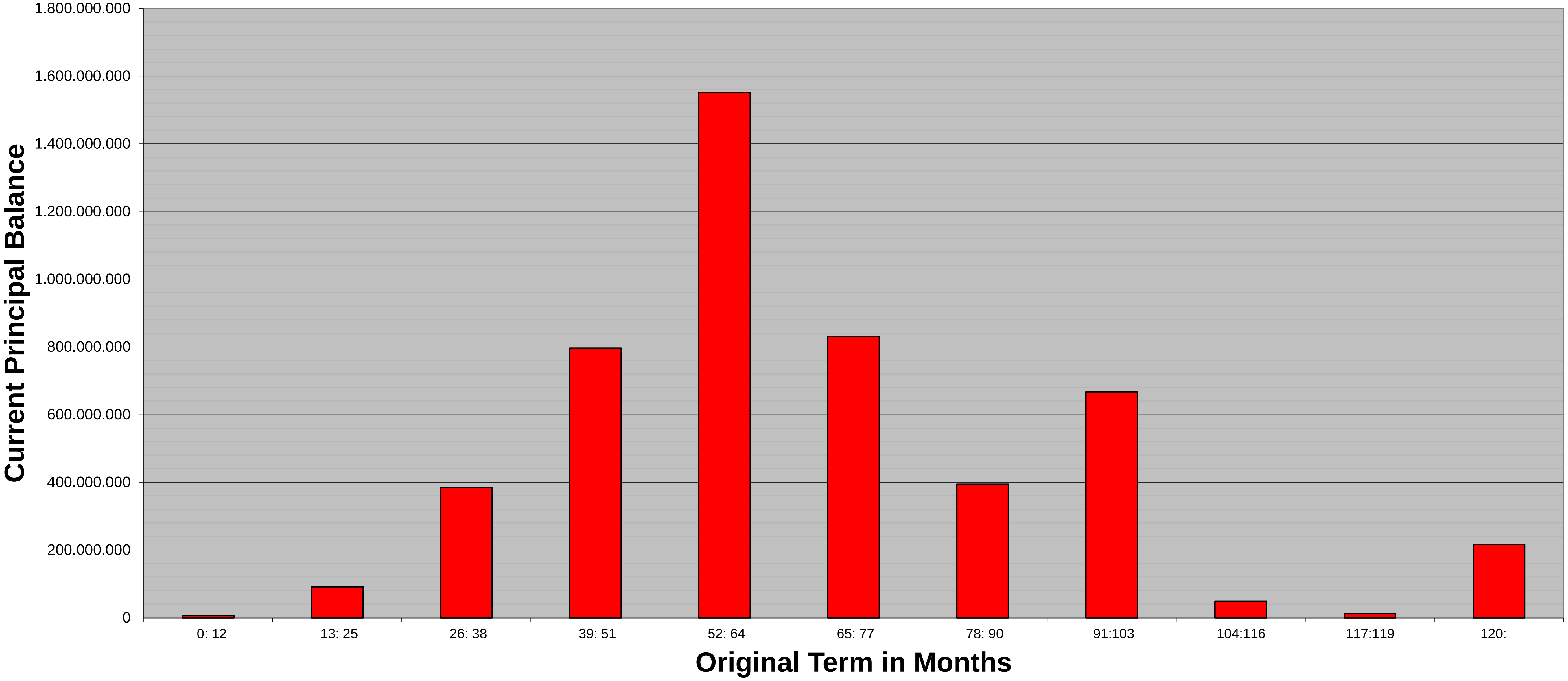

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20. Brands + Fuel Type

Calculation Date		12.08.2021				
Payment Date		16.08.2021				
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Monthly Period		Aug 2021				
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Santander

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	581.914.410,07	11,64%	46.030	11,38%
2	498.769.353,27	9,98%	44.339	10,96%
3	438.480.668,22	8,77%	27.790	6,87%
4	326.821.301,22	6,54%	22.663	5,60%
5	320.906.824,19	6,42%	23.829	5,89%
6	312.375.222,22	6,25%	34.009	8,41%
7	262.378.002,71	5,25%	22.223	5,49%
8	233.289.426,96	4,67%	19.899	4,92%
9	230.674.671,32	4,61%	18.952	4,68%
10	209.581.812,72	4,19%	18.217	4,50%
11	197.615.098,43	3,95%	12.895	3,19%
12	159.432.933,71	3,19%	13.298	3,29%
13	157.604.047,10	3,15%	9.343	2,31%
14	105.144.337,67	2,10%	10.786	2,67%
15	82.023.427,27	1,64%	7.148	1,77%
	4.117.011.537,08	**82,34%**	**331.421**	**81,91%**

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

Fuel	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Petrol	1.834.490.000,34	36,69%	191.481	47,33%
Diesel Euro 6	695.138.769,44	13,90%	45.658	11,28%
Diesel Euro 5	436.927.831,81	8,74%	45.895	11,34%
Diesel < Euro 5	555.272.967,19	11,11%	39.995	9,89%
Other	55.723.722,41	1,11%	4.186	1,03%
n/a	1.422.446.706,39	28,45%	77.378	19,12%
Total	**4.999.999.997,58**	**100,00%**	**404.593**	**100,00%**

SC Germany Mobility 2020-1
Monthly Investor Report

21. Priority of Payments + Transaction Costs

Calculation Date		12.08.2021			
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Priority of Payments

Available Distribution Amount		1.921.604.811,59 €
Senior Expenses	-	3.602,25 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	212.674,40 €
Replenishment	-	1.908.982.363,50 €
Purchase Shortfall Ledger	-	2,42 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	275,00 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	12.205.894,02 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	3.602,25 €		
Interest accrued for the Period	212.674,40 €	- €	212.674,40 €
Cumulative Interest accrued	1.875.325,60 €	- €	1.875.325,60 €
Interest Payments	212.674,40 €	- €	212.674,40 €
Cumulative Interest Payments	1.875.325,60 €	- €	1.875.325,60 €
Interest accrued on Subordinated Loan for the Period	275,00 €		
Cumulative Interest accrued on Subordinated Loan	2.424,99 €		
Interest Payments on Subordinated Loan	275,00 €		
Cumulative Interest Payments on Subordinated Loan	2.424,99 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Monthly Investor Report

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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:	3.199.999.999,53 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.997,58 €
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	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	2.968.000.000,00 €
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:	100,01%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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23. Counterparties

Calculation Date		12.08.2021				
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Santander

		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	-	-	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 31.07.2021, data source: Bloomberg

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Calculation Date		12.08.2021				
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24. Issuer Information

Santander

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		12.08.2021				
Payment Date		16.08.2021				
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Monthly Period		Aug 2021				
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Collection Period	from	01.07.2021	to	31.07.2021		

Contact Details

Capital Markets

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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 31.07.2021, data source: Bloomberg

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26. Glossary

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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