

SC Germany Mobility 2020-1 Monthly Investor Report



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SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER

 **Santander**

SC Germany Mobility 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

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1. Portfolio Information



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Interest Period from	14.07.2022	to	16.08.2022	=	33 days
Collection Period from	01.07.2022	to	31.07.2022		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	417.309	4.999.999.995,90 €	5.000.000.000,00 €
Scheduled Principal Payments		102.399.800,06 €	
Prepayment Principal		57.040.046,74 €	
Others		3.763.821,23 €	
Total Principal Collections		163.203.668,03 €	164.425.356,68 €
Total Interest Collections		19.921.868,81 €	20.353.213,67 €
Defaults		1.728.426,44 €	1.137.330,13 €
Replenishment Amount		164.932.089,07 €	165.562.682,88 €
End of Period		4.999.999.990,50 €	
Purchase Shortfall Amount		9,50 €	4,10 €
Total Assets (End of Period)	417.454	5.000.000.000,00 €	5.000.000.000,00 €
Current Prepayment Rate (annualised)		13,69%	

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2. Reserve Accounts



Calculation Date	12.08.2022				
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Monthly Period	Aug 2022				
Interest Period from	14.07.2022	to	16.08.2022	=	33 days
Collection Period from	01.07.2022	to	31.07.2022		

Note Balance

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

Reserve Accounts

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

Additional Reserve

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

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3. Delinquency Data



Note Balance

Beginning of Period #####
End of Period #####

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%
21	€ 4.999.999.995,90	€ 4.652.755,60	€ 12.659.011,10	€ 6.376.612,52	€ 11.587.710,67	99,29%	0,09%	0,25%	0,13%	0,23%
22	€ 4.999.999.990,50	€ 11.725.696,74	€ 5.626.123,82	€ 6.313.442,96	€ 12.757.195,39	99,27%	0,23%	0,11%	0,13%	0,26%
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4. Default Data



Note Balance

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

Default Data and Ratios

Current Default

Current Period Gross Default	1.728.426,44 €	
Current Period Recoveries	425.839,98 €	
Current Period Net Default	1.302.586,46 €	
New Number of Defaulted Contracts		103

Cumulative Default

Cumulative Gross Default	21.972.903,83 €	
Cumulative Recoveries	4.561.285,89 €	
Cumulative Net Default	17.411.617,94 €	
Total Number of Defaulted Contracts		1.677

3-MRA* /
current ratio

Ratio

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

0,29%

Annualised Loss Ratio period before previous period	0,37%
Annualised Loss Ratio previous period	0,19%
Annualised Loss Ratio current period	0,31%

Principal Deficiency

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

Repurchased Assets

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

* 3-MRA stands for three months rolling average

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Collection Period	from 01.07.2022 to 31.07.2022

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4.1 Defaults & Recoveries per period



Note Balance

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

Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	€ 19.849,43	€ 19.849,43	€ 3.295.953.743,33	0,00%	€0,00	€0,00	€ 19.849,43	0,00%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€224,00	€224,00	€ 59.120,45	0,00%
3	11	€ 18.993,54	€ 78.337,99	€ 3.488.359.381,45	0,00%	€1.678,58	€1.902,58	€ 76.435,41	0,00%
4	22	€ 115.151,84	€ 193.489,83	€ 3.585.674.021,44	0,01%	€9.378,50	€11.281,08	€ 182.208,75	0,01%
5	44	€ 349.744,04	€ 543.233,87	€ 3.687.020.405,59	0,01%	€54.340,11	€65.621,19	€ 477.612,68	0,01%
6	100	€ 548.625,80	€ 1.091.859,67	€ 3.801.203.219,02	0,03%	€55.538,07	€121.159,26	€ 970.700,41	0,03%
7	152	€ 776.272,50	€ 1.868.132,17	€ 3.906.827.571,59	0,05%	€12.903,58	€134.062,84	€ 1.734.069,33	0,04%
8	226	€ 918.469,50	€ 2.786.601,67	€ 4.013.663.109,53	0,07%	€39.971,43	€174.034,27	€ 2.612.567,40	0,07%
9	316	€ 962.397,20	€ 3.748.998,87	€ 4.124.899.606,49	0,09%	€103.719,81	€277.754,08	€ 3.471.244,79	0,08%
10	405	€ 1.005.369,23	€ 4.754.368,10	€ 6.033.881.969,99	0,08%	€115.958,46	€393.712,54	€ 4.360.655,56	0,07%
11	485	€ 857.592,68	€ 5.611.960,78	€ 6.190.709.252,52	0,09%	€248.918,12	€642.630,66	€ 4.969.330,12	0,08%
12	573	€ 1.057.447,16	€ 6.669.407,94	€ 6.347.396.304,56	0,11%	€278.014,40	€920.645,06	€ 5.748.762,88	0,09%
13	638	€ 792.003,81	€ 7.461.411,75	€ 6.505.731.035,32	0,11%	€156.960,28	€1.077.605,34	€ 6.383.806,41	0,10%
14	709	€ 1.115.749,20	€ 8.577.160,95	€ 6.667.217.662,01	0,13%	€308.982,00	€1.386.587,34	€ 7.190.573,61	0,11%
15	814	€ 1.675.080,88	€ 10.252.241,83	€ 6.820.128.960,60	0,15%	€351.558,40	€1.738.145,74	€ 8.514.096,09	0,12%
16	932	€ 1.355.609,39	€ 11.607.851,22	€ 6.985.189.134,91	0,17%	€416.263,54	€2.154.409,28	€ 9.453.441,94	0,14%
17	1.090	€ 1.952.112,24	€ 13.559.963,46	€ 7.154.141.561,70	0,19%	€388.523,26	€2.542.932,54	€ 11.017.030,92	0,15%
18	1.188	€ 1.305.673,47	€ 14.865.636,93	€ 7.329.186.861,13	0,20%	€202.738,91	€2.745.671,45	€ 12.119.965,48	0,17%
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%
21	1.574	€ 1.137.330,13	€ 20.244.477,39	€ 7.827.714.776,51	0,26%	€346.925,59	€4.135.445,91	€ 16.109.031,48	0,21%
22	1.677	€ 1.728.426,44	€ 21.972.903,83	€ 7.992.646.865,58	0,27%	€425.839,98	€4.561.285,89	€ 17.411.617,94	0,22%
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5. Concentration Limits



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Collection Period	from	01.07.2022	to	31.07.2022	

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	284.293,38	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,61%	no
Weighted average remaining term in months	-	67,00	48,87	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,22%	no
- prior to or on 30 September 2022	2,00%	0,22%	no
- prior to or on 30 September 2023	3,00%	0,22%	no
Purchase Shortfall Event			no
Period before previous period	10,00%	0,00%	
Previous period	10,00%	0,00%	
Current period	10,00%	0,00%	
Principal Deficiency Trigger Event	1,25%	0,00%	no

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6. Outstanding Notes



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Collection Period from	01.07.2022	to	31.07.2022		

1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
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	183.751.380,92 €		
Replenishment	164.932.089,07 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,56	1,56

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		156.250,00 €	156.250,00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		156.250,00 €	156.250,00 €
> Interest accrued for the period		- €	332.303,75 €
Interest Payment		- €	332.303,75 €
Interest Payment per Note		- €	143,23 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,79%	3,54%
Current CE (excl. Excess Spread)	7,25%	0,00%

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7. Original Principal Balance



Calculation Date	12.08.2022				
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Collection Period	from	01.07.2022	to	31.07.2022	

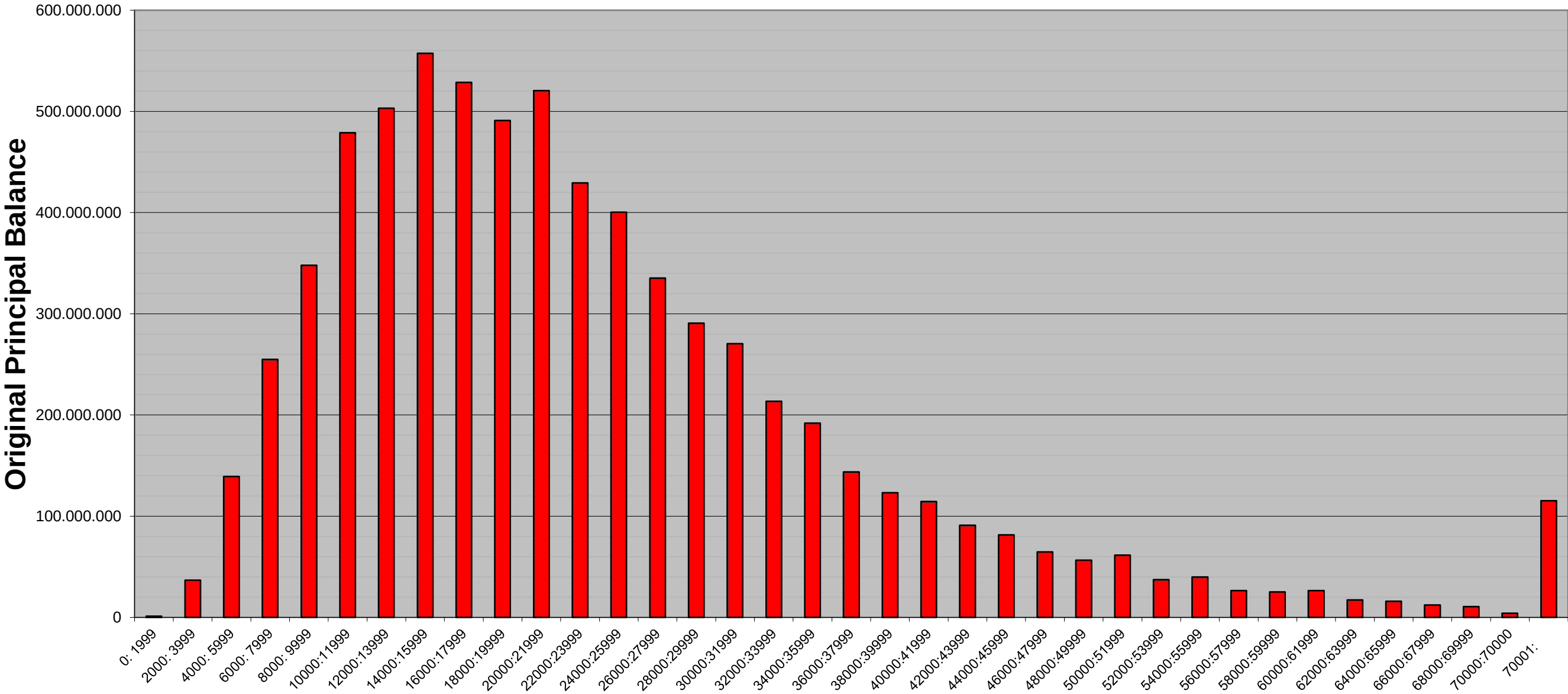
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.236.548,62	0,02%	757	0,18%
2000: 3999	36.715.336,55	0,52%	11.469	2,75%
4000: 5999	139.126.406,84	1,97%	27.512	6,59%
6000: 7999	255.005.462,36	3,61%	36.452	8,73%
8000: 9999	347.916.885,95	4,93%	38.752	9,28%
10000:11999	478.981.850,67	6,78%	43.952	10,53%
12000:13999	503.094.140,52	7,13%	38.799	9,29%
14000:15999	557.430.636,08	7,90%	37.236	8,92%
16000:17999	528.803.597,04	7,49%	31.212	7,48%
18000:19999	491.105.651,29	6,96%	25.914	6,21%
20000:21999	520.569.977,35	7,37%	24.927	5,97%
22000:23999	429.376.324,51	6,08%	18.719	4,48%
24000:25999	400.369.711,90	5,67%	16.042	3,84%
26000:27999	335.386.411,83	4,75%	12.439	2,98%
28000:29999	290.727.537,75	4,12%	10.046	2,41%
30000:31999	270.452.300,63	3,83%	8.771	2,10%
32000:33999	213.518.859,45	3,02%	6.485	1,55%
34000:35999	191.813.664,50	2,72%	5.487	1,31%
36000:37999	143.653.358,57	2,03%	3.886	0,93%
38000:39999	123.241.597,69	1,75%	3.164	0,76%
40000:41999	114.544.102,67	1,62%	2.808	0,67%
42000:43999	90.954.938,00	1,29%	2.118	0,51%
44000:45999	81.542.830,59	1,16%	1.815	0,43%
46000:47999	64.777.940,61	0,92%	1.380	0,33%
48000:49999	56.627.694,25	0,80%	1.157	0,28%
50000:51999	61.432.090,25	0,87%	1.212	0,29%
52000:53999	37.327.698,38	0,53%	705	0,17%
54000:55999	39.981.665,13	0,57%	728	0,17%
56000:57999	26.554.666,28	0,38%	466	0,11%
58000:59999	25.114.316,48	0,36%	426	0,10%
60000:61999	26.399.346,88	0,37%	435	0,10%
62000:63999	17.253.187,17	0,24%	274	0,07%
64000:65999	16.047.934,84	0,23%	247	0,06%
66000:67999	12.172.524,09	0,17%	182	0,04%
68000:69999	10.750.340,35	0,15%	156	0,04%
70000:70000	4.130.000,00	0,06%	59	0,01%
70001:	115.367.300,76	1,63%	1.265	0,30%
Total	7.059.504.836,83	100,00%	417.454	100,00%

Statistics in EUR	
Average Amount	16.910,86

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7.1 Original PB (Graph)

Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	



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8. Current Principal Balance



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

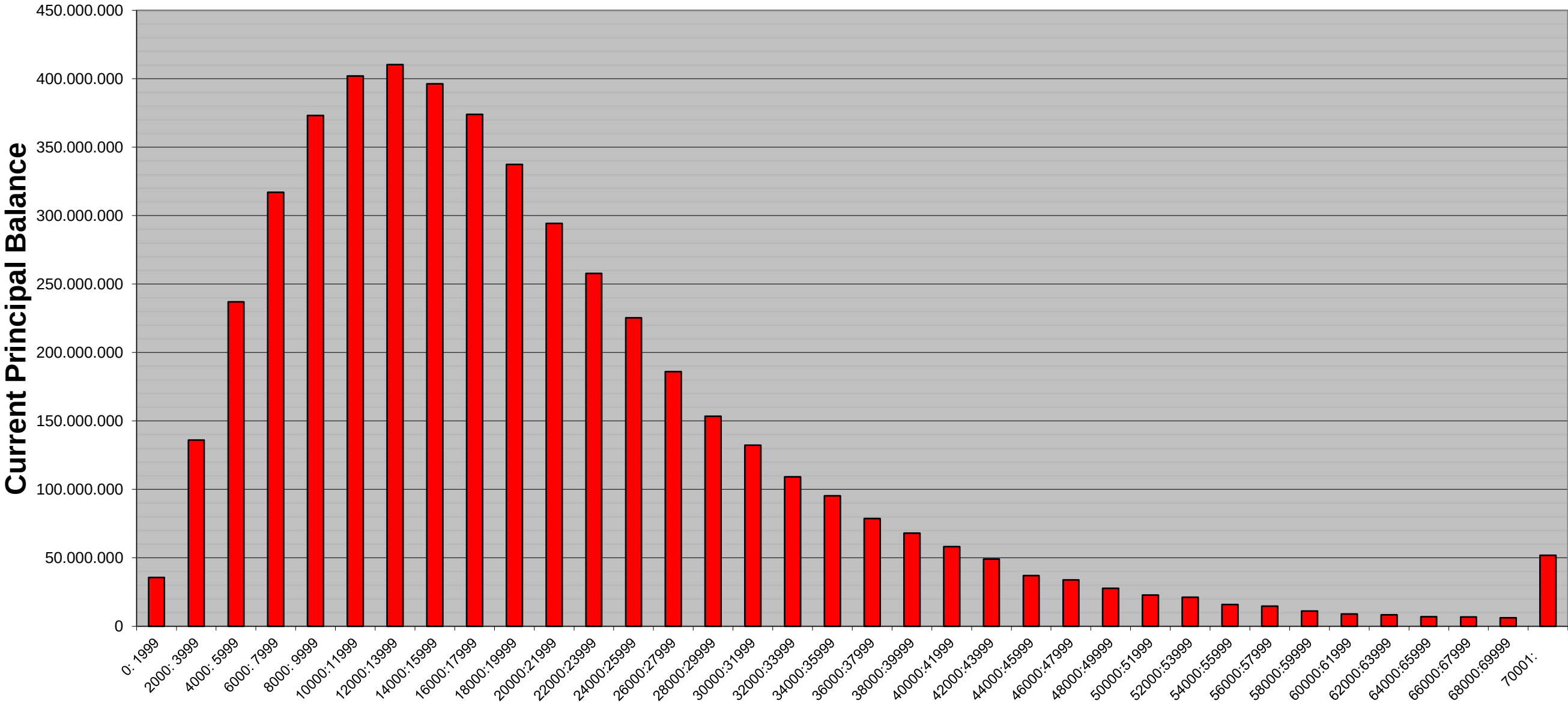
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	35.658.715,06	0,71%	35.476	8,50%
2000: 3999	136.022.423,56	2,72%	45.002	10,78%
4000: 5999	236.980.634,01	4,74%	47.398	11,35%
6000: 7999	317.053.826,32	6,34%	45.376	10,87%
8000: 9999	373.111.684,90	7,46%	41.554	9,95%
10000:11999	401.945.384,40	8,04%	36.620	8,77%
12000:13999	410.249.628,03	8,20%	31.626	7,58%
14000:15999	396.276.592,91	7,93%	26.484	6,34%
16000:17999	373.925.976,27	7,48%	22.035	5,28%
18000:19999	337.364.260,63	6,75%	17.794	4,26%
20000:21999	294.271.060,18	5,89%	14.038	3,36%
22000:23999	257.792.745,91	5,16%	11.225	2,69%
24000:25999	225.286.257,33	4,51%	9.028	2,16%
26000:27999	186.084.596,60	3,72%	6.905	1,65%
28000:29999	153.405.127,50	3,07%	5.298	1,27%
30000:31999	132.268.613,73	2,65%	4.273	1,02%
32000:33999	109.095.255,75	2,18%	3.309	0,79%
34000:35999	95.306.910,28	1,91%	2.725	0,65%
36000:37999	78.715.993,49	1,57%	2.129	0,51%
38000:39999	68.009.342,72	1,36%	1.746	0,42%
40000:41999	58.119.369,86	1,16%	1.418	0,34%
42000:43999	49.021.006,26	0,98%	1.141	0,27%
44000:45999	37.117.018,04	0,74%	826	0,20%
46000:47999	33.966.420,68	0,68%	723	0,17%
48000:49999	27.705.253,90	0,55%	566	0,14%
50000:51999	22.772.044,55	0,46%	447	0,11%
52000:53999	21.189.547,09	0,42%	400	0,10%
54000:55999	15.942.238,44	0,32%	290	0,07%
56000:57999	14.701.739,27	0,29%	258	0,06%
58000:59999	11.199.943,14	0,22%	190	0,05%
60000:61999	9.017.812,76	0,18%	148	0,04%
62000:63999	8.444.248,13	0,17%	134	0,03%
64000:65999	7.020.132,23	0,14%	108	0,03%
66000:67999	6.767.931,25	0,14%	101	0,02%
68000:69999	6.273.721,56	0,13%	91	0,02%
70001:	51.916.533,76	1,04%	572	0,14%
Total	4.999.999.990,50	100,00%	417.454	100,00%

Statistics in EUR	
Average Amount	11.977,37

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8.1 Current PB (Graph)

Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	



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9. Borrower Concentration



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	284.293,38	0,0057%	1
2	255.555,25	0,0051%	1
3	234.319,87	0,0047%	1
4	232.802,72	0,0047%	1
5	222.403,50	0,0044%	1
6	188.007,01	0,0038%	1
7	182.878,32	0,0037%	1
8	175.331,99	0,0035%	1
9	171.865,82	0,0034%	1
10	169.433,90	0,0034%	2
11	168.915,05	0,0034%	1
12	168.046,77	0,0034%	1
13	167.068,52	0,0033%	3
14	166.912,35	0,0033%	1
15	163.356,80	0,0033%	1
16	162.689,82	0,0033%	1
17	162.517,07	0,0033%	3
18	155.900,77	0,0031%	2
19	153.790,16	0,0031%	1
20	152.989,58	0,0031%	2
21	152.299,35	0,0030%	1
22	152.239,30	0,0030%	1
23	148.351,98	0,0030%	1
24	148.253,21	0,0030%	1
25	147.881,97	0,0030%	1
	4.488.104,46	0,0898%	32

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10. Geographical Distribution



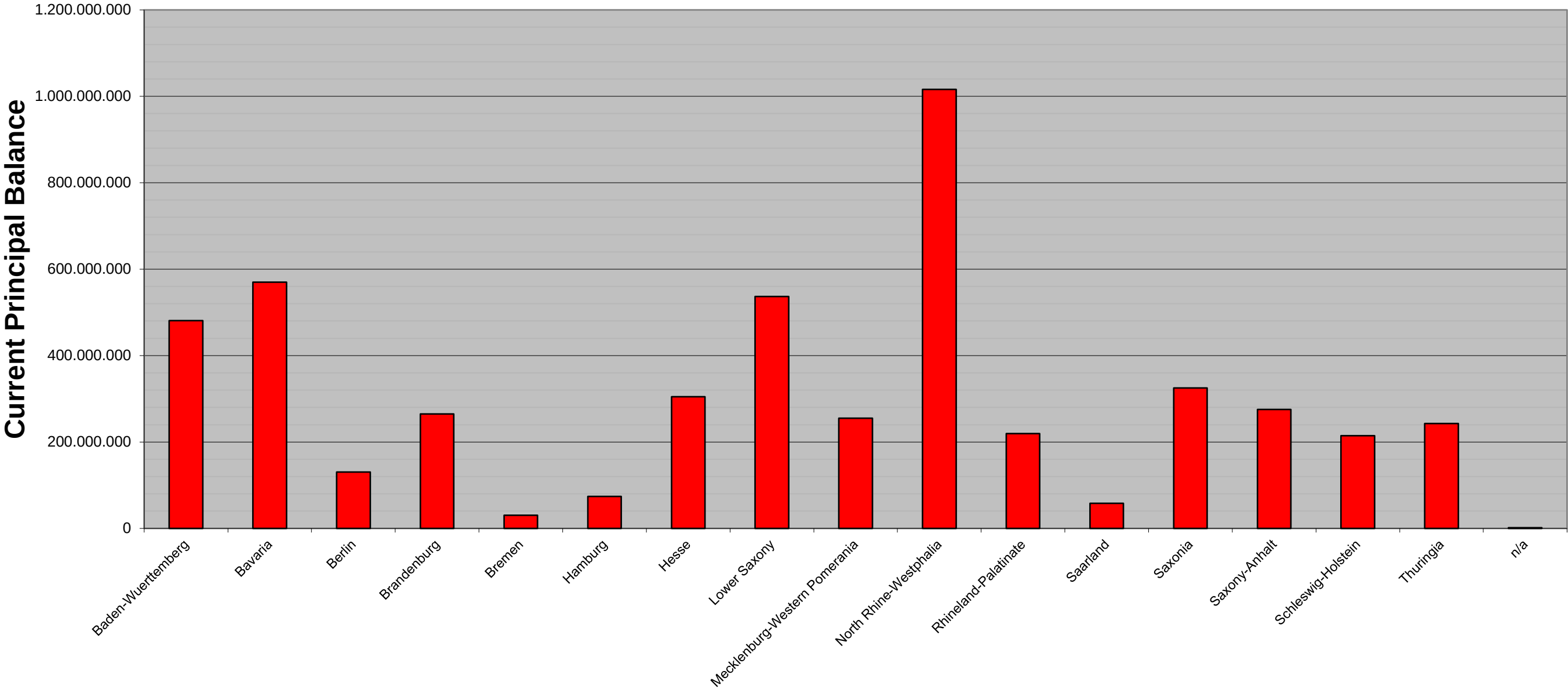
Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	481.178.607,20	9,62%	39.946	9,57%
Bavaria	569.802.828,93	11,40%	46.115	11,05%
Berlin	130.486.867,56	2,61%	10.320	2,47%
Brandenburg	264.873.658,76	5,30%	22.524	5,40%
Bremen	30.217.421,33	0,60%	2.469	0,59%
Hamburg	74.273.305,66	1,49%	5.546	1,33%
Hesse	304.978.793,64	6,10%	26.025	6,23%
Lower Saxony	536.472.797,82	10,73%	44.801	10,73%
Mecklenburg-Western Pomerania	254.780.768,48	5,10%	21.223	5,08%
North Rhine-Westphalia	1.016.152.084,41	20,32%	83.338	19,96%
Rhineland-Palatinate	219.173.196,69	4,38%	18.590	4,45%
Saarland	58.354.580,76	1,17%	5.001	1,20%
Saxonia	325.232.411,82	6,50%	28.712	6,88%
Saxony-Anhalt	275.150.696,00	5,50%	24.335	5,83%
Schleswig-Holstein	214.499.170,97	4,29%	17.678	4,23%
Thuringia	242.889.409,21	4,86%	20.700	4,96%
n/a	1.483.391,26	0,03%	131	0,03%
Total	4.999.999.990,50	100,00%	417.454	100,00%

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10.1 Geographical Distribution (Graph)

Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	



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11. Object/Vehicle Type



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	29.114.126,70	0,58%	1.731	0,41%
		Private	91.454.549,60	1,83%	6.455	1,55%
			120.568.676,30	2,41%	8.186	1,96%
	Used Vehicle	Commercial	81.785.887,16	1,64%	6.571	1,57%
		Private	415.930.956,72	8,32%	42.372	10,15%
			497.716.843,88	9,95%	48.943	11,72%
	Total		618.285.520,18	12,37%	57.129	13,69%
Non-Online	New Vehicle	Commercial	217.120.305,52	4,34%	10.707	2,56%
		Private	528.257.290,52	10,57%	37.423	8,96%
			745.377.596,04	14,91%	48.130	11,53%
	Used Vehicle	Commercial	648.117.753,27	12,96%	43.943	10,53%
		Private	2.988.219.121,01	59,76%	268.252	64,26%
			3.636.336.874,28	72,73%	312.195	74,79%
	Total		4.381.714.470,32	87,63%	360.325	86,31%
Total			4.999.999.991,00	100,00%	417.454	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.716.011.244,31	94,32%	394.981	94,62%
Leisure	208.804.506,61	4,18%	9.737	2,33%
Motorbike	75.184.239,58	1,50%	12736	3,05%
Total	4.999.999.990,50	100,00%	417.454	100,00%

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12. Insurances



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.295.204.154,00	45,90%	184.816	44,27%
Yes	2.704.795.836,50	54,10%	232.638	55,73%
Total	4.999.999.990,50	100,00%	417.454	100,00%

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	3.142.161.900,59	62,84%	276.074	66,13%
Yes	1.857.838.089,91	37,16%	141.380	33,87%
Total	4.999.999.990,50	100,00%	417.454	100,00%

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	4.414.671.616,58	88,29%	375.242	89,89%
Yes	585.328.373,92	11,71%	42.212	10,11%
Total	4.999.999.990,50	100,00%	417.454	100,00%

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13. Type of Contract



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from 14.07.2022	to 16.08.2022	=	33 days	
Collection Period	from 01.07.2022	to 31.07.2022			

<i>Contracts w/Balloon Payments</i>		<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	Auto	2.340.753.322,60	46,82%	253.069	60,62%
	Vehicle	491.893.001,15	9,84%	42.208	10,11%
	Total	2.832.646.323,75	56,65%	295.277	70,73%
Yes	Auto	1.683.108.595,25	33,66%	101.433	24,30%
- of which balloon rates		925.655.950,05	18,51%		
- of which regular installments		757.452.645,20	15,15%		
Yes	Vehicle	484.245.071,50	9,68%	20.744	4,97%
- of which balloon rates		283.030.959,56	5,66%		
- of which regular installments		201.214.111,94	4,02%		
	Total	2.167.353.666,75	43,35%	122.177	29,27%
Total		4.999.999.990,00	100,00%	417.454	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	1.282.237,95	0,11%	129	0,11%
13:25	23.136.403,09	1,91%	2.264	1,85%
26:38	131.134.548,12	10,85%	12.226	10,01%
39:51	291.314.745,71	24,10%	29.213	23,91%
52:64	552.124.046,41	45,68%	56.424	46,18%
65:72	127.941.001,52	10,59%	13.225	10,82%
73:	81.753.926,81	6,76%	8.696	7,12%
Total	1.208.686.909,61	100,00%	122.177	100,00%

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	104.809.505,24	8,67%	11.677	9,56%
13:25	220.712.530,48	18,26%	23.209	19,00%
26:38	360.894.295,80	29,86%	36.453	29,84%
39:51	283.904.070,93	23,49%	27.522	22,53%
52:64	197.366.670,88	16,33%	19.341	15,83%
65:72	40.596.577,43	3,36%	3.948	3,23%
73:	403.258,85	0,03%	27	0,02%
Total	1.208.686.909,61	100,00%	122.177	100,00%

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14. Payment Methods



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

Payment Method	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Direct Debit	4.958.054.466,31	99,16%	413.119	98,96%
Other	41.945.524,19	0,84%	4.335	1,04%
Total	4.999.999.990,50	100,00%	417.454	100,00%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15th of month	2.146.157.941,45	42,92%	178.200	42,69%
1st of month	2.853.842.049,05	57,08%	239.254	57,31%
Total	4.999.999.990,50	100,00%	417.454	100,00%

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15. Downpayment



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

<i>Downpayment (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	2.050.450.573,46	41,01%	173.562	41,58%	0,00%
0: 999	106.362.314,96	2,13%	12.608	3,02%	4,41%
1000: 1999	265.675.956,22	5,31%	29.015	6,95%	9,50%
2000: 2999	335.746.912,13	6,71%	33.394	8,00%	14,37%
3000: 3999	314.029.482,74	6,28%	28.855	6,91%	18,29%
4000: 4999	246.233.603,59	4,92%	21.754	5,21%	21,96%
5000: 5999	345.220.109,46	6,90%	27.141	6,50%	23,61%
6000: 6999	193.874.699,62	3,88%	15.234	3,65%	27,15%
7000: 7999	149.800.889,04	3,00%	11.751	2,81%	30,17%
8000: 8999	129.953.660,04	2,60%	9.998	2,39%	32,60%
9000: 9999	72.622.226,61	1,45%	5.543	1,33%	35,00%
10000:10999	234.428.532,55	4,69%	15.365	3,68%	33,93%
11000:11999	50.588.376,10	1,01%	3.661	0,88%	38,40%
12000:12999	63.264.083,07	1,27%	4.559	1,09%	40,24%
13000:13999	41.009.190,82	0,82%	2.941	0,70%	42,10%
14000:14999	32.572.132,61	0,65%	2.349	0,56%	43,69%
15000:15000	77.848.681,91	1,56%	4.431	1,06%	40,28%
15001:	290.318.565,57	5,81%	15.293	3,66%	48,84%
Total	4.999.999.990,50	100,00%	417.454	100,00%	18,45%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.609,58	€ 6.178,29
Average Purchase Price	€ 19.559,90	€ 22.088,02
Downpayment in %	18,45%	27,97%

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16. Effective Interest Rate



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

<i>Yield Range *</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 0	3.775.562,89	0,08%	196	0,05%
1: 1	422.548.085,83	8,45%	28.013	6,71%
2: 2	1.419.351.579,97	28,39%	109.281	26,18%
3: 3	2.241.313.550,29	44,83%	174.746	41,86%
4: 4	683.149.267,41	13,66%	77.211	18,50%
5: 5	134.050.915,51	2,68%	16.074	3,85%
6: 6	51.623.085,23	1,03%	6.779	1,62%
7: 7	16.162.308,78	0,32%	2.535	0,61%
8: 8	24.484.353,08	0,49%	2.298	0,55%
9: 9	2.390.735,74	0,05%	207	0,05%
10:10	458.711,85	0,01%	51	0,01%
11:11	691.833,92	0,01%	63	0,02%
Total	4.999.999.990,50	100,00%	417.454	100,00%

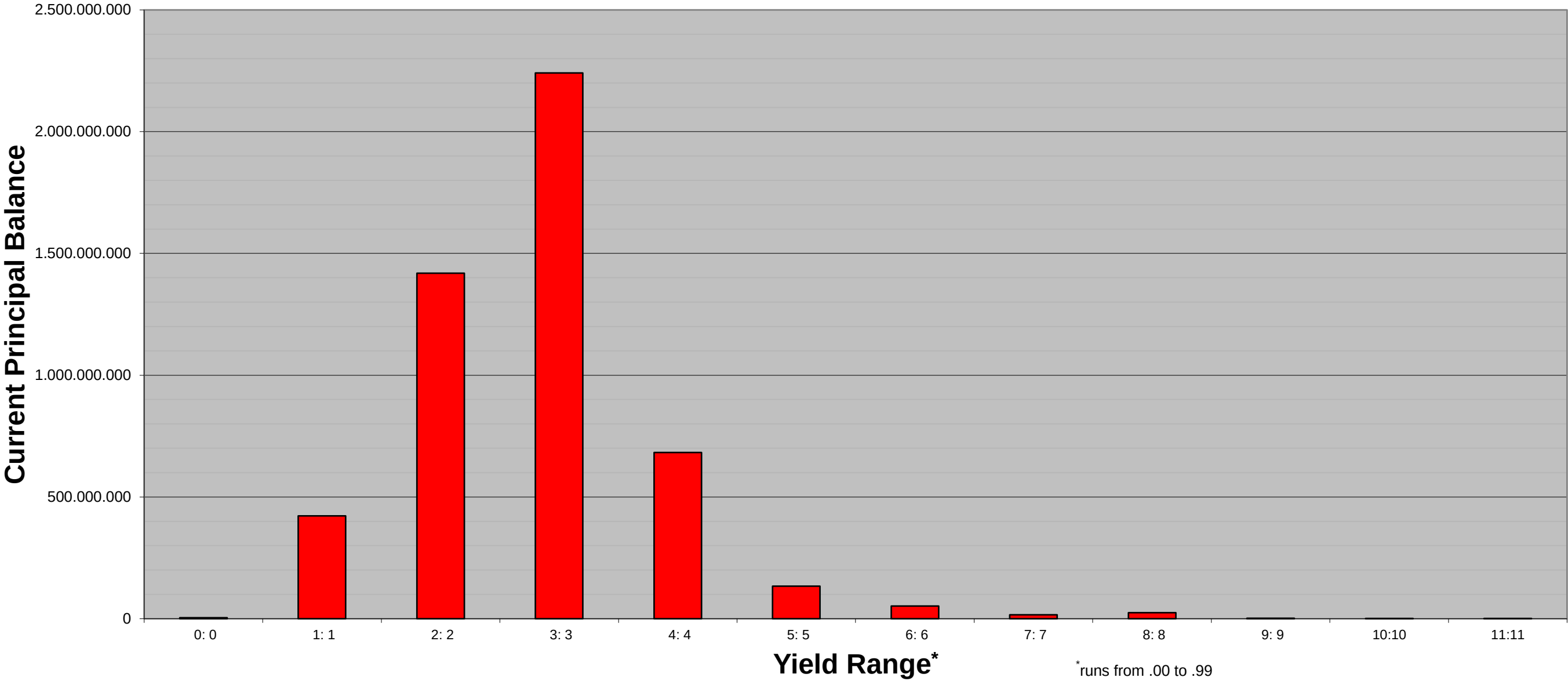
Statistics	in %
WA Interest	3,61%

* runs from .00 to .99

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16.1 Effective Interest Rate (Graph)

Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	



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17. Seasoning



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

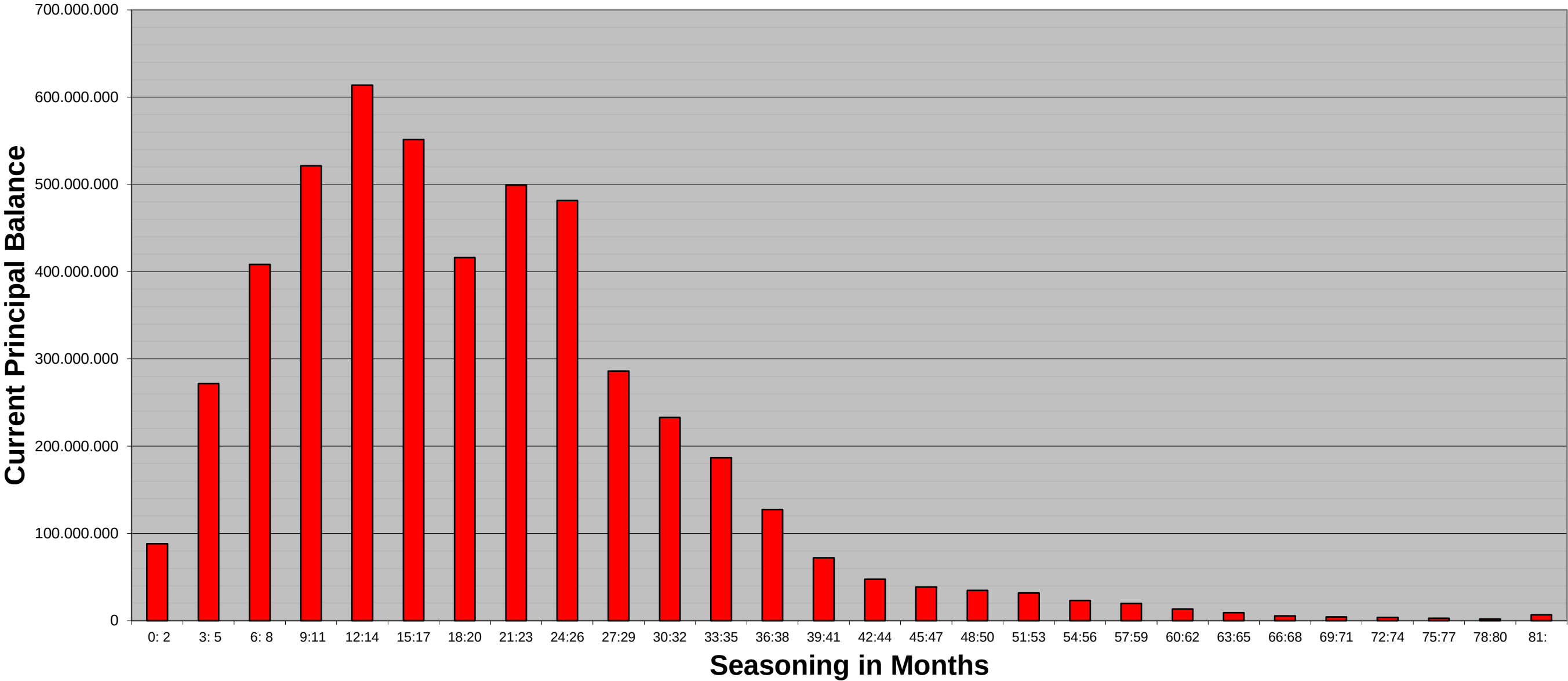
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	88.292.748,44	1,77%	4.694	1,12%
3: 5	271.950.445,62	5,44%	15.658	3,75%
6: 8	408.326.178,90	8,17%	23.944	5,74%
9:11	521.425.429,80	10,43%	33.993	8,14%
12:14	613.856.286,02	12,28%	42.600	10,20%
15:17	551.437.100,05	11,03%	41.844	10,02%
18:20	416.108.892,01	8,32%	33.626	8,06%
21:23	499.034.044,94	9,98%	43.459	10,41%
24:26	481.577.123,65	9,63%	42.779	10,25%
27:29	286.018.018,12	5,72%	27.229	6,52%
30:32	232.906.755,82	4,66%	23.453	5,62%
33:35	186.562.978,07	3,73%	20.762	4,97%
36:38	127.500.468,35	2,55%	14.049	3,37%
39:41	72.207.983,66	1,44%	8.638	2,07%
42:44	47.525.292,74	0,95%	6.092	1,46%
45:47	38.685.059,37	0,77%	5.369	1,29%
48:50	34.719.920,14	0,69%	4.639	1,11%
51:53	31.583.805,93	0,63%	4.554	1,09%
54:56	23.047.148,73	0,46%	3.882	0,93%
57:59	19.722.745,41	0,39%	3.735	0,89%
60:62	13.464.926,23	0,27%	2.654	0,64%
63:65	9.119.302,06	0,18%	1.918	0,46%
66:68	5.562.550,35	0,11%	1.347	0,32%
69:71	4.237.152,93	0,08%	1.220	0,29%
72:74	3.803.035,60	0,08%	960	0,23%
75:77	2.930.925,62	0,06%	798	0,19%
78:80	1.787.500,03	0,04%	547	0,13%
81:	6.606.171,91	0,13%	3.011	0,72%
Total	4.999.999.990,50	100,00%	417.454	100,00%

Statistics	
WA Seasoning	19,82

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17.1 Seasoning (Graph)

Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	



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18. Remaining Term



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	58.170.244,59	1,16%	23.015	5,51%
7: 13	158.361.903,74	3,17%	34.416	8,24%
14: 20	249.459.076,28	4,99%	38.149	9,14%
21: 27	432.416.275,99	8,65%	49.386	11,83%
28: 34	562.220.429,02	11,24%	50.535	12,11%
35: 41	627.162.641,74	12,54%	50.203	12,03%
42: 48	560.909.107,92	11,22%	39.275	9,41%
49: 55	607.770.442,88	12,16%	37.664	9,02%
56: 62	523.748.139,51	10,47%	31.103	7,45%
63: 69	394.716.793,24	7,89%	22.509	5,39%
70: 76	240.565.598,59	4,81%	13.859	3,32%
77: 83	148.558.488,70	2,97%	7.854	1,88%
84: 90	107.698.482,31	2,15%	5.179	1,24%
91: 97	87.866.402,54	1,76%	3.985	0,95%
98:104	85.900.936,65	1,72%	3.973	0,95%
105:107	46.992.412,11	0,94%	2.018	0,48%
108:	107.482.614,69	2,15%	4.331	1,04%
Total	4.999.999.990,50	100,00%	417.454	100,00%

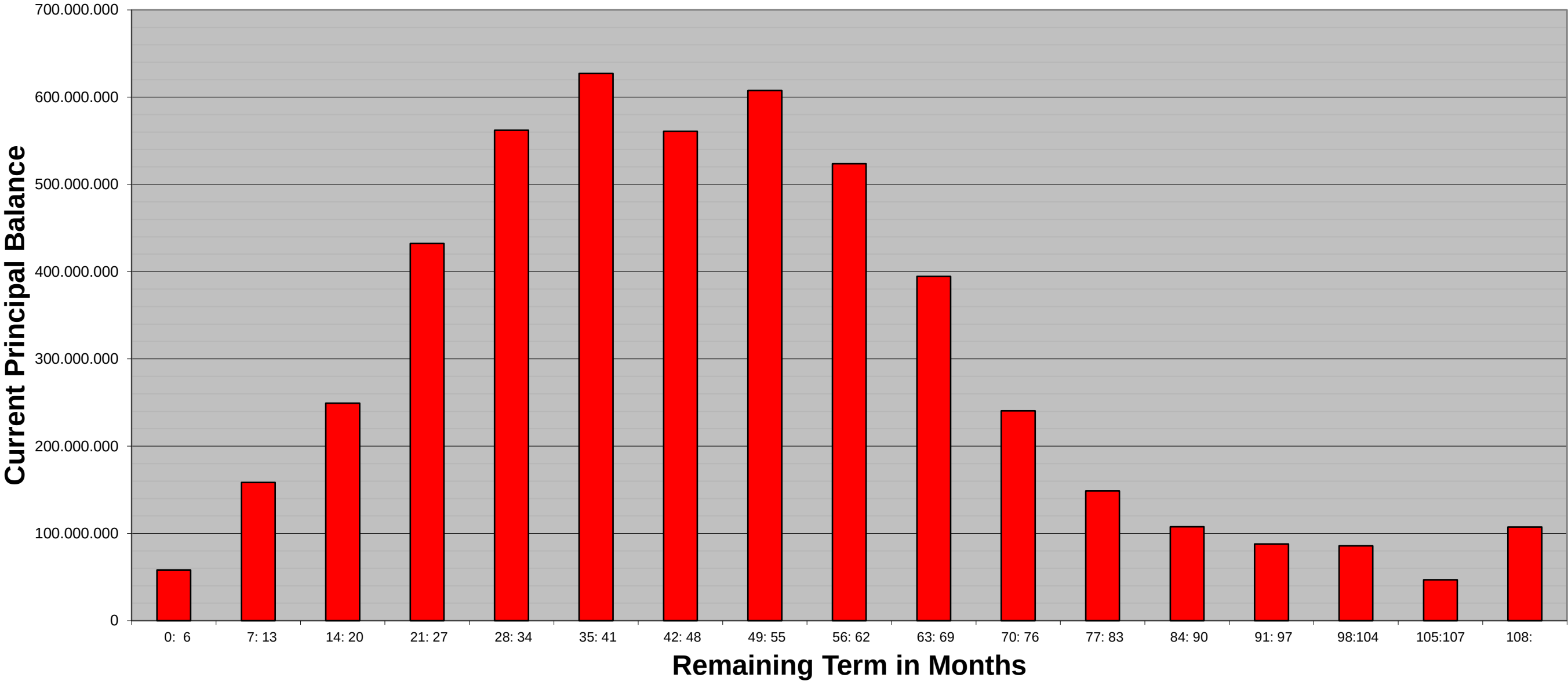
Statistics

WA Remaining Term	48,87
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Monthly Investor Report

18.1 Remaining Term (Graph)

Calculation Date	12.08.2022					
Payment Date	16.08.2022					
Period No	22					
Monthly Period	Aug 2022					
Interest Period	from	14.07.2022	to	16.08.2022	=	33 days
Collection Period	from	01.07.2022	to	31.07.2022		



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19. Original Term



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

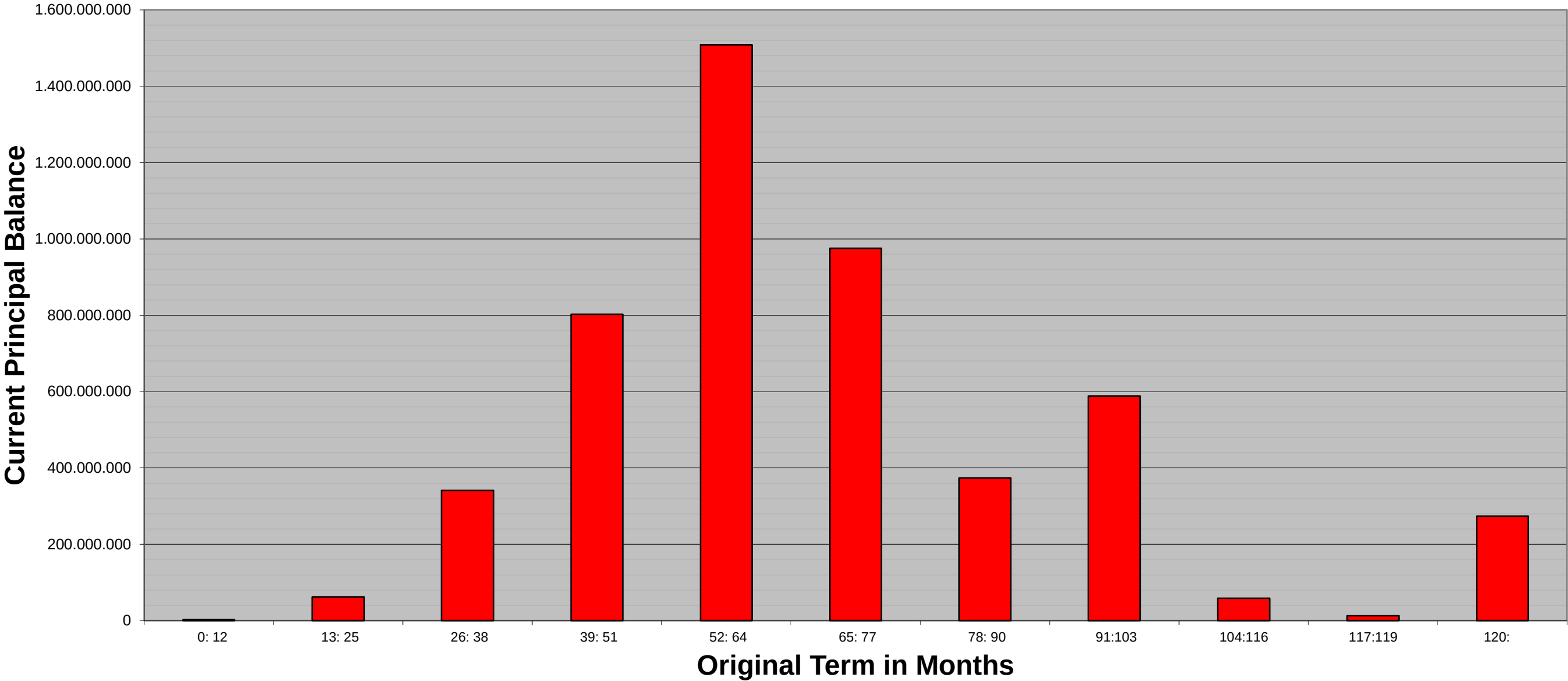
Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 12	2.625.455,32	0,05%	914	0,22%
13: 25	61.948.636,05	1,24%	15.943	3,82%
26: 38	341.534.461,80	6,83%	51.360	12,30%
39: 51	802.380.331,68	16,05%	81.280	19,47%
52: 64	1.508.159.990,71	30,16%	115.570	27,68%
65: 77	975.751.573,56	19,52%	66.169	15,85%
78: 90	373.608.902,14	7,47%	30.311	7,26%
91:103	588.455.538,46	11,77%	39.851	9,55%
104:116	58.314.709,97	1,17%	3.271	0,78%
117:119	13.145.449,15	0,26%	585	0,14%
120:	274.074.941,66	5,48%	12.200	2,92%
Total	4.999.999.990,50	100,00%	417.454	100,00%

Statistics	
WA Original Term	68,68

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19.1 Original Term (Graph)

Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	



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20. Brands + Fuel Type



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
Monthly Period	Aug 2022				
Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
Collection Period	from	01.07.2022	to	31.07.2022	

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	588.964.930,08	11,78%	48.868	11,71%
2	512.338.408,48	10,25%	46.481	11,13%
3	431.876.896,86	8,64%	28.757	6,89%
4	328.123.476,56	6,56%	23.480	5,62%
5	326.494.409,42	6,53%	24.392	5,84%
6	296.190.656,47	5,92%	34.390	8,24%
7	250.498.542,88	5,01%	22.481	5,39%
8	217.926.232,61	4,36%	19.765	4,73%
9	216.546.087,91	4,33%	19.351	4,64%
10	215.200.655,07	4,30%	19.167	4,59%
11	181.120.556,74	3,62%	12.883	3,09%
12	180.062.053,77	3,60%	10.798	2,59%
13	176.216.967,52	3,52%	14.979	3,59%
14	105.121.426,25	2,10%	11.218	2,69%
15	93.992.508,68	1,88%	8.119	1,94%
	4.120.673.809,30	82,41%	345.129	82,67%

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	1.681.013.619,40	33,62%	186.391	44,65%
Diesel Euro 6	675.227.009,20	13,50%	48.234	11,55%
Diesel Euro 5	355.512.225,80	7,11%	39.799	9,53%
Diesel < Euro 5	559.297.482,76	11,19%	42.418	10,16%
Other	56.715.984,37	1,13%	4.457	1,07%
n/a	1.672.233.668,97	33,44%	96.155	23,03%
Total	4.999.999.990,50	100,00%	417.454	100,00%

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21. Priority of Payments + Transaction Costs



Calculation Date	12.08.2022
Payment Date	16.08.2022
Period No	22
Monthly Period	Aug 2022
Interest Period	from 14.07.2022 to 16.08.2022 = 33 days
Collection Period	from 01.07.2022 to 31.07.2022

Priority of Payments

Available Distribution Amount	183.751.380,92 €
Senior Expenses	- 193,32 €
Interest Notes Class A	- - €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- - €
Interest Notes Class B (no PD Trigger Breach)	- 332.303,75 €
Replenishment	- 164.932.089,07 €
Purchase Shortfall Ledger	- 9,50 €
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	= 18.286.510,28 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	193,32 €		
Interest accrued for the Period	332.303,75 €	- €	332.303,75 €
Cumulative Interest accrued	5.550.713,10 €	- €	5.550.713,10 €
Interest Payments	332.303,75 €	- €	332.303,75 €
Cumulative Interest Payments	5.550.713,10 €	- €	5.550.713,10 €
Interest accrued on Subordinated Loan for the Period	275,00 €		
Cumulative Interest accrued on Subordinated Loan	5.466,66 €		
Interest Payments on Subordinated Loan	275,00 €		
Cumulative Interest Payments on Subordinated Loan	5.466,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention



Calculation Date	12.08.2022				
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The Seller undertakes to that it will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction as required by paragraph (a) of Article 6(3) of the Securitisation Regulation, provided that the level of retention may reduce over time in compliance with the Applicable Risk Retention Commission Delegated Regulation. On the Closing Date and any Further Issue Date, such interest will, in accordance with paragraph (a) of Article 6(3) of the Securitisation Regulation, be comprised by the Seller purchasing and retaining a vertical tranche which has a pro-rata basis of not less than 5 % of the total nominal value of all Classes sold or transferred to investors (the "Retained Notes"). The Seller will not reduce, hedge or otherwise mitigate its credit exposure to any of the Retained Notes or any interest therein (whether in full or in part) to any third party until the earlier of the date on which all Notes are redeemed in full and the Legal Maturity Date.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	4.999.999.995,90 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.990,50 €
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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Monthly Investor Report

23. Counterparties



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

Calculation Date	12.08.2022				
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Fitch			Moody's			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
-	F1+	STABLE	-	P-1	NEG	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing

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

Ratings as of 31.07.2022, data source: Bloomberg

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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

Calculation Date	12.08.2022
Payment Date	16.08.2022
Period No	22
Monthly Period	Aug 2022
Interest Period	from 14.07.2022 to 16.08.2022 = 33 days
Collection Period	from 01.07.2022 to 31.07.2022

SC Germany Mobility 2020-1 Monthly Investor Report

25. Santander Consumer Bank



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Team ABS

Calculation Date	12.08.2022				
Payment Date	16.08.2022				
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Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
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kerstin.koehler@santander.de
abs_ger@santander.de

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

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

Ratings as of 31.07.2022, data source: Bloomberg

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26. Glossary



Calculation Date	12.08.2022				
Payment Date	16.08.2022				
Period No	22				
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Interest Period	from	14.07.2022	to	16.08.2022	= 33 days
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Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Balloon Loan:	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
Balloon Payment:	The final payment of a balloon loan.
Defaulted Contracts/Defaults:	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
Delinquent Receivable:	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
Downpayment:	The initial upfront portion of the total net amount due at the time of finalizing the contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
Gap Insurance:	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
Legal Maturity:	Final Payment date on which all outstanding notes will mature.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 13 % constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.
Leisure:	Is composed of motorised and not motorised caravans and campers.
Payment Protection Insurance:	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
Recoveries:	Any amount received on defaulted contracts
Repair Cost Insurance:	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
Set-Off Reserves (X/Y):	Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits
Used Vehicle	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle