SC Germany Mobility 2020-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

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1. Portfolio Information

Calculation Date	10.09.2021				
Payment Date	14.09.2021				
Period No	11				
Monthly Period	Sep 2021				
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Collection Period from	01.08.2021	to	31.08.2021		

Outstanding Receivables

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**404.593**	**4.999.999.997,58 €**	**3.200.000.000,00 €**
Scheduled Principal Payments		96.471.432,16 €	
Prepayment Principal		54.629.679,81 €	
Others		4.868.577,76 €	
Total Principal Collections		**155.969.689,73 €**	**107.976.996,22 €**
Total Interest Collections		**20.335.892,91 €**	**13.311.856,44 €**
Defaults		**857.592,68 €**	**1.005.369,23 €**
Replenishment Amount		**156.827.282,53 €**	**108.982.363,50 €**
End of Period		4.999.999.997,70 €	
Purchase Shortfall Amount		2,30 €	2,42 €
Total Assets (End of Period)	**406.770**	**5.000.000.000,00 €**	**5.000.000.000,00 €**
Current Prepayment Rate (annualised)		13,11%	

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Collection Period from	01.08.2021	to	31.08.2021		

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

Calculation Date		10.09.2021				
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Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

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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%
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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		857.592,68 €	
Current Period Recoveries		248.918,12 €	
Current Period Net Default		608.674,56 €	
New Number of Defaulted Contracts			80
Cumulative Default			
Cumulative Gross Default		5.611.960,78 €	
Cumulative Recoveries		642.630,66 €	
Cumulative Net Default		4.969.330,12 €	
Total Number of Defaulted Contracts			485
3-MRA* Annualised Net Default Ratio (New Default)	**0,23%**		
Annualised Loss Ratio period before previous period		0,32%	
Annualised Loss Ratio previous period		0,21%	
Annualised Loss Ratio current period	0,15%	0,15%	
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		10.09.2021				
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Collection Period	from	01.08.2021	to	31.08.2021		

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%
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5. Concentration Limits

Calculation Date		10.09.2021				
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Collection Period	from	01.08.2021	to	31.08.2021		

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	253.578,83	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,69%	no
Weighted average remaining term in months	-	67,00	52,50	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,08%	no
- prior to or on 30 September 2022	2,00%	0,08%	no
- prior to or on 30 September 2023	3,00%	0,08%	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%	0,08%	no

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6. Outstanding Notes

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Collection Period from	01.08.2021	to	31.08.2021			

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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	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	176.754.503,18 €		
Replenishment	156.827.282,53 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,56	1,56

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	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)	10,86%	3,61%
Current CE (excl. Excess Spread)	7,25%	0,00%

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7. Original Principal Balance

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Collection Period	from	01.08.2021	to	31.08.2021	

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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	2.002.026,40	0,03%	1.241	0,31%
2000: 3999	44.746.745,27	0,68%	14.113	3,47%
4000: 5999	152.554.060,40	2,32%	30.274	7,44%
6000: 7999	266.488.498,95	4,05%	38.147	9,38%
8000: 9999	351.365.796,99	5,34%	39.159	9,63%
10000:11999	478.359.881,49	7,27%	43.933	10,80%
12000:13999	493.395.751,00	7,50%	38.082	9,36%
14000:15999	539.125.170,07	8,20%	36.020	8,86%
16000:17999	502.343.753,80	7,64%	29.661	7,29%
18000:19999	457.763.322,83	6,96%	24.168	5,94%
20000:21999	479.835.017,49	7,29%	22.986	5,65%
22000:23999	393.482.138,18	5,98%	17.156	4,22%
24000:25999	362.374.590,97	5,51%	14.524	3,57%
26000:27999	299.574.266,86	4,55%	11.115	2,73%
28000:29999	257.605.673,68	3,92%	8.904	2,19%
30000:31999	239.437.155,43	3,64%	7.771	1,91%
32000:33999	186.468.457,24	2,83%	5.665	1,39%
34000:35999	168.720.963,54	2,57%	4.828	1,19%
36000:37999	125.434.645,49	1,91%	3.394	0,83%
38000:39999	106.841.185,81	1,62%	2.743	0,67%
40000:41999	95.712.064,06	1,46%	2.348	0,58%
42000:43999	75.169.492,41	1,14%	1.751	0,43%
44000:45999	67.486.160,72	1,03%	1.502	0,37%
46000:47999	53.132.883,75	0,81%	1.132	0,28%
48000:49999	49.581.339,33	0,75%	1.013	0,25%
50000:51999	50.820.986,99	0,77%	1.003	0,25%
52000:53999	30.547.111,86	0,46%	577	0,14%
54000:55999	32.110.832,00	0,49%	585	0,14%
56000:57999	22.218.031,37	0,34%	390	0,10%
58000:59999	20.438.131,23	0,31%	347	0,09%
60000:61999	21.888.787,29	0,33%	361	0,09%
62000:63999	14.417.946,99	0,22%	229	0,06%
64000:65999	14.292.885,26	0,22%	220	0,05%
66000:67999	10.237.811,57	0,16%	153	0,04%
68000:69999	9.847.751,23	0,15%	143	0,04%
70000:70000	3.850.000,00	0,06%	55	0,01%
70001:	97.919.242,44	1,49%	1.077	0,26%
Total	**6.577.590.560,39**	**100,00%**	**406.770**	**100,00%**

Statistics	**in EUR**
Average Amount	16.170,29

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7.1 Original PB (Graph)

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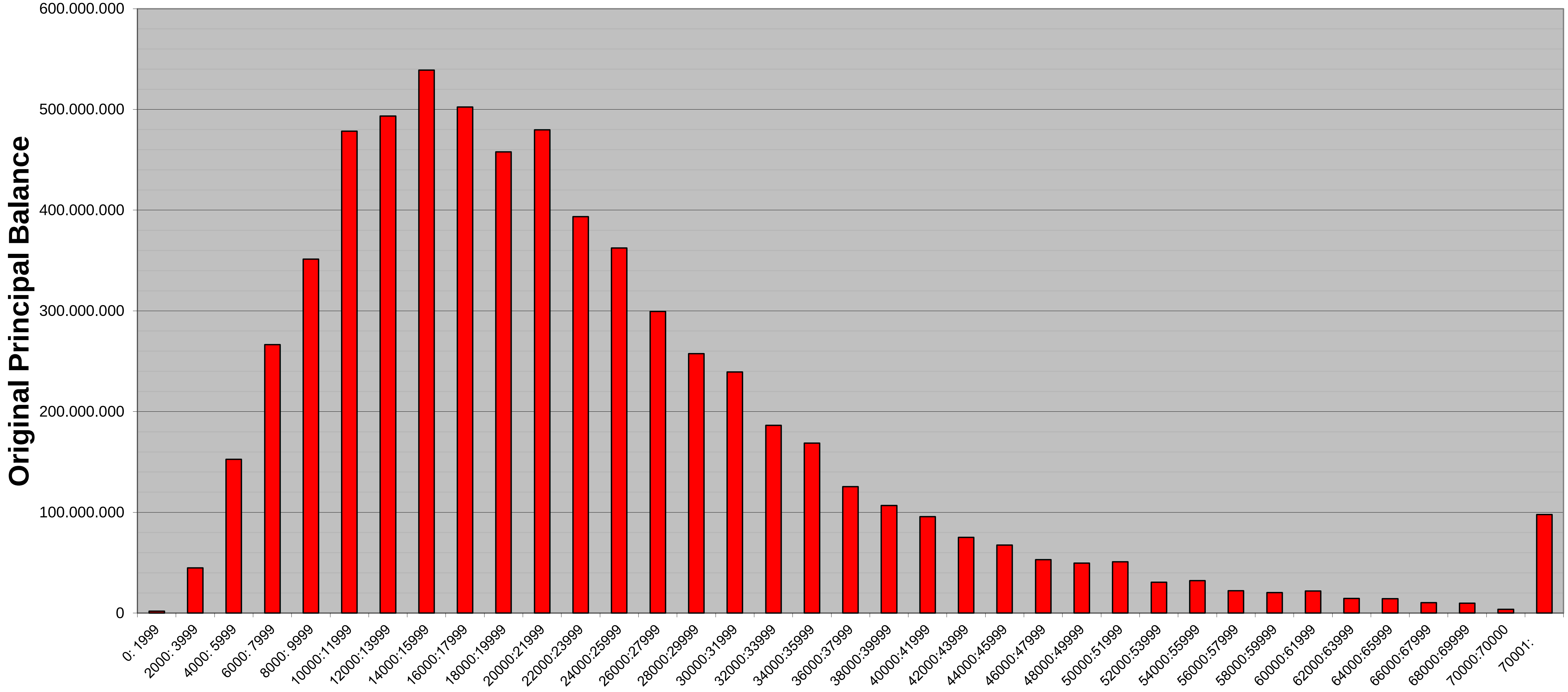

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8. Current Principal Balance

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Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	30.443.449,66	0,61%	29.667	7,29%
2000: 3999	124.485.344,29	2,49%	40.973	10,07%
4000: 5999	229.150.389,73	4,58%	45.769	11,25%
6000: 7999	313.142.660,67	6,26%	44.784	11,01%
8000: 9999	375.330.500,13	7,51%	41.794	10,27%
10000:11999	403.829.388,08	8,08%	36.791	9,04%
12000:13999	414.375.576,85	8,29%	31.932	7,85%
14000:15999	393.818.331,80	7,88%	26.319	6,47%
16000:17999	373.503.255,27	7,47%	22.011	5,41%
18000:19999	340.442.757,02	6,81%	17.948	4,41%
20000:21999	304.383.221,83	6,09%	14.519	3,57%
22000:23999	259.555.467,76	5,19%	11.302	2,78%
24000:25999	222.269.186,00	4,45%	8.905	2,19%
26000:27999	187.733.708,23	3,75%	6.962	1,71%
28000:29999	161.217.020,24	3,22%	5.563	1,37%
30000:31999	128.094.827,01	2,56%	4.138	1,02%
32000:33999	109.065.003,42	2,18%	3.306	0,81%
34000:35999	94.645.023,04	1,89%	2.707	0,67%
36000:37999	79.618.259,98	1,59%	2.154	0,53%
38000:39999	68.493.977,82	1,37%	1.758	0,43%
40000:41999	53.113.482,11	1,06%	1.297	0,32%
42000:43999	48.119.238,33	0,96%	1.120	0,28%
44000:45999	40.339.808,44	0,81%	897	0,22%
46000:47999	36.280.581,32	0,73%	773	0,19%
48000:49999	27.796.276,63	0,56%	568	0,14%
50000:51999	24.213.438,16	0,48%	475	0,12%
52000:53999	18.486.923,89	0,37%	349	0,09%
54000:55999	15.280.228,95	0,31%	278	0,07%
56000:57999	14.930.073,79	0,30%	262	0,06%
58000:59999	12.379.839,45	0,25%	210	0,05%
60000:61999	10.062.491,38	0,20%	165	0,04%
62000:63999	9.198.553,22	0,18%	146	0,04%
64000:65999	6.818.476,35	0,14%	105	0,03%
66000:67999	8.103.491,57	0,16%	121	0,03%
68000:69999	5.311.345,71	0,11%	77	0,02%
70001:	55.968.399,57	1,12%	625	0,15%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

Statistics	**in EUR**
Average Amount	12.291,96

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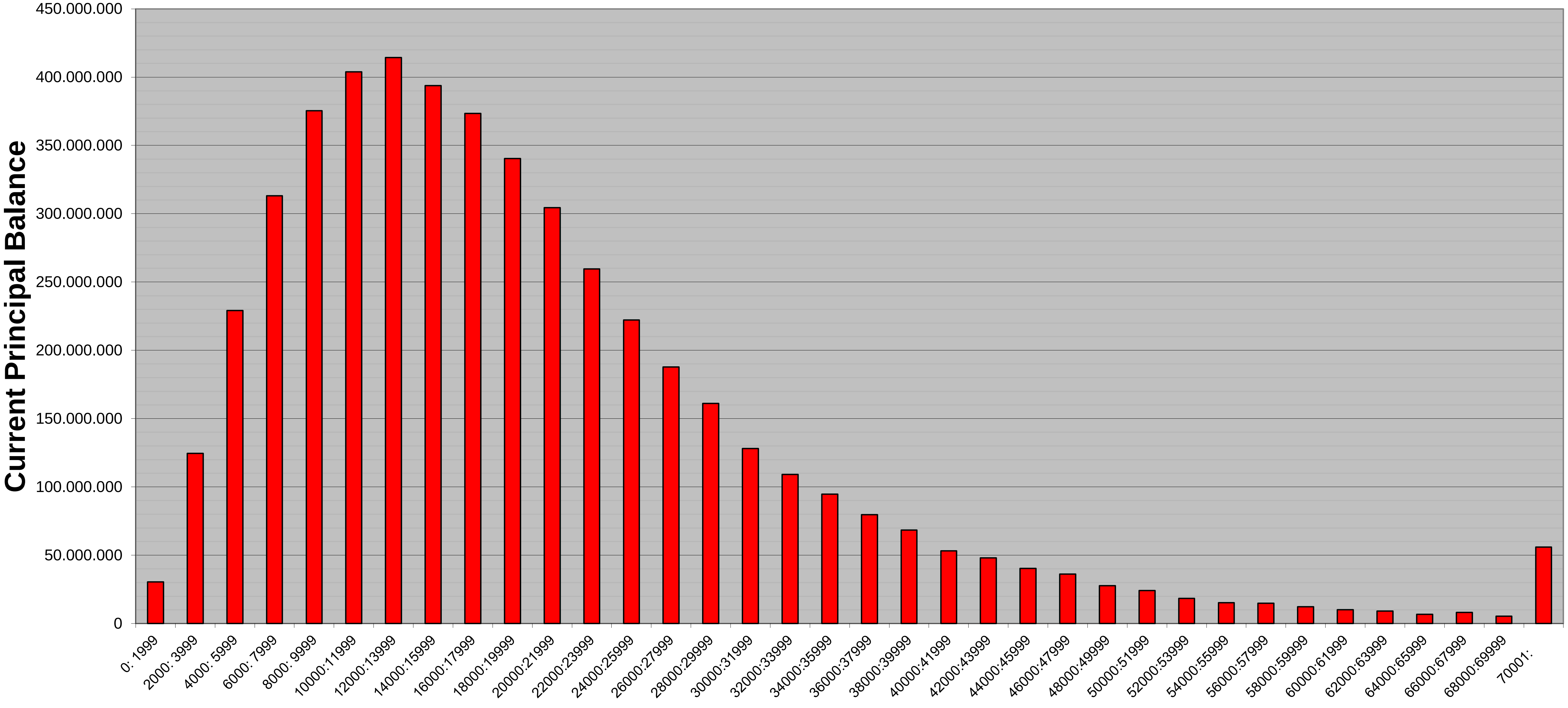
8.1 Current PB (Graph)

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		



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9. Borrower Concentration

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	253.578,83	0,0051%	1
2	236.274,15	0,0047%	2
3	216.302,67	0,0043%	1
4	211.143,50	0,0042%	1
5	210.871,23	0,0042%	1
6	199.717,68	0,0040%	1
7	187.962,05	0,0038%	1
8	187.454,66	0,0037%	3
9	186.048,92	0,0037%	1
10	182.225,76	0,0036%	3
11	179.111,11	0,0036%	1
12	177.505,56	0,0036%	2
13	173.561,62	0,0035%	1
14	165.347,21	0,0033%	1
15	165.015,27	0,0033%	2
16	161.981,41	0,0032%	1
17	154.863,93	0,0031%	3
18	154.704,38	0,0031%	4
19	153.355,61	0,0031%	1
20	149.185,64	0,0030%	2
21	146.626,88	0,0029%	2
22	145.811,11	0,0029%	1
23	145.037,98	0,0029%	4
24	144.533,51	0,0029%	2
25	144.256,69	0,0029%	1
	4.432.477,36	**0,0886%**	**43**

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10. Geographical Distribution

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	483.482.561,99	9,67%	39.445	9,70%
Bavaria	582.250.648,08	11,65%	45.737	11,24%
Berlin	128.988.475,72	2,58%	10.059	2,47%
Brandenburg	263.788.428,99	5,28%	21.796	5,36%
Bremen	28.457.435,42	0,57%	2.297	0,56%
Hamburg	68.437.823,75	1,37%	5.179	1,27%
Hesse	306.788.707,36	6,14%	25.698	6,32%
Lower Saxony	534.595.856,88	10,69%	43.516	10,70%
Mecklenburg-Western Pomerania	248.184.103,03	4,96%	19.964	4,91%
North Rhine-Westphalia	1.033.032.658,98	20,66%	82.284	20,23%
Rhineland-Palatinate	222.638.743,12	4,45%	18.505	4,55%
Saarland	59.213.561,54	1,18%	4.956	1,22%
Saxonia	315.089.351,07	6,30%	27.149	6,67%
Saxony-Anhalt	272.126.141,99	5,44%	23.340	5,74%
Schleswig-Holstein	212.852.744,60	4,26%	16.952	4,17%
Thuringia	239.311.262,94	4,79%	19.831	4,88%
n/a	761.492,24	0,02%	62	0,02%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

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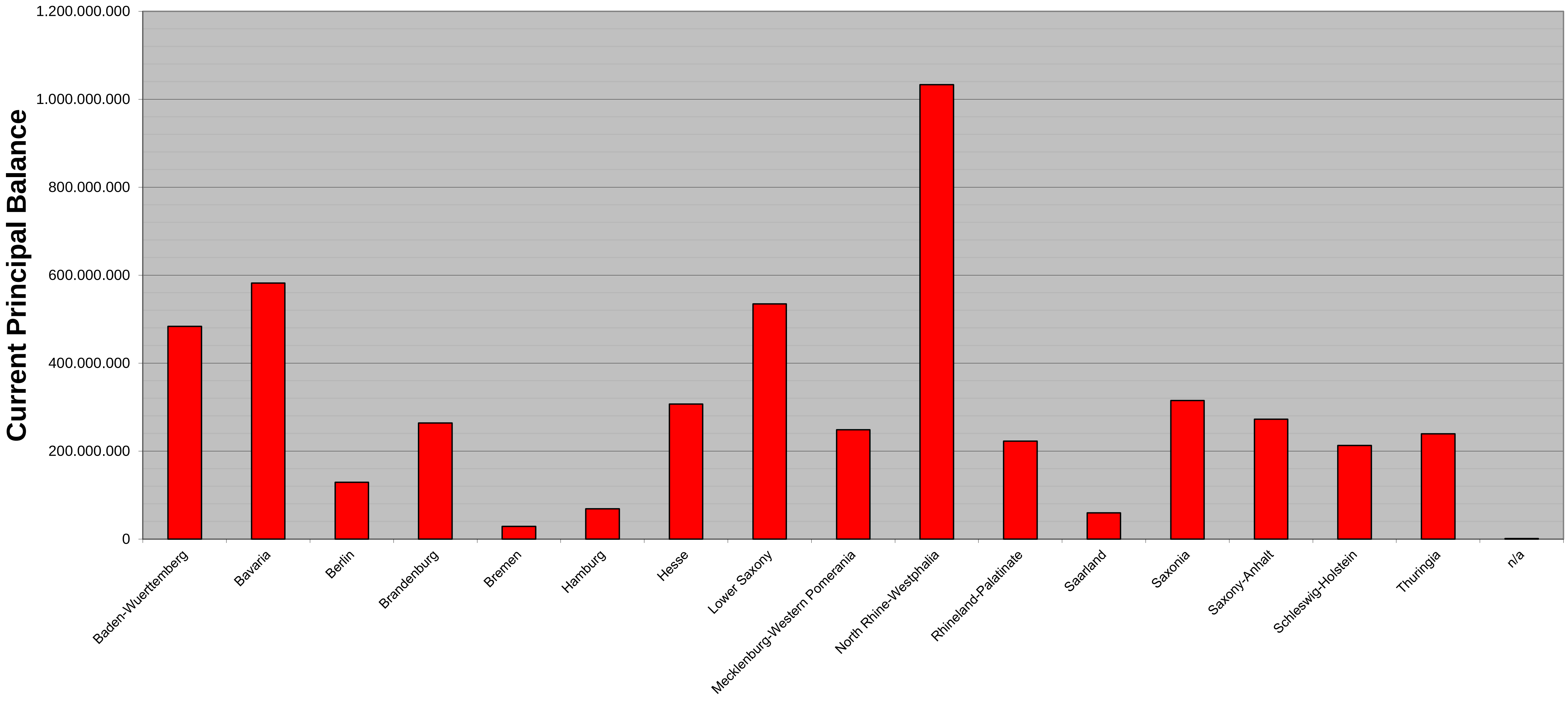
10.1 Geographical Distribution (Graph)

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		



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11. Object/Vehicle Type

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	31.989.469,64	0,64%	1.830	0,45%
		Private	104.449.933,24	2,09%	7.200	1,77%
			136.439.402,88	2,73%	9.030	2,22%
	Used Vehicle	Commercial	85.624.243,99	1,71%	6.874	1,69%
		Private	449.360.197,91	8,99%	45.114	11,09%
			534.984.441,90	10,70%	51.988	12,78%
	Total		**671.423.844,78**	**13,43%**	**61.018**	**15,00%**
Non-Online	New Vehicle	Commercial	237.731.435,13	4,75%	10.978	2,70%
		Private	611.479.824,32	12,23%	42.107	10,35%
			849.211.259,45	16,98%	53.085	13,05%
	Used Vehicle	Commercial	603.029.516,90	12,06%	40.247	9,89%
		Private	2.876.335.376,57	57,53%	252.420	62,05%
			3.479.364.893,47	69,59%	292.667	71,95%
	Total		**4.328.576.152,92**	**86,57%**	**345.752**	**85,00%**
Total			**4.999.999.998,00**	**100,00%**	**406.770**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	4.680.760.016,23	93,62%	382.701	94,08%
Leisure	228.939.175,03	4,58%	9.987	2,46%
Motorbike	90.300.806,44	1,81%	14082	3,46%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

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12. Insurances

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.262.302.679,65	45,25%	178.080	43,78%
Yes	2.737.697.318,05	54,75%	228.690	56,22%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	3.132.375.280,03	62,65%	266.999	65,64%
Yes	1.867.624.717,67	37,35%	139.771	34,36%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	4.482.291.683,40	89,65%	370.671	91,13%
Yes	517.708.314,30	10,35%	36.099	8,87%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

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13. Type of Contract

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	2.475.802.955,44	49,52%	254.156	62,48%
	Vehicle	516.757.301,91	10,34%	41.452	10,19%
	Total	2.992.560.257,35	59,85%	295.608	72,67%
Yes	Auto	1.565.822.376,60	31,32%	92.685	22,79%
- of which balloon rates		818.706.338,53	16,37%		
- of which regular installments		747.116.038,07	14,94%		
Yes	Vehicle	441.617.363,75	8,83%	18.477	4,54%
- of which balloon rates		242.993.897,76	4,86%		
- of which regular installments		198.623.465,99	3,97%		
	Total	2.007.439.740,35	40,15%	111.162	27,33%
Total		**4.999.999.998,00**	**100,00%**	**406.770**	**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	2.052.744,62	0,19%	251	0,23%
13:25	25.376.978,29	2,39%	2.796	2,52%
26:38	121.512.754,88	11,45%	11.646	10,48%
39:51	247.626.705,59	23,32%	25.988	23,38%
52:64	524.199.610,10	49,37%	55.518	49,94%
65:72	86.568.524,16	8,15%	9.097	8,18%
73:	54.362.918,65	5,12%	5.866	5,28%
Total	**1.061.700.236,29**	**100,00%**	**111.162**	**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	72.205.195,98	6,80%	8.611	7,75%
13:25	139.960.209,85	13,18%	15.314	13,78%
26:38	254.883.041,57	24,01%	26.968	24,26%
39:51	335.163.630,40	31,57%	34.220	30,78%
52:64	187.511.374,70	17,66%	18.692	16,82%
65:72	70.760.741,51	6,66%	7.291	6,56%
73:	1.216.042,28	0,11%	66	0,06%
Total	**1.061.700.236,29**	**100,00%**	**111.162**	**100,00%**

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14. Payment Methods

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	4.973.569.156,88	99,47%	404.196	99,37%
Other	26.430.840,82	0,53%	2.574	0,63%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	2.168.711.298,31	43,37%	175.448	43,13%
1st of month	2.831.288.699,39	56,63%	231.322	56,87%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

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15. Downpayment

Calculation Date		10.09.2021			
Payment Date		14.09.2021			
Period No		11			
Monthly Period		Sep 2021			
Interest Period	from	16.08.2021	to	14.09.2021	= 29 days
Collection Period	from	01.08.2021	to	31.08.2021	

Downpayment (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Downpayment / Purchase Price in %*
No Downpayment	2.093.853.238,98	41,88%	172.883	42,50%	0,00%
0: 999	114.684.894,61	2,29%	13.367	3,29%	4,63%
1000: 1999	279.361.633,87	5,59%	29.555	7,27%	9,88%
2000: 2999	347.258.642,89	6,95%	33.156	8,15%	14,84%
3000: 3999	317.840.318,37	6,36%	28.045	6,89%	18,88%
4000: 4999	248.984.015,41	4,98%	21.035	5,17%	22,56%
5000: 5999	334.803.169,72	6,70%	25.424	6,25%	24,34%
6000: 6999	188.388.135,79	3,77%	14.368	3,53%	28,10%
7000: 7999	145.923.238,93	2,92%	11.006	2,71%	30,97%
8000: 8999	123.845.839,44	2,48%	9.210	2,26%	33,48%
9000: 9999	71.712.372,23	1,43%	5.226	1,28%	35,68%
10000:10999	214.264.293,79	4,29%	13.529	3,33%	34,75%
11000:11999	49.282.687,43	0,99%	3.445	0,85%	39,34%
12000:12999	59.972.090,34	1,20%	4.183	1,03%	41,12%
13000:13999	38.384.373,49	0,77%	2.653	0,65%	43,03%
14000:14999	31.230.361,58	0,62%	2.190	0,54%	44,67%
15000:15000	69.715.396,06	1,39%	3.809	0,94%	40,99%
15001:	270.495.294,77	5,41%	13.686	3,36%	49,51%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**	**18,32%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.425,96	€ 5.958,34
Average Purchase Price	€ 18.702,19	€ 21.135,36
Downpayment in %	**18,32%**	**28,19%**

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16. Effective Interest Rate

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.038.620,24	0,06%	167	0,04%
1: 1	346.194.298,58	6,92%	21.999	5,41%
2: 2	1.347.959.953,78	26,96%	104.828	25,77%
3: 3	2.311.844.042,75	46,24%	169.416	41,65%
4: 4	735.412.176,91	14,71%	79.757	19,61%
5: 5	151.099.660,97	3,02%	17.849	4,39%
6: 6	58.896.476,71	1,18%	7.564	1,86%
7: 7	16.830.795,73	0,34%	2.568	0,63%
8: 8	25.282.389,83	0,51%	2.287	0,56%
9: 9	2.352.224,25	0,05%	220	0,05%
10:10	420.926,07	0,01%	52	0,01%
11:11	668.431,88	0,01%	63	0,02%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

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

*runs from .00 to .99

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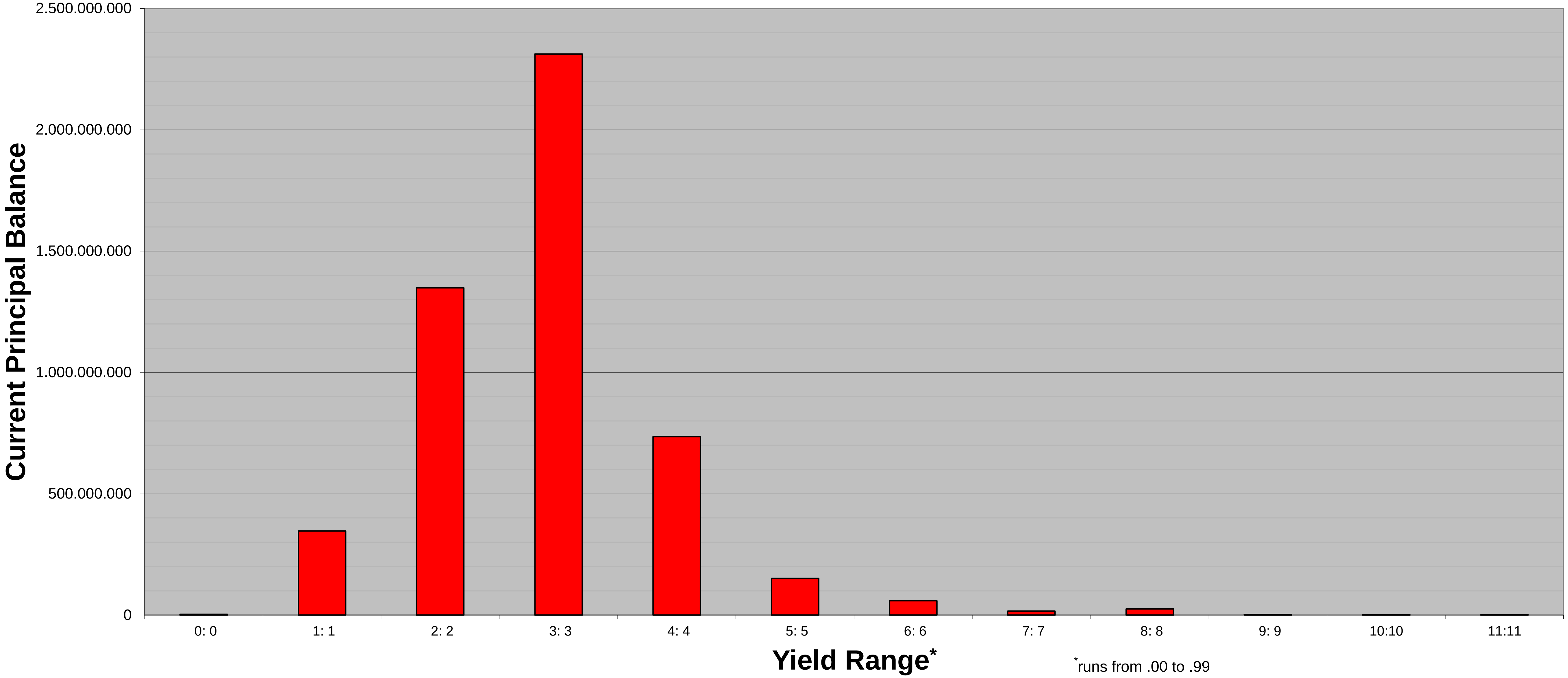
16.1 Effective Interest Rate (Graph)

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		



*runs from .00 to .99

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17. Seasoning

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

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Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	290.445.081,11	5,81%	16.202	3,98%
3: 5	756.618.039,39	15,13%	46.843	11,52%
6: 8	500.366.000,21	10,01%	33.679	8,28%
9:11	647.584.659,27	12,95%	47.183	11,60%
12:14	792.119.200,28	15,84%	59.477	14,62%
15:17	425.792.596,77	8,52%	34.901	8,58%
18:20	391.226.665,32	7,82%	32.636	8,02%
21:23	313.156.969,56	6,26%	28.756	7,07%
24:26	223.334.811,63	4,47%	21.077	5,18%
27:29	141.636.316,71	2,83%	14.167	3,48%
30:32	90.304.659,91	1,81%	9.493	2,33%
33:35	69.740.226,89	1,39%	7.877	1,94%
36:38	61.535.639,35	1,23%	7.058	1,74%
39:41	60.734.295,98	1,21%	7.161	1,76%
42:44	47.512.243,78	0,95%	6.114	1,50%
45:47	41.755.584,68	0,84%	5.872	1,44%
48:50	37.253.209,17	0,75%	5.335	1,31%
51:53	31.478.083,39	0,63%	4.786	1,18%
54:56	19.167.441,71	0,38%	3.260	0,80%
57:59	14.839.487,99	0,30%	2.955	0,73%
60:62	9.272.914,25	0,19%	1.943	0,48%
63:65	7.604.939,76	0,15%	1.697	0,42%
66:68	4.979.128,90	0,10%	1.233	0,30%
69:71	3.777.747,01	0,08%	1.120	0,28%
72:74	3.920.041,50	0,08%	966	0,24%
75:77	3.873.976,07	0,08%	905	0,22%
78:80	2.389.863,49	0,05%	647	0,16%
81:	7.580.173,62	0,15%	3.427	0,84%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

Statistics

WA Seasoning	15,35

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17.1 Seasoning (Graph)

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

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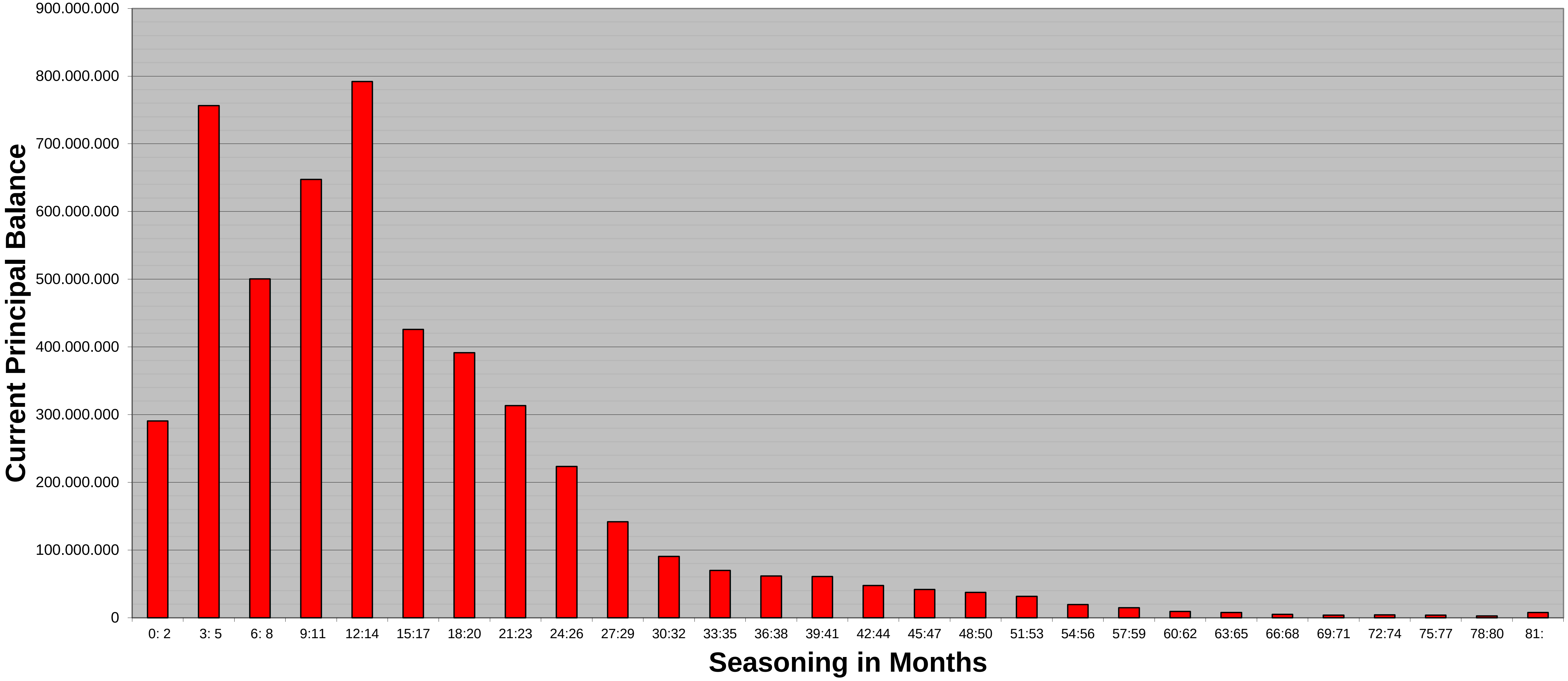

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18. Remaining Term

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	39.319.208,90	0,79%	17.588	4,32%
7: 13	117.585.600,40	2,35%	27.648	6,80%
14: 20	195.627.484,98	3,91%	31.823	7,82%
21: 27	314.450.539,48	6,29%	39.480	9,71%
28: 34	442.507.044,74	8,85%	43.662	10,73%
35: 41	578.269.763,97	11,57%	47.767	11,74%
42: 48	757.073.323,97	15,14%	53.075	13,05%
49: 55	474.801.861,33	9,50%	32.271	7,93%
56: 62	559.238.104,62	11,18%	33.368	8,20%
63: 69	460.022.754,83	9,20%	25.650	6,31%
70: 76	311.608.520,55	6,23%	17.971	4,42%
77: 83	261.515.075,78	5,23%	14.524	3,57%
84: 90	140.919.344,18	2,82%	7.200	1,77%
91: 97	105.306.705,47	2,11%	4.790	1,18%
98:104	27.261.527,61	0,55%	1.125	0,28%
105:107	35.155.252,34	0,70%	1.476	0,36%
108:	179.337.884,55	3,59%	7.352	1,81%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

Statistics

WA Remaining Term	52,50

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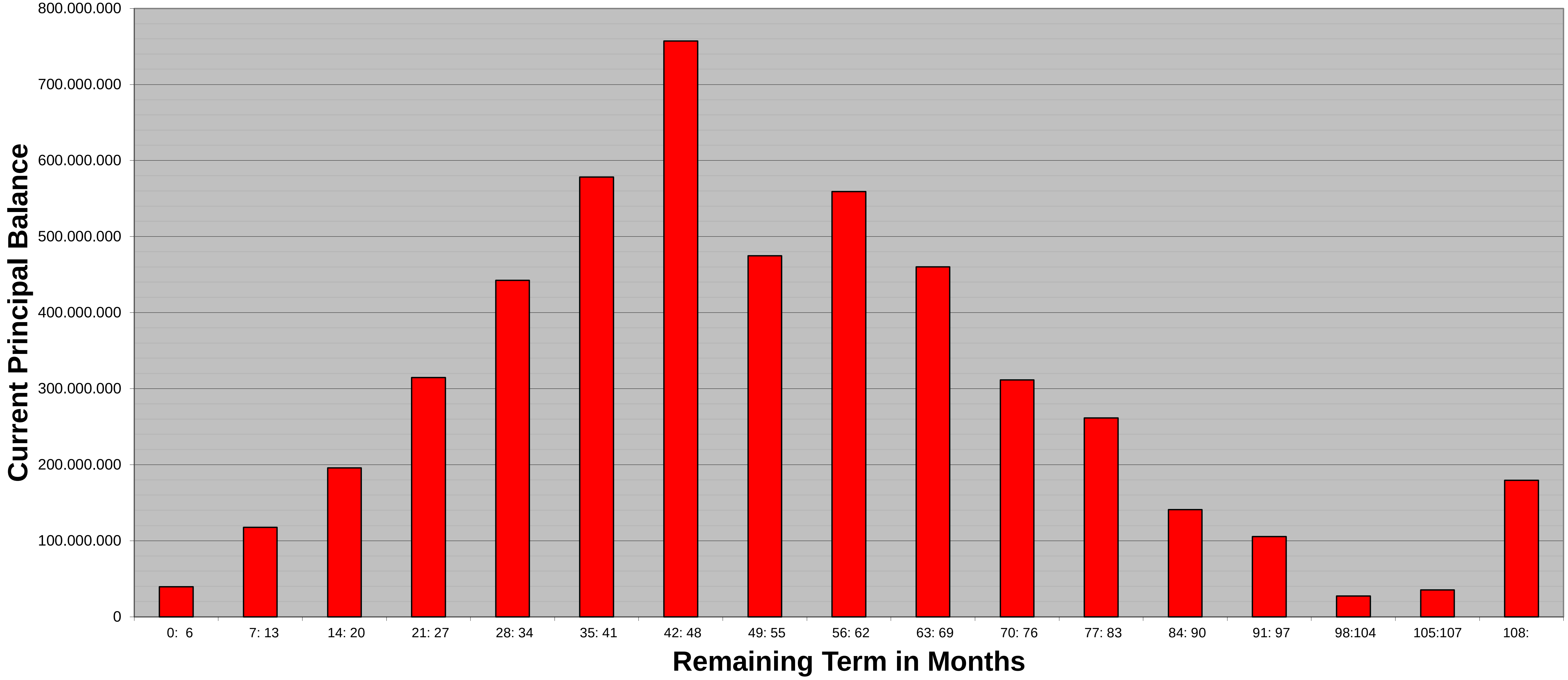
18.1 Remaining Term (Graph)

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		



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Calculation Date		10.09.2021					
Payment Date		14.09.2021					
Period No		11					
Monthly Period		Sep 2021					
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021			

19. Original Term

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	5.235.492,29	0,10%	1.768	0,43%
13: 25	89.049.066,51	1,78%	20.937	5,15%
26: 38	382.681.798,17	7,65%	50.930	12,52%
39: 51	796.266.358,94	15,93%	76.192	18,73%
52: 64	1.546.776.072,04	30,94%	113.477	27,90%
65: 77	840.372.305,41	16,81%	57.614	14,16%
78: 90	393.628.123,56	7,87%	30.186	7,42%
91:103	661.496.785,62	13,23%	42.846	10,53%
104:116	49.936.487,39	1,00%	2.798	0,69%
117:119	12.965.493,00	0,26%	555	0,14%
120:	221.592.014,77	4,43%	9.467	2,33%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

Statistics

WA Original Term	67,84

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19.1 Original Term (Graph)

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
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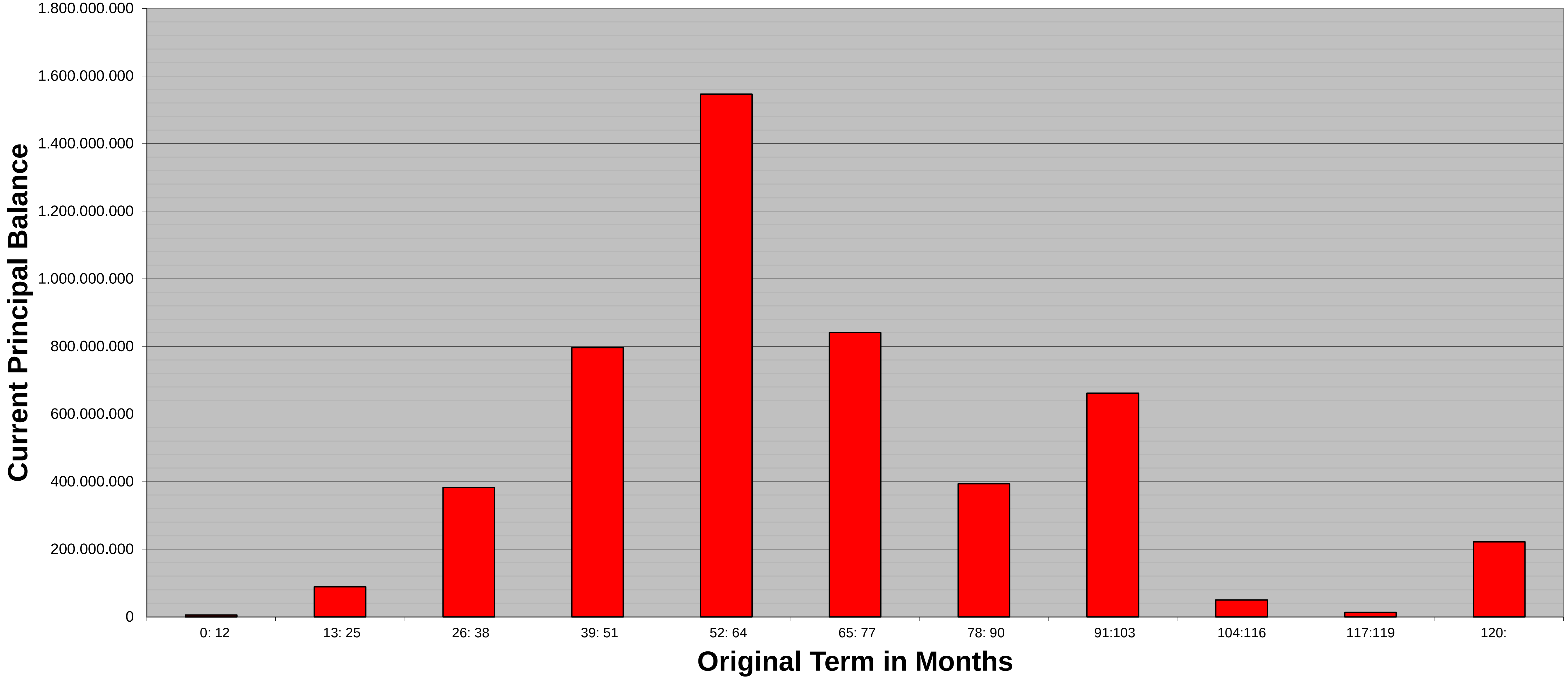

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20. Brands + Fuel Type

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	582.997.185,96	11,66%	46.417	11,41%
2	499.009.070,72	9,98%	44.597	10,96%
3	436.803.120,27	8,74%	27.965	6,87%
4	325.443.114,06	6,51%	22.748	5,59%
5	320.974.971,44	6,42%	23.961	5,89%
6	310.251.395,50	6,21%	34.079	8,38%
7	261.914.027,04	5,24%	22.274	5,48%
8	232.227.092,40	4,64%	19.899	4,89%
9	229.563.178,15	4,59%	19.025	4,68%
10	210.475.989,87	4,21%	18.382	4,52%
11	198.410.956,29	3,97%	12.979	3,19%
12	160.254.599,57	3,21%	13.403	3,29%
13	158.830.846,89	3,18%	9.483	2,33%
14	106.117.332,46	2,12%	10.886	2,68%
15	82.651.099,83	1,65%	7.201	1,77%
	4.115.923.980,45	**82,32%**	**333.299**	**81,94%**

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	1.820.423.697,04	36,41%	191.455	47,07%
Diesel Euro 6	694.082.623,45	13,88%	46.084	11,33%
Diesel Euro 5	429.672.564,93	8,59%	45.529	11,19%
Diesel < Euro 5	556.157.321,13	11,12%	40.353	9,92%
Other	55.391.822,45	1,11%	4.218	1,04%
n/a	1.444.271.968,70	28,89%	79.131	19,45%
Total	**4.999.999.997,70**	**100,00%**	**406.770**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		10.09.2021			
Payment Date		14.09.2021			
Period No		11			
Monthly Period		Sep 2021			
Interest Period	from	16.08.2021	to	14.09.2021	= 29 days
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Priority of Payments

Available Distribution Amount		176.754.503,18 €
Senior Expenses	-	2.700,00 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	292.030,00 €
Replenishment	-	156.827.282,53 €
Purchase Shortfall Ledger	-	2,30 €
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	=	19.432.246,68 €

Transaction Costs	All notes	Class A	Class B
Senior Expenses	2.700,00 €		
Interest accrued for the Period	292.030,00 €	- €	292.030,00 €
Cumulative Interest accrued	2.167.355,60 €	- €	2.167.355,60 €
Interest Payments	292.030,00 €	- €	292.030,00 €
Cumulative Interest Payments	2.167.355,60 €	- €	2.167.355,60 €
Interest accrued on Subordinated Loan for the Period	241,67 €		
Cumulative Interest accrued on Subordinated Loan	2.666,66 €		
Interest Payments on Subordinated Loan	241,67 €		
Cumulative Interest Payments on Subordinated Loan	2.666,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Calculation Date		10.09.2021				
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22. Retention

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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:	4.999.999.997,58 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.997,70 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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23. Counterparties

Calculation Date		10.09.2021				
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Collection Period	from	01.08.2021	to	31.08.2021		

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		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Arranger:	**Société Générale S.A.** Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
Manager:	**Société Générale S.A.** One Bank Street, Canary Wharf London E14 4SG United Kingdom	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
Account Bank & Paying Agent: E-mail: mbs.erg.london@usbank.com	**Elavon Financial Services Limited** Block E, Cherrywood Business Park, Loughlinstown Co. Dublin Republic of Ireland	-	F1+	STABLE	-	-	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 31.08.2021, data source: Bloomberg

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24. Issuer Information

Calculation Date		10.09.2021				
Payment Date		14.09.2021				
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Collection Period	from	01.08.2021	to	31.08.2021		

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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		10.09.2021				
Payment Date		14.09.2021				
Period No		11				
Monthly Period		Sep 2021				
Interest Period	from	16.08.2021	to	14.09.2021	=	29 days
Collection Period	from	01.08.2021	to	31.08.2021		

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 31.08.2021, data source: Bloomberg

Santander Consumer Bank AG
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26. Glossary

Calculation Date		10.09.2021				
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Aggregate Outstanding Principal Amount: Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.

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

Balloon Payment: The final payment of a balloon loan.

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

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

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

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

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

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

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

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

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

Recoveries: Any amount received on defaulted contracts

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

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

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