SC Germany Mobility 2020-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

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1. Portfolio Information

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**406.770**	**4.999.999.997,70 €**	**5.000.000.000,00 €**
Scheduled Principal Payments		96.513.549,90 €	
Prepayment Principal		53.961.160,48 €	
Others		5.154.893,20 €	
Total Principal Collections		**155.629.603,58 €**	**155.969.689,73 €**
Total Interest Collections		**20.552.772,28 €**	**20.335.892,91 €**
Defaults		**1.057.447,16 €**	**857.592,68 €**
Replenishment Amount		**156.687.052,04 €**	**156.827.282,53 €**
End of Period		4.999.999.999,00 €	
Purchase Shortfall Amount		1,00 €	2,30 €
Total Assets (End of Period)	**408.399**	**5.000.000.000,00 €**	**5.000.000.000,00 €**
Current Prepayment Rate (annualised)		12,95%	

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2. Reserve Accounts

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Collection Period	from	01.09.2021	to	30.09.2021		

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		12.10.2021			
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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%
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%
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4. Default Data

Calculation Date		12.10.2021				
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Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

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		1.057.447,16 €	
Current Period Recoveries		278.014,40 €	
Current Period Net Default		779.432,76 €	
New Number of Defaulted Contracts			88
Cumulative Default			
Cumulative Gross Default		6.669.407,94 €	
Cumulative Recoveries		920.645,06 €	
Cumulative Net Default		5.748.762,88 €	
Total Number of Defaulted Contracts			573
	3-MRA* / current ratio	**Ratio**	
3-MRA* Annualised Net Default Ratio (New Default)	**0,18%**		
Annualised Loss Ratio period before previous period		0,21%	
Annualised Loss Ratio previous period		0,15%	
Annualised Loss Ratio current period	0,19%	0,19%	
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		12.10.2021			
Payment Date		14.10.2021			
Period No		12			
Monthly Period		Oct 2021			
Interest Period	from	14.09.2021	to	14.10.2021	= 30 days
Collection Period	from	01.09.2021	to	30.09.2021	

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Note Balance

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

Default/Recovery Data and Ratios

Collection Period	*Number of defaulted contracts*	*Defaults in collection period*	*cumulated Defaults since cut-off*	*cumulated amount of purchased receivables*	*Cumulated Default Ratio %*	*Recoveries in collection period*	*cumulated Recoveries since cut-off*	*cumulated net losses*	*cumulated net loss ratio %*
1	3	€ 19.849,43	€ 19.849,43	€ 3.295.953.743,33	0,00%	€0,00	€0,00	€ 19.849,43	0,00%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€224.00	€224,00	€ 59.120,45	0,00%
3	11	€ 18.993,54	€ 78.337,99	€ 3.488.359.381,45	0,00%	€1.678,58	€1.902,58	€ 76.435,41	0,00%
4	22	€ 115.151,84	€ 193.489,83	€ 3.585.674.021,44	0,01%	€9.378,50	€11.281,08	€ 182.208,75	0,01%
5	44	€ 349.744,04	€ 543.233,87	€ 3.687.020.405,59	0,01%	€54.340.11	€65.621,19	€ 477.612,68	0,01%
6	100	€ 548.625,80	€ 1.091.859,67	€ 3.801.203.219,02	0,03%	€55.538.07	€121.159,26	€ 970.700,41	0,03%
7	152	€ 776.272,50	€ 1.868.132,17	€ 3.906.827.571,59	0,05%	€12.903.58	€134.062,84	€ 1.734.069,33	0,04%
8	226	€ 918.469,50	€ 2.786.601,67	€ 4.013.663.109,53	0,07%	€39.971.43	€174.034,27	€ 2.612.567,40	0,07%
9	316	€ 962.397,20	€ 3.748.998,87	€ 4.124.899.606,49	0,09%	€103.719,81	€277.754,08	€ 3.471.244,79	0,08%
10	405	€ 1.005.369,23	€ 4.754.368,10	€ 6.033.881.969,99	0,08%	€115.958.46	€393.712,54	€ 4.360.655,56	0,07%
11	485	€ 857.592,68	€ 5.611.960,78	€ 6.190.709.252,52	0,09%	€248.918.12	€642.630,66	€ 4.969.330,12	0,08%
12	573	€ 1.057.447,16	€ 6.669.407,94	€ 6.347.396.304,56	0,11%	€278.014.40	€920.645,06	€ 5.748.762,88	0,09%
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5. Concentration Limits

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Collection Period	from	01.09.2021	to	30.09.2021		

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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	251.854,59	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,68%	no
Weighted average remaining term in months	-	67,00	52,13	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,09%	no
- prior to or on 30 September 2022	2,00%	0,09%	no
- prior to or on 30 September 2023	3,00%	0,09%	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%	0,09%	no

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6. Outstanding Notes

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Collection Period	from	01.09.2021	to	30.09.2021		

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	176.660.392,56 €		
Replenishment	156.687.052,04 €		
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	30		
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		- €	- 302.071,25 €
Interest Payment		- €	302.071,25 €
Interest Payment per Note		- €	130,20 €

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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Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.939.378,75	0,03%	1.199	0,29%
2000: 3999	44.170.176,14	0,67%	13.924	3,41%
4000: 5999	152.213.317,36	2,30%	30.195	7,39%
6000: 7999	266.168.174,62	4,02%	38.099	9,33%
8000: 9999	351.871.382,15	5,31%	39.213	9,60%
10000:11999	479.789.718,89	7,24%	44.061	10,79%
12000:13999	494.451.296,12	7,46%	38.161	9,34%
14000:15999	540.666.780,66	8,16%	36.122	8,84%
16000:17999	505.353.434,61	7,63%	29.836	7,31%
18000:19999	460.659.774,33	6,95%	24.319	5,95%
20000:21999	485.164.580,35	7,32%	23.240	5,69%
22000:23999	396.589.795,24	5,99%	17.292	4,23%
24000:25999	365.782.346,76	5,52%	14.659	3,59%
26000:27999	303.243.803,39	4,58%	11.250	2,75%
28000:29999	262.529.426,51	3,96%	9.074	2,22%
30000:31999	243.346.552,75	3,67%	7.897	1,93%
32000:33999	189.796.334,26	2,86%	5.766	1,41%
34000:35999	171.288.151,04	2,59%	4.901	1,20%
36000:37999	126.898.884,23	1,92%	3.433	0,84%
38000:39999	107.697.192,11	1,63%	2.765	0,68%
40000:41999	96.784.058,80	1,46%	2.374	0,58%
42000:43999	75.077.621,66	1,13%	1.749	0,43%
44000:45999	68.248.339,16	1,03%	1.519	0,37%
46000:47999	53.463.970,87	0,81%	1.139	0,28%
48000:49999	50.362.502,96	0,76%	1.029	0,25%
50000:51999	51.077.830,29	0,77%	1.008	0,25%
52000:53999	31.125.073,73	0,47%	588	0,14%
54000:55999	32.884.060,23	0,50%	599	0,15%
56000:57999	22.731.323,80	0,34%	399	0,10%
58000:59999	20.264.778,01	0,31%	344	0,08%
60000:61999	21.767.965,17	0,33%	359	0,09%
62000:63999	14.478.838,96	0,22%	230	0,06%
64000:65999	14.228.155,06	0,21%	219	0,05%
66000:67999	10.236.569,57	0,15%	153	0,04%
68000:69999	9.848.417,19	0,15%	143	0,04%
70000:70000	3.850.000,00	0,06%	55	0,01%
70001:	98.962.745,95	1,49%	1.086	0,27%
Total	**6.625.012.751,68**	**100,00%**	**408.399**	**100,00%**

Statistics	**in EUR**
Average Amount	16.221,91

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7.1 Original PB (Graph)

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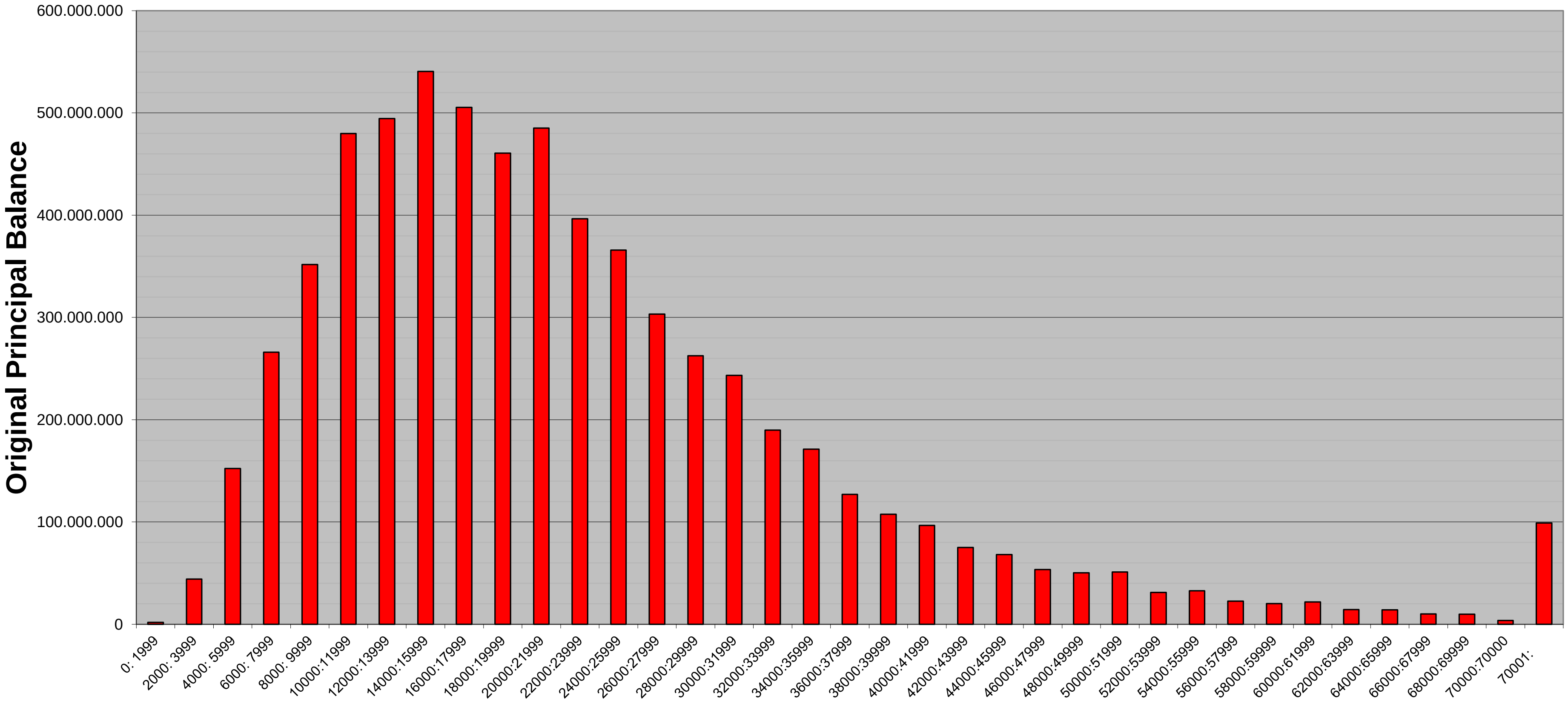
Collection Period	from	01.09.2021	to	30.09.2021		



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8. Current Principal Balance

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Payment Date		14.10.2021				
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Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	30.946.378,95	0,62%	30.285	7,42%
2000: 3999	125.853.591,19	2,52%	41.453	10,15%
4000: 5999	230.294.553,15	4,61%	46.026	11,27%
6000: 7999	314.862.831,97	6,30%	45.048	11,03%
8000: 9999	376.841.895,85	7,54%	41.959	10,27%
10000:11999	402.627.974,52	8,05%	36.685	8,98%
12000:13999	413.369.912,03	8,27%	31.870	7,80%
14000:15999	394.459.281,72	7,89%	26.363	6,46%
16000:17999	373.555.739,67	7,47%	22.023	5,39%
18000:19999	342.318.245,24	6,85%	18.046	4,42%
20000:21999	302.534.623,93	6,05%	14.431	3,53%
22000:23999	258.940.551,75	5,18%	11.278	2,76%
24000:25999	223.202.413,51	4,46%	8.943	2,19%
26000:27999	187.056.066,21	3,74%	6.938	1,70%
28000:29999	164.015.157,49	3,28%	5.663	1,39%
30000:31999	126.118.443,17	2,52%	4.075	1,00%
32000:33999	110.918.875,65	2,22%	3.365	0,82%
34000:35999	94.124.493,63	1,88%	2.694	0,66%
36000:37999	80.526.129,40	1,61%	2.179	0,53%
38000:39999	66.867.417,62	1,34%	1.716	0,42%
40000:41999	52.591.556,25	1,05%	1.284	0,31%
42000:43999	46.846.376,13	0,94%	1.091	0,27%
44000:45999	41.642.600,25	0,83%	926	0,23%
46000:47999	34.027.755,95	0,68%	725	0,18%
48000:49999	27.763.740,25	0,56%	567	0,14%
50000:51999	23.431.051,55	0,47%	460	0,11%
52000:53999	18.313.349,04	0,37%	346	0,08%
54000:55999	15.842.343,16	0,32%	288	0,07%
56000:57999	14.298.941,32	0,29%	251	0,06%
58000:59999	12.845.507,97	0,26%	218	0,05%
60000:61999	9.399.125,82	0,19%	154	0,04%
62000:63999	8.564.793,72	0,17%	136	0,03%
64000:65999	7.479.056,33	0,15%	115	0,03%
66000:67999	7.222.589,61	0,14%	108	0,03%
68000:69999	5.733.540,18	0,11%	83	0,02%
70001:	54.563.094,82	1,09%	607	0,15%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

Statistics	**in EUR**
Average Amount	12.242,93

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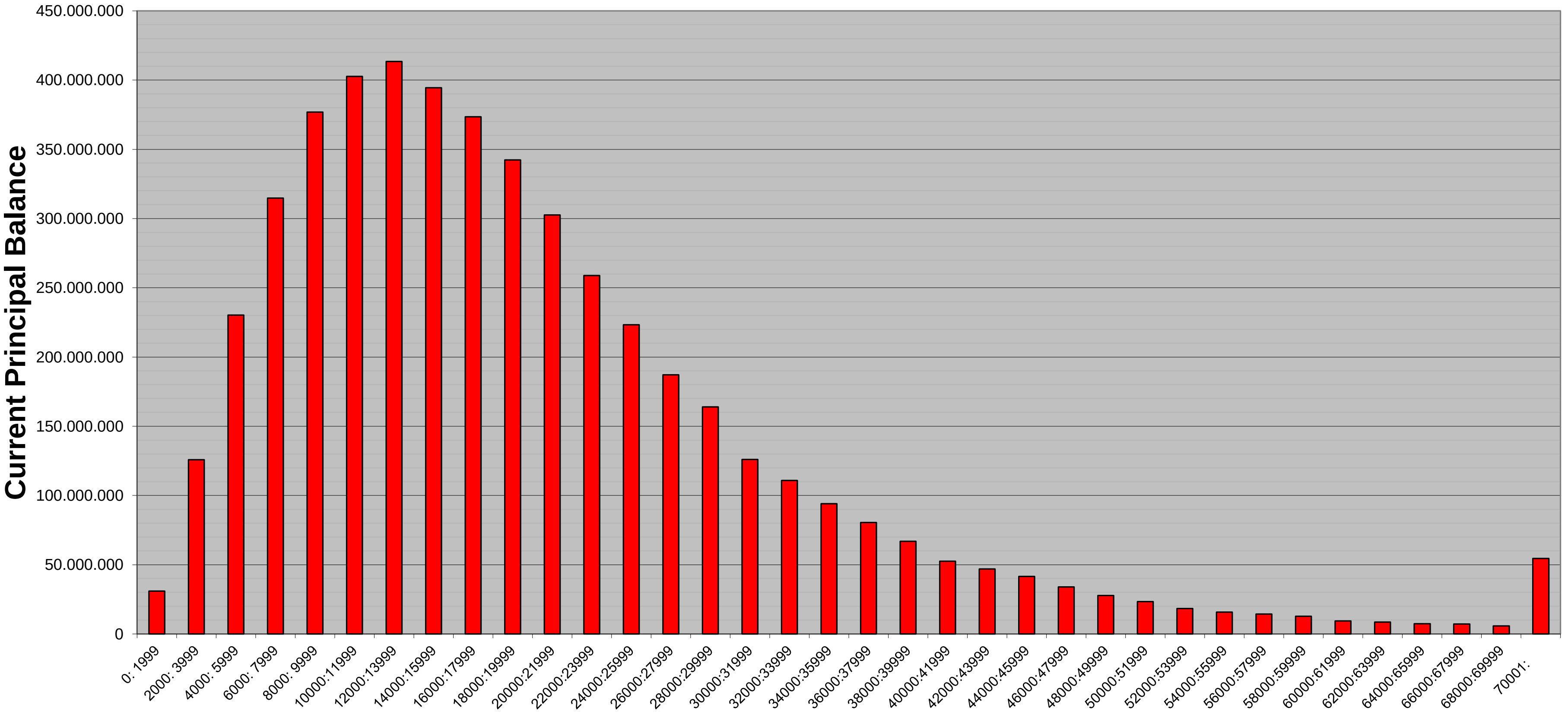
8.1 Current PB (Graph)

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		



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9. Borrower Concentration

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

Santander

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	251.854,59	0,0050%	1
2	234.318,54	0,0047%	2
3	215.482,20	0,0043%	1
4	208.827,60	0,0042%	1
5	206.866,28	0,0041%	1
6	198.002,86	0,0040%	1
7	186.499,30	0,0037%	1
8	185.936,82	0,0037%	1
9	185.258,25	0,0037%	3
10	184.438,48	0,0037%	1
11	180.672,04	0,0036%	3
12	178.195,55	0,0036%	1
13	174.750,32	0,0035%	2
14	171.659,61	0,0034%	1
15	163.812,21	0,0033%	1
16	162.436,03	0,0032%	2
17	160.659,54	0,0032%	1
18	159.496,85	0,0032%	1
19	156.149,75	0,0031%	2
20	155.437,30	0,0031%	1
21	153.676,44	0,0031%	3
22	153.301,44	0,0031%	4
23	152.649,29	0,0031%	1
24	148.277,94	0,0030%	2
25	145.162,66	0,0029%	2
	4.473.821,89	**0,0895%**	**40**

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10. Geographical Distribution

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	484.827.138,39	9,70%	39.677	9,72%
Bavaria	580.019.306,78	11,60%	45.840	11,22%
Berlin	129.093.818,17	2,58%	10.114	2,48%
Brandenburg	263.793.495,74	5,28%	21.887	5,36%
Bremen	28.477.099,55	0,57%	2.316	0,57%
Hamburg	68.300.514,04	1,37%	5.181	1,27%
Hesse	306.533.267,92	6,13%	25.809	6,32%
Lower Saxony	535.129.468,30	10,70%	43.707	10,70%
Mecklenburg-Western Pomerania	247.983.668,32	4,96%	20.022	4,90%
North Rhine-Westphalia	1.031.573.404,91	20,63%	82.397	20,18%
Rhineland-Palatinate	222.738.801,01	4,45%	18.572	4,55%
Saarland	59.210.679,67	1,18%	4.996	1,22%
Saxonia	315.405.191,04	6,31%	27.333	6,69%
Saxony-Anhalt	273.377.743,49	5,47%	23.490	5,75%
Schleswig-Holstein	212.631.433,51	4,25%	16.999	4,16%
Thuringia	240.016.447,17	4,80%	19.985	4,89%
n/a	888.520,99	0,02%	74	0,02%
total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

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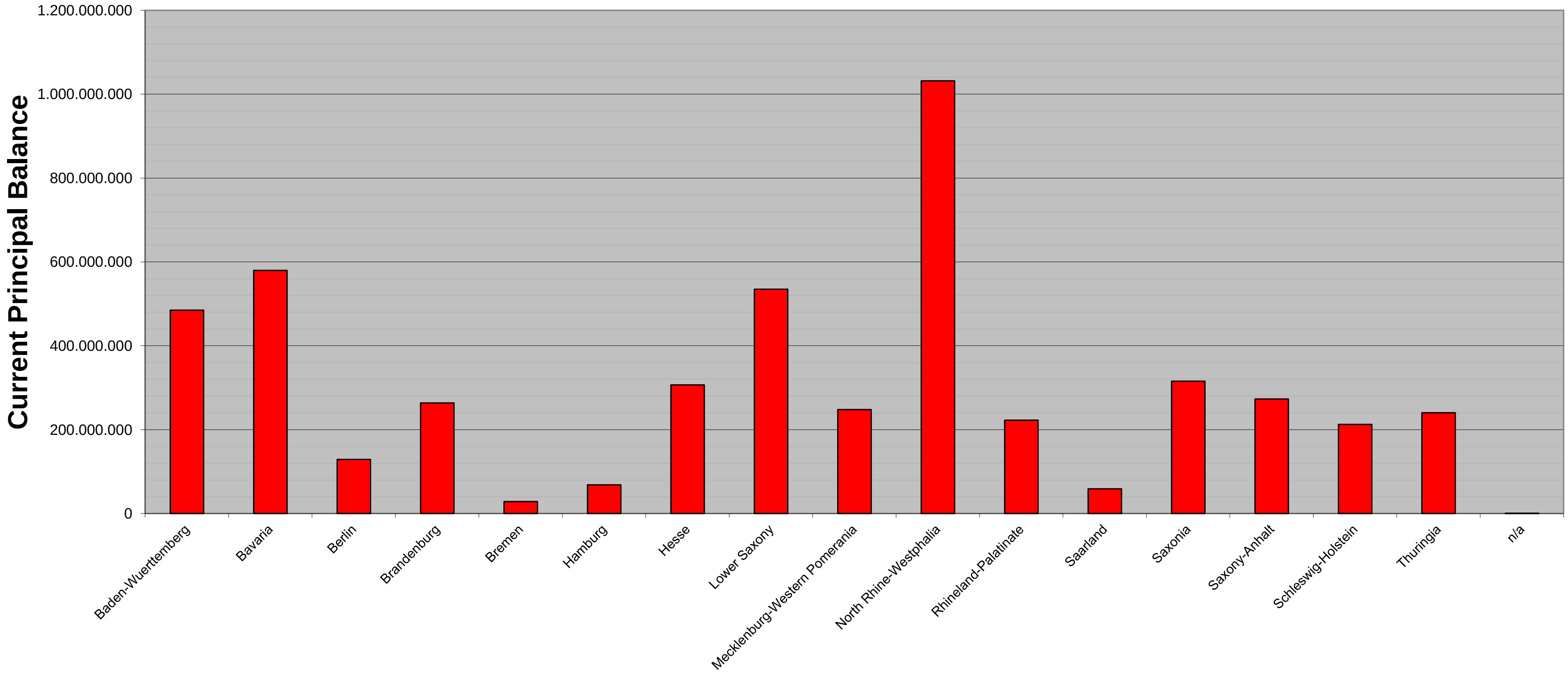
10.1 Geographical Distribution (Graph)

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		



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11. Object/Vehicle Type

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	32.567.501,89	0,65%	1.849	0,45%
		Private	103.965.637,75	2,08%	7.182	1,76%
			136.533.139,64	2,73%	9.031	2,21%
	Used Vehicle	Commercial	84.832.788,70	1,70%	6.860	1,68%
		Private	442.305.329,06	8,85%	44.699	10,94%
			527.138.117,76	10,54%	51.559	12,62%
	Total		**663.671.257,40**	**13,27%**	**60.590**	**14,84%**
Non-Online	New Vehicle	Commercial	239.898.033,53	4,80%	11.101	2,72%
		Private	613.008.586,38	12,26%	42.126	10,31%
			852.906.619,91	17,06%	53.227	13,03%
	Used Vehicle	Commercial	601.407.923,85	12,03%	40.471	9,91%
		Private	2.882.014.197,84	57,64%	254.111	62,22%
			3.483.422.121,69	69,67%	294.582	72,13%
	Total		**4.336.328.741,60**	**86,73%**	**347.809**	**85,16%**
Total			**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	4.678.985.433,77	93,58%	384.198	94,07%
Leisure	230.904.846,50	4,62%	10.112	2,48%
Motorbike	90.109.718,73	1,80%	14089	3,45%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

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12. Insurances

Santander

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.262.754.420,52	45,26%	178.880	43,80%
Yes	2.737.245.578,48	54,74%	229.519	56,20%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	3.134.375.779,53	62,69%	268.384	65,72%
Yes	1.865.624.219,47	37,31%	140.015	34,28%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	4.477.133.132,37	89,54%	371.717	91,02%
Yes	522.866.866,63	10,46%	36.682	8,98%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

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13. Type of Contract

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	2.466.051.461,00	49,32%	254.569	62,33%
	Vehicle	515.096.663,51	10,30%	41.635	10,19%
	Total	2.981.148.124,51	59,62%	296.204	72,53%
Yes	Auto	1.575.242.290,03	31,50%	93.549	22,91%
- of which balloon rates		828.130.310,03	16,56%		
- of which regular installments		747.111.980,00	14,94%		
Yes	Vehicle	443.609.584,46	8,87%	18.646	4,57%
- of which balloon rates		245.519.942,30	4,91%		
- of which regular installments		198.089.642,16	3,96%		
	Total	2.018.851.874,49	40,38%	112.195	27,47%
Total		**4.999.999.999,00**	**100,00%**	**408.399**	**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	2.018.625,53	0,19%	243	0,22%
13:25	25.038.214,74	2,33%	2.743	2,44%
26:38	122.274.052,76	11,39%	11.733	10,46%
39:51	250.708.932,19	23,35%	26.246	23,39%
52:64	527.207.611,89	49,10%	55.673	49,62%
65:72	89.881.951,90	8,37%	9.448	8,42%
73:	56.520.863,32	5,26%	6.109	5,44%
Total	**1.073.650.252,33**	**100,00%**	**112.195**	**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	74.469.062,91	6,94%	8.831	7,87%
13:25	144.642.319,41	13,47%	15.847	14,12%
26:38	267.139.751,76	24,88%	28.119	25,06%
39:51	328.381.193,52	30,59%	33.378	29,75%
52:64	188.223.132,42	17,53%	18.817	16,77%
65:72	69.627.485,83	6,49%	7.142	6,37%
73:	1.167.306,48	0,11%	61	0,05%
Total	**1.073.650.252,33**	**100,00%**	**112.195**	**100,00%**

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14. Payment Methods

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	4.971.586.753,88	99,43%	405.703	99,34%
Other	28.413.245,12	0,57%	2.696	0,66%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	2.168.907.749,90	43,38%	176.035	43,10%
1st of month	2.831.092.249,10	56,62%	232.364	56,90%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

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15. Downpayment

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

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	2.087.659.604,09	41,75%	173.045	42,37%	0,00%
0: 999	113.261.809,94	2,27%	13.265	3,25%	4,61%
1000: 1999	278.497.931,46	5,57%	29.565	7,24%	9,85%
2000: 2999	346.807.053,57	6,94%	33.298	8,15%	14,81%
3000: 3999	317.487.638,01	6,35%	28.188	6,90%	18,83%
4000: 4999	249.270.479,27	4,99%	21.171	5,18%	22,52%
5000: 5999	336.103.092,75	6,72%	25.637	6,28%	24,31%
6000: 6999	188.971.075,43	3,78%	14.493	3,55%	28,07%
7000: 7999	146.457.909,02	2,93%	11.103	2,72%	30,93%
8000: 8999	124.467.308,90	2,49%	9.286	2,27%	33,40%
9000: 9999	72.198.335,05	1,44%	5.297	1,30%	35,66%
10000:10999	215.810.502,18	4,32%	13.729	3,36%	34,73%
11000:11999	49.198.057,66	0,98%	3.452	0,85%	39,31%
12000:12999	60.453.398,48	1,21%	4.237	1,04%	41,07%
13000:13999	38.514.560,78	0,77%	2.682	0,66%	43,02%
14000:14999	31.331.461,46	0,63%	2.198	0,54%	44,51%
15000:15000	70.224.611,70	1,40%	3.865	0,95%	41,02%
15001:	273.285.169,25	5,47%	13.888	3,40%	49,51%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**	**18,37%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.447,67	€ 5.982,58
Average Purchase Price	€ 18.769,37	€ 21.208,11
Downpayment in %	**18,37%**	**28,21%**

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Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

16. Effective Interest Rate

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.066.807,68	0,06%	168	0,04%
1: 1	353.616.263,08	7,07%	22.587	5,53%
2: 2	1.346.295.526,76	26,93%	105.050	25,72%
3: 3	2.312.453.122,71	46,25%	170.496	41,75%
4: 4	731.350.173,00	14,63%	79.692	19,51%
5: 5	149.359.276,57	2,99%	17.719	4,34%
6: 6	57.987.445,32	1,16%	7.476	1,83%
7: 7	16.721.918,26	0,33%	2.568	0,63%
8: 8	25.657.519,93	0,51%	2.310	0,57%
9: 9	2.421.766,09	0,05%	222	0,05%
10:10	412.007,22	0,01%	49	0,01%
11:11	658.172,38	0,01%	62	0,02%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

Statistics	**in %**
WA Interest	3,68%

*runs from .00 to .99

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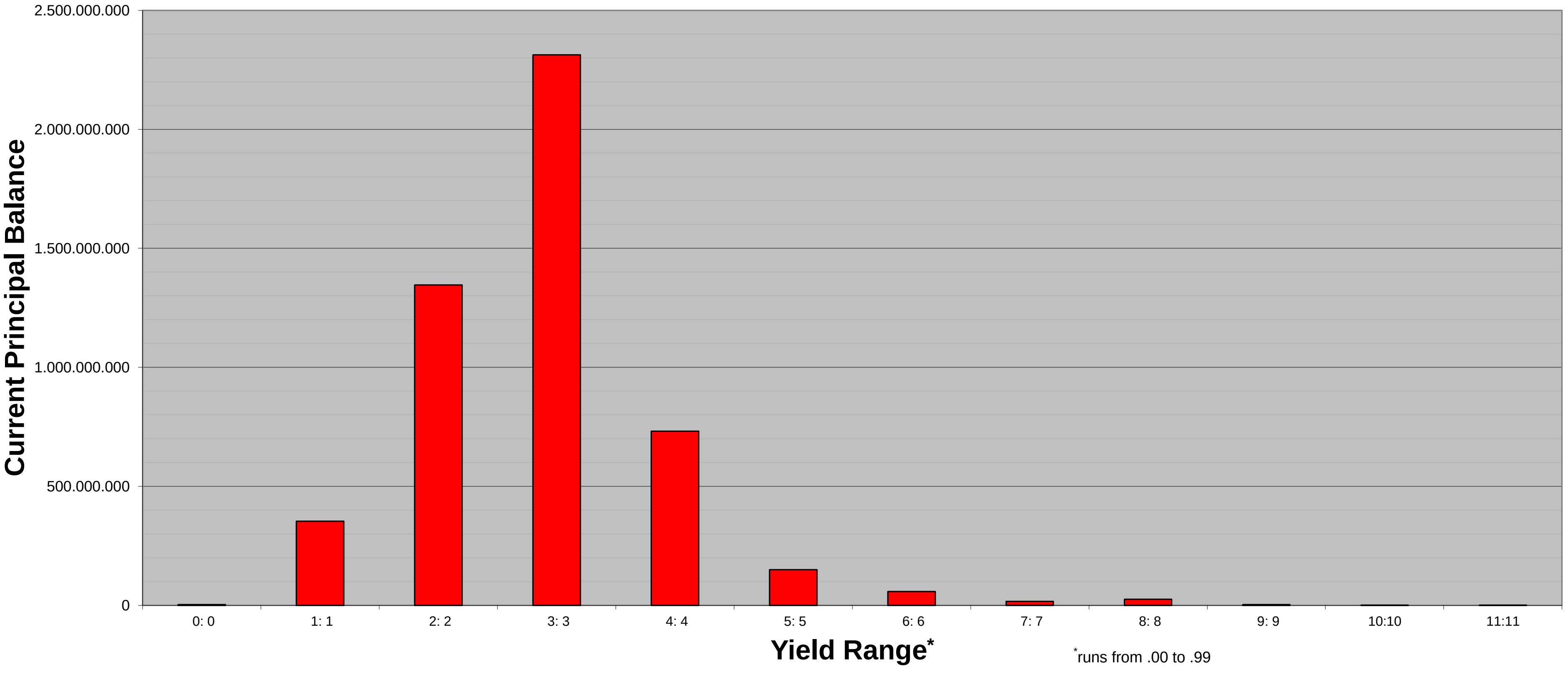
16.1 Effective Interest Rate (Graph)

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		



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17. Seasoning

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

Santander

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	151.401.659,61	3,03%	8.449	2,07%
3: 5	748.329.115,21	14,97%	45.302	11,09%
6: 8	554.825.546,68	11,10%	37.327	9,14%
9:11	625.379.410,05	12,51%	44.515	10,90%
12:14	761.226.178,37	15,22%	57.109	13,98%
15:17	472.092.861,14	9,44%	38.622	9,46%
18:20	436.893.105,56	8,74%	36.626	8,97%
21:23	321.183.309,33	6,42%	28.859	7,07%
24:26	245.590.395,30	4,91%	23.285	5,70%
27:29	152.618.896,71	3,05%	15.157	3,71%
30:32	104.161.562,49	2,08%	10.996	2,69%
33:35	69.846.316,07	1,40%	7.809	1,91%
36:38	58.668.416,57	1,17%	6.779	1,66%
39:41	57.249.180,49	1,14%	6.761	1,66%
42:44	52.021.325,69	1,04%	6.543	1,60%
45:47	40.858.265,28	0,82%	5.779	1,42%
48:50	34.815.445,03	0,70%	4.962	1,21%
51:53	32.050.637,90	0,64%	4.866	1,19%
54:56	22.666.421,78	0,45%	3.858	0,94%
57:59	15.101.300,56	0,30%	2.913	0,71%
60:62	8.438.010,18	0,17%	1.790	0,44%
63:65	8.229.068,27	0,16%	1.781	0,44%
66:68	5.333.638,26	0,11%	1.386	0,34%
69:71	3.735.849,79	0,07%	1.109	0,27%
72:74	3.524.190,57	0,07%	881	0,22%
75:77	3.665.056,04	0,07%	881	0,22%
78:80	2.679.169,74	0,05%	717	0,18%
81:	7.415.666,33	0,15%	3.337	0,82%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

Statistics

WA Seasoning	15,82

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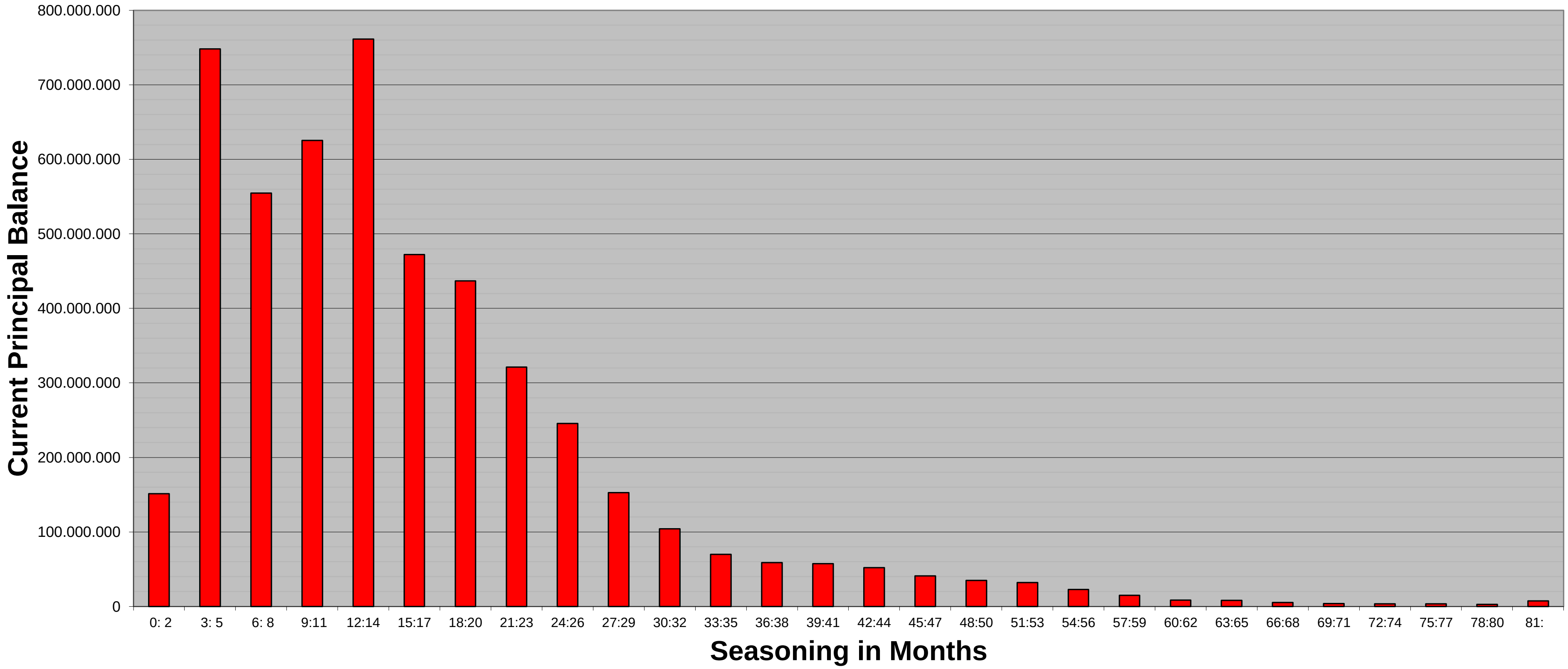
17.1 Seasoning (Graph)

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		



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18. Remaining Term

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	42.374.455,41	0,85%	18.372	4,50%
7: 13	119.816.863,10	2,40%	28.028	6,86%
14: 20	200.173.577,91	4,00%	32.543	7,97%
21: 27	320.414.611,70	6,41%	39.914	9,77%
28: 34	468.584.554,01	9,37%	45.783	11,21%
35: 41	572.556.805,80	11,45%	46.877	11,48%
42: 48	736.991.377,55	14,74%	52.181	12,78%
49: 55	487.354.843,94	9,75%	32.624	7,99%
56: 62	562.835.217,31	11,26%	33.643	8,24%
63: 69	475.438.793,28	9,51%	26.334	6,45%
70: 76	272.102.044,24	5,44%	16.079	3,94%
77: 83	268.728.281,85	5,37%	14.869	3,64%
84: 90	126.474.725,31	2,53%	6.455	1,58%
91: 97	100.560.338,59	2,01%	4.552	1,11%
98:104	27.117.597,00	0,54%	1.108	0,27%
105:107	55.487.356,50	1,11%	2.370	0,58%
108:	162.988.555,50	3,26%	6.667	1,63%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

Statistics

WA Remaining Term	52,13

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18.1 Remaining Term (Graph)

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

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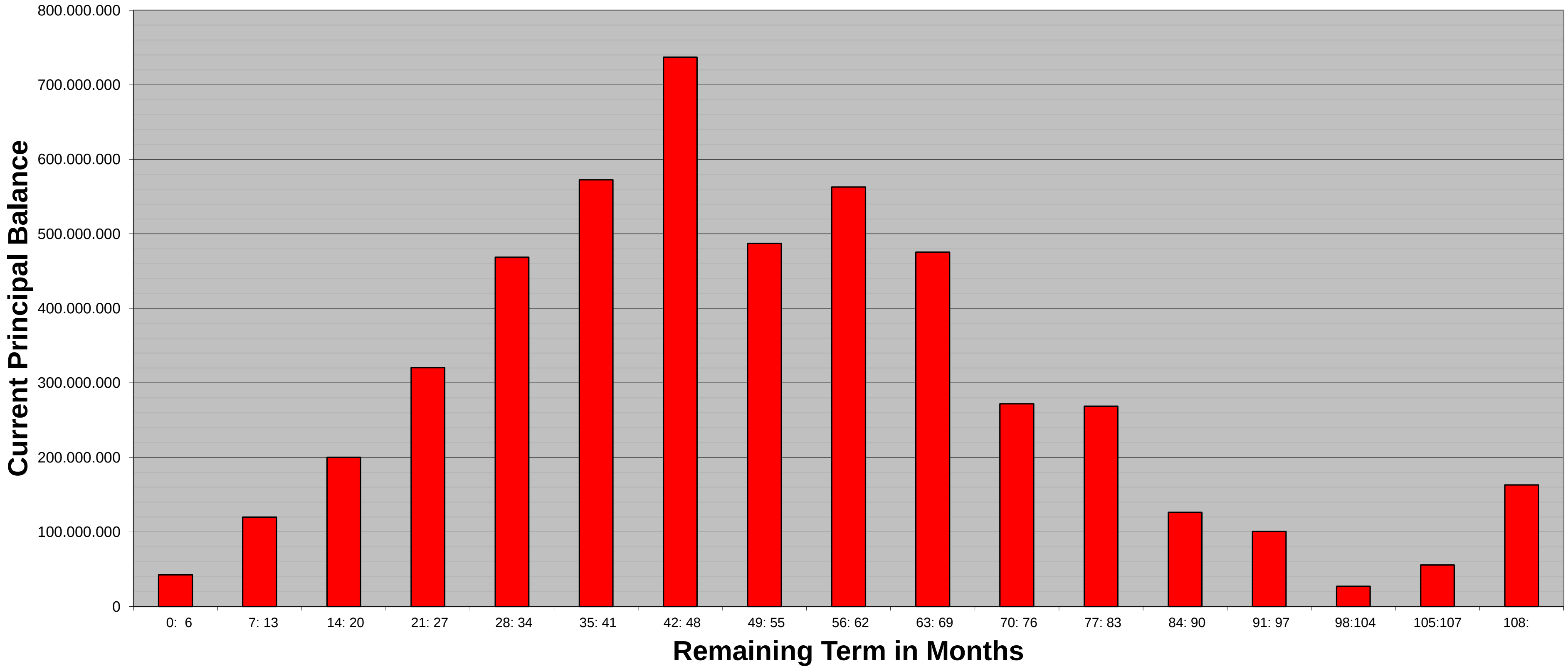

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Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

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	4.972.054,89	0,10%	1.670	0,41%
13: 25	86.287.055,48	1,73%	20.687	5,07%
26: 38	378.916.497,77	7,58%	51.177	12,53%
39: 51	796.323.453,43	15,93%	76.664	18,77%
52: 64	1.542.756.336,26	30,86%	113.793	27,86%
65: 77	850.352.008,31	17,01%	58.361	14,29%
78: 90	392.629.923,89	7,85%	30.222	7,40%
91:103	655.766.726,28	13,12%	42.642	10,44%
104:116	51.338.041,61	1,03%	2.867	0,70%
117:119	12.784.631,69	0,26%	555	0,14%
120:	227.873.269,39	4,56%	9.761	2,39%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

Statistics

WA Original Term	67,95

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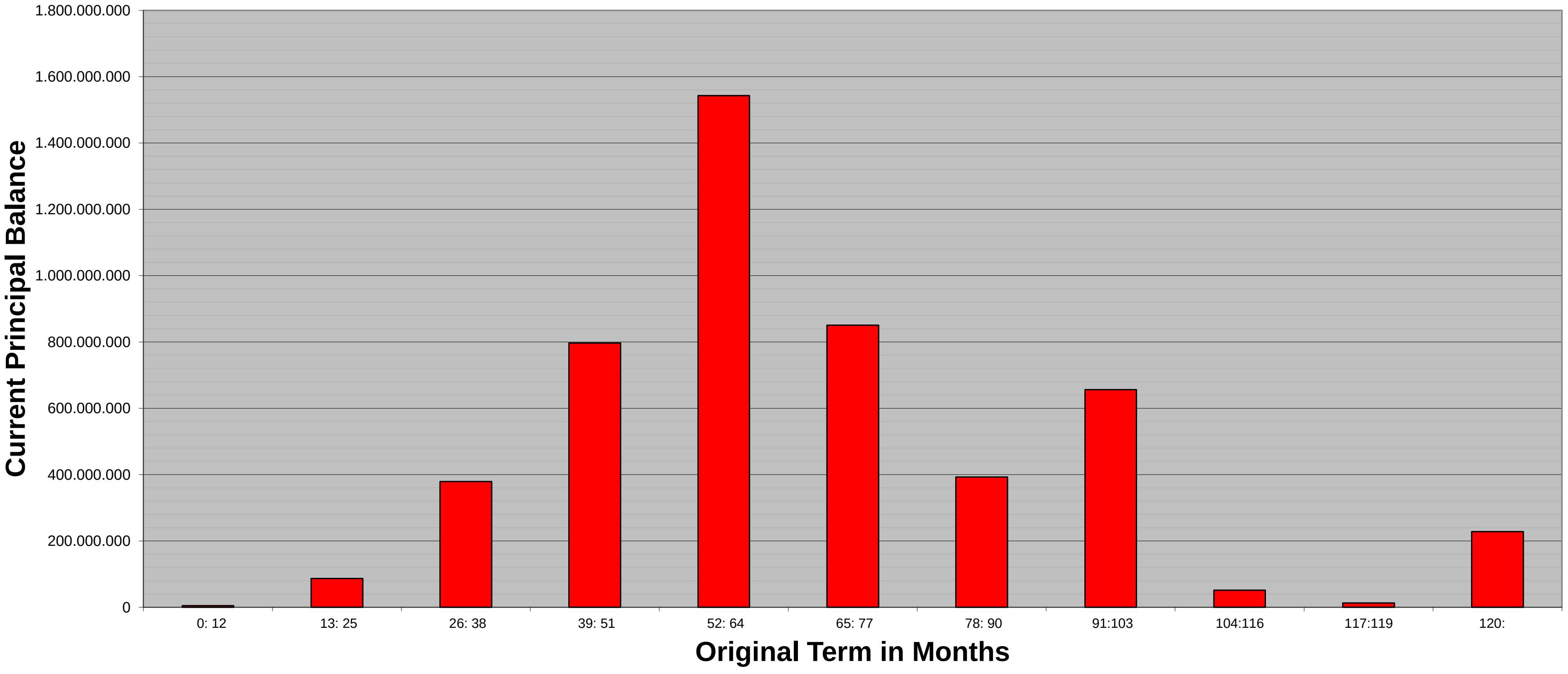
19.1 Original Term (Graph)

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		



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20. Brands + Fuel Type

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
Monthly Period		Oct 2021				
Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

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Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	584.794.791,86	11,70%	46.787	11,46%
2	499.312.183,63	9,99%	44.744	10,96%
3	434.748.853,83	8,69%	28.055	6,87%
4	324.461.151,29	6,49%	22.821	5,59%
5	319.270.384,98	6,39%	23.947	5,86%
6	308.634.288,48	6,17%	34.111	8,35%
7	262.190.609,96	5,24%	22.344	5,47%
8	231.569.549,62	4,63%	19.885	4,87%
9	229.115.327,21	4,58%	19.092	4,67%
10	211.659.477,09	4,23%	18.576	4,55%
11	198.643.370,73	3,97%	13.057	3,20%
12	161.894.855,42	3,24%	13.574	3,32%
13	160.416.210,35	3,21%	9.583	2,35%
14	106.399.289,08	2,13%	10.964	2,68%
15	83.580.277,50	1,67%	7.315	1,79%
	4.116.690.621,03	**82,33%**	**334.855**	**81,99%**

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	1.803.114.899,31	36,06%	191.139	46,80%
Diesel Euro 6	693.680.846,89	13,87%	46.464	11,38%
Diesel Euro 5	422.547.111,25	8,45%	45.060	11,03%
Diesel < Euro 5	556.530.583,13	11,13%	40.600	9,94%
Other	55.106.957,92	1,10%	4.239	1,04%
n/a	1.469.019.600,50	29,38%	80.897	19,81%
Total	**4.999.999.999,00**	**100,00%**	**408.399**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		12.10.2021				
Payment Date		14.10.2021				
Period No		12				
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Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
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Priority of Payments

Available Distribution Amount		176.660.392,56 €
Senior Expenses	-	237,29 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	302.071,25 €
Replenishment	-	156.687.052,04 €
Purchase Shortfall Ledger	-	1,00 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	250,00 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	19.470.780,98 €

Transaction Costs	All notes	Class A	Class B
Senior Expenses	237,29 €		
Interest accrued for the Period	302.071,25 €	- €	302.071,25 €
Cumulative Interest accrued	2.469.426,85 €	- €	2.469.426,85 €
Interest Payments	302.071,25 €	- €	302.071,25 €
Cumulative Interest Payments	2.469.426,85 €	- €	2.469.426,85 €
Interest accrued on Subordinated Loan for the Period	250,00 €		
Cumulative Interest accrued on Subordinated Loan	2.916,66 €		
Interest Payments on Subordinated Loan	250,00 €		
Cumulative Interest Payments on Subordinated Loan	2.916,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Calculation Date		12.10.2021				
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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:	4.999.999.997,70 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,00 €
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 as 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 as of the end of the Monthly Period:	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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23. Counterparties

Calculation Date		12.10.2021					
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Monthly Period		Oct 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	-	-	NEG	performing
Cash Administrator & Calculation Agent:	**U.S. Bank Global Corporate Trust Limited** 125 Old Broad Street London, EC2N 1AR United Kingdom	-	-	-	-	-	-	performing
Transaction Security Trustee:	**Circumference FS (Netherlands) B.V.** Barbara Strozzilaan 101 1083 HN Amsterdam The Netherlands	-	-	-	-	-	-	performing
Data Trustee:	**Circumference FS (UK) Limited** 14 Devonshire Square London EC2M 4YT United Kingdom	-	-	-	-	-	-	performing

Rating Agencies:

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

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

Ratings as of 30.09.2021, data source: Bloomberg

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Calculation Date		12.10.2021				
Payment Date		14.10.2021				
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Collection Period	from	01.09.2021	to	30.09.2021		

24. Issuer Information

Deal Name: **SC Germany Mobility 2020-1**

Issuer: **SC GERMANY S.A., COMPARTMENT MOBILITY 2020-1**
The Managing Directors
22-24 Boulevard Royal
L-2449 Luxembourg,
Grand Duchy of Luxembourg

LEI: 549300I0DV9V1WKUO071

Seller of the Receivables: **Santander Consumer Bank AG**

Servicer Name: **Santander Consumer Bank AG**

Reporting Entity: **Santander Consumer Bank AG**
Capital Markets
Santander-Platz 1
41061 Mönchengladbach
Germany
eMail abs_ger@santander.de
fax +49 (0) 2161 690 7077

SPV-Administrator: **Circumference FS (Luxembourg) S.A.**
22-24 Boulevard Royal
L-2449 Luxembourg,
Grand Duchy of Luxembourg

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25. Santander Consumer Bank

Calculation Date		12.10.2021				
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Interest Period	from	14.09.2021	to	14.10.2021	=	30 days
Collection Period	from	01.09.2021	to	30.09.2021		

Santander

Contact Details

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Stefan Zilligen	+49-2161-690-6069	stefan.zilligen@santander.de
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 30.09.2021, data source: Bloomberg

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26. Glossary

Calculation Date		12.10.2021				
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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