

SC Germany Mobility 2020-1 Monthly Investor Report



 **Santander**

SC Germany Mobility 2020-1
Monthly Investor Report
Cover Sheet Monthly Investor Report



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

Index	Page
1. Portfolio Information	1
2. Reserve Accounts	2
3. Delinquency Data	3
4. Default Data	4
4.1 Defaults and Recoveries pp.	5
5. Concentration Limits	6
6. Outstanding Notes	7
7. Original Principal Balance	8
7.1 Original PB (Graph)	9
8. Current Principal Balance	10
8.1 Current PB (Graph)	11
9. Borrower Concentration	12
10. Geographical Distribution	13
10.1 Geographical (Graph)	14
11. Object/Vehicle Type	15
12. Insurances	16
13. Contract Type	17
14. Payment Methods	18
15. Downpayment	19
16. Effective Interest Rate	20
16.1 Effective Interest Rate (Graph)	21
17. Seasoning	22
17.1 Seasoning (Graph)	23
18. Remaining Term	24
18.1 Remaining Term (Graph)	25
19. Original Term	26
19.1 Original Term (Graph)	27
20. Brands + Fuel Type	28
21. Priority of Payments + Transaction Costs	29
22. Retention	30
23. Counterparties	31
24. Issuer Information	32
25. Santander Consumer Bank	33
26. Glossary	34

SC Germany Mobility 2020-1
Monthly Investor Report

1. Portfolio Information



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Monthly Period	Nov 2020				
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Collection Period from	01.10.2020	to	31.10.2020		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	266,748	3,199,999,999.72 €	- €
Scheduled Principal Payments		62,442,248.33 €	
Prepayment Principal		31,268,934.90 €	
Others		2,222,712.01 €	
Total Principal Collections		95,933,895.24 €	- €
Total Interest Collections		12,054,178.07 €	- €
Defaults		19,849.43 €	- €
Replenishment Amount		95,953,743.61 €	- €
End of Period	269,674	3,199,999,998.66 €	
Purchase Shortfall Amount		1.34 €	0.28 €
Total Assets (End of Period)		3,200,000,000.00 €	3,200,000,000.00 €
Current Prepayment Rate (annualised)		11.73%	

SC Germany Mobility 2020-1 Monthly Investor Report

2. Reserve Accounts



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Period No	1				
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Interest Period from	29.10.2020	to	16.11.2020	=	18 days
Collection Period from	01.10.2020	to	31.10.2020		

Note Balance

Beginning of Period	3,200,000,000.00 €
End of Period	3,200,000,000.00 €

Reserve Accounts

Reserve Account	in %	
Beginning of Period	0.01%	200,000.00 €
Cash Outflow		200,000.00 €
Cash Inflow		200,000.00 €
End of Period	0.01%	200,000.00 €
Required Reserve Fund	0.01%	200,000.00 €

Additional Reserve

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

SC Germany Mobility 2020-1
Monthly Investor Report

3. Delinquency Data



Note Balance

Beginning of Period	3,200,000,000.00 €
End of Period	3,200,000,000.00 €

Delinquency Data and Ratios

Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

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%
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SC Germany Mobility 2020-1
Monthly Investor Report

4. Default Data



Note Balance

Beginning of Period	3,200,000,000.00 €
End of Period	3,200,000,000.00 €

Default Data and Ratios

Current Default

Current Period Gross Default	19,868.43 €	
Current Period Recoveries	20.00 €	
Current Period Net Default		
New Number of Defaulted Contracts		3

Cumulative Default

Cumulative Gross Default	19,868.43 €	
Cumulative Recoveries	20.00 €	
Cumulative Net Default		
Total Number of Defaulted Contracts		3

3-MRA* /
current ratio **Ratio**

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

	0.00%	
Annualised Loss Ratio period before previous period		n/a
Annualised Loss Ratio previous period		0.00%
Annualised Loss Ratio current period	0.01%	0.01%

Principal Deficiency

Principal Deficiency period before previous period	- €	Trigger Event y/n
Principal Deficiency previous period	- €	no
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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Collection Period	from 01.10.2020 to 31.10.2020

SC Germany Mobility 2020-1
Monthly Investor Report

4.1 Defaults & Recoveries per period



Note Balance

Beginning of Period	3,200,000,000.00 €
End of Period	3,200,000,000.00 €

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%
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SC Germany Mobility 2020-1
Monthly Investor Report

5. Concentration Limits



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Portfolio Concentrations

	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350,000.00	230,932.26	no
Average Yield (applicable for Replenishment Portfolio)	3.00%	-	3.90%	no
Weighted average remaining term in months	-	67.00	51.71	no

Early Amortisation Events

	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1.00%	0.00%	no
- prior to or on 30 September 2022	2.00%	0.00%	no
- prior to or on 30 September 2023	3.00%	0.00%	no
Purchase Shortfall Event			no
Period before previous period	n/a		
Previous period	n/a		
Current period	n/a		
Principal Deficiency Trigger Event	1.25%	0.00%	no

SC Germany Mobility 2020-1
Monthly Investor Report

6. Outstanding Notes



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1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92.75%	7.25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3,200,000,000.00 €	2,968,000,000.00 €	232,000,000.00 €
Initial Nominal per Note		100,000.00 €	100,000.00 €
Initial Number of Notes per Class		29,680	2,320
Notes Aggregate Principal Outstanding Balance after Ramp-up	n/a	n/a	n/a
Number of Notes per Class after Ramp-up		n/a	n/a
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	3,200,000,000.00 €	2,968,000,000.00 €	232,000,000.00 €
Available Distribution Amount	108,188,073.59 €		
Replenishment	95,953,743.61 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	3,200,000,000.00 €	2,968,000,000.00 €	232,000,000.00 €
Current Tranching		92.75%	7.25%
Current Pool Factor		1.00	1.00

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	18		
Principal Outstanding per Note Beginning of Period		100,000.00 €	100,000.00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		100,000.00 €	100,000.00 €
> Interest accrued for the period		- €	116,000.00 €
Interest Payment		- €	116,000.00 €
Interest Payment per Note		- €	50.00 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7.26%	0.01%
Current CE (incl. Excess Spread)	10.94%	3.69%
Current CE (excl. Excess Spread)	7.25%	0.00%

SC Germany Mobility 2020-1
Monthly Investor Report

7. Original Principal Balance



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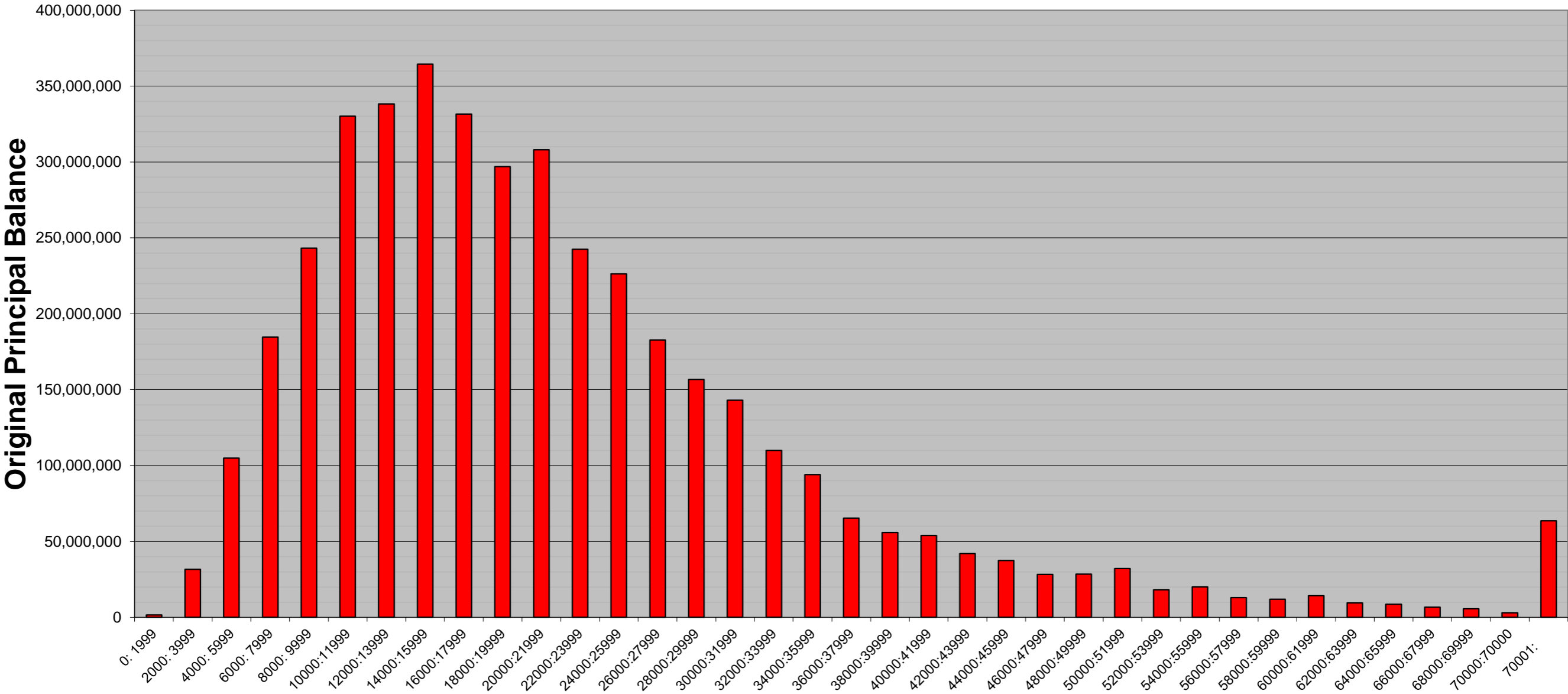
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1,539,568.54	0.04%	959	0.36%
2000: 3999	31,665,449.89	0.75%	10,010	3.71%
4000: 5999	105,010,058.15	2.49%	20,879	7.74%
6000: 7999	184,763,010.68	4.39%	26,456	9.81%
8000: 9999	243,244,558.91	5.78%	27,140	10.06%
10000:11999	330,160,189.60	7.84%	30,377	11.26%
12000:13999	338,284,596.10	8.04%	26,142	9.69%
14000:15999	364,387,558.61	8.66%	24,359	9.03%
16000:17999	331,654,139.55	7.88%	19,602	7.27%
18000:19999	296,929,578.01	7.05%	15,691	5.82%
20000:21999	308,088,847.75	7.32%	14,778	5.48%
22000:23999	242,418,743.74	5.76%	10,575	3.92%
24000:25999	226,260,572.40	5.38%	9,070	3.36%
26000:27999	182,772,985.38	4.34%	6,786	2.52%
28000:29999	156,756,881.32	3.72%	5,421	2.01%
30000:31999	142,990,737.27	3.40%	4,647	1.72%
32000:33999	110,036,211.71	2.61%	3,345	1.24%
34000:35999	94,025,578.47	2.23%	2,693	1.00%
36000:37999	65,386,842.17	1.55%	1,770	0.66%
38000:39999	55,861,745.78	1.33%	1,434	0.53%
40000:41999	53,986,744.28	1.28%	1,326	0.49%
42000:43999	42,077,267.12	1.00%	980	0.36%
44000:45999	37,433,971.81	0.89%	834	0.31%
46000:47999	28,348,921.31	0.67%	604	0.22%
48000:49999	28,484,207.06	0.68%	582	0.22%
50000:51999	32,188,970.57	0.76%	636	0.24%
52000:53999	18,089,155.21	0.43%	342	0.13%
54000:55999	20,100,345.74	0.48%	366	0.14%
56000:57999	13,053,235.59	0.31%	229	0.08%
58000:59999	12,007,036.69	0.29%	204	0.08%
60000:61999	14,244,437.52	0.34%	235	0.09%
62000:63999	9,436,531.97	0.22%	150	0.06%
64000:65999	8,639,607.83	0.21%	133	0.05%
66000:67999	6,628,775.17	0.16%	99	0.04%
68000:69999	5,582,684.18	0.13%	81	0.03%
70000:70000	3,080,000.00	0.07%	44	0.02%
70001:	63,714,010.53	1.51%	695	0.26%
Total	4,209,333,756.61	100.00%	269,674	100.00%

Statistics in EUR	
Average Amount	15,608.97

SC Germany Mobility 2020-1
Monthly Investor Report

7.1 Original PB (Graph)

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SC Germany Mobility 2020-1
Monthly Investor Report

8. Current Principal Balance



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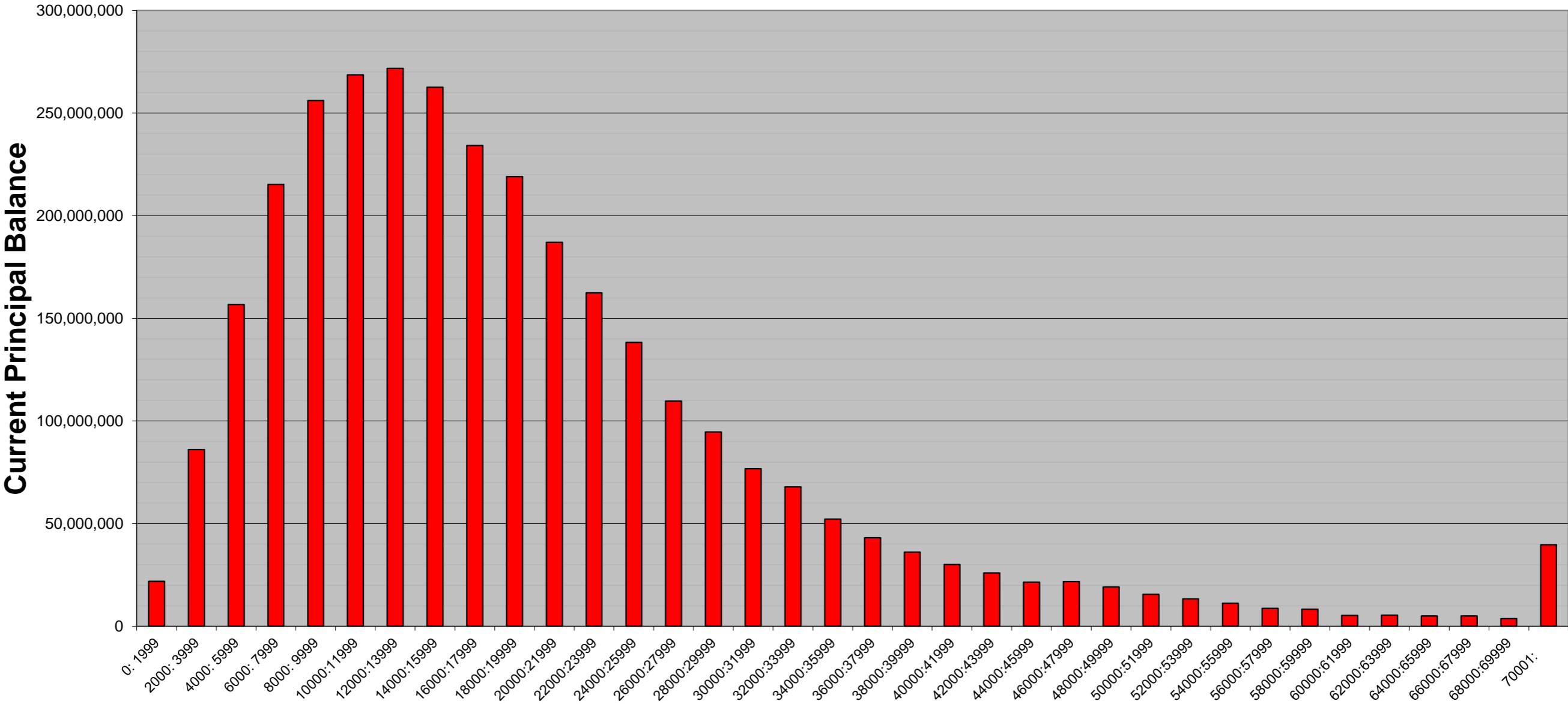
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	21,864,344.95	0.68%	20,851	7.73%
2000: 3999	86,082,241.28	2.69%	28,340	10.51%
4000: 5999	156,670,740.85	4.90%	31,333	11.62%
6000: 7999	215,251,908.87	6.73%	30,782	11.41%
8000: 9999	256,052,910.88	8.00%	28,496	10.57%
10000:11999	268,596,568.25	8.39%	24,481	9.08%
12000:13999	271,776,812.74	8.49%	20,950	7.77%
14000:15999	262,508,480.43	8.20%	17,547	6.51%
16000:17999	234,163,593.99	7.32%	13,805	5.12%
18000:19999	219,032,616.82	6.84%	11,549	4.28%
20000:21999	187,032,503.75	5.84%	8,923	3.31%
22000:23999	162,389,691.34	5.07%	7,069	2.62%
24000:25999	138,196,164.03	4.32%	5,536	2.05%
26000:27999	109,709,373.79	3.43%	4,070	1.51%
28000:29999	94,698,106.13	2.96%	3,272	1.21%
30000:31999	76,691,585.79	2.40%	2,475	0.92%
32000:33999	67,889,720.49	2.12%	2,060	0.76%
34000:35999	52,215,412.67	1.63%	1,494	0.55%
36000:37999	43,167,301.39	1.35%	1,168	0.43%
38000:39999	36,171,089.57	1.13%	929	0.34%
40000:41999	30,077,100.94	0.94%	734	0.27%
42000:43999	25,995,685.11	0.81%	605	0.22%
44000:45999	21,483,124.30	0.67%	478	0.18%
46000:47999	21,816,342.48	0.68%	464	0.17%
48000:49999	19,146,593.31	0.60%	391	0.14%
50000:51999	15,544,504.92	0.49%	305	0.11%
52000:53999	13,307,257.81	0.42%	251	0.09%
54000:55999	11,163,710.65	0.35%	203	0.08%
56000:57999	8,662,420.72	0.27%	152	0.06%
58000:59999	8,376,385.65	0.26%	142	0.05%
60000:61999	5,302,554.26	0.17%	87	0.03%
62000:63999	5,478,828.50	0.17%	87	0.03%
64000:65999	5,068,239.61	0.16%	78	0.03%
66000:67999	5,023,105.36	0.16%	75	0.03%
68000:69999	3,726,591.16	0.12%	54	0.02%
70001:	39,666,385.87	1.24%	438	0.16%
Total	3,199,999,998.66	100.00%	269,674	100.00%

Statistics	in EUR
Average Amount	11,866.18

SC Germany Mobility 2020-1
Monthly Investor Report

8.1 Current PB (Graph)

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SC Germany Mobility 2020-1 Monthly Investor Report

9. Borrower Concentration



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No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	230,932.26	0.0072%	1
2	224,366.60	0.0070%	1
3	199,467.78	0.0062%	1
4	190,505.04	0.0060%	2
5	185,862.85	0.0058%	1
6	168,583.58	0.0053%	1
7	159,278.84	0.0050%	2
8	158,271.15	0.0049%	2
9	155,342.04	0.0049%	1
10	154,776.94	0.0048%	1
11	153,381.50	0.0048%	1
12	153,060.10	0.0048%	3
13	150,699.10	0.0047%	1
14	146,872.11	0.0046%	1
15	144,299.68	0.0045%	1
16	141,925.79	0.0044%	1
17	141,485.06	0.0044%	2
18	141,074.33	0.0044%	1
19	140,901.96	0.0044%	1
20	140,578.08	0.0044%	1
21	140,524.98	0.0044%	1
22	139,559.66	0.0044%	1
23	139,023.30	0.0043%	3
24	138,037.31	0.0043%	1
25	137,530.81	0.0043%	1
	3,976,340.85	0.1243%	33

SC Germany Mobility 2020-1
Monthly Investor Report

10. Geographical Distribution



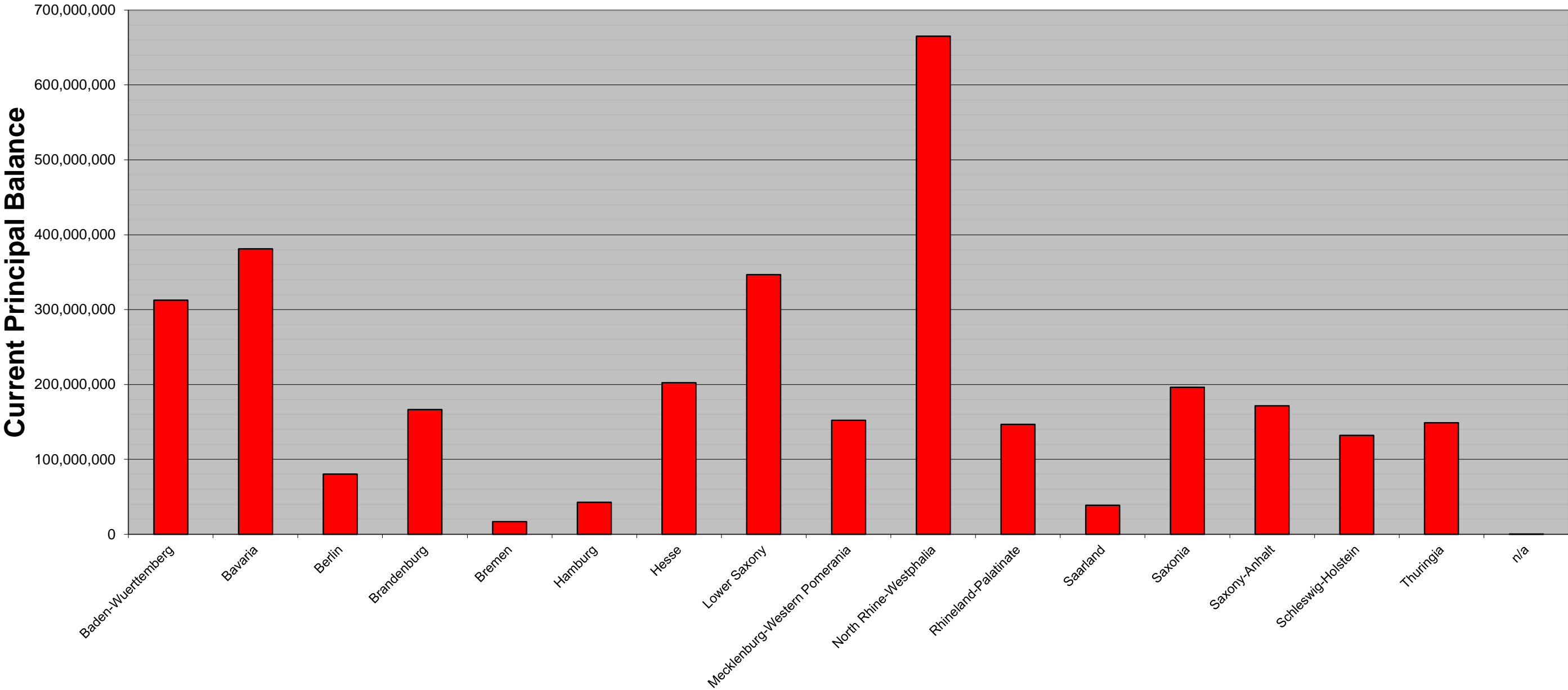
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State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	312,529,597.10	9.77%	26,462	9.81%
Bavaria	381,071,539.18	11.91%	30,524	11.32%
Berlin	80,127,870.54	2.50%	6,650	2.47%
Brandenburg	166,374,257.79	5.20%	14,461	5.36%
Bremen	16,914,123.34	0.53%	1,456	0.54%
Hamburg	42,570,698.67	1.33%	3,380	1.25%
Hesse	202,200,485.51	6.32%	17,418	6.46%
Lower Saxony	346,760,593.86	10.84%	29,164	10.81%
Mecklenburg-Western Pomerania	152,182,045.97	4.76%	12,881	4.78%
North Rhine-Westphalia	665,190,399.50	20.79%	54,137	20.07%
Rhineland-Palatinate	146,726,268.55	4.59%	12,590	4.67%
Saarland	38,566,641.83	1.21%	3,281	1.22%
Saxonia	196,360,481.78	6.14%	17,684	6.56%
Saxony-Anhalt	171,470,212.11	5.36%	15,484	5.74%
Schleswig-Holstein	131,862,711.78	4.12%	11,068	4.10%
Thuringia	148,965,161.77	4.66%	13,026	4.83%
n/a	126,909.38	0.00%	8	0.00%
Total	3,199,999,998.66	100.00%	269,674	100.00%

SC Germany Mobility 2020-1
Monthly Investor Report

10.1 Geographical Distribution (Graph)

Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	



SC Germany Mobility 2020-1
Monthly Investor Report

11. Object/Vehicle Type



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	28,093,356.55	0.88%	1,766	0.65%
		Private	100,753,888.07	3.15%	7,272	2.70%
			128,847,244.62	4.03%	9,038	3.35%
	Used Vehicle	Commercial	61,661,990.85	1.93%	5,422	2.01%
		Private	355,555,046.09	11.11%	36,738	13.62%
			417,217,036.94	13.04%	42,160	15.63%
	Total		546,064,281.56	17.06%	51,198	18.99%
Non-Online	New Vehicle	Commercial	139,721,853.57	4.37%	6,330	2.35%
		Private	404,692,506.52	12.65%	28,982	10.75%
			544,414,360.09	17.01%	35,312	13.09%
	Used Vehicle	Commercial	360,826,368.67	11.28%	24,634	9.13%
		Private	1,748,694,988.34	54.65%	158,530	58.79%
			2,109,521,357.01	65.92%	183,164	67.92%
	Total		2,653,935,717.10	82.94%	218,476	81.01%
Total			3,199,999,998.66	100.00%	269,674	100.00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	2,995,568,067.84	93.61%	253,955	94.17%
Leisure	139,809,204.31	4.37%	5,758	2.14%
Motorbike	64,622,726.51	2.02%	9961	3.69%
Total	3,199,999,998.66	100.00%	269,674	100.00%

SC Germany Mobility 2020-1
Monthly Investor Report

12. Insurances



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

Payment Protection Insurance	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	1,414,949,222.88	44.22%	115,493	42.83%
Yes	1,785,050,775.78	55.78%	154,181	57.17%
Total	3,199,999,998.66	100.00%	269,674	100.00%

Gap Insurance (Santander Safe)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	1,952,147,064.88	61.00%	170,204	63.11%
Yes	1,247,852,933.78	39.00%	99,470	36.89%
Total	3,199,999,998.66	100.00%	269,674	100.00%

Repair Cost Insurance (Santander AutoCare)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	2,933,416,966.28	91.67%	250,493	92.89%
Yes	266,583,032.38	8.33%	19,181	7.11%
Total	3,199,999,998.66	100.00%	269,674	100.00%

SC Germany Mobility 2020-1
Monthly Investor Report

13. Type of Contract



Calculation Date		12.11.2020			
Payment Date		16.11.2020			
Period No		1			
Monthly Period		Nov 2020			
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1,684,220,345.33	52.63%	174,602	64.75%
	Vehicle	336,103,293.37	10.50%	27,404	10.16%
	Total	2,020,323,638.70	63.14%	202,006	74.91%
Yes	Auto	925,476,083.69	28.92%	56,920	21.11%
- of which balloon rates		487,860,311.24	15.25%		
- of which regular installments		437,615,772.45	13.68%		
Yes	Vehicle	254,200,276.27	7.94%	10,748	3.99%
- of which balloon rates		138,715,877.19	4.33%		
- of which regular installments		115,484,399.08	3.61%		
	Total	1,179,676,359.96	36.86%	67,668	25.09%
Total		3,199,999,998.66	100.00%	269,674	100.00%

Balloon Loans - Original Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	1,496,103.65	0.24%	191	0.28%
13:25	15,737,820.07	2.51%	1,727	2.55%
26:38	73,285,826.37	11.70%	7,145	10.56%
39:51	142,344,220.96	22.72%	15,743	23.27%
52:64	368,772,152.30	58.86%	40,278	59.52%
65:72	16,273,130.61	2.60%	1,718	2.54%
73:	8,666,934.47	1.38%	866	1.28%
Total	626,576,188.43	100.00%	67,668	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	52,341,515.86	8.35%	6,266	9.26%
13:25	90,072,064.61	14.38%	10,345	15.29%
26:38	130,223,903.16	20.78%	14,389	21.26%
39:51	209,529,220.72	33.44%	22,234	32.86%
52:64	120,274,255.15	19.20%	11,907	17.60%
65:72	23,129,986.70	3.69%	2,461	3.64%
73:	1,005,242.23	0.16%	66	0.10%
Total	626,576,188.43	100.00%	67,668	100.00%

SC Germany Mobility 2020-1
Monthly Investor Report

14. Payment Methods



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

Payment Method	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Direct Debit	3,191,266,225.73	99.73%	268,648	99.62%
Other	8,733,772.93	0.27%	1,026	0.38%
Total	3,199,999,998.66	100.00%	269,674	100.00%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15th of month	1,402,236,053.94	43.82%	117,605	43.61%
1st of month	1,797,763,944.72	56.18%	152,069	56.39%
Total	3,199,999,998.66	100.00%	269,674	100.00%

SC Germany Mobility 2020-1
Monthly Investor Report

15. Downpayment



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

<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	1,402,259,143.12	43.82%	120,664	44.74%	0.00%
0: 999	85,228,763.55	2.66%	9,975	3.70%	4.66%
1000: 1999	189,201,710.35	5.91%	20,211	7.49%	10.00%
2000: 2999	222,792,167.19	6.96%	21,785	8.08%	15.16%
3000: 3999	200,362,307.00	6.26%	18,100	6.71%	19.21%
4000: 4999	156,031,755.07	4.88%	13,528	5.02%	22.98%
5000: 5999	201,262,077.71	6.29%	15,763	5.85%	24.93%
6000: 6999	113,790,288.12	3.56%	8,927	3.31%	28.84%
7000: 7999	88,825,395.24	2.78%	6,834	2.53%	31.36%
8000: 8999	75,157,464.91	2.35%	5,681	2.11%	33.79%
9000: 9999	43,520,188.98	1.36%	3,224	1.20%	36.18%
10000:10999	121,693,276.76	3.80%	7,853	2.91%	35.33%
11000:11999	28,981,771.55	0.91%	2,063	0.76%	39.82%
12000:12999	35,940,805.85	1.12%	2,515	0.93%	41.26%
13000:13999	22,327,501.50	0.70%	1,533	0.57%	42.82%
14000:14999	18,416,655.31	0.58%	1,308	0.49%	45.08%
15000:15000	37,243,651.96	1.16%	2,027	0.75%	40.98%
15001:	156,965,074.49	4.91%	7,683	2.85%	49.18%
Total	3,199,999,998.66	100.00%	269,674	100.00%	17.45%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3,129.43	€ 5,663.56
Average Purchase Price	€ 17,931.81	€ 20,392.44
Mimimum Downpayment		€ 0.09
Maximum Downpayment		€ 2,379,000.00
Downpayment in %	17.45%	27.77%

SC Germany Mobility 2020-1
Monthly Investor Report

16. Effective Interest Rate



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	878,300.91	0.03%	65	0.02%
1: 1	128,692,085.77	4.02%	8,797	3.26%
2: 2	918,022,635.62	28.69%	74,018	27.45%
3: 3	1,465,796,584.78	45.81%	107,914	40.02%
4: 4	502,859,013.90	15.71%	55,887	20.72%
5: 5	115,070,414.80	3.60%	14,029	5.20%
6: 6	42,994,484.90	1.34%	5,739	2.13%
7: 7	10,404,220.25	0.33%	1,672	0.62%
8: 8	13,265,488.90	0.41%	1,287	0.48%
9: 9	1,222,893.19	0.04%	171	0.06%
10:10	386,690.66	0.01%	51	0.02%
11:11	407,184.98	0.01%	44	0.02%
Total	3,199,999,998.66	100.00%	269,674	100.00%

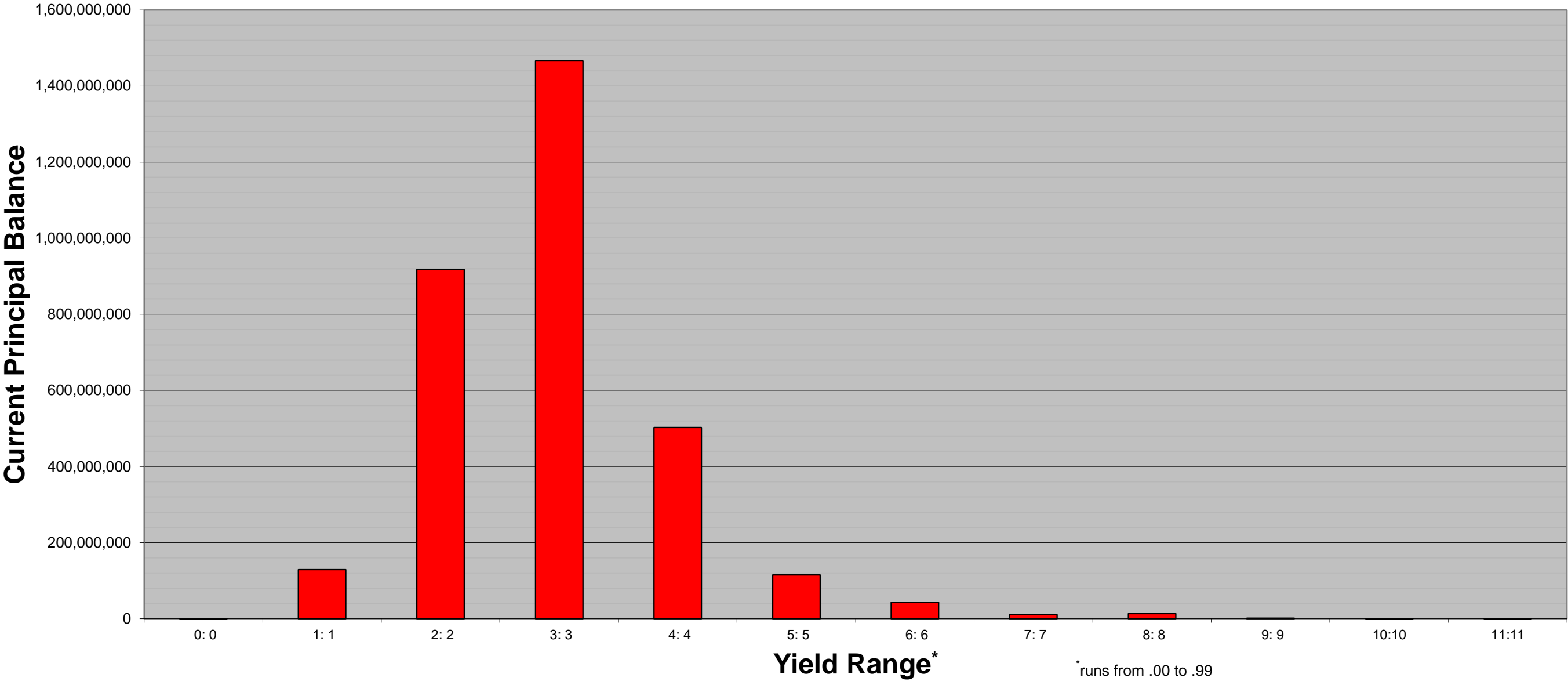
Statistics	in %
WA Interest	3.76%

* runs from .00 to .99

SC Germany Mobility 2020-1
Monthly Investor Report

16.1 Effective Interest Rate (Graph)

Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	



SC Germany Mobility 2020-1
Monthly Investor Report

17. Seasoning



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

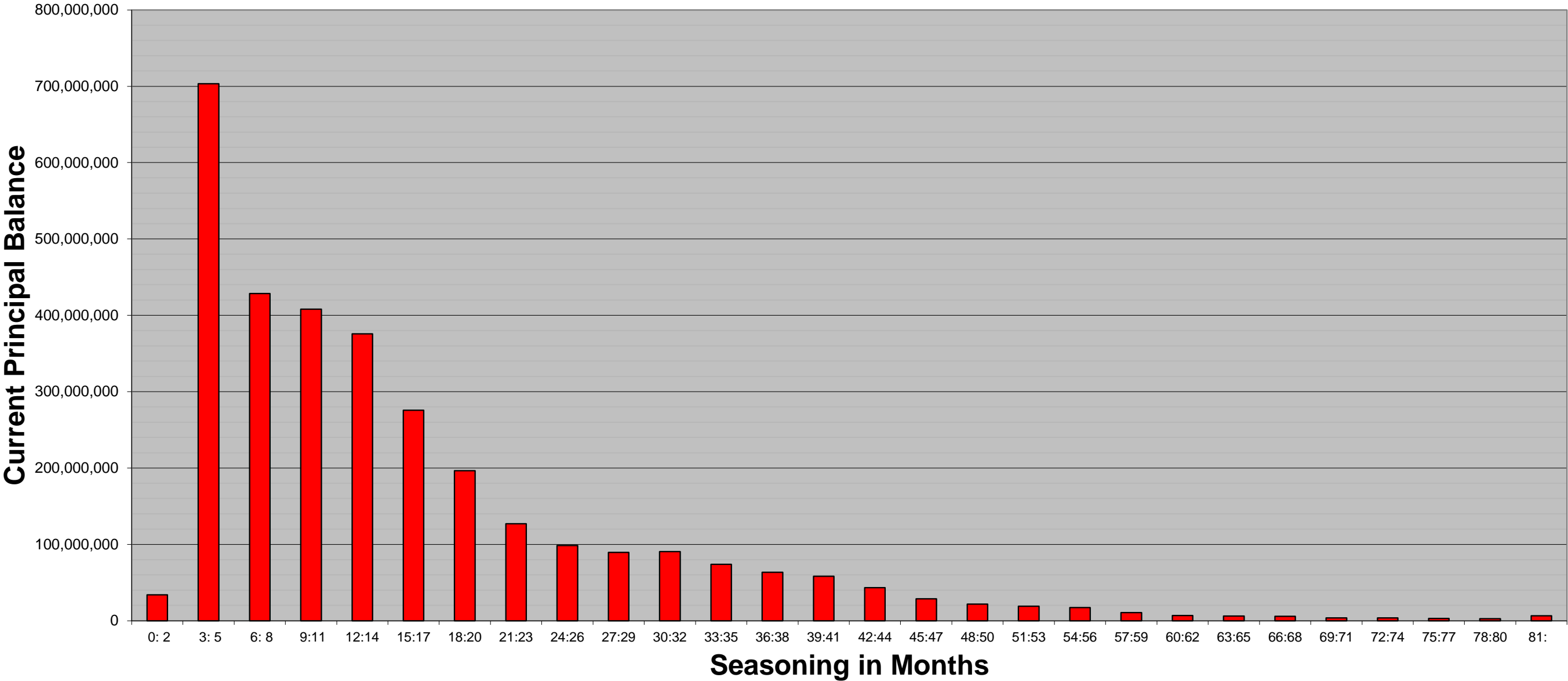
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	33,752,843.26	1.05%	1,950	0.72%
3: 5	703,136,914.19	21.97%	44,923	16.66%
6: 8	428,382,048.63	13.39%	29,791	11.05%
9:11	408,169,471.85	12.76%	29,220	10.84%
12:14	375,608,057.17	11.74%	29,176	10.82%
15:17	275,601,964.71	8.61%	22,497	8.34%
18:20	196,404,211.40	6.14%	17,351	6.43%
21:23	126,921,317.39	3.97%	11,819	4.38%
24:26	98,329,240.85	3.07%	9,674	3.59%
27:29	89,544,458.13	2.80%	9,079	3.37%
30:32	90,484,123.80	2.83%	9,514	3.53%
33:35	73,944,500.96	2.31%	8,285	3.07%
36:38	63,267,617.83	1.98%	7,489	2.78%
39:41	58,299,784.61	1.82%	7,338	2.72%
42:44	43,205,269.06	1.35%	5,629	2.09%
45:47	28,709,138.47	0.90%	4,041	1.50%
48:50	21,854,949.65	0.68%	3,235	1.20%
51:53	18,806,864.33	0.59%	3,046	1.13%
54:56	17,065,554.35	0.53%	3,098	1.15%
57:59	10,650,239.34	0.33%	2,130	0.79%
60:62	6,743,338.10	0.21%	1,511	0.56%
63:65	6,222,476.78	0.19%	1,307	0.48%
66:68	5,824,858.52	0.18%	1,220	0.45%
69:71	3,554,679.15	0.11%	896	0.33%
72:74	3,631,680.44	0.11%	927	0.34%
75:77	2,888,771.59	0.09%	734	0.27%
78:80	2,487,697.07	0.08%	745	0.28%
81:	6,507,927.03	0.20%	3,049	1.13%
Total	3,199,999,998.66	100.00%	269,674	100.00%

Statistics	
WA Seasoning	15.66

SC Germany Mobility 2020-1
Monthly Investor Report

17.1 Seasoning (Graph)

Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	



SC Germany Mobility 2020-1
Monthly Investor Report

18. Remaining Term



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

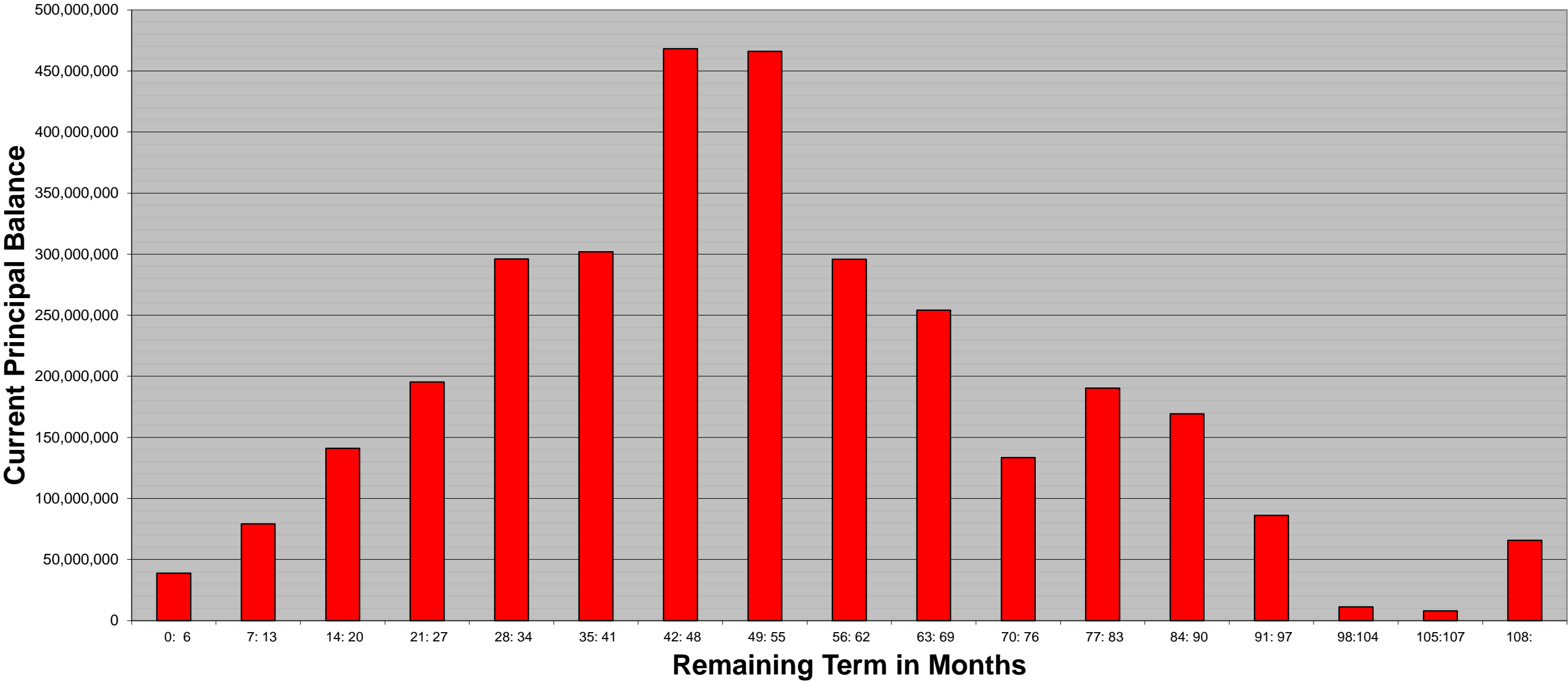
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	38,769,593.53	1.21%	15,188	5.63%
7: 13	79,235,844.64	2.48%	18,889	7.00%
14: 20	141,017,371.17	4.41%	22,766	8.44%
21: 27	195,283,196.74	6.10%	24,297	9.01%
28: 34	296,090,269.62	9.25%	29,996	11.12%
35: 41	301,923,516.88	9.44%	26,244	9.73%
42: 48	468,195,952.14	14.63%	34,051	12.63%
49: 55	466,008,720.09	14.56%	29,247	10.85%
56: 62	295,744,372.38	9.24%	19,025	7.05%
63: 69	254,039,836.34	7.94%	15,404	5.71%
70: 76	133,490,159.69	4.17%	8,033	2.98%
77: 83	190,306,480.34	5.95%	10,677	3.96%
84: 90	169,268,754.82	5.29%	8,662	3.21%
91: 97	86,025,114.56	2.69%	4,105	1.52%
98:104	11,103,909.21	0.35%	413	0.15%
105:107	7,912,445.21	0.25%	324	0.12%
108:	65,584,461.30	2.05%	2,353	0.87%
Total	3,199,999,998.66	100.00%	269,674	100.00%

Statistics	
WA Remaining Term	51.71

SC Germany Mobility 2020-1
Monthly Investor Report

18.1 Remaining Term (Graph)

Calculation Date	12.11.2020					
Payment Date	16.11.2020					
Period No	1					
Monthly Period	Nov 2020					
Interest Period	from	29.10.2020	to	16.11.2020	=	18 days
Collection Period	from	01.10.2020	to	31.10.2020		



SC Germany Mobility 2020-1
Monthly Investor Report

19. Original Term



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

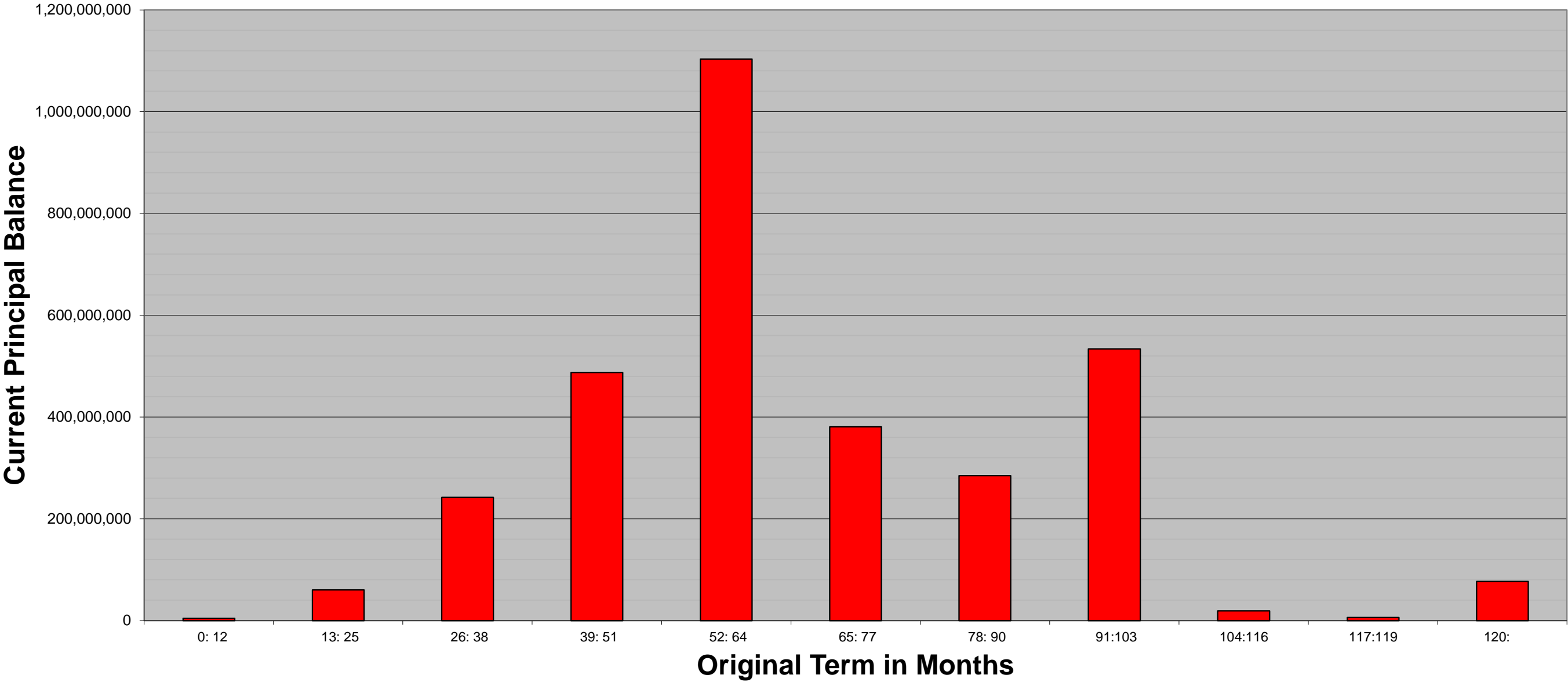
Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 12	4,416,416.78	0.14%	1,375	0.51%
13: 25	60,427,056.88	1.89%	13,461	4.99%
26: 38	242,306,403.26	7.57%	32,259	11.96%
39: 51	487,671,279.12	15.24%	48,897	18.13%
52: 64	1,103,565,843.72	34.49%	81,058	30.06%
65: 77	380,761,351.68	11.90%	31,497	11.68%
78: 90	284,938,943.41	8.90%	22,179	8.22%
91:103	533,704,527.73	16.68%	34,388	12.75%
104:116	19,063,517.78	0.60%	1,268	0.47%
117:119	6,153,043.20	0.19%	256	0.09%
120:	76,991,615.10	2.41%	3,036	1.13%
Total	3,199,999,998.66	100.00%	269,674	100.00%

Statistics	
WA Original Term	67.38

SC Germany Mobility 2020-1
Monthly Investor Report

19.1 Original Term (Graph)

Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	



SC Germany Mobility 2020-1
Monthly Investor Report

20. Brands + Fuel Type



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	358,431,303.08	11.20%	29,567	10.96%
2	321,889,311.52	10.06%	29,593	10.97%
3	309,021,296.88	9.66%	20,271	7.52%
4	218,084,901.80	6.82%	17,142	6.36%
5	216,064,019.12	6.75%	23,415	8.68%
6	195,856,552.99	6.12%	14,445	5.36%
7	183,736,639.34	5.74%	15,459	5.73%
8	163,269,877.98	5.10%	14,146	5.25%
9	154,471,970.44	4.83%	12,778	4.74%
10	140,935,700.96	4.40%	8,949	3.32%
11	123,450,485.69	3.86%	11,405	4.23%
12	92,514,825.72	2.89%	8,293	3.08%
13	88,971,481.95	2.78%	5,618	2.08%
14	69,485,693.57	2.17%	7,366	2.73%
15	54,340,004.70	1.70%	5,376	1.99%
	2,690,524,065.74	84.08%	223,823	83.00%

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

Fuel	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Petrol	1,317,378,054.83	41.17%	137,461	50.97%
Diesel Euro 6	447,759,165.67	13.99%	28,690	10.64%
Diesel Euro 5	354,795,535.98	11.09%	36,938	13.70%
Diesel < Euro 5	351,328,652.62	10.98%	25,903	9.61%
Other	34,896,775.79	1.09%	2,460	0.91%
n/a	693,841,813.77	21.68%	38,222	14.17%
Total	3,199,999,998.66	100.00%	269,674	100.00%

SC Germany Mobility 2020-1
Monthly Investor Report

21. Priority of Payments + Transaction Costs



Calculation Date	12.11.2020
Payment Date	16.11.2020
Period No	1
Monthly Period	Nov 2020
Interest Period	from 29.10.2020 to 16.11.2020 = 18 days
Collection Period	from 01.10.2020 to 31.10.2020

Priority of Payments

Available Distribution Amount	108,188,073.59 €
Senior Expenses	- €
Interest Notes Class A	- €
Reserve Fund	200,000.00 €
Additional Reserve Fund	- €
Interest Notes Class B (no PD Trigger Breach)	- 116,000.00 €
Replenishment	- 95,953,743.61 €
Purchase Shortfall Ledger	- 1.34 €
Principal Class A	- €
Interest Class B (PD Trigger Breach)	- €
Principal Class B	- €
Interest Subordinated Loan	- 150.00 €
Principal Subordinated Loan	- €
Other payments due	- €
Payments to Seller	= 11,918,178.64 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	116,000.00 €	- €	116,000.00 €
Cumulative Interest accrued	116,000.00 €	- €	116,000.00 €
Interest Payments	116,000.00 €	- €	116,000.00 €
Cumulative Interest Payments	116,000.00 €	- €	116,000.00 €
Interest accrued on Subordinated Loan for the Period	150.00 €		
Cumulative Interest accrued on Subordinated Loan	150.00 €		
Interest Payments on Subordinated Loan	150.00 €		
Cumulative Interest Payments on Subordinated Loan	150.00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Mobility 2020-1
Monthly Investor Report

22. Retention



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	16.11.2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3,199,999,999.72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	3,199,999,999.72 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3,199,999,998.66 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200,000.00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200,000.00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200,000.00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232,000,000.00 €
Outstanding Balance of the Class B Notes as of the beginning of the	232,000,000.00 €
Outstanding Balance of the Class B Notes of the end of the Monthly	232,000,000.00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2,968,000,000.00 €
Outstanding Balance of the Class A Notes as of the beginning of the	2,968,000,000.00 €
Outstanding Balance of the Class A Notes of the end of the Monthly	2,968,000,000.00 €
Net Economic Interest Ratio as of Offer Date:	100.01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100.01%
Net Economic Interest Ratio as of the end of the Monthly Period:	100.01%

SC Germany Mobility 2020-1
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. SG House, 41 Tower Hill London EC3N 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	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

Fitch			Moody's			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A	F1	STABLE	A	A-1	STABLE	performing
A	F1	STABLE	A	A-1	STABLE	performing
-	F1+	NEG	AA-	A-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 31.10.2020, data source: Bloomberg

SC Germany Mobility 2020-1
Monthly Investor Report

24. Issuer Information



Calculation Date		12.11.2020			
Payment Date		16.11.2020			
Period No		1			
Monthly Period		Nov 2020			
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

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

SC Germany Mobility 2020-1
Monthly Investor Report

25. Santander Consumer Bank



Contact Details

Capital Markets

Tomasz Osipowicz	+49-2161-690-7046	tomasz.osipowicz@santander.de
Robert Westermann	+49-2161-690-7424	robert.westermann@santander.de
Michael Evers	+49-2161-690-5761	michael.evers@santander.de
Bastian Menges	+49-2161-690-7085	bastian.menges@santander.de
Stefan Zilligen	+49-2161-690-6069	stefan.zilligen@santander.de
Team ABS		abs_ger@santander.de

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

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

Ratings as of 31.10.2020, data source: Bloomberg

**SC Germany Mobility 2020-1
Monthly Investor Report**

26. Glossary



Calculation Date	12.11.2020				
Payment Date	16.11.2020				
Period No	1				
Monthly Period	Nov 2020				
Interest Period	from	29.10.2020	to	16.11.2020	= 18 days
Collection Period	from	01.10.2020	to	31.10.2020	

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