SC Germany Mobility 2020-1
Monthly Investor Report

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Monthly Investor Report

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

Cover Sheet Monthly Investor Report

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
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Collection Period	from	01.10.2022	to	31.10.2022		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**417.523**	**4.999.999.998,92 €**	**5.000.000.000,00 €**
Scheduled Principal Payments		102.989.629,93 €	
Prepayment Principal		45.772.338,20 €	
Others		2.675.505,32 €	
Total Principal Collections		**151.437.473,45 €**	**160.591.531,19 €**
Total Interest Collections		**19.010.507,91 €**	**19.695.716,60 €**
Defaults		**2.096.993,06 €**	**1.937.299,46 €**
Replenishment Amount		**153.534.465,23 €**	**162.528.831,86 €**
End of Period		4.999.999.997,64 €	
Purchase Shortfall Amount		2,36 €	1,08 €
Total Assets (End of Period)	**417.639**	**5.000.000.000,00 €**	**5.000.000.000,00 €**
Current Prepayment Rate (annualised)		10,99%	

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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		10.11.2022				
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Collection Period	from	01.10.2022	to	31.10.2022		

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%
13	€ 4.999.999.999,21	€ 11.382.685,89	€ 9.207.582,36	€ 3.323.478,01	€ 4.673.703,52	99,43%	0,23%	0,18%	0,07%	0,09%
14	€ 4.999.999.998,45	€ 13.178.029,74	€ 9.350.918,78	€ 4.021.327,93	€ 5.456.552,52	99,36%	0,26%	0,19%	0,08%	0,11%
15	€ 4.999.999.996,65	€ 12.461.525,13	€ 9.313.638,64	€ 4.104.679,26	€ 7.041.844,35	99,34%	0,25%	0,19%	0,08%	0,14%
16	€ 4.999.999.997,57	€ 11.002.441,26	€ 9.026.814,60	€ 3.907.913,68	€ 7.506.964,20	99,37%	0,22%	0,18%	0,08%	0,15%
17	€ 4.999.999.999,25	€ 4.424.048,67	€ 10.187.295,72	€ 5.417.376,25	€ 11.905.520,78	99,36%	0,09%	0,20%	0,11%	0,24%
18	€ 4.999.999.998,81	€ 12.131.445,46	€ 8.308.155,47	€ 4.165.124,78	€ 8.744.506,30	99,33%	0,24%	0,17%	0,08%	0,17%
19	€ 4.999.999.996,31	€ 4.442.790,10	€ 13.912.940,24	€ 5.315.840,13	€ 8.506.260,07	99,36%	0,09%	0,28%	0,11%	0,17%
20	€ 4.999.999.999,83	€ 12.391.573,35	€ 7.939.860,32	€ 5.639.621,58	€ 9.224.665,66	99,30%	0,25%	0,16%	0,11%	0,18%
21	€ 4.999.999.995,90	€ 4.652.755,60	€ 12.659.011,10	€ 6.376.612,52	€ 11.587.710,67	99,29%	0,09%	0,25%	0,13%	0,23%
22	€ 4.999.999.990,50	€ 11.725.696,74	€ 5.626.123,82	€ 6.313.442,96	€ 12.757.195,39	99,27%	0,23%	0,11%	0,13%	0,26%
23	€ 4.999.999.997,71	€ 13.056.610,94	€ 7.576.886,61	€ 5.417.769,04	€ 11.347.096,58	99,25%	0,26%	0,15%	0,11%	0,23%
24	€ 4.999.999.998,92	€ 5.332.426,22	€ 13.001.614,62	€ 6.213.622,62	€ 13.036.092,41	99,25%	0,11%	0,26%	0,12%	0,26%
25	€ 4.999.999.997,64	€ 11.265.931,57	€ 6.079.870,81	€ 7.109.355,70	€ 12.843.051,81	99,25%	0,23%	0,12%	0,14%	0,26%
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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
		Amount	**Number of Loans**
Current Default			
Current Period Gross Default		2.096.993,06 €	
Current Period Recoveries		665.378,91 €	
Current Period Net Default		1.431.614,15 €	
New Number of Defaulted Contracts			130
Cumulative Default			
Cumulative Gross Default		28.422.944,73 €	
Cumulative Recoveries		6.551.361,72 €	
Cumulative Net Default		21.871.583,01 €	
Total Number of Defaulted Contracts			2.108
	3-MRA* / current ratio	**Ratio**	
3-MRA* Annualised Net Default Ratio (New Default)	**0,36%**		
Annualised Loss Ratio period before previous period		0,44%	
Annualised Loss Ratio previous period		0,28%	
Annualised Loss Ratio current period	0,34%	0,34%	
Principal Deficiency			**Trigger Event y/n**
Principal Deficiency period before previous period		- €	no
Principal Deficiency previous period		- €	
Principal Deficiency current period		- €	
PDL Trigger		62.500.000,00 €	
Repurchased Assets			
Current Repurchased Asset Amount through breach of warranty or voluntary buyback		- €	
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback		- €	

* 3-MRA stands for three months rolling average

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4.1 Defaults & Recoveries per period

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Collection Period	from	01.10.2022	to	31.10.2022		

Note Balance

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

Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	€ 19.849,43	€ 19.849,43	€ 3.295.953.743,33	0,00%	€0,00	€0,00	€ 19.849,43	0,00%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€224,00	€224,00	€ 59.120,45	0,00%
3	11	€ 18.993,54	€ 78.337,99	€ 3.488.359.381,45	0,00%	€1.678,58	€1.902,58	€ 76.435,41	0,00%
4	22	€ 115.151,84	€ 193.489,83	€ 3.585.674.021,44	0,01%	€9.378,50	€11.281,08	€ 182.208,75	0,01%
5	44	€ 349.744,04	€ 543.233,87	€ 3.687.020.405,59	0,01%	€54.340,11	€65.621,19	€ 477.612,68	0,01%
6	100	€ 548.625,80	€ 1.091.859,67	€ 3.801.203.219,02	0,03%	€55.538,07	€121.159,26	€ 970.700,41	0,03%
7	152	€ 776.272,50	€ 1.868.132,17	€ 3.906.827.571,59	0,05%	€12.903,58	€134.062,84	€ 1.734.069,33	0,04%
8	226	€ 918.469,50	€ 2.786.601,67	€ 4.013.663.109,53	0,07%	€39.971,43	€174.034,27	€ 2.612.567,40	0,07%
9	316	€ 962.397,20	€ 3.748.998,87	€ 4.124.899.606,49	0,09%	€103.719,81	€277.754,08	€ 3.471.244,79	0,08%
10	405	€ 1.005.369,23	€ 4.754.368,10	€ 6.033.881.969,99	0,08%	€115.958,46	€393.712,54	€ 4.360.655,56	0,07%
11	485	€ 857.592,68	€ 5.611.960,78	€ 6.190.709.252,52	0,09%	€248.918,12	€642.630,66	€ 4.969.330,12	0,08%
12	573	€ 1.057.447,16	€ 6.669.407,94	€ 6.347.396.304,56	0,11%	€278.014,40	€920.645,06	€ 5.748.762,88	0,09%
13	638	€ 792.003,81	€ 7.461.411,75	€ 6.505.731.035,32	0,11%	€156.960,28	€1.077.605,34	€ 6.383.806,41	0,10%
14	709	€ 1.115.749,20	€ 8.577.160,95	€ 6.667.217.662,01	0,13%	€308.982,00	€1.386.587,34	€ 7.190.573,61	0,11%
15	814	€ 1.675.080,88	€ 10.252.241,83	€ 6.820.128.960,60	0,15%	€351.558,40	€1.738.145,74	€ 8.514.096,09	0,12%
16	932	€ 1.355.609,39	€ 11.607.851,22	€ 6.985.189.134,91	0,17%	€416.263,54	€2.154.409,28	€ 9.453.441,94	0,14%
17	1.090	€ 1.952.112,24	€ 13.559.963,46	€ 7.154.141.561,70	0,19%	€388.523,26	€2.542.932,54	€ 11.017.030,92	0,15%
18	1.188	€ 1.305.673,47	€ 14.865.636,93	€ 7.329.186.861,13	0,20%	€202.738,91	€2.745.671,45	€ 12.119.965,48	0,17%
19	1.370	€ 2.145.156,00	€ 17.010.792,93	€ 7.488.746.313,66	0,23%	€504.427,26	€3.250.098,71	€ 13.760.694,22	0,18%
20	1.504	€ 2.096.354,33	€ 19.107.147,26	€ 7.662.152.093,63	0,25%	€538.421,61	€3.788.520,32	€ 15.318.626,94	0,20%
21	1.574	€ 1.137.330,13	€ 20.244.477,39	€ 7.827.714.776,51	0,26%	€346.925,59	€4.135.445,91	€ 16.109.031,48	0,21%
22	1.677	€ 1.728.426,44	€ 21.972.903,83	€ 7.992.646.865,58	0,27%	€425.839,98	€4.561.285,89	€ 17.411.617,94	0,22%
23	1.840	€ 2.415.748,38	€ 24.388.652,21	€ 8.159.229.252,48	0,30%	€572.190,69	€5.133.476,58	€ 19.255.175,63	0,24%
24	1.978	€ 1.937.299,46	€ 26.325.951,67	€ 8.321.758.084,34	0,32%	€752.506,23	€5.885.982,81	€ 20.439.968,86	0,25%
25	2.108	€ 2.096.993,06	€ 28.422.944,73	€ 8.475.292.549,57	0,34%	€665.378,91	€6.551.361,72	€ 21.871.583,01	0,26%
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5. Concentration Limits

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Collection Period	from	01.10.2022	to	31.10.2022		

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	280.570,52	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,60%	no
Weighted average remaining term in months	-	67,00	48,17	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,26%	no
- prior to or on 30 September 2022	2,00%	0,26%	no
- prior to or on 30 September 2023	3,00%	0,26%	no
Purchase Shortfall Event			no
Period before previous period	10,00%	0,00%	
Previous period	10,00%	0,00%	
Current period	10,00%	0,00%	
Principal Deficiency Trigger Event	1,25%	0,00%	no

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6. Outstanding Notes

Calculation Date		10.11.2022			
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Collection Period	from	01.10.2022	to	31.10.2022	

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1. Note Balance

1. Note Balance	All notes	Class A	Class B
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	171.313.361,35 €		
Replenishment	153.534.465,23 €		
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

2. Payments to Investors per Note	All notes	Class A	Class B
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		156.250,00 €	156.250,00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		156.250,00 €	156.250,00 €
> Interest accrued for the period		- €	- 312.148,75 €
Interest Payment		- €	312.148,75 €
Interest Payment per Note		- €	134,55 €

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,78%	3,53%
Current CE (excl. Excess Spread)	7,25%	0,00%

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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	1.130.237,07	0,02%	693	0,17%
2000: 3999	33.610.548,41	0,47%	10.455	2,50%
4000: 5999	132.918.373,91	1,85%	26.256	6,29%
6000: 7999	247.693.491,34	3,45%	35.390	8,47%
8000: 9999	343.225.704,38	4,79%	38.217	9,15%
10000:11999	475.524.935,66	6,63%	43.618	10,44%
12000:13999	501.199.917,55	6,99%	38.650	9,25%
14000:15999	559.395.208,49	7,80%	37.365	8,95%
16000:17999	534.203.436,00	7,45%	31.526	7,55%
18000:19999	498.692.452,39	6,95%	26.311	6,30%
20000:21999	529.728.742,67	7,39%	25.360	6,07%
22000:23999	439.890.145,71	6,13%	19.175	4,59%
24000:25999	410.367.642,03	5,72%	16.441	3,94%
26000:27999	344.205.314,85	4,80%	12.766	3,06%
28000:29999	300.955.589,75	4,20%	10.398	2,49%
30000:31999	280.546.351,43	3,91%	9.097	2,18%
32000:33999	222.947.297,34	3,11%	6.771	1,62%
34000:35999	199.180.382,43	2,78%	5.698	1,36%
36000:37999	148.084.748,41	2,07%	4.006	0,96%
38000:39999	129.361.871,10	1,80%	3.321	0,80%
40000:41999	118.990.076,21	1,66%	2.917	0,70%
42000:43999	95.808.858,84	1,34%	2.231	0,53%
44000:45999	86.391.571,55	1,20%	1.923	0,46%
46000:47999	65.715.256,79	0,92%	1.400	0,34%
48000:49999	60.492.893,43	0,84%	1.236	0,30%
50000:51999	62.901.600,82	0,88%	1.241	0,30%
52000:53999	39.617.150,60	0,55%	748	0,18%
54000:55999	41.742.441,01	0,58%	760	0,18%
56000:57999	27.585.224,93	0,38%	484	0,12%
58000:59999	26.298.968,70	0,37%	446	0,11%
60000:61999	26.887.003,77	0,37%	443	0,11%
62000:63999	17.259.339,90	0,24%	274	0,07%
64000:65999	16.573.057,96	0,23%	255	0,06%
66000:67999	13.308.809,40	0,19%	199	0,05%
68000:69999	11.577.125,40	0,16%	168	0,04%
70000:70000	4.060.000,00	0,06%	58	0,01%
70001:	122.259.442,38	1,71%	1.342	0,32%
Total	**7.170.331.212,61**	**100,00%**	**417.639**	**100,00%**

Statistics	**in EUR**
Average Amount	17.168,73

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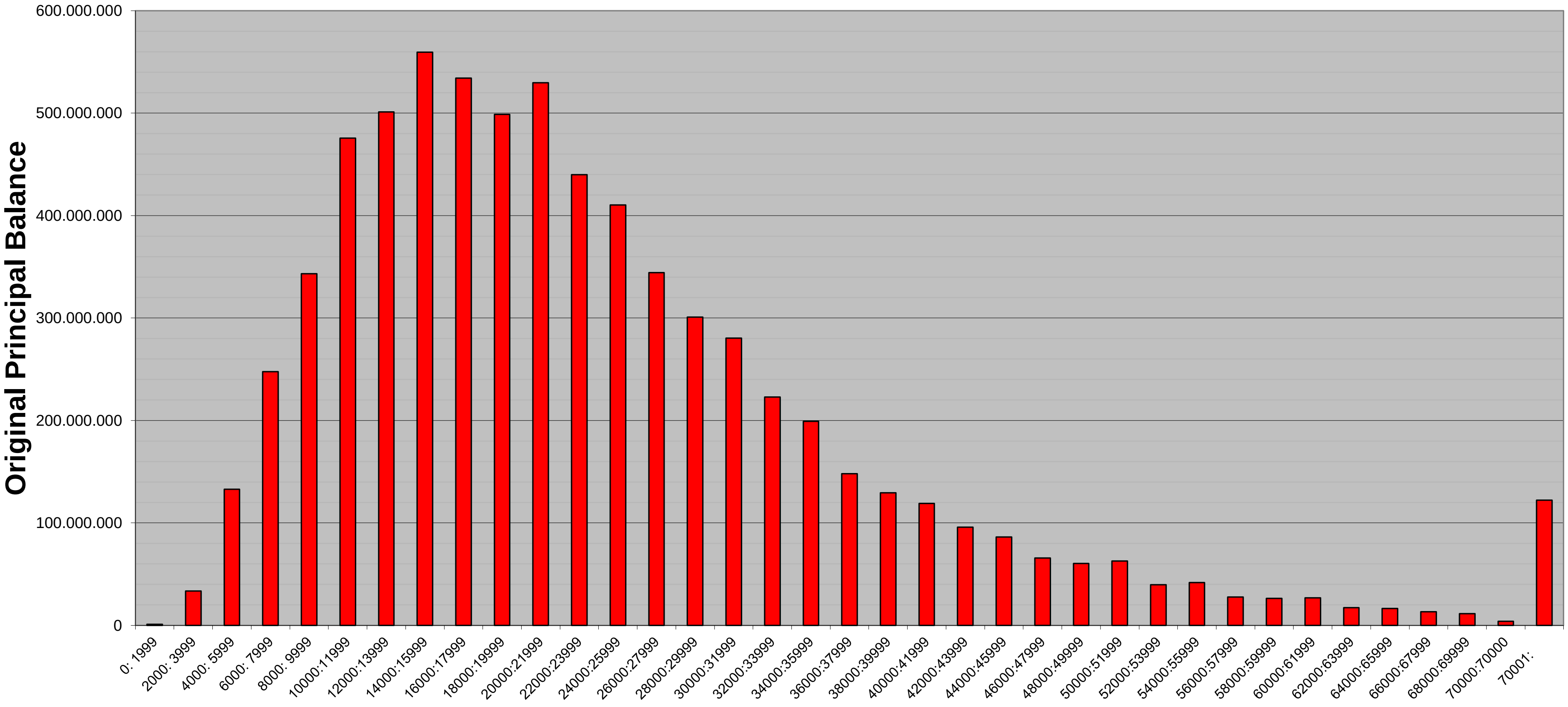
7.1 Original PB (Graph)

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		



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8. Current Principal Balance

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	37.574.248,54	0,75%	36.374	8,71%
2000: 3999	137.028.697,13	2,74%	45.364	10,86%
4000: 5999	237.420.310,29	4,75%	47.467	11,37%
6000: 7999	313.664.859,80	6,27%	44.879	10,75%
8000: 9999	371.464.227,18	7,43%	41.368	9,91%
10000:11999	398.694.585,74	7,97%	36.325	8,70%
12000:13999	409.237.893,65	8,18%	31.534	7,55%
14000:15999	393.798.470,20	7,88%	26.305	6,30%
16000:17999	371.153.459,47	7,42%	21.874	5,24%
18000:19999	335.430.213,90	6,71%	17.690	4,24%
20000:21999	293.977.608,76	5,88%	14.024	3,36%
22000:23999	260.283.635,93	5,21%	11.334	2,71%
24000:25999	222.750.881,84	4,46%	8.928	2,14%
26000:27999	186.448.081,40	3,73%	6.915	1,66%
28000:29999	157.354.951,00	3,15%	5.433	1,30%
30000:31999	133.020.494,58	2,66%	4.297	1,03%
32000:33999	114.255.527,47	2,29%	3.466	0,83%
34000:35999	95.350.102,52	1,91%	2.727	0,65%
36000:37999	79.530.552,27	1,59%	2.151	0,52%
38000:39999	69.655.864,82	1,39%	1.788	0,43%
40000:41999	56.095.527,65	1,12%	1.370	0,33%
42000:43999	48.813.790,67	0,98%	1.137	0,27%
44000:45999	39.771.653,80	0,80%	884	0,21%
46000:47999	33.492.977,25	0,67%	713	0,17%
48000:49999	27.370.241,62	0,55%	559	0,13%
50000:51999	22.121.312,91	0,44%	434	0,10%
52000:53999	20.404.145,97	0,41%	385	0,09%
54000:55999	15.683.828,45	0,31%	285	0,07%
56000:57999	14.122.247,12	0,28%	248	0,06%
58000:59999	10.724.353,00	0,21%	182	0,04%
60000:61999	9.087.616,13	0,18%	149	0,04%
62000:63999	8.496.732,79	0,17%	135	0,03%
64000:65999	8.253.968,08	0,17%	127	0,03%
66000:67999	6.705.705,35	0,13%	100	0,02%
68000:69999	5.315.968,70	0,11%	77	0,02%
70001:	55.445.261,66	1,11%	611	0,15%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

Statistics	**in EUR**
Average Amount	11.972,06

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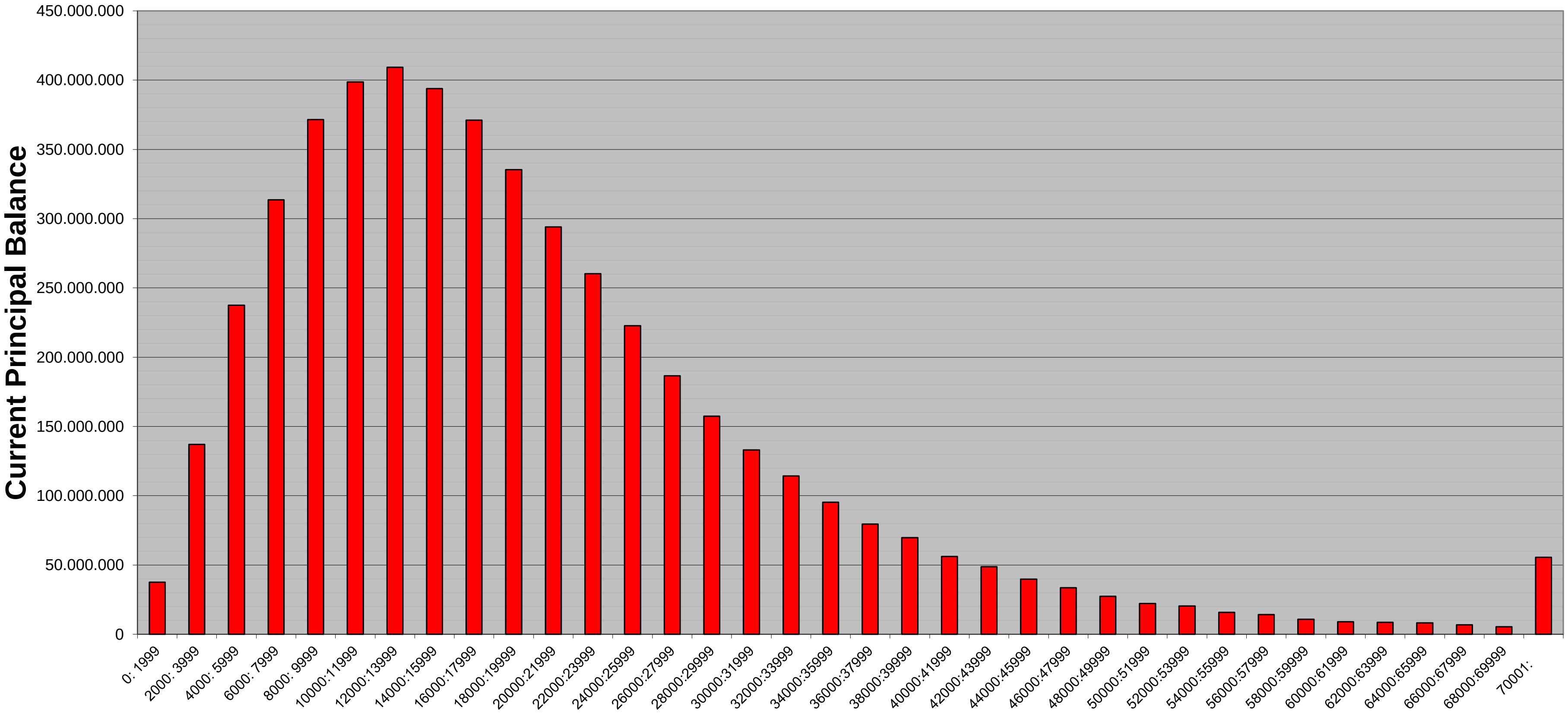
8.1 Current PB (Graph)

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		



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9. Borrower Concentration

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	280.570,52	0,0056%	1
2	246.647,83	0,0049%	1
3	228.951,11	0,0046%	1
4	227.572,69	0,0046%	1
5	216.432,94	0,0043%	1
6	192.718,74	0,0039%	2
7	192.292,78	0,0038%	2
8	181.619,22	0,0036%	1
9	173.502,53	0,0035%	1
10	171.501,50	0,0034%	1
11	166.291,38	0,0033%	1
12	166.086,10	0,0033%	1
13	164.862,63	0,0033%	2
14	163.105,75	0,0033%	1
15	163.022,66	0,0033%	1
16	162.250,97	0,0032%	3
17	158.037,11	0,0032%	1
18	152.298,48	0,0030%	2
19	150.038,77	0,0030%	1
20	148.955,96	0,0030%	1
21	147.761,67	0,0030%	1
22	147.526,47	0,0030%	2
23	147.197,60	0,0029%	1
24	147.147,79	0,0029%	1
25	146.847,58	0,0029%	1
	4.443.240,78	**0,0889%**	**32**

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10. Geographical Distribution

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	483.059.120,93	9,66%	39.916	9,56%
Bavaria	566.867.549,38	11,34%	45.926	11,00%
Berlin	130.974.085,64	2,62%	10.328	2,47%
Brandenburg	262.810.135,71	5,26%	22.465	5,38%
Bremen	31.034.343,82	0,62%	2.487	0,60%
Hamburg	75.854.101,75	1,52%	5.597	1,34%
Hesse	306.383.058,54	6,13%	26.123	6,25%
Lower Saxony	535.630.322,39	10,71%	44.805	10,73%
Mecklenburg-Western Pomerania	255.431.601,04	5,11%	21.302	5,10%
North Rhine-Westphalia	1.014.644.029,99	20,29%	83.383	19,97%
Rhineland-Palatinate	219.125.887,94	4,38%	18.581	4,45%
Saarland	58.206.530,02	1,16%	4.975	1,19%
Saxonia	325.020.177,73	6,50%	28.734	6,88%
Saxony-Anhalt	273.696.257,99	5,47%	24.270	5,81%
Schleswig-Holstein	215.802.489,11	4,32%	17.813	4,27%
Thuringia	243.586.518,57	4,87%	20.780	4,98%
n/a	1.873.787,09	0,04%	154	0,04%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

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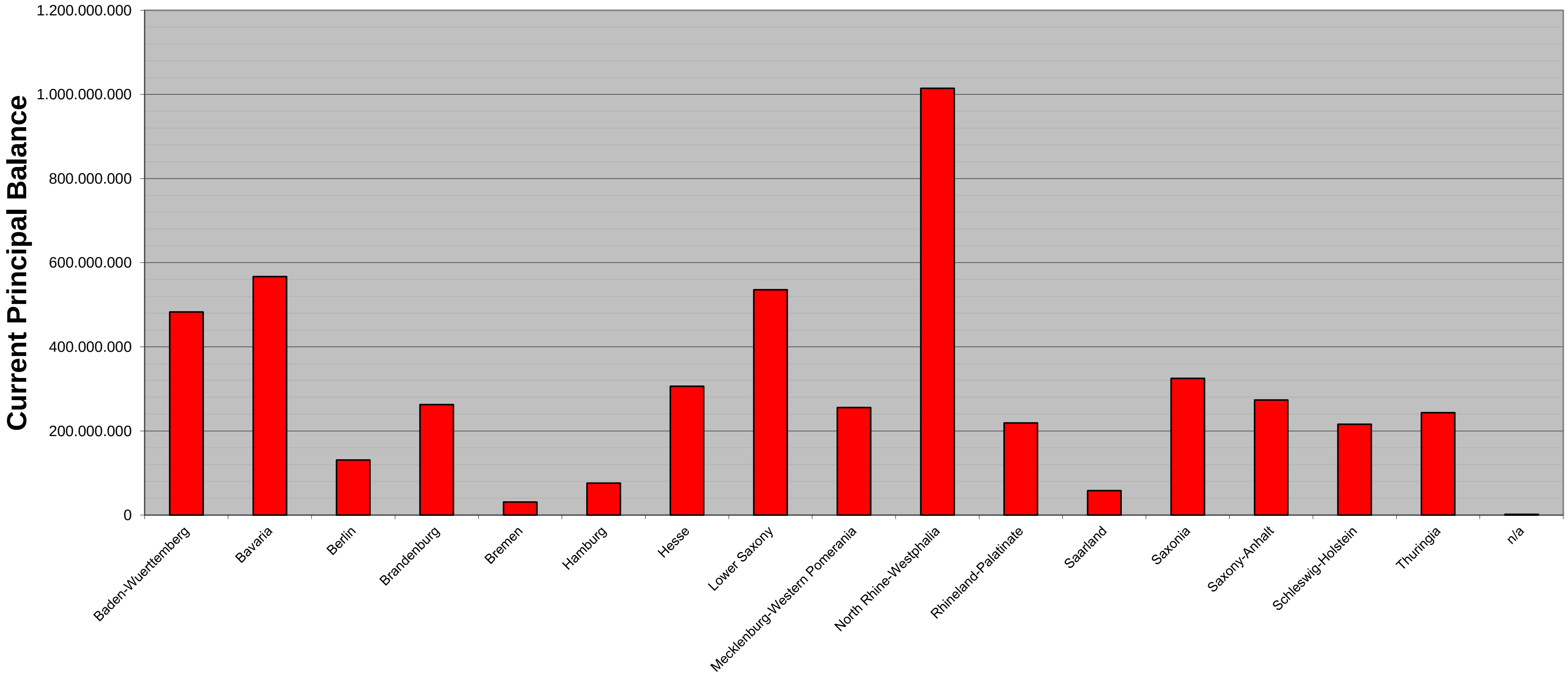
10.1 Geographical Distribution (Graph)

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		



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11. Object/Vehicle Type

Calculation Date		10.11.2022			
Payment Date		14.11.2022			
Period No		25			
Monthly Period		Nov 2022			
Interest Period	from	14.10.2022	to	14.11.2022	= 31 days
Collection Period	from	01.10.2022	to	31.10.2022	

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	26.228.515,20	0,52%	1.635	0,39%
		Private	82.895.947,57	1,66%	6.054	1,45%
			109.124.462,77	2,18%	7.689	1,84%
	Used Vehicle	Commercial	80.098.210,61	1,60%	6.410	1,53%
		Private	414.339.607,50	8,29%	41.714	9,99%
			494.437.818,11	9,89%	48.124	11,52%
	Total		**603.562.280,88**	**12,07%**	**55.813**	**13,36%**
Non-Online	New Vehicle	Commercial	197.003.724,55	3,94%	10.087	2,42%
		Private	482.066.442,74	9,64%	35.008	8,38%
			679.070.167,29	13,58%	45.095	10,80%
	Used Vehicle	Commercial	671.730.475,20	13,43%	45.061	10,79%
		Private	3.045.637.074,27	60,91%	271.670	65,05%
			3.717.367.549,47	74,35%	316.731	75,84%
	Total		**4.396.437.716,76**	**87,93%**	**361.826**	**86,64%**
Total			**4.999.999.998,00**	**100,00%**	**417.639**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	4.730.355.252,32	94,61%	395.969	94,81%
Leisure	198.036.976,81	3,96%	9.442	2,26%
Motorbike	71.607.768,51	1,43%	12228	2,93%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

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12. Insurances

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.382.599.771,73	47,65%	189.889	45,47%
Yes	2.617.400.225,91	52,35%	227.750	54,53%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	3.194.029.326,59	63,88%	278.818	66,76%
Yes	1.805.970.671,05	36,12%	138.821	33,24%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	4.417.915.027,73	88,36%	375.096	89,81%
Yes	582.084.969,91	11,64%	42.543	10,19%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

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13. Type of Contract

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	2.306.062.301,39	46,12%	250.892	60,07%
	Vehicle	478.751.587,72	9,58%	41.909	10,03%
	Total	2.784.813.889,11	55,70%	292.801	70,11%
Yes	Auto	1.718.876.770,69	34,38%	103.554	24,80%
- of which balloon rates		956.401.662,71	19,13%		
- of which regular installments		762.475.107,98	15,25%		
Yes	Vehicle	496.309.337,84	9,93%	21.284	5,10%
- of which balloon rates		293.235.765,29	5,86%		
- of which regular installments		203.073.572,55	4,06%		
	Total	2.215.186.108,53	44,30%	124.838	29,89%
Total		**4.999.999.997,64**	**100,00%**	**417.639**	**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	1.008.200,90	0,08%	106	0,08%
13:25	21.608.845,74	1,73%	2.043	1,64%
26:38	130.143.046,23	10,41%	11.984	9,60%
39:51	302.247.728,06	24,19%	30.043	24,07%
52:64	558.469.635,07	44,69%	56.498	45,26%
65:72	144.545.697,05	11,57%	14.586	11,68%
73:	91.614.274,95	7,33%	9.578	7,67%
Total	**1.249.637.428,00**	**100,00%**	**124.838**	**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	116.509.220,95	9,32%	12.812	10,26%
13:25	248.289.926,50	19,87%	25.868	20,72%
26:38	357.399.839,61	28,60%	35.530	28,46%
39:51	295.204.688,64	23,62%	28.371	22,73%
52:64	182.995.685,49	14,64%	17.821	14,28%
65:72	48.974.146,38	3,92%	4.420	3,54%
73:	263.920,43	0,02%	16	0,01%
Total	**1.249.637.428,00**	**100,00%**	**124.838**	**100,00%**

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14. Payment Methods

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

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Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	4.955.462.896,05	99,11%	413.009	98,89%
Other	44.537.101,59	0,89%	4.630	1,11%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	2.143.035.164,76	42,86%	178.042	42,63%
1st of month	2.856.964.832,88	57,14%	239.597	57,37%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

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15. Downpayment

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

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	2.043.892.400,04	40,88%	172.909	41,40%	0,00%
0: 999	104.468.310,69	2,09%	12.410	2,97%	4,33%
1000: 1999	261.313.677,29	5,23%	28.529	6,83%	9,34%
2000: 2999	333.314.335,94	6,67%	33.296	7,97%	14,21%
3000: 3999	313.078.366,07	6,26%	28.948	6,93%	18,09%
4000: 4999	243.596.479,75	4,87%	21.671	5,19%	21,76%
5000: 5999	349.765.992,00	7,00%	27.497	6,58%	23,33%
6000: 6999	193.166.346,99	3,86%	15.269	3,66%	26,93%
7000: 7999	150.108.551,91	3,00%	11.819	2,83%	29,89%
8000: 8999	130.765.190,99	2,62%	10.148	2,43%	32,40%
9000: 9999	74.104.121,03	1,48%	5.635	1,35%	34,57%
10000:10999	238.026.173,80	4,76%	15.663	3,75%	33,65%
11000:11999	50.511.001,98	1,01%	3.668	0,88%	38,04%
12000:12999	64.162.037,24	1,28%	4.619	1,11%	39,90%
13000:13999	42.016.978,22	0,84%	3.000	0,72%	41,71%
14000:14999	33.446.014,10	0,67%	2.393	0,57%	43,26%
15000:15000	79.273.356,34	1,59%	4.573	1,09%	40,18%
15001:	294.990.663,26	5,90%	15.592	3,73%	48,63%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**	**18,41%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.653,37	€ 6.234,58
Average Purchase Price	€ 19.840,47	€ 22.392,52
Downpayment in %	**18,41%**	**27,84%**

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16. Effective Interest Rate

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	4.974.361,03	0,10%	235	0,06%
1: 1	428.711.694,97	8,57%	28.718	6,88%
2: 2	1.426.433.174,83	28,53%	109.529	26,23%
3: 3	2.232.166.511,45	44,64%	175.439	42,01%
4: 4	679.276.023,43	13,59%	76.375	18,29%
5: 5	133.582.931,11	2,67%	15.719	3,76%
6: 6	51.439.134,88	1,03%	6.605	1,58%
7: 7	16.181.495,44	0,32%	2.467	0,59%
8: 8	23.739.296,57	0,47%	2.242	0,54%
9: 9	2.354.020,81	0,05%	199	0,05%
10:10	482.991,97	0,01%	51	0,01%
11:11	658.361,15	0,01%	60	0,01%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

Statistics	**in %**
WA Interest	3,60%

*runs from .00 to .99

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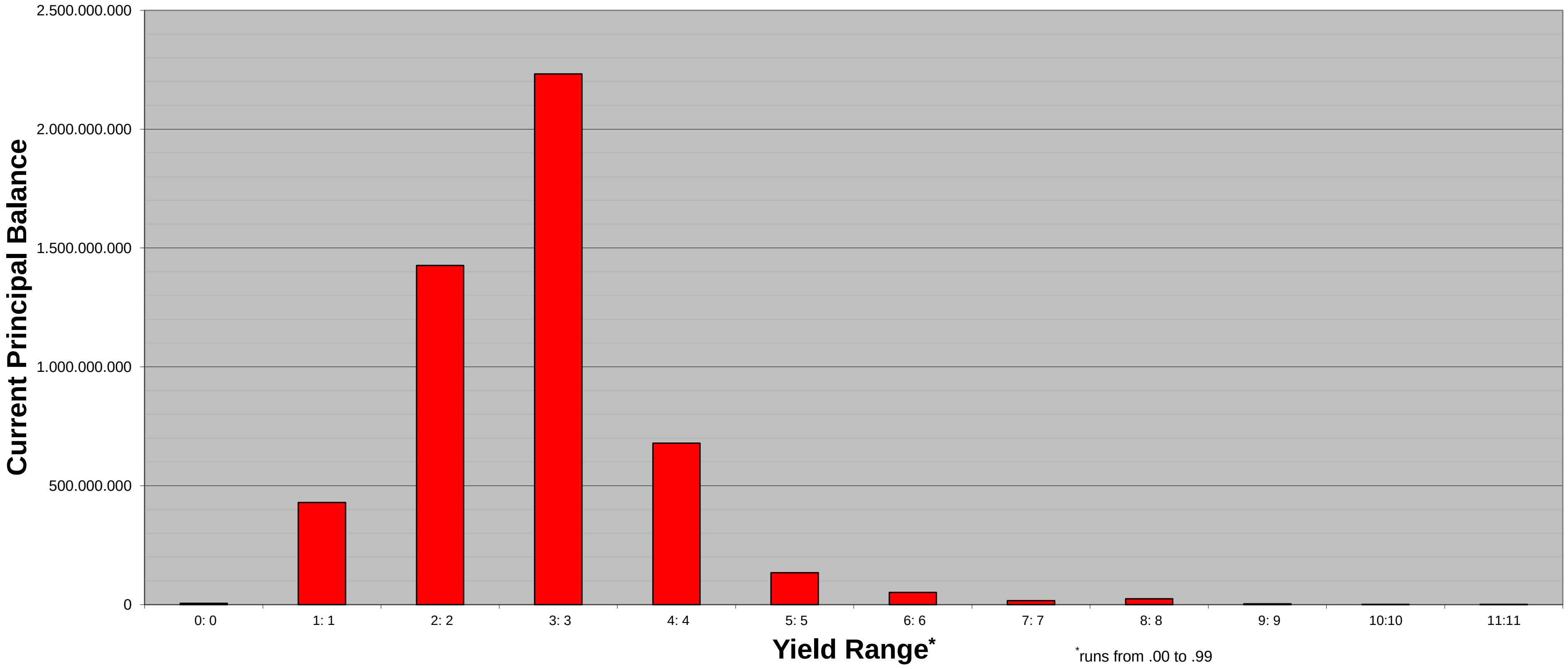
16.1 Effective Interest Rate (Graph)

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

17. Seasoning

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	62.086.849,12	1,24%	3.291	0,79%
3: 5	299.254.743,94	5,99%	16.341	3,91%
6: 8	378.653.383,93	7,57%	22.609	5,41%
9:11	420.422.405,73	8,41%	25.919	6,21%
12:14	501.222.510,86	10,02%	33.796	8,09%
15:17	570.577.854,68	11,41%	41.314	9,89%
18:20	505.224.414,16	10,10%	40.184	9,62%
21:23	379.097.565,80	7,58%	32.195	7,71%
24:26	450.442.932,36	9,01%	39.895	9,55%
27:29	436.347.977,00	8,73%	40.447	9,68%
30:32	256.596.291,75	5,13%	25.750	6,17%
33:35	207.270.072,63	4,15%	22.233	5,32%
36:38	161.192.822,68	3,22%	17.887	4,28%
39:41	112.782.681,15	2,26%	12.984	3,11%
42:44	62.921.023,23	1,26%	8.103	1,94%
45:47	41.166.747,15	0,82%	5.725	1,37%
48:50	31.239.880,18	0,62%	4.403	1,05%
51:53	29.810.576,47	0,60%	4.207	1,01%
54:56	26.878.891,22	0,54%	4.253	1,02%
57:59	18.791.691,68	0,38%	3.577	0,86%
60:62	11.545.710,31	0,23%	2.298	0,55%
63:65	10.313.188,94	0,21%	2.154	0,52%
66:68	7.312.504,58	0,15%	1.766	0,42%
69:71	4.392.432,23	0,09%	1.255	0,30%
72:74	3.296.025,04	0,07%	851	0,20%
75:77	3.053.897,65	0,06%	801	0,19%
78:80	2.228.463,21	0,04%	718	0,17%
81:	5.876.459,96	0,12%	2.683	0,64%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

Statistics

WA Seasoning	20,86

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17.1 Seasoning (Graph)

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
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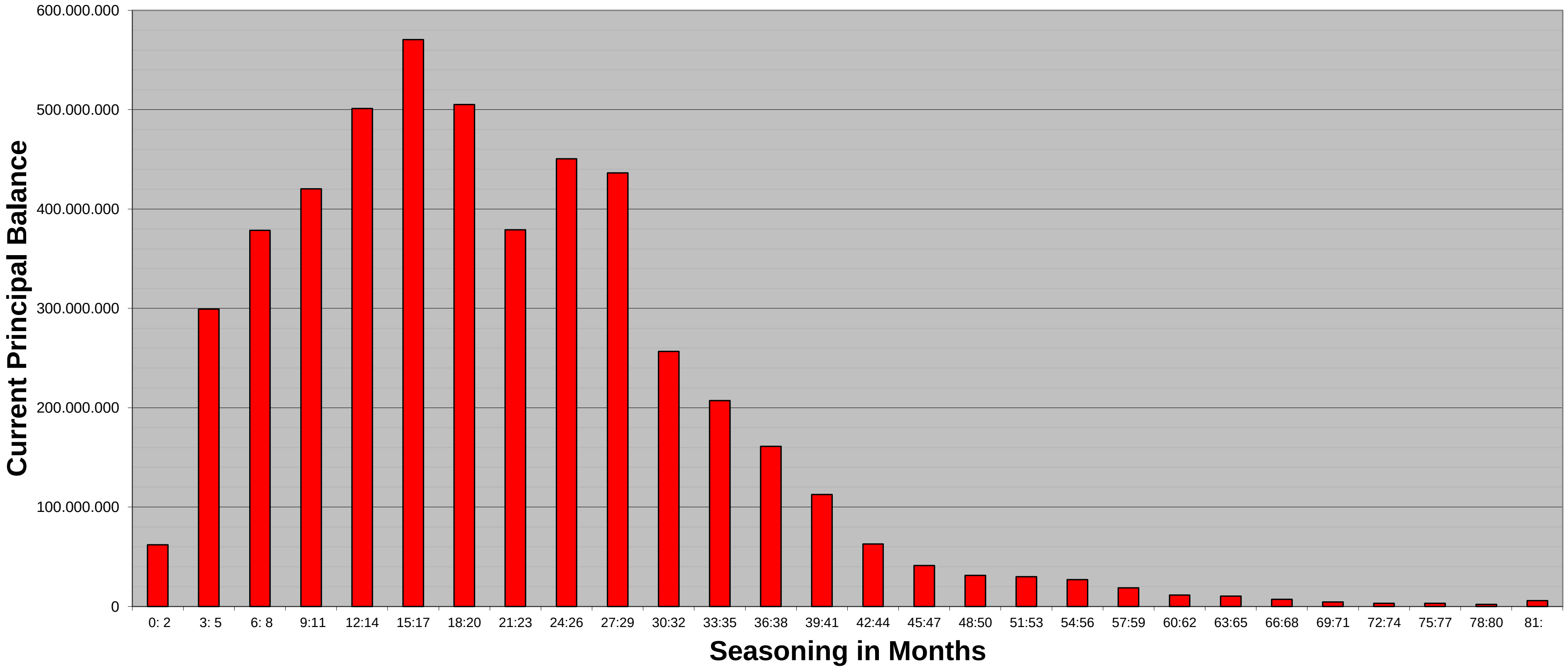
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		



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Calculation Date		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
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Collection Period	from	01.10.2022	to	31.10.2022		

18. Remaining Term

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	63.179.793,98	1,26%	24.116	5,77%
7: 13	167.685.331,44	3,35%	36.178	8,66%
14: 20	280.928.287,68	5,62%	41.035	9,83%
21: 27	444.331.163,96	8,89%	49.124	11,76%
28: 34	621.840.234,64	12,44%	55.535	13,30%
35: 41	504.081.820,44	10,08%	40.670	9,74%
42: 48	656.160.772,72	13,12%	44.970	10,77%
49: 55	586.494.750,77	11,73%	35.904	8,60%
56: 62	495.074.247,45	9,90%	29.573	7,08%
63: 69	403.070.163,74	8,06%	22.320	5,34%
70: 76	187.799.548,55	3,76%	10.675	2,56%
77: 83	155.071.054,39	3,10%	8.157	1,95%
84: 90	93.190.208,41	1,86%	4.350	1,04%
91: 97	113.760.305,43	2,28%	5.400	1,29%
98:104	88.234.551,47	1,76%	3.960	0,95%
105:107	38.423.977,19	0,77%	1.620	0,39%
108:	100.673.785,38	2,01%	4.052	0,97%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

Statistics

WA Remaining Term	48,17

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18.1 Remaining Term (Graph)

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
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Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
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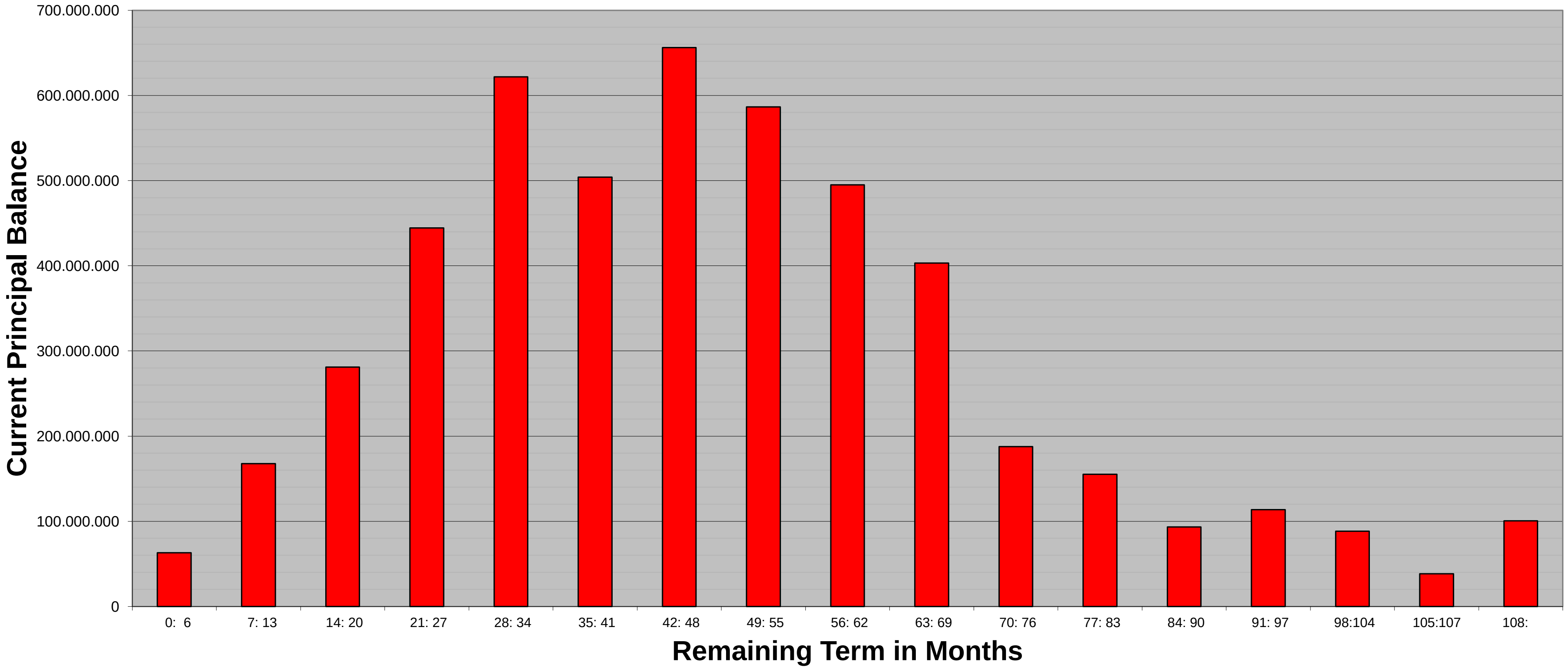

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19. Original Term

Calculation Date		10.11.2022				
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Period No		25				
Monthly Period		Nov 2022				
Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

Santander

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	2.381.165,96	0,05%	826	0,20%
13: 25	56.243.118,08	1,12%	14.086	3,37%
26: 38	324.313.135,48	6,49%	49.632	11,88%
39: 51	796.351.308,81	15,93%	82.241	19,69%
52: 64	1.491.268.776,05	29,83%	115.671	27,70%
65: 77	1.023.851.620,48	20,48%	68.696	16,45%
78: 90	369.052.621,17	7,38%	30.272	7,25%
91:103	572.334.677,55	11,45%	39.185	9,38%
104:116	60.158.856,13	1,20%	3.396	0,81%
117:119	13.773.954,60	0,28%	615	0,15%
120:	290.270.763,33	5,81%	13.019	3,12%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

Statistics

WA Original Term	69,03

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19.1 Original Term (Graph)

Calculation Date		10.11.2022				
Payment Date		14.11.2022				
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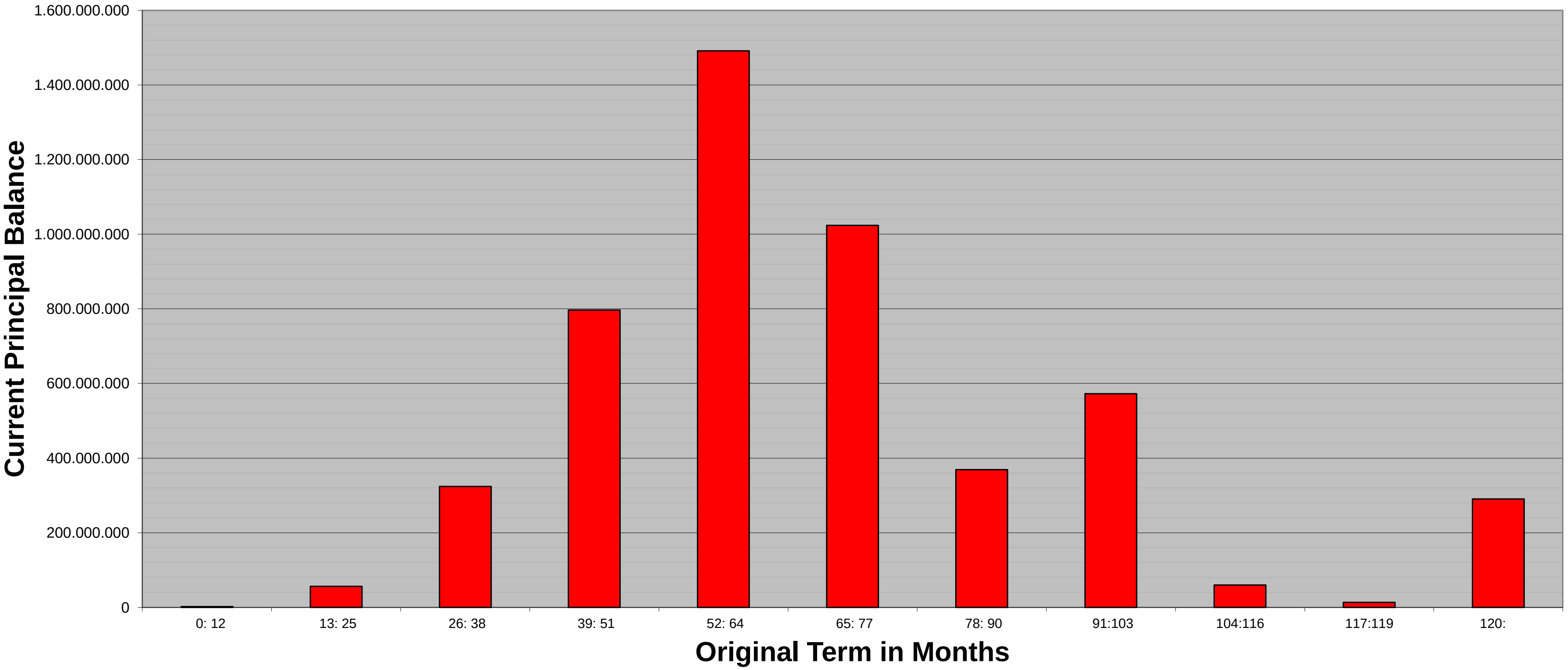

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Calculation Date		10.11.2022				
Payment Date		14.11.2022				
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20. Brands + Fuel Type

Santander

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	589.812.229,20	11,80%	49.312	11,81%
2	518.710.145,72	10,37%	46.746	11,19%
3	439.150.048,71	8,78%	29.016	6,95%
4	334.823.551,69	6,70%	24.626	5,90%
5	332.188.708,77	6,64%	23.642	5,66%
6	291.355.955,00	5,83%	34.201	8,19%
7	245.872.916,73	4,92%	22.374	5,36%
8	219.767.795,54	4,40%	19.892	4,76%
9	212.020.677,70	4,24%	19.039	4,56%
10	208.346.791,17	4,17%	18.921	4,53%
11	182.637.858,71	3,65%	10.957	2,62%
12	181.993.863,56	3,64%	15.409	3,69%
13	172.919.568,38	3,46%	12.624	3,02%
14	105.397.032,14	2,11%	11.212	2,68%
15	96.914.874,95	1,94%	8.298	1,99%
	4.131.912.017,97	**82,64%**	**346.269**	**82,91%**

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

Fuel	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Petrol	1.660.533.776,94	33,21%	184.527	44,18%
Diesel Euro 6	667.046.582,35	13,34%	48.139	11,53%
Diesel Euro 5	341.440.597,64	6,83%	38.237	9,16%
Diesel < Euro 5	562.404.105,42	11,25%	42.693	10,22%
Other	57.915.873,65	1,16%	4.546	1,09%
n/a	1.710.659.061,64	34,21%	99.497	23,82%
Total	**4.999.999.997,64**	**100,00%**	**417.639**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		10.11.2022			
Payment Date		14.11.2022			
Period No		25			
Monthly Period		Nov 2022			
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Collection Period	from	01.10.2022	to	31.10.2022	

Priority of Payments

Available Distribution Amount		171.313.361,35 €
Senior Expenses	-	32.837,99 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	312.148,75 €
Replenishment	-	153.534.465,23 €
Purchase Shortfall Ledger	-	2,36 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	258,33 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	17.233.648,69 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	32.837,99 €		
Interest accrued for the Period	312.148,75 €	- €	312.148,75 €
Cumulative Interest accrued	6.456.963,10 €	- €	6.456.963,10 €
Interest Payments	312.148,75 €	- €	312.148,75 €
Cumulative Interest Payments	6.456.963,10 €	- €	6.456.963,10 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	6.216,66 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	6.216,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Calculation Date		10.11.2022				
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22. Retention

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	4.999.999.998,92 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.997,64 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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23. Counterparties

Calculation Date		10.11.2022				
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Collection Period	from	01.10.2022	to	31.10.2022		

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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	-	P-1	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 31.10.2022, data source: Bloomberg

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24. Issuer Information

Calculation Date		10.11.2022				
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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		10.11.2022				
Payment Date		14.11.2022				
Period No		25				
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Interest Period	from	14.10.2022	to	14.11.2022	=	31 days
Collection Period	from	01.10.2022	to	31.10.2022		

Santander

Contact Details

Team Securitization

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Christina Opwis +49-2161-690-7086 christina.opwis@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 31.10.2022, data source: Bloomberg

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26. Glossary

Calculation Date		10.11.2022				
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Santander

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

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

Balloon Payment: The final payment of a balloon loan.

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

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

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

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

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

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

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

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

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

Recoveries: Any amount received on defaulted contracts

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

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

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