Confidential

SC Germany Mobility 2020-1
Monthly Investor Report

SC Germany Mobility 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

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1. Portfolio Information

Calculation Date	10.12.2020			
Payment Date	14.12.2020			
Period No	2			
Monthly Period	Dez 2020			
Interest Period from	16.11.2020	to	14.12.2020	= 28 days
Collection Period from	01.11.2020	to	30.11.2020	

		current period	previous period
Outstanding Receivables	**No. of Contracts**	**Aggregate Outstanding Principal Amount**	**Aggregate Outstanding Principal Amount**
Beginning of Period	**269.674**	**3.199.999.998,66 €**	**3.200.000.000,00 €**
Scheduled Principal Payments		63.731.871,34 €	
Prepayment Principal		32.305.939,54 €	
Others		3.098.875,13 €	
Total Principal Collections		**99.136.686,01 €**	**95.933.895,24 €**
Total Interest Collections		**12.849.885,38 €**	**12.054.178,07 €**
Defaults		**39.495,02 €**	**19.849,43 €**
Replenishment Amount		**99.176.181,95 €**	**95.953.743,61 €**
End of Period		3.199.999.999,58 €	
Purchase Shortfall Amount		0,42 €	1,34 €
Total Assets (End of Period)		**3.200.000.000,00 €**	**3.200.000.000,00 €**
Current Prepayment Rate (annualised)		12,11%	

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2. Reserve Accounts

Calculation Date	10.12.2020				
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Collection Period from	01.11.2020	to	30.11.2020		

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	- €

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3. Delinquency Data

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Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

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%
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4. Default Data

Calculation Date		10.12.2020				
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Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

Default Data and Ratios

	3-MRA* / current ratio	Amount / Ratio	Number of Loans / Trigger Event y/n
Current Default			
Current Period Gross Default		59.344,45 €	
Current Period Recoveries		224,00 €	
Current Period Net Default			
New Number of Defaulted Contracts			6
Cumulative Default			
Cumulative Gross Default		59.344,45 €	
Cumulative Recoveries		224,00 €	
Cumulative Net Default			
Total Number of Defaulted Contracts			6
	3-MRA* / current ratio	**Ratio**	
3-MRA* Annualised Net Default Ratio (New Default)	**0,01%**		
Annualised Loss Ratio period before previous period		0,00%	
Annualised Loss Ratio previous period		0,01%	
Annualised Loss Ratio current period	0,01%	0,01%	
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

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Collection Period	from	01.11.2020	to	30.11.2020		

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%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€224,00	€224,00	€ 59.120,45	0,00%
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5. Concentration Limits

Calculation Date		10.12.2020				
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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	228.952,70	no
Average Yield (applicable for Replenishment Portfolio)	3,00%	-	3,87%	no
Weighted average remaining term in months	-	67,00	51,26	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			
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%	0,00%	no

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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		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	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Available Distribution Amount	112.186.796,73 €		
Replenishment	99.176.181,95 €		
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	28		
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		- €	- 180.449,60 €
Interest Payment		- €	180.449,60 €
Interest Payment per Note		- €	77,78 €

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%

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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	1.533.203,41	0,04%	955	0,35%
2000: 3999	31.506.497,50	0,74%	9.959	3,67%
4000: 5999	105.235.520,89	2,48%	20.911	7,70%
6000: 7999	185.271.637,42	4,36%	26.525	9,77%
8000: 9999	244.164.061,37	5,75%	27.238	10,03%
10000:11999	331.660.052,84	7,81%	30.510	11,24%
12000:13999	341.007.399,83	8,03%	26.348	9,71%
14000:15999	366.655.982,41	8,63%	24.509	9,03%
16000:17999	334.639.261,05	7,88%	19.777	7,29%
18000:19999	299.429.572,29	7,05%	15.823	5,83%
20000:21999	310.972.120,36	7,32%	14.914	5,49%
22000:23999	245.758.934,82	5,79%	10.719	3,95%
24000:25999	229.187.128,41	5,40%	9.187	3,38%
26000:27999	185.387.603,79	4,37%	6.883	2,54%
28000:29999	159.608.037,44	3,76%	5.519	2,03%
30000:31999	144.955.302,71	3,41%	4.710	1,74%
32000:33999	111.410.125,64	2,62%	3.387	1,25%
34000:35999	95.844.720,30	2,26%	2.745	1,01%
36000:37999	66.016.009,85	1,55%	1.787	0,66%
38000:39999	56.917.823,26	1,34%	1.461	0,54%
40000:41999	54.391.403,60	1,28%	1.336	0,49%
42000:43999	42.679.989,82	1,01%	994	0,37%
44000:45999	38.149.160,96	0,90%	850	0,31%
46000:47999	29.051.620,48	0,68%	619	0,23%
48000:49999	28.874.704,52	0,68%	590	0,22%
50000:51999	31.983.058,44	0,75%	632	0,23%
52000:53999	17.984.019,48	0,42%	340	0,13%
54000:55999	19.985.124,77	0,47%	364	0,13%
56000:57999	13.109.471,96	0,31%	230	0,08%
58000:59999	12.008.257,29	0,28%	204	0,08%
60000:61999	14.062.445,40	0,33%	232	0,09%
62000:63999	9.436.862,97	0,22%	150	0,06%
64000:65999	8.572.836,63	0,20%	132	0,05%
66000:67999	6.628.317,45	0,16%	99	0,04%
68000:69999	5.720.184,18	0,13%	83	0,03%
70000:70000	2.940.000,00	0,07%	42	0,02%
70001:	63.721.747,19	1,50%	694	0,26%
Total	**4.246.460.200,73**	**100,00%**	**271.458**	**100,00%**

Statistics	**in EUR**
Average Amount	15.643,16

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7.1 Original PB (Graph)

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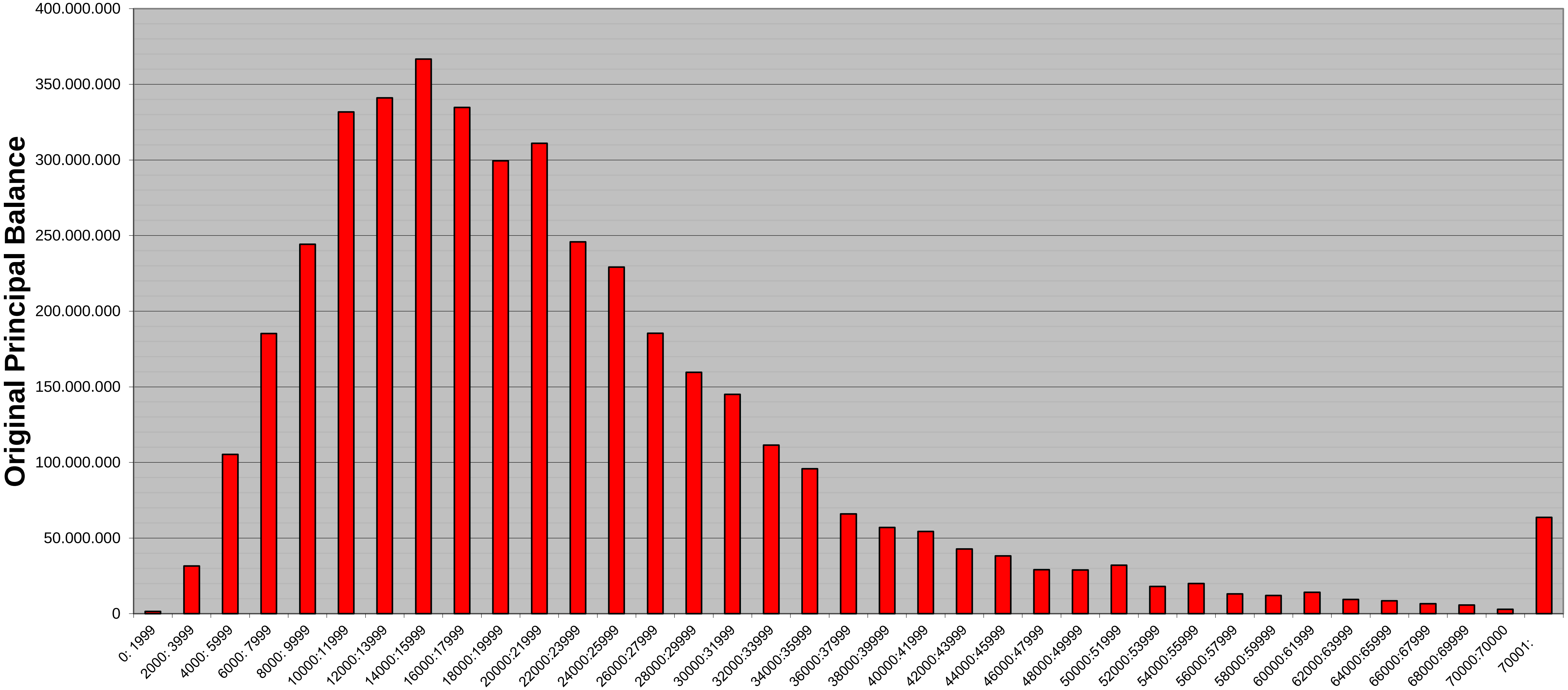

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8. Current Principal Balance

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Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	22.508.226,05	0,70%	21.557	7,94%
2000: 3999	87.392.111,35	2,73%	28.775	10,60%
4000: 5999	157.900.707,48	4,93%	31.564	11,63%
6000: 7999	216.932.388,00	6,78%	31.023	11,43%
8000: 9999	257.156.098,29	8,04%	28.619	10,54%
10000:11999	269.815.893,82	8,43%	24.594	9,06%
12000:13999	273.482.572,35	8,55%	21.081	7,77%
14000:15999	262.502.088,87	8,20%	17.546	6,46%
16000:17999	233.863.106,26	7,31%	13.784	5,08%
18000:19999	218.219.912,67	6,82%	11.511	4,24%
20000:21999	186.707.833,96	5,83%	8.911	3,28%
22000:23999	163.899.061,65	5,12%	7.135	2,63%
24000:25999	136.887.445,04	4,28%	5.484	2,02%
26000:27999	110.951.813,85	3,47%	4.114	1,52%
28000:29999	93.606.203,41	2,93%	3.235	1,19%
30000:31999	79.681.154,94	2,49%	2.571	0,95%
32000:33999	66.545.073,05	2,08%	2.018	0,74%
34000:35999	50.684.505,66	1,58%	1.449	0,53%
36000:37999	42.058.455,77	1,31%	1.138	0,42%
38000:39999	35.708.334,02	1,12%	917	0,34%
40000:41999	29.436.447,76	0,92%	718	0,26%
42000:43999	26.126.130,63	0,82%	608	0,22%
44000:45999	21.100.098,36	0,66%	469	0,17%
46000:47999	21.805.121,62	0,68%	464	0,17%
48000:49999	18.610.479,56	0,58%	380	0,14%
50000:51999	14.471.118,53	0,45%	284	0,10%
52000:53999	12.498.756,76	0,39%	236	0,09%
54000:55999	10.879.794,34	0,34%	198	0,07%
56000:57999	8.268.961,67	0,26%	145	0,05%
58000:59999	8.069.071,90	0,25%	137	0,05%
60000:61999	5.068.234,00	0,16%	83	0,03%
62000:63999	5.288.377,19	0,17%	84	0,03%
64000:65999	5.000.766,88	0,16%	77	0,03%
66000:67999	4.682.515,27	0,15%	70	0,03%
68000:69999	3.448.821,40	0,11%	50	0,02%
70001:	38.742.317,22	1,21%	429	0,16%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

Statistics	**in EUR**
Average Amount	11.788,20

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8.1 Current PB (Graph)

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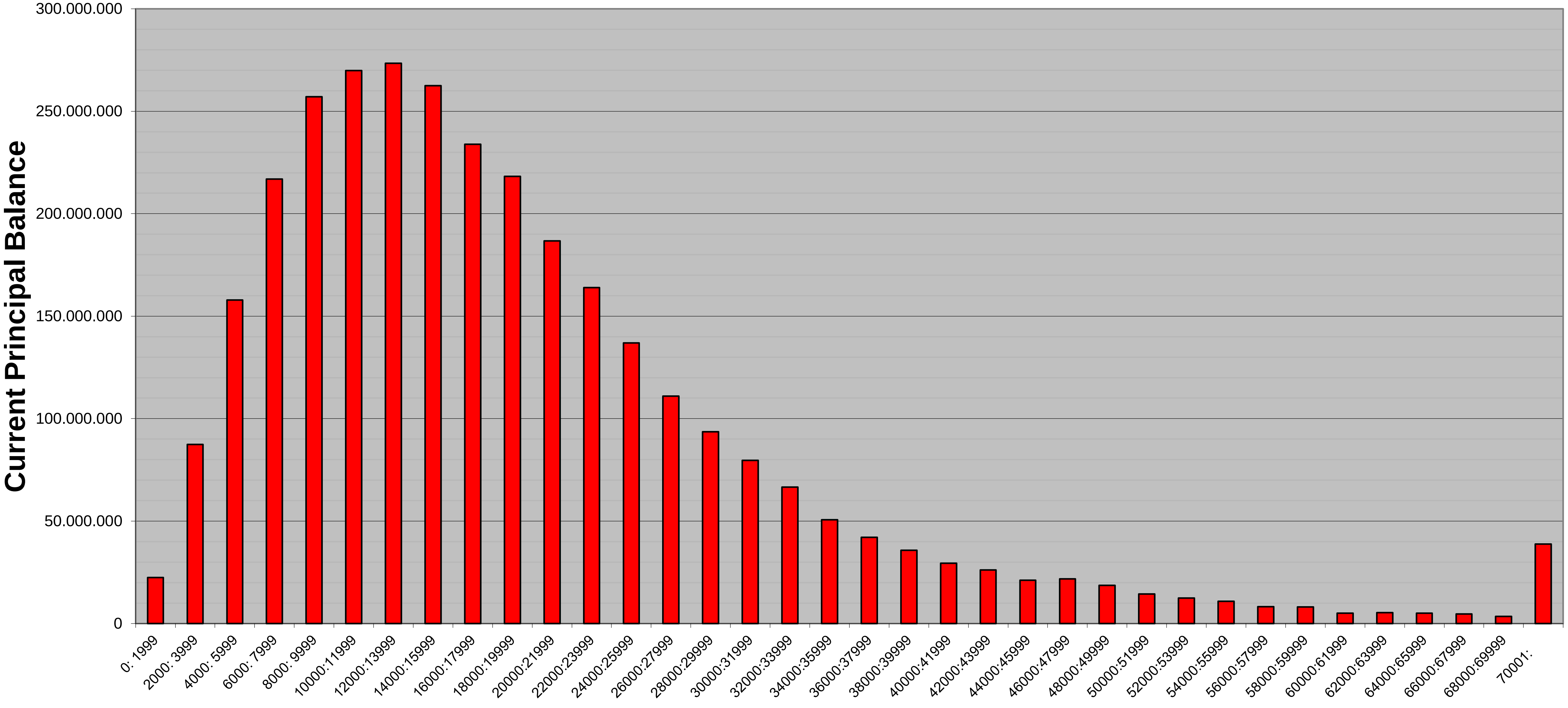

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9. Borrower Concentration

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No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	228.952,70	0,0072%	1
2	223.567,79	0,0070%	1
3	198.268,31	0,0062%	1
4	187.973,03	0,0059%	2
5	184.601,04	0,0058%	1
6	167.375,83	0,0052%	1
7	157.793,12	0,0049%	2
8	156.529,44	0,0049%	2
9	154.249,70	0,0048%	1
10	152.865,32	0,0048%	1
11	152.043,91	0,0048%	1
12	151.842,77	0,0047%	3
13	149.481,17	0,0047%	1
14	142.787,10	0,0045%	1
15	141.016,77	0,0044%	1
16	140.410,64	0,0044%	2
17	139.546,48	0,0044%	1
18	139.402,46	0,0044%	1
19	139.326,75	0,0044%	1
20	139.036,13	0,0043%	1
21	138.714,25	0,0043%	1
22	137.114,70	0,0043%	3
23	137.027,39	0,0043%	1
24	135.959,83	0,0042%	1
25	135.853,44	0,0042%	1
	3.931.740,07	**0,1229%**	**33**

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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	311.892.765,75	9,75%	26.598	9,80%
Bavaria	379.741.067,39	11,87%	30.667	11,30%
Berlin	80.195.534,07	2,51%	6.695	2,47%
Brandenburg	166.839.547,45	5,21%	14.552	5,36%
Bremen	17.117.377,85	0,53%	1.479	0,54%
Hamburg	42.272.061,85	1,32%	3.395	1,25%
Hesse	201.579.714,71	6,30%	17.494	6,44%
Lower Saxony	345.804.690,42	10,81%	29.280	10,79%
Mecklenburg-Western Pomerania	153.388.277,18	4,79%	13.012	4,79%
ND,2	217.296,81	0,01%	18	0,01%
North Rhine-Westphalia	665.134.827,10	20,79%	54.560	20,10%
Rhineland-Palatinate	147.305.223,24	4,60%	12.678	4,67%
Saarland	38.644.990,55	1,21%	3.310	1,22%
Saxonia	197.207.736,04	6,16%	17.897	6,59%
Saxony-Anhalt	172.125.612,73	5,38%	15.611	5,75%
Schleswig-Holstein	131.307.076,06	4,10%	11.071	4,08%
Thuringia	149.226.200,38	4,66%	13.141	4,84%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

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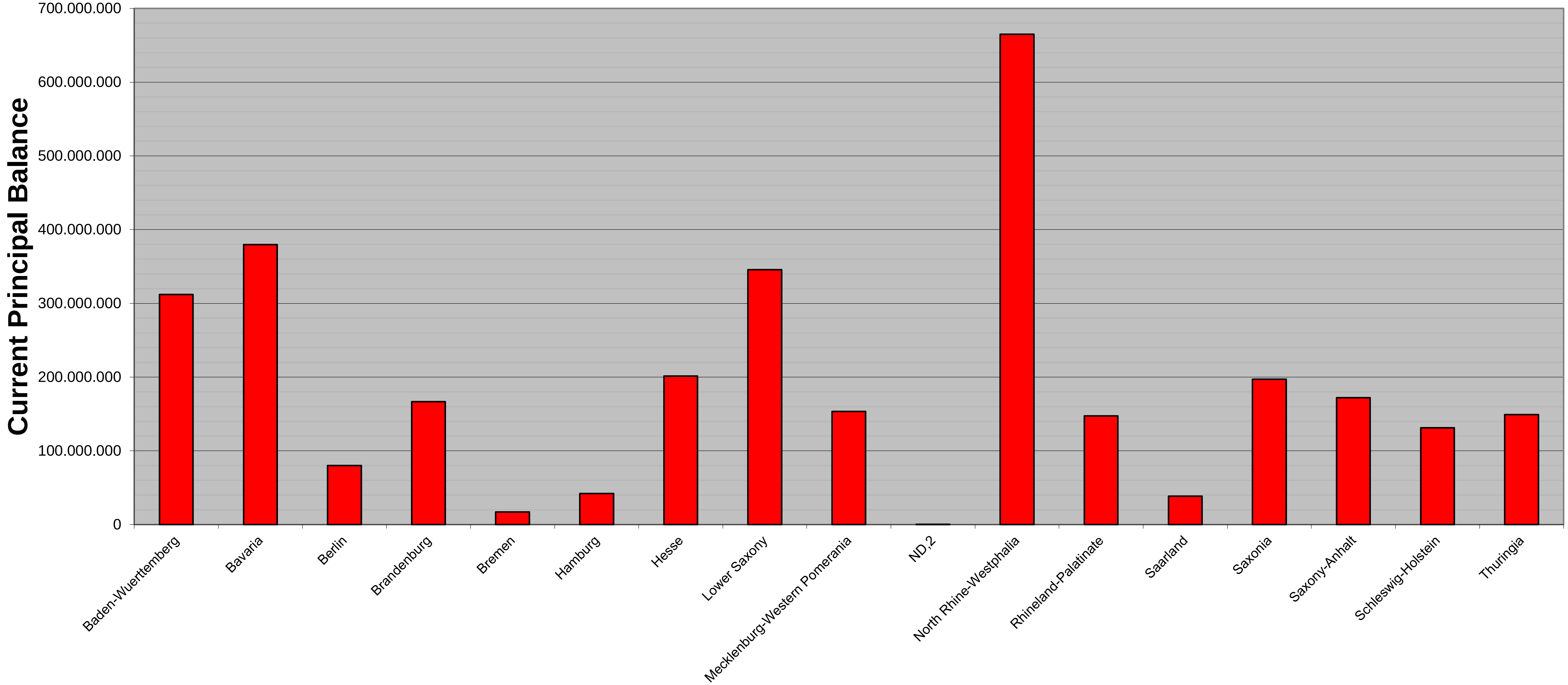
10.1 Geographical Distribution (Graph)

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		



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11. Object/Vehicle Type

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	27.774.488,70	0,87%	1.712	0,63%
		Private	100.345.563,74	3,14%	7.139	2,63%
			128.120.052,44	4,00%	8.851	3,26%
	Used Vehicle	Commercial	60.786.463,61	1,90%	5.279	1,94%
		Private	351.077.910,78	10,97%	35.932	13,24%
			411.864.374,39	12,87%	41.211	15,18%
	Total		**539.984.426,83**	**16,87%**	**50.062**	**18,44%**
Non-Online	New Vehicle	Commercial	139.924.958,00	4,37%	6.450	2,38%
		Private	406.523.157,91	12,70%	29.309	10,80%
			546.448.115,91	17,08%	35.759	13,17%
	Used Vehicle	Commercial	361.161.862,07	11,29%	25.022	9,22%
		Private	1.752.405.594,77	54,76%	160.615	59,17%
			2.113.567.456,84	66,05%	185.637	68,39%
	Total		**2.660.015.572,75**	**83,13%**	**221.396**	**81,56%**
Total			**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	2.996.732.298,21	93,65%	255.622	94,17%
Leisure	138.829.971,15	4,34%	5.778	2,13%
Motorbike	64.437.730,22	2,01%	10058	3,71%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

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12. Insurances

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.413.729.300,45	44,18%	116.163	42,79%
Yes	1.786.270.699,13	55,82%	155.295	57,21%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.955.236.206,87	61,10%	171.648	63,23%
Yes	1.244.763.792,71	38,90%	99.810	36,77%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.930.564.596,86	91,58%	251.892	92,79%
Yes	269.435.402,72	8,42%	19.566	7,21%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

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13. Type of Contract

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	1.678.578.266,85	52,46%	175.411	64,62%
	Vehicle	334.706.540,56	10,46%	27.592	10,16%
	Total	2.013.284.807,41	62,92%	203.003	74,78%
Yes	Auto	931.773.960,35	29,12%	57.584	21,21%
- of which balloon rates		494.046.658,10	15,44%		
- of which regular installments		437.727.302,25	13,68%		
Yes	Vehicle	254.941.231,82	7,97%	10.871	4,00%
- of which balloon rates		139.951.656,00	4,37%		
- of which regular installments		114.989.575,82	3,59%		
	Total	1.186.715.192,17	37,08%	68.455	25,22%
Total		**3.199.999.999,58**	**100,00%**	**271.458**	**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	1.420.907,07	0,22%	184	0,27%
13:25	15.738.243,15	2,48%	1.735	2,53%
26:38	73.719.074,02	11,63%	7.206	10,53%
39:51	143.855.756,33	22,69%	15.881	23,20%
52:64	371.597.744,42	58,61%	40.580	59,28%
65:72	17.828.683,81	2,81%	1.875	2,74%
73:	9.837.905,30	1,55%	994	1,45%
Total	**633.998.314,10**	**100,00%**	**68.455**	**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	53.364.920,41	8,42%	6.402	9,35%
13:25	92.293.735,94	14,56%	10.586	15,46%
26:38	135.286.834,67	21,34%	14.929	21,81%
39:51	225.169.089,70	35,52%	23.686	34,60%
52:64	101.096.851,20	15,95%	10.045	14,67%
65:72	25.838.257,41	4,08%	2.747	4,01%
73:	948.624,77	0,15%	60	0,09%
Total	**633.998.314,10**	**100,00%**	**68.455**	**100,00%**

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14. Payment Methods

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	3.188.262.694,33	99,63%	270.230	99,55%
Other	11.737.305,25	0,37%	1.228	0,45%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	1.401.468.235,15	43,80%	118.345	43,60%
1st of month	1.798.531.764,43	56,20%	153.113	56,40%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

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15. Downpayment

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

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	1.399.068.638,43	43,72%	121.016	44,58%	0,00%
0: 999	84.618.075,01	2,64%	9.990	3,68%	4,66%
1000: 1999	189.176.368,63	5,91%	20.342	7,49%	9,98%
2000: 2999	223.646.842,49	6,99%	22.044	8,12%	15,16%
3000: 3999	201.157.103,51	6,29%	18.293	6,74%	19,19%
4000: 4999	156.170.773,89	4,88%	13.649	5,03%	22,95%
5000: 5999	202.358.799,89	6,32%	15.971	5,88%	24,89%
6000: 6999	113.865.267,83	3,56%	9.005	3,32%	28,81%
7000: 7999	89.523.000,35	2,80%	6.937	2,56%	31,33%
8000: 8999	75.384.267,35	2,36%	5.743	2,12%	33,78%
9000: 9999	43.448.983,08	1,36%	3.244	1,20%	36,19%
10000:10999	121.958.955,65	3,81%	7.947	2,93%	35,37%
11000:11999	29.157.583,34	0,91%	2.103	0,77%	39,89%
12000:12999	35.529.036,22	1,11%	2.504	0,92%	41,24%
13000:13999	22.227.842,74	0,69%	1.539	0,57%	42,82%
14000:14999	18.408.090,45	0,58%	1.327	0,49%	45,15%
15000:15000	37.495.054,11	1,17%	2.048	0,75%	40,87%
15001:	156.805.316,61	4,90%	7.756	2,86%	49,11%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**	**17,46%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.138,04	€ 5.662,29
Average Purchase Price	€ 17.969,10	€ 20.405,20
Mimimum Downpayment		€ 0,09
Maximum Downpayment		€ 2.379.000,00
Downpayment in %	**17,46%**	**27,75%**

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16. Effective Interest Rate

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	898.971,48	0,03%	67	0,02%
1: 1	130.497.866,32	4,08%	8.980	3,31%
2: 2	918.511.524,58	28,70%	74.522	27,45%
3: 3	1.467.410.330,47	45,86%	109.010	40,16%
4: 4	500.040.808,05	15,63%	55.927	20,60%
5: 5	113.919.594,72	3,56%	13.974	5,15%
6: 6	42.682.974,54	1,33%	5.725	2,11%
7: 7	10.445.210,50	0,33%	1.677	0,62%
8: 8	13.481.409,51	0,42%	1.306	0,48%
9: 9	1.275.447,86	0,04%	172	0,06%
10:10	413.253,25	0,01%	52	0,02%
11:11	422.608,30	0,01%	46	0,02%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

Statistics	**in %**
WA Interest	3,76%

* runs from .00 to .99

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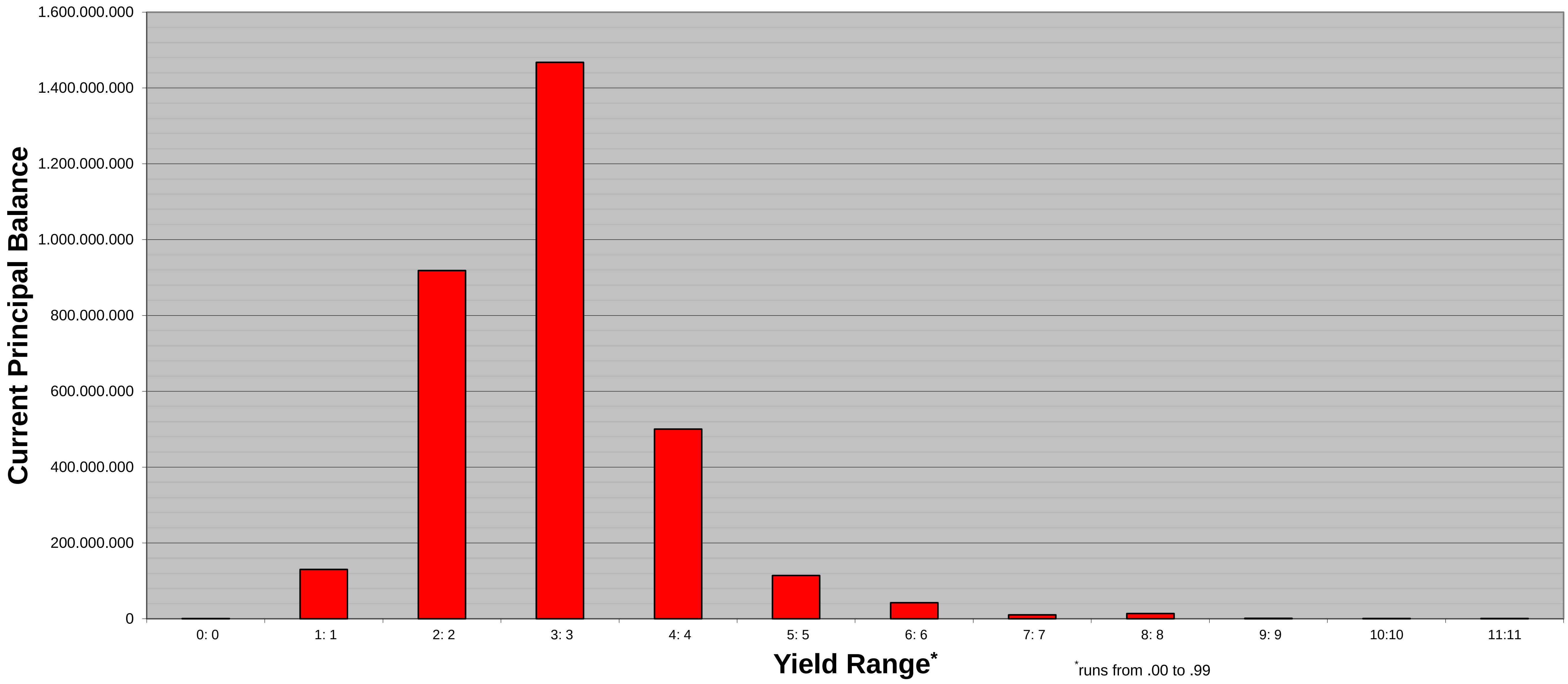
16.1 Effective Interest Rate (Graph)

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		



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17. Seasoning

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	18.113.289,71	0,57%	1.091	0,40%
3: 5	543.551.781,25	16,99%	34.511	12,71%
6: 8	483.484.336,44	15,11%	33.565	12,36%
9:11	461.276.396,17	14,41%	33.127	12,20%
12:14	379.654.817,91	11,86%	28.917	10,65%
15:17	302.959.807,99	9,47%	24.793	9,13%
18:20	207.980.079,90	6,50%	18.257	6,73%
21:23	148.037.463,83	4,63%	13.686	5,04%
24:26	98.099.964,68	3,07%	9.561	3,52%
27:29	86.469.088,47	2,70%	8.898	3,28%
30:32	84.781.369,31	2,65%	8.949	3,30%
33:35	79.969.794,22	2,50%	8.853	3,26%
36:38	62.978.069,69	1,97%	7.428	2,74%
39:41	56.070.173,64	1,75%	6.996	2,58%
42:44	46.327.329,60	1,45%	6.118	2,25%
45:47	32.814.952,29	1,03%	4.621	1,70%
48:50	22.597.946,28	0,71%	3.222	1,19%
51:53	17.136.201,13	0,54%	2.795	1,03%
54:56	18.524.317,57	0,58%	3.262	1,20%
57:59	11.849.496,54	0,37%	2.487	0,92%
60:62	6.582.152,89	0,21%	1.443	0,53%
63:65	5.676.288,64	0,18%	1.235	0,45%
66:68	5.812.083,59	0,18%	1.251	0,46%
69:71	4.140.319,85	0,13%	1.018	0,38%
72:74	3.163.729,35	0,10%	824	0,30%
75:77	3.157.231,87	0,10%	798	0,29%
78:80	2.303.152,64	0,07%	688	0,25%
81:	6.488.364,13	0,20%	3.064	1,13%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

Statistics

WA Seasoning	16,22

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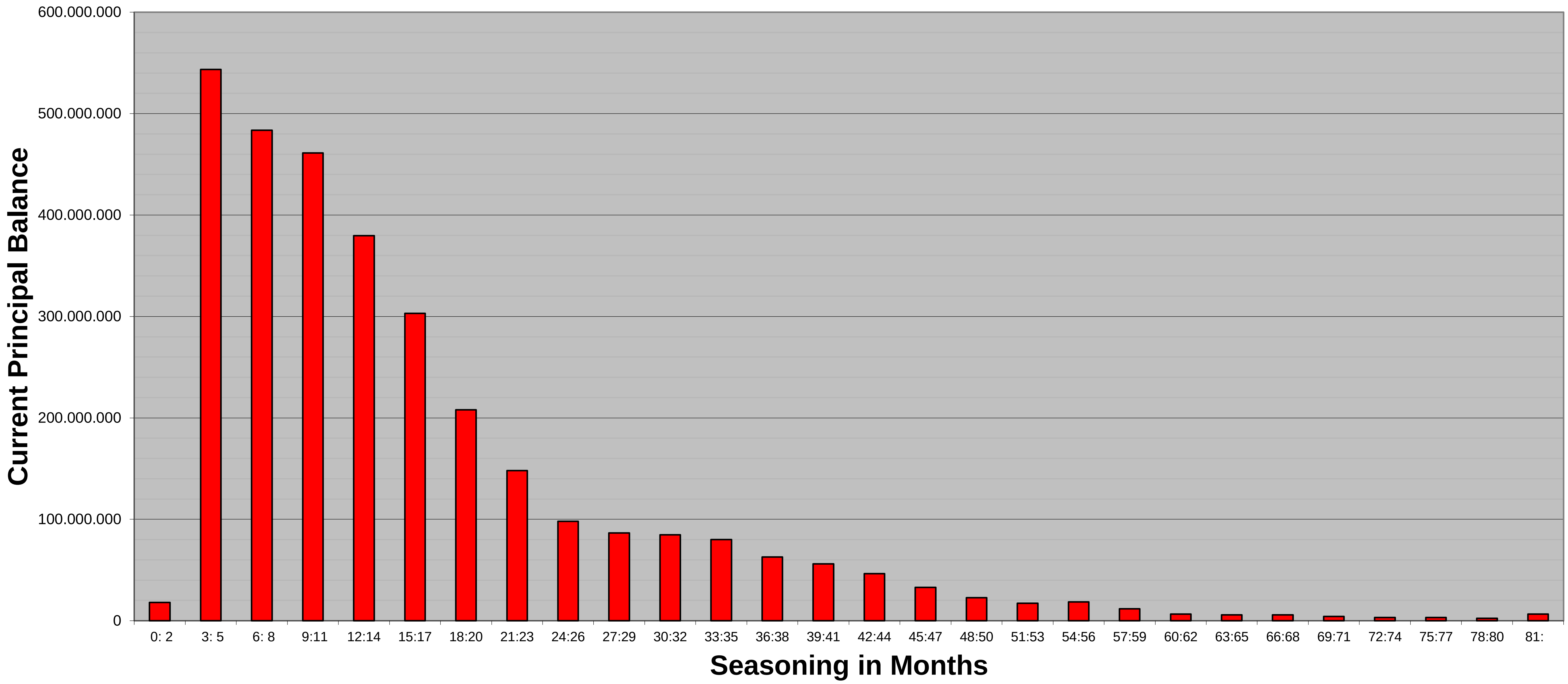
17.1 Seasoning (Graph)

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		



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18. Remaining Term

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	40.806.901,13	1,28%	15.883	5,85%
7: 13	77.616.887,68	2,43%	18.649	6,87%
14: 20	151.726.326,93	4,74%	24.359	8,97%
21: 27	198.859.238,52	6,21%	24.439	9,00%
28: 34	293.234.924,18	9,16%	29.798	10,98%
35: 41	314.414.932,52	9,83%	27.157	10,00%
42: 48	475.188.105,06	14,85%	34.257	12,62%
49: 55	495.730.573,86	15,49%	31.206	11,50%
56: 62	238.521.497,03	7,45%	15.836	5,83%
63: 69	257.085.368,09	8,03%	15.524	5,72%
70: 76	137.821.017,56	4,31%	8.235	3,03%
77: 83	193.499.026,52	6,05%	10.957	4,04%
84: 90	171.638.815,28	5,36%	8.749	3,22%
91: 97	66.656.093,54	2,08%	3.147	1,16%
98:104	15.692.312,58	0,49%	632	0,23%
105:107	4.742.925,07	0,15%	168	0,06%
108:	66.765.054,03	2,09%	2.462	0,91%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

Statistics

WA Remaining Term	51,26

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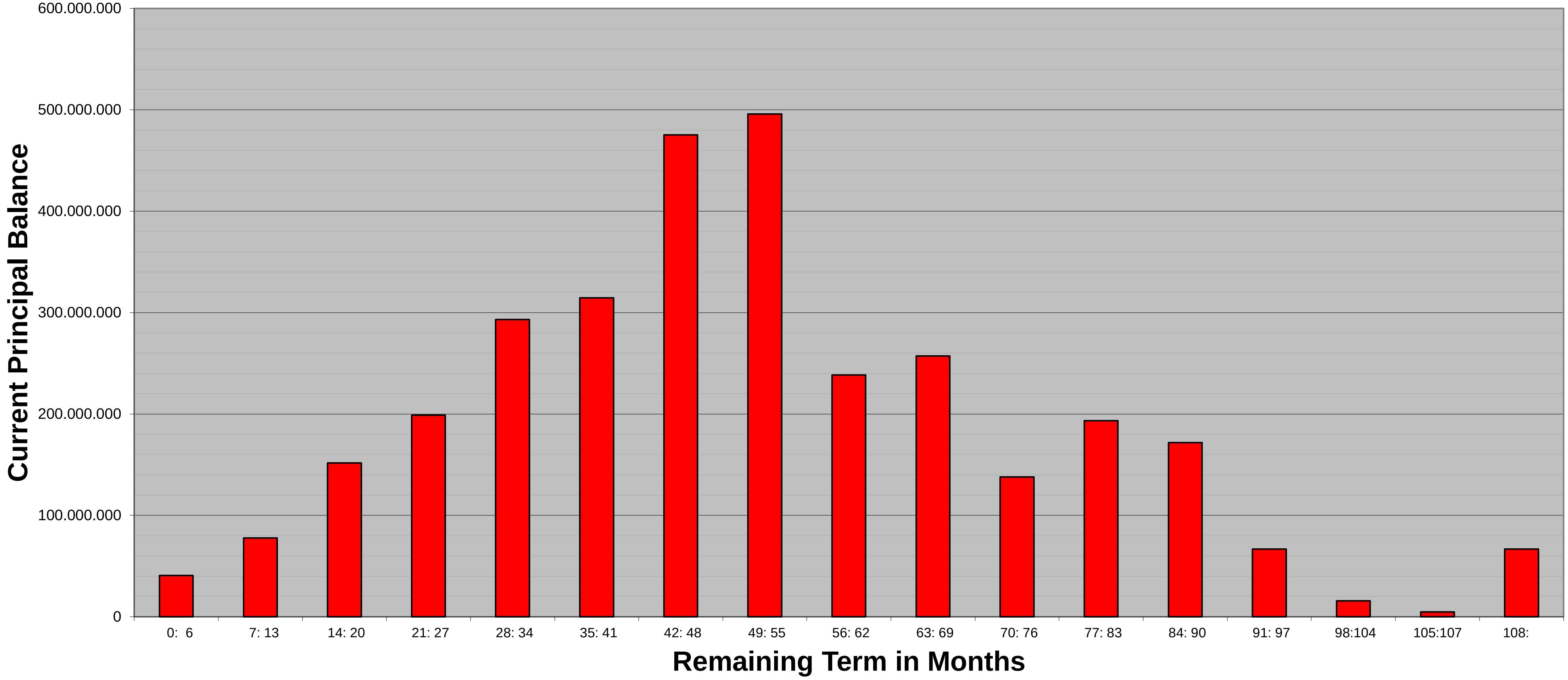
18.1 Remaining Term (Graph)

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		



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19. Original Term

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	4.082.132,29	0,13%	1.348	0,50%
13: 25	58.271.808,22	1,82%	13.392	4,93%
26: 38	240.007.179,84	7,50%	32.360	11,92%
39: 51	487.303.973,23	15,23%	49.278	18,15%
52: 64	1.101.893.580,04	34,43%	81.619	30,07%
65: 77	387.310.497,11	12,10%	32.015	11,79%
78: 90	283.786.374,22	8,87%	22.248	8,20%
91:103	532.003.312,47	16,63%	34.443	12,69%
104:116	20.009.267,31	0,63%	1.317	0,49%
117:119	6.304.246,04	0,20%	262	0,10%
120:	79.027.628,81	2,47%	3.176	1,17%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

Statistics

WA Original Term	67,48

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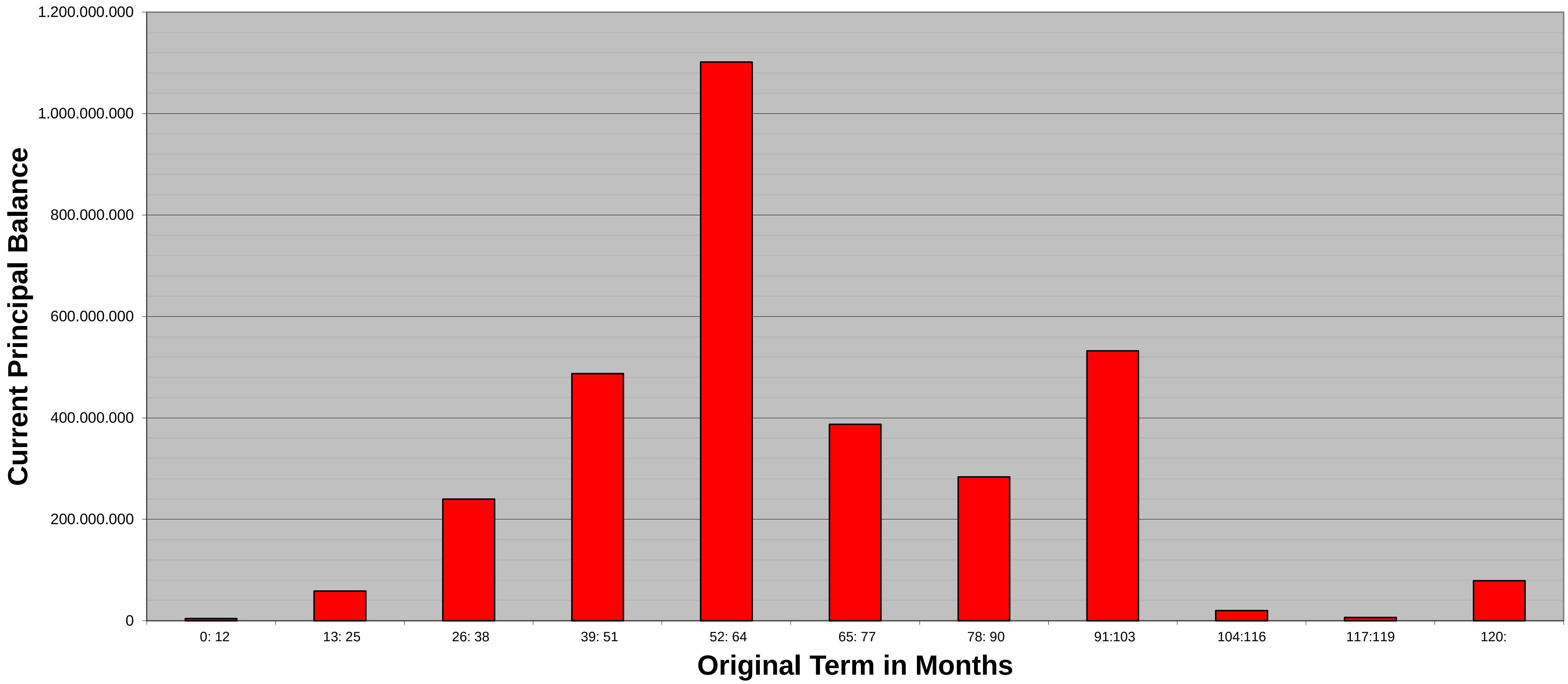
19.1 Original Term (Graph)

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		



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20. Brands + Fuel Type

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Santander

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	359.169.169,11	11,22%	29.858	11,00%
2	318.667.240,12	9,96%	29.618	10,91%
3	269.721.724,81	8,43%	17.811	6,56%
4	214.103.178,90	6,69%	23.553	8,68%
5	208.289.061,19	6,51%	16.162	5,95%
6	206.982.003,20	6,47%	14.961	5,51%
7	184.108.236,35	5,75%	15.578	5,74%
8	162.928.029,54	5,09%	14.208	5,23%
9	155.281.009,66	4,85%	12.883	4,75%
10	124.982.530,52	3,91%	11.622	4,28%
11	123.642.065,68	3,86%	8.227	3,03%
12	93.183.497,65	2,91%	8.403	3,10%
13	89.603.330,77	2,80%	5.673	2,09%
14	68.538.485,16	2,14%	7.337	2,70%
15	54.873.265,82	1,71%	5.464	2,01%
	2.634.072.828,48	**82,31%**	**221.358**	**81,54%**

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	1.311.202.107,20	40,98%	137.926	50,81%
Diesel Euro 6	447.802.596,25	13,99%	28.978	10,67%
Diesel Euro 5	349.497.698,52	10,92%	36.749	13,54%
Diesel < Euro 5	351.923.374,13	11,00%	26.140	9,63%
Other	34.813.909,72	1,09%	2.505	0,92%
n/a	704.760.313,76	22,02%	39.160	14,43%
Total	**3.199.999.999,58**	**100,00%**	**271.458**	**100,00%**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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21. Priority of Payments + Transaction Costs

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Priority of Payments

Available Distribution Amount		112.186.796,73 €
Senior Expenses	-	70.043,07 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	180.449,60 €
Replenishment	-	99.176.181,95 €
Purchase Shortfall Ledger	-	0,42 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	233,33 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	12.559.888,36 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	70.043,07 €		
Interest accrued for the Period	180.449,60 €	- €	180.449,60 €
Cumulative Interest accrued	296.449,60 €	- €	296.449,60 €
Interest Payments	180.449,60 €	- €	180.449,60 €
Cumulative Interest Payments	296.449,60 €	- €	296.449,60 €
Interest accrued on Subordinated Loan for the Period	233,33 €		
Cumulative Interest accrued on Subordinated Loan	383,33 €		
Interest Payments on Subordinated Loan	233,33 €		
Cumulative Interest Payments on Subordinated Loan	383,33 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Calculation Date		10.12.2020				
Payment Date		14.12.2020				
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Collection Period	from	01.11.2020	to	30.11.2020		

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:	3.199.999.998,66 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.199.999.999,58 €
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%

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23. Counterparties

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Santander

		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.** SG House, 41 Tower Hill London EC3N 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+	NEG	-	-	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 30.11.2020, data source: Bloomberg

SC Germany Mobility 2020-1
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24. Issuer Information

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
Period No		2				
Monthly Period		Dez 2020				
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020		

Santander

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		10.12.2020					
Payment Date		14.12.2020					
Period No		2					
Monthly Period		Dez 2020					
Interest Period	from	16.11.2020	to	14.12.2020	=	28 days
Collection Period	from	01.11.2020	to	30.11.2020			

Santander

Contact Details

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Team ABS		abs_ger@santander.de

Ratings Santander

	Fitch			Moody's		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A	F1	NEG	A3(cr)	P-2(cr)	STABLE
Santander Consumer Finance S.A.	A	F1	NEG	A3(cr)	P-2(cr)	STABLE
Santander Consumer Bank AG	A-	F2	NEG	A1(cr)	P-1(cr)	POS

Ratings as of 30.11.2020, data source: Bloomberg

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26. Glossary

Calculation Date		10.12.2020				
Payment Date		14.12.2020				
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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