SC Germany Mobility 2020-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

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1. Portfolio Information

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**409.662**	**4.999.999.999,21 €**	**5.000.000.000,00 €**
Scheduled Principal Payments		98.314.976,56 €	
Prepayment Principal		56.874.902,45 €	
Others		5.180.999,24 €	
Total Principal Collections		**160.370.878,25 €**	**157.542.726,74 €**
Total Interest Collections		**20.710.157,75 €**	**20.669.084,74 €**
Defaults		**1.115.749,20 €**	**792.003,81 €**
Replenishment Amount		**161.486.626,69 €**	**158.334.730,76 €**
End of Period		4.999.999.998,45 €	
Purchase Shortfall Amount		1,55 €	0,79 €
Total Assets (End of Period)	**410.713**	**5.000.000.000,00 €**	**5.000.000.000,00 €**
Current Prepayment Rate (annualised)		13,65%	

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2. Reserve Accounts

Calculation Date		10.12.2021				
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Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

Note Balance

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

Reserve Accounts

Reserve Account	**in %**	
Beginning of Period	0,00%	200.000,00 €
Cash Outflow		200.000,00 €
Cash Inflow		200.000,00 €
End of Period	0,00%	200.000,00 €
Required Reserve Fund	0,00%	200.000,00 €

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

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3. Delinquency Data

Calculation Date		10.12.2021			
Payment Date		14.12.2021			
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Monthly Period		Dec 2021			
Interest Period	from	15.11.2021	to	14.12.2021	= 29 days
Collection Period	from	01.11.2021	to	30.11.2021	

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Note Balance

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

Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	€ 3.199.999.998,66	€ -	€ -	€ -	€ -	100,00%	0,00%	0,00%	0,00%	0,00%
2	€ 3.199.999.999,58	€ 6.628.863,67	€ 2.653.038,54	€ 556.472,27	€ 79.694,63	99,69%	0,21%	0,08%	0,02%	0,00%
3	€ 3.199.999.998,97	€ 7.028.561,76	€ 5.054.776,74	€ 1.082.227,93	€ 913.197,46	99,56%	0,22%	0,16%	0,03%	0,03%
4	€ 3.199.999.999,72	€ 6.506.605,67	€ 4.760.516,94	€ 2.287.163,11	€ 2.201.558,60	99,51%	0,20%	0,15%	0,07%	0,07%
5	€ 3.199.999.998,96	€ 8.452.132,62	€ 5.396.555,87	€ 1.945.275,10	€ 3.639.321,89	99,39%	0,26%	0,17%	0,06%	0,11%
6	€ 3.199.999.998,99	€ 7.615.274,25	€ 5.364.958,15	€ 2.437.119,39	€ 3.875.238,45	99,40%	0,24%	0,17%	0,08%	0,12%
7	€ 3.199.999.975,53	€ 6.457.330,66	€ 4.625.055,14	€ 2.413.020,10	€ 4.389.889,46	99,44%	0,20%	0,14%	0,08%	0,14%
8	€ 3.199.999.998,95	€ 7.187.869,01	€ 4.651.426,77	€ 2.093.193,77	€ 4.347.928,88	99,43%	0,22%	0,15%	0,07%	0,14%
9	€ 3.199.999.999,53	€ 7.607.061,26	€ 5.030.626,37	€ 2.276.480,22	€ 4.275.265,11	99,40%	0,24%	0,16%	0,07%	0,13%
10	€ 4.999.999.997,58	€ 7.097.828,52	€ 5.211.580,54	€ 1.978.441,38	€ 4.240.652,29	99,63%	0,14%	0,10%	0,04%	0,08%
11	€ 4.999.999.997,70	€ 7.953.817,15	€ 5.341.810,89	€ 1.943.955,78	€ 3.801.019,01	99,62%	0,16%	0,11%	0,04%	0,08%
12	€ 4.999.999.999,00	€ 11.780.831,63	€ 7.476.185,66	€ 2.568.016,54	€ 3.888.210,77	99,49%	0,24%	0,15%	0,05%	0,08%
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%
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4. Default Data

Calculation Date		10.12.2021				
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Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
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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	Number of Loans
Current Default			
Current Period Gross Default		1.115.749,20 €	
Current Period Recoveries		308.982,00 €	
Current Period Net Default		806.767,20 €	
New Number of Defaulted Contracts			71
Cumulative Default			
Cumulative Gross Default		8.577.160,95 €	
Cumulative Recoveries		1.386.587,34 €	
Cumulative Net Default		7.190.573,61 €	
Total Number of Defaulted Contracts			709

	3-MRA* / current ratio	Ratio
3-MRA* Annualised Net Default Ratio (New Default)	**0,18%**	
Annualised Loss Ratio period before previous period		0,19%
Annualised Loss Ratio previous period		0,15%
Annualised Loss Ratio current period	0,19%	0,19%

Principal Deficiency		**Trigger Event y/n**
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
PDL Trigger	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	01.11.2021	to	30.11.2021		

Note Balance

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

Default/Recovery Data and Ratios

Collection Period	*Number of defaulted contracts*	*Defaults in collection period*	*cumulated Defaults since cut-off*	*cumulated amount of purchased receivables*	*Cumulated Default Ratio %*	*Recoveries in collection period*	*cumulated Recoveries since cut-off*	*cumulated net losses*	*cumulated net loss ratio %*
1	3	€ 19.849,43	€ 19.849,43	€ 3.295.953.743,33	0,00%	€0,00	€0,00	€ 19.849,43	0,00%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€224,00	€224,00	€ 59.120,45	0,00%
3	11	€ 18.993,54	€ 78.337,99	€ 3.488.359.381,45	0,00%	€1.678,58	€1.902,58	€ 76.435,41	0,00%
4	22	€ 115.151,84	€ 193.489,83	€ 3.585.674.021,44	0,01%	€9.378,50	€11.281,08	€ 182.208,75	0,01%
5	44	€ 349.744,04	€ 543.233,87	€ 3.687.020.405,59	0,01%	€54.340,11	€65.621,19	€ 477.612,68	0,01%
6	100	€ 548.625,80	€ 1.091.859,67	€ 3.801.203.219,02	0,03%	€55.538,07	€121.159,26	€ 970.700,41	0,03%
7	152	€ 776.272,50	€ 1.868.132,17	€ 3.906.827.571,59	0,05%	€12.903,58	€134.062,84	€ 1.734.069,33	0,04%
8	226	€ 918.469,50	€ 2.786.601,67	€ 4.013.663.109,53	0,07%	€39.971,43	€174.034,27	€ 2.612.567,40	0,07%
9	316	€ 962.397,20	€ 3.748.998,87	€ 4.124.899.606,49	0,09%	€103.719,81	€277.754,08	€ 3.471.244,79	0,08%
10	405	€ 1.005.369,23	€ 4.754.368,10	€ 6.033.881.969,99	0,08%	€115.958,46	€393.712,54	€ 4.360.655,56	0,07%
11	485	€ 857.592,68	€ 5.611.960,78	€ 6.190.709.252,52	0,09%	€248.918,12	€642.630,66	€ 4.969.330,12	0,08%
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	707	€ 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%
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5. Concentration Limits

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Collection Period	from	01.11.2021	to	30.11.2021		

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	248.390,05	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,67%	no
Weighted average remaining term in months	-	67,00	51,39	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,11%	no
- prior to or on 30 September 2022	2,00%	0,11%	no
- prior to or on 30 September 2023	3,00%	0,11%	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		10.12.2021				
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Collection Period	from	01.11.2021	to	30.11.2021		

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1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	n/a	n/a	n/a
Number of Notes per Class after Ramp-up		n/a	n/a
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	181.590.018,79 €		
Replenishment	161.486.626,69 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,56	1,56

2. Payments to Investors per Note

	All notes	Class A		Class B
Interest Rate Basis: Fixed Rate		0,00%		1,00%
DayCount Convention		act/360		act/360
Interest Days	29			
Principal Outstanding per Note Beginning of Period		156.250,00 €		156.250,00 €
> Principal Repayment per Note		- €		- €
Principal Outstanding per Note End of Period		156.250,00 €		156.250,00 €
> Interest accrued for the period		- €	-	292.030,00 €
Interest Payment		- €		292.030,00 €
Interest Payment per Note		- €		125,88 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,84%	3,59%
Current CE (excl. Excess Spread)	7,25%	0,00%

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7. Original Principal Balance

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Collection Period	from	01.11.2021	to	30.11.2021		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.801.049,11	0,03%	1.113	0,27%
2000: 3999	42.716.137,91	0,64%	13.448	3,27%
4000: 5999	150.206.063,57	2,24%	29.776	7,25%
6000: 7999	265.315.981,52	3,95%	37.969	9,24%
8000: 9999	351.413.613,81	5,23%	39.158	9,53%
10000:11999	480.109.852,74	7,15%	44.078	10,73%
12000:13999	497.372.664,92	7,41%	38.380	9,34%
14000:15999	544.061.448,15	8,10%	36.348	8,85%
16000:17999	510.812.603,25	7,61%	30.159	7,34%
18000:19999	467.061.744,14	6,95%	24.653	6,00%
20000:21999	493.000.821,91	7,34%	23.612	5,75%
22000:23999	401.713.863,27	5,98%	17.515	4,26%
24000:25999	370.960.670,09	5,52%	14.866	3,62%
26000:27999	309.733.145,02	4,61%	11.491	2,80%
28000:29999	267.851.305,38	3,99%	9.257	2,25%
30000:31999	248.579.808,43	3,70%	8.066	1,96%
32000:33999	194.722.438,82	2,90%	5.915	1,44%
34000:35999	174.850.934,42	2,60%	5.003	1,22%
36000:37999	130.001.800,00	1,94%	3.517	0,86%
38000:39999	109.771.579,84	1,63%	2.818	0,69%
40000:41999	99.976.703,25	1,49%	2.452	0,60%
42000:43999	78.004.996,41	1,16%	1.817	0,44%
44000:45999	71.570.890,87	1,07%	1.593	0,39%
46000:47999	56.099.886,39	0,84%	1.195	0,29%
48000:49999	53.199.945,93	0,79%	1.087	0,26%
50000:51999	54.785.662,19	0,82%	1.081	0,26%
52000:53999	33.449.360,20	0,50%	632	0,15%
54000:55999	34.809.224,19	0,52%	634	0,15%
56000:57999	23.594.782,57	0,35%	414	0,10%
58000:59999	21.327.610,00	0,32%	362	0,09%
60000:61999	22.681.017,54	0,34%	374	0,09%
62000:63999	14.981.811,94	0,22%	238	0,06%
64000:65999	14.491.412,39	0,22%	223	0,05%
66000:67999	10.437.349,74	0,16%	156	0,04%
68000:69999	10.257.425,83	0,15%	149	0,04%
70000:70000	4.340.000,00	0,06%	62	0,02%
70001:	100.258.145,70	1,49%	1.102	0,27%
Total	**6.716.323.751,44**	**100,00%**	**410.713**	**100,00%**

Statistics	**in EUR**
Average Amount	16.352,84

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7.1 Original PB (Graph)

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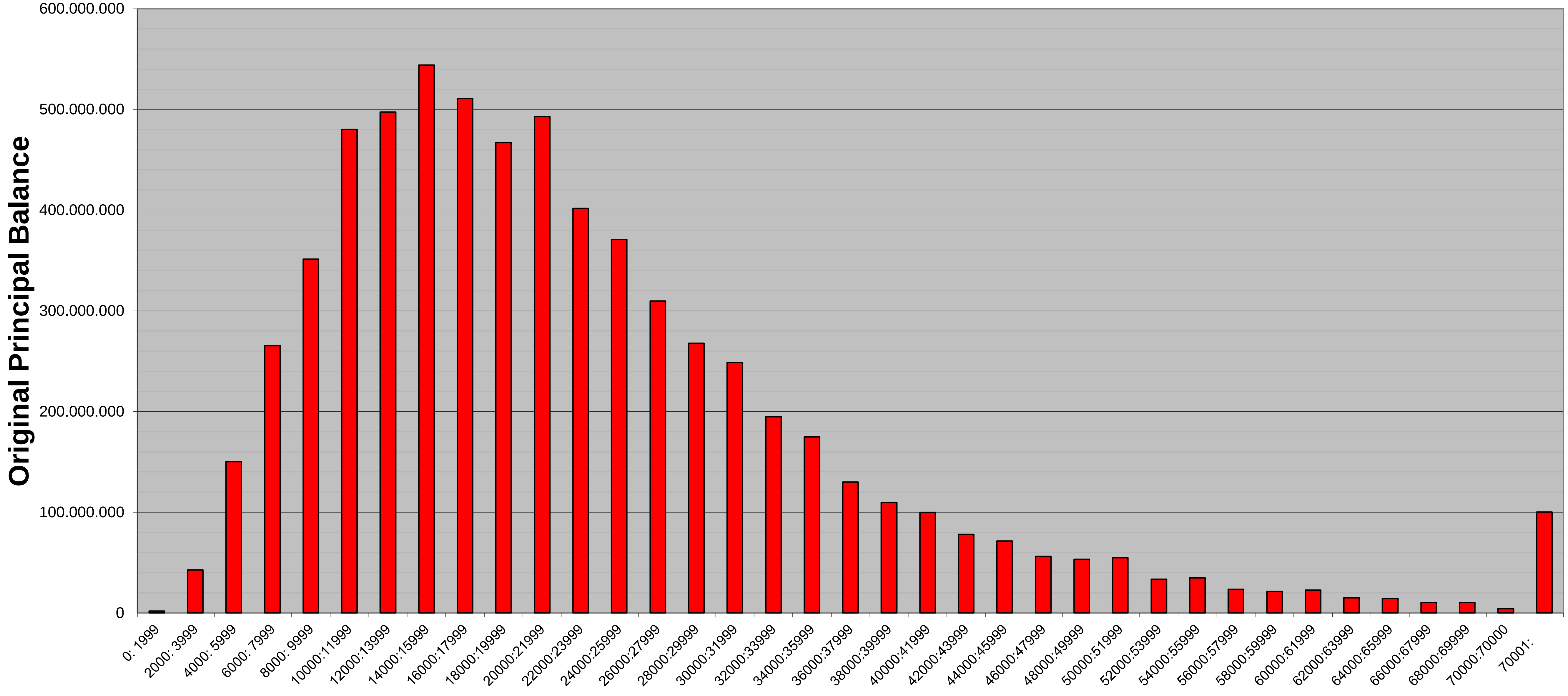

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8. Current Principal Balance

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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	32.107.504,95	0,64%	31.298	7,62%
2000: 3999	128.098.937,32	2,56%	42.251	10,29%
4000: 5999	233.701.213,96	4,67%	46.720	11,38%
6000: 7999	316.505.576,85	6,33%	45.256	11,02%
8000: 9999	375.587.197,73	7,51%	41.823	10,18%
10000:11999	403.886.362,89	8,08%	36.801	8,96%
12000:13999	412.910.124,47	8,26%	31.832	7,75%
14000:15999	396.234.499,90	7,92%	26.469	6,44%
16000:17999	372.726.937,49	7,45%	21.969	5,35%
18000:19999	339.871.189,12	6,80%	17.921	4,36%
20000:21999	302.386.405,53	6,05%	14.431	3,51%
22000:23999	257.000.686,37	5,14%	11.191	2,72%
24000:25999	219.800.578,99	4,40%	8.806	2,14%
26000:27999	189.418.875,60	3,79%	7.024	1,71%
28000:29999	160.011.456,64	3,20%	5.528	1,35%
30000:31999	127.707.350,14	2,55%	4.124	1,00%
32000:33999	110.429.078,69	2,21%	3.349	0,82%
34000:35999	92.712.918,55	1,85%	2.652	0,65%
36000:37999	77.930.750,66	1,56%	2.109	0,51%
38000:39999	64.700.820,05	1,29%	1.661	0,40%
40000:41999	53.738.336,19	1,07%	1.312	0,32%
42000:43999	47.698.565,33	0,95%	1.110	0,27%
44000:45999	41.719.498,53	0,83%	928	0,23%
46000:47999	33.723.299,98	0,67%	718	0,17%
48000:49999	31.301.843,22	0,63%	639	0,16%
50000:51999	23.803.539,67	0,48%	467	0,11%
52000:53999	19.241.936,58	0,38%	363	0,09%
54000:55999	17.263.757,70	0,35%	314	0,08%
56000:57999	14.471.165,31	0,29%	254	0,06%
58000:59999	12.380.702,03	0,25%	210	0,05%
60000:61999	9.686.755,04	0,19%	159	0,04%
62000:63999	8.808.007,76	0,18%	140	0,03%
64000:65999	8.379.621,61	0,17%	129	0,03%
66000:67999	5.896.820,06	0,12%	88	0,02%
68000:69999	5.449.073,06	0,11%	79	0,02%
70001:	52.708.610,48	1,05%	588	0,14%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

Statistics	**in EUR**
Average Amount	12.173,95

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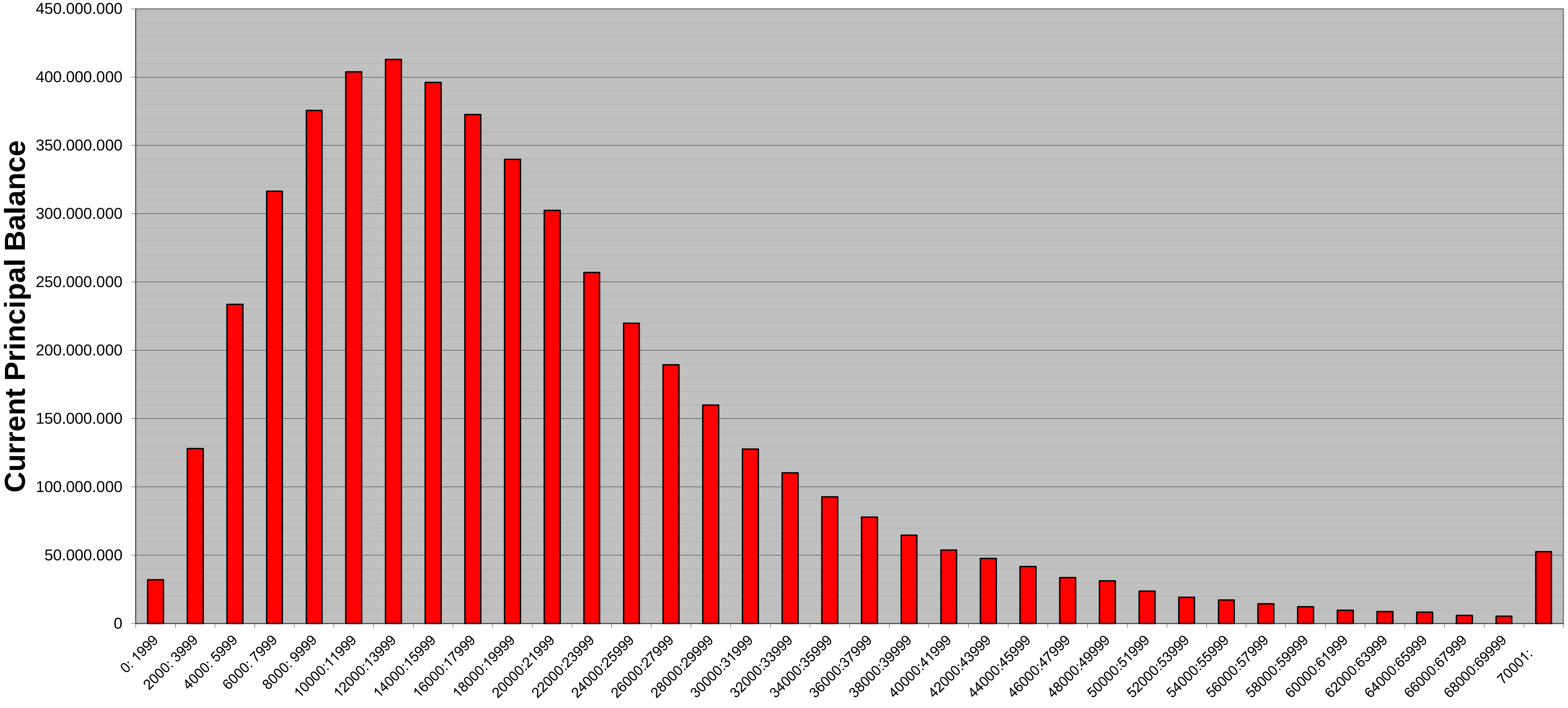
8.1 Current PB (Graph)

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		



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9. Borrower Concentration

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	248.390,05	0,0050%	1
2	230.400,81	0,0046%	2
3	213.833,21	0,0043%	1
4	207.650,05	0,0042%	1
5	204.719,31	0,0041%	1
6	198.271,94	0,0040%	1
7	194.552,28	0,0039%	1
8	183.609,70	0,0037%	1
9	181.676,08	0,0036%	1
10	181.201,81	0,0036%	1
11	180.700,72	0,0036%	3
12	177.549,39	0,0036%	3
13	176.357,67	0,0035%	1
14	169.332,31	0,0034%	2
15	167.846,95	0,0034%	1
16	160.730,89	0,0032%	1
17	157.260,35	0,0031%	2
18	156.456,64	0,0031%	1
19	153.280,66	0,0031%	2
20	152.493,20	0,0030%	1
21	151.230,62	0,0030%	1
22	150.508,94	0,0030%	4
23	146.453,67	0,0029%	2
24	142.602,42	0,0029%	1
25	142.224,10	0,0028%	2
	4.429.333,77	**0,0886%**	**38**

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10. Geographical Distribution

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	481.478.938,14	9,63%	39.716	9,67%
Bavaria	579.998.970,78	11,60%	46.036	11,21%
Berlin	130.175.405,01	2,60%	10.174	2,48%
Brandenburg	264.200.373,31	5,28%	22.027	5,36%
Bremen	28.660.189,23	0,57%	2.338	0,57%
Hamburg	69.476.150,41	1,39%	5.228	1,27%
Hesse	306.113.132,00	6,12%	25.926	6,31%
Lower Saxony	534.988.006,53	10,70%	44.008	10,72%
Mecklenburg-Western Pomerania	248.690.778,19	4,97%	20.214	4,92%
North Rhine-Westphalia	1.026.289.926,85	20,53%	82.547	20,10%
Rhineland-Palatinate	223.071.241,64	4,46%	18.674	4,55%
Saarland	59.337.341,74	1,19%	5.038	1,23%
Saxonia	317.622.272,08	6,35%	27.664	6,74%
Saxony-Anhalt	275.398.619,36	5,51%	23.765	5,79%
Schleswig-Holstein	213.200.920,12	4,26%	17.133	4,17%
Thuringia	240.405.566,68	4,81%	20.149	4,91%
n/a	892.166,38	0,02%	76	0,02%
total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

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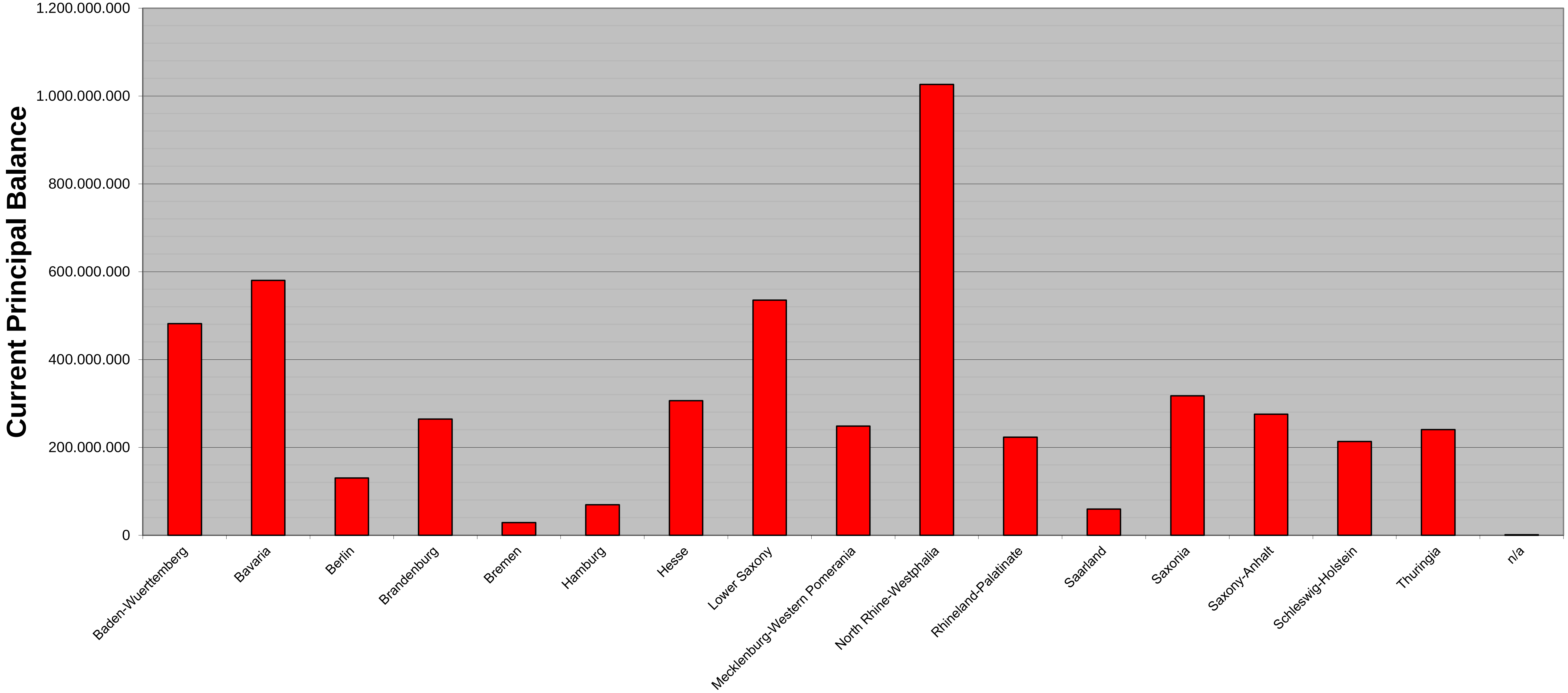
10.1 Geographical Distribution (Graph)

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		



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11. Object/Vehicle Type

Calculation Date		10.12.2021			
Payment Date		14.12.2021			
Period No		14			
Monthly Period		Dec 2021			
Interest Period	from	15.11.2021	to	14.12.2021	= 29 days
Collection Period	from	01.11.2021	to	30.11.2021	

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	32.655.720,41	0,65%	1.852	0,45%
		Private	106.201.315,85	2,12%	7.249	1,76%
			138.857.036,26	2,78%	9.101	2,22%
	Used Vehicle	Commercial	82.996.982,27	1,66%	6.767	1,65%
		Private	429.284.222,24	8,59%	43.884	10,68%
			512.281.204,51	10,25%	50.651	12,33%
	Total		**651.138.240,77**	**13,02%**	**59.752**	**14,55%**
Non-Online	New Vehicle	Commercial	243.273.222,69	4,87%	11.289	2,75%
		Private	616.091.021,68	12,32%	42.116	10,25%
			859.364.244,37	17,19%	53.405	13,00%
	Used Vehicle	Commercial	600.202.217,30	12,00%	40.864	9,95%
		Private	2.889.295.296,01	57,79%	256.692	62,50%
			3.489.497.513,31	69,79%	297.556	72,45%
	Total		**4.348.861.757,68**	**86,98%**	**350.961**	**85,45%**
Total			**4.999.999.998,00**	**100,00%**	**410.713**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	4.681.393.617,95	93,63%	386.430	94,09%
Leisure	229.593.127,66	4,59%	10.170	2,48%
Motorbike	89.013.252,84	1,78%	14113	3,44%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

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12. Insurances

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.265.947.112,61	45,32%	180.037	43,84%
Yes	2.734.052.885,84	54,68%	230.676	56,16%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	3.135.282.196,40	62,71%	270.183	65,78%
Yes	1.864.717.802,05	37,29%	140.530	34,22%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	4.464.756.039,07	89,30%	372.881	90,79%
Yes	535.243.959,38	10,70%	37.832	9,21%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

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13. Type of Contract

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	2.442.917.537,76	48,86%	254.745	62,03%
	Vehicle	509.457.830,64	10,19%	41.746	10,16%
	Total	2.952.375.368,40	59,05%	296.491	72,19%
Yes	Auto	1.597.954.318,02	31,96%	95.196	23,18%
- of which balloon rates		848.509.063,37	16,97%		
- of which regular installments		749.445.254,65	14,99%		
Yes	Vehicle	449.670.312,03	8,99%	19.026	4,63%
- of which balloon rates		251.511.423,96	5,03%		
- of which regular installments		198.158.888,07	3,96%		
	Total	2.047.624.630,05	40,95%	114.222	27,81%
Total		**4.999.999.998,00**	**100,00%**	**410.713**	**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	1.904.549,31	0,17%	218	0,19%
13:25	24.575.120,30	2,23%	2.646	2,32%
26:38	123.849.161,22	11,26%	11.848	10,37%
39:51	258.754.067,26	23,52%	26.799	23,46%
52:64	534.120.656,28	48,56%	56.051	49,07%
65:72	96.582.627,98	8,78%	10.131	8,87%
73:	60.234.304,98	5,48%	6.529	5,72%
Total	**1.100.020.487,33**	**100,00%**	**114.222**	**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	80.054.045,47	7,28%	9.418	8,25%
13:25	153.847.449,57	13,99%	16.692	14,61%
26:38	285.515.907,95	25,96%	29.825	26,11%
39:51	308.052.004,97	28,00%	31.073	27,20%
52:64	207.860.831,99	18,90%	20.664	18,09%
65:72	63.878.269,70	5,81%	6.500	5,69%
73:	811.977,68	0,07%	50	0,04%
Total	**1.100.020.487,33**	**100,00%**	**114.222**	**100,00%**

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Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

14. Payment Methods

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	4.967.096.549,42	99,34%	407.537	99,23%
Other	32.903.449,03	0,66%	3.176	0,77%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	2.162.005.871,48	43,24%	176.716	43,03%
1st of month	2.837.994.126,97	56,76%	233.997	56,97%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

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15. Downpayment

Calculation Date		10.12.2021			
Payment Date		14.12.2021			
Period No		14			
Monthly Period		Dec 2021			
Interest Period	from	15.11.2021	to	14.12.2021	= 29 days
Collection Period	from	01.11.2021	to	30.11.2021	

Santander

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	2.075.319.986,14	41,51%	173.018	42,13%	0,00%
0: 999	112.478.846,10	2,25%	13.173	3,21%	4,57%
1000: 1999	275.118.570,61	5,50%	29.461	7,17%	9,80%
2000: 2999	344.451.767,58	6,89%	33.345	8,12%	14,72%
3000: 3999	317.467.693,13	6,35%	28.453	6,93%	18,78%
4000: 4999	249.555.958,94	4,99%	21.369	5,20%	22,42%
5000: 5999	337.890.102,07	6,76%	25.975	6,32%	24,18%
6000: 6999	192.720.430,95	3,85%	14.770	3,60%	27,81%
7000: 7999	147.456.351,05	2,95%	11.272	2,74%	30,80%
8000: 8999	125.226.090,17	2,50%	9.437	2,30%	33,30%
9000: 9999	72.123.479,02	1,44%	5.368	1,31%	35,56%
10000:10999	220.482.034,29	4,41%	14.082	3,43%	34,54%
11000:11999	49.359.837,98	0,99%	3.510	0,85%	39,20%
12000:12999	60.961.430,70	1,22%	4.297	1,05%	40,88%
13000:13999	38.627.075,95	0,77%	2.726	0,66%	42,91%
14000:14999	31.643.293,17	0,63%	2.233	0,54%	44,39%
15000:15000	73.002.019,68	1,46%	4.031	0,98%	40,85%
15001:	276.115.030,92	5,52%	14.193	3,46%	49,25%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**	**18,40%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.481,12	€ 6.015,03
Average Purchase Price	€ 18.921,54	€ 21.365,26
Downpayment in %	**18,40%**	**28,15%**

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Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

16. Effective Interest Rate

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.056.008,17	0,06%	172	0,04%
1: 1	369.283.728,08	7,39%	23.809	5,80%
2: 2	1.347.250.866,02	26,95%	105.567	25,70%
3: 3	2.312.707.393,25	46,25%	171.985	41,87%
4: 4	719.643.364,87	14,39%	79.237	19,29%
5: 5	145.608.097,33	2,91%	17.402	4,24%
6: 6	56.796.736,03	1,14%	7.325	1,78%
7: 7	16.580.328,64	0,33%	2.567	0,63%
8: 8	25.561.095,58	0,51%	2.315	0,56%
9: 9	2.420.647,88	0,05%	222	0,05%
10:10	409.562,65	0,01%	50	0,01%
11:11	682.169,95	0,01%	62	0,02%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

Statistics	**in %**
WA Interest	3,67%

*runs from .00 to .99

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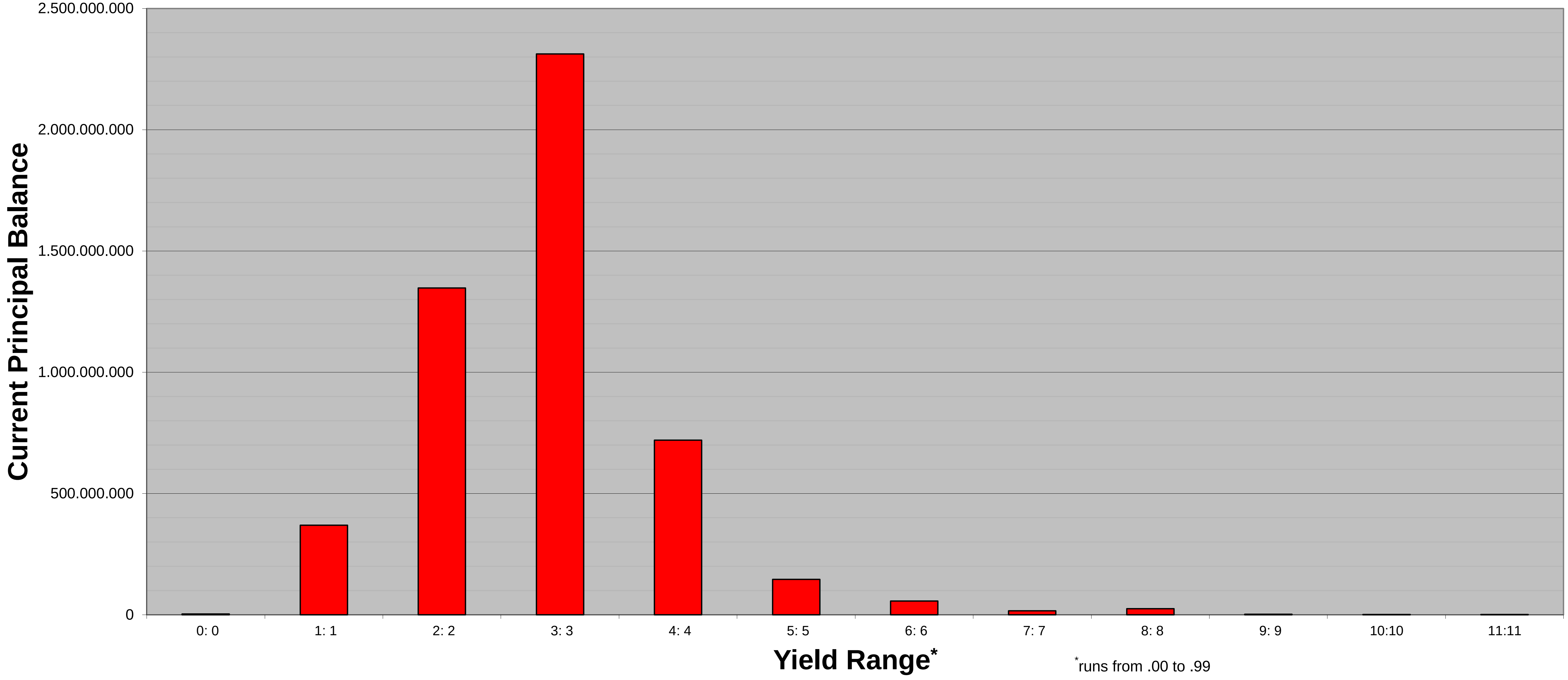
16.1 Effective Interest Rate (Graph)

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		



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17. Seasoning

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

Santander

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	127.979.253,74	2,56%	6.590	1,60%
3: 5	533.217.648,30	10,66%	31.815	7,75%
6: 8	751.233.404,07	15,02%	49.207	11,98%
9:11	476.645.022,84	9,53%	33.807	8,23%
12:14	597.563.890,32	11,95%	45.101	10,98%
15:17	726.831.473,62	14,54%	57.007	13,88%
18:20	386.993.604,88	7,74%	33.342	8,12%
21:23	354.774.577,92	7,10%	31.129	7,58%
24:26	279.374.869,85	5,59%	26.189	6,38%
27:29	200.103.914,60	4,00%	19.680	4,79%
30:32	126.296.878,94	2,53%	13.324	3,24%
33:35	79.831.603,66	1,60%	8.904	2,17%
36:38	60.017.188,57	1,20%	6.829	1,66%
39:41	53.960.716,13	1,08%	6.448	1,57%
42:44	53.197.460,36	1,06%	6.715	1,63%
45:47	40.622.891,08	0,81%	5.652	1,38%
48:50	33.858.043,10	0,68%	4.720	1,15%
51:53	31.837.707,52	0,64%	4.903	1,19%
54:56	27.216.885,62	0,54%	4.526	1,10%
57:59	15.390.683,33	0,31%	3.020	0,74%
60:62	9.060.956,24	0,18%	1.785	0,43%
63:65	7.242.753,11	0,14%	1.574	0,38%
66:68	6.201.139,15	0,12%	1.602	0,39%
69:71	4.016.215,30	0,08%	1.174	0,29%
72:74	3.004.991,62	0,06%	776	0,19%
75:77	3.207.668,17	0,06%	859	0,21%
78:80	3.125.072,76	0,06%	845	0,21%
81:	7.193.483,65	0,14%	3.190	0,78%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

Statistics

WA Seasoning	16,70

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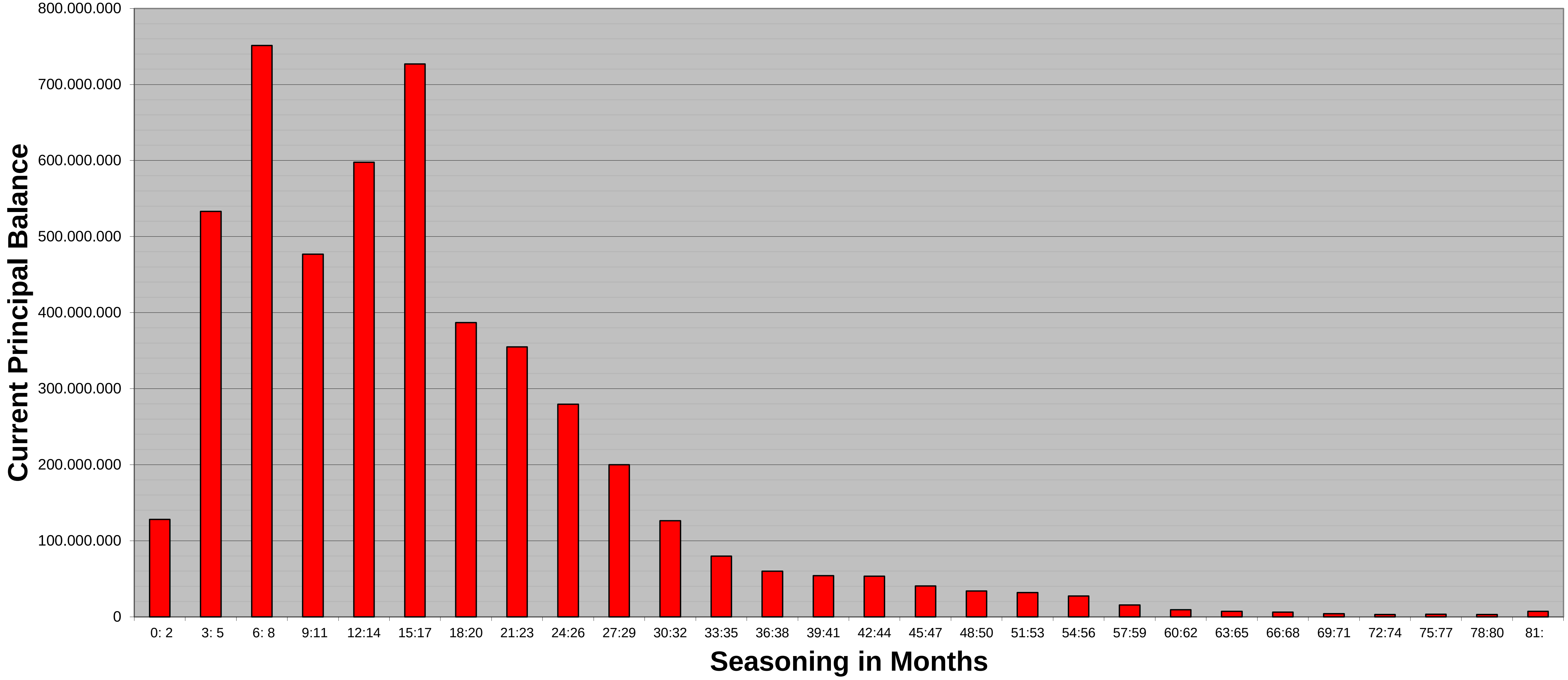
17.1 Seasoning (Graph)

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		



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Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

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	47.214.111,53	0,94%	19.226	4,68%
7: 13	124.698.400,25	2,49%	29.037	7,07%
14: 20	218.692.273,03	4,37%	34.951	8,51%
21: 27	309.546.872,46	6,19%	38.342	9,34%
28: 34	517.925.946,06	10,36%	50.266	12,24%
35: 41	607.491.773,22	12,15%	48.407	11,79%
42: 48	672.187.372,16	13,44%	48.384	11,78%
49: 55	538.366.408,32	10,77%	34.785	8,47%
56: 62	521.909.536,45	10,44%	31.186	7,59%
63: 69	480.616.977,82	9,61%	27.006	6,58%
70: 76	263.192.882,84	5,26%	15.554	3,79%
77: 83	239.354.203,35	4,79%	13.199	3,21%
84: 90	124.050.251,74	2,48%	6.130	1,49%
91: 97	82.379.427,01	1,65%	3.735	0,91%
98:104	48.445.000,73	0,97%	2.048	0,50%
105:107	56.171.986,22	1,12%	2.515	0,61%
108:	147.756.575,26	2,96%	5.942	1,45%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

Statistics

WA Remaining Term	51,39

Santander Consumer Bank AG
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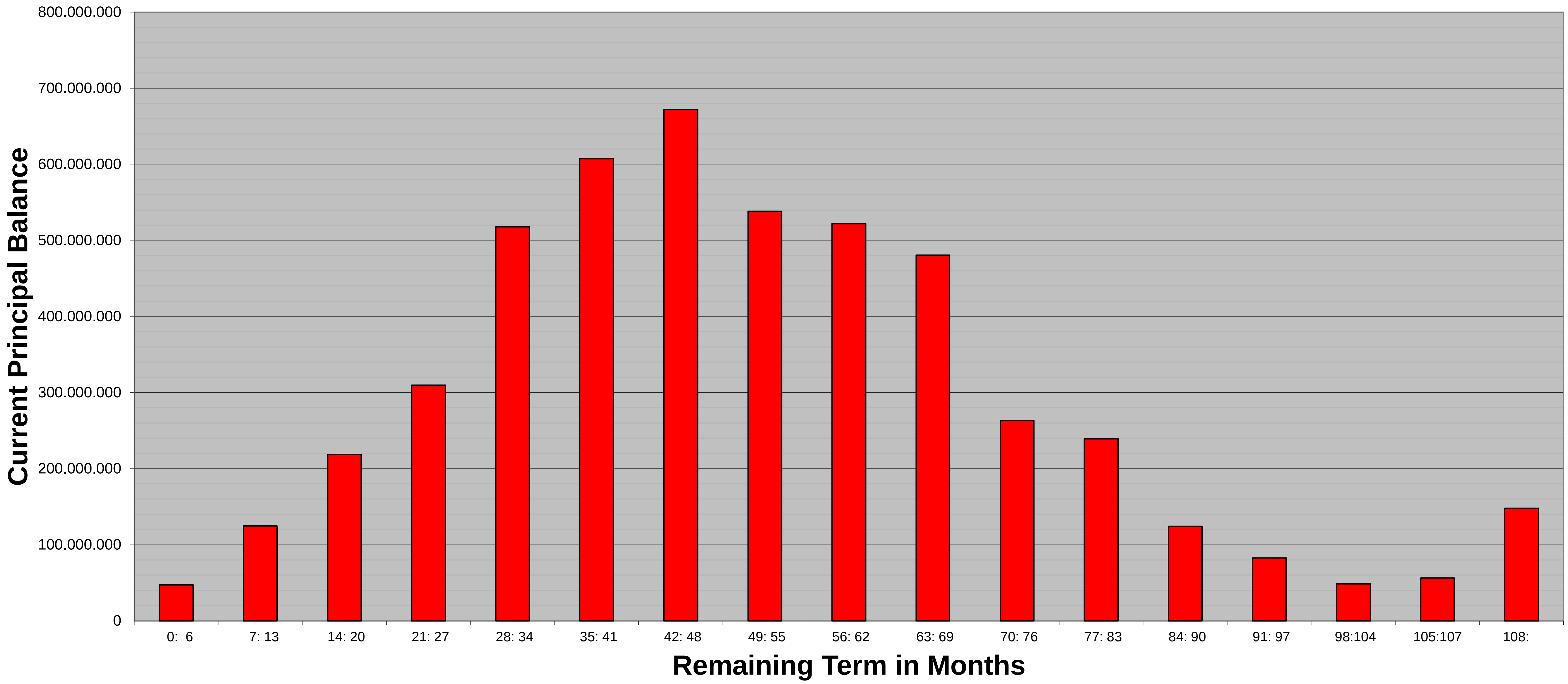
18.1 Remaining Term (Graph)

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		



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19. Original Term

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

Santander

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	4.474.104,52	0,09%	1.527	0,37%
13: 25	79.908.969,31	1,60%	19.739	4,81%
26: 38	372.610.625,46	7,45%	51.584	12,56%
39: 51	797.648.648,03	15,95%	77.482	18,87%
52: 64	1.539.912.062,62	30,80%	114.432	27,86%
65: 77	872.820.705,41	17,46%	59.897	14,58%
78: 90	387.329.358,12	7,75%	30.211	7,36%
91:103	641.223.753,73	12,82%	42.037	10,24%
104:116	52.793.670,95	1,06%	2.959	0,72%
117:119	13.100.921,96	0,26%	563	0,14%
120:	238.177.178,34	4,76%	10.282	2,50%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

Statistics

WA Original Term	68,09

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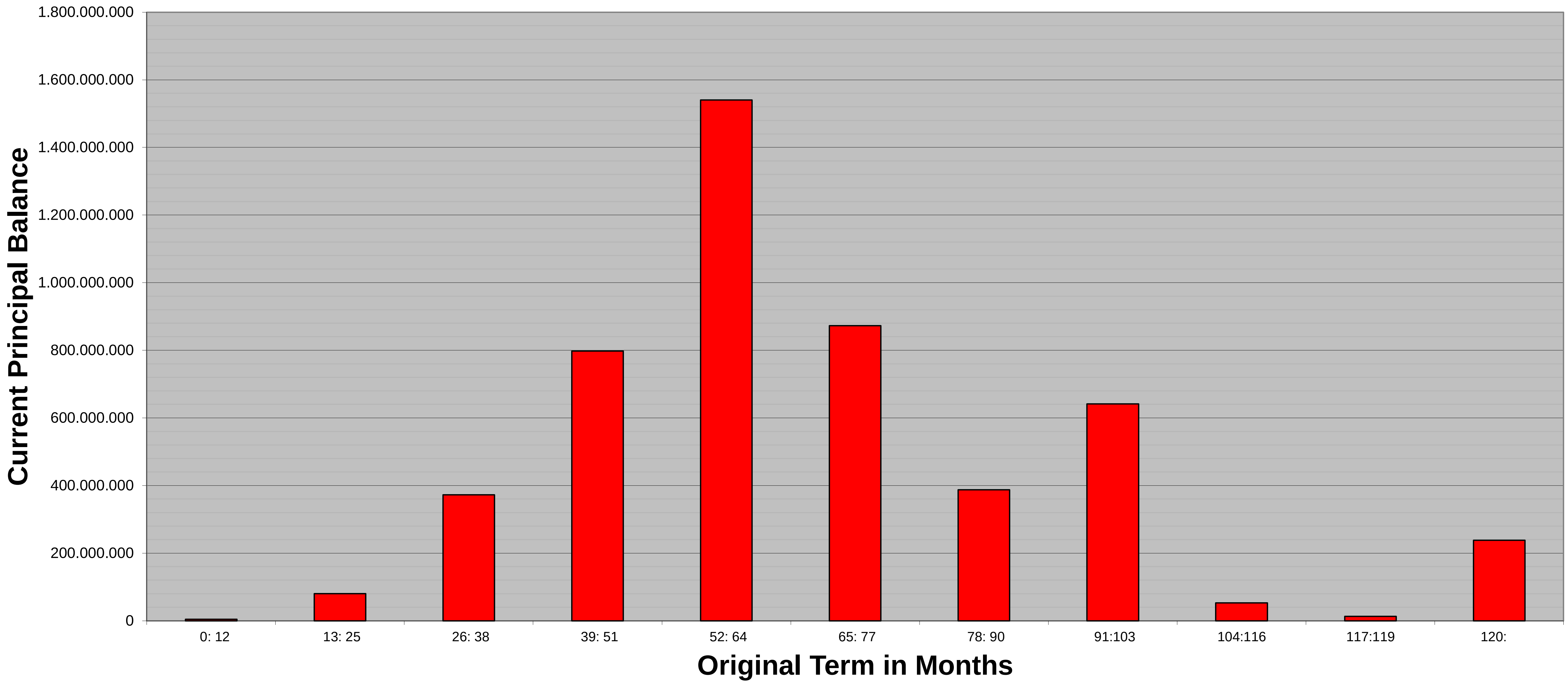
19.1 Original Term (Graph)

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		



Santander Consumer Bank AG
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41061 Mönchengladbach

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20. Brands + Fuel Type

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	586.618.562,80	11,73%	47.268	11,51%
2	497.787.356,15	9,96%	44.915	10,94%
3	431.753.693,56	8,64%	28.199	6,87%
4	321.568.142,14	6,43%	22.841	5,56%
5	316.858.050,61	6,34%	23.909	5,82%
6	305.450.975,75	6,11%	34.208	8,33%
7	261.299.607,89	5,23%	22.483	5,47%
8	228.806.406,59	4,58%	19.843	4,83%
9	227.600.264,35	4,55%	19.200	4,67%
10	214.752.272,11	4,30%	18.909	4,60%
11	196.200.242,02	3,92%	13.082	3,19%
12	164.428.582,70	3,29%	13.825	3,37%
13	163.663.635,82	3,27%	9.811	2,39%
14	106.176.622,47	2,12%	10.993	2,68%
15	85.757.849,57	1,72%	7.464	1,82%
	4.108.722.264,53	**82,17%**	**336.950**	**82,04%**

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	1.768.218.043,55	35,36%	190.019	46,27%
Diesel Euro 6	689.561.610,75	13,79%	46.974	11,44%
Diesel Euro 5	406.867.437,65	8,14%	43.988	10,71%
Diesel < Euro 5	555.346.127,85	11,11%	40.997	9,98%
Other	55.261.350,42	1,11%	4.321	1,05%
n/a	1.524.745.428,23	30,49%	84.414	20,55%
Total	**4.999.999.998,45**	**100,00%**	**410.713**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		10.12.2021		
Payment Date		14.12.2021		
Period No		14		
Monthly Period		Dec 2021		
Interest Period	from	15.11.2021	to	14.12.2021 = 29 days
Collection Period	from	01.11.2021	to	30.11.2021

Santander

Priority of Payments

Available Distribution Amount		181.590.018,79 €
Senior Expenses	-	21.837,35 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	292.030,00 €
Replenishment	-	161.486.626,69 €
Purchase Shortfall Ledger	-	1,55 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	241,67 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	19.589.281,53 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	21.837,35 €		
Interest accrued for the Period	292.030,00 €	- €	292.030,00 €
Cumulative Interest accrued	3.083.683,10 €	- €	3.083.683,10 €
Interest Payments	292.030,00 €	- €	292.030,00 €
Cumulative Interest Payments	3.083.683,10 €	- €	3.083.683,10 €
Interest accrued on Subordinated Loan for the Period	241,67 €		
Cumulative Interest accrued on Subordinated Loan	3.425,00 €		
Interest Payments on Subordinated Loan	241,67 €		
Cumulative Interest Payments on Subordinated Loan	3.425,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

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:	4.999.999.999,21 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.998,45 €
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		10.12.2021				
Payment Date		14.12.2021				
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Monthly Period		Dec 2021				
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Collection Period	from	01.11.2021	to	30.11.2021		

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.** 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 30.11.2021, data source: Bloomberg

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24. Issuer Information

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
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Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

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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Monthly Investor Report

25. Santander Consumer Bank

Calculation Date		10.12.2021				
Payment Date		14.12.2021				
Period No		14				
Monthly Period		Dec 2021				
Interest Period	from	15.11.2021	to	14.12.2021	=	29 days
Collection Period	from	01.11.2021	to	30.11.2021		

Contact Details

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Team ABS		abs_ger@santander.de

Ratings Santander

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

Ratings as of 30.11.2021, data source: Bloomberg

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Monthly Investor Report

26. Glossary

Calculation Date		10.12.2021				
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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