

# SC Germany Mobility 2020-1 Monthly Investor Report



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ABS Issuer of the Year  
Santander Consumer Bank AG

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**WINNER**

 **Santander**

## SC Germany Mobility 2020-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

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

**1. Portfolio Information**



Calculation Date	12.02.2024			
Payment Date	14.02.2024			
Period No	40			
Monthly Period	Feb 2024			
Interest Period from	15.01.2024	to	14.02.2024	= 30 days
Collection Period from	01.01.2024	to	31.01.2024	

		current period	previous period
<b>Outstanding Receivables</b>	<b>No. of Contracts</b>	<b>Aggregate Outstanding Principal Amount</b>	<b>Aggregate Outstanding Principal Amount</b>
<b>Beginning of Period</b>	<b>387.458</b>	<b>4.541.557.958,44 €</b>	<b>4.683.884.348,75 €</b>
Scheduled Principal Payments		99.911.398,63 €	102.742.601,17 €
Prepayment Principal		47.860.975,01 €	35.073.503,64 €
Others		1.754.335,59 €	2.003.262,52 €
<b>Total Principal Collections</b>		<b>149.526.709,23 €</b>	<b>139.819.367,33 €</b>
<b>Total Interest Collections</b>		<b>18.178.703,80 €</b>	<b>18.318.096,74 €</b>
<b>Defaults</b>		<b>3.233.122,00 €</b>	<b>2.506.739,58 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>		<b>4.388.798.127,21 €</b>	<b>4.541.557.958,44 €</b>
Purchase Shortfall Amount		241,54 €	124,06 €
<b>Total Assets (End of Period)</b>	<b>378.942</b>	<b>4.388.798.368,75 €</b>	<b>4.541.558.082,50 €</b>
Current Prepayment Rate (annualised)		12,65%	

## SC Germany Mobility 2020-1 Monthly Investor Report

### 2. Reserve Accounts



Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from 15.01.2024	to	14.02.2024	=	30 days
Collection Period	from 01.01.2024	to	31.01.2024		

### 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	-	€

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

**3. Delinquency Data**

Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	



**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 €	0,00 €	0,00 €	0,00 €	0,00 €	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%
26	4.999.999.999,28 €	4.731.443,35 €	13.149.162,41 €	7.098.507,49 €	14.343.680,61 €	99,21%	0,09%	0,26%	0,14%	0,29%
27	4.999.999.998,51 €	12.699.746,67 €	5.415.274,88 €	6.130.204,26 €	15.130.898,66 €	99,21%	0,25%	0,11%	0,12%	0,30%
28	4.999.999.999,49 €	11.313.467,26 €	8.157.759,01 €	2.999.390,31 €	13.534.308,06 €	99,28%	0,23%	0,16%	0,06%	0,27%
29	4.999.999.999,38 €	4.866.456,10 €	14.076.029,25 €	6.054.624,47 €	14.165.281,61 €	99,22%	0,10%	0,28%	0,12%	0,28%
30	4.999.999.998,42 €	13.898.250,85 €	8.255.843,93 €	5.484.625,76 €	11.670.301,56 €	99,21%	0,28%	0,17%	0,11%	0,23%
31	4.999.999.996,51 €	5.270.903,73 €	15.073.055,08 €	5.088.234,06 €	11.531.110,81 €	99,26%	0,11%	0,30%	0,10%	0,23%
32	4.999.999.999,79 €	15.866.429,34 €	9.612.295,88 €	5.536.219,21 €	12.748.255,23 €	99,12%	0,32%	0,19%	0,11%	0,25%
33	4.999.999.999,26 €	5.787.534,67 €	14.333.852,18 €	7.480.877,60 €	15.438.455,06 €	99,14%	0,12%	0,29%	0,15%	0,31%
34	4.999.999.999,04 €	15.349.292,29 €	5.541.279,68 €	7.593.960,42 €	16.041.911,02 €	99,11%	0,31%	0,11%	0,15%	0,32%
35	4.999.999.999,82 €	6.007.365,44 €	16.173.570,81 €	7.562.367,20 €	16.386.087,28 €	99,08%	0,12%	0,32%	0,15%	0,33%
36	4.999.999.999,46 €	6.380.307,05 €	14.644.275,85 €	8.225.930,21 €	16.512.853,78 €	99,08%	0,13%	0,29%	0,16%	0,33%
37	4.840.672.455,08 €	15.759.318,99 €	10.023.419,59 €	3.723.929,84 €	17.395.624,83 €	99,03%	0,33%	0,21%	0,08%	0,36%
38	4.683.884.065,35 €	6.465.052,64 €	17.312.131,19 €	8.082.664,78 €	18.247.888,95 €	98,93%	0,14%	0,37%	0,17%	0,39%
39	4.541.557.958,44 €	14.668.188,50 €	5.743.740,95 €	8.604.427,61 €	17.344.206,94 €	98,98%	0,32%	0,13%	0,19%	0,38%
40	4.388.798.127,21 €	15.365.824,89 €	9.289.337,26 €	6.154.246,50 €	14.834.278,34 €	98,96%	0,35%	0,21%	0,14%	0,34%
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## SC Germany Mobility 2020-1 Monthly Investor Report

### 4. Default Data



Calculation Date	12.02.2024				
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Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	3.233.122,00 €	
Current Period Recoveries	1.329.497,22 €	
Current Period Net Default	1.903.624,78 €	
New Number of Defaulted Contracts		238

#### Cumulative Default

Cumulative Gross Default	65.197.672,80 €	
Cumulative Recoveries	22.244.521,65 €	
Cumulative Net Default	42.953.151,15 €	
Total Number of Defaulted Contracts		5.027

3-MRA\* /  
current ratio

Ratio

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

Annualised Loss Ratio period before previous period	0,42%	0,35%
Annualised Loss Ratio previous period		0,39%
Annualised Loss Ratio current period	0,52%	0,52%

#### Principal Deficiency

	Amount	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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Collection Period	from	01.01.2024	to	31.01.2024	

**4.1 Defaults & Recoveries per period**



**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%	425.838,98 €	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%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
36	4.239	2.998.098,55 €	54.185.230,04 €	10.220.691.281,36 €	0,53%	887.666,42 €	16.654.910,10 €	37.530.319,94 €	0,37%
37	4.409	2.247.524,20 €	56.432.754,24 €	10.220.691.281,36 €	0,55%	1.541.385,24 €	18.196.295,34 €	38.236.458,90 €	0,37%
38	4.610	3.025.056,98 €	59.457.811,22 €	10.220.691.281,36 €	0,58%	1.674.667,75 €	19.870.963,09 €	39.586.848,13 €	0,39%
39	4.789	2.506.739,58 €	61.964.550,80 €	10.220.691.281,36 €	0,61%	1.044.061,34 €	20.915.024,43 €	41.049.526,37 €	0,40%
40	5.027	3.233.122,00 €	65.197.672,80 €	10.220.691.281,36 €	0,64%	1.329.497,22 €	22.244.521,65 €	42.953.151,15 €	0,42%
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Monthly Investor Report**

**5. Concentration Limits**



Calculation Date			12.02.2024			
Payment Date			14.02.2024			
Period No			40			
Monthly Period			Feb 2024			
Interest Period	from	15.01.2024	to	14.02.2024	=	30 days
Collection Period	from	01.01.2024	to	31.01.2024		

**Amortising**

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	-	
Average Yield (applicable for Total Portfolio)	3,00%	-	-	
Weighted average remaining term in months	-	67,00	-	

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	-	
- prior to or on 30 September 2022	2,00%	-	
- prior to or on 30 September 2023	3,00%	-	
Purchase Shortfall Event			
Period before previous period	10,00%	-	
Previous period	10,00%	-	
Current period	10,00%	-	
Principal Deficiency Trigger Event	1,25%	-	



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**6. Outstanding Notes**

Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	



**1. Note Balance**

	All notes	Class A	Class B
<b>General Note Information</b>			
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
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	4.541.558.082,50 €	4.179.058.082,50 €	362.500.000,00 €
Available Distribution Amount	169.235.036,17 €		
Replenishment	- €		
Amortisation	152.759.713,75 €		
Redemption per Class	152.759.713,75 €	152.759.713,75 €	- €
Redemption per Note		3.294,01 €	- €
Class Principal Outstanding Balance End of Period	4.388.798.368,75 €	4.026.298.368,75 €	362.500.000,00 €
Current Tranching		91,74%	8,26%
Current Pool Factor		0,87	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	30		
Principal Outstanding per Note Beginning of Period		90.114,46 €	100.000,00 €
> Principal Repayment per Note		3.294,01 €	- €
Principal Outstanding per Note End of Period		86.820,45 €	100.000,00 €
> Interest accrued for the period		- €	302.071,25 €
Interest Payment		- €	302.071,25 €
Interest Payment per Note		- €	83,33 €

**3. Credit Enhancements**

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	12,10%	3,84%
Current CE (excl. Excess Spread)	8,26%	0,00%

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**7. Original Principal Balance**



Calculation Date	12.02.2024	
Payment Date	14.02.2024	
Period No	40	
Monthly Period	Feb 2024	
Interest Period	from 15.01.2024	to 14.02.2024 = 30 days
Collection Period	from 01.01.2024	to 31.01.2024

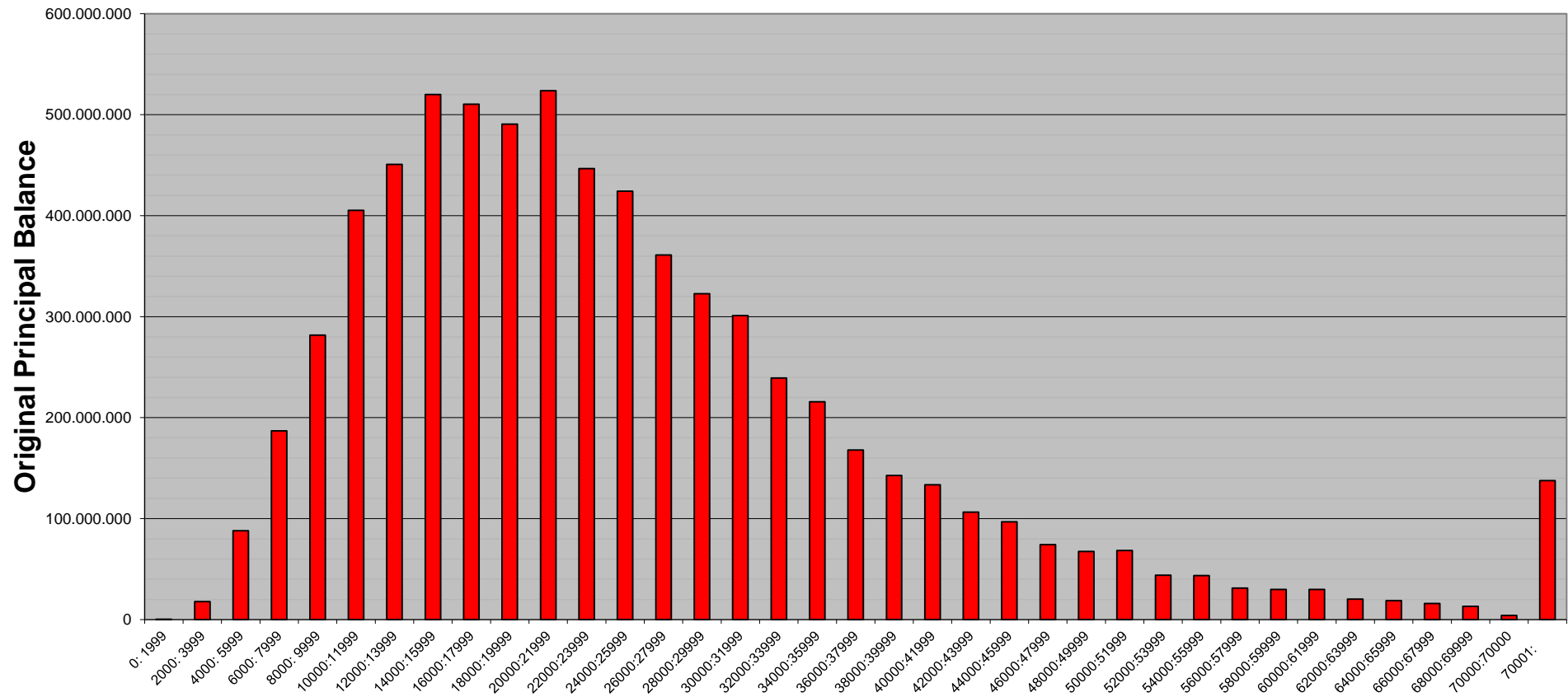
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	445.156,45	0,01%	271	0,07%
2000: 3999	17.872.192,43	0,25%	5.475	1,44%
4000: 5999	88.072.541,64	1,25%	17.287	4,56%
6000: 7999	187.009.022,51	2,66%	26.639	7,03%
8000: 9999	281.788.427,17	4,01%	31.313	8,26%
10000:11999	405.210.488,96	5,76%	37.105	9,79%
12000:13999	450.695.560,92	6,41%	34.734	9,17%
14000:15999	519.953.527,58	7,39%	34.709	9,16%
16000:17999	510.367.326,62	7,26%	30.098	7,94%
18000:19999	490.677.989,38	6,98%	25.872	6,83%
20000:21999	523.648.266,90	7,45%	25.057	6,61%
22000:23999	446.617.228,46	6,35%	19.461	5,14%
24000:25999	424.193.267,29	6,03%	16.990	4,48%
26000:27999	361.121.696,54	5,13%	13.392	3,53%
28000:29999	322.792.506,40	4,59%	11.150	2,94%
30000:31999	301.151.815,58	4,28%	9.760	2,58%
32000:33999	239.127.664,15	3,40%	7.258	1,92%
34000:35999	215.748.459,13	3,07%	6.171	1,63%
36000:37999	167.988.744,50	2,39%	4.545	1,20%
38000:39999	142.632.890,15	2,03%	3.661	0,97%
40000:41999	133.540.745,38	1,90%	3.272	0,86%
42000:43999	106.495.707,52	1,51%	2.479	0,65%
44000:45999	96.759.009,31	1,38%	2.153	0,57%
46000:47999	74.327.542,86	1,06%	1.583	0,42%
48000:49999	67.431.830,25	0,96%	1.377	0,36%
50000:51999	68.405.579,85	0,97%	1.349	0,36%
52000:53999	43.999.910,78	0,63%	831	0,22%
54000:55999	43.674.436,02	0,62%	795	0,21%
56000:57999	31.244.112,40	0,44%	548	0,14%
58000:59999	29.832.623,83	0,42%	506	0,13%
60000:61999	29.892.535,06	0,43%	492	0,13%
62000:63999	20.346.243,50	0,29%	323	0,09%
64000:65999	18.841.238,67	0,27%	290	0,08%
66000:67999	15.920.149,14	0,23%	238	0,06%
68000:69999	13.179.686,86	0,19%	191	0,05%
70000:70000	4.130.000,00	0,06%	59	0,02%
70001:	137.701.785,10	1,96%	1.508	0,40%
<b>Total</b>	<b>7.032.837.909,29</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	18.559,14

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Monthly Investor Report**

**7.1 Original PB (Graph)**

Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	



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**8. Current Principal Balance**



Calculation Date	12.02.2024	
Payment Date	14.02.2024	
Period No	40	
Monthly Period	Feb 2024	
Interest Period	from 15.01.2024	to 14.02.2024 = 30 days
Collection Period	from 01.01.2024	to 31.01.2024

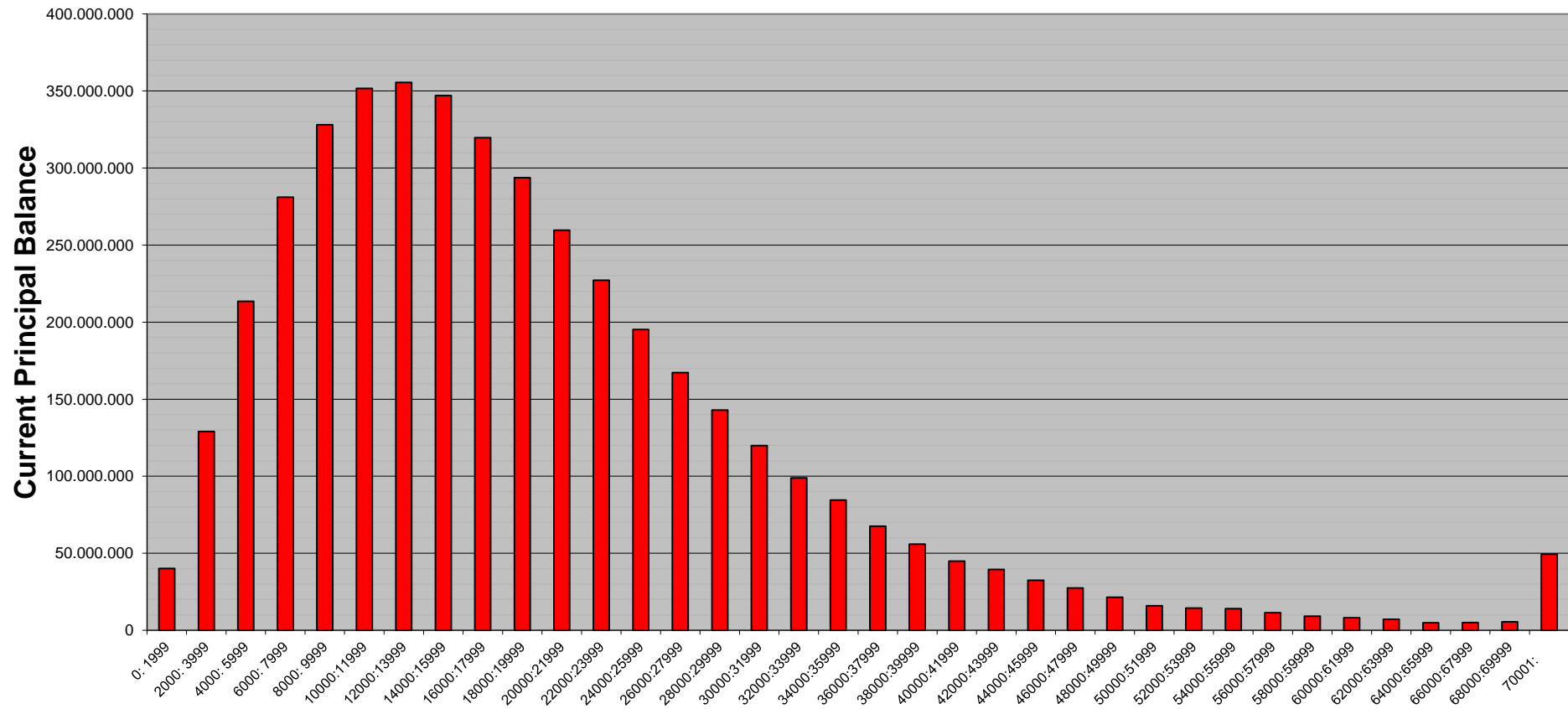
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	40.088.119,29	0,91%	39.794	10,50%
2000: 3999	129.004.089,30	2,94%	42.940	11,33%
4000: 5999	213.538.536,55	4,87%	42.753	11,28%
6000: 7999	281.019.584,02	6,40%	40.192	10,61%
8000: 9999	328.098.806,56	7,48%	36.521	9,64%
10000:11999	351.642.672,74	8,01%	32.044	8,46%
12000:13999	355.574.551,29	8,10%	27.417	7,24%
14000:15999	347.023.210,34	7,91%	23.191	6,12%
16000:17999	319.719.283,76	7,28%	18.842	4,97%
18000:19999	293.774.516,01	6,69%	15.490	4,09%
20000:21999	259.624.365,58	5,92%	12.385	3,27%
22000:23999	227.194.546,82	5,18%	9.891	2,61%
24000:25999	195.257.715,74	4,45%	7.823	2,06%
26000:27999	167.228.576,20	3,81%	6.201	1,64%
28000:29999	142.872.701,31	3,26%	4.934	1,30%
30000:31999	119.858.372,36	2,73%	3.871	1,02%
32000:33999	98.906.130,59	2,25%	3.001	0,79%
34000:35999	84.440.541,03	1,92%	2.415	0,64%
36000:37999	67.523.929,01	1,54%	1.829	0,48%
38000:39999	55.885.962,33	1,27%	1.435	0,38%
40000:41999	44.876.561,76	1,02%	1.097	0,29%
42000:43999	39.523.465,78	0,90%	920	0,24%
44000:45999	32.433.770,74	0,74%	721	0,19%
46000:47999	27.416.341,73	0,62%	584	0,15%
48000:49999	21.417.226,22	0,49%	437	0,12%
50000:51999	15.856.336,14	0,36%	311	0,08%
52000:53999	14.416.682,40	0,33%	272	0,07%
54000:55999	14.089.837,03	0,32%	256	0,07%
56000:57999	11.386.325,90	0,26%	200	0,05%
58000:59999	9.138.972,43	0,21%	155	0,04%
60000:61999	8.174.757,65	0,19%	134	0,04%
62000:63999	7.121.162,35	0,16%	113	0,03%
64000:65999	4.870.924,81	0,11%	75	0,02%
66000:67999	4.952.286,55	0,11%	74	0,02%
68000:69999	5.509.691,75	0,13%	80	0,02%
70001:	49.337.573,14	1,12%	544	0,14%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	11.581,71

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**8.1 Current PB (Graph)**

Calculation Date	12.02.2024		
Payment Date	14.02.2024		
Period No	40		
Monthly Period	Feb 2024		
Interest Period	from	15.01.2024	to 14.02.2024 = 30 days
Collection Period	from	01.01.2024	to 31.01.2024



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Monthly Investor Report**

**9. Borrower Concentration**



Calculation Date			12.02.2024			
Payment Date			14.02.2024			
Period No			40			
Monthly Period			Feb 2024			
Interest Period	from	15.01.2024	to	14.02.2024	=	30 days
Collection Period	from	01.01.2024	to	31.01.2024		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	244.090,47	0,0056%	2
2	208.099,69	0,0047%	2
3	201.345,46	0,0046%	1
4	200.781,99	0,0046%	1
5	185.911,48	0,0042%	1
6	185.699,59	0,0042%	1
7	180.460,45	0,0041%	1
8	177.546,56	0,0040%	1
9	173.932,58	0,0040%	2
10	170.822,33	0,0039%	3
11	169.983,39	0,0039%	1
12	167.554,57	0,0038%	1
13	167.248,84	0,0038%	1
14	163.280,40	0,0037%	1
15	163.093,76	0,0037%	1
16	162.065,30	0,0037%	1
17	160.162,41	0,0036%	1
18	157.191,62	0,0036%	1
19	152.404,40	0,0035%	1
20	151.894,50	0,0035%	1
21	151.623,91	0,0035%	1
22	151.170,92	0,0034%	1
23	150.317,12	0,0034%	1
24	148.833,64	0,0034%	1
25	148.678,30	0,0034%	1
	<b>4.294.193,68</b>	<b>0,0978%</b>	<b>30</b>

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**10. Geographical Distribution**



Calculation Date	12.02.2024		
Payment Date	14.02.2024		
Period No	40		
Monthly Period	Feb 2024		
Interest Period	from	15.01.2024	to 14.02.2024 = 30 days
Collection Period	from	01.01.2024	to 31.01.2024

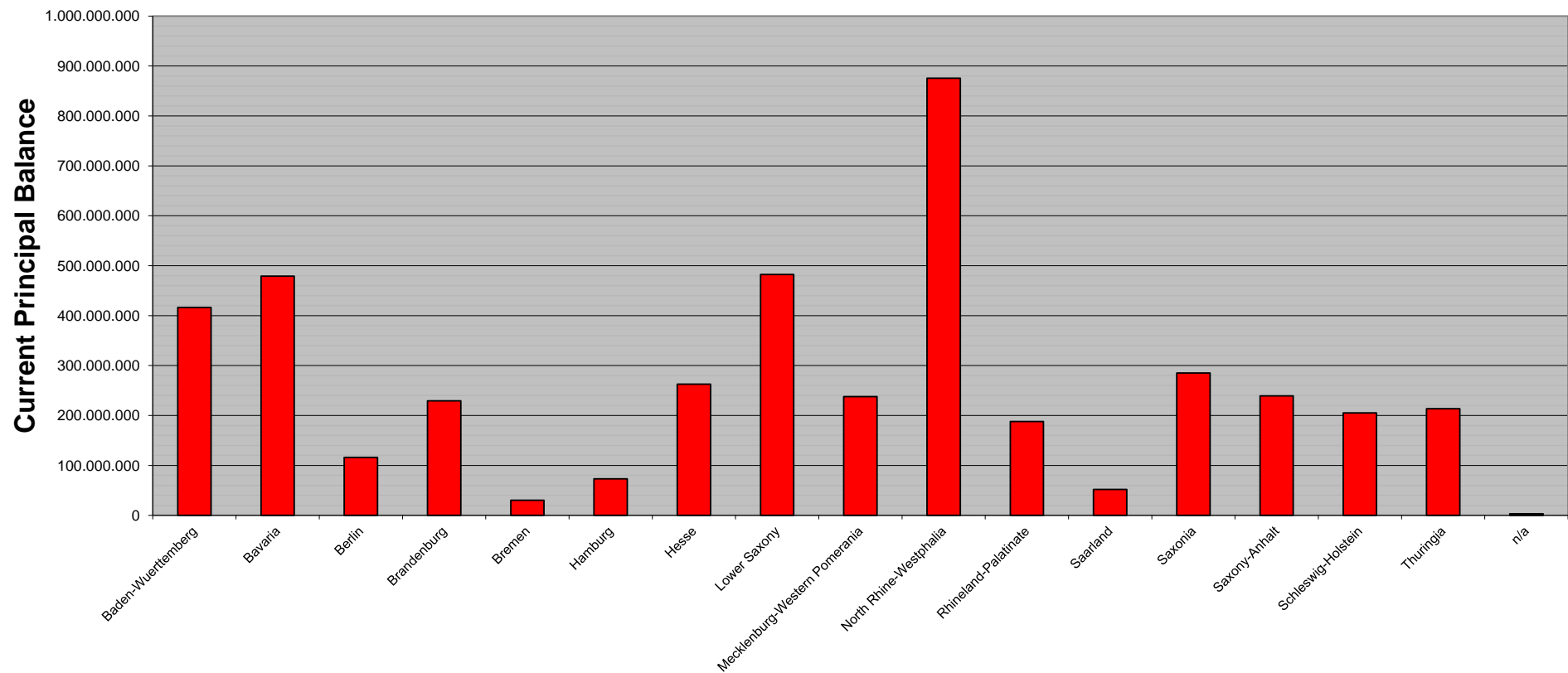
<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	416.351.595,95	9,49%	35.216	9,29%
Bavaria	479.284.821,22	10,92%	40.314	10,64%
Berlin	116.084.864,62	2,65%	9.191	2,43%
Brandenburg	229.280.626,61	5,22%	20.474	5,40%
Bremen	30.126.797,09	0,69%	2.402	0,63%
Hamburg	73.187.922,97	1,67%	5.501	1,45%
Hesse	262.774.013,13	5,99%	22.977	6,06%
Lower Saxony	482.274.186,48	10,99%	41.516	10,96%
Mecklenburg-Western Pomerania	237.873.034,17	5,42%	20.515	5,41%
North Rhine-Westphalia	875.635.233,53	19,95%	74.861	19,76%
Rhineland-Palatinate	187.903.676,80	4,28%	16.473	4,35%
Saarland	51.905.582,52	1,18%	4.608	1,22%
Saxonia	285.147.535,23	6,50%	26.297	6,94%
Saxony-Anhalt	239.381.102,78	5,45%	22.070	5,82%
Schleswig-Holstein	205.054.463,50	4,67%	17.296	4,56%
Thuringia	213.565.814,16	4,87%	18.987	5,01%
n/a	2.966.856,45	0,07%	244	0,06%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>



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**10.1 Geographical Distribution (Graph)**

Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	



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Monthly Investor Report**

**11. Object/Vehicle Type**



Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	18.896.725,79	0,43%	1.345	0,35%
		Private	43.062.904,88	0,98%	3.879	1,02%
			61.959.630,67	1,41%	5.224	1,38%
	Used Vehicle	Commercial	68.779.211,11	1,57%	5.731	1,51%
		Private	313.680.707,51	7,15%	33.416	8,82%
			382.459.918,62	8,71%	39.147	10,33%
	<b>Total</b>		<b>444.419.549,29</b>	<b>10,13%</b>	<b>44.371</b>	<b>11,71%</b>
Non-Online	New Vehicle	Commercial	117.821.557,71	2,68%	7.088	1,87%
		Private	301.870.385,40	6,88%	24.747	6,53%
			419.691.943,11	9,56%	31.835	8,40%
	Used Vehicle	Commercial	649.113.146,52	14,79%	43.318	11,43%
		Private	2.875.573.488,29	65,52%	259.418	68,46%
			3.524.686.634,81	80,31%	302.736	79,89%
	<b>Total</b>		<b>3.944.378.577,92</b>	<b>89,87%</b>	<b>334.571</b>	<b>88,29%</b>
<b>Total</b>			<b>4.388.798.127,00</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.187.469.849,17	95,41%	361.512	95,40%
Leisure	152.149.604,58	3,47%	8.084	2,13%
Motorbike	49.178.673,46	1,12%	9346	2,47%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

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**12. Insurances**



Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.656.379.164,99	60,53%	206.798	54,57%
Yes	1.732.418.962,22	39,47%	172.144	45,43%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	3.167.443.215,47	72,17%	271.516	71,65%
Yes	1.221.354.911,74	27,83%	107.426	28,35%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	3.973.985.026,95	90,55%	343.720	90,71%
Yes	414.813.100,26	9,45%	35.222	9,29%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

**SC Germany Mobility 2020-1  
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**13. Type of Contract**



Calculation Date	12.02.2024	
Payment Date	14.02.2024	
Period No	40	
Monthly Period	Feb 2024	
Interest Period	from 15.01.2024	to 14.02.2024 = 30 days
Collection Period	from 01.01.2024	to 31.01.2024

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.893.679.189,94	43,15%	218.931	57,77%
	Vehicle	379.037.942,25	8,64%	36.607	9,66%
	<b>Total</b>	<b>2.272.717.132,19</b>	<b>51,78%</b>	<b>255.538</b>	<b>67,43%</b>
Yes		1.640.508.296,14	37,38%	102.529	27,06%
- of which balloon rates	Auto	1.008.024.513,11	22,97%		
- of which regular installments		632.483.783,03	14,41%		
Yes		475.572.698,88	10,84%	20.875	5,51%
- of which balloon rates	Vehicle	309.251.219,20	7,05%		
- of which regular installments		166.321.479,68	3,79%		
	<b>Total</b>	<b>2.116.080.995,02</b>	<b>48,22%</b>	<b>123.404</b>	<b>32,57%</b>
<b>Total</b>		<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

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	693.477,41	0,05%	34	0,03%
13:25	12.977.513,59	0,99%	1.048	0,85%
26:38	95.584.449,54	7,26%	8.085	6,55%
39:51	311.715.940,43	23,66%	28.686	23,25%
52:64	575.653.137,67	43,70%	54.623	44,26%
65:72	195.063.441,79	14,81%	18.582	15,06%
73:	125.587.771,88	9,53%	12.346	10,00%
<b>Total</b>	<b>1.317.275.732,31</b>	<b>100,00%</b>	<b>123.404</b>	<b>100,00%</b>

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	219.288.345,01	16,65%	22.731	18,42%
13:25	321.208.671,15	24,38%	31.290	25,36%
26:38	343.701.302,60	26,09%	31.831	25,79%
39:51	284.106.567,70	21,57%	25.154	20,38%
52:64	140.204.380,67	10,64%	11.721	9,50%
65:72	8.375.573,19	0,64%	661	0,54%
73:	390.891,99	0,03%	16	0,01%
<b>Total</b>	<b>1.317.275.732,31</b>	<b>100,00%</b>	<b>123.404</b>	<b>100,00%</b>

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

**14. Payment Methods**



Calculation Date			12.02.2024		
Payment Date			14.02.2024		
Period No			40		
Monthly Period			Feb 2024		
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	4.330.182.409,20	98,66%	373.434	98,55%
Other	58.615.718,01	1,34%	5.508	1,45%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	1.883.416.442,36	42,91%	160.991	42,48%
1st of month	2.505.381.684,85	57,09%	217.951	57,52%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

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**15. Downpayment**



Calculation Date			12.02.2024		
Payment Date			14.02.2024		
Period No			40		
Monthly Period			Feb 2024		
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

<i>Downpayment (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	1.779.317.155,18	40,54%	156.082	41,19%	0,00%
0: 999	83.775.583,54	1,91%	10.291	2,72%	3,99%
1000: 1999	215.594.054,42	4,91%	24.441	6,45%	8,65%
2000: 2999	281.954.072,59	6,42%	29.457	7,77%	13,31%
3000: 3999	266.598.339,81	6,07%	25.910	6,84%	17,05%
4000: 4999	211.333.046,00	4,82%	19.749	5,21%	20,59%
5000: 5999	319.393.012,78	7,28%	25.995	6,86%	22,02%
6000: 6999	170.100.892,75	3,88%	13.926	3,67%	25,39%
7000: 7999	135.624.517,02	3,09%	10.951	2,89%	28,20%
8000: 8999	118.003.013,21	2,69%	9.425	2,49%	30,70%
9000: 9999	65.840.770,07	1,50%	5.205	1,37%	32,95%
10000:10999	221.932.511,03	5,06%	15.217	4,02%	32,14%
11000:11999	43.400.576,11	0,99%	3.294	0,87%	36,40%
12000:12999	58.082.272,88	1,32%	4.355	1,15%	38,40%
13000:13999	37.096.398,57	0,85%	2.778	0,73%	40,16%
14000:14999	28.915.325,26	0,66%	2.189	0,58%	41,34%
15000:15000	74.886.773,10	1,71%	4.619	1,22%	39,01%
15001:	276.949.812,89	6,31%	15.058	3,97%	47,01%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>	<b>17,78%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.778,16 €	6.424,22 €
Average Purchase Price	21.245,77 €	23.946,83 €
<b>Downpayment in %</b>	<b>17,78%</b>	<b>26,83%</b>

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Monthly Investor Report**

**16. Effective Interest Rate**



Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	
Collection Period	from	01.01.2024	to	31.01.2024	
				=	30 days

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	6.029.858,29	0,14%	261	0,07%
1: 1	329.662.935,02	7,51%	25.306	6,68%
2: 2	1.050.652.715,27	23,94%	88.329	23,31%
3: 3	1.703.345.159,57	38,81%	147.215	38,85%
4: 4	680.122.090,03	15,50%	69.211	18,26%
5: 5	361.180.055,27	8,23%	27.593	7,28%
6: 6	178.254.587,24	4,06%	13.820	3,65%
7: 7	42.113.150,69	0,96%	3.867	1,02%
8: 8	30.021.501,66	0,68%	2.756	0,73%
9: 9	5.099.575,94	0,12%	393	0,10%
10:10	1.047.545,71	0,02%	85	0,02%
11:11	906.884,67	0,02%	78	0,02%
12:12	362.067,85	0,01%	28	0,01%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

Statistics	in %
WA Interest	3,93%

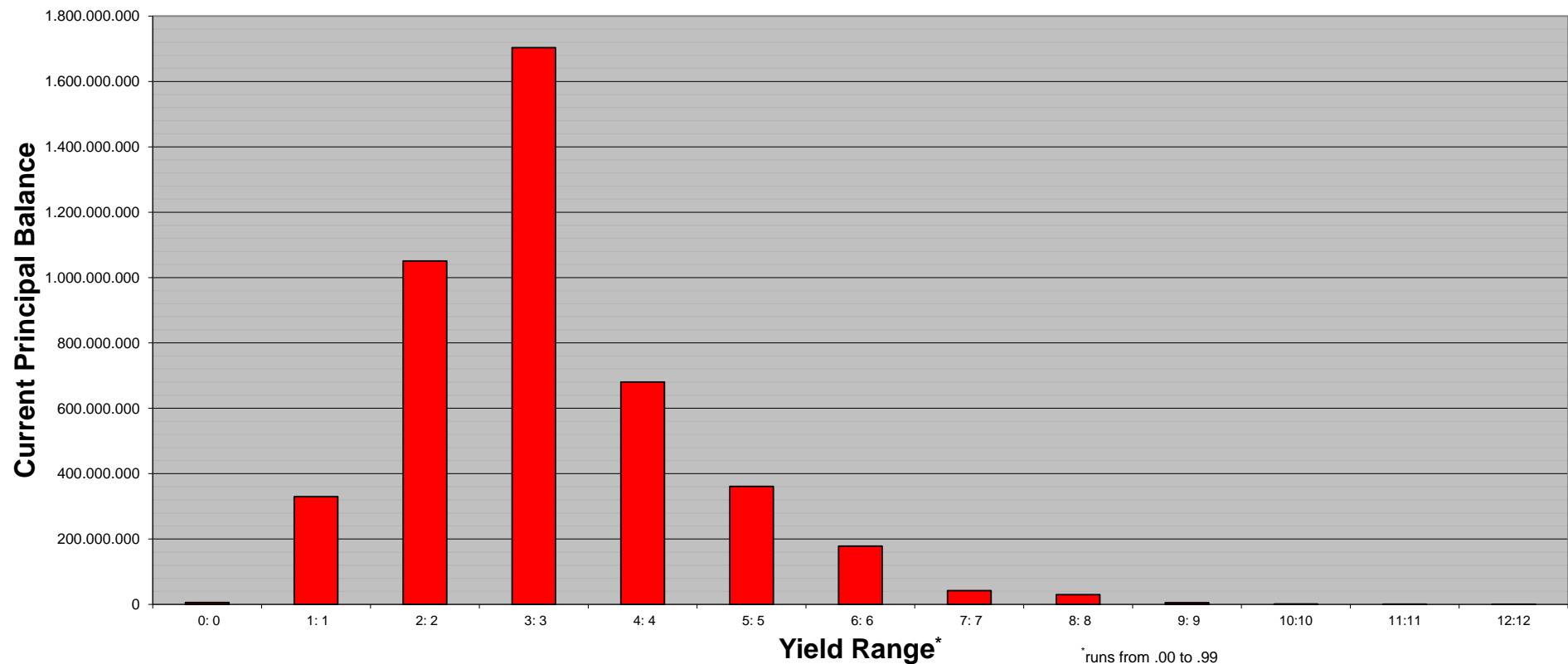
\* runs from .00 to .99



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Monthly Investor Report**

**16.1 Effective Interest Rate (Graph)**

Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	



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**17. Seasoning**



Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
3: 5	10.126.077,37	0,23%	552	0,15%
6: 8	128.258.328,18	2,92%	6.892	1,82%
9:11	226.968.418,66	5,17%	13.082	3,45%
12:14	290.428.599,37	6,62%	17.576	4,64%
15:17	377.909.398,55	8,61%	23.768	6,27%
18:20	451.056.443,99	10,28%	29.622	7,82%
21:23	381.287.180,89	8,69%	27.804	7,34%
24:26	317.919.237,82	7,24%	23.568	6,22%
27:29	345.689.469,94	7,88%	28.371	7,49%
30:32	370.197.112,62	8,44%	32.523	8,58%
33:35	312.709.003,59	7,13%	30.534	8,06%
36:38	222.289.658,02	5,06%	21.917	5,78%
39:41	260.320.599,00	5,93%	27.718	7,31%
42:44	245.288.806,74	5,59%	28.226	7,45%
45:47	136.440.205,40	3,11%	17.547	4,63%
48:50	99.131.795,40	2,26%	12.510	3,30%
51:53	78.192.760,03	1,78%	10.747	2,84%
54:56	53.364.789,30	1,22%	8.006	2,11%
57:59	27.164.035,36	0,62%	4.859	1,28%
60:62	12.727.513,81	0,29%	2.351	0,62%
63:65	9.055.391,76	0,21%	1.715	0,45%
66:68	8.379.927,46	0,19%	1.791	0,47%
69:71	6.991.674,97	0,16%	1.778	0,47%
72:74	4.466.005,09	0,10%	1.068	0,28%
75:77	3.505.112,83	0,08%	895	0,24%
78:80	3.014.312,54	0,07%	965	0,25%
81:	5.916.268,52	0,13%	2.557	0,67%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

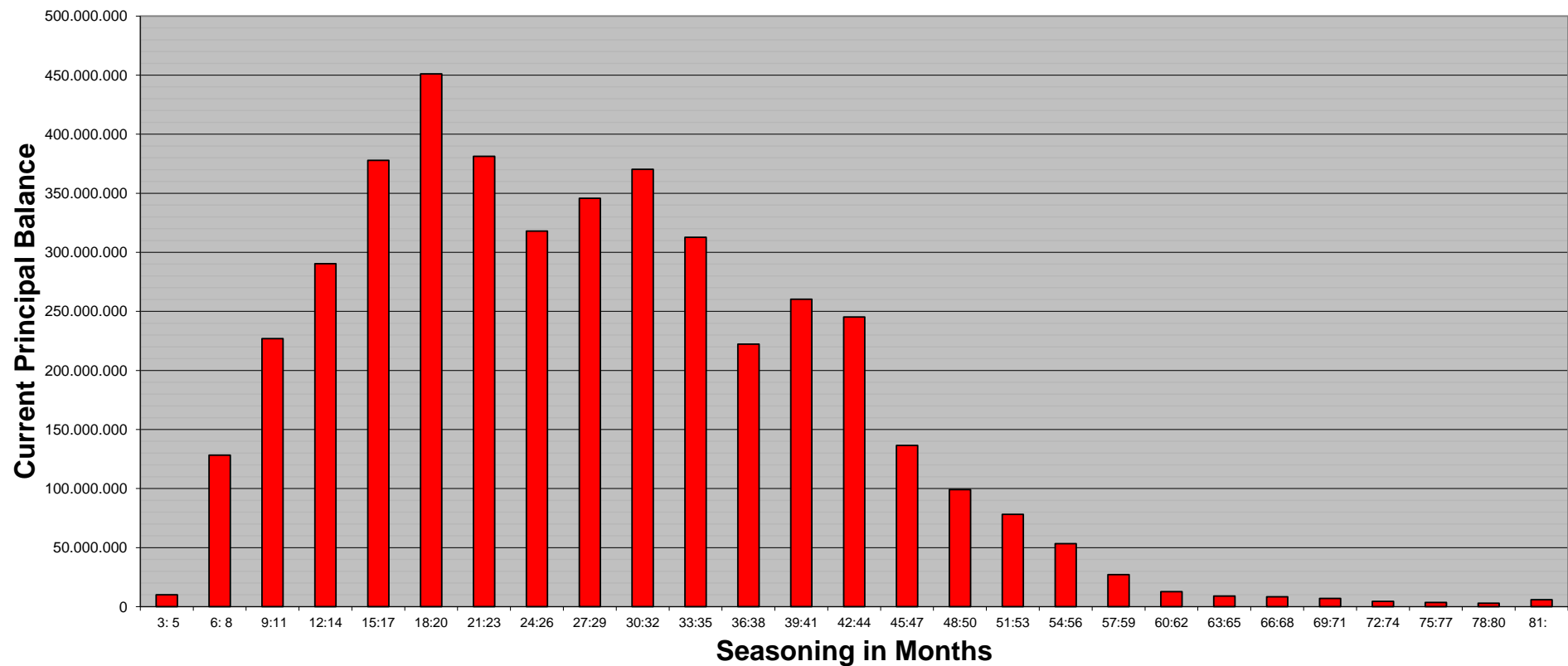
**Statistics**

WA Seasoning	27,89
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**17.1 Seasoning (Graph)**

Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	



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**18. Remaining Term**



Calculation Date	12.02.2024	
Payment Date	14.02.2024	
Period No	40	
Monthly Period	Feb 2024	
Interest Period	from 15.01.2024	to 14.02.2024 = 30 days
Collection Period	from 01.01.2024	to 31.01.2024

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	117.048.159,36	2,67%	33.012	8,71%
7: 13	245.068.059,34	5,58%	42.534	11,22%
14: 20	404.155.040,76	9,21%	51.218	13,52%
21: 27	393.080.103,74	8,96%	41.312	10,90%
28: 34	549.266.165,28	12,52%	46.934	12,39%
35: 41	557.164.023,45	12,70%	40.627	10,72%
42: 48	516.900.017,44	11,78%	34.692	9,15%
49: 55	507.629.854,48	11,57%	30.518	8,05%
56: 62	293.114.319,65	6,68%	16.689	4,40%
63: 69	201.395.344,98	4,59%	11.482	3,03%
70: 76	119.903.257,97	2,73%	6.595	1,74%
77: 83	148.846.899,70	3,39%	7.850	2,07%
84: 90	100.715.452,30	2,29%	4.978	1,31%
91: 97	73.203.056,70	1,67%	3.437	0,91%
98:104	85.702.312,80	1,95%	3.814	1,01%
105:107	31.147.061,33	0,71%	1.371	0,36%
108:	44.458.997,93	1,01%	1.879	0,50%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

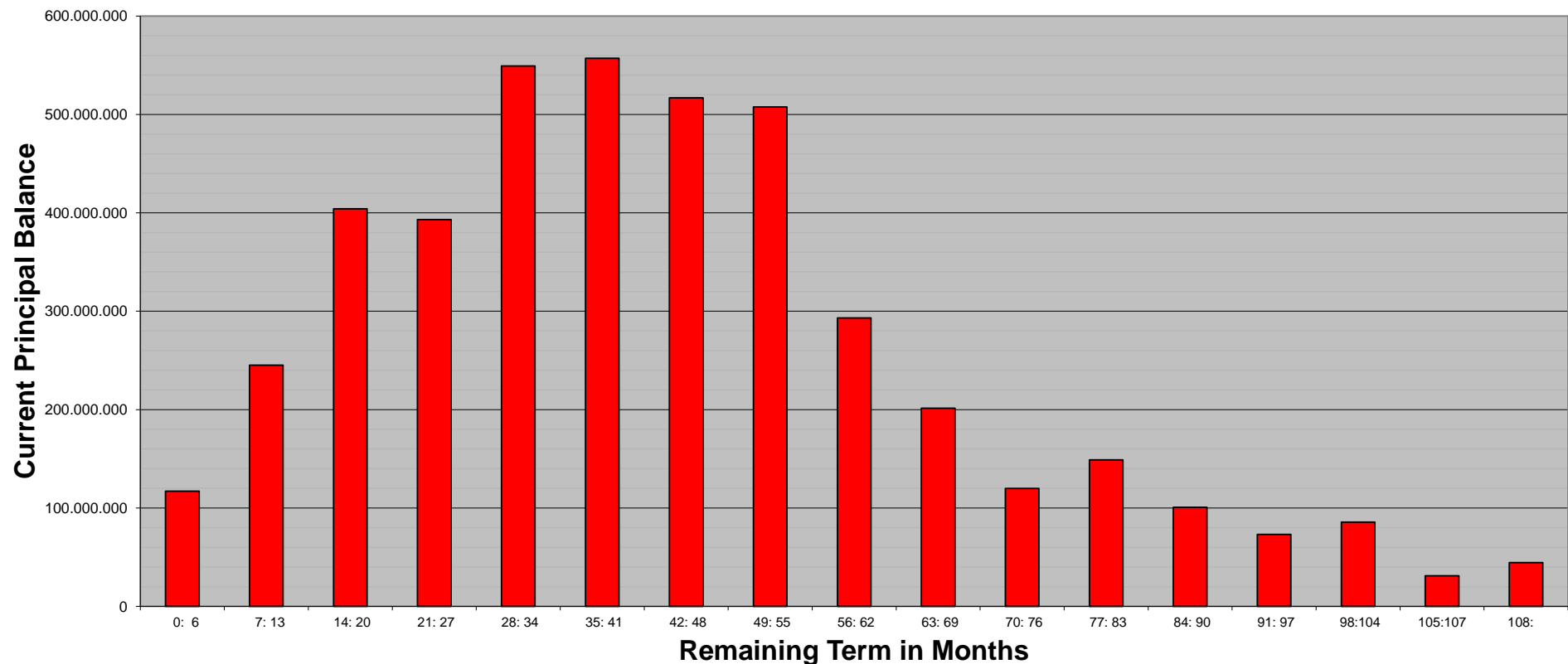
**Statistics**

WA Remaining Term	43,46
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Calculation Date	12.02.2024	
Payment Date	14.02.2024	
Period No	40	
Monthly Period	Feb 2024	
Interest Period	from 15.01.2024	to 14.02.2024 = 30 days
Collection Period	from 01.01.2024	to 31.01.2024



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Monthly Investor Report**

**19. Original Term**



Calculation Date	12.02.2024	
Payment Date	14.02.2024	
Period No	40	
Monthly Period	Feb 2024	
Interest Period	from 15.01.2024	to 14.02.2024 = 30 days
Collection Period	from 01.01.2024	to 31.01.2024

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 12	962.446,29	0,02%	234	0,06%
13: 25	25.628.697,90	0,58%	6.290	1,66%
26: 38	193.355.371,72	4,41%	30.896	8,15%
39: 51	639.642.588,08	14,57%	72.805	19,21%
52: 64	1.278.595.808,38	29,13%	109.876	29,00%
65: 77	1.037.911.957,95	23,65%	72.974	19,26%
78: 90	321.802.233,15	7,33%	29.144	7,69%
91:103	476.492.282,35	10,86%	35.886	9,47%
104:116	67.759.313,92	1,54%	4.017	1,06%
117:119	14.502.072,35	0,33%	703	0,19%
120:	332.145.355,12	7,57%	16.117	4,25%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

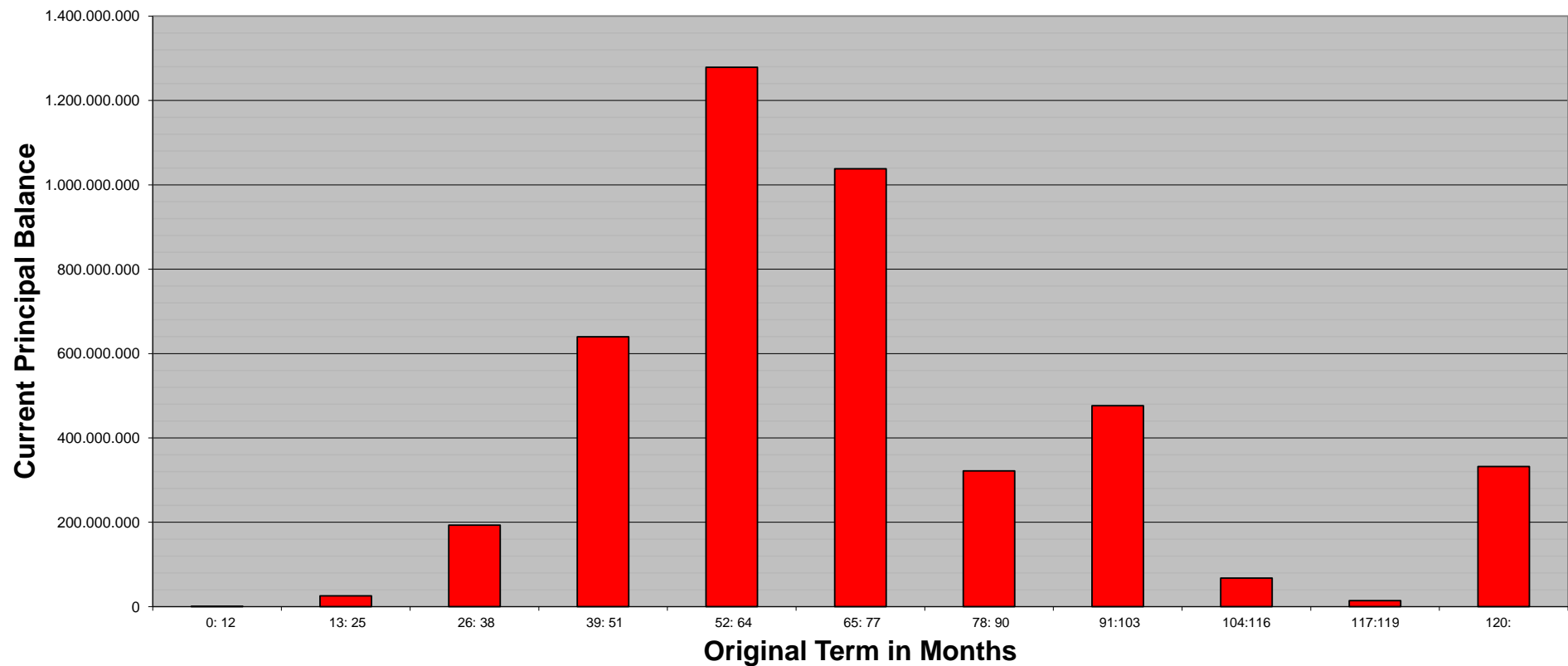
**Statistics**

WA Original Term	71,35
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**

Calculation Date	12.02.2024	
Payment Date	14.02.2024	
Period No	40	
Monthly Period	Feb 2024	
Interest Period	from 15.01.2024	to 14.02.2024 = 30 days
Collection Period	from 01.01.2024	to 31.01.2024





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**20. Brands + Fuel Type**



Calculation Date			12.02.2024		
Payment Date			14.02.2024		
Period No			40		
Monthly Period			Feb 2024		
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	518.631.715,62	11,82%	46.051	12,15%
2	478.425.279,89	10,90%	43.416	11,46%
3	403.889.832,24	9,20%	27.451	7,24%
4	315.678.309,56	7,19%	22.908	6,05%
5	305.562.645,62	6,96%	22.015	5,81%
6	237.550.658,15	5,41%	29.650	7,82%
7	200.553.136,09	4,57%	18.816	4,97%
8	200.428.406,24	4,57%	19.922	5,26%
9	176.301.856,91	4,02%	15.282	4,03%
10	173.990.065,35	3,96%	16.477	4,35%
11	161.691.138,32	3,68%	10.090	2,66%
12	158.461.982,27	3,61%	16.217	4,28%
13	130.335.024,72	2,97%	10.580	2,79%
14	92.323.294,33	2,10%	8.081	2,13%
15	90.866.546,67	2,07%	10.078	2,66%
	<b>3.644.689.891,98</b>	<b>83,05%</b>	<b>317.034</b>	<b>83,66%</b>

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	1.365.792.487,42	31,12%	159.031	41,97%
Diesel Euro 6	550.660.002,85	12,55%	43.059	11,36%
Diesel Euro 5	248.381.365,66	5,66%	28.686	7,57%
Diesel < Euro 5	497.104.356,15	11,33%	39.779	10,50%
Other	48.598.122,00	1,11%	4.006	1,06%
n/a	1.678.261.793,13	38,24%	104.381	27,55%
<b>Total</b>	<b>4.388.798.127,21</b>	<b>100,00%</b>	<b>378.942</b>	<b>100,00%</b>

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**21. Priority of Payments + Transaction Costs**



Calculation Date	12.02.2024		
Payment Date	14.02.2024		
Period No	40		
Monthly Period	Feb 2024		
Interest Period	from	15.01.2024	to 14.02.2024 = 30 days
Collection Period	from	01.01.2024	to 31.01.2024

**Priority of Payments**

Available Distribution Amount		169.235.036,17 €
Senior Expenses	-	23.844,65 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	302.071,25 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	241,54 €
Principal Class A	-	152.759.713,75 €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	250,00 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	15.948.914,98 €

**Transaction Costs**

	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	23.844,65 €		
Interest accrued for the Period	302.071,25 €	- €	302.071,25 €
Cumulative Interest accrued	11.058.683,10 €	- €	11.058.683,10 €
Interest Payments	302.071,25 €	- €	302.071,25 €
Cumulative Interest Payments	11.058.683,10 €	- €	11.058.683,10 €
Interest accrued on Subordinated Loan for the Period	250,00 €		
Cumulative Interest accrued on Subordinated Loan	10.024,99 €		
Interest Payments on Subordinated Loan	250,00 €		
Cumulative Interest Payments on Subordinated Loan	10.024,99 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

## SC Germany Mobility 2020-1 Monthly Investor Report

### 22. Retention



Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from 15.01.2024	to	14.02.2024	=	30 days
Collection Period	from 01.01.2024	to	31.01.2024		

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:	4.541.557.958,44 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.388.798.127,21 €
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:	4.179.058.082,50 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	4.026.298.368,75 €
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%

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

**23. Counterparties**



Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

**Arranger**

**Société Générale S.A.**  
Neue Mainzer Straße 46-50  
60311 Frankfurt am Main  
Germany

**Manager**

**Société Générale S.A.**  
One Bank Street, Canary Wharf  
London E14 4SG  
United Kingdom

**Account Bank & Paying Agent**

E-mail: mbs.erg.london@usbank.com

**Elavon Financial Services Limited**  
Block E, Cherrywood Business Park, Loughinstown  
Co. Dublin  
Republic of Ireland

**Cash Administrator & Calculation Agent**

**U.S. Bank Global Corporate Trust Limited**  
125 Old Broad Street  
London, EC2N 1AR  
United Kingdom

**Transaction Security Trustee**

**Circumference FS (Netherlands) B.V.**  
Barbara Strozilaan 101  
1083 HN Amsterdam  
The Netherlands

**Data Trustee**

**Circumference FS (UK) Limited**  
14 Devonshire Square  
London EC2M 4YT  
United Kingdom

**Rating Agencies**

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

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

Fitch			Moody's			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A	F1	POS	A1(cr)	P-1(cr)	STABLE	performing
A	F1	POS	A1(cr)	P-1(cr)	STABLE	performing
-	F1	STABLE	-	P-1	NEG	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing

Ratings as of 31.01.2024, data source: Bloomberg

## SC Germany Mobility 2020-1 Monthly Investor Report

### 24. Issuer Information



Calculation Date		12.02.2024			
Payment Date		14.02.2024			
Period No		40			
Monthly Period		Feb 2024			
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

**Deal Name:**

**SC Germany Mobility 2020-1**

**Issuer:**

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

**LEI:**

549300I0DV9V1WKUO071

**Seller of the Receivables:**

**Santander Consumer Bank AG**

**Servicer Name:**

**Santander Consumer Bank AG**

**Reporting Entity:**

**Santander Consumer Bank AG**  
Capital Markets  
Santander-Platz 1  
41061 Mönchengladbach  
Germany  
eMail abs\_ger@santander.de  
fax +49 (0) 2161 690 7077

**SPV-Administrator:**

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

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

**25. Santander Consumer Bank**



**Contact Details**

Team ABS [abs\\_ger@santander.de](mailto:abs_ger@santander.de)

Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

**Ratings Santander**

**Banco Santander S.A.**

**Santander Consumer Finance S.A.**

**Santander Consumer Bank AG**

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

Ratings as of 31.01.2024, data source: Bloomberg

## SC Germany Mobility 2020-1 Monthly Investor Report

### 26. Glossary



Calculation Date	12.02.2024				
Payment Date	14.02.2024				
Period No	40				
Monthly Period	Feb 2024				
Interest Period	from	15.01.2024	to	14.02.2024	= 30 days
Collection Period	from	01.01.2024	to	31.01.2024	

<b>Aggregate Outstanding Principal Amount:</b>	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.
<b>Balloon Loan:</b>	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
<b>Balloon Payment:</b>	The final payment of a balloon loan.
<b>Defaulted Contracts/Defaults:</b>	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.
<b>Delinquent Receivable:</b>	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
<b>Downpayment:</b>	The initial upfront portion of the total net amount due at the time of finalizing the contract.
<b>Excess Spread:</b>	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
<b>Gap Insurance:</b>	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
<b>Legal Maturity:</b>	Final Payment date on which all outstanding notes will mature.
<b>Expected Maturity:</b>	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.
<b>Leisure:</b>	Is composed of motorised and not motorised caravans and campers.
<b>Payment Protection Insurance:</b>	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
<b>Recoveries:</b>	Any amount received on defaulted contracts
<b>Repair Cost Insurance:</b>	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
<b>Set-Off Reserves (X/Y):</b>	Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits
<b>Used Vehicle</b>	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