

SC Germany Mobility 2020-1 Monthly Investor Report



2020 GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER

2021 GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS ISSUER OF THE YEAR

WINNER

 **Santander**

SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.03.2024				
Payment Date	14.03.2024				
Period No	41				
Monthly Period	Mar 2024				
Interest Period	from 14.02.2024	to 14.03.2024	=	29 days	
Collection Period	from 01.02.2024	to 29.02.2024			

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1. Portfolio Information



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Period No	41	
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Collection Period from	01.02.2024	to 29.02.2024

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	378.942	4.388.798.127,21 €	4.541.558.082,50 €
Scheduled Principal Payments		100.354.344,98 €	99.911.398,63 €
Prepayment Principal		48.180.359,68 €	47.860.975,01 €
Others		2.026.220,22 €	1.754.335,59 €
Total Principal Collections		150.560.924,88 €	149.526.709,23 €
Total Interest Collections		18.098.484,03 €	18.178.703,80 €
Defaults		3.171.361,57 €	3.233.122,00 €
Replenishment Amount		- €	- €
End of Period		4.235.065.840,76 €	4.388.798.127,21 €
Purchase Shortfall Amount		330,49 €	241,54 €
Total Assets (End of Period)	369.300	4.235.066.171,25 €	4.388.798.368,75 €
Current Prepayment Rate (annualised)		13,17%	

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2. Reserve Accounts



Calculation Date	12.03.2024				
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Collection Period from	01.02.2024	to	29.02.2024		

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	-	€

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Collection Period	from	01.02.2024	to	29.02.2024	

3. Delinquency Data



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%
41	4.235.065.840,76 €	6.631.292,42 €	15.929.544,39 €	8.485.011,72 €	17.474.893,96 €	98,85%	0,16%	0,38%	0,20%	0,41%
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4. Default Data



Calculation Date	12.03.2024	
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Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	3.171.361,57 €	
Current Period Recoveries	1.899.814,50 €	
Current Period Net Default	1.271.547,07 €	
New Number of Defaulted Contracts		221

Cumulative Default

Cumulative Gross Default	68.369.034,37 €	
Cumulative Recoveries	24.144.336,15 €	
Cumulative Net Default	44.224.698,22 €	
Total Number of Defaulted Contracts		5.248

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

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

Annualised Loss Ratio period before previous period	0,42%	0,39%
Annualised Loss Ratio previous period		0,52%
Annualised Loss Ratio current period	0,36%	0,36%

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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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%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
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%
41	5.248	3.171.361,57 €	68.369.034,37 €	10.220.691.281,36 €	0,67%	1.899.814,50 €	24.144.336,15 €	44.224.698,22 €	0,43%
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**SC Germany Mobility 2020-1
Monthly Investor Report**

5. Concentration Limits



Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024

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%	-	

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

Calculation Date	12.03.2024				
Payment Date	14.03.2024				
Period No	41				
Monthly Period	Mar 2024				
Interest Period	from	14.02.2024	to	14.03.2024	= 29 days
Collection Period	from	01.02.2024	to	29.02.2024	

6. Outstanding Notes



	All notes	Class A	Class B
1. Note Balance			
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	4.388.798.368,75 €	4.026.298.368,75 €	362.500.000,00 €
Available Distribution Amount	170.759.464,95 €		
Replenishment	- €		
Amortisation	153.732.197,50 €		
Redemption per Class	153.732.197,50 €	153.732.197,50 €	- €
Redemption per Note		3.314,98 €	- €
Class Principal Outstanding Balance End of Period	4.235.066.171,25 €	3.872.566.171,25 €	362.500.000,00 €
Current Tranching		91,44%	8,56%
Current Pool Factor		0,84	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	29		
Principal Outstanding per Note Beginning of Period		86.820,45 €	100.000,00 €
> Principal Repayment per Note		3.314,98 €	- €
Principal Outstanding per Note End of Period		83.505,47 €	100.000,00 €
> Interest accrued for the period		- €	292.030,00 €
Interest Payment		- €	292.030,00 €
Interest Payment per Note		- €	80,56 €
3. Credit Enhancements			
		Class A	Class B
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		12,40%	3,84%
Current CE (excl. Excess Spread)		8,56%	0,00%

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7. Original Principal Balance



Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024

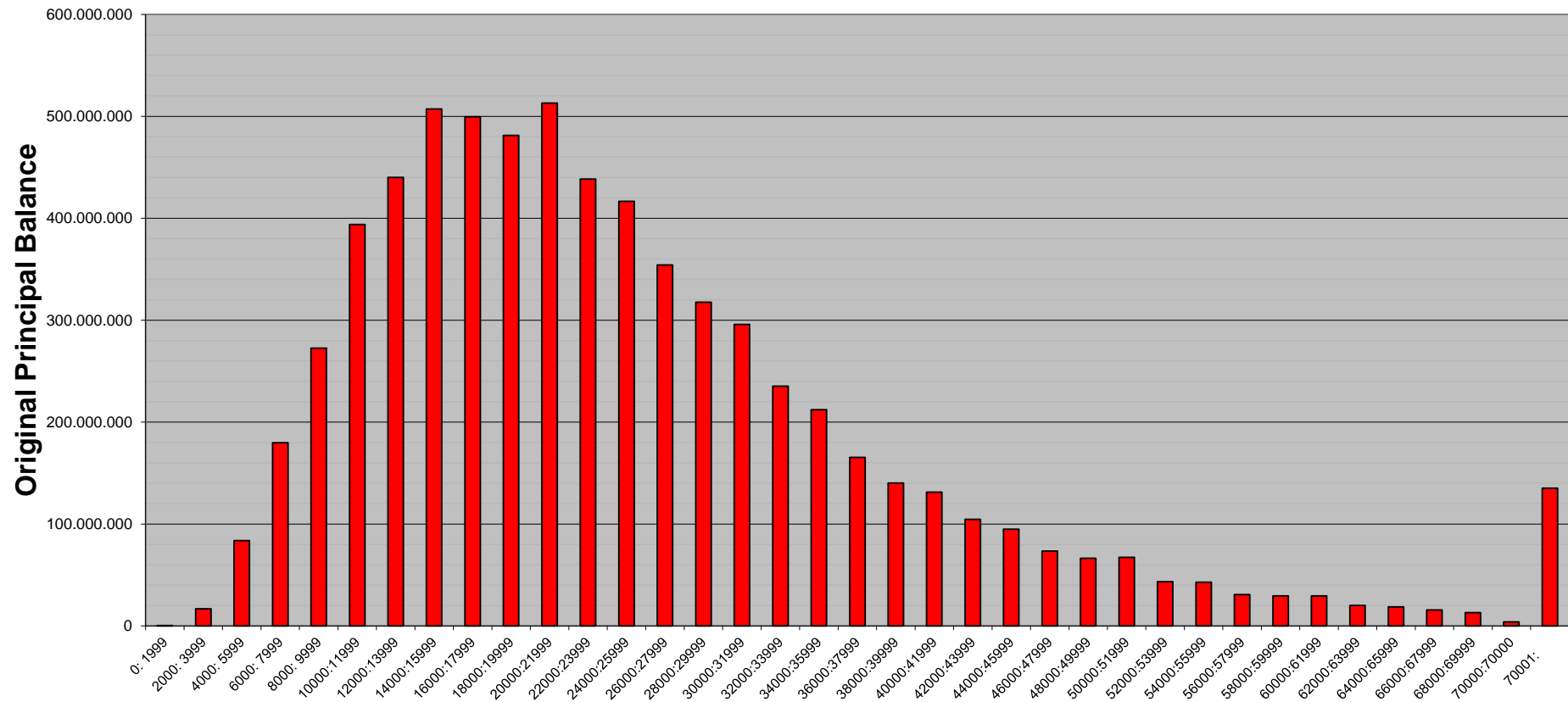
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	392.089,98	0,01%	240	0,06%
2000: 3999	16.713.994,02	0,24%	5.111	1,38%
4000: 5999	83.660.385,45	1,22%	16.413	4,44%
6000: 7999	179.663.640,86	2,61%	25.584	6,93%
8000: 9999	272.487.183,23	3,96%	30.277	8,20%
10000:11999	393.915.992,02	5,72%	36.066	9,77%
12000:13999	440.099.057,93	6,39%	33.916	9,18%
14000:15999	507.243.180,79	7,37%	33.860	9,17%
16000:17999	499.554.079,30	7,26%	29.459	7,98%
18000:19999	481.323.163,03	6,99%	25.378	6,87%
20000:21999	512.992.688,87	7,45%	24.547	6,65%
22000:23999	438.385.720,63	6,37%	19.102	5,17%
24000:25999	416.632.906,95	6,05%	16.687	4,52%
26000:27999	354.182.829,44	5,15%	13.134	3,56%
28000:29999	317.637.171,60	4,61%	10.972	2,97%
30000:31999	295.825.233,27	4,30%	9.587	2,60%
32000:33999	235.169.756,44	3,42%	7.138	1,93%
34000:35999	212.074.900,47	3,08%	6.066	1,64%
36000:37999	165.324.015,57	2,40%	4.473	1,21%
38000:39999	140.096.072,57	2,04%	3.596	0,97%
40000:41999	131.257.649,11	1,91%	3.216	0,87%
42000:43999	104.563.854,53	1,52%	2.434	0,66%
44000:45999	94.826.670,14	1,38%	2.110	0,57%
46000:47999	73.388.838,24	1,07%	1.563	0,42%
48000:49999	66.311.780,27	0,96%	1.354	0,37%
50000:51999	67.285.090,87	0,98%	1.327	0,36%
52000:53999	43.525.038,94	0,63%	822	0,22%
54000:55999	42.961.458,54	0,62%	782	0,21%
56000:57999	30.675.121,31	0,45%	538	0,15%
58000:59999	29.540.081,06	0,43%	501	0,14%
60000:61999	29.406.335,95	0,43%	484	0,13%
62000:63999	20.092.156,54	0,29%	319	0,09%
64000:65999	18.583.248,67	0,27%	286	0,08%
66000:67999	15.718.770,06	0,23%	235	0,06%
68000:69999	12.973.413,39	0,19%	188	0,05%
70000:70000	3.990.000,00	0,06%	57	0,02%
70001:	135.074.080,07	1,96%	1.478	0,40%
Total	6.883.547.650,11	100,00%	369.300	100,00%

Statistics in EUR	
Average Amount	18.639,45

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Monthly Investor Report**

7.1 Original PB (Graph)

Calculation Date	12.03.2024		
Payment Date	14.03.2024		
Period No	41		
Monthly Period	Mar 2024		
Interest Period	from	14.02.2024	to 14.03.2024 = 29 days
Collection Period	from	01.02.2024	to 29.02.2024



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

8. Current Principal Balance



Calculation Date	12.03.2024				
Payment Date	14.03.2024				
Period No	41				
Monthly Period	Mar 2024				
Interest Period	from	14.02.2024	to	14.03.2024	= 29 days
Collection Period	from	01.02.2024	to	29.02.2024	

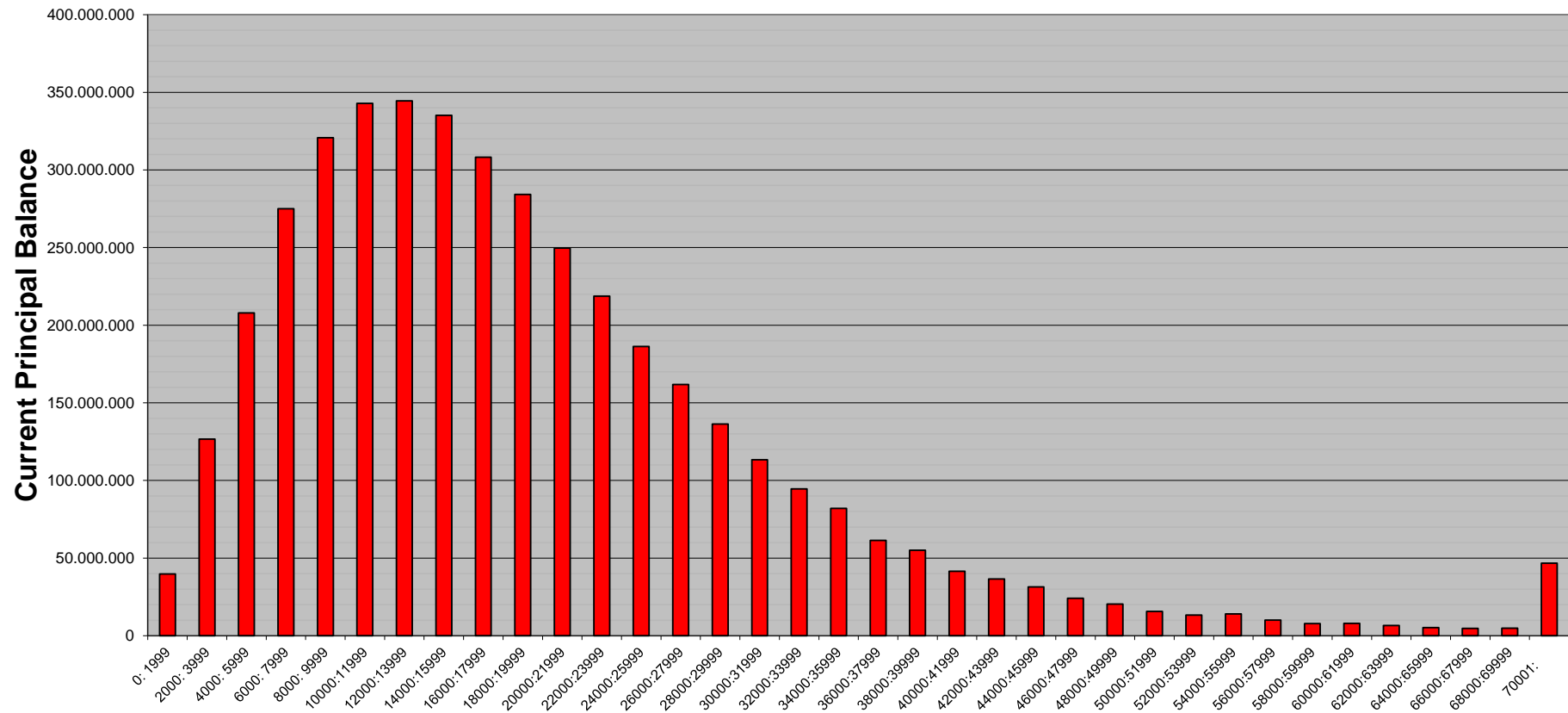
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.764.978,81	0,94%	40.019	10,84%
2000: 3999	126.604.944,10	2,99%	42.107	11,40%
4000: 5999	207.922.384,67	4,91%	41.645	11,28%
6000: 7999	274.981.495,69	6,49%	39.360	10,66%
8000: 9999	320.724.311,50	7,57%	35.698	9,67%
10000:11999	342.816.849,36	8,09%	31.229	8,46%
12000:13999	344.506.495,57	8,13%	26.555	7,19%
14000:15999	335.165.486,85	7,91%	22.397	6,06%
16000:17999	308.216.814,24	7,28%	18.161	4,92%
18000:19999	284.157.545,73	6,71%	14.984	4,06%
20000:21999	249.692.997,76	5,90%	11.912	3,23%
22000:23999	218.678.205,12	5,16%	9.520	2,58%
24000:25999	186.340.998,89	4,40%	7.466	2,02%
26000:27999	161.761.218,85	3,82%	5.998	1,62%
28000:29999	136.365.962,37	3,22%	4.708	1,27%
30000:31999	113.326.585,10	2,68%	3.660	0,99%
32000:33999	94.606.028,33	2,23%	2.871	0,78%
34000:35999	81.972.756,67	1,94%	2.344	0,63%
36000:37999	61.425.954,68	1,45%	1.663	0,45%
38000:39999	55.036.140,86	1,30%	1.413	0,38%
40000:41999	41.532.387,36	0,98%	1.014	0,27%
42000:43999	36.552.666,03	0,86%	851	0,23%
44000:45999	31.487.795,85	0,74%	700	0,19%
46000:47999	24.126.238,42	0,57%	514	0,14%
48000:49999	20.404.751,37	0,48%	417	0,11%
50000:51999	15.708.951,75	0,37%	308	0,08%
52000:53999	13.304.606,17	0,31%	251	0,07%
54000:55999	14.019.969,38	0,33%	255	0,07%
56000:57999	10.026.622,32	0,24%	176	0,05%
58000:59999	7.832.248,30	0,18%	133	0,04%
60000:61999	7.915.155,10	0,19%	130	0,04%
62000:63999	6.609.206,69	0,16%	105	0,03%
64000:65999	5.273.222,24	0,12%	81	0,02%
66000:67999	4.694.598,76	0,11%	70	0,02%
68000:69999	4.827.907,90	0,11%	70	0,02%
70001:	46.681.357,97	1,10%	515	0,14%
Total	4.235.065.840,76	100,00%	369.300	100,00%

Statistics		in EUR
Average Amount		11.467,82

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

8.1 Current PB (Graph)

Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024



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Monthly Investor Report**

9. Borrower Concentration



Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	241.647,44	0,0057%	2
2	205.729,62	0,0049%	2
3	199.454,24	0,0047%	1
4	197.643,88	0,0047%	1
5	184.616,79	0,0044%	1
6	183.836,48	0,0043%	1
7	179.458,93	0,0042%	1
8	176.109,73	0,0042%	1
9	172.630,20	0,0041%	2
10	169.281,75	0,0040%	1
11	169.062,89	0,0040%	3
12	168.023,36	0,0040%	1
13	166.211,36	0,0039%	1
14	162.874,98	0,0038%	1
15	162.481,60	0,0038%	1
16	159.580,23	0,0038%	1
17	159.106,06	0,0038%	1
18	155.435,33	0,0037%	1
19	151.818,34	0,0036%	1
20	151.139,13	0,0036%	1
21	150.640,66	0,0036%	1
22	150.618,37	0,0036%	1
23	149.264,07	0,0035%	1
24	146.516,93	0,0035%	3
25	146.416,76	0,0035%	1
	4.259.599,13	0,1006%	32

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Monthly Investor Report**

10. Geographical Distribution



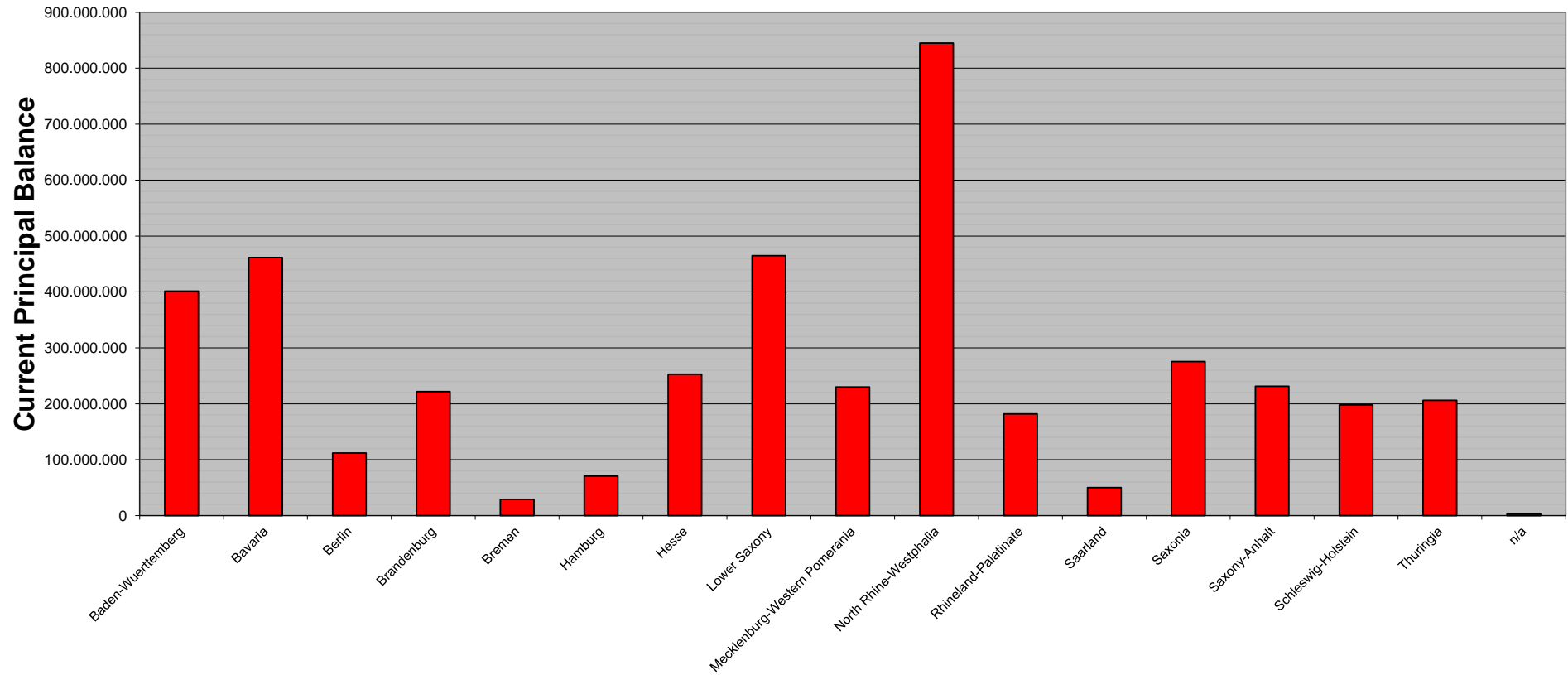
Calculation Date			12.03.2024		
Payment Date			14.03.2024		
Period No			41		
Monthly Period			Mar 2024		
Interest Period	from	14.02.2024	to	14.03.2024	= 29 days
Collection Period	from	01.02.2024	to	29.02.2024	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	401.254.006,18	9,47%	34.294	9,29%
Bavaria	461.638.729,67	10,90%	39.226	10,62%
Berlin	111.928.457,34	2,64%	8.960	2,43%
Brandenburg	221.795.020,58	5,24%	20.008	5,42%
Bremen	28.986.723,81	0,68%	2.341	0,63%
Hamburg	70.530.573,05	1,67%	5.350	1,45%
Hesse	252.928.949,75	5,97%	22.380	6,06%
Lower Saxony	464.949.113,19	10,98%	40.371	10,93%
Mecklenburg-Western Pomerania	230.149.876,47	5,43%	20.058	5,43%
North Rhine-Westphalia	844.966.760,79	19,95%	72.879	19,73%
Rhineland-Palatinate	181.777.090,62	4,29%	16.088	4,36%
Saarland	50.124.909,75	1,18%	4.504	1,22%
Saxonia	275.404.858,23	6,50%	25.679	6,95%
Saxony-Anhalt	231.248.617,25	5,46%	21.536	5,83%
Schleswig-Holstein	198.029.400,73	4,68%	16.850	4,56%
Thuringia	206.222.211,10	4,87%	18.531	5,02%
n/a	3.130.542,25	0,07%	245	0,07%
Total	4.235.065.840,76	100,00%	369.300	100,00%

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

10.1 Geographical Distribution (Graph)

Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024



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

11. Object/Vehicle Type



Calculation Date			12.03.2024			
Payment Date			14.03.2024			
Period No			41			
Monthly Period			Mar 2024			
Interest Period	from	14.02.2024	to	14.03.2024	=	29 days
Collection Period	from	01.02.2024	to	29.02.2024		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	17.852.773,42	0,42%	1.302	0,35%
		Private	41.186.793,56	0,97%	3.762	1,02%
			59.039.566,98	1,39%	5.064	1,37%
	Used Vehicle	Commercial	65.396.564,57	1,54%	5.533	1,50%
		Private	300.738.647,52	7,10%	32.470	8,79%
			366.135.212,09	8,65%	38.003	10,29%
	Total		425.174.779,07	10,04%	43.067	11,66%
Non-Online	New Vehicle	Commercial	112.563.422,18	2,66%	6.865	1,86%
		Private	290.394.448,80	6,86%	24.051	6,51%
			402.957.870,98	9,51%	30.916	8,37%
	Used Vehicle	Commercial	622.611.939,25	14,70%	41.885	11,34%
		Private	2.784.321.251,46	65,74%	253.432	68,62%
			3.406.933.190,71	80,45%	295.317	79,97%
	Total		3.809.891.061,69	89,96%	326.233	88,34%
Total			4.235.065.841,00	100,00%	369.300	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.040.950.662,15	95,42%	352.337	95,41%
Leisure	147.307.685,46	3,48%	7.902	2,14%
Motorbike	46.807.493,15	1,11%	9061	2,45%
Total	4.235.065.840,76	100,00%	369.300	100,00%

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12. Insurances



Calculation Date	12.03.2024			
Payment Date	14.03.2024			
Period No	41			
Monthly Period	Mar 2024			
Interest Period	from	14.02.2024	to	14.03.2024 = 29 days
Collection Period	from	01.02.2024	to	29.02.2024

<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	2.568.369.077,19	60,65%	201.786	54,64%
Yes	1.666.696.763,57	39,35%	167.514	45,36%
Total	4.235.065.840,76	100,00%	369.300	100,00%

<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	3.058.259.476,04	72,21%	264.624	71,66%
Yes	1.176.806.364,72	27,79%	104.676	28,34%
Total	4.235.065.840,76	100,00%	369.300	100,00%

<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	3.834.661.789,38	90,55%	334.892	90,68%
Yes	400.404.051,38	9,45%	34.408	9,32%
Total	4.235.065.840,76	100,00%	369.300	100,00%

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



Calculation Date			12.03.2024		
Payment Date			14.03.2024		
Period No			41		
Monthly Period			Mar 2024		
Interest Period	from	14.02.2024	to	14.03.2024	= 29 days
Collection Period	from	01.02.2024	to	29.02.2024	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.824.162.221,23	43,07%	213.399	57,78%
	Vehicle	360.242.703,79	8,51%	35.334	9,57%
	Total	2.184.404.925,02	51,58%	248.733	67,35%
Yes		1.592.478.920,11	37,60%	100.316	27,16%
- of which balloon rates	Auto	988.061.531,59	23,33%		
- of which regular installments		604.417.388,52	14,27%		
Yes		458.181.995,63	10,82%	20.251	5,48%
- of which balloon rates	Vehicle	300.784.118,90	7,10%		
- of which regular installments		157.397.876,73	3,72%		
	Total	2.050.660.915,74	48,42%	120.567	32,65%
Total		4.235.065.840,76	100,00%	369.300	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	583.845,80	0,05%	26	0,02%
13:25	11.883.887,70	0,92%	948	0,79%
26:38	90.963.203,07	7,06%	7.674	6,36%
39:51	302.049.305,78	23,44%	27.708	22,98%
52:64	566.079.685,08	43,92%	53.605	44,46%
65:72	192.864.366,21	14,96%	18.379	15,24%
73:	124.421.356,85	9,65%	12.227	10,14%
Total	1.288.845.650,49	100,00%	120.567	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	225.534.757,72	17,50%	23.323	19,34%
13:25	317.756.639,66	24,65%	30.759	25,51%
26:38	346.115.838,12	26,85%	32.042	26,58%
39:51	270.407.179,11	20,98%	23.742	19,69%
52:64	124.552.780,86	9,66%	10.377	8,61%
65:72	4.140.663,77	0,32%	310	0,26%
73:	337.791,25	0,03%	14	0,01%
Total	1.288.845.650,49	100,00%	120.567	100,00%

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

14. Payment Methods



Calculation Date			12.03.2024			
Payment Date			14.03.2024			
Period No			41			
Monthly Period			Mar 2024			
Interest Period	from	14.02.2024	to	14.03.2024	=	29 days
Collection Period	from	01.02.2024	to	29.02.2024		

<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	4.174.750.125,27	98,58%	363.580	98,45%
Other	60.315.715,49	1,42%	5.720	1,55%
Total	4.235.065.840,76	100,00%	369.300	100,00%

<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	1.818.436.321,16	42,94%	156.929	42,49%
1st of month	2.416.629.519,60	57,06%	212.371	57,51%
Total	4.235.065.840,76	100,00%	369.300	100,00%

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

15. Downpayment



Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024

<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	1.716.796.168,31	40,54%	152.127	41,19%	0,00%
0: 999	80.777.984,39	1,91%	9.997	2,71%	3,97%
1000: 1999	208.060.031,86	4,91%	23.774	6,44%	8,60%
2000: 2999	271.923.179,58	6,42%	28.676	7,76%	13,25%
3000: 3999	257.144.823,95	6,07%	25.254	6,84%	17,00%
4000: 4999	203.715.613,14	4,81%	19.253	5,21%	20,54%
5000: 5999	308.715.043,40	7,29%	25.375	6,87%	21,94%
6000: 6999	163.985.813,59	3,87%	13.582	3,68%	25,32%
7000: 7999	131.065.929,64	3,09%	10.688	2,89%	28,13%
8000: 8999	113.882.276,42	2,69%	9.163	2,48%	30,61%
9000: 9999	63.428.854,21	1,50%	5.063	1,37%	32,87%
10000:10999	214.405.882,76	5,06%	14.877	4,03%	32,09%
11000:11999	41.865.770,53	0,99%	3.212	0,87%	36,31%
12000:12999	56.197.421,20	1,33%	4.240	1,15%	38,24%
13000:13999	35.750.150,24	0,84%	2.709	0,73%	40,04%
14000:14999	27.800.490,57	0,66%	2.135	0,58%	41,22%
15000:15000	72.303.206,63	1,71%	4.519	1,22%	38,96%
15001:	267.247.200,34	6,31%	14.656	3,97%	46,94%
Total	4.235.065.840,76	100,00%	369.300	100,00%	17,73%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.779,84 €	6.427,56 €
Average Purchase Price	21.319,74 €	24.022,47 €
Downpayment in %	17,73%	26,76%

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

16. Effective Interest Rate



Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	5.878.173,20	0,14%	257	0,07%
1: 1	319.293.525,95	7,54%	24.809	6,72%
2: 2	1.011.872.696,43	23,89%	85.992	23,29%
3: 3	1.641.045.599,53	38,75%	143.491	38,85%
4: 4	655.063.202,42	15,47%	67.191	18,19%
5: 5	351.198.399,39	8,29%	26.992	7,31%
6: 6	173.389.668,66	4,09%	13.527	3,66%
7: 7	40.839.028,78	0,96%	3.763	1,02%
8: 8	29.294.744,82	0,69%	2.710	0,73%
9: 9	4.929.823,28	0,12%	381	0,10%
10:10	1.026.831,17	0,02%	83	0,02%
11:11	875.761,52	0,02%	76	0,02%
12:12	358.385,61	0,01%	28	0,01%
Total	4.235.065.840,76	100,00%	369.300	100,00%

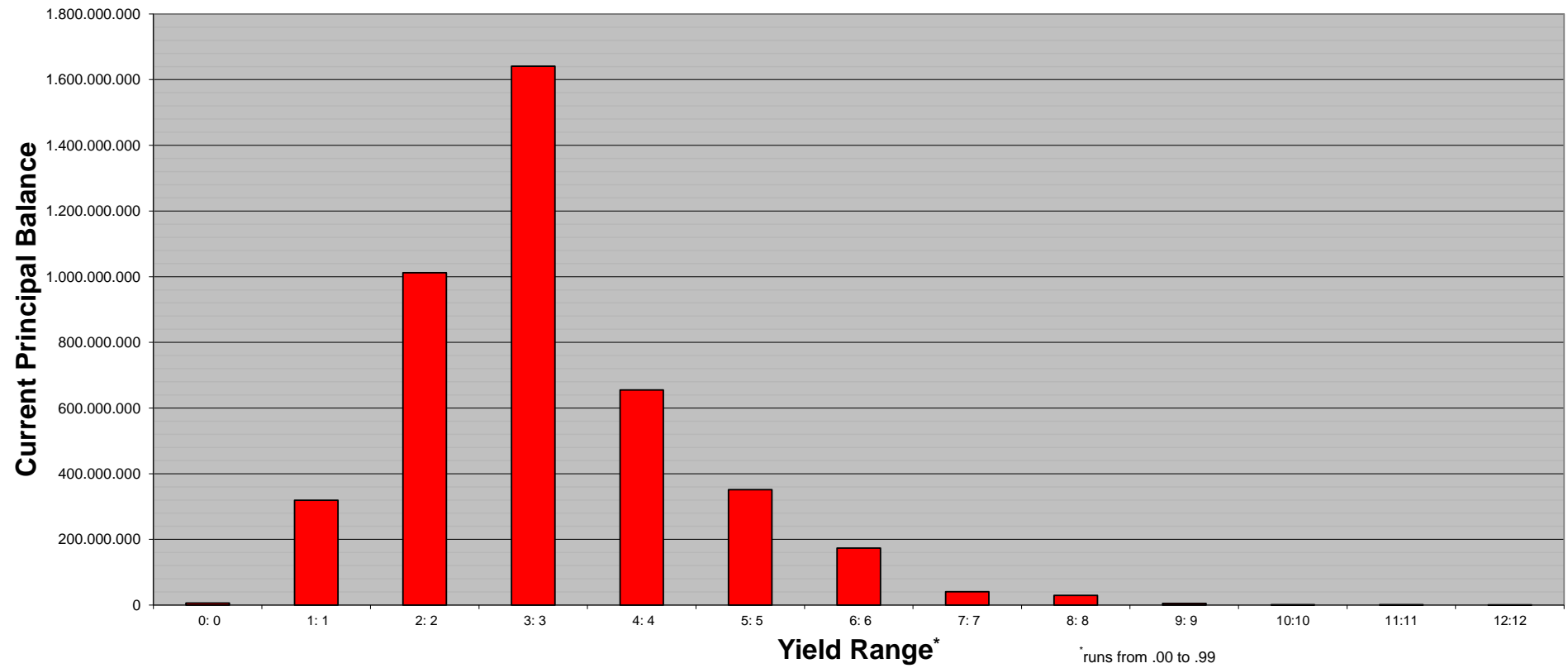
Statistics in %	
WA Interest	3,93%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024



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Monthly Investor Report**

17. Seasoning



Calculation Date	12.03.2024				
Payment Date	14.03.2024				
Period No	41				
Monthly Period	Mar 2024				
Interest Period	from	14.02.2024	to	14.03.2024	= 29 days
Collection Period	from	01.02.2024	to	29.02.2024	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
6: 8	77.695.013,65	1,83%	4.213	1,14%
9:11	202.829.039,67	4,79%	11.494	3,11%
12:14	250.667.174,59	5,92%	15.175	4,11%
15:17	341.525.224,86	8,06%	21.328	5,78%
18:20	425.013.472,95	10,04%	27.675	7,49%
21:23	411.504.613,99	9,72%	29.340	7,94%
24:26	302.547.852,28	7,14%	22.678	6,14%
27:29	338.495.498,37	7,99%	27.068	7,33%
30:32	354.363.382,24	8,37%	31.024	8,40%
33:35	347.329.260,19	8,20%	33.336	9,03%
36:38	198.399.116,77	4,68%	19.628	5,31%
39:41	237.309.348,07	5,60%	25.139	6,81%
42:44	278.909.382,40	6,59%	31.585	8,55%
45:47	133.165.930,39	3,14%	17.255	4,67%
48:50	108.948.458,76	2,57%	13.623	3,69%
51:53	81.813.831,65	1,93%	11.195	3,03%
54:56	57.059.208,32	1,35%	8.563	2,32%
57:59	32.206.493,54	0,76%	5.619	1,52%
60:62	13.656.655,58	0,32%	2.567	0,70%
63:65	9.672.366,43	0,23%	1.787	0,48%
66:68	7.946.095,04	0,19%	1.695	0,46%
69:71	6.969.404,33	0,16%	1.796	0,49%
72:74	4.411.760,29	0,10%	1.055	0,29%
75:77	3.492.852,62	0,08%	862	0,23%
78:80	3.070.682,73	0,07%	942	0,26%
81:	6.063.721,05	0,14%	2.658	0,72%
Total	4.235.065.840,76	100,00%	369.300	100,00%

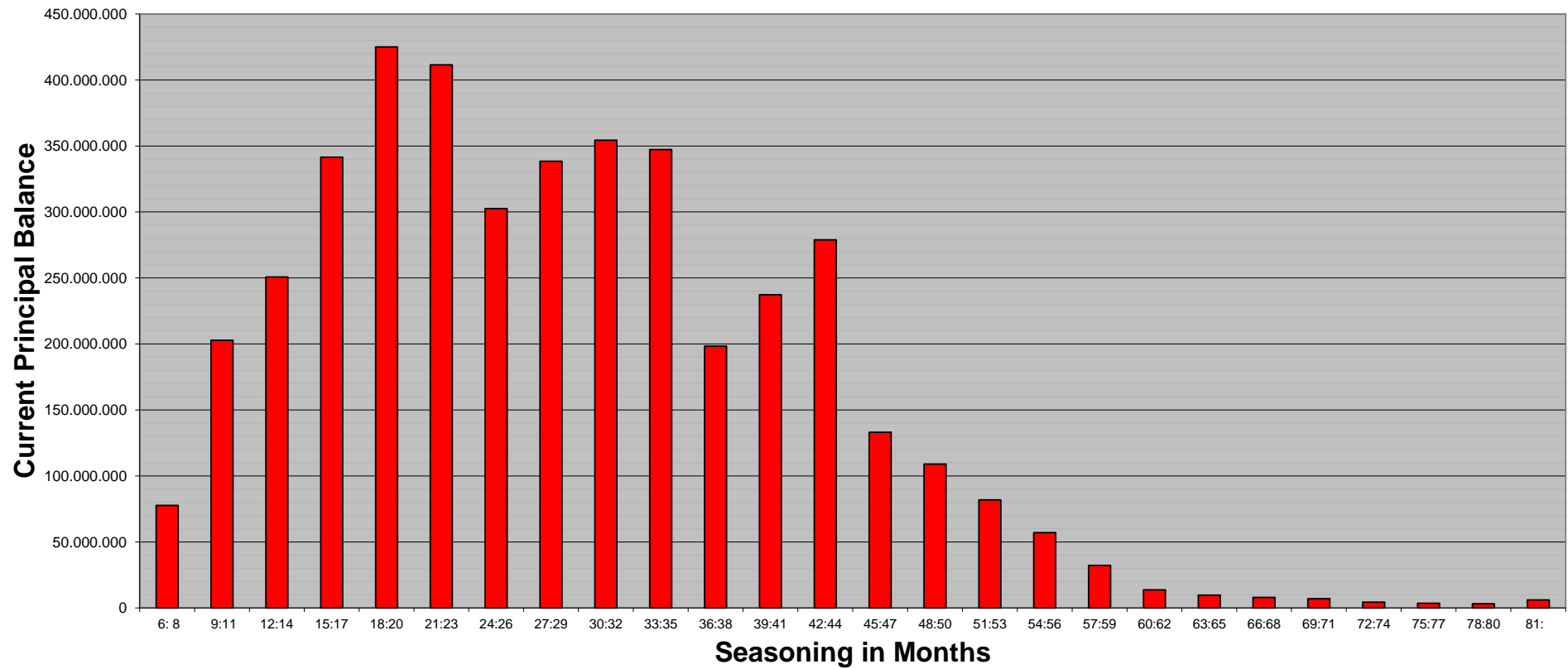
Statistics

WA Seasoning	28,74
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**SC Germany Mobility 2020-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024



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18. Remaining Term



Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	126.744.933,94	2,99%	34.780	9,42%
7: 13	252.704.465,56	5,97%	42.596	11,53%
14: 20	386.098.976,54	9,12%	49.232	13,33%
21: 27	391.145.019,16	9,24%	40.684	11,02%
28: 34	544.315.263,39	12,85%	46.025	12,46%
35: 41	544.755.822,35	12,86%	39.939	10,81%
42: 48	482.990.861,43	11,40%	32.562	8,82%
49: 55	481.087.218,35	11,36%	28.958	7,84%
56: 62	273.278.637,82	6,45%	15.631	4,23%
63: 69	179.668.057,16	4,24%	10.414	2,82%
70: 76	117.684.416,61	2,78%	6.459	1,75%
77: 83	137.094.436,23	3,24%	7.292	1,97%
84: 90	98.938.026,13	2,34%	4.906	1,33%
91: 97	70.430.490,96	1,66%	3.316	0,90%
98:104	84.394.886,60	1,99%	3.772	1,02%
105:107	26.977.100,41	0,64%	1.181	0,32%
108:	36.757.228,12	0,87%	1.553	0,42%
Total	4.235.065.840,76	100,00%	369.300	100,00%

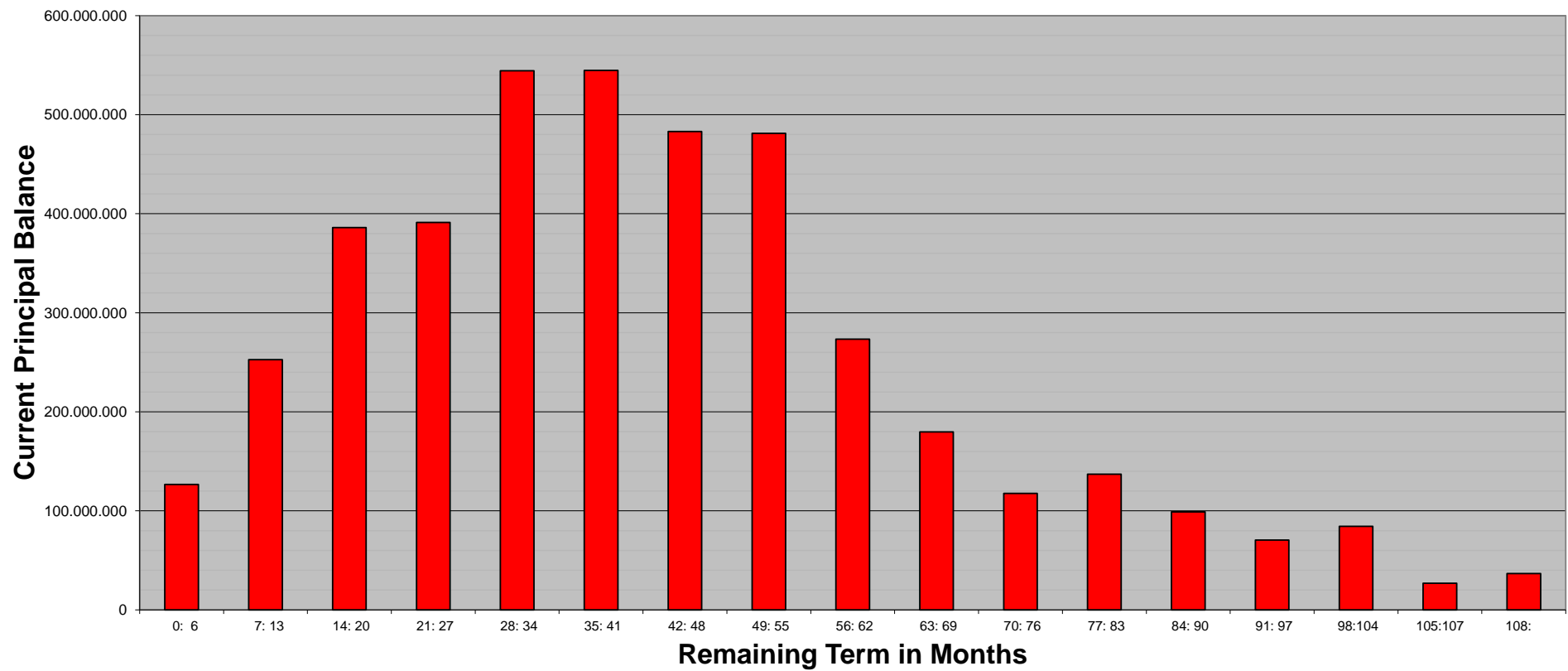
Statistics

WA Remaining Term	42,84
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024



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Monthly Investor Report**

19. Original Term



Calculation Date	12.03.2024			
Payment Date	14.03.2024			
Period No	41			
Monthly Period	Mar 2024			
Interest Period	from	14.02.2024	to	14.03.2024 = 29 days
Collection Period	from	01.02.2024	to	29.02.2024

<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	728.704,60	0,02%	186	0,05%
13: 25	22.544.493,79	0,53%	5.660	1,53%
26: 38	179.133.692,23	4,23%	29.215	7,91%
39: 51	608.088.654,03	14,36%	70.053	18,97%
52: 64	1.235.056.701,63	29,16%	107.687	29,16%
65: 77	1.009.997.698,45	23,85%	71.933	19,48%
78: 90	311.385.916,44	7,35%	28.656	7,76%
91:103	461.949.757,23	10,91%	35.307	9,56%
104:116	66.635.517,63	1,57%	3.989	1,08%
117:119	14.178.358,75	0,33%	694	0,19%
120:	325.366.345,98	7,68%	15.920	4,31%
Total	4.235.065.840,76	100,00%	369.300	100,00%

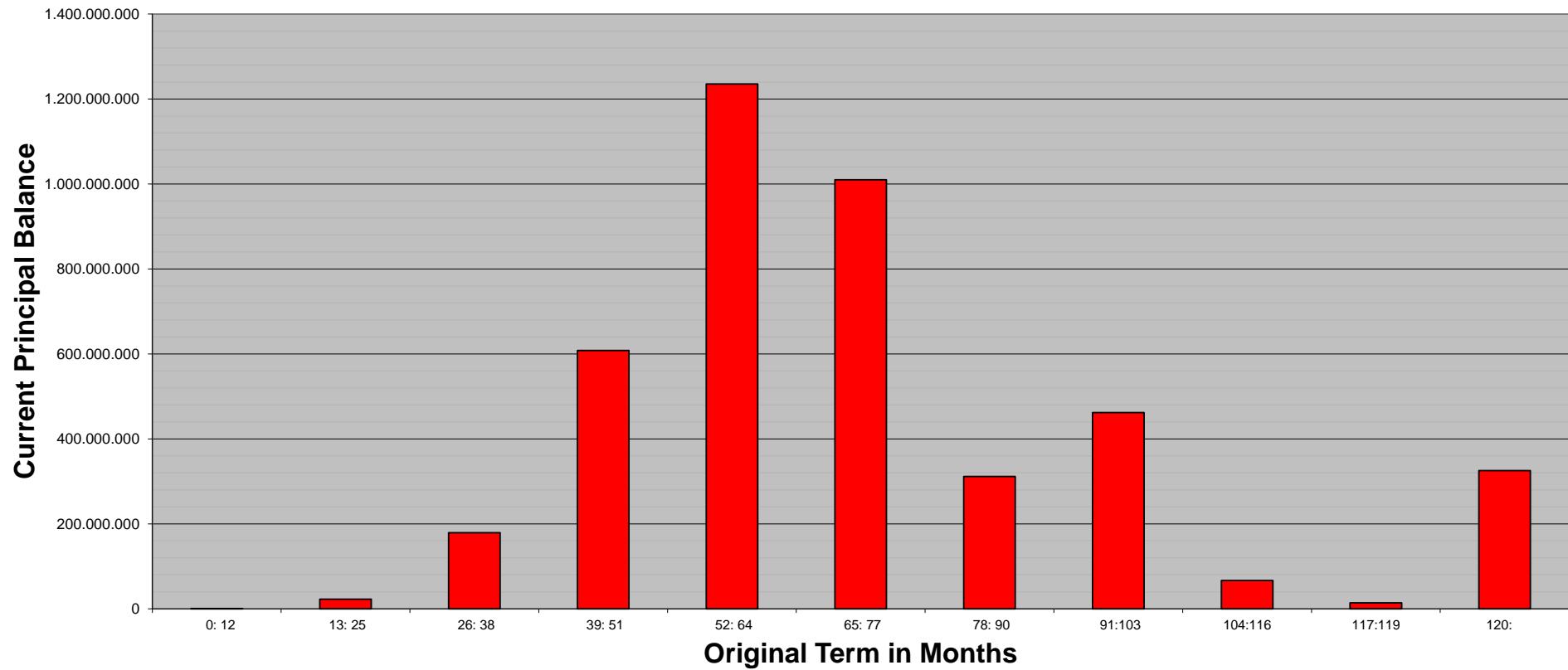
Statistics

WA Original Term	71,58
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024



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

20. Brands + Fuel Type



Calculation Date	12.03.2024					
Payment Date	14.03.2024					
Period No	41					
Monthly Period	Mar 2024					
Interest Period	from	14.02.2024	to	14.03.2024	=	29 days
Collection Period	from	01.02.2024	to	29.02.2024		

<i>Manufacturer brands</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>
1	500.996.606,20	11,83%	44.925	12,16%
2	462.189.594,78	10,91%	42.314	11,46%
3	389.342.889,62	9,19%	26.727	7,24%
4	304.605.443,34	7,19%	22.283	6,03%
5	295.205.927,96	6,97%	21.482	5,82%
6	228.296.047,36	5,39%	28.781	7,79%
7	194.163.858,18	4,58%	18.377	4,98%
8	193.552.493,89	4,57%	19.490	5,28%
9	170.884.539,94	4,03%	14.949	4,05%
10	168.165.545,51	3,97%	16.084	4,36%
11	155.726.199,84	3,68%	9.826	2,66%
12	151.593.280,76	3,58%	15.745	4,26%
13	125.545.478,12	2,96%	10.310	2,79%
14	89.265.010,27	2,11%	7.900	2,14%
15	87.663.877,45	2,07%	9.816	2,66%
	3.517.196.793,22	83,05%	309.009	83,67%

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes-Benz, Opel, Peugeot, Renault, Seat, Skoda, Volvo, VW

<i>Fuel</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>
Petrol	1.313.163.835,27	31,01%	154.590	41,86%
Diesel Euro 6	530.892.955,83	12,54%	42.000	11,37%
Diesel Euro 5	237.626.954,41	5,61%	27.642	7,48%
Diesel < Euro 5	479.934.872,64	11,33%	38.849	10,52%
Other	47.010.154,65	1,11%	3.907	1,06%
n/a	1.626.437.067,96	38,40%	102.312	27,70%
Total	4.235.065.840,76	100,00%	369.300	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	12.03.2024		
Payment Date	14.03.2024		
Period No	41		
Monthly Period	Mar 2024		
Interest Period	from	14.02.2024	to 14.03.2024 = 29 days
Collection Period	from	01.02.2024	to 29.02.2024

Priority of Payments

Available Distribution Amount		170.759.464,95 €
Senior Expenses	-	31.960,91 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	292.030,00 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	330,49 €
Principal Class A	-	153.732.197,50 €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	241,67 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	16.502.704,38 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	31.960,91 €		
Interest accrued for the Period	292.030,00 €	- €	292.030,00 €
Cumulative Interest accrued	11.350.713,10 €	- €	11.350.713,10 €
Interest Payments	292.030,00 €	- €	292.030,00 €
Cumulative Interest Payments	11.350.713,10 €	- €	11.350.713,10 €
Interest accrued on Subordinated Loan for the Period	241,67 €		
Cumulative Interest accrued on Subordinated Loan	10.266,66 €		
Interest Payments on Subordinated Loan	241,67 €		
Cumulative Interest Payments on Subordinated Loan	10.266,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Calculation Date	12.03.2024				
Payment Date	14.03.2024				
Period No	41				
Monthly Period	Mar 2024				
Interest Period	from	14.02.2024	to	14.03.2024	= 29 days
Collection Period	from	01.02.2024	to	29.02.2024	

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:	4.388.798.127,21 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.235.065.840,76 €
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:	4.026.298.368,75 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	3.872.566.171,25 €
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	12.03.2024				
Payment Date	14.03.2024				
Period No	41				
Monthly Period	Mar 2024				
Interest Period	from	14.02.2024	to	14.03.2024	= 29 days
Collection Period	from	01.02.2024	to	29.02.2024	

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, Loughlinstown
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 Strozziiaan 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
	-	-	-	-	-	-	performing

Ratings as of 29.02.2024, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

24. Issuer Information



Calculation Date		12.03.2024			
Payment Date		14.03.2024			
Period No		41			
Monthly Period		Mar 2024			
Interest Period	from	14.02.2024	to	14.03.2024	= 29 days
Collection Period	from	01.02.2024	to	29.02.2024	

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

Calculation Date	12.03.2024	
Payment Date	14.03.2024	
Period No	41	
Monthly Period	Mar 2024	
Interest Period	from 14.02.2024	to 14.03.2024 = 29 days
Collection Period	from 01.02.2024	to 29.02.2024

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 29.02.2024, data source: Bloomberg

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26. Glossary



Calculation Date	12.03.2024
Payment Date	14.03.2024
Period No	41
Monthly Period	Mar 2024
Interest Period	from 14.02.2024 to 14.03.2024 = 29 days
Collection Period	from 01.02.2024 to 29.02.2024

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