

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	11.04.2024				
Payment Date	15.04.2024				
Period No	42				
Monthly Period	Apr 2024				
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	

Index

Page

1. Portfolio Information	1
2. Reserve Accounts	2
3. Delinquency Data	3
4. Default Data	4
4.1 Defaults and Recoveries pp.	5
5. Concentration Limits	6
6. Outstanding Notes	7
7. Original Principal Balance	8
7.1 Original PB (Graph)	9
8. Current Principal Balance	10
8.1 Current PB (Graph)	11
9. Borrower Concentration	12
10. Geographical Distribution	13
10.1 Geographical (Graph)	14
11. Object/Vehicle Type	15
12. Insurances	16
13. Contract Type	17
14. Payment Methods	18
15. Downpayment	19
16. Effective Interest Rate	20
16.1 Effective Interest Rate (Graph)	21
17. Seasoning	22
17.1 Seasoning (Graph)	23
18. Remaining Term	24
18.1 Remaining Term (Graph)	25
19. Original Term	26
19.1 Original Term (Graph)	27
20. Brands + Fuel Type	28
21. Priority of Payments + Transaction Costs	29
22. Retention	30
23. Counterparties	31
24. Issuer Information	32
25. Santander Consumer Bank	33
26. Glossary	34

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

1. Portfolio Information



Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period from	14.03.2024	to 15.04.2024 = 32 days
Collection Period from	01.03.2024	to 31.03.2024

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	369.300	4.235.065.840,76 €	4.388.798.368,75 €
Scheduled Principal Payments		99.289.617,56 €	100.354.344,98 €
Prepayment Principal		48.078.934,46 €	48.180.359,68 €
Others		983.725,62 €	2.026.220,22 €
Total Principal Collections		148.352.277,64 €	150.560.924,88 €
Total Interest Collections		17.302.265,89 €	18.098.484,03 €
Defaults		3.438.309,98 €	3.171.361,57 €
Replenishment Amount		- €	- €
End of Period		4.083.275.253,14 €	4.235.065.840,76 €
Purchase Shortfall Amount		441,86 €	330,49 €
Total Assets (End of Period)	359.122	4.083.275.695,00 €	4.235.066.171,25 €
Current Prepayment Rate (annualised)		13,62%	

SC Germany Mobility 2020-1 Monthly Investor Report

2. Reserve Accounts



Calculation Date	11.04.2024				
Payment Date	15.04.2024				
Period No	42				
Monthly Period	Apr 2024				
Interest Period from	14.03.2024	to	15.04.2024	=	32 days
Collection Period from	01.03.2024	to	31.03.2024		

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	01.03.2024	to	31.03.2024	

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	4.999.999.997,00 €	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%
42	4.083.275.253,14 €	16.030.069,33 €	9.462.242,75 €	3.071.734,69 €	17.231.070,12 €	98,88%	0,39%	0,23%	0,08%	0,42%
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SC Germany Mobility 2020-1
Monthly Investor Report

4.1 Defaults & Recoveries per period

Calculation Date	11.04.2024				
Payment Date	15.04.2024				
Period No	42				
Monthly Period	Apr 2024				
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	



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%
42	5.426	3.438.309,98 €	71.807.344,35 €	10.220.691.281,36 €	0,70%	2.453.868,38 €	26.598.204,53 €	45.209.139,82 €	0,44%
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**SC Germany Mobility 2020-1
Monthly Investor Report**

5. Concentration Limits



Calculation Date	11.04.2024				
Payment Date	15.04.2024				
Period No	42				
Monthly Period	Apr 2024				
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	

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	11.04.2024			
Payment Date	15.04.2024			
Period No	42			
Monthly Period	Apr 2024			
Interest Period	from	14.03.2024	to	15.04.2024 = 32 days
Collection Period	from	01.03.2024	to	31.03.2024

6. Outstanding Notes



1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	4.235.066.171,25 €	3.872.566.171,25 €	362.500.000,00 €
Available Distribution Amount	168.308.746,00 €		
Replenishment	- €		
Amortisation	151.790.476,25 €		
Redemption per Class	151.790.476,25 €	151.790.476,25 €	- €
Redemption per Note		3.273,11 €	- €
Class Principal Outstanding Balance End of Period	4.083.275.695,00 €	3.720.775.695,00 €	362.500.000,00 €
Current Tranching		91,12%	8,88%
Current Pool Factor		0,80	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	31		
Principal Outstanding per Note Beginning of Period		83.505,47 €	100.000,00 €
> Principal Repayment per Note		3.273,11 €	- €
Principal Outstanding per Note End of Period		80.232,36 €	100.000,00 €
> Interest accrued for the period		- €	322.226,25 €
Interest Payment		- €	322.226,25 €
Interest Payment per Note		- €	88,89 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	12,72%	3,84%
Current CE (excl. Excess Spread)	8,88%	0,00%

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

7. Original Principal Balance



Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024

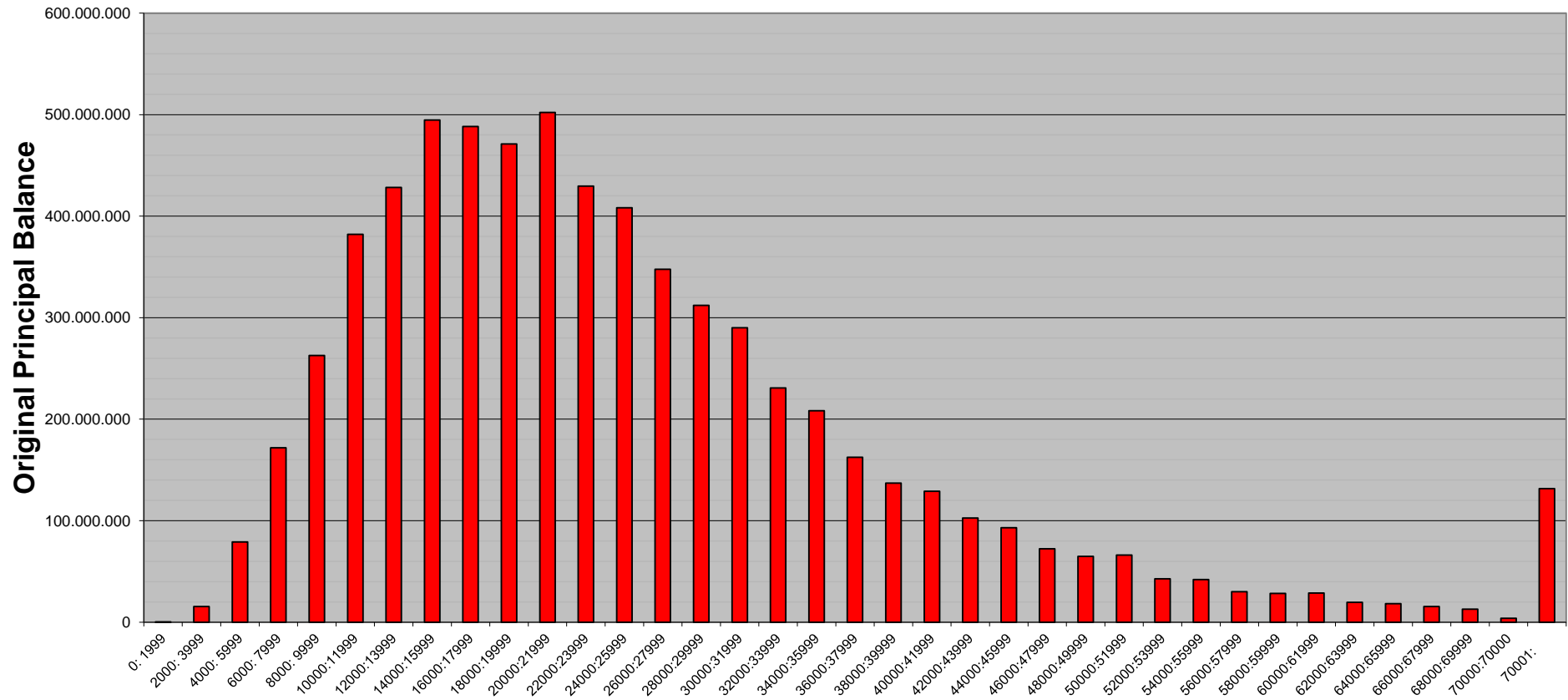
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	352.408,37	0,01%	215	0,06%
2000: 3999	15.529.660,15	0,23%	4.735	1,32%
4000: 5999	79.138.993,83	1,18%	15.515	4,32%
6000: 7999	171.834.985,91	2,56%	24.458	6,81%
8000: 9999	262.659.598,91	3,91%	29.178	8,12%
10000:11999	382.060.760,39	5,68%	34.975	9,74%
12000:13999	428.199.119,36	6,37%	32.996	9,19%
14000:15999	494.592.894,98	7,36%	33.015	9,19%
16000:17999	488.254.049,21	7,26%	28.794	8,02%
18000:19999	471.063.235,39	7,01%	24.835	6,92%
20000:21999	502.111.693,28	7,47%	24.025	6,69%
22000:23999	429.589.493,10	6,39%	18.719	5,21%
24000:25999	408.238.540,40	6,07%	16.350	4,55%
26000:27999	347.745.121,47	5,17%	12.895	3,59%
28000:29999	312.046.190,51	4,64%	10.779	3,00%
30000:31999	290.082.502,94	4,31%	9.401	2,62%
32000:33999	230.765.450,98	3,43%	7.004	1,95%
34000:35999	208.225.992,62	3,10%	5.956	1,66%
36000:37999	162.585.706,71	2,42%	4.399	1,22%
38000:39999	137.103.894,65	2,04%	3.519	0,98%
40000:41999	129.050.978,53	1,92%	3.162	0,88%
42000:43999	102.726.999,14	1,53%	2.391	0,67%
44000:45999	93.113.945,22	1,38%	2.072	0,58%
46000:47999	72.309.790,32	1,08%	1.540	0,43%
48000:49999	64.893.354,05	0,97%	1.325	0,37%
50000:51999	66.121.828,99	0,98%	1.304	0,36%
52000:53999	42.837.410,71	0,64%	809	0,23%
54000:55999	42.085.655,75	0,63%	766	0,21%
56000:57999	30.106.274,14	0,45%	528	0,15%
58000:59999	28.419.581,02	0,42%	482	0,13%
60000:61999	28.736.140,76	0,43%	473	0,13%
62000:63999	19.582.682,67	0,29%	311	0,09%
64000:65999	18.322.278,21	0,27%	282	0,08%
66000:67999	15.450.520,57	0,23%	231	0,06%
68000:69999	12.833.612,83	0,19%	186	0,05%
70000:70000	3.850.000,00	0,06%	55	0,02%
70001:	131.674.890,18	1,96%	1.442	0,40%
Total	6.724.296.236,25	100,00%	359.122	100,00%

Statistics in EUR	
Average Amount	18.724,27

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

7.1 Original PB (Graph)

Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024



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

8. Current Principal Balance



Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024

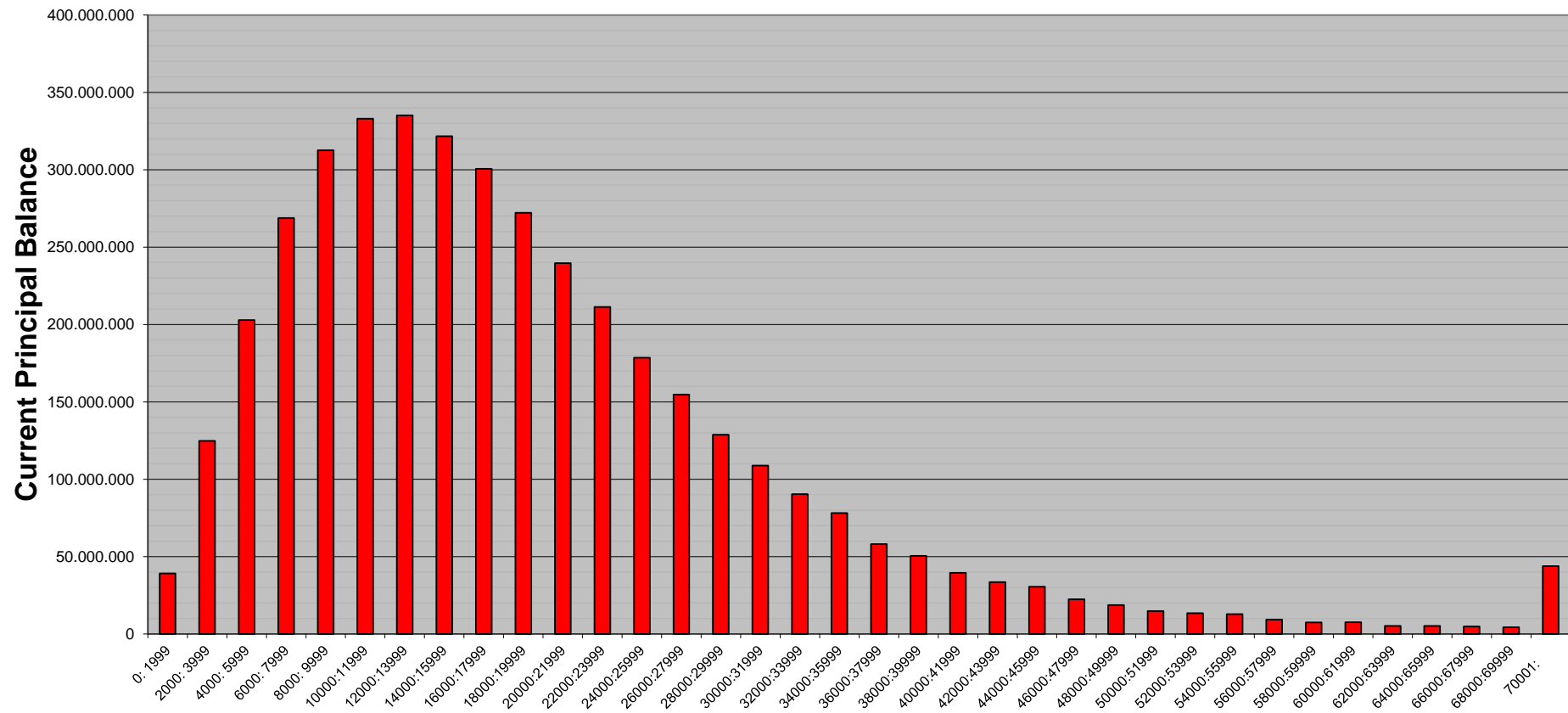
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.155.850,07	0,96%	39.413	10,97%
2000: 3999	124.730.600,85	3,05%	41.477	11,55%
4000: 5999	202.823.180,60	4,97%	40.628	11,31%
6000: 7999	268.810.235,66	6,58%	38.495	10,72%
8000: 9999	312.549.367,48	7,65%	34.788	9,69%
10000:11999	333.062.517,20	8,16%	30.340	8,45%
12000:13999	335.092.144,65	8,21%	25.823	7,19%
14000:15999	321.629.788,36	7,88%	21.496	5,99%
16000:17999	300.546.692,76	7,36%	17.709	4,93%
18000:19999	272.219.953,22	6,67%	14.353	4,00%
20000:21999	239.648.897,78	5,87%	11.438	3,18%
22000:23999	211.300.393,11	5,17%	9.201	2,56%
24000:25999	178.493.437,61	4,37%	7.151	1,99%
26000:27999	154.772.579,48	3,79%	5.740	1,60%
28000:29999	128.827.429,57	3,16%	4.449	1,24%
30000:31999	108.823.857,38	2,67%	3.516	0,98%
32000:33999	90.382.561,04	2,21%	2.743	0,76%
34000:35999	78.184.478,30	1,91%	2.236	0,62%
36000:37999	58.062.669,99	1,42%	1.570	0,44%
38000:39999	50.446.541,46	1,24%	1.295	0,36%
40000:41999	39.495.085,69	0,97%	964	0,27%
42000:43999	33.570.207,54	0,82%	782	0,22%
44000:45999	30.550.567,26	0,75%	680	0,19%
46000:47999	22.354.740,96	0,55%	476	0,13%
48000:49999	18.731.013,11	0,46%	383	0,11%
50000:51999	14.829.129,72	0,36%	291	0,08%
52000:53999	13.461.642,85	0,33%	254	0,07%
54000:55999	12.859.616,91	0,31%	234	0,07%
56000:57999	9.288.927,54	0,23%	163	0,05%
58000:59999	7.433.685,48	0,18%	126	0,04%
60000:61999	7.559.954,23	0,19%	124	0,03%
62000:63999	5.156.864,30	0,13%	82	0,02%
64000:65999	5.255.572,85	0,13%	81	0,02%
66000:67999	4.895.093,25	0,12%	73	0,02%
68000:69999	4.349.259,95	0,11%	63	0,02%
70001:	43.920.714,93	1,08%	485	0,14%
Total	4.083.275.253,14	100,00%	359.122	100,00%

Statistics	in EUR
Average Amount	11.370,16

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

8.1 Current PB (Graph)

Calculation Date			11.04.2024		
Payment Date			15.04.2024		
Period No			42		
Monthly Period			Apr 2024		
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	



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

9. Borrower Concentration



Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	239.194,09	0,0059%	2
2	203.353,72	0,0050%	2
3	197.561,97	0,0048%	1
4	194.495,54	0,0048%	1
5	183.531,32	0,0045%	1
6	181.756,37	0,0045%	1
7	178.458,96	0,0044%	1
8	174.667,63	0,0043%	1
9	171.343,19	0,0042%	2
10	168.581,86	0,0041%	1
11	167.302,83	0,0041%	3
12	165.169,66	0,0040%	1
13	162.655,48	0,0040%	1
14	161.685,00	0,0040%	1
15	160.819,58	0,0039%	1
16	158.049,07	0,0039%	1
17	157.091,87	0,0038%	1
18	153.674,73	0,0038%	1
19	151.234,02	0,0037%	1
20	151.107,23	0,0037%	1
21	149.654,99	0,0037%	1
22	149.340,86	0,0037%	1
23	148.206,23	0,0036%	1
24	144.858,05	0,0035%	3
25	144.152,29	0,0035%	1
	4.217.946,54	0,1033%	32

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

10. Geographical Distribution



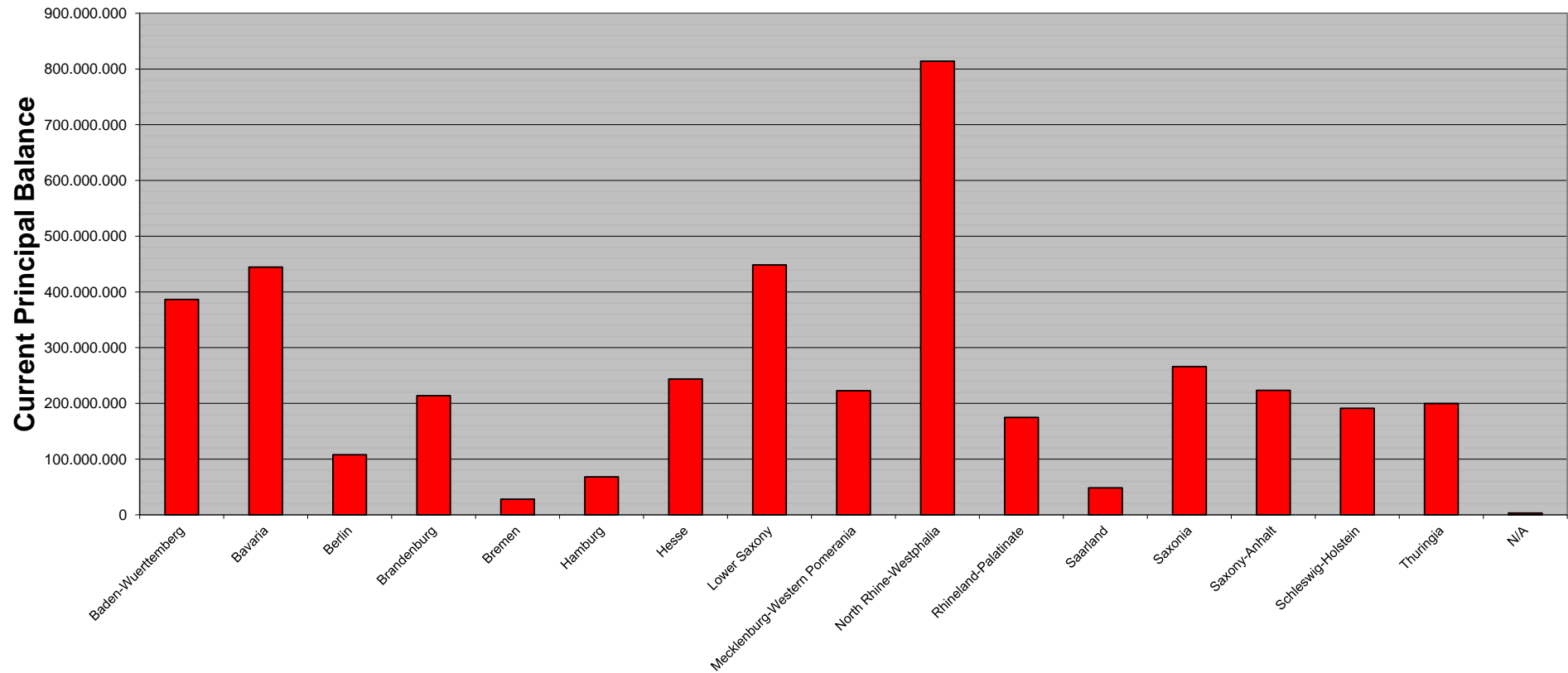
Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024

<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	386.300.588,47	9,46%	33.271	9,26%
Bavaria	444.402.292,03	10,88%	38.048	10,59%
Berlin	107.937.920,09	2,64%	8.690	2,42%
Brandenburg	213.877.728,16	5,24%	19.499	5,43%
Bremen	27.905.386,07	0,68%	2.284	0,64%
Hamburg	68.090.552,07	1,67%	5.219	1,45%
Hesse	243.577.346,61	5,97%	21.743	6,05%
Lower Saxony	448.515.617,87	10,98%	39.248	10,93%
Mecklenburg-Western Pomerania	222.793.787,39	5,46%	19.594	5,46%
North Rhine-Westphalia	813.826.755,94	19,93%	70.734	19,70%
Rhineland-Palatinate	174.772.774,30	4,28%	15.627	4,35%
Saarland	48.271.223,87	1,18%	4.382	1,22%
Saxonia	265.830.185,29	6,51%	24.984	6,96%
Saxony-Anhalt	223.422.946,90	5,47%	21.019	5,85%
Schleswig-Holstein	191.251.828,10	4,68%	16.437	4,58%
Thuringia	199.519.755,67	4,89%	18.099	5,04%
N/A	2.978.564,31	0,07%	244	0,07%
Total	4.083.275.253,14	100,00%	359.122	100,00%

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

10.1 Geographical Distribution (Graph)

Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024



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

11. Object/Vehicle Type



Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	16.750.400,85	0,41%	1.259	0,35%
		Private	39.540.277,32	0,97%	3.638	1,01%
	Used Vehicle		56.290.678,17	1,38%	4.897	1,36%
		Commercial	61.715.432,83	1,51%	5.304	1,48%
		Private	288.808.850,99	7,07%	31.478	8,77%
Total		406.814.961,99	9,96%	41.679	11,61%	
Non-Online	New Vehicle	Commercial	106.941.422,93	2,62%	6.585	1,83%
		Private	278.686.109,75	6,83%	23.262	6,48%
	Used Vehicle		385.627.532,68	9,44%	29.847	8,31%
		Commercial	595.480.885,23	14,58%	40.449	11,26%
		Private	2.695.351.873,24	66,01%	247.147	68,82%
Total		3.676.460.291,15	90,04%	317.443	88,39%	
Total		4.083.275.253,00	100,00%	359.122	100,00%	

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	3.896.739.827,50	95,43%	342.748	95,44%
Leisure	142.061.903,69	3,48%	7.700	2,14%
Motorbike	44.473.521,95	1,09%	8674	2,42%
Total	4.083.275.253,14	100,00%	359.122	100,00%

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

12. Insurances



Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024

<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	2.481.070.962,99	60,76%	196.572	54,74%
Yes	1.602.204.290,15	39,24%	162.550	45,26%
Total	4.083.275.253,14	100,00%	359.122	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	2.950.034.255,66	72,25%	257.279	71,64%
Yes	1.133.240.997,48	27,75%	101.843	28,36%
Total	4.083.275.253,14	100,00%	359.122	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	3.696.454.801,10	90,53%	325.494	90,64%
Yes	386.820.452,04	9,47%	33.628	9,36%
Total	4.083.275.253,14	100,00%	359.122	100,00%

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

13. Type of Contract



Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.757.617.457,57	43,04%	207.535	57,79%
	Vehicle	342.056.234,53	8,38%	34.043	9,48%
	Total	2.099.673.692,10	51,42%	241.578	67,27%
Yes		1.544.769.653,73	37,83%	97.990	27,29%
- of which balloon rates	Auto	966.973.850,89	23,68%		
- of which regular installments		577.795.802,84	14,15%		
Yes		438.831.907,31	10,75%	19.554	5,44%
- of which balloon rates	Vehicle	290.473.377,50	7,11%		
- of which regular installments		148.358.529,81	3,63%		
	Total	1.983.601.561,04	48,58%	117.544	32,73%
Total		4.083.275.253,14	100,00%	359.122	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	297.775,37	0,02%	20	0,02%
13:25	10.419.177,76	0,83%	818	0,70%
26:38	84.657.691,95	6,73%	7.120	6,06%
39:51	293.414.011,74	23,33%	26.808	22,81%
52:64	555.053.026,65	44,14%	52.505	44,67%
65:72	190.509.630,70	15,15%	18.159	15,45%
73:	123.095.914,22	9,79%	12.114	10,31%
Total	1.257.447.228,39	100,00%	117.544	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	237.167.964,18	18,86%	24.418	20,77%
13:25	310.990.870,93	24,73%	29.887	25,43%
26:38	342.861.519,14	27,27%	31.698	26,97%
39:51	255.822.483,32	20,34%	22.416	19,07%
52:64	108.302.268,31	8,61%	8.984	7,64%
65:72	2.036.412,24	0,16%	129	0,11%
73:	265.710,27	0,02%	12	0,01%
Total	1.257.447.228,39	100,00%	117.544	100,00%

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

14. Payment Methods



Calculation Date			11.04.2024		
Payment Date			15.04.2024		
Period No			42		
Monthly Period			Apr 2024		
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	

<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	4.024.348.826,10	98,56%	353.526	98,44%
Other	58.926.427,04	1,44%	5.596	1,56%
Total	4.083.275.253,14	100,00%	359.122	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	1.754.439.685,35	42,97%	152.656	42,51%
1st of month	2.328.835.567,79	57,03%	206.466	57,49%
Total	4.083.275.253,14	100,00%	359.122	100,00%

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

15. Downpayment



Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024

<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	1.656.060.090,02	40,56%	147.985	41,21%	0,00%
0: 999	77.903.470,74	1,91%	9.700	2,70%	3,95%
1000: 1999	200.633.673,28	4,91%	23.100	6,43%	8,57%
2000: 2999	262.350.093,25	6,42%	27.900	7,77%	13,19%
3000: 3999	247.668.574,91	6,07%	24.523	6,83%	16,94%
4000: 4999	196.616.366,83	4,82%	18.748	5,22%	20,48%
5000: 5999	297.738.827,02	7,29%	24.682	6,87%	21,87%
6000: 6999	158.048.420,71	3,87%	13.208	3,68%	25,27%
7000: 7999	126.613.506,03	3,10%	10.408	2,90%	28,05%
8000: 8999	109.709.613,47	2,69%	8.895	2,48%	30,51%
9000: 9999	61.097.979,59	1,50%	4.931	1,37%	32,77%
10000:10999	206.905.365,32	5,07%	14.494	4,04%	32,02%
11000:11999	40.148.591,29	0,98%	3.123	0,87%	36,26%
12000:12999	53.819.961,21	1,32%	4.110	1,14%	38,19%
13000:13999	34.255.842,69	0,84%	2.626	0,73%	39,97%
14000:14999	26.675.796,86	0,65%	2.071	0,58%	41,17%
15000:15000	69.644.512,40	1,71%	4.394	1,22%	38,83%
15001:	257.384.567,52	6,30%	14.224	3,96%	46,82%
Total	4.083.275.253,14	100,00%	359.122	100,00%	17,66%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.778,51	€ 6.426,86
Average Purchase Price	€ 21.393,88	€ 24.093,36
Downpayment in %	17,66%	26,67%

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

16. Effective Interest Rate



Calculation Date			11.04.2024		
Payment Date			15.04.2024		
Period No			42		
Monthly Period			Apr 2024		
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	5.690.702,87	0,14%	253	0,07%
1: 1	308.746.363,45	7,56%	24.294	6,76%
2: 2	973.732.460,74	23,85%	83.511	23,25%
3: 3	1.579.008.833,23	38,67%	139.420	38,82%
4: 4	631.051.407,46	15,45%	65.132	18,14%
5: 5	341.132.644,99	8,35%	26.357	7,34%
6: 6	168.607.401,94	4,13%	13.256	3,69%
7: 7	39.603.628,30	0,97%	3.666	1,02%
8: 8	28.597.433,28	0,70%	2.671	0,74%
9: 9	4.850.360,97	0,12%	376	0,10%
10:10	1.016.344,28	0,02%	83	0,02%
11:11	882.117,70	0,02%	75	0,02%
12:12	355.553,93	0,01%	28	0,01%
Total	4.083.275.253,14	100,00%	359.122	100,00%

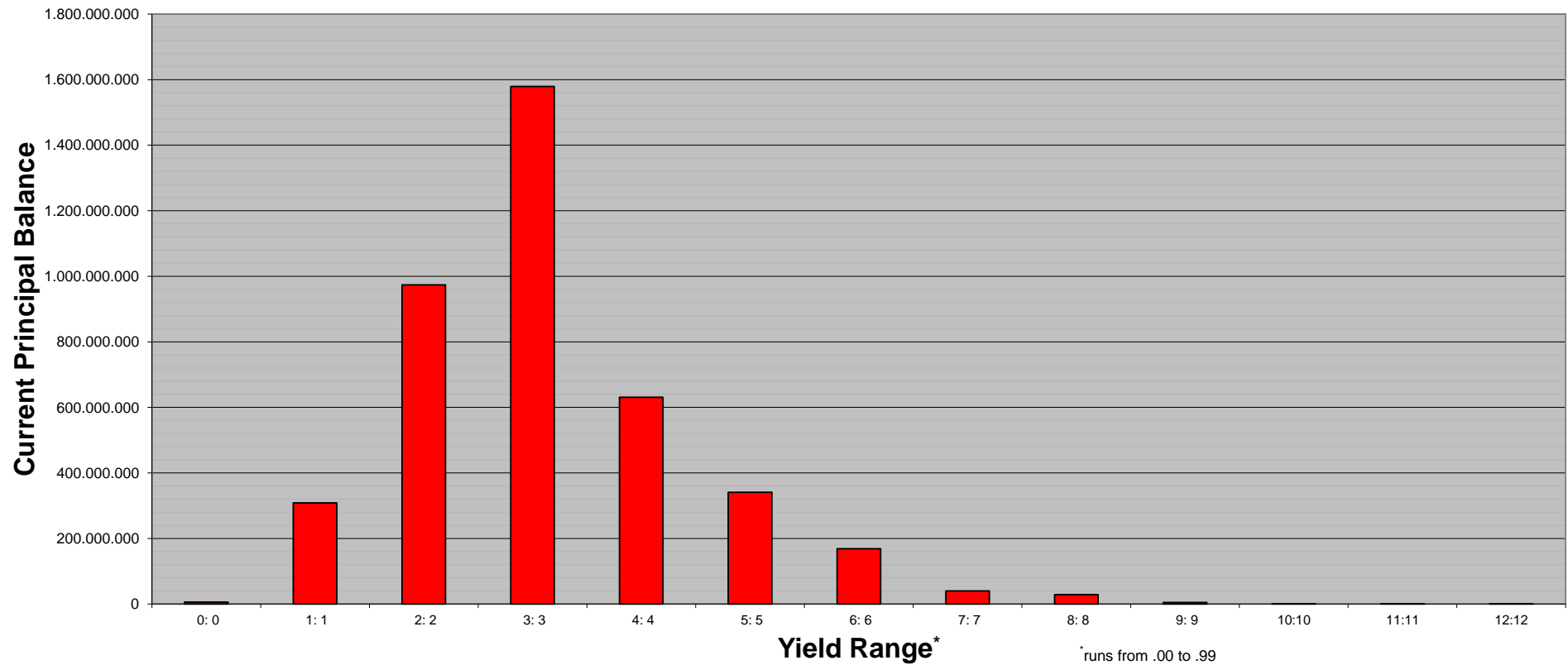
Statistics	in %
WA Interest	3,93%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	11.04.2024				
Payment Date	15.04.2024				
Period No	42				
Monthly Period	Apr 2024				
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	



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

17. Seasoning



Calculation Date	11.04.2024				
Payment Date	15.04.2024				
Period No	42				
Monthly Period	Apr 2024				
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	

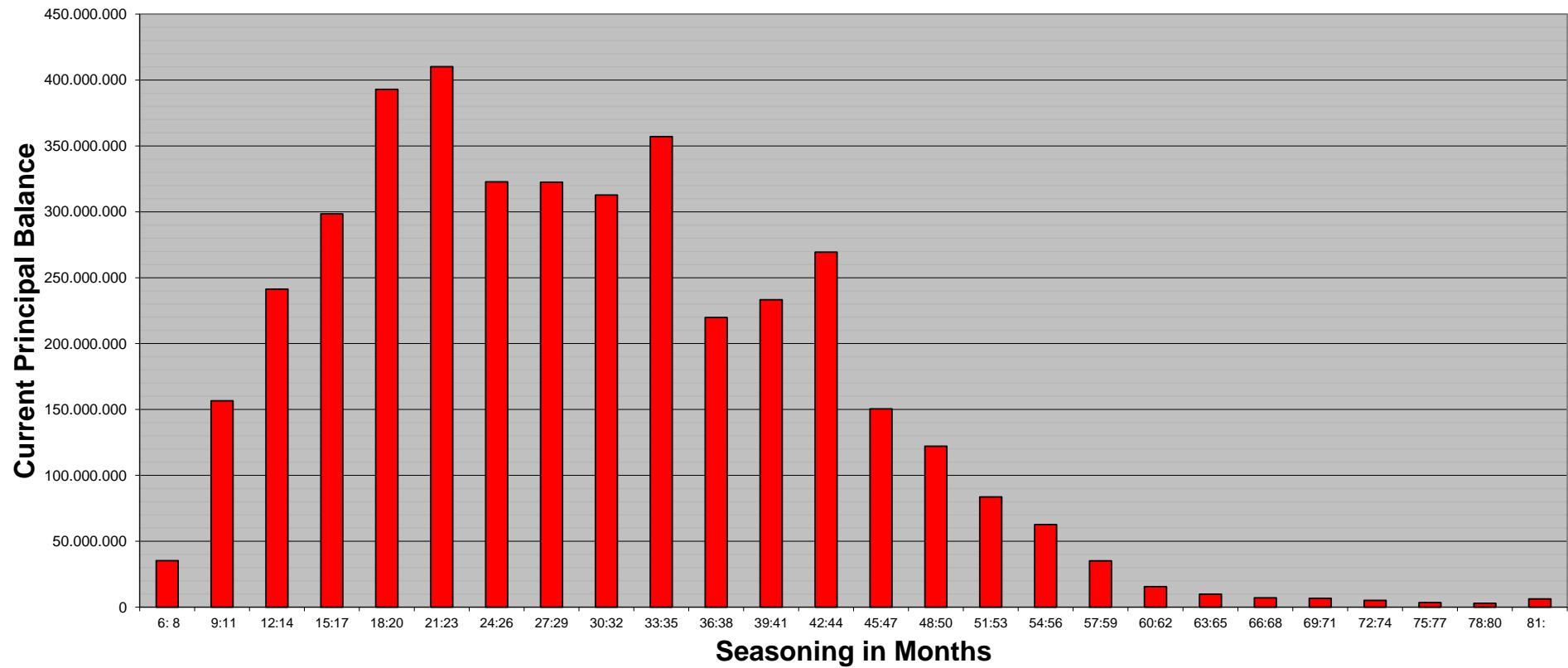
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
6: 8	35.332.528,61	0,87%	1.926	0,54%
9:11	156.527.872,11	3,83%	8.760	2,44%
12:14	241.369.941,06	5,91%	14.590	4,06%
15:17	298.403.331,54	7,31%	18.506	5,15%
18:20	392.833.524,75	9,62%	25.655	7,14%
21:23	410.144.580,27	10,04%	28.651	7,98%
24:26	322.771.701,31	7,90%	24.513	6,83%
27:29	322.469.033,42	7,90%	24.941	6,94%
30:32	312.759.744,71	7,66%	27.201	7,57%
33:35	357.029.391,79	8,74%	33.547	9,34%
36:38	219.847.585,68	5,38%	21.609	6,02%
39:41	233.241.696,75	5,71%	24.245	6,75%
42:44	269.379.649,95	6,60%	30.223	8,42%
45:47	150.448.932,14	3,68%	19.320	5,38%
48:50	122.189.511,04	2,99%	15.142	4,22%
51:53	83.682.150,67	2,05%	11.187	3,12%
54:56	62.697.532,66	1,54%	9.466	2,64%
57:59	35.197.644,22	0,86%	6.068	1,69%
60:62	15.511.406,21	0,38%	2.850	0,79%
63:65	9.920.938,78	0,24%	1.848	0,51%
66:68	7.138.243,11	0,17%	1.522	0,42%
69:71	6.623.215,54	0,16%	1.709	0,48%
72:74	5.139.023,03	0,13%	1.210	0,34%
75:77	3.538.662,61	0,09%	854	0,24%
78:80	2.866.399,38	0,07%	879	0,24%
81:	6.211.011,80	0,15%	2.700	0,75%
Total	4.083.275.253,14	100,00%	359.122	100,00%

Statistics	
WA Seasoning	29,58

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

17.1 Seasoning (Graph)

Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024



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

18. Remaining Term



Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024

<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	125.801.018,61	3,08%	34.352	9,57%
7: 13	261.126.526,11	6,40%	43.208	12,03%
14: 20	374.051.485,12	9,16%	47.846	13,32%
21: 27	403.760.519,41	9,89%	41.174	11,47%
28: 34	500.212.130,19	12,25%	42.715	11,89%
35: 41	552.274.989,48	13,53%	40.595	11,30%
42: 48	468.090.007,13	11,46%	31.485	8,77%
49: 55	442.910.860,17	10,85%	26.675	7,43%
56: 62	252.975.769,46	6,20%	14.517	4,04%
63: 69	160.058.635,07	3,92%	9.443	2,63%
70: 76	119.273.068,34	2,92%	6.574	1,83%
77: 83	122.454.028,54	3,00%	6.538	1,82%
84: 90	96.520.226,76	2,36%	4.809	1,34%
91: 97	69.859.098,31	1,71%	3.283	0,91%
98:104	80.211.866,02	1,96%	3.605	1,00%
105:107	25.105.147,46	0,61%	1.087	0,30%
108:	28.589.876,96	0,70%	1.216	0,34%
Total	4.083.275.253,14	100,00%	359.122	100,00%

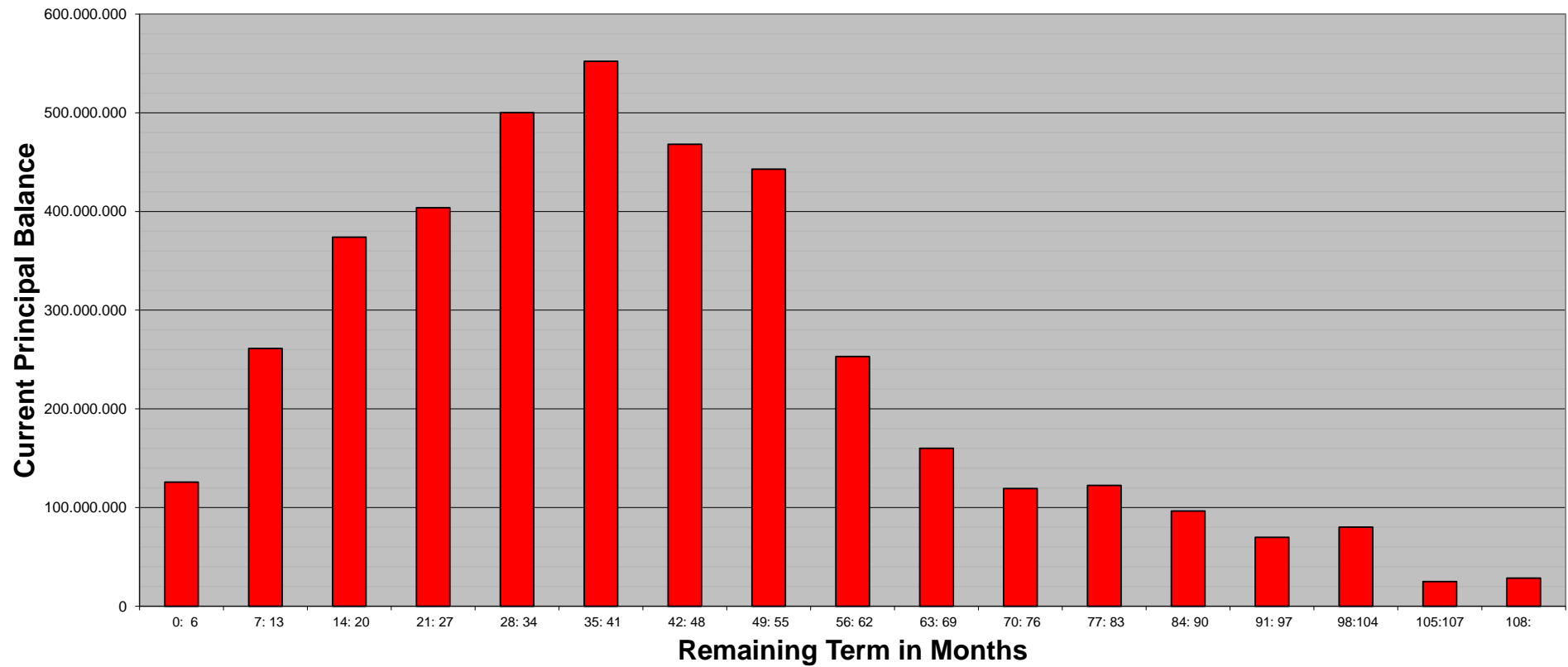
Statistics

WA Remaining Term	42,24
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date			11.04.2024			
Payment Date			15.04.2024			
Period No			42			
Monthly Period			Apr 2024			
Interest Period	from	14.03.2024	to	15.04.2024	=	32 days
Collection Period	from	01.03.2024	to	31.03.2024		



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

19. Original Term



Calculation Date	11.04.2024				
Payment Date	15.04.2024				
Period No	42				
Monthly Period	Apr 2024				
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	

<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	379.572,26	0,01%	134	0,04%
13: 25	19.354.889,49	0,47%	5.000	1,39%
26: 38	163.945.793,75	4,02%	27.151	7,56%
39: 51	579.374.675,54	14,19%	67.388	18,76%
52: 64	1.191.091.703,49	29,17%	105.367	29,34%
65: 77	981.793.986,90	24,04%	70.841	19,73%
78: 90	300.978.795,39	7,37%	28.147	7,84%
91:103	448.432.900,90	10,98%	34.723	9,67%
104:116	65.497.506,47	1,60%	3.954	1,10%
117:119	14.116.289,43	0,35%	695	0,19%
120:	318.309.139,52	7,80%	15.722	4,38%
Total	4.083.275.253,14	100,00%	359.122	100,00%

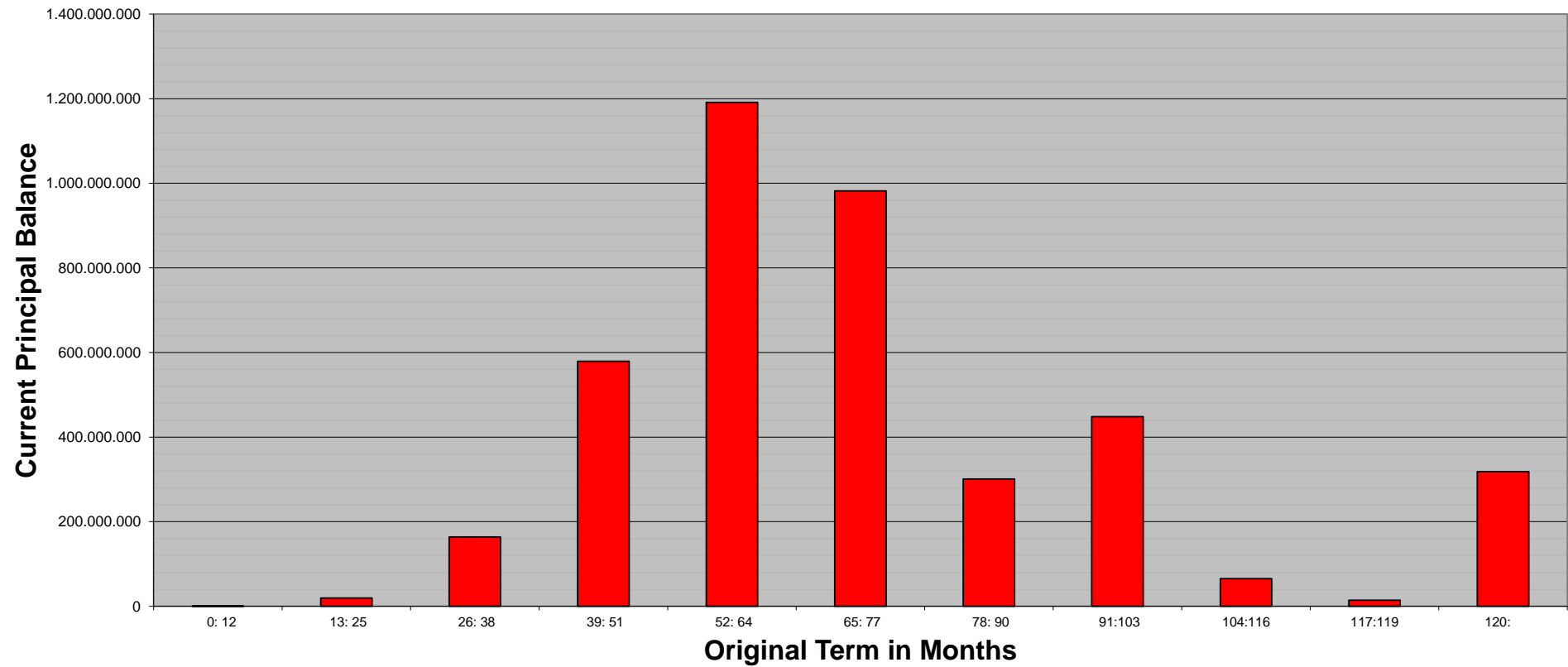
Statistics

WA Original Term	71,82
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024



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

20. Brands + Fuel Type



Calculation Date	11.04.2024					
Payment Date	15.04.2024					
Period No	42					
Monthly Period	Apr 2024					
Interest Period	from	14.03.2024	to	15.04.2024	=	32 days
Collection Period	from	01.03.2024	to	31.03.2024		

<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	483.466.624,37	11,84%	43.789	12,19%
2	445.737.643,22	10,92%	41.172	11,46%
3	375.754.342,03	9,20%	26.009	7,24%
4	293.748.594,90	7,19%	21.652	6,03%
5	284.299.657,37	6,96%	20.905	5,82%
6	219.473.057,17	5,37%	27.907	7,77%
7	188.145.818,22	4,61%	17.952	5,00%
8	186.903.835,56	4,58%	18.986	5,29%
9	165.526.427,44	4,05%	14.611	4,07%
10	162.128.991,82	3,97%	15.630	4,35%
11	149.995.169,24	3,67%	9.567	2,66%
12	144.651.119,33	3,54%	15.208	4,23%
13	120.992.666,91	2,96%	9.998	2,78%
14	86.280.462,52	2,11%	7.666	2,13%
15	84.632.112,02	2,07%	9.576	2,67%
	3.391.736.522,12	83,06%	300.628	83,71%

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	1.261.303.091,17	30,89%	149.846	41,73%
Diesel Euro 6	511.319.000,46	12,52%	40.929	11,40%
Diesel Euro 5	227.570.900,76	5,57%	26.682	7,43%
Diesel < Euro 5	462.987.504,96	11,34%	37.794	10,52%
Other	45.440.649,46	1,11%	3.800	1,06%
n/a	1.574.654.106,33	38,56%	100.071	27,87%
Total	4.083.275.253,14	100,00%	359.122	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	11.04.2024		
Payment Date	15.04.2024		
Period No	42		
Monthly Period	Apr 2024		
Interest Period	from	14.03.2024	to 15.04.2024 = 32 days
Collection Period	from	01.03.2024	to 31.03.2024

Priority of Payments

Available Distribution Amount	168.308.746,00 €
Senior Expenses	- 0,00 €
Interest Notes Class A	- 0,00 €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- 0,00 €
Interest Notes Class B (no PD Trigger Breach)	- 322.226,25 €
Replenishment	- 0,00 €
Purchase Shortfall Ledger	- 441,86 €
Principal Class A	- 151.790.476,25 €
Interest Class B (PD Trigger Breach)	- 0,00 €
Principal Class B	- 0,00 €
Interest Subordinated Loan	- 266,67 €
Principal Subordinated Loan	- 0,00 €
Other payments due	- 0,00 €
Payments to Seller	= 15.995.334,97 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	0,00 €		
Interest accrued for the Period	322.226,25 €	0,00 €	322.226,25 €
Cumulative Interest accrued	11.672.939,35 €	0,00 €	11.672.939,35 €
Interest Payments	322.226,25 €	0,00 €	322.226,25 €
Cumulative Interest Payments	11.672.939,35 €	0,00 €	11.672.939,35 €
Interest accrued on Subordinated Loan for the Period	266,67 €		
Cumulative Interest accrued on Subordinated Loan	10.533,33 €		
Interest Payments on Subordinated Loan	266,67 €		
Cumulative Interest Payments on Subordinated Loan	10.533,33 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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

22. Retention



Calculation Date	11.04.2024				
Payment Date	15.04.2024				
Period No	42				
Monthly Period	Apr 2024				
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	

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:	4.235.065.840,76 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.083.275.253,14 €
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:	3.872.566.171,25 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	3.720.775.695,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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

23. Counterparties



Calculation Date	11.04.2024				
Payment Date	15.04.2024				
Period No	42				
Monthly Period	Apr 2024				
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	

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 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

	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

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

Ratings as of 31.03.2024, data source: Bloomberg

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

24. Issuer Information



Calculation Date		11.04.2024			
Payment Date		15.04.2024			
Period No		42			
Monthly Period		Apr 2024			
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	

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	11.04.2024	
Payment Date	15.04.2024	
Period No	42	
Monthly Period	Apr 2024	
Interest Period	from 14.03.2024	to 15.04.2024 = 32 days
Collection Period	from 01.03.2024	to 31.03.2024

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)	POS
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.03.2024, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date	11.04.2024				
Payment Date	15.04.2024				
Period No	42				
Monthly Period	Apr 2024				
Interest Period	from	14.03.2024	to	15.04.2024	= 32 days
Collection Period	from	01.03.2024	to	31.03.2024	

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