

SC Germany Mobility 2020-1 Monthly Investor Report



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ABS Issuer of the Year
Santander Consumer Bank AG

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WINNER

 **Santander**

SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.01.2023				
Payment Date	16.01.2023				
Period No	27				
Monthly Period	Jan 2023				
Interest Period	from 14.12.2022	to	16.01.2023	=	33 days
Collection Period	from 01.12.2022	to	31.12.2022		

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1. Portfolio Information



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Collection Period from	01.12.2022	to	31.12.2022		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	417.658	4.999.999.999,28 €	5.000.000.000,00 €
Scheduled Principal Payments		103.341.449,31 €	104.528.819,03 €
Prepayment Principal		40.250.243,70 €	50.635.415,71 €
Others		3.119.735,34 €	3.451.161,85 €
Total Principal Collections		146.711.428,35 €	158.615.396,59 €
Total Interest Collections		18.609.758,61 €	19.078.285,93 €
Defaults		2.930.508,93 €	1.882.069,33 €
Replenishment Amount		149.641.936,51 €	160.497.467,56 €
End of Period		4.999.999.998,51 €	4.999.999.999,28 €
Purchase Shortfall Amount		1,49 €	0,72 €
Total Assets (End of Period)	417.712	5.000.000.000,00 €	5.000.000.000,00 €
Current Prepayment Rate (annualised)		9,66%	

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2. Reserve Accounts



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Reserve Accounts

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

Additional Reserve

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

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3. Delinquency Data



Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	€ 3.199.999.998,66	€ -	€ -	€ -	€ -	100,00%	0,00%	0,00%	0,00%	0,00%
2	€ 3.199.999.999,58	€ 6.628.863,67	€ 2.653.038,54	€ 556.472,27	€ 79.694,63	99,69%	0,21%	0,08%	0,02%	0,00%
3	€ 3.199.999.998,97	€ 7.028.561,76	€ 5.054.776,74	€ 1.082.227,93	€ 913.197,46	99,56%	0,22%	0,16%	0,03%	0,03%
4	€ 3.199.999.999,72	€ 6.506.605,67	€ 4.760.516,94	€ 2.287.163,11	€ 2.201.558,60	99,51%	0,20%	0,15%	0,07%	0,07%
5	€ 3.199.999.998,96	€ 8.452.132,62	€ 5.396.555,87	€ 1.945.275,10	€ 3.639.321,89	99,39%	0,26%	0,17%	0,06%	0,11%
6	€ 3.199.999.998,99	€ 7.615.274,25	€ 5.364.958,15	€ 2.437.119,39	€ 3.875.238,45	99,40%	0,24%	0,17%	0,08%	0,12%
7	€ 3.199.999.975,53	€ 6.457.330,66	€ 4.625.055,14	€ 2.413.020,10	€ 4.389.889,46	99,44%	0,20%	0,14%	0,08%	0,14%
8	€ 3.199.999.998,95	€ 7.187.869,01	€ 4.651.426,77	€ 2.093.193,77	€ 4.347.928,88	99,43%	0,22%	0,15%	0,07%	0,14%
9	€ 3.199.999.999,53	€ 7.607.061,26	€ 5.030.626,37	€ 2.276.480,22	€ 4.275.265,11	99,40%	0,24%	0,16%	0,07%	0,13%
10	€ 4.999.999.997,58	€ 7.097.828,52	€ 5.211.580,54	€ 1.978.441,38	€ 4.240.652,29	99,63%	0,14%	0,10%	0,04%	0,08%
11	€ 4.999.999.997,70	€ 7.953.817,15	€ 5.341.810,89	€ 1.943.955,78	€ 3.801.019,01	99,62%	0,16%	0,11%	0,04%	0,08%
12	€ 4.999.999.999,00	€ 11.780.831,63	€ 7.476.185,66	€ 2.568.016,54	€ 3.888.210,77	99,49%	0,24%	0,15%	0,05%	0,08%
13	€ 4.999.999.999,21	€ 11.382.685,89	€ 9.207.582,36	€ 3.323.478,01	€ 4.673.703,52	99,43%	0,23%	0,18%	0,07%	0,09%
14	€ 4.999.999.998,45	€ 13.178.029,74	€ 9.350.918,78	€ 4.021.327,93	€ 5.456.552,52	99,36%	0,26%	0,19%	0,08%	0,11%
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%
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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%
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5. Concentration Limits



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Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	278.126,32	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,61%	no
Weighted average remaining term in months	-	67,00	47,70	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,28%	no
- prior to or on 30 September 2022	2,00%	0,28%	no
- prior to or on 30 September 2023	3,00%	0,28%	no
Purchase Shortfall Event			no
Period before previous period	10,00%	0,00%	
Previous period	10,00%	0,00%	
Current period	10,00%	0,00%	
Principal Deficiency Trigger Event	1,25%	0,00%	no

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6. Outstanding Notes



	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	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	166.347.378,46 €		
Replenishment	149.641.936,51 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,56	1,56
2. Payments to Investors per Note			
Interest Rate Basis: Fixed Rate		0,00%	1,00%
Day/Count Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		156.250,00 €	156.250,00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		156.250,00 €	156.250,00 €
> Interest accrued for the period		- €	332.303,75 €
Interest Payment		- €	332.303,75 €
Interest Payment per Note		- €	143,23 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		10,79%	3,54%
Current CE (excl. Excess Spread)		7,25%	0,00%

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7. Original Principal Balance



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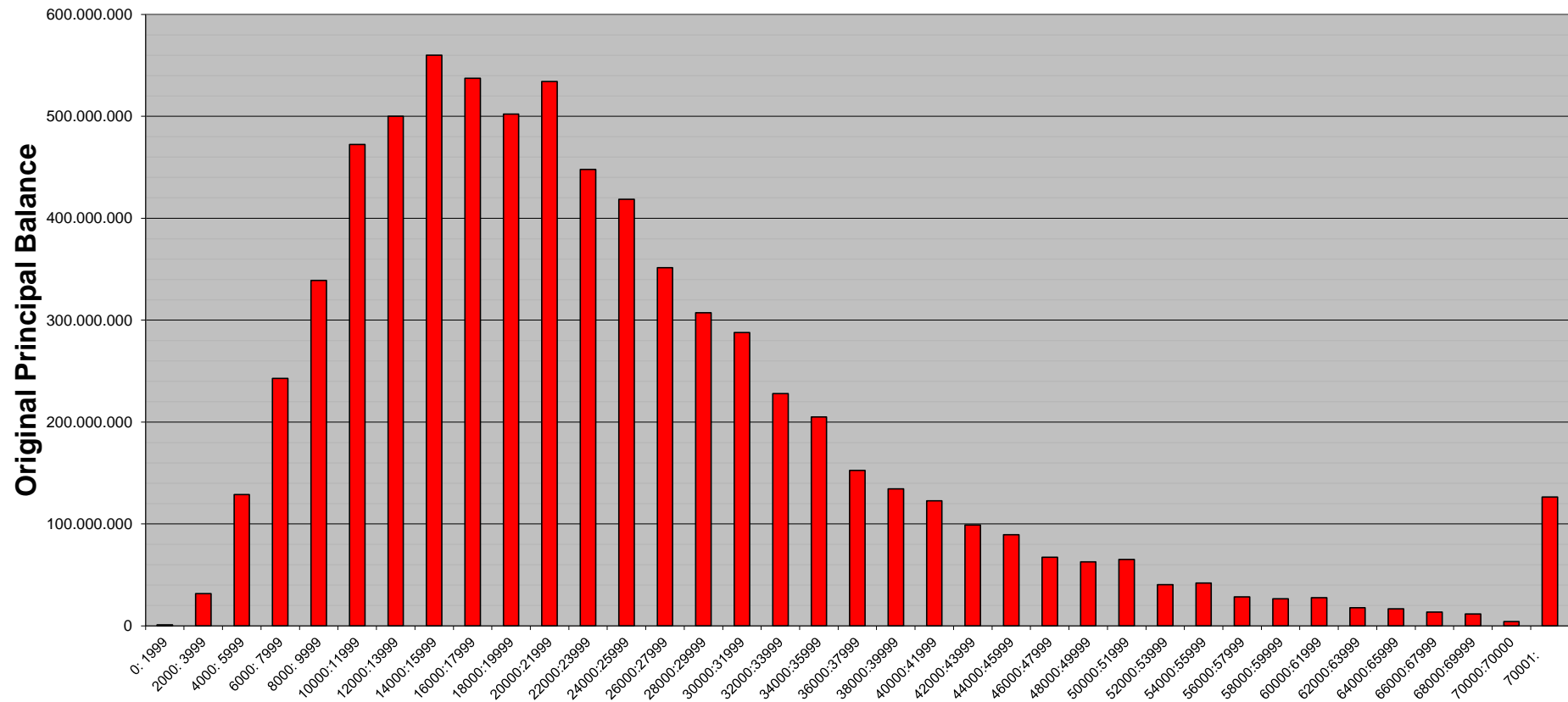
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.055.266,45	0,01%	650	0,16%
2000: 3999	31.711.079,59	0,44%	9.837	2,35%
4000: 5999	128.840.195,30	1,78%	25.443	6,09%
6000: 7999	242.976.826,06	3,35%	34.704	8,31%
8000: 9999	339.049.536,57	4,68%	37.742	9,04%
10000:11999	472.391.067,87	6,52%	43.323	10,37%
12000:13999	499.984.277,69	6,90%	38.555	9,23%
14000:15999	559.967.652,23	7,73%	37.398	8,95%
16000:17999	537.417.430,55	7,42%	31.715	7,59%
18000:19999	502.369.896,50	6,93%	26.503	6,34%
20000:21999	534.097.745,93	7,37%	25.566	6,12%
22000:23999	447.971.115,19	6,18%	19.526	4,67%
24000:25999	418.669.792,05	5,78%	16.772	4,02%
26000:27999	351.501.677,63	4,85%	13.036	3,12%
28000:29999	307.413.198,59	4,24%	10.621	2,54%
30000:31999	287.906.575,45	3,97%	9.335	2,23%
32000:33999	227.913.524,53	3,15%	6.921	1,66%
34000:35999	205.026.693,70	2,83%	5.865	1,40%
36000:37999	152.712.031,56	2,11%	4.131	0,99%
38000:39999	134.401.650,09	1,85%	3.450	0,83%
40000:41999	122.672.842,14	1,69%	3.007	0,72%
42000:43999	99.037.004,06	1,37%	2.306	0,55%
44000:45999	89.588.562,62	1,24%	1.994	0,48%
46000:47999	67.323.494,87	0,93%	1.434	0,34%
48000:49999	62.755.708,98	0,87%	1.282	0,31%
50000:51999	65.123.529,19	0,90%	1.285	0,31%
52000:53999	40.559.903,94	0,56%	766	0,18%
54000:55999	42.182.880,38	0,58%	768	0,18%
56000:57999	28.445.528,65	0,39%	499	0,12%
58000:59999	26.653.855,24	0,37%	452	0,11%
60000:61999	27.803.537,59	0,38%	458	0,11%
62000:63999	17.954.184,85	0,25%	285	0,07%
64000:65999	16.700.718,55	0,23%	257	0,06%
66000:67999	13.509.183,92	0,19%	202	0,05%
68000:69999	11.787.415,22	0,16%	171	0,04%
70000:70000	4.340.000,00	0,06%	62	0,01%
70001:	126.599.747,16	1,75%	1.391	0,33%
Total	7.246.415.330,89	100,00%	417.712	100,00%

Statistics	in EUR
Average Amount	17.347,87

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

7.1 Original PB (Graph)

Calculation Date	12.01.2023	
Payment Date	16.01.2023	
Period No	27	
Monthly Period	Jan 2023	
Interest Period	from 14.12.2022	to 16.01.2023 = 33 days
Collection Period	from 01.12.2022	to 31.12.2022



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Monthly Investor Report**

8. Current Principal Balance



Calculation Date	12.01.2023				
Payment Date	16.01.2023				
Period No	27				
Monthly Period	Jan 2023				
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	

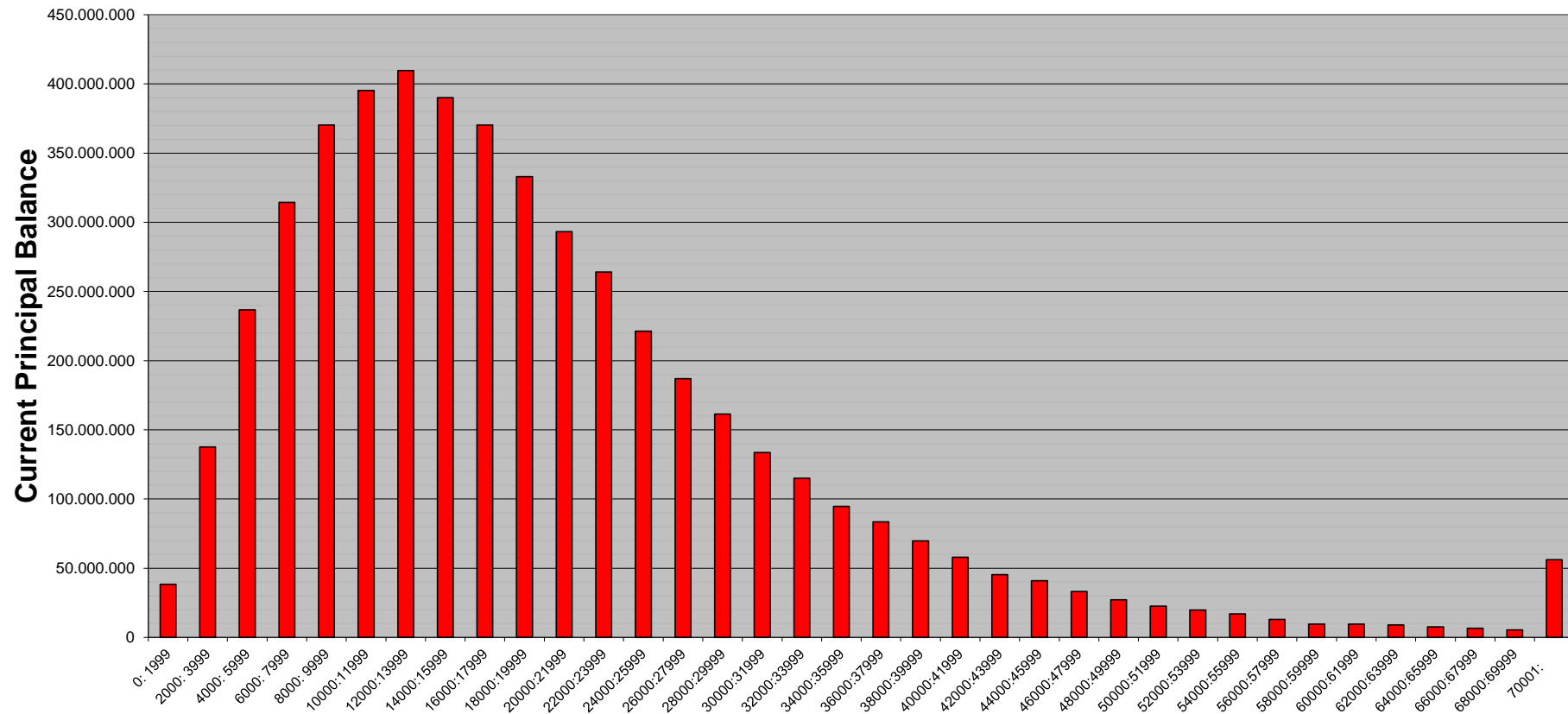
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	38.331.859,95	0,77%	36.615	8,77%
2000: 3999	137.690.596,86	2,75%	45.667	10,93%
4000: 5999	236.765.195,63	4,74%	47.390	11,35%
6000: 7999	314.346.075,57	6,29%	44.970	10,77%
8000: 9999	370.224.550,52	7,40%	41.227	9,87%
10000:11999	395.286.435,57	7,91%	36.016	8,62%
12000:13999	409.693.446,56	8,19%	31.578	7,56%
14000:15999	390.038.612,05	7,80%	26.048	6,24%
16000:17999	370.383.423,33	7,41%	21.835	5,23%
18000:19999	332.994.243,66	6,66%	17.561	4,20%
20000:21999	293.283.481,03	5,87%	13.993	3,35%
22000:23999	263.981.159,15	5,28%	11.499	2,75%
24000:25999	221.344.834,70	4,43%	8.870	2,12%
26000:27999	186.858.737,21	3,74%	6.931	1,66%
28000:29999	161.363.444,65	3,23%	5.572	1,33%
30000:31999	133.649.388,03	2,67%	4.316	1,03%
32000:33999	115.086.644,78	2,30%	3.492	0,84%
34000:35999	94.717.520,61	1,89%	2.710	0,65%
36000:37999	83.525.892,48	1,67%	2.259	0,54%
38000:39999	69.744.157,34	1,39%	1.790	0,43%
40000:41999	58.001.795,96	1,16%	1.415	0,34%
42000:43999	45.302.266,02	0,91%	1.055	0,25%
44000:45999	41.002.437,34	0,82%	912	0,22%
46000:47999	33.237.546,78	0,66%	708	0,17%
48000:49999	27.164.505,73	0,54%	555	0,13%
50000:51999	22.486.728,91	0,45%	441	0,11%
52000:53999	19.856.446,26	0,40%	375	0,09%
54000:55999	16.949.547,31	0,34%	308	0,07%
56000:57999	12.987.148,40	0,26%	228	0,05%
58000:59999	9.563.985,44	0,19%	162	0,04%
60000:61999	9.568.249,57	0,19%	157	0,04%
62000:63999	9.008.019,47	0,18%	143	0,03%
64000:65999	7.527.181,55	0,15%	116	0,03%
66000:67999	6.562.262,34	0,13%	98	0,02%
68000:69999	5.375.612,58	0,11%	78	0,02%
70001:	56.096.565,17	1,12%	622	0,15%
Total	4.999.999.998,51	100,00%	417.712	100,00%

Statistics in EUR	
Average Amount	11.969,97

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

8.1 Current PB (Graph)

Calculation Date	12.01.2023		
Payment Date	16.01.2023		
Period No	27		
Monthly Period	Jan 2023		
Interest Period	from	14.12.2022	to 16.01.2023 = 33 days
Collection Period	from	01.12.2022	to 31.12.2022



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9. Borrower Concentration



Calculation Date	12.01.2023	
Payment Date	16.01.2023	
Period No	27	
Monthly Period	Jan 2023	
Interest Period	from 14.12.2022	to 16.01.2023 = 33 days
Collection Period	from 01.12.2022	to 31.12.2022

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	278.126,32	0,0056%	1
2	240.661,04	0,0048%	1
3	225.339,30	0,0045%	1
4	212.428,06	0,0042%	1
5	190.251,32	0,0038%	2
6	189.706,50	0,0038%	2
7	177.319,33	0,0035%	1
8	167.221,41	0,0033%	1
9	165.874,00	0,0033%	1
10	164.188,50	0,0033%	1
11	162.902,78	0,0033%	1
12	161.844,14	0,0032%	2
13	159.008,07	0,0032%	3
14	154.898,89	0,0031%	1
15	151.573,78	0,0030%	1
16	149.877,36	0,0030%	2
17	149.161,46	0,0030%	1
18	148.899,42	0,0030%	3
19	147.869,90	0,0030%	1
20	147.734,73	0,0030%	1
21	147.585,88	0,0030%	1
22	147.284,53	0,0029%	1
23	146.824,93	0,0029%	1
24	146.022,35	0,0029%	1
25	144.993,96	0,0029%	1
	4.277.597,96	0,0856%	33

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10. Geographical Distribution



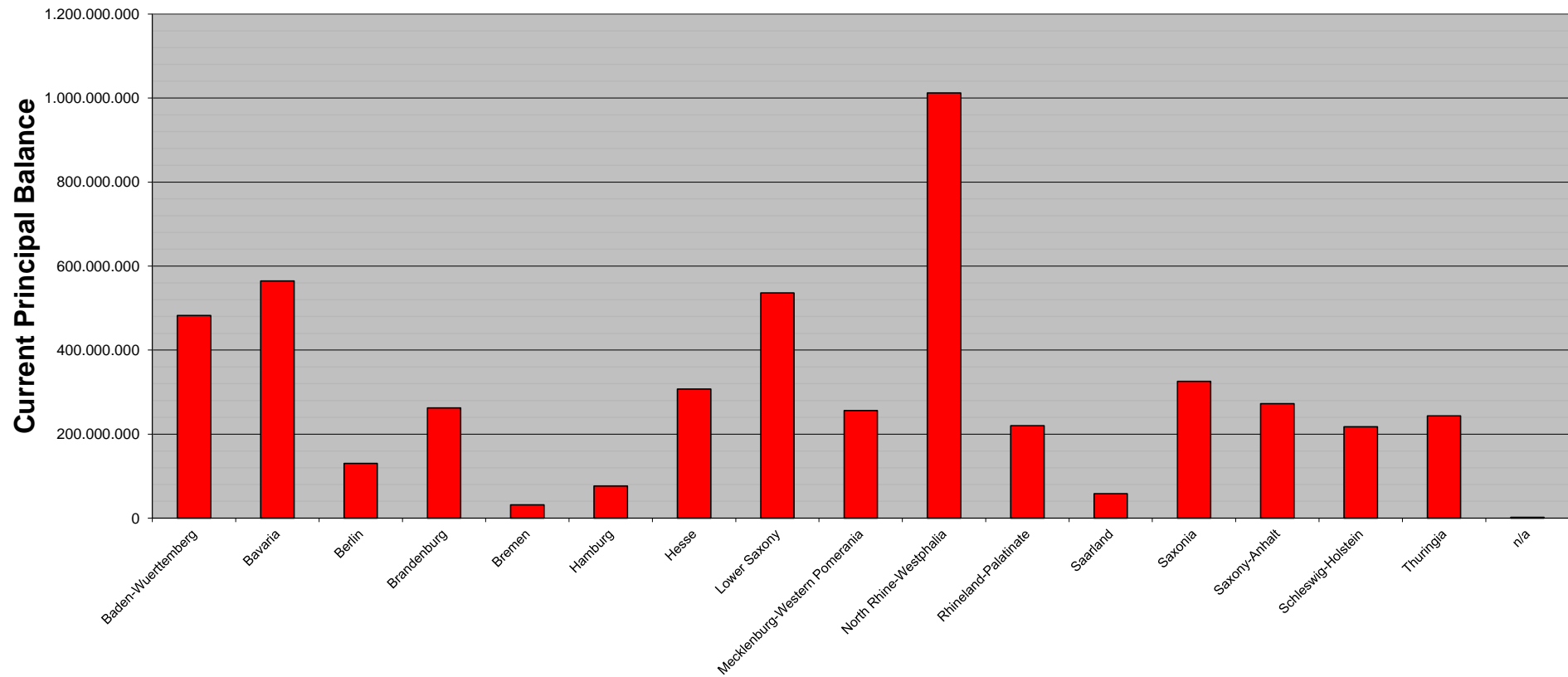
Calculation Date			12.01.2023		
Payment Date			16.01.2023		
Period No			27		
Monthly Period			Jan 2023		
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	

<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	482.226.766,52	9,64%	39.721	9,51%
Bavaria	564.754.647,93	11,30%	45.715	10,94%
Berlin	130.152.034,69	2,60%	10.237	2,45%
Brandenburg	262.733.460,05	5,25%	22.435	5,37%
Bremen	31.831.245,25	0,64%	2.530	0,61%
Hamburg	76.413.980,82	1,53%	5.656	1,35%
Hesse	307.549.213,76	6,15%	26.156	6,26%
Lower Saxony	536.175.762,77	10,72%	44.914	10,75%
Mecklenburg-Western Pomerania	255.851.166,04	5,12%	21.379	5,12%
North Rhine-Westphalia	1.012.242.746,43	20,24%	83.416	19,97%
Rhineland-Palatinate	220.094.440,69	4,40%	18.603	4,45%
Saarland	58.596.664,09	1,17%	5.006	1,20%
Saxonia	325.782.328,91	6,52%	28.788	6,89%
Saxony-Anhalt	272.552.785,62	5,45%	24.235	5,80%
Schleswig-Holstein	217.504.358,25	4,35%	17.952	4,30%
Thuringia	243.423.031,65	4,87%	20.799	4,98%
n/a	2.115.365,04	0,04%	170	0,04%
Total	4.999.999.998,51	100,00%	417.712	100,00%

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Monthly Investor Report**

10.1 Geographical Distribution (Graph)

Calculation Date	12.01.2023	
Payment Date	16.01.2023	
Period No	27	
Monthly Period	Jan 2023	
Interest Period	from 14.12.2022	to 16.01.2023 = 33 days
Collection Period	from 01.12.2022	to 31.12.2022



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11. Object/Vehicle Type



Calculation Date			12.01.2023			
Payment Date			16.01.2023			
Period No			27			
Monthly Period			Jan 2023			
Interest Period	from	14.12.2022	to	16.01.2023	=	33 days
Collection Period	from	01.12.2022	to	31.12.2022		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	31.469.966,34	0,63%	1.877	0,45%
		Private	70.693.806,63	1,41%	5.455	1,31%
			102.163.772,97	2,04%	7.332	1,76%
	Used Vehicle	Commercial	92.615.531,94	1,85%	7.205	1,72%
		Private	399.462.886,38	7,99%	40.373	9,67%
			492.078.418,32	9,84%	47.578	11,39%
	Total		594.242.191,29	11,88%	54.910	13,15%
Non-Online	New Vehicle	Commercial	186.933.349,60	3,74%	9.794	2,34%
		Private	454.667.596,32	9,09%	33.658	8,06%
			641.600.945,92	12,83%	43.452	10,40%
	Used Vehicle	Commercial	694.070.587,23	13,88%	46.676	11,17%
		Private	3.070.086.274,07	61,40%	272.674	65,28%
			3.764.156.861,30	75,28%	319.350	76,45%
	Total		4.405.757.807,22	88,12%	362.802	86,85%
Total			4.999.999.998,51	100,00%	417.712	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.737.215.439,05	94,74%	396.254	94,86%
Leisure	193.204.166,20	3,86%	9.334	2,23%
Motorbike	69.580.393,26	1,39%	12124	2,90%
Total	4.999.999.998,51	100,00%	417.712	100,00%

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Monthly Investor Report**

12. Insurances



Calculation Date	12.01.2023			
Payment Date	16.01.2023			
Period No	27			
Monthly Period	Jan 2023			
Interest Period	from	14.12.2022	to	16.01.2023 = 33 days
Collection Period	from	01.12.2022	to	31.12.2022

<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	2.473.648.166,59	49,47%	195.083	46,70%
Yes	2.526.351.831,92	50,53%	222.629	53,30%
Total	4.999.999.998,51	100,00%	417.712	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	3.252.928.029,54	65,06%	281.720	67,44%
Yes	1.747.071.968,97	34,94%	135.992	32,56%
Total	4.999.999.998,51	100,00%	417.712	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	4.429.762.299,43	88,60%	375.532	89,90%
Yes	570.237.699,08	11,40%	42.180	10,10%
Total	4.999.999.998,51	100,00%	417.712	100,00%

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13. Type of Contract



Calculation Date			12.01.2023		
Payment Date			16.01.2023		
Period No			27		
Monthly Period			Jan 2023		
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.263.346.755,18	45,27%	247.650	59,29%
	Vehicle	493.511.705,89	9,87%	43.590	10,44%
	Total	2.756.858.461,07	55,14%	291.240	69,72%
Yes		1.731.563.808,22	34,63%	104.510	25,02%
- of which balloon rates	Auto	973.028.242,40	19,46%		
- of which regular installments		758.535.565,82	15,17%		
Yes		511.577.729,22	10,23%	21.962	5,26%
- of which balloon rates	Vehicle	305.683.109,16	6,11%		
- of which regular installments		205.894.620,06	4,12%		
	Total	2.243.141.537,44	44,86%	126.472	30,28%
Total		4.999.999.998,51	100,00%	417.712	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	841.729,12	0,07%	90	0,07%
13:25	21.285.882,93	1,66%	1.937	1,53%
26:38	129.378.140,09	10,12%	11.743	9,29%
39:51	309.215.594,85	24,18%	30.447	24,07%
52:64	564.722.390,24	44,16%	56.661	44,80%
65:72	154.791.790,73	12,11%	15.436	12,21%
73:	98.475.823,60	7,70%	10.158	8,03%
Total	1.278.711.351,56	100,00%	126.472	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	124.584.319,74	9,74%	13.540	10,71%
13:25	266.322.496,56	20,83%	27.502	21,75%
26:38	339.527.630,80	26,55%	33.521	26,50%
39:51	312.777.046,49	24,46%	29.878	23,62%
52:64	188.280.158,46	14,72%	17.980	14,22%
65:72	46.881.908,03	3,67%	4.032	3,19%
73:	337.791,48	0,03%	19	0,02%
Total	1.278.711.351,56	100,00%	126.472	100,00%

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Monthly Investor Report**

14. Payment Methods



Calculation Date	12.01.2023	
Payment Date	16.01.2023	
Period No	27	
Monthly Period	Jan 2023	
Interest Period	from 14.12.2022	to 16.01.2023 = 33 days
Collection Period	from 01.12.2022	to 31.12.2022

<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	4.957.345.411,62	99,15%	413.219	98,92%
Other	42.654.586,89	0,85%	4.493	1,08%
Total	4.999.999.998,51	100,00%	417.712	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	2.138.389.494,51	42,77%	177.825	42,57%
1st of month	2.861.610.504,00	57,23%	239.887	57,43%
Total	4.999.999.998,51	100,00%	417.712	100,00%

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Monthly Investor Report**

15. Downpayment



Calculation Date	12.01.2023	
Payment Date	16.01.2023	
Period No	27	
Monthly Period	Jan 2023	
Interest Period	from 14.12.2022	to 16.01.2023 = 33 days
Collection Period	from 01.12.2022	to 31.12.2022

<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	2.042.348.653,56	40,85%	172.722	41,35%	0,00%
0: 999	103.427.243,71	2,07%	12.295	2,94%	4,28%
1000: 1999	258.842.870,06	5,18%	28.286	6,77%	9,25%
2000: 2999	331.327.462,61	6,63%	33.204	7,95%	14,09%
3000: 3999	311.104.582,05	6,22%	28.896	6,92%	17,95%
4000: 4999	241.973.613,43	4,84%	21.615	5,17%	21,60%
5000: 5999	351.323.662,78	7,03%	27.686	6,63%	23,18%
6000: 6999	193.019.894,80	3,86%	15.269	3,66%	26,73%
7000: 7999	150.417.144,21	3,01%	11.820	2,83%	29,62%
8000: 8999	131.815.585,08	2,64%	10.200	2,44%	32,20%
9000: 9999	74.237.020,85	1,48%	5.672	1,36%	34,42%
10000:10999	240.770.778,89	4,82%	15.848	3,79%	33,38%
11000:11999	49.736.995,15	0,99%	3.650	0,87%	37,98%
12000:12999	64.546.816,73	1,29%	4.665	1,12%	39,69%
13000:13999	42.421.065,09	0,85%	3.022	0,72%	41,39%
14000:14999	33.447.878,60	0,67%	2.405	0,58%	43,04%
15000:15000	79.193.908,06	1,58%	4.623	1,11%	40,11%
15001:	300.044.822,85	6,00%	15.834	3,79%	48,34%
Total	4.999.999.998,51	100,00%	417.712	100,00%	18,35%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.675,89	€ 6.267,46
Average Purchase Price	€ 20.028,84	€ 22.605,37
Downpayment in %	18,35%	27,73%

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16. Effective Interest Rate



Calculation Date	12.01.2023	
Payment Date	16.01.2023	
Period No	27	
Monthly Period	Jan 2023	
Interest Period	from 14.12.2022	to 16.01.2023
Collection Period	from 01.12.2022	to 31.12.2022
		= 33 days

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	5.426.732,71	0,11%	244	0,06%
1: 1	425.045.133,61	8,50%	28.794	6,89%
2: 2	1.414.096.213,39	28,28%	108.767	26,04%
3: 3	2.222.692.206,34	44,45%	175.486	42,01%
4: 4	697.474.013,16	13,95%	76.879	18,40%
5: 5	139.275.888,79	2,79%	15.941	3,82%
6: 6	52.247.920,05	1,04%	6.579	1,58%
7: 7	16.767.943,09	0,34%	2.471	0,59%
8: 8	23.465.190,56	0,47%	2.244	0,54%
9: 9	2.428.113,78	0,05%	203	0,05%
10:10	466.647,77	0,01%	47	0,01%
11:11	613.995,26	0,01%	57	0,01%
Total	4.999.999.998,51	100,00%	417.712	100,00%

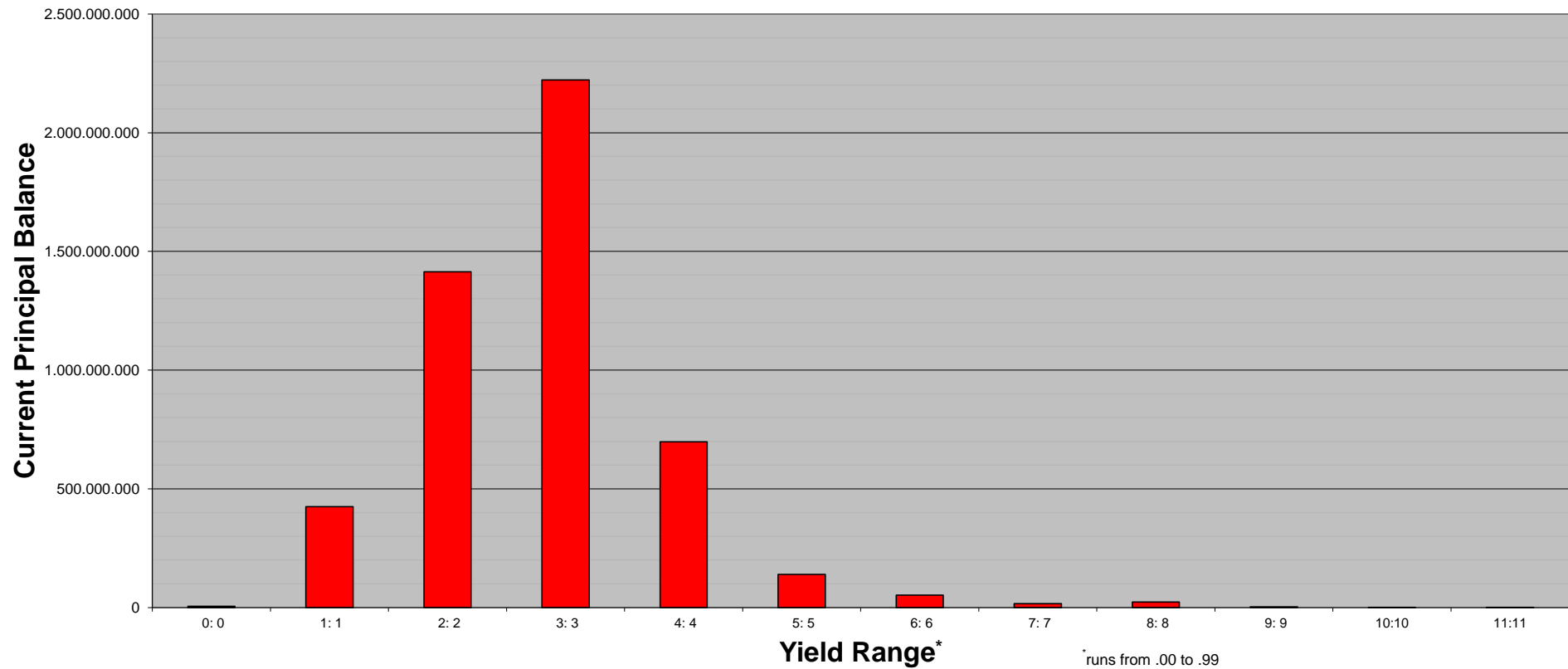
Statistics	in %
WA Interest	3,61%

* runs from .00 to .99

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Monthly Investor Report**

16.1 Effective Interest Rate (Graph)

Calculation Date			12.01.2023		
Payment Date			16.01.2023		
Period No			27		
Monthly Period			Jan 2023		
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	



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17. Seasoning



Calculation Date	12.01.2023				
Payment Date	16.01.2023				
Period No	27				
Monthly Period	Jan 2023				
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	49.849.466,63	1,00%	2.641	0,63%
3: 5	251.869.496,94	5,04%	13.683	3,28%
6: 8	408.432.893,51	8,17%	23.404	5,60%
9:11	392.017.139,69	7,84%	25.090	6,01%
12:14	464.107.916,30	9,28%	29.582	7,08%
15:17	475.235.899,79	9,50%	33.797	8,09%
18:20	571.551.478,93	11,43%	43.625	10,44%
21:23	378.055.732,62	7,56%	32.050	7,67%
24:26	401.174.339,85	8,02%	34.714	8,31%
27:29	475.119.245,95	9,50%	43.432	10,40%
30:32	281.775.098,34	5,64%	28.417	6,80%
33:35	255.811.938,00	5,12%	26.995	6,46%
36:38	174.824.465,01	3,50%	18.796	4,50%
39:41	133.392.484,99	2,67%	15.516	3,71%
42:44	80.786.603,81	1,62%	10.053	2,41%
45:47	51.506.918,55	1,03%	7.214	1,73%
48:50	32.367.673,82	0,65%	4.433	1,06%
51:53	26.628.110,92	0,53%	3.893	0,93%
54:56	25.813.135,07	0,52%	4.050	0,97%
57:59	21.287.885,39	0,43%	3.811	0,91%
60:62	11.118.380,96	0,22%	2.109	0,50%
63:65	9.255.575,49	0,19%	1.963	0,47%
66:68	8.065.070,79	0,16%	1.932	0,46%
69:71	5.486.807,11	0,11%	1.551	0,37%
72:74	3.629.710,21	0,07%	870	0,21%
75:77	2.577.426,30	0,05%	703	0,17%
78:80	2.622.706,46	0,05%	793	0,19%
81:	5.636.397,08	0,11%	2.595	0,62%
Total	4.999.999.998,51	100,00%	417.712	100,00%

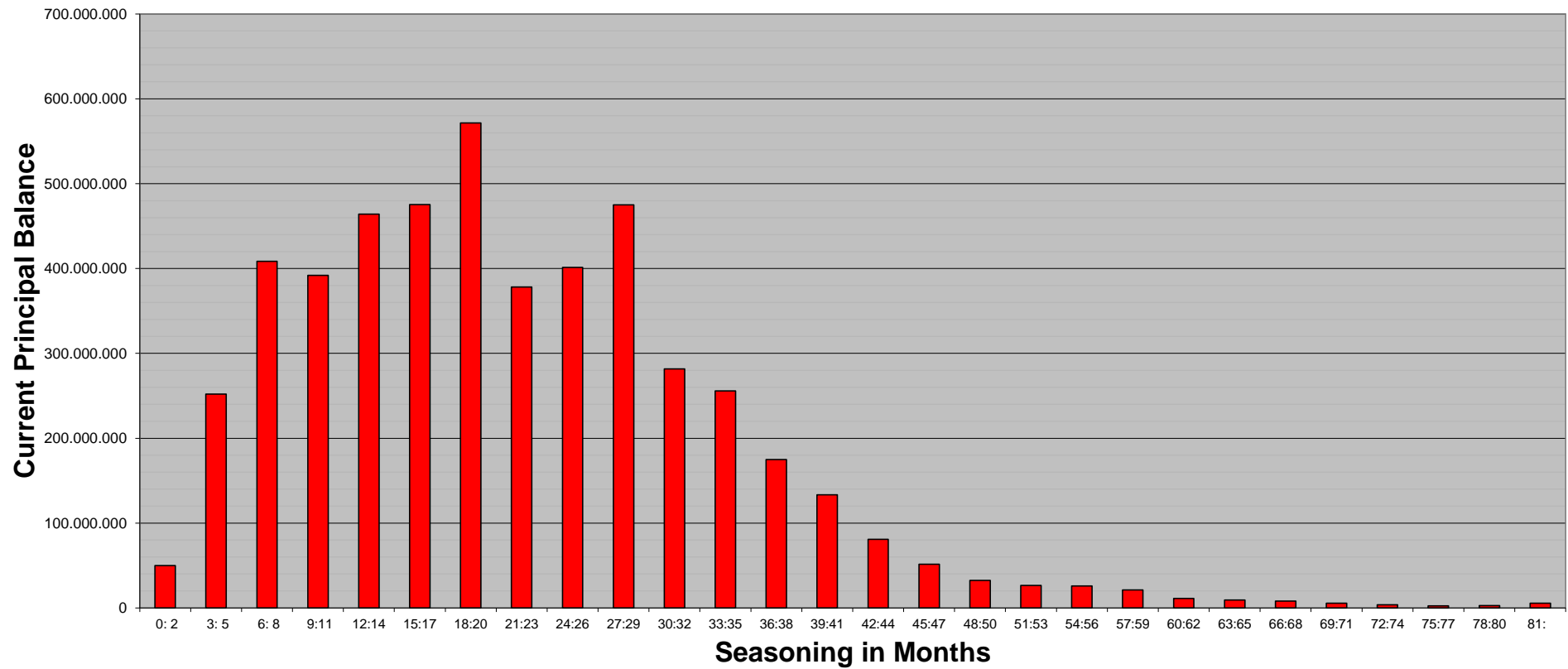
Statistics

WA Seasoning	21,59
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**SC Germany Mobility 2020-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Calculation Date	12.01.2023	
Payment Date	16.01.2023	
Period No	27	
Monthly Period	Jan 2023	
Interest Period	from 14.12.2022	to 16.01.2023 = 33 days
Collection Period	from 01.12.2022	to 31.12.2022



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

18. Remaining Term



Calculation Date	12.01.2023				
Payment Date	16.01.2023				
Period No	27				
Monthly Period	Jan 2023				
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	69.495.181,94	1,39%	25.308	6,06%
7: 13	168.468.745,03	3,37%	35.657	8,54%
14: 20	326.029.241,69	6,52%	46.231	11,07%
21: 27	450.409.572,26	9,01%	48.435	11,60%
28: 34	593.346.423,65	11,87%	53.699	12,86%
35: 41	520.403.784,14	10,41%	40.863	9,78%
42: 48	666.338.501,14	13,33%	44.983	10,77%
49: 55	586.466.120,58	11,73%	36.154	8,66%
56: 62	446.425.019,11	8,93%	26.649	6,38%
63: 69	418.190.099,59	8,36%	22.851	5,47%
70: 76	166.010.798,75	3,32%	9.455	2,26%
77: 83	150.941.556,04	3,02%	7.839	1,88%
84: 90	93.762.918,45	1,88%	4.354	1,04%
91: 97	119.042.738,13	2,38%	5.699	1,36%
98:104	91.201.507,60	1,82%	4.056	0,97%
105:107	36.644.522,41	0,73%	1.559	0,37%
108:	96.823.268,00	1,94%	3.920	0,94%
Total	4.999.999.998,51	100,00%	417.712	100,00%

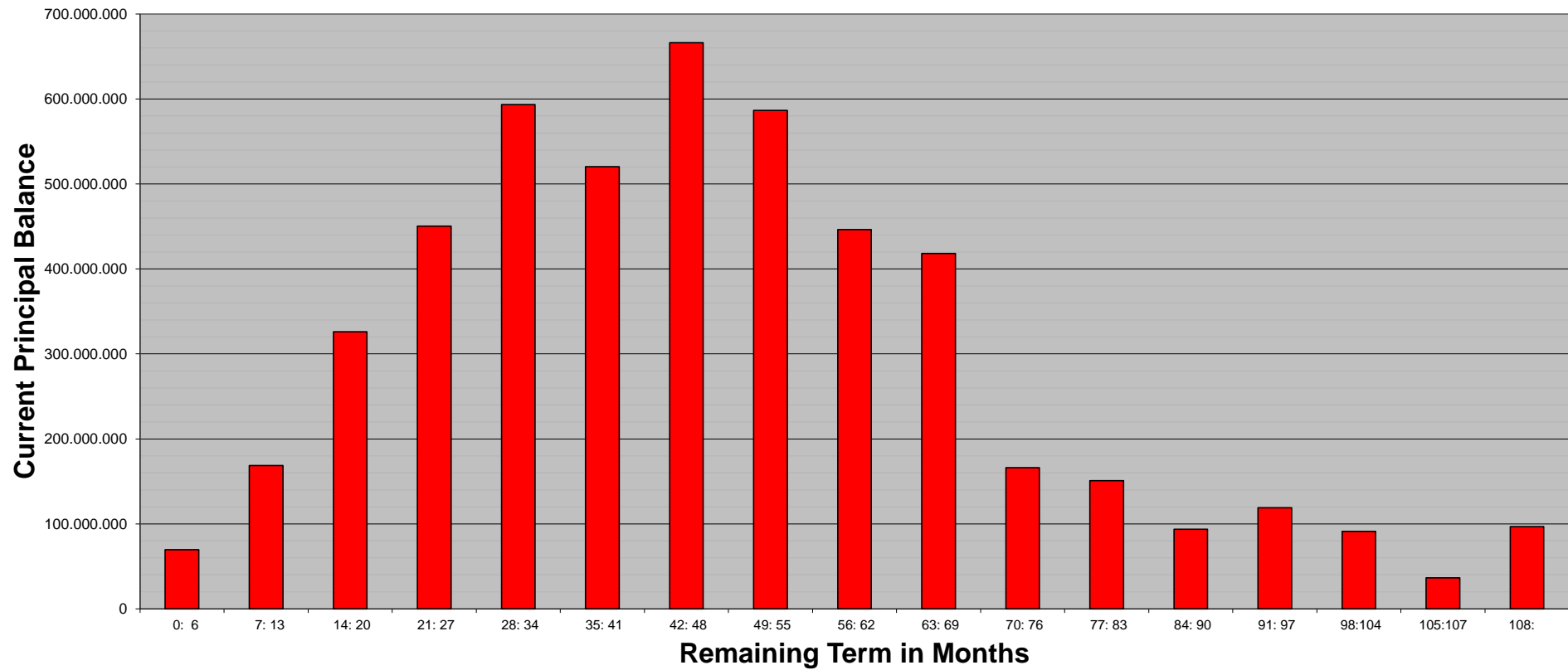
Statistics

WA Remaining Term	47,70
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date			12.01.2023		
Payment Date			16.01.2023		
Period No			27		
Monthly Period			Jan 2023		
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	



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

19. Original Term



Calculation Date	12.01.2023				
Payment Date	16.01.2023				
Period No	27				
Monthly Period	Jan 2023				
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	

<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	2.185.884,64	0,04%	765	0,18%
13: 25	53.122.232,23	1,06%	12.942	3,10%
26: 38	313.240.942,68	6,26%	48.068	11,51%
39: 51	790.131.144,51	15,80%	82.706	19,80%
52: 64	1.480.585.673,85	29,61%	115.808	27,72%
65: 77	1.049.457.394,22	20,99%	70.281	16,83%
78: 90	367.846.799,77	7,36%	30.432	7,29%
91:103	565.821.279,40	11,32%	38.940	9,32%
104:116	62.674.902,01	1,25%	3.536	0,85%
117:119	13.727.769,80	0,27%	625	0,15%
120:	301.205.975,40	6,02%	13.609	3,26%
Total	4.999.999.998,51	100,00%	417.712	100,00%

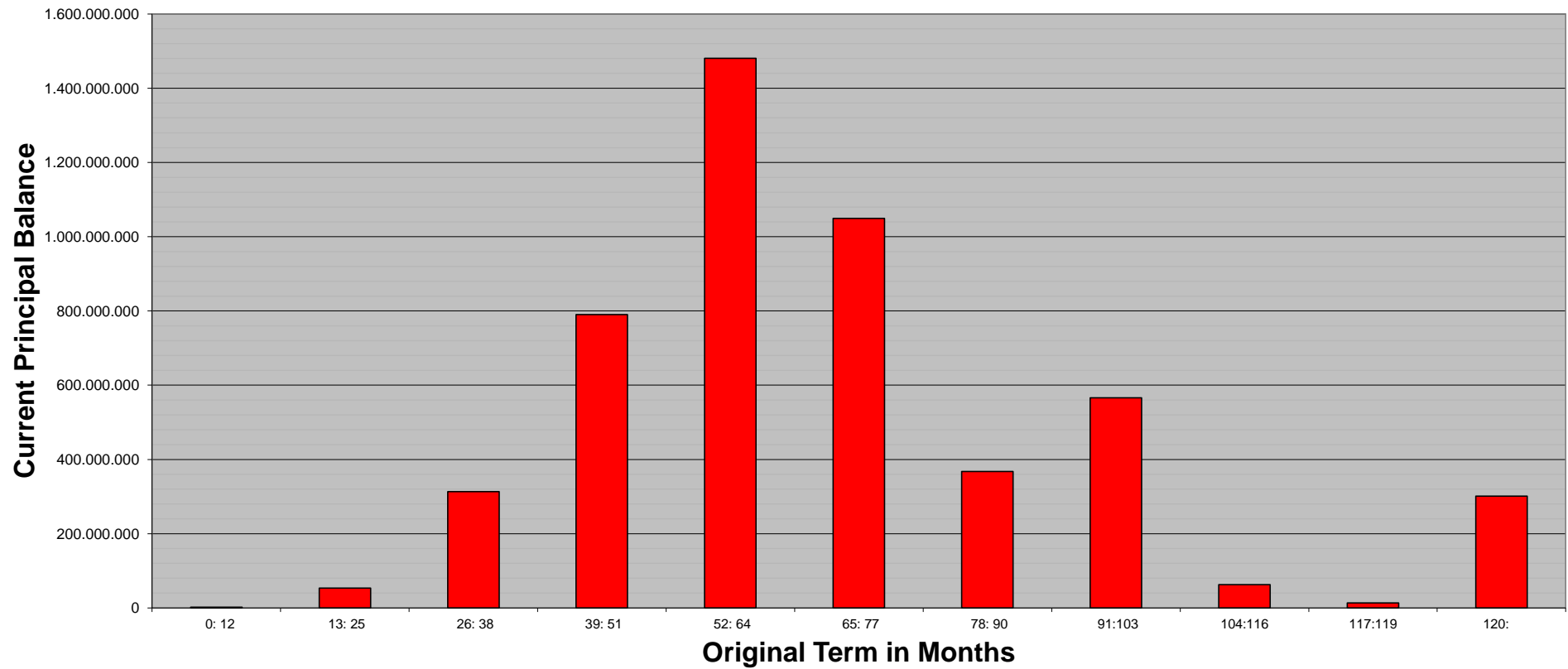
Statistics

WA Original Term	69,29
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date			12.01.2023		
Payment Date			16.01.2023		
Period No			27		
Monthly Period			Jan 2023		
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	



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Monthly Investor Report**

20. Brands + Fuel Type



Calculation Date	12.01.2023					
Payment Date	16.01.2023					
Period No	27					
Monthly Period	Jan 2023					
Interest Period	from	14.12.2022	to	16.01.2023	=	33 days
Collection Period	from	01.12.2022	to	31.12.2022		

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	591.403.532,58	11,83%	49.608	11,88%
2	523.263.267,84	10,47%	46.897	11,23%
3	443.679.825,67	8,87%	29.175	6,98%
4	338.475.612,54	6,77%	24.690	5,91%
5	334.787.480,86	6,70%	23.729	5,68%
6	287.809.133,08	5,76%	34.050	8,15%
7	242.349.444,39	4,85%	22.230	5,32%
8	220.570.528,90	4,41%	19.988	4,79%
9	209.293.364,03	4,19%	18.847	4,51%
10	203.284.123,45	4,07%	18.748	4,49%
11	184.999.372,97	3,70%	15.628	3,74%
12	184.905.300,69	3,70%	11.062	2,65%
13	168.429.353,21	3,37%	12.451	2,98%
14	106.104.076,55	2,12%	11.273	2,70%
15	97.444.734,01	1,95%	8.367	2,00%
	4.136.799.150,77	82,74%	346.743	83,01%

TOP 15 manufacturer brands in alphabetical order:

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

Fuel	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Petrol	1.651.177.895,47	33,02%	183.629	43,96%
Diesel Euro 6	661.281.951,35	13,23%	48.036	11,50%
Diesel Euro 5	331.086.801,86	6,62%	37.095	8,88%
Diesel < Euro 5	563.026.958,92	11,26%	42.877	10,26%
Other	57.872.701,01	1,16%	4.541	1,09%
n/a	1.735.553.689,90	34,71%	101.534	24,31%
Total	4.999.999.998,51	100,00%	417.712	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	12.01.2023	
Payment Date	16.01.2023	
Period No	27	
Monthly Period	Jan 2023	
Interest Period	from 14.12.2022	to 16.01.2023 = 33 days
Collection Period	from 01.12.2022	to 31.12.2022

Priority of Payments

Available Distribution Amount	166.347.378,46 €
Senior Expenses	- 17.000,00 €
Interest Notes Class A	- - €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- - €
Interest Notes Class B (no PD Trigger Breach)	- 332.303,75 €
Replenishment	- 149.641.936,51 €
Purchase Shortfall Ledger	- 1,49 €
Principal Class A	- - €
Interest Class B (PD Trigger Breach)	- - €
Principal Class B	- - €
Interest Subordinated Loan	- 275,00 €
Principal Subordinated Loan	- - €
Other payments due	- - €
Payments to Seller	= 16.155.861,71 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	17.000,00 €		
Interest accrued for the Period	332.303,75 €	- €	332.303,75 €
Cumulative Interest accrued	7.091.338,10 €	- €	7.091.338,10 €
Interest Payments	332.303,75 €	- €	332.303,75 €
Cumulative Interest Payments	7.091.338,10 €	- €	7.091.338,10 €
Interest accrued on Subordinated Loan for the Period	275,00 €		
Cumulative Interest accrued on Subordinated Loan	6.741,66 €		
Interest Payments on Subordinated Loan	275,00 €		
Cumulative Interest Payments on Subordinated Loan	6.741,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Calculation Date	12.01.2023				
Payment Date	16.01.2023				
Period No	27				
Monthly Period	Jan 2023				
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	

The Seller undertakes to that it will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction as required by paragraph (a) of Article 6(3) of the Securitisation Regulation, provided that the level of retention may reduce over time in compliance with the Applicable Risk Retention Commission Delegated Regulation. On the Closing Date and any Further Issue Date, such interest will, in accordance with paragraph (a) of Article 6(3) of the Securitisation Regulation, be comprised by the Seller purchasing and retaining a vertical tranche which has a pro-rata basis of not less than 5 % of the total nominal value of all Classes sold or transferred to investors (the "Retained Notes"). The Seller will not reduce, hedge or otherwise mitigate its credit exposure to any of the Retained Notes or any interest therein (whether in full or in part) to any third party until the earlier of the date on which all Notes are redeemed in full and the Legal Maturity Date.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	4.999.999.999,28 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.998,51 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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Monthly Investor Report**

23. Counterparties



Calculation Date	12.01.2023				
Payment Date	16.01.2023				
Period No	27				
Monthly Period	Jan 2023				
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	

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: **Elavon Financial Services Limited**
Block E, Cherrywood Business Park, Loughlinstown
Co. Dublin
Republic of Ireland
E-mail: mbs.erg.london@usbank.com

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 Strozziilaan 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	STABLE	A1(cr)	P-1(cr)	STABLE	performing
	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
	-	F1+	STABLE	-	P-1	NEG	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing

Ratings as of 31.12.2022, data source: Bloomberg

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

24. Issuer Information



Calculation Date		12.01.2023			
Payment Date		16.01.2023			
Period No		27			
Monthly Period		Jan 2023			
Interest Period	from	14.12.2022	to	16.01.2023	= 33 days
Collection Period	from	01.12.2022	to	31.12.2022	

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 Securitization

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Christina Opwis +49-2161-690-7086
Team ABS

Calculation Date	12.01.2023	
Payment Date	16.01.2023	
Period No	27	
Monthly Period	Jan 2023	
Interest Period	from 14.12.2022	to 16.01.2023 = 33 days
Collection Period	from 01.12.2022	to 31.12.2022

stefan.zilligen@santander.de
christina.opwis@santander.de
abs_ger@santander.de

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

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

Ratings as of 31.12.2022, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date		12.01.2023				
Payment Date		16.01.2023				
Period No		27				
Monthly Period		Jan 2023				
Interest Period	from	14.12.2022	to	16.01.2023	=	33 days
Collection Period	from	01.12.2022	to	31.12.2022		

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