

SC Germany Mobility 2020-1 Monthly Investor Report



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ABS Issuer of the Year
Santander Consumer Bank AG

WINNER

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WINNER

 **Santander**

SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	11.01.2024				
Payment Date	15.01.2024				
Period No	39				
Monthly Period	Jan 2024				
Interest Period	from 14.12.2023	to	15.01.2024	=	32 days
Collection Period	from 01.12.2023	to	31.12.2023		

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1. Portfolio Information



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Monthly Period	Jan 2024				
Interest Period from	14.12.2023	to	15.01.2024	=	32 days
Collection Period from	01.12.2023	to	31.12.2023		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	396.087	4.683.884.065,35 €	4.840.672.658,75 €
Scheduled Principal Payments		102.742.601,17 €	105.066.824,97 €
Prepayment Principal		35.073.503,64 €	46.234.741,64 €
Others		2.003.262,52 €	2.461.766,14 €
Total Principal Collections		139.819.367,33 €	153.763.332,75 €
Total Interest Collections		18.318.096,74 €	19.590.018,31 €
Defaults		2.506.739,58 €	3.025.056,98 €
Replenishment Amount		- €	- €
End of Period		4.541.557.958,44 €	4.683.884.065,35 €
Purchase Shortfall Amount		124,06 €	283,40 €
Total Assets (End of Period)	387.458	4.541.558.082,50 €	4.683.884.348,75 €
Current Prepayment Rate (annualised)		8,99%	

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2. Reserve Accounts



Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period from	14.12.2023	to 15.01.2024 = 32 days
Collection Period from	01.12.2023	to 31.12.2023

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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Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

3. Delinquency Data



Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	3.199.999.998,66 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	3.199.999.999,58 €	6.628.863,67 €	2.653.038,54 €	556.472,27 €	79.694,63 €	99,69%	0,21%	0,08%	0,02%	0,00%
3	3.199.999.998,97 €	7.028.561,76 €	5.054.776,74 €	1.082.227,93 €	913.197,46 €	99,56%	0,22%	0,16%	0,03%	0,03%
4	3.199.999.999,72 €	6.506.605,67 €	4.760.516,94 €	2.287.163,11 €	2.201.558,60 €	99,51%	0,20%	0,15%	0,07%	0,07%
5	3.199.999.998,96 €	8.452.132,62 €	5.396.555,87 €	1.945.275,10 €	3.639.321,89 €	99,39%	0,26%	0,17%	0,06%	0,11%
6	3.199.999.998,99 €	7.615.274,25 €	5.364.958,15 €	2.437.119,39 €	3.875.238,45 €	99,40%	0,24%	0,17%	0,08%	0,12%
7	3.199.999.975,53 €	6.457.330,66 €	4.625.055,14 €	2.413.020,10 €	4.389.889,46 €	99,44%	0,20%	0,14%	0,08%	0,14%
8	3.199.999.998,95 €	7.187.869,01 €	4.651.426,77 €	2.093.193,77 €	4.347.928,88 €	99,43%	0,22%	0,15%	0,07%	0,14%
9	3.199.999.999,53 €	7.607.061,26 €	5.030.626,37 €	2.276.480,22 €	4.275.265,11 €	99,40%	0,24%	0,16%	0,07%	0,13%
10	4.999.999.997,58 €	7.097.828,52 €	5.211.580,54 €	1.978.441,38 €	4.240.652,29 €	99,63%	0,14%	0,10%	0,04%	0,08%
11	4.999.999.997,70 €	7.953.817,15 €	5.341.810,89 €	1.943.955,78 €	3.801.019,01 €	99,62%	0,16%	0,11%	0,04%	0,08%
12	4.999.999.999,00 €	11.780.831,63 €	7.476.185,66 €	2.568.016,54 €	3.888.210,77 €	99,49%	0,24%	0,15%	0,05%	0,08%
13	4.999.999.999,21 €	11.382.685,89 €	9.207.582,36 €	3.323.478,01 €	4.673.703,52 €	99,43%	0,23%	0,18%	0,07%	0,09%
14	4.999.999.998,45 €	13.178.029,74 €	9.350.918,78 €	4.021.327,93 €	5.456.552,52 €	99,36%	0,26%	0,19%	0,08%	0,11%
15	4.999.999.996,65 €	12.461.525,13 €	9.313.638,64 €	4.104.679,26 €	7.041.844,35 €	99,34%	0,25%	0,19%	0,08%	0,14%
16	4.999.999.997,57 €	11.002.441,26 €	9.026.814,60 €	3.907.913,68 €	7.506.964,20 €	99,37%	0,22%	0,18%	0,08%	0,15%
17	4.999.999.999,25 €	4.424.048,67 €	10.187.295,72 €	5.417.376,25 €	11.905.520,78 €	99,36%	0,09%	0,20%	0,11%	0,24%
18	4.999.999.998,81 €	12.131.445,46 €	8.308.155,47 €	4.165.124,78 €	8.744.506,30 €	99,33%	0,24%	0,17%	0,08%	0,17%
19	4.999.999.996,31 €	4.442.790,10 €	13.912.940,24 €	5.315.840,13 €	8.506.260,07 €	99,36%	0,09%	0,28%	0,11%	0,17%
20	4.999.999.999,83 €	12.391.573,35 €	7.939.860,32 €	5.639.621,58 €	9.224.665,66 €	99,30%	0,25%	0,16%	0,11%	0,18%
21	4.999.999.995,90 €	4.652.755,60 €	12.659.011,10 €	6.376.612,52 €	11.587.710,67 €	99,29%	0,09%	0,25%	0,13%	0,23%
22	4.999.999.990,50 €	11.725.696,74 €	5.626.123,82 €	6.313.442,96 €	12.757.195,39 €	99,27%	0,23%	0,11%	0,13%	0,26%
23	4.999.999.997,71 €	13.056.610,94 €	7.576.886,61 €	5.417.769,04 €	11.347.096,58 €	99,25%	0,26%	0,15%	0,11%	0,23%
24	4.999.999.998,92 €	5.332.426,22 €	13.001.614,62 €	6.213.622,62 €	13.036.092,41 €	99,25%	0,11%	0,26%	0,12%	0,26%
25	4.999.999.997,64 €	11.265.931,57 €	6.079.870,81 €	7.109.355,70 €	12.843.051,81 €	99,25%	0,23%	0,12%	0,14%	0,26%
26	4.999.999.999,28 €	4.731.443,35 €	13.149.162,41 €	7.098.507,49 €	14.343.680,61 €	99,21%	0,09%	0,26%	0,14%	0,29%
27	4.999.999.998,51 €	12.699.746,67 €	5.415.274,88 €	6.130.204,26 €	15.130.898,66 €	99,21%	0,25%	0,11%	0,12%	0,30%
28	4.999.999.999,49 €	11.313.467,26 €	8.157.759,01 €	2.999.390,31 €	13.534.308,06 €	99,28%	0,23%	0,16%	0,06%	0,27%
29	4.999.999.999,38 €	4.866.456,10 €	14.076.029,25 €	6.054.624,47 €	14.165.281,61 €	99,22%	0,10%	0,28%	0,12%	0,28%
30	4.999.999.998,42 €	13.898.250,85 €	8.255.843,93 €	5.484.625,76 €	11.670.301,56 €	99,21%	0,28%	0,17%	0,11%	0,23%
31	4.999.999.996,51 €	5.270.903,73 €	15.073.055,08 €	5.088.234,06 €	11.531.110,81 €	99,26%	0,11%	0,30%	0,10%	0,23%
32	4.999.999.999,79 €	15.866.429,34 €	9.612.295,88 €	5.536.219,21 €	12.748.255,23 €	99,12%	0,32%	0,19%	0,11%	0,25%
33	4.999.999.999,26 €	5.787.534,67 €	14.333.852,18 €	7.480.877,60 €	15.438.455,06 €	99,14%	0,12%	0,29%	0,15%	0,31%
34	4.999.999.999,04 €	15.349.292,29 €	5.541.279,68 €	7.593.960,42 €	16.041.911,02 €	99,11%	0,31%	0,11%	0,15%	0,32%
35	4.999.999.999,82 €	6.007.365,44 €	16.173.570,81 €	7.562.367,20 €	16.386.087,28 €	99,08%	0,12%	0,32%	0,15%	0,33%
36	4.999.999.999,46 €	6.380.307,05 €	14.644.275,85 €	8.225.930,21 €	16.512.853,78 €	99,08%	0,13%	0,29%	0,16%	0,33%
37	4.840.672.455,08 €	15.759.318,99 €	10.023.419,59 €	3.723.929,84 €	17.395.624,83 €	99,03%	0,33%	0,21%	0,08%	0,36%
38	4.683.884.065,35 €	6.465.052,64 €	17.312.131,19 €	8.082.664,78 €	18.247.888,95 €	98,93%	0,14%	0,37%	0,17%	0,39%
39	4.541.557.958,44 €	14.668.188,50 €	5.743.740,95 €	8.604.427,61 €	17.344.206,94 €	98,98%	0,32%	0,13%	0,19%	0,38%
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4. Default Data



Calculation Date	11.01.2024				
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Collection Period	from	01.12.2023	to	31.12.2023	

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	2.506.739,58 €	
Current Period Recoveries	1.044.061,34 €	
Current Period Net Default	1.462.678,24 €	
New Number of Defaulted Contracts		179

Cumulative Default

Cumulative Gross Default	61.964.550,80 €	
Cumulative Recoveries	20.915.024,43 €	
Cumulative Net Default	41.049.526,37 €	
Total Number of Defaulted Contracts		4.789

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

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

	0,30%	
Annualised Loss Ratio period before previous period		0,18%
Annualised Loss Ratio previous period		0,35%
Annualised Loss Ratio current period	0,39%	0,39%

Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	

PDL Trigger

62.500.000,00 €

Repurchased Assets

Current Repurchased Asset Amount through breach of warranty or voluntary buyback	- €
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	- €

* 3-MRA stands for three months rolling average

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4.1 Defaults & Recoveries per period



Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
36	4.239	2.998.098,55 €	54.185.230,04 €	10.220.691.281,36 €	0,53%	887.666,42 €	16.654.910,10 €	37.530.319,94 €	0,37%
37	4.409	2.247.524,20 €	56.432.754,24 €	10.220.691.281,36 €	0,55%	1.541.385,24 €	18.196.295,34 €	38.236.458,90 €	0,37%
38	4.610	3.025.056,98 €	59.457.811,22 €	10.220.691.281,36 €	0,58%	1.674.667,75 €	19.870.963,09 €	39.586.848,13 €	0,39%
39	4.789	2.506.739,58 €	61.964.550,80 €	10.220.691.281,36 €	0,61%	1.044.061,34 €	20.915.024,43 €	41.049.526,37 €	0,40%
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**SC Germany Mobility 2020-1
Monthly Investor Report**

5. Concentration Limits



Calculation Date	11.01.2024				
Payment Date	15.01.2024				
Period No	39				
Monthly Period	Jan 2024				
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

Amortising

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

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

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Calculation Date	11.01.2024				
Payment Date	15.01.2024				
Period No	39				
Monthly Period	Jan 2024				
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

6. Outstanding Notes



	All notes	Class A	Class B
1. Note Balance			
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	4.683.884.348,75 €	4.321.384.348,75 €	362.500.000,00 €
Available Distribution Amount	159.381.810,61 €		
Replenishment	- €		
Amortisation	142.326.266,25 €		
Redemption per Class	142.326.266,25 €	142.326.266,25 €	- €
Redemption per Note		3.069,03 €	- €
Class Principal Outstanding Balance End of Period	4.541.558.082,50 €	4.179.058.082,50 €	362.500.000,00 €
Current Tranching		92,02%	7,98%
Current Pool Factor		0,90	1,00
2. Payments to Investors per Note			
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		93.183,49 €	100.000,00 €
> Principal Repayment per Note		3.069,03 €	- €
Principal Outstanding per Note End of Period		90.114,46 €	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			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		11,83%	3,84%
Current CE (excl. Excess Spread)		7,98%	0,00%

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Monthly Investor Report**

7. Original Principal Balance



Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period	from 14.12.2023	to 15.01.2024 = 32 days
Collection Period	from 01.12.2023	to 31.12.2023

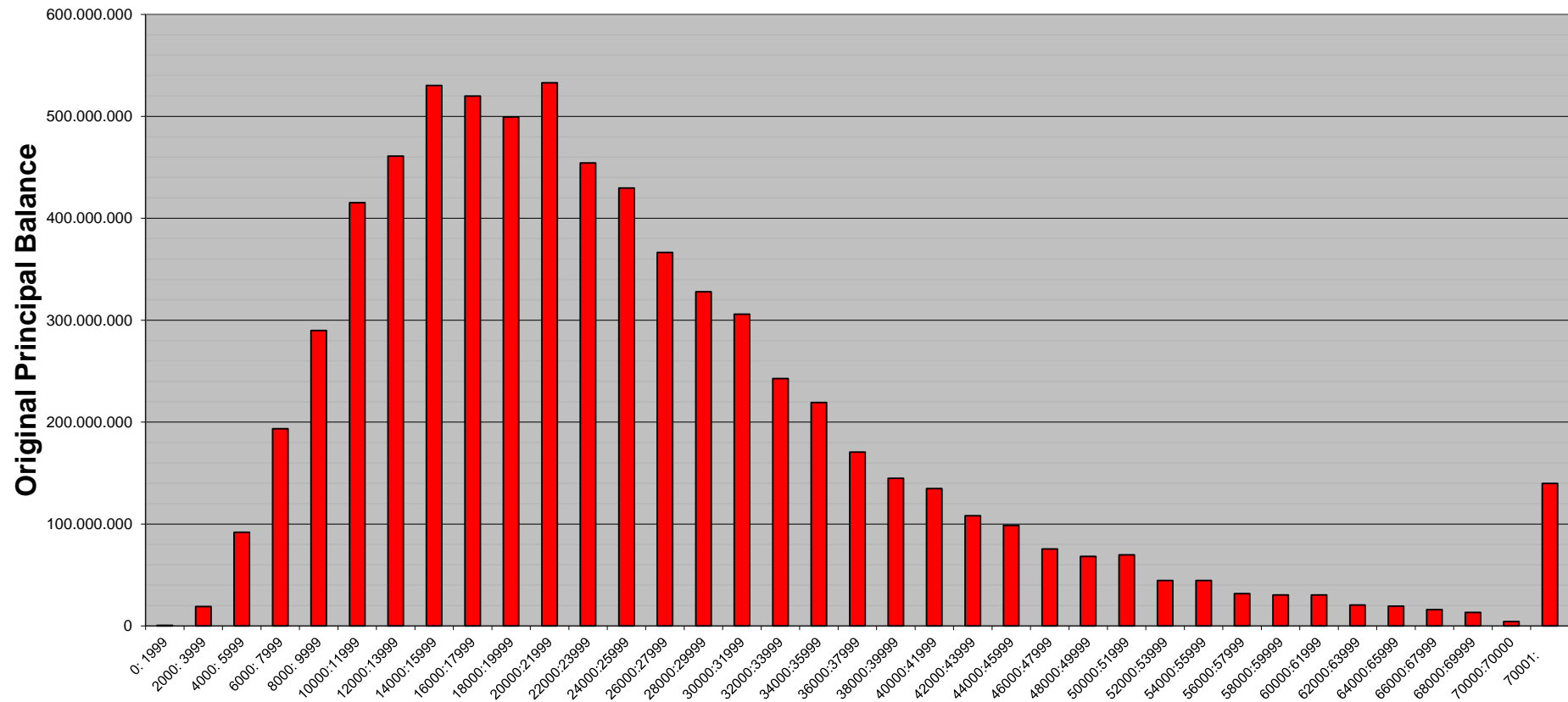
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	476.390,12	0,01%	291	0,08%
2000: 3999	19.000.851,11	0,27%	5.830	1,50%
4000: 5999	91.871.348,77	1,28%	18.042	4,66%
6000: 7999	193.460.846,96	2,70%	27.564	7,11%
8000: 9999	289.812.405,74	4,04%	32.208	8,31%
10000:11999	415.331.453,50	5,80%	38.032	9,82%
12000:13999	461.017.457,63	6,43%	35.531	9,17%
14000:15999	530.311.546,51	7,40%	35.402	9,14%
16000:17999	519.868.124,00	7,26%	30.657	7,91%
18000:19999	499.333.429,34	6,97%	26.330	6,80%
20000:21999	532.929.833,94	7,44%	25.501	6,58%
22000:23999	454.284.815,08	6,34%	19.796	5,11%
24000:25999	429.715.728,78	6,00%	17.211	4,44%
26000:27999	366.397.554,49	5,11%	13.588	3,51%
28000:29999	327.948.166,21	4,58%	11.328	2,92%
30000:31999	305.896.683,60	4,27%	9.914	2,56%
32000:33999	242.720.060,33	3,39%	7.367	1,90%
34000:35999	219.247.792,78	3,06%	6.271	1,62%
36000:37999	170.508.765,72	2,38%	4.613	1,19%
38000:39999	144.772.199,15	2,02%	3.716	0,96%
40000:41999	134.845.078,31	1,88%	3.304	0,85%
42000:43999	108.205.962,70	1,51%	2.519	0,65%
44000:45999	98.689.966,53	1,38%	2.196	0,57%
46000:47999	75.453.446,24	1,05%	1.607	0,41%
48000:49999	68.264.293,27	0,95%	1.394	0,36%
50000:51999	69.768.942,00	0,97%	1.376	0,36%
52000:53999	44.478.458,09	0,62%	840	0,22%
54000:55999	44.496.709,43	0,62%	810	0,21%
56000:57999	31.641.661,31	0,44%	555	0,14%
58000:59999	30.362.795,00	0,42%	515	0,13%
60000:61999	30.435.428,06	0,42%	501	0,13%
62000:63999	20.598.294,19	0,29%	327	0,08%
64000:65999	19.359.476,12	0,27%	298	0,08%
66000:67999	16.120.556,01	0,22%	241	0,06%
68000:69999	13.248.085,26	0,18%	192	0,05%
70000:70000	4.270.000,00	0,06%	61	0,02%
70001:	139.740.566,27	1,95%	1.530	0,39%
Total	7.164.885.172,55	100,00%	387.458	100,00%

Statistics	in EUR
Average Amount	18.492,03

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Monthly Investor Report**

7.1 Original PB (Graph)

Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period	from 14.12.2023	to 15.01.2024 = 32 days
Collection Period	from 01.12.2023	to 31.12.2023



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

8. Current Principal Balance



Calculation Date	11.01.2024				
Payment Date	15.01.2024				
Period No	39				
Monthly Period	Jan 2024				
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

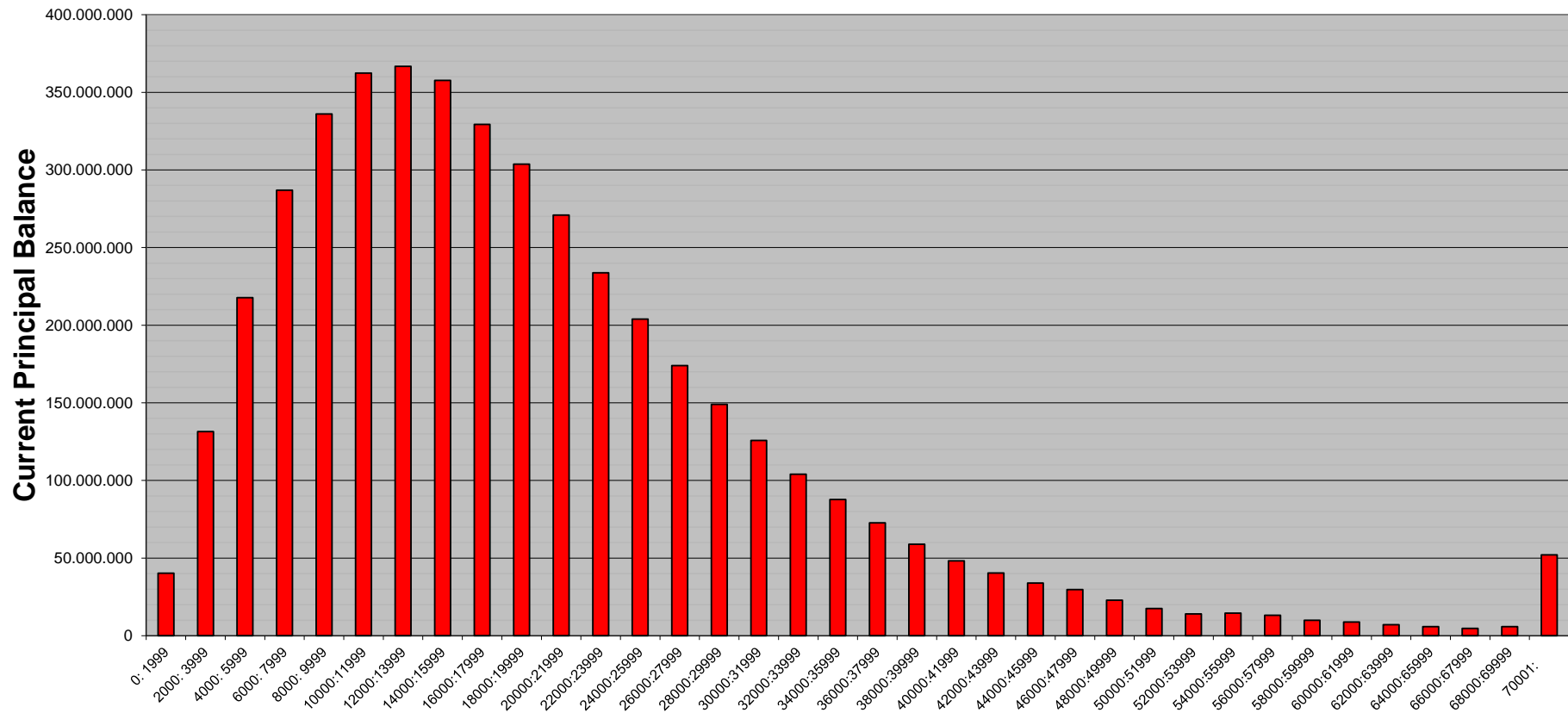
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	40.222.705,55	0,89%	38.596	9,96%
2000: 3999	131.539.138,36	2,90%	43.775	11,30%
4000: 5999	217.680.295,59	4,79%	43.580	11,25%
6000: 7999	286.898.968,81	6,32%	41.053	10,60%
8000: 9999	336.086.647,32	7,40%	37.431	9,66%
10000:11999	362.345.607,64	7,98%	33.030	8,52%
12000:13999	366.770.451,64	8,08%	28.277	7,30%
14000:15999	357.631.425,64	7,87%	23.890	6,17%
16000:17999	329.347.720,27	7,25%	19.412	5,01%
18000:19999	303.757.796,04	6,69%	16.016	4,13%
20000:21999	270.902.080,51	5,96%	12.921	3,33%
22000:23999	233.756.915,24	5,15%	10.175	2,63%
24000:25999	203.952.794,60	4,49%	8.173	2,11%
26000:27999	173.998.405,74	3,83%	6.453	1,67%
28000:29999	149.014.354,23	3,28%	5.147	1,33%
30000:31999	125.708.911,84	2,77%	4.061	1,05%
32000:33999	103.995.121,89	2,29%	3.156	0,81%
34000:35999	87.794.747,18	1,93%	2.511	0,65%
36000:37999	72.701.452,76	1,60%	1.969	0,51%
38000:39999	58.948.143,27	1,30%	1.513	0,39%
40000:41999	48.192.513,65	1,06%	1.177	0,30%
42000:43999	40.412.406,89	0,89%	940	0,24%
44000:45999	33.937.118,33	0,75%	755	0,19%
46000:47999	29.708.142,34	0,65%	633	0,16%
48000:49999	22.821.166,74	0,50%	466	0,12%
50000:51999	17.471.971,47	0,38%	343	0,09%
52000:53999	13.984.898,41	0,31%	264	0,07%
54000:55999	14.565.870,27	0,32%	265	0,07%
56000:57999	13.148.562,89	0,29%	231	0,06%
58000:59999	9.903.016,38	0,22%	168	0,04%
60000:61999	8.788.444,24	0,19%	144	0,04%
62000:63999	7.052.566,05	0,16%	112	0,03%
64000:65999	5.903.395,58	0,13%	91	0,02%
66000:67999	4.751.261,52	0,10%	71	0,02%
68000:69999	5.793.223,32	0,13%	84	0,02%
70001:	52.069.716,24	1,15%	575	0,15%
Total	4.541.557.958,44	100,00%	387.458	100,00%

Statistics		in EUR
Average Amount		11.721,42

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

8.1 Current PB (Graph)

Calculation Date	11.01.2024		
Payment Date	15.01.2024		
Period No	39		
Monthly Period	Jan 2024		
Interest Period	from	14.12.2023	to 15.01.2024 = 32 days
Collection Period	from	01.12.2023	to 31.12.2023



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9. Borrower Concentration



Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period	from 14.12.2023	to 15.01.2024 = 32 days
Collection Period	from 01.12.2023	to 31.12.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	246.523,22	0,0054%	2
2	210.463,95	0,0046%	2
3	203.909,89	0,0045%	1
4	203.221,24	0,0045%	1
5	187.981,40	0,0041%	1
6	186.779,74	0,0041%	1
7	181.449,12	0,0040%	1
8	178.987,49	0,0039%	1
9	175.192,73	0,0039%	2
10	172.566,78	0,0038%	3
11	170.672,39	0,0038%	1
12	168.282,12	0,0037%	1
13	167.066,69	0,0037%	1
14	164.532,70	0,0036%	1
15	164.067,02	0,0036%	1
16	163.311,83	0,0036%	1
17	161.203,75	0,0035%	1
18	158.943,61	0,0035%	1
19	153.154,88	0,0034%	1
20	152.977,82	0,0034%	1
21	152.604,75	0,0034%	1
22	151.365,41	0,0033%	1
23	151.202,60	0,0033%	1
24	150.922,53	0,0033%	1
25	149.818,30	0,0033%	3
	4.327.201,96	0,0953%	32

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10. Geographical Distribution



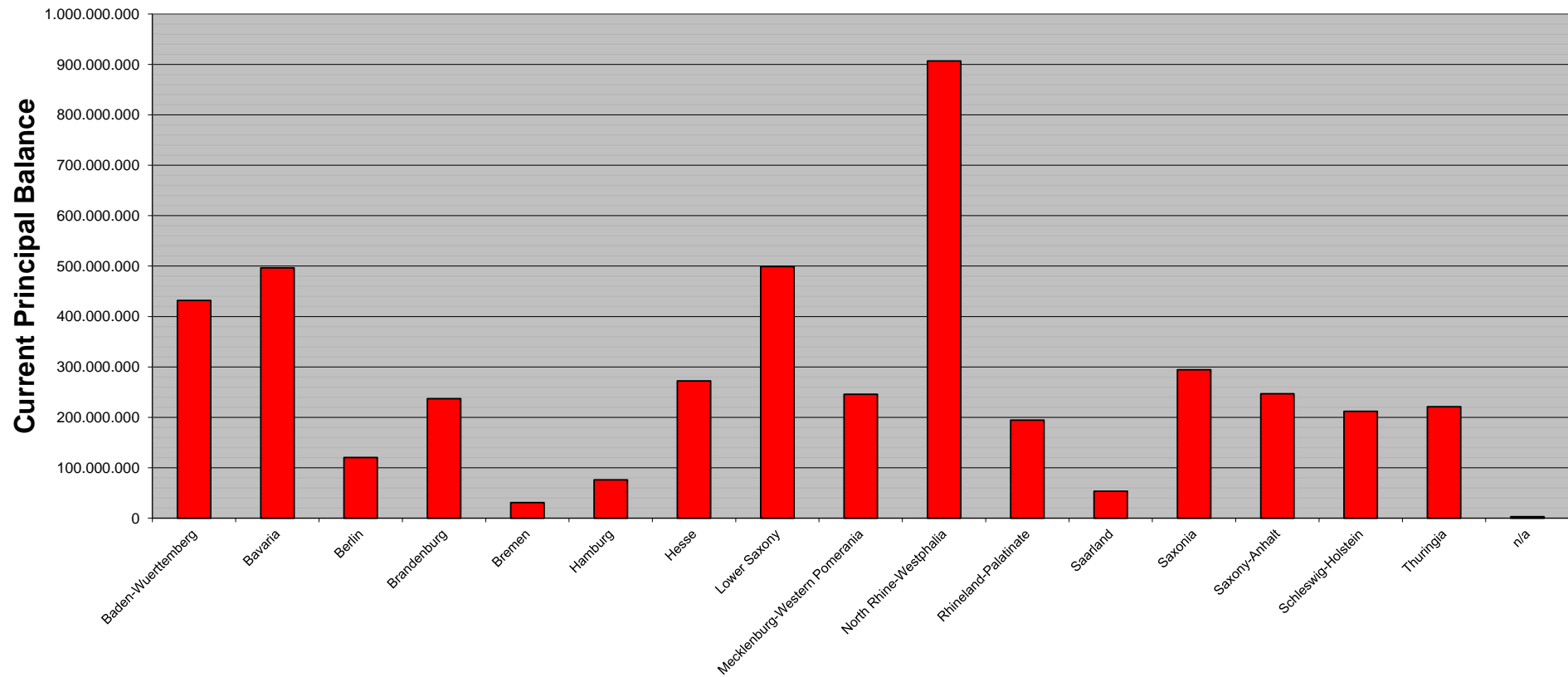
Calculation Date			11.01.2024		
Payment Date			15.01.2024		
Period No			39		
Monthly Period			Jan 2024		
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	431.756.625,19	9,51%	36.097	9,32%
Bavaria	496.529.776,77	10,93%	41.283	10,65%
Berlin	120.437.964,87	2,65%	9.423	2,43%
Brandenburg	236.875.989,50	5,22%	20.902	5,39%
Bremen	31.101.158,57	0,68%	2.461	0,64%
Hamburg	75.855.983,29	1,67%	5.629	1,45%
Hesse	272.417.150,51	6,00%	23.540	6,08%
Lower Saxony	498.949.848,56	10,99%	42.435	10,95%
Mecklenburg-Western Pomerania	245.653.111,51	5,41%	20.919	5,40%
North Rhine-Westphalia	907.019.243,43	19,97%	76.589	19,77%
Rhineland-Palatinate	194.478.746,95	4,28%	16.841	4,35%
Saarland	53.495.686,23	1,18%	4.698	1,21%
Saxonia	294.493.837,47	6,48%	26.832	6,93%
Saxony-Anhalt	246.960.873,20	5,44%	22.514	5,81%
Schleswig-Holstein	211.877.728,14	4,67%	17.670	4,56%
Thuringia	220.847.869,17	4,86%	19.394	5,01%
n/a	2.806.365,08	0,06%	231	0,06%
Total	4.541.557.958,44	100,00%	387.458	100,00%

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Monthly Investor Report**

10.1 Geographical Distribution (Graph)

Calculation Date			11.01.2024			
Payment Date			15.01.2024			
Period No			39			
Monthly Period			Jan 2024			
Interest Period	from	14.12.2023	to	15.01.2024	=	32 days
Collection Period	from	01.12.2023	to	31.12.2023		



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

11. Object/Vehicle Type



Calculation Date			11.01.2024		
Payment Date			15.01.2024		
Period No			39		
Monthly Period			Jan 2024		
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	19.853.083,26	0,44%	1.385	0,36%
		Private	45.059.045,52	0,99%	3.978	1,03%
			64.912.128,78	1,43%	5.363	1,38%
	Used Vehicle	Commercial	72.200.038,49	1,59%	5.898	1,52%
		Private	326.323.289,26	7,19%	34.218	8,83%
			398.523.327,75	8,78%	40.116	10,35%
	Total		463.435.456,53	10,20%	45.479	11,74%
Non-Online	New Vehicle	Commercial	122.951.608,74	2,71%	7.302	1,88%
		Private	312.381.144,61	6,88%	25.264	6,52%
			435.332.753,35	9,59%	32.566	8,41%
	Used Vehicle	Commercial	676.763.713,91	14,90%	44.712	11,54%
		Private	2.966.026.034,65	65,31%	264.701	68,32%
			3.642.789.748,56	80,21%	309.413	79,86%
	Total		4.078.122.501,91	89,80%	341.979	88,26%
Total			4.541.557.958,00	100,00%	387.458	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.332.591.083,74	95,40%	369.659	95,41%
Leisure	157.518.522,46	3,47%	8.232	2,12%
Motorbike	51.448.352,24	1,13%	9567	2,47%
Total	4.541.557.958,44	100,00%	387.458	100,00%

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12. Insurances



Calculation Date	11.01.2024			
Payment Date	15.01.2024			
Period No	39			
Monthly Period	Jan 2024			
Interest Period	from	14.12.2023	to	15.01.2024 = 32 days
Collection Period	from	01.12.2023	to	31.12.2023

<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	2.743.361.722,99	60,41%	211.215	54,51%
Yes	1.798.196.235,45	39,59%	176.243	45,49%
Total	4.541.557.958,44	100,00%	387.458	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	3.275.370.669,93	72,12%	277.668	71,66%
Yes	1.266.187.288,51	27,88%	109.790	28,34%
Total	4.541.557.958,44	100,00%	387.458	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	4.112.051.586,36	90,54%	351.487	90,72%
Yes	429.506.372,08	9,46%	35.971	9,28%
Total	4.541.557.958,44	100,00%	387.458	100,00%

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

13. Type of Contract



Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period	from 14.12.2023	to 15.01.2024 = 32 days
Collection Period	from 01.12.2023	to 31.12.2023

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.963.700.192,87	43,24%	223.824	57,77%
	Vehicle	398.398.169,20	8,77%	37.846	9,77%
	Total	2.362.098.362,07	52,01%	261.670	67,54%
Yes		1.686.089.321,17	37,13%	104.337	26,93%
- of which balloon rates	Auto	1.024.809.023,45	22,57%		
- of which regular installments		661.280.297,72	14,56%		
Yes		493.370.275,20	10,86%	21.451	5,54%
- of which balloon rates	Vehicle	317.547.482,03	6,99%		
- of which regular installments		175.822.793,17	3,87%		
	Total	2.179.459.596,37	47,99%	125.788	32,46%
Total		4.541.557.958,44	100,00%	387.458	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	716.397,08	0,05%	35	0,03%
13:25	14.281.084,36	1,06%	1.155	0,92%
26:38	99.594.673,85	7,42%	8.437	6,71%
39:51	318.904.841,39	23,76%	29.414	23,38%
52:64	584.810.827,27	43,57%	55.495	44,12%
65:72	197.358.939,08	14,70%	18.788	14,94%
73:	126.689.742,45	9,44%	12.464	9,91%
Total	1.342.356.505,48	100,00%	125.788	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	214.969.521,73	16,01%	22.315	17,74%
13:25	326.220.295,27	24,30%	31.862	25,33%
26:38	338.030.472,55	25,18%	31.338	24,91%
39:51	292.406.652,18	21,78%	25.974	20,65%
52:64	156.612.242,08	11,67%	13.189	10,49%
65:72	13.560.956,97	1,01%	1.089	0,87%
73:	556.364,70	0,04%	21	0,02%
Total	1.342.356.505,48	100,00%	125.788	100,00%

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Monthly Investor Report**

14. Payment Methods



Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period	from 14.12.2023	to 15.01.2024 = 32 days
Collection Period	from 01.12.2023	to 31.12.2023

<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	4.484.922.967,02	98,75%	382.082	98,61%
Other	56.634.991,42	1,25%	5.376	1,39%
Total	4.541.557.958,44	100,00%	387.458	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	1.947.228.968,77	42,88%	164.741	42,52%
1st of month	2.594.328.989,67	57,12%	222.717	57,48%
Total	4.541.557.958,44	100,00%	387.458	100,00%

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

15. Downpayment



Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period	from 14.12.2023	to 15.01.2024 = 32 days
Collection Period	from 01.12.2023	to 31.12.2023

<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	1.840.587.791,34	40,53%	159.710	41,22%	0,00%
0: 999	86.742.488,65	1,91%	10.504	2,71%	4,01%
1000: 1999	223.246.657,45	4,92%	24.988	6,45%	8,67%
2000: 2999	292.478.886,42	6,44%	30.151	7,78%	13,34%
3000: 3999	275.986.434,88	6,08%	26.421	6,82%	17,09%
4000: 4999	218.657.000,10	4,81%	20.197	5,21%	20,64%
5000: 5999	330.166.660,31	7,27%	26.560	6,85%	22,07%
6000: 6999	175.522.347,91	3,86%	14.205	3,67%	25,46%
7000: 7999	140.608.093,94	3,10%	11.201	2,89%	28,25%
8000: 8999	121.964.826,71	2,69%	9.623	2,48%	30,78%
9000: 9999	68.016.701,97	1,50%	5.316	1,37%	33,00%
10000:10999	229.201.382,06	5,05%	15.498	4,00%	32,19%
11000:11999	45.049.433,68	0,99%	3.385	0,87%	36,50%
12000:12999	60.186.620,28	1,33%	4.465	1,15%	38,47%
13000:13999	38.447.066,93	0,85%	2.838	0,73%	40,24%
14000:14999	30.219.920,81	0,67%	2.260	0,58%	41,40%
15000:15000	77.196.543,33	1,70%	4.710	1,22%	39,14%
15001:	287.279.101,67	6,33%	15.426	3,98%	47,08%
Total	4.541.557.958,44	100,00%	387.458	100,00%	17,83%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.777,07 €	6.425,76 €
Average Purchase Price	21.184,25 €	23.894,14 €
Downpayment in %	17,83%	26,89%

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

16. Effective Interest Rate



Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period	from 14.12.2023	to 15.01.2024 = 32 days
Collection Period	from 01.12.2023	to 31.12.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	6.186.385,88	0,14%	263	0,07%
1: 1	340.190.812,79	7,49%	25.728	6,64%
2: 2	1.088.578.411,90	23,97%	90.342	23,32%
3: 3	1.765.329.549,33	38,87%	150.495	38,84%
4: 4	704.877.797,21	15,52%	71.091	18,35%
5: 5	371.579.173,19	8,18%	28.114	7,26%
6: 6	183.000.036,17	4,03%	14.071	3,63%
7: 7	43.290.353,22	0,95%	3.959	1,02%
8: 8	30.903.574,55	0,68%	2.800	0,72%
9: 9	5.241.758,65	0,12%	400	0,10%
10:10	1.087.557,56	0,02%	89	0,02%
11:11	927.516,29	0,02%	78	0,02%
12:12	365.031,70	0,01%	28	0,01%
Total	4.541.557.958,44	100,00%	387.458	100,00%

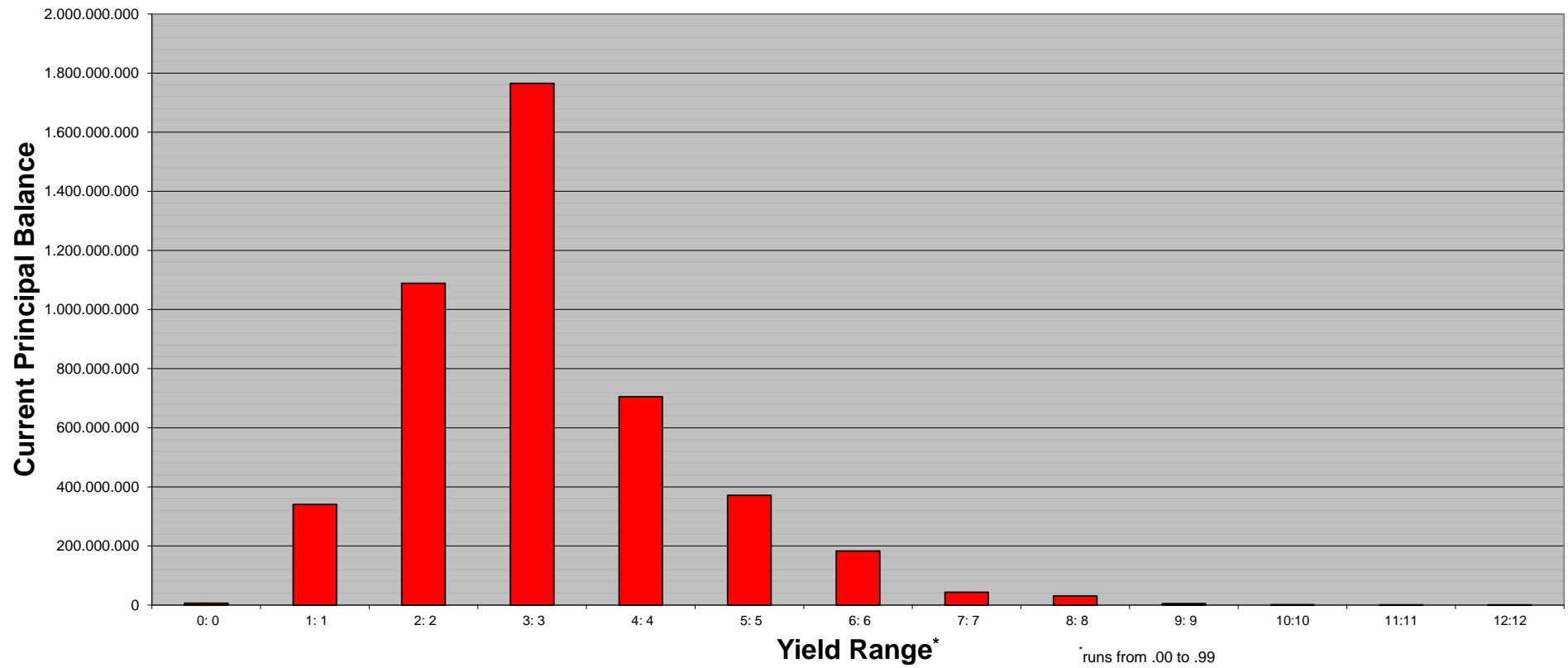
Statistics		in %
WA Interest		3,92%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period	from 14.12.2023	to 15.01.2024 = 32 days
Collection Period	from 01.12.2023	to 31.12.2023



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

17. Seasoning



Calculation Date	11.01.2024				
Payment Date	15.01.2024				
Period No	39				
Monthly Period	Jan 2024				
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
3: 5	37.588.230,98	0,83%	1.984	0,51%
6: 8	167.297.857,93	3,68%	9.015	2,33%
9:11	259.361.764,23	5,71%	15.273	3,94%
12:14	322.121.084,35	7,09%	19.258	4,97%
15:17	424.283.306,69	9,34%	26.603	6,87%
18:20	445.676.012,57	9,81%	29.783	7,69%
21:23	355.068.564,70	7,82%	26.502	6,84%
24:26	352.741.129,98	7,77%	26.173	6,76%
27:29	345.100.100,73	7,60%	28.501	7,36%
30:32	397.678.121,32	8,76%	35.316	9,11%
33:35	254.075.486,47	5,59%	25.167	6,50%
36:38	260.631.205,81	5,74%	25.834	6,67%
39:41	302.615.856,08	6,66%	31.829	8,21%
42:44	172.659.375,70	3,80%	20.542	5,30%
45:47	153.177.344,32	3,37%	19.450	5,02%
48:50	96.825.837,96	2,13%	12.228	3,16%
51:53	72.830.783,07	1,60%	10.041	2,59%
54:56	43.396.602,99	0,96%	6.589	1,70%
57:59	25.187.709,98	0,55%	4.560	1,18%
60:62	12.419.631,13	0,27%	2.197	0,57%
63:65	8.851.369,15	0,19%	1.669	0,43%
66:68	8.442.715,12	0,19%	1.868	0,48%
69:71	6.690.819,43	0,15%	1.692	0,44%
72:74	4.372.157,16	0,10%	1.002	0,26%
75:77	3.680.795,04	0,08%	952	0,25%
78:80	2.893.620,01	0,06%	932	0,24%
81:	5.890.475,54	0,13%	2.498	0,64%
Total	4.541.557.958,44	100,00%	387.458	100,00%

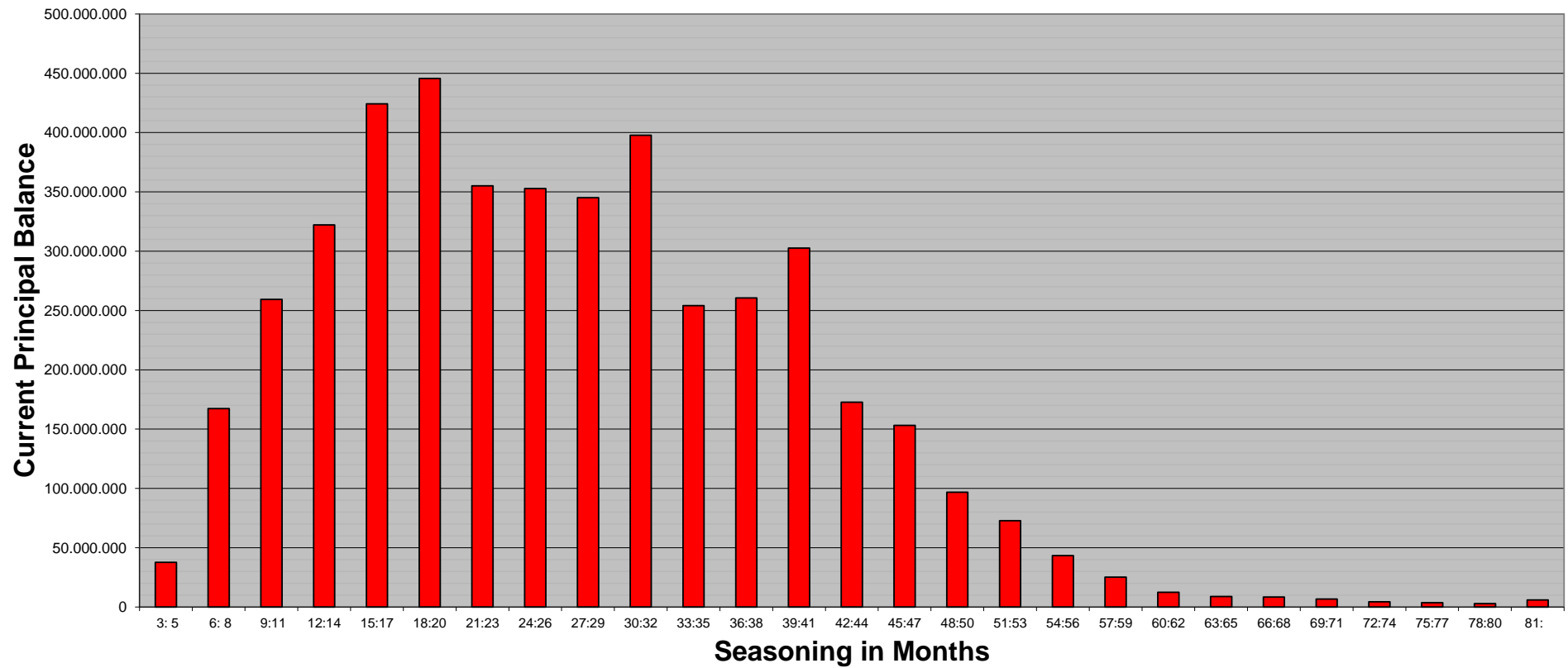
Statistics

WA Seasoning	27,04
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**SC Germany Mobility 2020-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period	from 14.12.2023	to 15.01.2024 = 32 days
Collection Period	from 01.12.2023	to 31.12.2023



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Monthly Investor Report**

18. Remaining Term



Calculation Date	11.01.2024				
Payment Date	15.01.2024				
Period No	39				
Monthly Period	Jan 2024				
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	105.510.063,80	2,32%	30.754	7,94%
7: 13	249.940.733,97	5,50%	43.738	11,29%
14: 20	412.540.286,90	9,08%	51.757	13,36%
21: 27	387.165.773,97	8,52%	41.444	10,70%
28: 34	559.841.892,90	12,33%	47.872	12,36%
35: 41	562.198.570,08	12,38%	41.082	10,60%
42: 48	565.032.119,77	12,44%	37.728	9,74%
49: 55	507.927.010,18	11,18%	30.507	7,87%
56: 62	329.359.205,71	7,25%	18.546	4,79%
63: 69	224.171.718,94	4,94%	12.570	3,24%
70: 76	127.055.500,83	2,80%	7.003	1,81%
77: 83	150.944.157,02	3,32%	7.891	2,04%
84: 90	107.508.913,19	2,37%	5.337	1,38%
91: 97	78.605.783,69	1,73%	3.658	0,94%
98:104	84.680.760,47	1,86%	3.763	0,97%
105:107	33.720.039,20	0,74%	1.474	0,38%
108:	55.355.427,82	1,22%	2.334	0,60%
Total	4.541.557.958,44	100,00%	387.458	100,00%

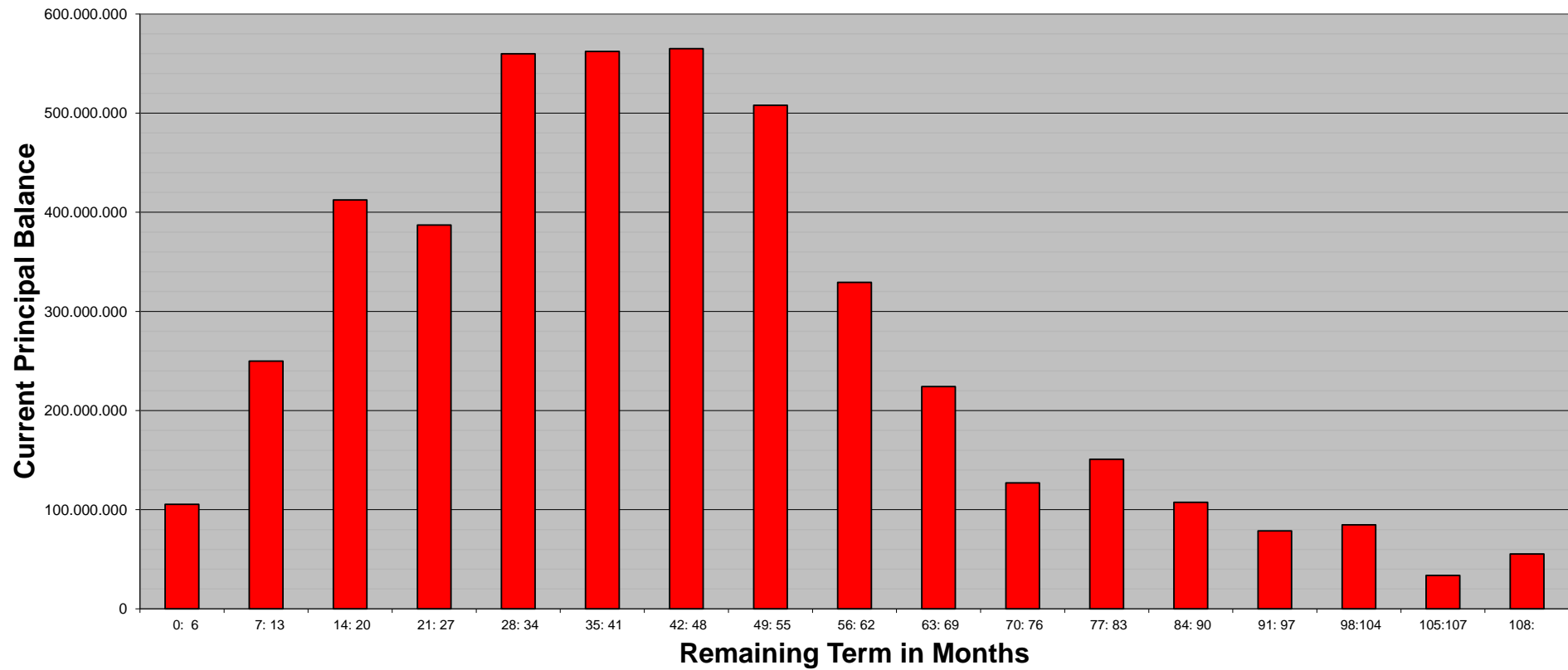
Statistics

WA Remaining Term	44,10
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date	11.01.2024	
Payment Date	15.01.2024	
Period No	39	
Monthly Period	Jan 2024	
Interest Period	from 14.12.2023	to 15.01.2024 = 32 days
Collection Period	from 01.12.2023	to 31.12.2023



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

19. Original Term



Calculation Date	11.01.2024				
Payment Date	15.01.2024				
Period No	39				
Monthly Period	Jan 2024				
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

<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	1.138.105,72	0,03%	309	0,08%
13: 25	29.059.050,93	0,64%	6.873	1,77%
26: 38	207.249.695,09	4,56%	32.450	8,38%
39: 51	669.040.458,70	14,73%	74.961	19,35%
52: 64	1.323.537.450,69	29,14%	111.865	28,87%
65: 77	1.065.817.139,66	23,47%	73.939	19,08%
78: 90	332.270.059,15	7,32%	29.622	7,65%
91:103	490.842.198,56	10,81%	36.393	9,39%
104:116	68.967.461,72	1,52%	4.058	1,05%
117:119	14.747.389,91	0,32%	707	0,18%
120:	338.888.948,31	7,46%	16.281	4,20%
Total	4.541.557.958,44	100,00%	387.458	100,00%

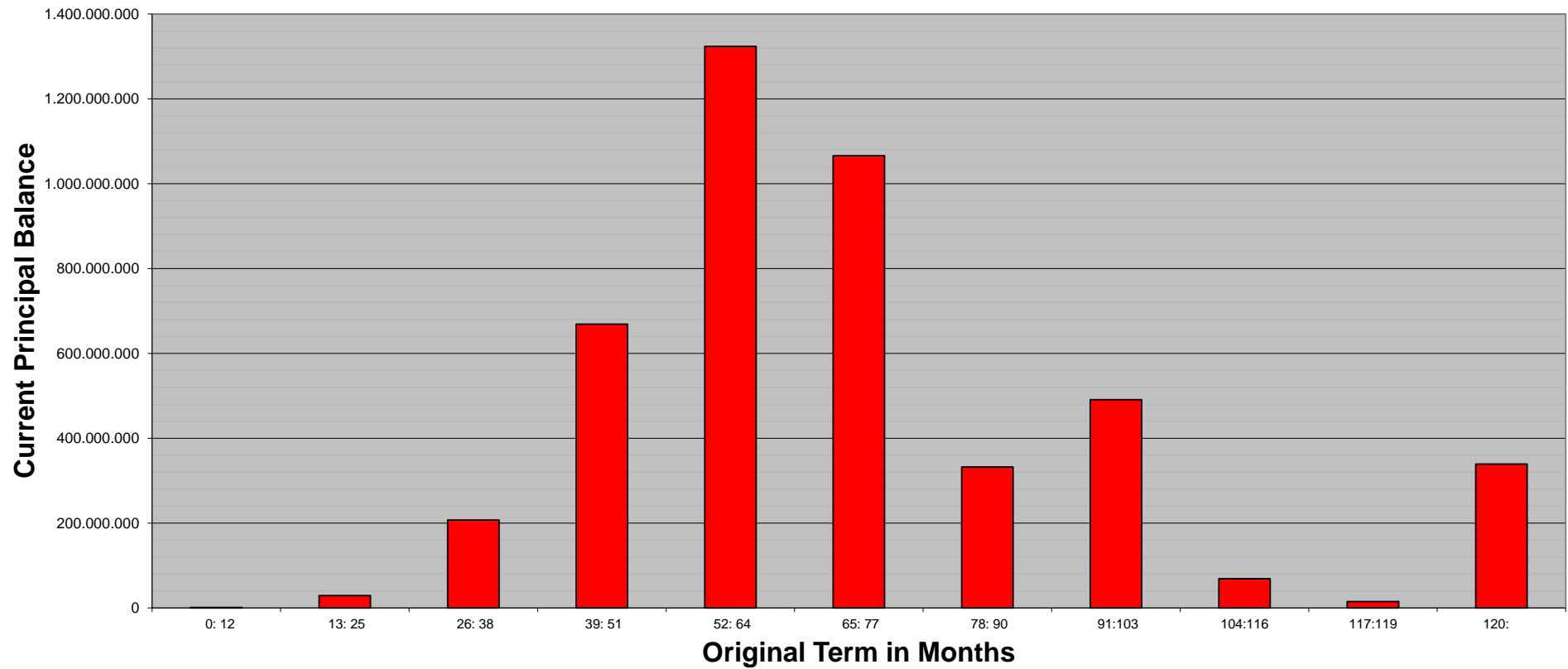
Statistics

WA Original Term	71,15
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date			11.01.2024		
Payment Date			15.01.2024		
Period No			39		
Monthly Period			Jan 2024		
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	



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

20. Brands + Fuel Type



Calculation Date	11.01.2024					
Payment Date	15.01.2024					
Period No	39					
Monthly Period	Jan 2024					
Interest Period	from	14.12.2023	to	15.01.2024	=	32 days
Collection Period	from	01.12.2023	to	31.12.2023		

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	536.113.052,89	11,80%	46.956	12,12%
2	494.915.044,62	10,90%	44.394	11,46%
3	418.317.088,31	9,21%	28.064	7,24%
4	326.898.165,18	7,20%	23.491	6,06%
5	315.888.559,94	6,96%	22.554	5,82%
6	246.592.464,68	5,43%	30.422	7,85%
7	207.066.512,94	4,56%	20.335	5,25%
8	206.833.897,72	4,55%	19.200	4,96%
9	181.677.372,84	4,00%	15.554	4,01%
10	179.873.472,33	3,96%	16.838	4,35%
11	167.785.853,73	3,69%	10.342	2,67%
12	164.988.883,16	3,63%	16.626	4,29%
13	134.840.099,12	2,97%	10.825	2,79%
14	95.151.981,42	2,10%	8.236	2,13%
15	94.360.371,35	2,08%	10.312	2,66%
Total	3.771.302.820,23	83,04%	324.149	83,66%

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	1.417.757.919,23	31,22%	162.922	42,05%
Diesel Euro 6	570.750.150,07	12,57%	44.018	11,36%
Diesel Euro 5	259.312.081,58	5,71%	29.651	7,65%
Diesel < Euro 5	514.087.910,98	11,32%	40.619	10,48%
Other	50.397.947,48	1,11%	4.096	1,06%
n/a	1.729.251.949,10	38,08%	106.152	27,40%
Total	4.541.557.958,44	100,00%	387.458	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	11.01.2024		
Payment Date	15.01.2024		
Period No	39		
Monthly Period	Jan 2024		
Interest Period	from	14.12.2023	to 15.01.2024 = 32 days
Collection Period	from	01.12.2023	to 31.12.2023

Priority of Payments

Available Distribution Amount		159.381.810,61 €
Senior Expenses	-	852,80 €
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	-	124,06 €
Principal Class A	-	142.326.266,25 €
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	=	16.532.074,58 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	852,80 €		
Interest accrued for the Period	322.226,25 €	0,00 €	322.226,25 €
Cumulative Interest accrued	10.756.611,85 €	0,00 €	10.756.611,85 €
Interest Payments	322.226,25 €	0,00 €	322.226,25 €
Cumulative Interest Payments	10.756.611,85 €	0,00 €	10.756.611,85 €
Interest accrued on Subordinated Loan for the Period	266,67 €		
Cumulative Interest accrued on Subordinated Loan	9.774,99 €		
Interest Payments on Subordinated Loan	266,67 €		
Cumulative Interest Payments on Subordinated Loan	9.774,99 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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

22. Retention



Calculation Date	11.01.2024				
Payment Date	15.01.2024				
Period No	39				
Monthly Period	Jan 2024				
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

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:	4.683.884.065,35 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.541.557.958,44 €
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:	4.321.384.348,75 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	4.179.058.082,50 €
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	11.01.2024				
Payment Date	15.01.2024				
Period No	39				
Monthly Period	Jan 2024				
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

Arranger

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

Manager

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

Account Bank & Paying Agent

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

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

Cash Administrator & Calculation Agent

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

Transaction Security Trustee

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

Data Trustee

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

Rating Agencies

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

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

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

Ratings as of 31.12.2023, data source: Bloomberg

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

24. Issuer Information



Calculation Date		11.01.2024			
Payment Date		15.01.2024			
Period No		39			
Monthly Period		Jan 2024			
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

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	11.01.2024				
Payment Date	15.01.2024				
Period No	39				
Monthly Period	Jan 2024				
Interest Period	from	14.12.2023	to	15.01.2024	= 32 days
Collection Period	from	01.12.2023	to	31.12.2023	

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 31.12.2023, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date		11.01.2024				
Payment Date		15.01.2024				
Period No		39				
Monthly Period		Jan 2024				
Interest Period	from	14.12.2023	to	15.01.2024	=	32 days
Collection Period	from	01.12.2023	to	31.12.2023		

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