

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	10.02.2023				
Payment Date	14.02.2023				
Period No	28				
Monthly Period	Feb 2023				
Interest Period	from	16.01.2023	to	14.02.2023	= 29 days
Collection Period	from	01.01.2023	to	31.01.2023	

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1. Portfolio Information



Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period from	16.01.2023	to 14.02.2023 = 29 days
Collection Period from	01.01.2023	to 31.01.2023

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	417.712	4.999.999.998,51 €	5.000.000.000,00 €
Scheduled Principal Payments		104.312.550,04 €	103.341.449,31 €
Prepayment Principal		50.006.635,04 €	40.250.243,70 €
Others		2.794.547,05 €	3.119.735,34 €
Total Principal Collections		157.113.732,13 €	146.711.428,35 €
Total Interest Collections		18.596.273,63 €	18.609.758,61 €
Defaults		1.977.576,79 €	2.930.508,93 €
Replenishment Amount		159.091.309,90 €	149.641.936,51 €
End of Period		4.999.999.999,49 €	4.999.999.998,51 €
Purchase Shortfall Amount		0,51 €	1,49 €
Total Assets (End of Period)	418.626	5.000.000.000,00 €	5.000.000.000,00 €
Current Prepayment Rate (annualised)		12,00%	

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2. Reserve Accounts



Calculation Date	10.02.2023				
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Collection Period from	01.01.2023	to	31.01.2023		

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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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%
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%
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4. Default Data



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Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	1.977.576,79 €	
Current Period Recoveries	565.703,86 €	
Current Period Net Default	1.411.872,93 €	
New Number of Defaulted Contracts		186

Cumulative Default

Cumulative Gross Default	35.213.099,78 €	
Cumulative Recoveries	9.245.185,33 €	
Cumulative Net Default	25.967.914,45 €	
Total Number of Defaulted Contracts		2.628

3-MRA* /
current ratio

Ratio

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

Annualised Loss Ratio period before previous period	0,33%	0,14%
Annualised Loss Ratio previous period		0,51%
Annualised Loss Ratio current period	0,34%	0,34%

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



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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%
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5. Concentration Limits



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Collection Period	from	01.01.2023	to	31.01.2023	

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	276.823,72	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,62%	no
Weighted average remaining term in months	-	67,00	47,51	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,29%	no
- prior to or on 30 September 2022	2,00%	0,29%	no
- prior to or on 30 September 2023	3,00%	0,29%	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	176.475.714,77 €		
Replenishment	159.091.309,90 €		
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	29		
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		- €	292.030,00 €
Interest Payment		- €	292.030,00 €
Interest Payment per Note		- €	125,88 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		10,80%	3,55%
Current CE (excl. Excess Spread)		7,25%	0,00%

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7. Original Principal Balance



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Collection Period	from 01.01.2023	to 31.01.2023

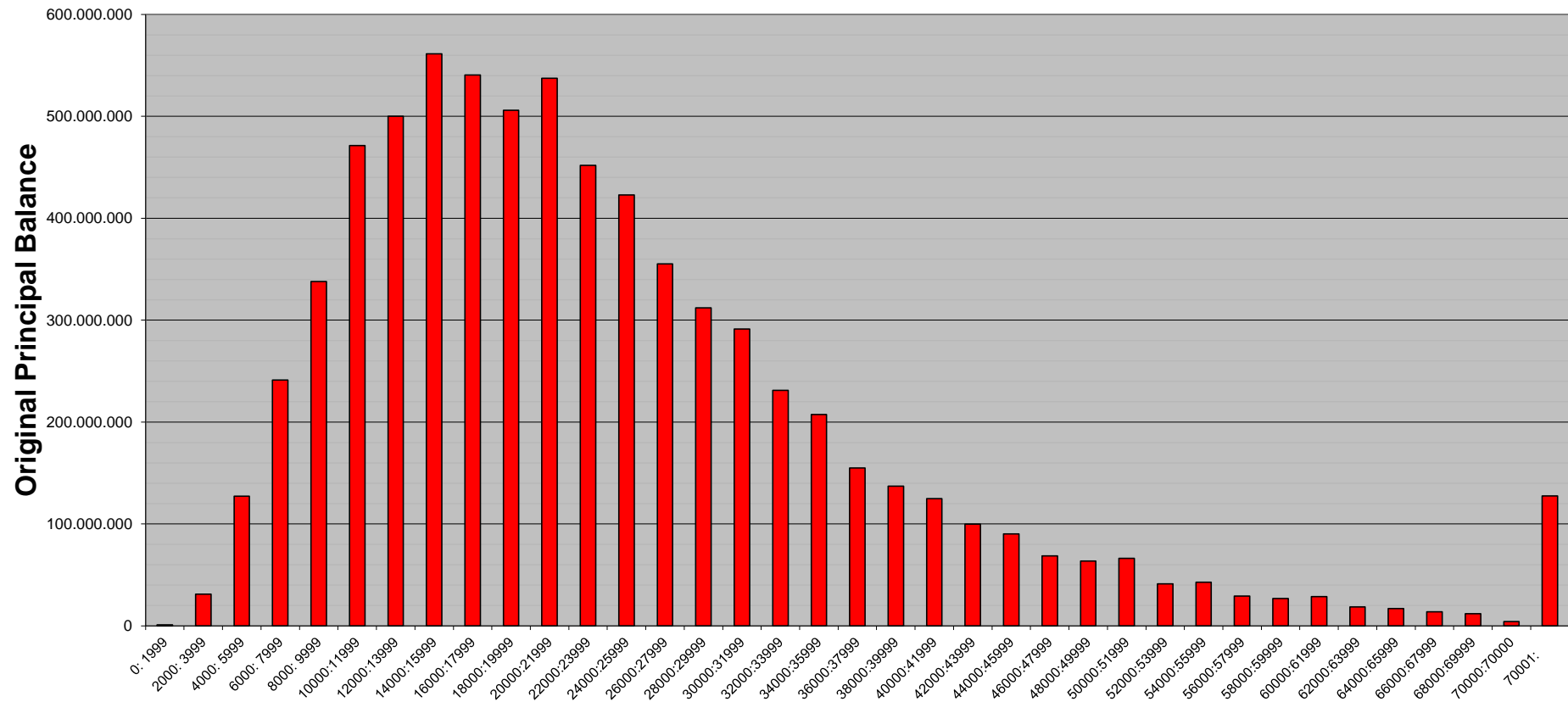
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.012.154,37	0,01%	626	0,15%
2000: 3999	31.103.496,62	0,43%	9.645	2,30%
4000: 5999	127.230.176,64	1,74%	25.119	6,00%
6000: 7999	241.189.351,69	3,31%	34.444	8,23%
8000: 9999	337.878.602,23	4,63%	37.609	8,98%
10000:11999	471.344.320,20	6,46%	43.223	10,32%
12000:13999	500.098.743,31	6,85%	38.560	9,21%
14000:15999	561.326.190,02	7,69%	37.487	8,95%
16000:17999	540.556.491,95	7,41%	31.898	7,62%
18000:19999	505.977.514,85	6,94%	26.693	6,38%
20000:21999	537.489.080,22	7,37%	25.729	6,15%
22000:23999	451.964.690,33	6,19%	19.700	4,71%
24000:25999	422.925.185,93	5,80%	16.942	4,05%
26000:27999	355.134.676,81	4,87%	13.171	3,15%
28000:29999	312.178.039,29	4,28%	10.786	2,58%
30000:31999	291.231.551,90	3,99%	9.443	2,26%
32000:33999	231.231.927,92	3,17%	7.021	1,68%
34000:35999	207.374.812,16	2,84%	5.932	1,42%
36000:37999	155.107.399,27	2,13%	4.196	1,00%
38000:39999	137.169.895,49	1,88%	3.521	0,84%
40000:41999	124.829.498,13	1,71%	3.060	0,73%
42000:43999	99.943.971,67	1,37%	2.327	0,56%
44000:45999	90.394.573,23	1,24%	2.012	0,48%
46000:47999	68.775.755,59	0,94%	1.465	0,35%
48000:49999	63.690.098,00	0,87%	1.301	0,31%
50000:51999	66.244.963,72	0,91%	1.307	0,31%
52000:53999	41.356.112,08	0,57%	781	0,19%
54000:55999	42.838.441,71	0,59%	780	0,19%
56000:57999	29.301.214,26	0,40%	514	0,12%
58000:59999	26.768.437,42	0,37%	454	0,11%
60000:61999	28.657.071,70	0,39%	472	0,11%
62000:63999	18.648.326,31	0,26%	296	0,07%
64000:65999	17.152.981,54	0,24%	264	0,06%
66000:67999	13.777.996,91	0,19%	206	0,05%
68000:69999	12.065.710,55	0,17%	175	0,04%
70000:70000	4.340.000,00	0,06%	62	0,01%
70001:	127.652.315,15	1,75%	1.405	0,34%
Total	7.295.961.769,17	100,00%	418.626	100,00%

Statistics in EUR	
Average Amount	17.428,35

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

7.1 Original PB (Graph)

Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023	to 14.02.2023 = 29 days
Collection Period	from 01.01.2023	to 31.01.2023



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8. Current Principal Balance



Calculation Date	10.02.2023				
Payment Date	14.02.2023				
Period No	28				
Monthly Period	Feb 2023				
Interest Period	from	16.01.2023	to	14.02.2023	= 29 days
Collection Period	from	01.01.2023	to	31.01.2023	

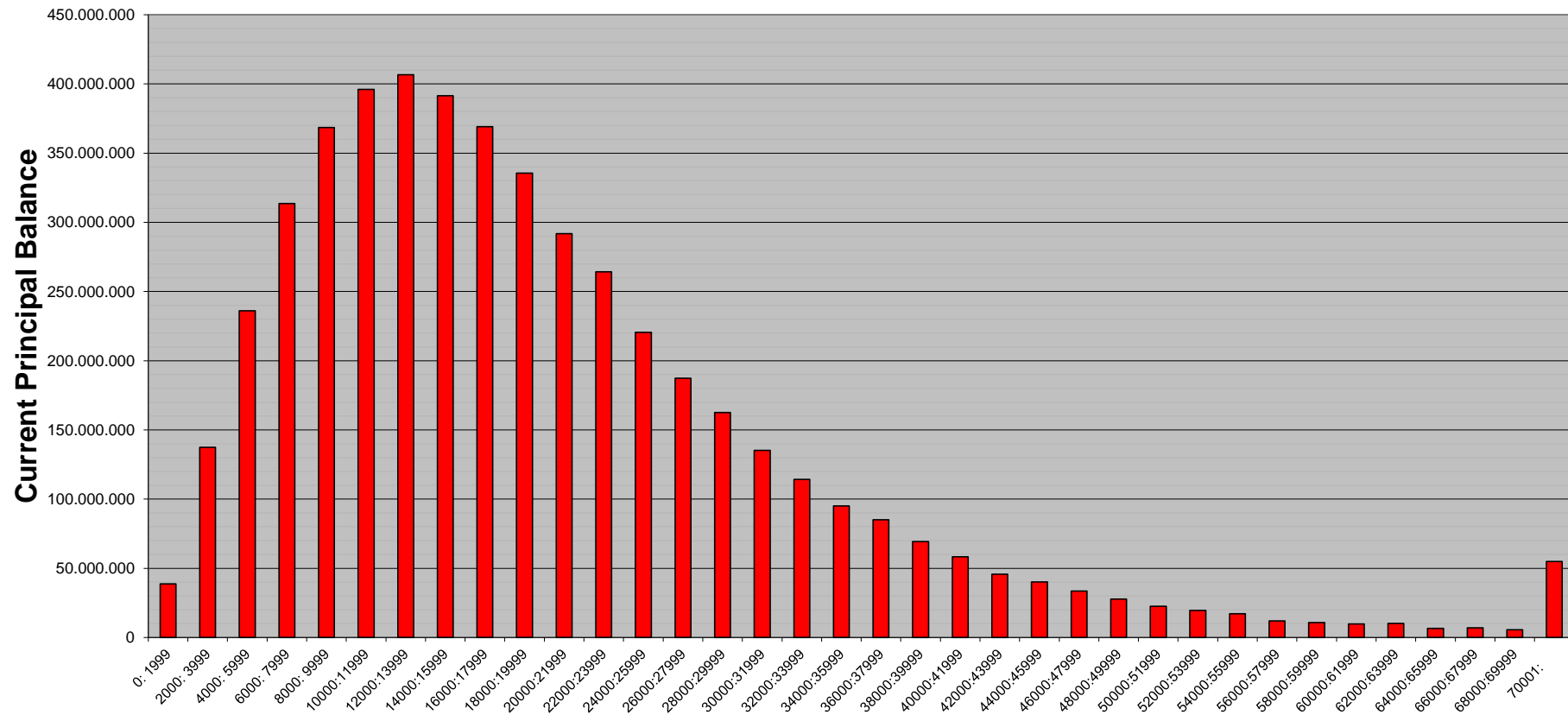
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	38.714.228,11	0,77%	37.963	9,07%
2000: 3999	137.434.698,21	2,75%	45.599	10,89%
4000: 5999	236.113.330,74	4,72%	47.282	11,29%
6000: 7999	313.598.327,97	6,27%	44.866	10,72%
8000: 9999	368.426.105,59	7,37%	41.038	9,80%
10000:11999	395.991.346,91	7,92%	36.077	8,62%
12000:13999	406.660.572,02	8,13%	31.349	7,49%
14000:15999	391.431.543,58	7,83%	26.141	6,24%
16000:17999	369.107.727,56	7,38%	21.761	5,20%
18000:19999	335.492.746,85	6,71%	17.691	4,23%
20000:21999	291.786.723,97	5,84%	13.915	3,32%
22000:23999	264.246.981,62	5,28%	11.512	2,75%
24000:25999	220.438.852,38	4,41%	8.832	2,11%
26000:27999	187.439.663,76	3,75%	6.952	1,66%
28000:29999	162.634.510,32	3,25%	5.617	1,34%
30000:31999	135.149.943,75	2,70%	4.363	1,04%
32000:33999	114.343.067,41	2,29%	3.469	0,83%
34000:35999	95.032.272,10	1,90%	2.719	0,65%
36000:37999	85.112.381,30	1,70%	2.303	0,55%
38000:39999	69.333.493,93	1,39%	1.780	0,43%
40000:41999	58.228.379,60	1,16%	1.421	0,34%
42000:43999	45.707.628,77	0,91%	1.064	0,25%
44000:45999	40.147.301,26	0,80%	893	0,21%
46000:47999	33.615.052,15	0,67%	716	0,17%
48000:49999	27.703.110,86	0,55%	566	0,14%
50000:51999	22.486.271,38	0,45%	441	0,11%
52000:53999	19.483.779,39	0,39%	368	0,09%
54000:55999	17.137.538,84	0,34%	312	0,07%
56000:57999	12.008.912,99	0,24%	211	0,05%
58000:59999	10.854.119,31	0,22%	184	0,04%
60000:61999	9.755.416,34	0,20%	160	0,04%
62000:63999	10.133.706,03	0,20%	161	0,04%
64000:65999	6.690.441,52	0,13%	103	0,02%
66000:67999	7.027.875,96	0,14%	105	0,03%
68000:69999	5.518.183,34	0,11%	80	0,02%
70001:	55.013.763,67	1,10%	612	0,15%
Total	4.999.999.999,49	100,00%	418.626	100,00%

Statistics in EUR	
Average Amount	11.943,84

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Monthly Investor Report**

8.1 Current PB (Graph)

Calculation Date	10.02.2023		
Payment Date	14.02.2023		
Period No	28		
Monthly Period	Feb 2023		
Interest Period	from	16.01.2023	to 14.02.2023 = 29 days
Collection Period	from	01.01.2023	to 31.01.2023



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9. Borrower Concentration



Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023	to 14.02.2023 = 29 days
Collection Period	from 01.01.2023	to 31.01.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	276.823,72	0,0055%	1
2	237.652,99	0,0048%	1
3	223.532,19	0,0045%	1
4	210.418,23	0,0042%	1
5	189.026,50	0,0038%	2
6	188.411,98	0,0038%	2
7	175.165,54	0,0035%	1
8	165.664,30	0,0033%	1
9	164.080,29	0,0033%	1
10	163.236,19	0,0033%	1
11	162.800,79	0,0033%	1
12	160.251,76	0,0032%	2
13	157.385,85	0,0031%	3
14	153.327,42	0,0031%	1
15	151.543,47	0,0030%	1
16	148.669,56	0,0030%	2
17	148.657,92	0,0030%	1
18	147.089,34	0,0029%	3
19	146.928,28	0,0029%	1
20	146.903,44	0,0029%	1
21	146.809,73	0,0029%	1
22	145.865,52	0,0029%	1
23	145.464,15	0,0029%	1
24	144.069,82	0,0029%	1
25	142.006,07	0,0028%	2
	4.241.785,05	0,0848%	34

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10. Geographical Distribution



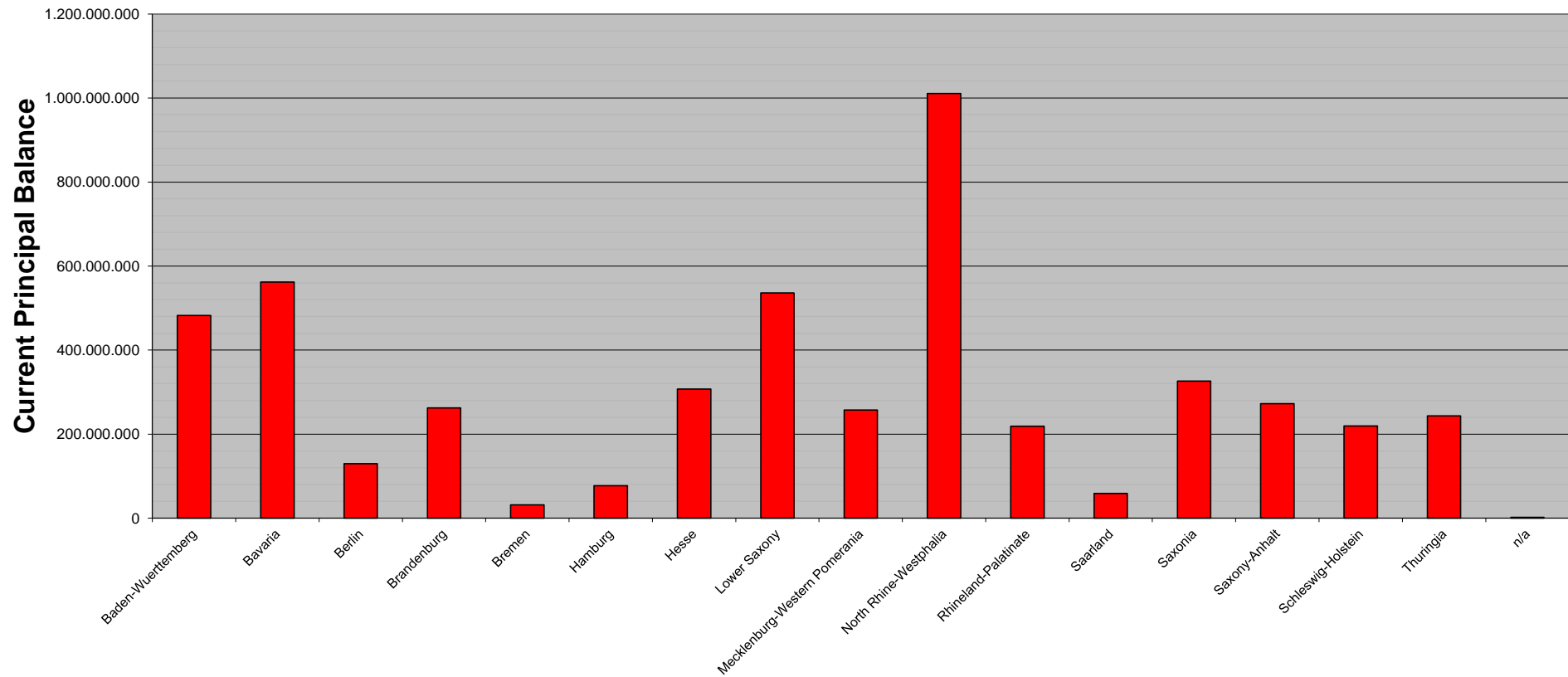
Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023	to 14.02.2023 = 29 days
Collection Period	from 01.01.2023	to 31.01.2023

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	482.505.397,78	9,65%	39.764	9,50%
Bavaria	562.215.595,14	11,24%	45.741	10,93%
Berlin	129.601.521,57	2,59%	10.208	2,44%
Brandenburg	262.593.514,39	5,25%	22.489	5,37%
Bremen	31.776.736,37	0,64%	2.544	0,61%
Hamburg	77.191.151,36	1,54%	5.714	1,36%
Hesse	307.369.538,11	6,15%	26.191	6,26%
Lower Saxony	536.427.340,01	10,73%	45.035	10,76%
Mecklenburg-Western Pomerania	257.173.015,19	5,14%	21.507	5,14%
North Rhine-Westphalia	1.010.994.497,93	20,22%	83.463	19,94%
Rhineland-Palatinate	219.119.902,92	4,38%	18.605	4,44%
Saarland	58.679.247,51	1,17%	5.021	1,20%
Saxonia	326.138.308,94	6,52%	28.905	6,90%
Saxony-Anhalt	272.542.568,82	5,45%	24.292	5,80%
Schleswig-Holstein	219.636.895,07	4,39%	18.096	4,32%
Thuringia	243.715.201,61	4,87%	20.871	4,99%
n/a	2.319.566,77	0,05%	180	0,04%
Total	4.999.999.999,49	100,00%	418.626	100,00%

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Monthly Investor Report**

10.1 Geographical Distribution (Graph)

Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023	to 14.02.2023 = 29 days
Collection Period	from 01.01.2023	to 31.01.2023



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Monthly Investor Report**

11. Object/Vehicle Type



Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023	to 14.02.2023 = 29 days
Collection Period	from 01.01.2023	to 31.01.2023

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	30.301.002,24	0,61%	1.838	0,44%
		Private	68.144.334,48	1,36%	5.315	1,27%
			98.445.336,72	1,97%	7.153	1,71%
	Used Vehicle	Commercial	91.423.229,59	1,83%	7.156	1,71%
		Private	398.045.717,64	7,96%	40.229	9,61%
			489.468.947,23	9,79%	47.385	11,32%
	Total		587.914.283,95	11,76%	54.538	13,03%
Non-Online	New Vehicle	Commercial	181.259.244,37	3,63%	9.633	2,30%
		Private	441.665.914,64	8,83%	33.052	7,90%
			622.925.159,01	12,46%	42.685	10,20%
	Used Vehicle	Commercial	701.980.537,92	14,04%	47.107	11,25%
		Private	3.087.180.018,61	61,74%	274.296	65,52%
			3.789.160.556,53	75,78%	321.403	76,78%
	Total		4.412.085.715,54	88,24%	364.088	86,97%
Total			4.999.999.999,00	100,00%	418.626	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.740.436.875,98	94,81%	397.228	94,89%
Leisure	191.159.436,04	3,82%	9.311	2,22%
Motorbike	68.403.687,47	1,37%	12087	2,89%
Total	4.999.999.999,49	100,00%	418.626	100,00%

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12. Insurances



Calculation Date	10.02.2023			
Payment Date	14.02.2023			
Period No	28			
Monthly Period	Feb 2023			
Interest Period	from	16.01.2023	to	14.02.2023 = 29 days
Collection Period	from	01.01.2023	to	31.01.2023

<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	2.527.478.421,90	50,55%	198.633	47,45%
Yes	2.472.521.577,59	49,45%	219.993	52,55%
Total	4.999.999.999,49	100,00%	418.626	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	3.288.080.819,90	65,76%	284.154	67,88%
Yes	1.711.919.179,59	34,24%	134.472	32,12%
Total	4.999.999.999,49	100,00%	418.626	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	4.438.000.218,87	88,76%	376.685	89,98%
Yes	561.999.780,62	11,24%	41.941	10,02%
Total	4.999.999.999,49	100,00%	418.626	100,00%

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13. Type of Contract



Calculation Date			10.02.2023			
Payment Date			14.02.2023			
Period No			28			
Monthly Period			Feb 2023			
Interest Period	from	16.01.2023	to	14.02.2023	=	29 days
Collection Period	from	01.01.2023	to	31.01.2023		

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.253.794.646,61	45,08%	247.594	59,14%
	Vehicle	490.096.860,98	9,80%	43.602	10,42%
	Total	2.743.891.507,59	54,88%	291.196	69,56%
Yes		1.741.241.338,76	34,82%	105.298	25,15%
- of which balloon rates	Auto	984.545.895,76	19,69%		
- of which regular installments		756.695.443,00	15,13%		
Yes		514.867.153,14	10,30%	22.132	5,29%
- of which balloon rates	Vehicle	309.169.279,05	6,18%		
- of which regular installments		205.697.874,09	4,11%		
	Total	2.256.108.491,90	45,12%	127.430	30,44%
Total		4.999.999.999,49	100,00%	418.626	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	855.518,35	0,07%	91	0,07%
13:25	21.159.237,31	1,64%	1.915	1,50%
26:38	128.023.965,75	9,90%	11.613	9,11%
39:51	312.536.036,67	24,16%	30.640	24,04%
52:64	568.750.469,80	43,96%	56.801	44,57%
65:72	160.198.500,55	12,38%	15.889	12,47%
73:	102.191.446,38	7,90%	10.481	8,22%
Total	1.293.715.174,81	100,00%	127.430	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	126.580.858,11	9,78%	13.725	10,77%
13:25	278.181.659,52	21,50%	28.747	22,56%
26:38	336.693.523,86	26,03%	33.034	25,92%
39:51	320.738.672,75	24,79%	30.550	23,97%
52:64	185.662.034,49	14,35%	17.507	13,74%
65:72	45.492.073,28	3,52%	3.847	3,02%
73:	366.352,80	0,03%	20	0,02%
Total	1.293.715.174,81	100,00%	127.430	100,00%

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Monthly Investor Report**

14. Payment Methods



Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023	to 14.02.2023 = 29 days
Collection Period	from 01.01.2023	to 31.01.2023

<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	4.954.710.784,81	99,09%	413.951	98,88%
Other	45.289.214,68	0,91%	4.675	1,12%
Total	4.999.999.999,49	100,00%	418.626	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	2.137.134.339,32	42,74%	178.020	42,52%
1st of month	2.862.865.660,17	57,26%	240.606	57,48%
Total	4.999.999.999,49	100,00%	418.626	100,00%

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Monthly Investor Report**

15. Downpayment



Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023	to 14.02.2023 = 29 days
Collection Period	from 01.01.2023	to 31.01.2023

<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	2.039.551.815,22	40,79%	172.857	41,29%	0,00%
0: 999	102.567.389,81	2,05%	12.226	2,92%	4,26%
1000: 1999	258.029.513,68	5,16%	28.245	6,75%	9,20%
2000: 2999	331.213.033,06	6,62%	33.276	7,95%	14,03%
3000: 3999	309.871.238,58	6,20%	28.924	6,91%	17,90%
4000: 4999	241.432.782,94	4,83%	21.626	5,17%	21,52%
5000: 5999	353.255.802,11	7,07%	27.872	6,66%	23,07%
6000: 6999	192.996.761,02	3,86%	15.288	3,65%	26,63%
7000: 7999	150.965.748,35	3,02%	11.897	2,84%	29,55%
8000: 8999	130.998.129,59	2,62%	10.225	2,44%	32,17%
9000: 9999	74.754.083,22	1,50%	5.715	1,37%	34,29%
10000:10999	241.673.216,59	4,83%	15.989	3,82%	33,33%
11000:11999	50.368.527,76	1,01%	3.678	0,88%	37,76%
12000:12999	65.058.013,04	1,30%	4.689	1,12%	39,54%
13000:13999	42.213.710,70	0,84%	3.040	0,73%	41,36%
14000:14999	33.467.061,09	0,67%	2.417	0,58%	42,95%
15000:15000	79.961.520,77	1,60%	4.690	1,12%	40,06%
15001:	301.621.651,96	6,03%	15.972	3,82%	48,27%
Total	4.999.999.999,49	100,00%	418.626	100,00%	18,34%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.688,61	€ 6.282,92
Average Purchase Price	€ 20.116,38	€ 22.700,54
Downpayment in %	18,34%	27,68%

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Monthly Investor Report**

16. Effective Interest Rate



Calculation Date	10.02.2023			
Payment Date	14.02.2023			
Period No	28			
Monthly Period	Feb 2023			
Interest Period	from	16.01.2023	to	14.02.2023
Collection Period	from	01.01.2023	to	31.01.2023
			=	29 days

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	5.707.818,06	0,11%	250	0,06%
1: 1	420.942.654,07	8,42%	28.755	6,87%
2: 2	1.400.592.411,19	28,01%	108.205	25,85%
3: 3	2.210.593.683,14	44,21%	175.431	41,91%
4: 4	713.346.227,80	14,27%	77.641	18,55%
5: 5	149.653.934,81	2,99%	16.503	3,94%
6: 6	54.750.413,44	1,10%	6.771	1,62%
7: 7	17.405.136,07	0,35%	2.506	0,60%
8: 8	23.500.361,18	0,47%	2.256	0,54%
9: 9	2.399.496,26	0,05%	203	0,05%
10:10	460.648,89	0,01%	46	0,01%
11:11	647.214,58	0,01%	59	0,01%
Total	4.999.999.999,49	100,00%	418.626	100,00%

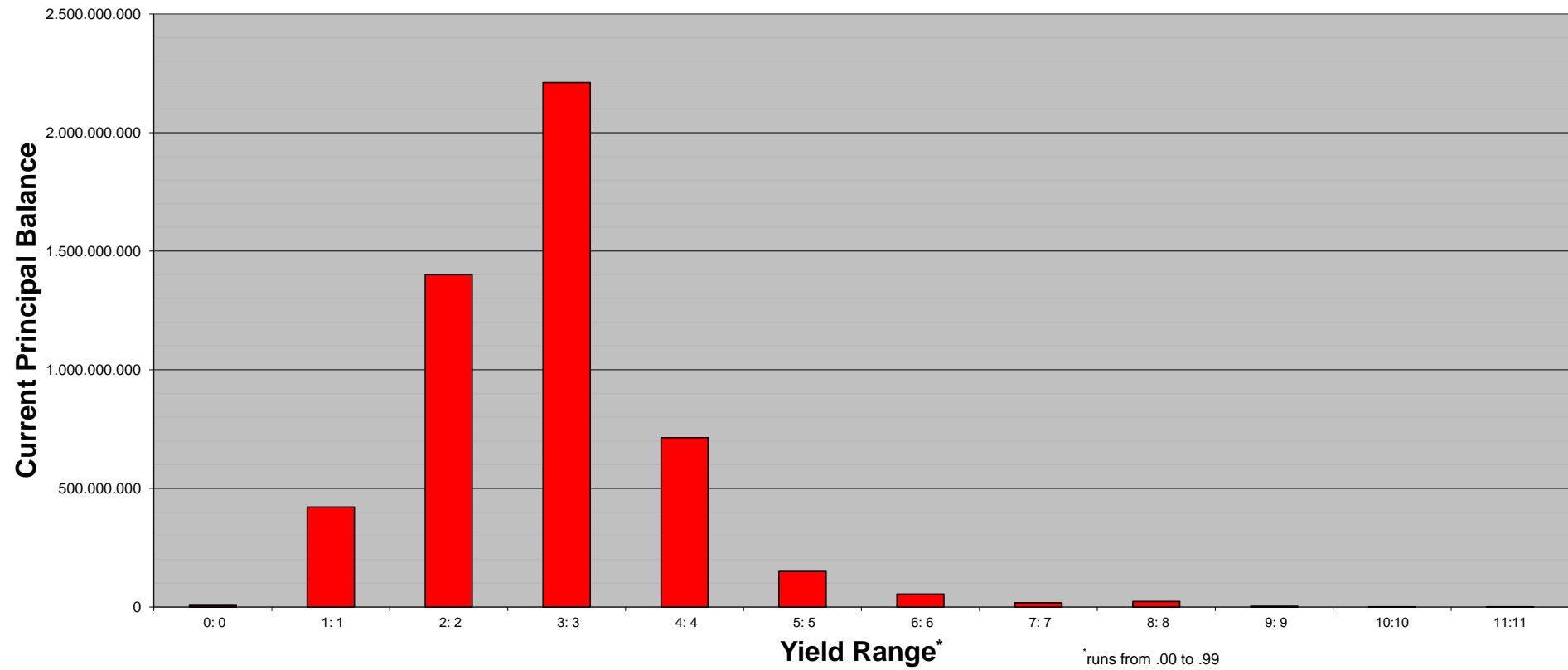
Statistics	in %
WA Interest	3,62%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023	to 14.02.2023 = 29 days
Collection Period	from 01.01.2023	to 31.01.2023



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

17. Seasoning



Calculation Date	10.02.2023				
Payment Date	14.02.2023				
Period No	28				
Monthly Period	Feb 2023				
Interest Period	from	16.01.2023	to	14.02.2023	= 29 days
Collection Period	from	01.01.2023	to	31.01.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0:2	51.111.135,62	1,02%	2.711	0,65%
3:5	227.620.418,01	4,55%	12.495	2,98%
6:8	410.289.129,42	8,21%	23.237	5,55%
9:11	422.742.040,02	8,45%	26.336	6,29%
12:14	412.373.690,25	8,25%	26.327	6,29%
15:17	474.453.265,52	9,49%	33.385	7,97%
18:20	528.330.768,88	10,57%	40.038	9,56%
21:23	462.404.629,42	9,25%	38.636	9,23%
24:26	343.893.139,59	6,88%	29.616	7,07%
27:29	409.592.409,86	8,19%	37.929	9,06%
30:32	395.034.499,40	7,90%	38.689	9,24%
33:35	229.010.362,05	4,58%	24.441	5,84%
36:38	178.401.305,40	3,57%	19.109	4,56%
39:41	143.293.290,48	2,87%	16.599	3,97%
42:44	100.042.421,85	2,00%	12.286	2,93%
45:47	54.771.736,46	1,10%	7.642	1,83%
48:50	33.609.978,05	0,67%	4.691	1,12%
51:53	26.684.151,52	0,53%	3.950	0,94%
54:56	25.835.975,38	0,52%	3.965	0,95%
57:59	22.017.488,36	0,44%	3.907	0,93%
60:62	11.205.393,08	0,22%	2.190	0,52%
63:65	9.009.799,44	0,18%	1.865	0,45%
66:68	8.214.114,82	0,16%	1.981	0,47%
69:71	5.824.260,49	0,12%	1.636	0,39%
72:74	3.455.454,62	0,07%	891	0,21%
75:77	2.655.237,58	0,05%	704	0,17%
78:80	2.456.558,96	0,05%	753	0,18%
81:	5.667.344,96	0,11%	2.617	0,63%
Total	4.999.999.999,49	100,00%	418.626	100,00%

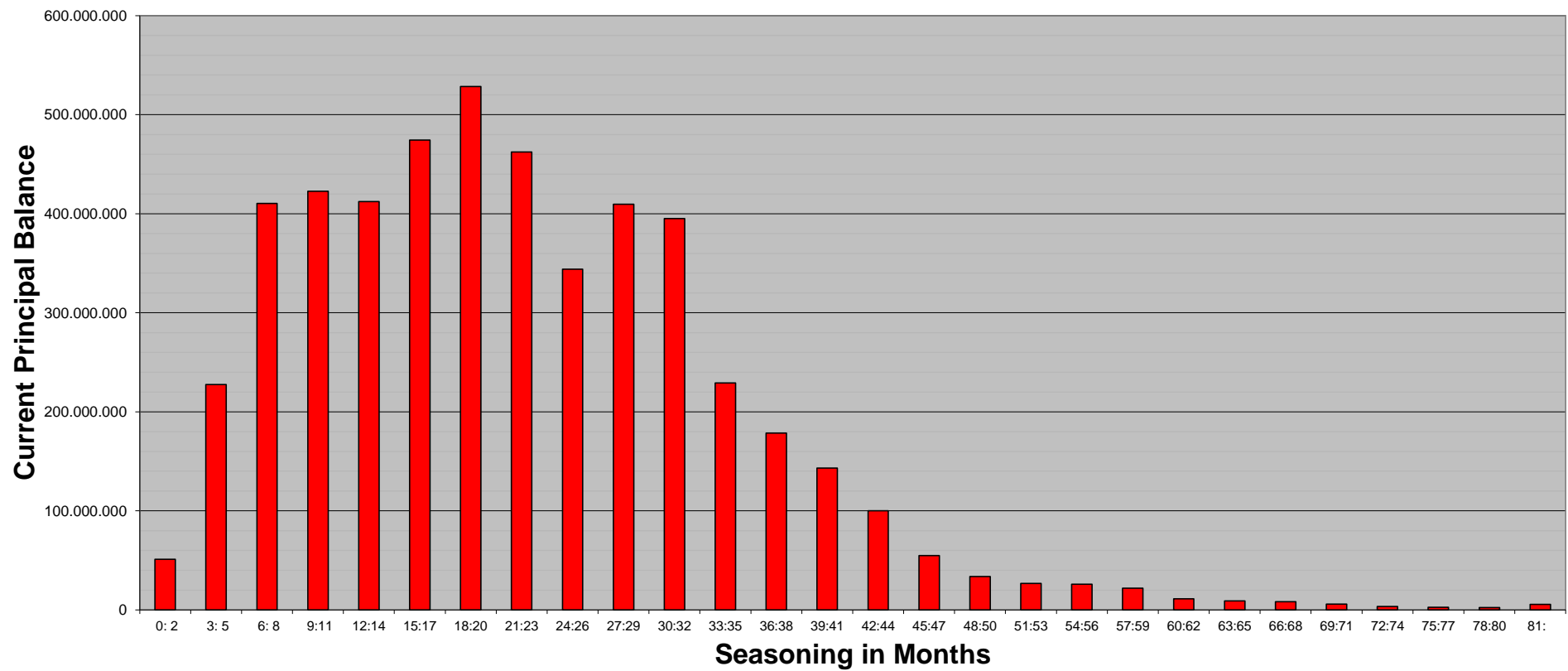
Statistics

WA Seasoning	21,93
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**SC Germany Mobility 2020-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023	to 14.02.2023 = 29 days
Collection Period	from 01.01.2023	to 31.01.2023



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Monthly Investor Report**

18. Remaining Term



Calculation Date	10.02.2023			
Payment Date	14.02.2023			
Period No	28			
Monthly Period	Feb 2023			
Interest Period	from	16.01.2023	to	14.02.2023 = 29 days
Collection Period	from	01.01.2023	to	31.01.2023

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	75.037.933,48	1,50%	27.067	6,47%
7: 13	166.823.821,23	3,34%	35.082	8,38%
14: 20	332.871.641,21	6,66%	47.084	11,25%
21: 27	463.910.887,32	9,28%	49.384	11,80%
28: 34	578.817.867,31	11,58%	52.606	12,57%
35: 41	544.461.482,69	10,89%	42.057	10,05%
42: 48	626.476.150,35	12,53%	42.586	10,17%
49: 55	609.392.746,29	12,19%	37.662	9,00%
56: 62	445.165.088,81	8,90%	26.437	6,32%
63: 69	406.543.083,36	8,13%	22.019	5,26%
70: 76	163.694.900,98	3,27%	9.244	2,21%
77: 83	146.426.248,19	2,93%	7.605	1,82%
84: 90	103.881.462,40	2,08%	4.886	1,17%
91: 97	109.176.976,41	2,18%	5.245	1,25%
98:104	95.185.821,47	1,90%	4.244	1,01%
105:107	35.093.679,73	0,70%	1.480	0,35%
108:	97.040.208,26	1,94%	3.938	0,94%
Total	4.999.999.999,49	100,00%	418.626	100,00%

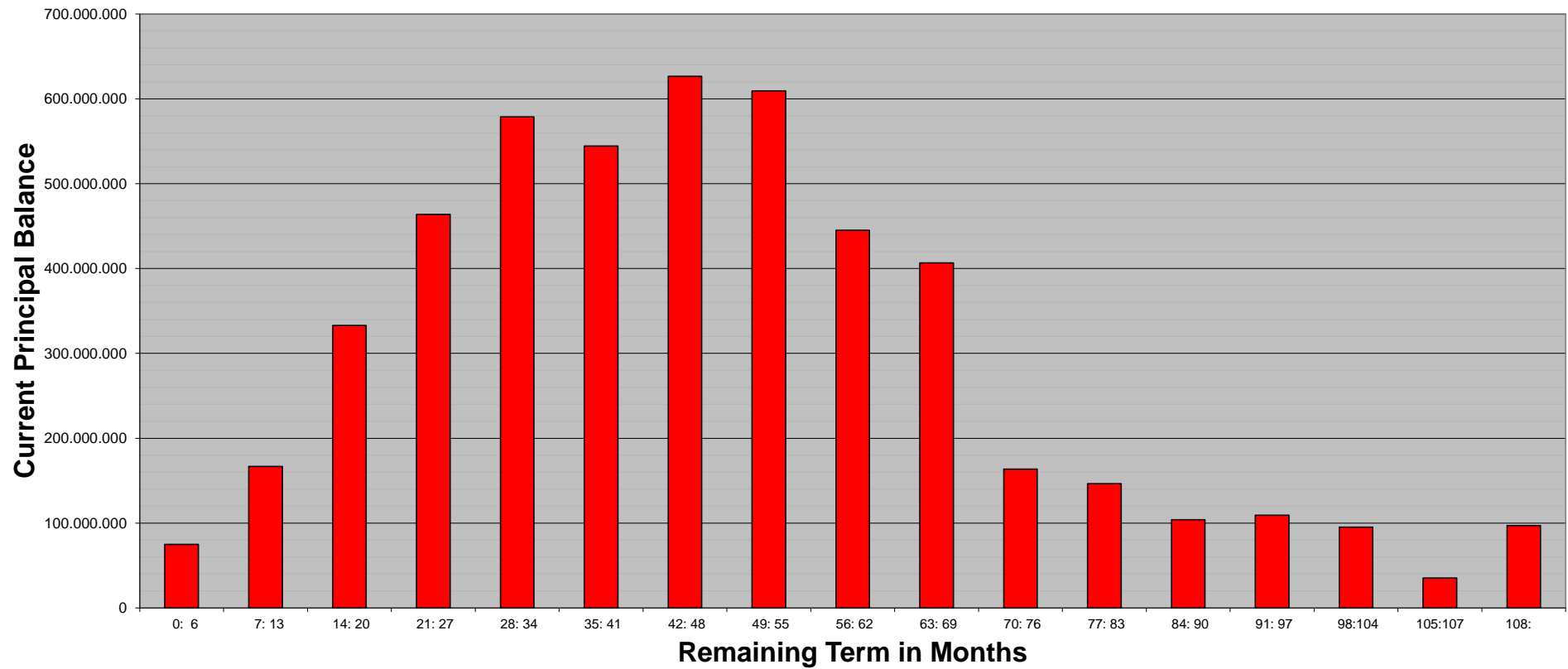
Statistics

WA Remaining Term	47,51
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date			10.02.2023			
Payment Date			14.02.2023			
Period No			28			
Monthly Period			Feb 2023			
Interest Period	from	16.01.2023	to	14.02.2023	=	29 days
Collection Period	from	01.01.2023	to	31.01.2023		



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

19. Original Term



Calculation Date	10.02.2023				
Payment Date	14.02.2023				
Period No	28				
Monthly Period	Feb 2023				
Interest Period	from	16.01.2023	to	14.02.2023	= 29 days
Collection Period	from	01.01.2023	to	31.01.2023	

<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	2.154.075,60	0,04%	758	0,18%
13: 25	51.792.418,13	1,04%	12.712	3,04%
26: 38	305.821.222,43	6,12%	47.451	11,33%
39: 51	786.396.072,28	15,73%	82.885	19,80%
52: 64	1.475.956.799,02	29,52%	115.978	27,70%
65: 77	1.063.794.443,44	21,28%	71.224	17,01%
78: 90	367.221.827,78	7,34%	30.552	7,30%
91:103	561.454.170,91	11,23%	38.881	9,29%
104:116	64.180.647,99	1,28%	3.616	0,86%
117:119	14.005.861,13	0,28%	638	0,15%
120:	307.222.460,78	6,14%	13.931	3,33%
Total	4.999.999.999,49	100,00%	418.626	100,00%

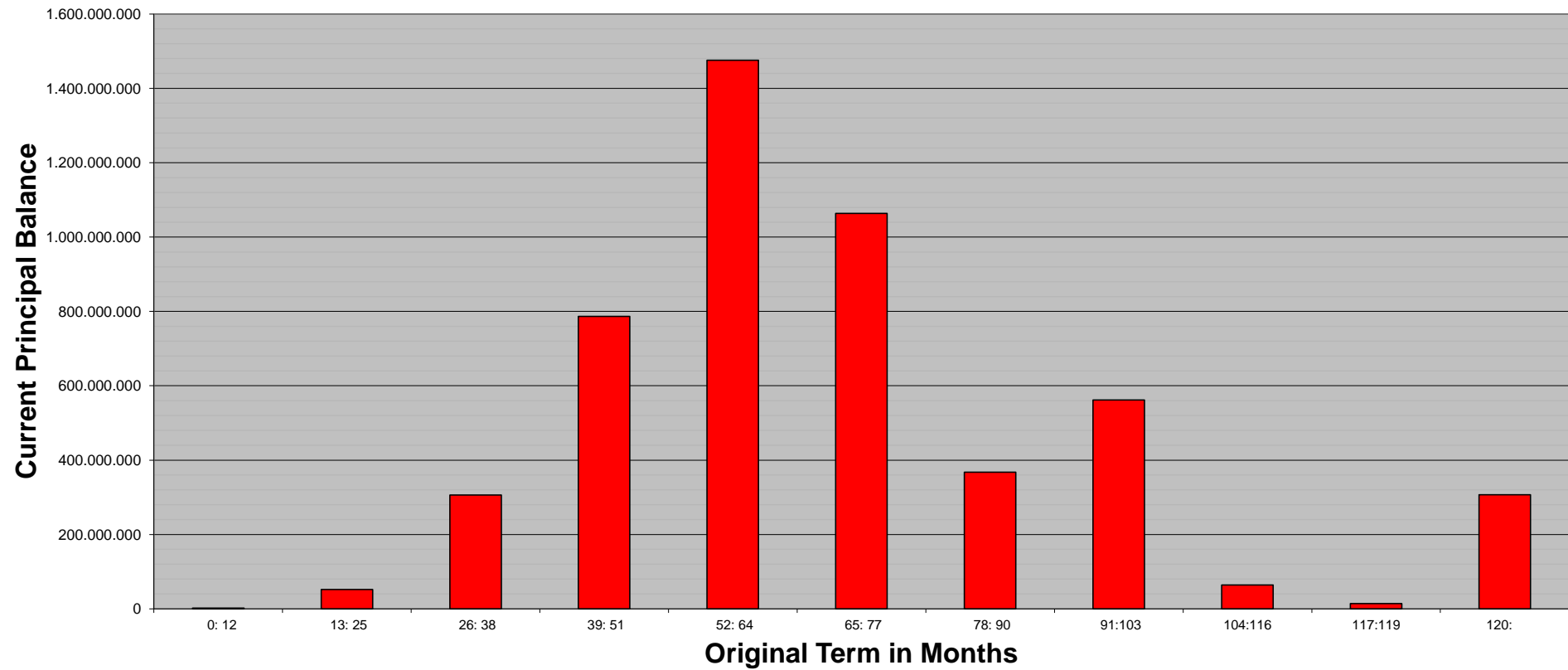
Statistics

WA Original Term	69,44
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date			10.02.2023		
Payment Date			14.02.2023		
Period No			28		
Monthly Period			Feb 2023		
Interest Period	from	16.01.2023	to	14.02.2023	= 29 days
Collection Period	from	01.01.2023	to	31.01.2023	



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

20. Brands + Fuel Type



Calculation Date	10.02.2023					
Payment Date	14.02.2023					
Period No	28					
Monthly Period	Feb 2023					
Interest Period	from	16.01.2023	to	14.02.2023	=	29 days
Collection Period	from	01.01.2023	to	31.01.2023		

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	591.122.202,35	11,82%	49.752	11,88%
2	527.177.126,56	10,54%	47.232	11,28%
3	444.454.355,16	8,89%	29.309	7,00%
4	340.034.969,02	6,80%	24.789	5,92%
5	335.965.412,54	6,72%	23.821	5,69%
6	286.236.574,97	5,72%	34.011	8,12%
7	241.031.846,72	4,82%	22.203	5,30%
8	220.158.091,17	4,40%	20.020	4,78%
9	207.621.128,45	4,15%	18.779	4,49%
10	200.975.797,13	4,02%	18.686	4,46%
11	186.893.116,11	3,74%	15.804	3,78%
12	185.412.876,88	3,71%	11.123	2,66%
13	167.052.585,75	3,34%	12.419	2,97%
14	106.104.185,05	2,12%	11.274	2,69%
15	98.038.710,31	1,96%	8.434	2,01%
	4.138.278.978,17	82,77%	347.656	83,05%

TOP 15 manufacturer brands in alphabetical order:

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

<i>Fuel</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Petrol	1.645.410.594,33	32,91%	183.571	43,85%
Diesel Euro 6	658.797.350,34	13,18%	48.104	11,49%
Diesel Euro 5	326.283.014,73	6,53%	36.636	8,75%
Diesel < Euro 5	563.022.417,51	11,26%	43.022	10,28%
Other	58.232.108,99	1,16%	4.564	1,09%
n/a	1.748.254.513,59	34,97%	102.729	24,54%
Total	4.999.999.999,49	100,00%	418.626	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023	to 14.02.2023 = 29 days
Collection Period	from 01.01.2023	to 31.01.2023

Priority of Payments

Available Distribution Amount	176.475.714,77 €
Senior Expenses	- 8.613,98 €
Interest Notes Class A	- - €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- - €
Interest Notes Class B (no PD Trigger Breach)	- 292.030,00 €
Replenishment	- 159.091.309,90 €
Purchase Shortfall Ledger	- 0,51 €
Principal Class A	- - €
Interest Class B (PD Trigger Breach)	- - €
Principal Class B	- - €
Interest Subordinated Loan	- 241,67 €
Principal Subordinated Loan	- - €
Other payments due	- - €
Payments to Seller	= 16.883.518,71 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	8.613,98 €		
Interest accrued for the Period	292.030,00 €	- €	292.030,00 €
Cumulative Interest accrued	7.383.368,10 €	- €	7.383.368,10 €
Interest Payments	292.030,00 €	- €	292.030,00 €
Cumulative Interest Payments	7.383.368,10 €	- €	7.383.368,10 €
Interest accrued on Subordinated Loan for the Period	241,67 €		
Cumulative Interest accrued on Subordinated Loan	6.983,33 €		
Interest Payments on Subordinated Loan	241,67 €		
Cumulative Interest Payments on Subordinated Loan	6.983,33 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Calculation Date	10.02.2023				
Payment Date	14.02.2023				
Period No	28				
Monthly Period	Feb 2023				
Interest Period	from	16.01.2023	to	14.02.2023	= 29 days
Collection Period	from	01.01.2023	to	31.01.2023	

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:	4.999.999.998,51 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,49 €
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%

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

23. Counterparties



Calculation Date	10.02.2023				
Payment Date	14.02.2023				
Period No	28				
Monthly Period	Feb 2023				
Interest Period	from	16.01.2023	to	14.02.2023	= 29 days
Collection Period	from	01.01.2023	to	31.01.2023	

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 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 31.01.2023, data source: Bloomberg

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

24. Issuer Information



Calculation Date		10.02.2023			
Payment Date		14.02.2023			
Period No		28			
Monthly Period		Feb 2023			
Interest Period	from	16.01.2023	to	14.02.2023	= 29 days
Collection Period	from	01.01.2023	to	31.01.2023	

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 Securitization

Stefan Zilligen +49-2161-690-6069
Christina Opwis +49-2161-690-7086
Team ABS

Calculation Date	10.02.2023	
Payment Date	14.02.2023	
Period No	28	
Monthly Period	Feb 2023	
Interest Period	from 16.01.2023 to 14.02.2023	= 29 days
Collection Period	from 01.01.2023 to 31.01.2023	

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 31.01.2023, data source: Bloomberg

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26. Glossary



Calculation Date	10.02.2023				
Payment Date	14.02.2023				
Period No	28				
Monthly Period	Feb 2023				
Interest Period	from	16.01.2023	to	14.02.2023	= 29 days
Collection Period	from	01.01.2023	to	31.01.2023	

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