

SC Germany Mobility 2020-1 Monthly Investor Report



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ABS Issuer of the Year
Santander Consumer Bank AG

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WINNER

 **Santander**

SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	10.03.2023				
Payment Date	14.03.2023				
Period No	29				
Monthly Period	Mar 2023				
Interest Period	from	14.02.2023	to	14.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

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1. Portfolio Information



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Interest Period	from	14.02.2023	to	14.03.2023	= 28 days
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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	418.626	4.999.999.999,49 €	5.000.000.000,00 €
Scheduled Principal Payments		105.238.127,77 €	104.312.550,04 €
Prepayment Principal		47.686.571,35 €	50.006.635,04 €
Others		3.767.534,10 €	2.794.547,05 €
Total Principal Collections		156.692.233,22 €	157.113.732,13 €
Total Interest Collections		19.124.610,81 €	18.596.273,63 €
Defaults		2.434.052,73 €	1.977.576,79 €
Replenishment Amount		159.126.285,84 €	159.091.309,90 €
End of Period		4.999.999.999,38 €	4.999.999.999,49 €
Purchase Shortfall Amount		0,62 €	0,51 €
Total Assets (End of Period)	418.665	5.000.000.000,00 €	5.000.000.000,00 €
Current Prepayment Rate (annualised)		11,44%	

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2. Reserve Accounts



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Reserve Accounts

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

Additional Reserve

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

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3. Delinquency Data



Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	€ 3.199.999.998,66	€ -	€ -	€ -	€ -	100,00%	0,00%	0,00%	0,00%	0,00%
2	€ 3.199.999.999,58	€ 6.628.863,67	€ 2.653.038,54	€ 556.472,27	€ 79.694,63	99,69%	0,21%	0,08%	0,02%	0,00%
3	€ 3.199.999.998,97	€ 7.028.561,76	€ 5.054.776,74	€ 1.082.227,93	€ 913.197,46	99,56%	0,22%	0,16%	0,03%	0,03%
4	€ 3.199.999.999,72	€ 6.506.605,67	€ 4.760.516,94	€ 2.287.163,11	€ 2.201.558,60	99,51%	0,20%	0,15%	0,07%	0,07%
5	€ 3.199.999.998,96	€ 8.452.132,62	€ 5.396.555,87	€ 1.945.275,10	€ 3.639.321,89	99,39%	0,26%	0,17%	0,06%	0,11%
6	€ 3.199.999.998,99	€ 7.615.274,25	€ 5.364.958,15	€ 2.437.119,39	€ 3.875.238,45	99,40%	0,24%	0,17%	0,08%	0,12%
7	€ 3.199.999.975,53	€ 6.457.330,66	€ 4.625.055,14	€ 2.413.020,10	€ 4.389.889,46	99,44%	0,20%	0,14%	0,08%	0,14%
8	€ 3.199.999.998,95	€ 7.187.869,01	€ 4.651.426,77	€ 2.093.193,77	€ 4.347.928,88	99,43%	0,22%	0,15%	0,07%	0,14%
9	€ 3.199.999.999,53	€ 7.607.061,26	€ 5.030.626,37	€ 2.276.480,22	€ 4.275.265,11	99,40%	0,24%	0,16%	0,07%	0,13%
10	€ 4.999.999.997,58	€ 7.097.828,52	€ 5.211.580,54	€ 1.978.441,38	€ 4.240.652,29	99,63%	0,14%	0,10%	0,04%	0,08%
11	€ 4.999.999.997,70	€ 7.953.817,15	€ 5.341.810,89	€ 1.943.955,78	€ 3.801.019,01	99,62%	0,16%	0,11%	0,04%	0,08%
12	€ 4.999.999.999,00	€ 11.780.831,63	€ 7.476.185,66	€ 2.568.016,54	€ 3.888.210,77	99,49%	0,24%	0,15%	0,05%	0,08%
13	€ 4.999.999.999,21	€ 11.382.685,89	€ 9.207.582,36	€ 3.323.478,01	€ 4.673.703,52	99,43%	0,23%	0,18%	0,07%	0,09%
14	€ 4.999.999.998,45	€ 13.178.029,74	€ 9.350.918,78	€ 4.021.327,93	€ 5.456.552,52	99,36%	0,26%	0,19%	0,08%	0,11%
15	€ 4.999.999.996,65	€ 12.461.525,13	€ 9.313.638,64	€ 4.104.679,26	€ 7.041.844,35	99,34%	0,25%	0,19%	0,08%	0,14%
16	€ 4.999.999.997,57	€ 11.002.441,26	€ 9.026.814,60	€ 3.907.913,68	€ 7.506.964,20	99,37%	0,22%	0,18%	0,08%	0,15%
17	€ 4.999.999.999,25	€ 4.424.048,67	€ 10.187.295,72	€ 5.417.376,25	€ 11.905.520,78	99,36%	0,09%	0,20%	0,11%	0,24%
18	€ 4.999.999.998,81	€ 12.131.445,46	€ 8.308.155,47	€ 4.165.124,78	€ 8.744.506,30	99,33%	0,24%	0,17%	0,08%	0,17%
19	€ 4.999.999.996,31	€ 4.442.790,10	€ 13.912.940,24	€ 5.315.840,13	€ 8.506.260,07	99,36%	0,09%	0,28%	0,11%	0,17%
20	€ 4.999.999.999,83	€ 12.391.573,35	€ 7.939.860,32	€ 5.639.621,58	€ 9.224.665,66	99,30%	0,25%	0,16%	0,11%	0,18%
21	€ 4.999.999.995,90	€ 4.652.755,60	€ 12.659.011,10	€ 6.376.612,52	€ 11.587.710,67	99,29%	0,09%	0,25%	0,13%	0,23%
22	€ 4.999.999.990,50	€ 11.725.696,74	€ 5.626.123,82	€ 6.313.442,96	€ 12.757.195,39	99,27%	0,23%	0,11%	0,13%	0,26%
23	€ 4.999.999.997,71	€ 13.056.610,94	€ 7.576.886,61	€ 5.417.769,04	€ 11.347.096,58	99,25%	0,26%	0,15%	0,11%	0,23%
24	€ 4.999.999.998,92	€ 5.332.426,22	€ 13.001.614,62	€ 6.213.622,62	€ 13.036.092,41	99,25%	0,11%	0,26%	0,12%	0,26%
25	€ 4.999.999.997,64	€ 11.265.931,57	€ 6.079.870,81	€ 7.109.355,70	€ 12.843.051,81	99,25%	0,23%	0,12%	0,14%	0,26%
26	€ 4.999.999.999,28	€ 4.731.443,35	€ 13.149.162,41	€ 7.098.507,49	€ 14.343.680,61	99,21%	0,09%	0,26%	0,14%	0,29%
27	€ 4.999.999.998,51	€ 12.699.746,67	€ 5.415.274,88	€ 6.130.204,26	€ 15.130.898,66	99,21%	0,25%	0,11%	0,12%	0,30%
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%
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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	2.434.052,73 €	
Current Period Recoveries	548.623,58 €	
Current Period Net Default	1.885.429,15 €	
New Number of Defaulted Contracts		220

Cumulative Default

Cumulative Gross Default	37.647.152,51 €	
Cumulative Recoveries	9.793.808,91 €	
Cumulative Net Default	27.853.343,60 €	
Total Number of Defaulted Contracts		2.848

3-MRA* /
current ratio Ratio

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

Annualised Loss Ratio period before previous period	0,43%	0,51%
Annualised Loss Ratio previous period		0,34%
Annualised Loss Ratio current period	0,45%	0,45%

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%
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%
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5. Concentration Limits



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Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	275.569,44	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,64%	no
Weighted average remaining term in months	-	67,00	47,31	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,31%	no
- prior to or on 30 September 2022	2,00%	0,31%	no
- prior to or on 30 September 2023	3,00%	0,31%	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	176.565.468,12 €		
Replenishment	159.126.285,84 €		
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	28		
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		- €	281.952,50 €
Interest Payment		- €	281.952,50 €
Interest Payment per Note		- €	121,53 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		10,82%	3,57%
Current CE (excl. Excess Spread)		7,25%	0,00%

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7. Original Principal Balance



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Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

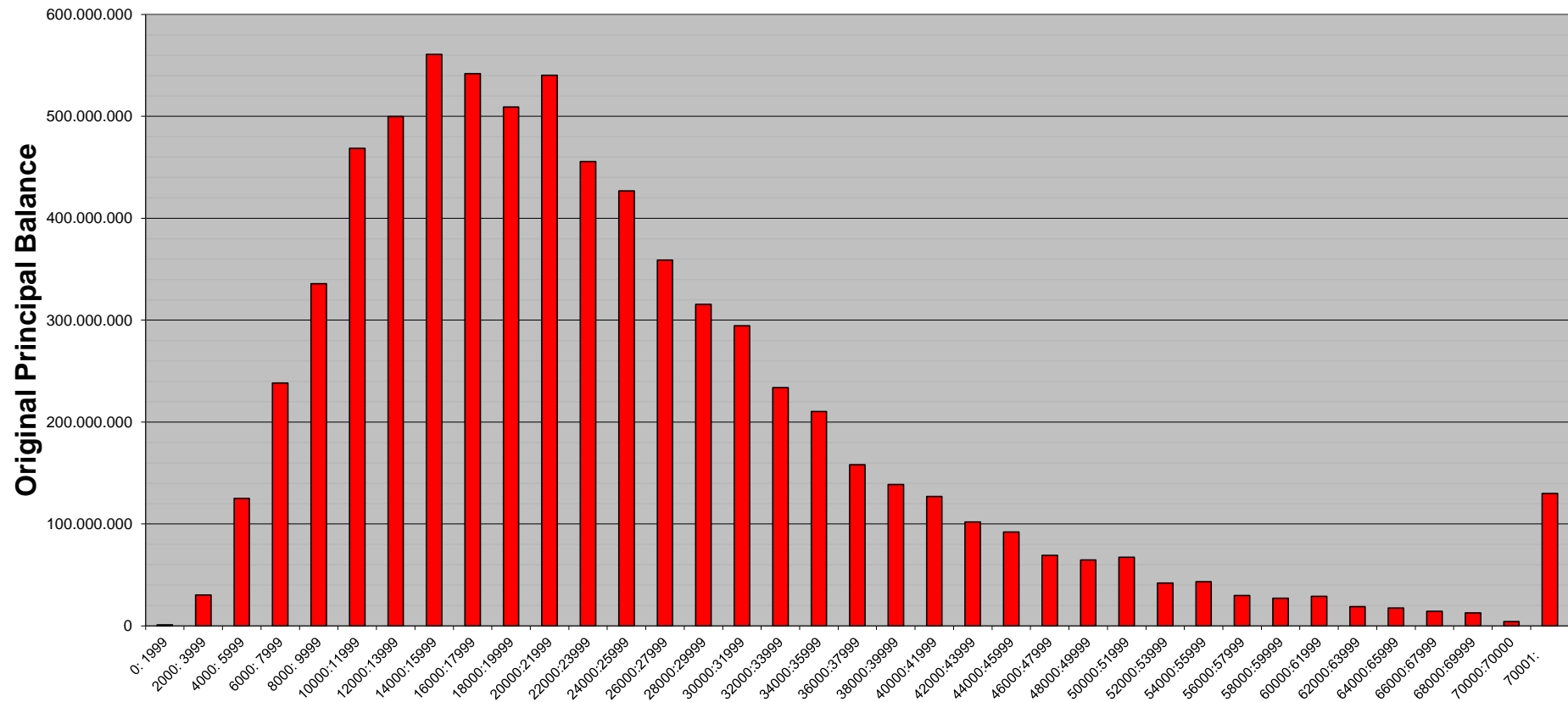
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	969.982,14	0,01%	596	0,14%
2000: 3999	30.386.732,02	0,41%	9.425	2,25%
4000: 5999	125.180.629,79	1,71%	24.701	5,90%
6000: 7999	238.394.701,40	3,25%	34.037	8,13%
8000: 9999	335.775.300,43	4,58%	37.373	8,93%
10000:11999	468.779.316,35	6,39%	42.975	10,26%
12000:13999	499.967.272,87	6,82%	38.547	9,21%
14000:15999	560.887.041,03	7,65%	37.456	8,95%
16000:17999	542.036.227,33	7,39%	31.983	7,64%
18000:19999	509.077.167,98	6,94%	26.854	6,41%
20000:21999	540.285.116,69	7,36%	25.862	6,18%
22000:23999	455.538.976,43	6,21%	19.855	4,74%
24000:25999	426.923.874,14	5,82%	17.101	4,08%
26000:27999	359.046.522,21	4,89%	13.317	3,18%
28000:29999	315.489.723,77	4,30%	10.901	2,60%
30000:31999	294.558.988,70	4,02%	9.551	2,28%
32000:33999	233.895.363,38	3,19%	7.102	1,70%
34000:35999	210.459.542,67	2,87%	6.020	1,44%
36000:37999	158.281.978,47	2,16%	4.282	1,02%
38000:39999	138.678.761,68	1,89%	3.560	0,85%
40000:41999	126.916.134,87	1,73%	3.111	0,74%
42000:43999	102.055.193,37	1,39%	2.376	0,57%
44000:45999	92.016.158,25	1,25%	2.048	0,49%
46000:47999	69.343.383,80	0,95%	1.477	0,35%
48000:49999	64.810.159,05	0,88%	1.324	0,32%
50000:51999	67.307.238,84	0,92%	1.328	0,32%
52000:53999	41.990.833,80	0,57%	793	0,19%
54000:55999	43.500.961,54	0,59%	792	0,19%
56000:57999	29.699.203,15	0,40%	521	0,12%
58000:59999	27.064.509,89	0,37%	459	0,11%
60000:61999	28.957.682,16	0,39%	477	0,11%
62000:63999	18.967.863,45	0,26%	301	0,07%
64000:65999	17.606.370,24	0,24%	271	0,06%
66000:67999	14.314.047,02	0,20%	214	0,05%
68000:69999	12.755.689,53	0,17%	185	0,04%
70000:70000	4.200.000,00	0,06%	60	0,01%
70001:	129.908.597,62	1,77%	1.430	0,34%
Total	7.336.027.246,06	100,00%	418.665	100,00%

Statistics in EUR	
Average Amount	17.522,43

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Monthly Investor Report**

7.1 Original PB (Graph)

Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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8. Current Principal Balance



Calculation Date	10.03.2023				
Payment Date	14.03.2023				
Period No	29				
Monthly Period	Mar 2023				
Interest Period	from	14.02.2023	to	14.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

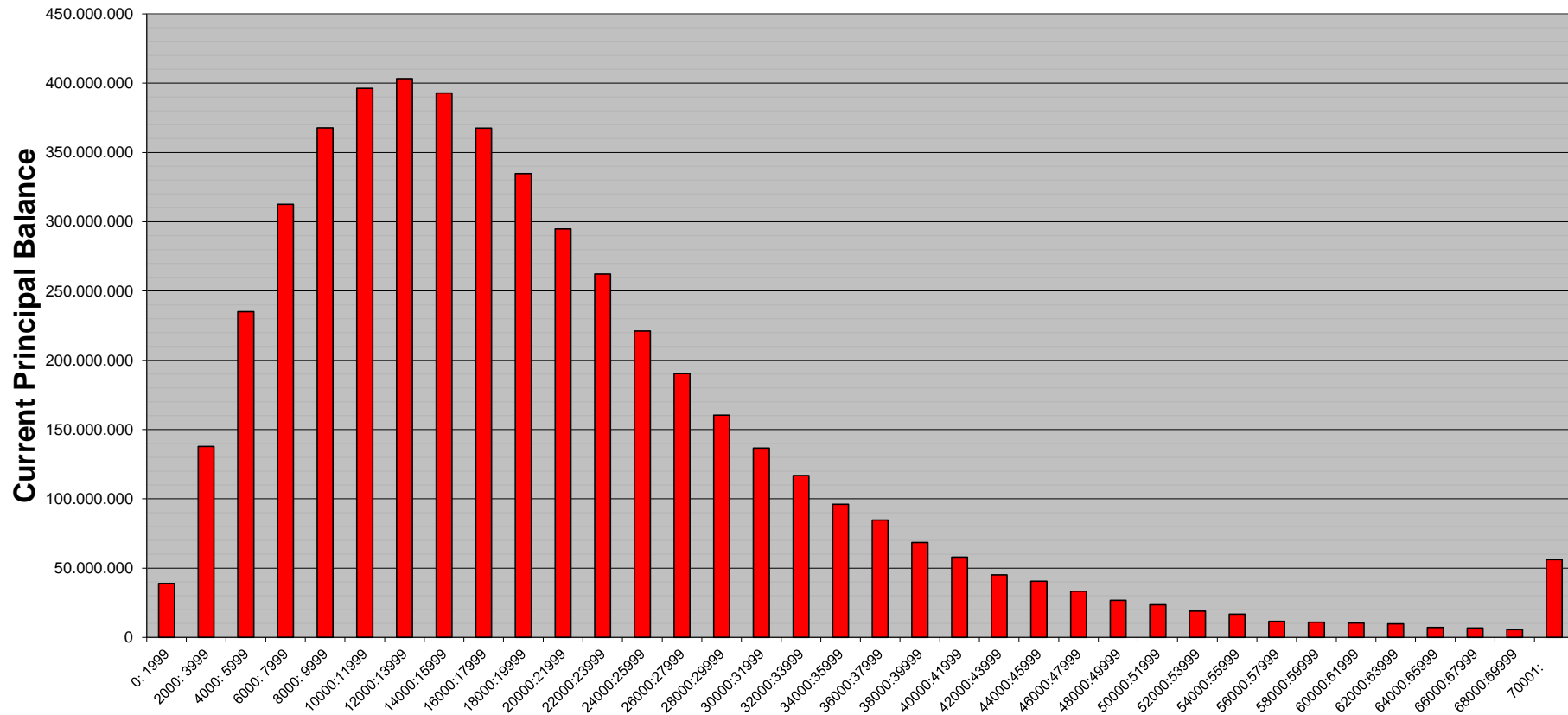
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	38.950.399,59	0,78%	38.451	9,18%
2000: 3999	137.765.422,84	2,76%	45.665	10,91%
4000: 5999	235.054.185,77	4,70%	47.055	11,24%
6000: 7999	312.563.866,46	6,25%	44.726	10,68%
8000: 9999	367.757.761,52	7,36%	40.963	9,78%
10000:11999	396.265.119,37	7,93%	36.084	8,62%
12000:13999	403.332.417,73	8,07%	31.091	7,43%
14000:15999	392.848.321,66	7,86%	26.235	6,27%
16000:17999	367.585.273,64	7,35%	21.668	5,18%
18000:19999	334.705.837,20	6,69%	17.653	4,22%
20000:21999	294.810.118,53	5,90%	14.056	3,36%
22000:23999	262.141.348,86	5,24%	11.420	2,73%
24000:25999	221.132.266,99	4,42%	8.860	2,12%
26000:27999	190.347.902,74	3,81%	7.059	1,69%
28000:29999	160.397.370,41	3,21%	5.541	1,32%
30000:31999	136.695.712,88	2,73%	4.414	1,05%
32000:33999	116.851.299,21	2,34%	3.544	0,85%
34000:35999	96.128.808,35	1,92%	2.748	0,66%
36000:37999	84.783.354,30	1,70%	2.294	0,55%
38000:39999	68.428.066,01	1,37%	1.757	0,42%
40000:41999	57.872.389,35	1,16%	1.413	0,34%
42000:43999	45.231.517,36	0,90%	1.053	0,25%
44000:45999	40.495.712,42	0,81%	901	0,22%
46000:47999	33.431.029,55	0,67%	712	0,17%
48000:49999	26.825.766,41	0,54%	548	0,13%
50000:51999	23.553.675,93	0,47%	462	0,11%
52000:53999	18.920.158,33	0,38%	357	0,09%
54000:55999	16.796.963,89	0,34%	306	0,07%
56000:57999	11.620.926,79	0,23%	204	0,05%
58000:59999	10.974.555,74	0,22%	186	0,04%
60000:61999	10.308.332,01	0,21%	169	0,04%
62000:63999	9.813.735,05	0,20%	156	0,04%
64000:65999	7.154.651,02	0,14%	110	0,03%
66000:67999	6.890.609,50	0,14%	103	0,02%
68000:69999	5.517.992,24	0,11%	80	0,02%
70001:	56.047.129,73	1,12%	621	0,15%
Total	4.999.999.999,38	100,00%	418.665	100,00%

Statistics		in EUR
Average Amount		11.942,72

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8.1 Current PB (Graph)

Calculation Date	10.03.2023		
Payment Date	14.03.2023		
Period No	29		
Monthly Period	Mar 2023		
Interest Period	from	14.02.2023	to 14.03.2023 = 28 days
Collection Period	from	01.02.2023	to 28.02.2023



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9. Borrower Concentration



Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	275.569,44	0,0055%	1
2	234.635,13	0,0047%	1
3	221.709,85	0,0044%	1
4	208.403,46	0,0042%	1
5	187.778,80	0,0038%	2
6	187.507,71	0,0038%	1
7	187.103,72	0,0037%	2
8	176.228,91	0,0035%	1
9	172.994,76	0,0035%	1
10	165.453,91	0,0033%	1
11	162.698,45	0,0033%	1
12	162.281,54	0,0032%	1
13	160.924,38	0,0032%	1
14	158.705,94	0,0032%	2
15	155.748,67	0,0031%	3
16	154.205,68	0,0031%	1
17	153.038,48	0,0031%	1
18	151.739,94	0,0030%	1
19	151.513,05	0,0030%	1
20	148.152,74	0,0030%	1
21	147.449,17	0,0029%	2
22	146.209,94	0,0029%	1
23	145.983,59	0,0029%	1
24	145.881,71	0,0029%	1
25	145.796,07	0,0029%	1
	4.307.715,04	0,0862%	31

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10. Geographical Distribution



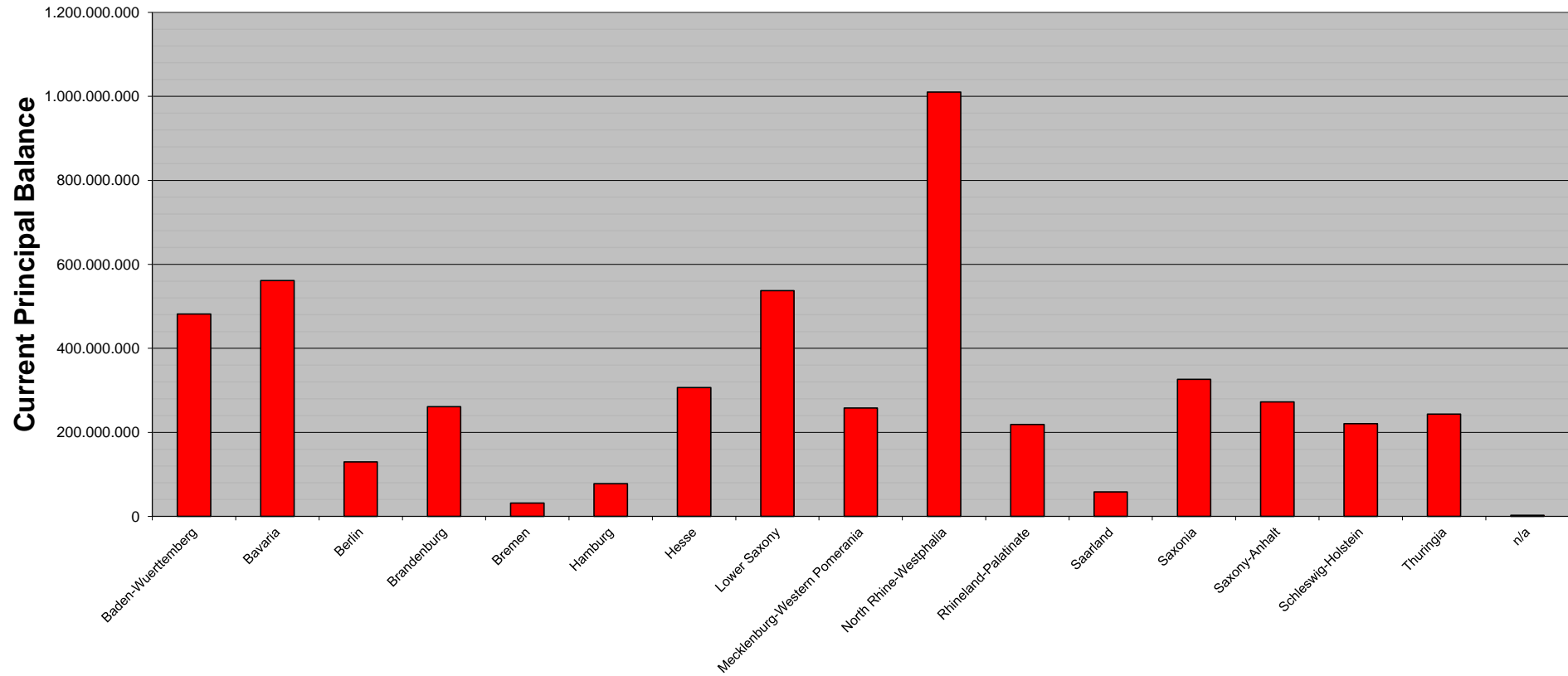
Calculation Date			10.03.2023		
Payment Date			14.03.2023		
Period No			29		
Monthly Period			Mar 2023		
Interest Period	from	14.02.2023	to	14.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	481.742.097,39	9,63%	39.701	9,48%
Bavaria	561.263.267,60	11,23%	45.705	10,92%
Berlin	129.645.593,71	2,59%	10.189	2,43%
Brandenburg	261.468.786,67	5,23%	22.453	5,36%
Bremen	31.961.970,47	0,64%	2.555	0,61%
Hamburg	78.027.617,97	1,56%	5.759	1,38%
Hesse	306.949.001,65	6,14%	26.123	6,24%
Lower Saxony	537.660.836,32	10,75%	45.055	10,76%
Mecklenburg-Western Pomerania	257.770.557,48	5,16%	21.576	5,15%
North Rhine-Westphalia	1.010.547.456,89	20,21%	83.461	19,94%
Rhineland-Palatinate	218.644.617,01	4,37%	18.565	4,43%
Saarland	58.587.111,65	1,17%	5.013	1,20%
Saxonia	326.031.405,68	6,52%	28.922	6,91%
Saxony-Anhalt	272.627.724,64	5,45%	24.340	5,81%
Schleswig-Holstein	221.005.284,92	4,42%	18.177	4,34%
Thuringia	243.685.381,06	4,87%	20.883	4,99%
n/a	2.381.288,27	0,05%	188	0,04%
Total	4.999.999.999,38	100,00%	418.665	100,00%

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10.1 Geographical Distribution (Graph)

Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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11. Object/Vehicle Type



Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	29.316.213,97	0,59%	1.796	0,43%
		Private	65.722.350,47	1,31%	5.181	1,24%
			95.038.564,44	1,90%	6.977	1,67%
	Used Vehicle	Commercial	90.694.704,31	1,81%	7.088	1,69%
		Private	395.549.956,59	7,91%	39.924	9,54%
			486.244.660,90	9,72%	47.012	11,23%
	Total		581.283.225,34	11,63%	53.989	12,90%
Non-Online	New Vehicle	Commercial	175.721.228,20	3,51%	9.453	2,26%
		Private	428.757.735,09	8,58%	32.383	7,73%
			604.478.963,29	12,09%	41.836	9,99%
	Used Vehicle	Commercial	712.419.275,36	14,25%	47.491	11,34%
		Private	3.101.818.535,39	62,04%	275.349	65,77%
			3.814.237.810,75	76,28%	322.840	77,11%
	Total		4.418.716.774,04	88,37%	364.676	87,10%
Total			4.999.999.999,00	100,00%	418.665	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.744.433.211,03	94,89%	397.402	94,92%
Leisure	188.087.089,30	3,76%	9.240	2,21%
Motorbike	67.479.699,05	1,35%	12023	2,87%
Total	4.999.999.999,38	100,00%	418.665	100,00%

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12. Insurances



Calculation Date	10.03.2023			
Payment Date	14.03.2023			
Period No	29			
Monthly Period	Mar 2023			
Interest Period	from	14.02.2023	to	14.03.2023 = 28 days
Collection Period	from	01.02.2023	to	28.02.2023

<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	2.583.635.924,47	51,67%	201.843	48,21%
Yes	2.416.364.074,91	48,33%	216.822	51,79%
Total	4.999.999.999,38	100,00%	418.665	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	3.325.197.982,67	66,50%	286.094	68,33%
Yes	1.674.802.016,71	33,50%	132.571	31,67%
Total	4.999.999.999,38	100,00%	418.665	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	4.447.555.705,44	88,95%	377.082	90,07%
Yes	552.444.293,94	11,05%	41.583	9,93%
Total	4.999.999.999,38	100,00%	418.665	100,00%

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13. Type of Contract



Calculation Date			10.03.2023			
Payment Date			14.03.2023			
Period No			29			
Monthly Period			Mar 2023			
Interest Period	from	14.02.2023	to	14.03.2023	=	28 days
Collection Period	from	01.02.2023	to	28.02.2023		

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.242.601.749,69	44,85%	246.966	58,99%
	Vehicle	488.131.126,04	9,76%	43.484	10,39%
	Total	2.730.732.875,73	54,61%	290.450	69,38%
Yes		1.749.246.827,85	34,98%	105.871	25,29%
- of which balloon rates	Auto	994.273.182,41	19,89%		
- of which regular installments		754.973.645,44	15,10%		
Yes		520.020.295,80	10,40%	22.344	5,34%
- of which balloon rates	Vehicle	313.673.926,43	6,27%		
- of which regular installments		206.346.369,37	4,13%		
	Total	2.269.267.123,65	45,39%	128.215	30,62%
Total		4.999.999.999,38	100,00%	418.665	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	946.073,60	0,07%	95	0,07%
13:25	20.851.640,90	1,59%	1.868	1,46%
26:38	126.811.475,17	9,70%	11.463	8,94%
39:51	315.893.943,36	24,15%	30.773	24,00%
52:64	572.299.808,50	43,76%	56.876	44,36%
65:72	165.407.824,72	12,65%	16.351	12,75%
73:	105.736.342,59	8,08%	10.789	8,41%
Total	1.307.947.108,84	100,00%	128.215	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	130.280.907,94	9,96%	14.100	11,00%
13:25	296.975.136,40	22,71%	30.503	23,79%
26:38	330.139.211,18	25,24%	32.156	25,08%
39:51	322.982.217,57	24,69%	30.672	23,92%
52:64	184.219.295,54	14,08%	17.180	13,40%
65:72	42.972.527,45	3,29%	3.584	2,80%
73:	377.812,76	0,03%	20	0,02%
Total	1.307.947.108,84	100,00%	128.215	100,00%

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Monthly Investor Report**

14. Payment Methods



Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

<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	4.953.135.057,71	99,06%	413.909	98,86%
Other	46.864.941,67	0,94%	4.756	1,14%
Total	4.999.999.999,38	100,00%	418.665	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	2.140.078.113,70	42,80%	178.078	42,53%
1st of month	2.859.921.885,68	57,20%	240.587	57,47%
Total	4.999.999.999,38	100,00%	418.665	100,00%

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15. Downpayment



Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

<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	2.039.949.764,51	40,80%	172.903	41,30%	0,00%
0: 999	101.351.351,42	2,03%	12.107	2,89%	4,24%
1000: 1999	256.598.315,69	5,13%	28.080	6,71%	9,15%
2000: 2999	330.419.322,16	6,61%	33.195	7,93%	13,96%
3000: 3999	309.150.999,35	6,18%	28.892	6,90%	17,82%
4000: 4999	240.511.703,96	4,81%	21.577	5,15%	21,44%
5000: 5999	355.785.838,39	7,12%	28.036	6,70%	22,96%
6000: 6999	192.654.873,09	3,85%	15.263	3,65%	26,51%
7000: 7999	150.752.284,29	3,02%	11.898	2,84%	29,45%
8000: 8999	131.648.035,27	2,63%	10.262	2,45%	32,02%
9000: 9999	74.196.734,46	1,48%	5.713	1,36%	34,26%
10000:10999	241.808.721,98	4,84%	16.060	3,84%	33,27%
11000:11999	50.392.949,98	1,01%	3.691	0,88%	37,66%
12000:12999	65.210.303,67	1,30%	4.714	1,13%	39,46%
13000:13999	41.777.508,75	0,84%	3.028	0,72%	41,38%
14000:14999	33.255.826,10	0,67%	2.404	0,57%	42,78%
15000:15000	80.580.965,61	1,61%	4.748	1,13%	40,02%
15001:	303.954.500,70	6,08%	16.094	3,84%	48,17%
Total	4.999.999.999,38	100,00%	418.665	100,00%	18,30%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.699,61	€ 6.302,42
Average Purchase Price	€ 20.214,96	€ 22.813,76
Downpayment in %	18,30%	27,63%

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16. Effective Interest Rate



Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	5.980.138,20	0,12%	260	0,06%
1: 1	416.636.989,74	8,33%	28.702	6,86%
2: 2	1.383.917.705,74	27,68%	107.309	25,63%
3: 3	2.194.506.596,14	43,89%	174.716	41,73%
4: 4	728.416.991,42	14,57%	78.132	18,66%
5: 5	165.848.518,01	3,32%	17.387	4,15%
6: 6	59.094.378,78	1,18%	7.022	1,68%
7: 7	18.095.245,90	0,36%	2.533	0,61%
8: 8	23.986.237,33	0,48%	2.293	0,55%
9: 9	2.416.239,06	0,05%	206	0,05%
10:10	453.953,43	0,01%	46	0,01%
11:11	625.641,23	0,01%	58	0,01%
12:12	21.364,40	0,00%	1	0,00%
Total	4.999.999.999,38	100,00%	418.665	100,00%

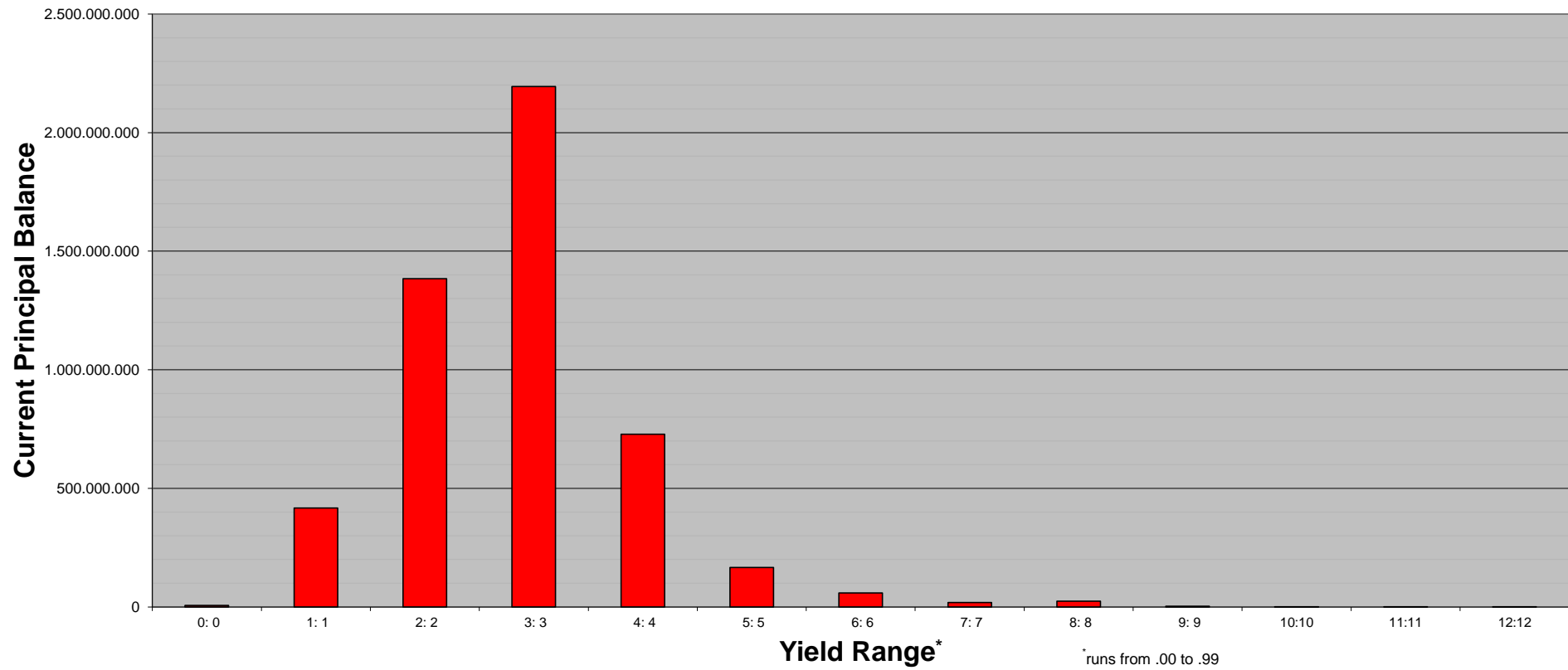
Statistics		in %
WA Interest		3,64%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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

17. Seasoning



Calculation Date	10.03.2023				
Payment Date	14.03.2023				
Period No	29				
Monthly Period	Mar 2023				
Interest Period	from	14.02.2023	to	14.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	45.693.883,20	0,91%	2.393	0,57%
3: 5	213.478.452,58	4,27%	11.609	2,77%
6: 8	385.917.556,68	7,72%	21.730	5,19%
9:11	460.564.209,24	9,21%	28.101	6,71%
12:14	383.384.281,53	7,67%	24.775	5,92%
15:17	463.264.320,60	9,27%	31.887	7,62%
18:20	503.151.502,50	10,06%	37.891	9,05%
21:23	510.932.873,07	10,22%	41.941	10,02%
24:26	308.957.089,79	6,18%	26.629	6,36%
27:29	372.327.703,00	7,45%	34.415	8,22%
30:32	448.502.755,74	8,97%	43.390	10,36%
33:35	225.234.151,93	4,50%	24.264	5,80%
36:38	196.639.382,79	3,93%	20.703	4,95%
39:41	151.129.189,00	3,02%	17.483	4,18%
42:44	107.017.331,37	2,14%	13.242	3,16%
45:47	64.359.919,71	1,29%	8.790	2,10%
48:50	36.700.420,40	0,73%	5.093	1,22%
51:53	27.145.299,60	0,54%	3.951	0,94%
54:56	24.531.949,48	0,49%	3.843	0,92%
57:59	22.178.454,18	0,44%	3.938	0,94%
60:62	11.408.094,86	0,23%	2.167	0,52%
63:65	8.782.400,28	0,18%	1.783	0,43%
66:68	8.086.231,00	0,16%	1.938	0,46%
69:71	6.263.430,47	0,13%	1.739	0,42%
72:74	3.563.608,68	0,07%	945	0,23%
75:77	2.921.999,53	0,06%	734	0,18%
78:80	2.201.541,36	0,04%	706	0,17%
81:	5.661.966,81	0,11%	2.585	0,62%
Total	4.999.999.999,38	100,00%	418.665	100,00%

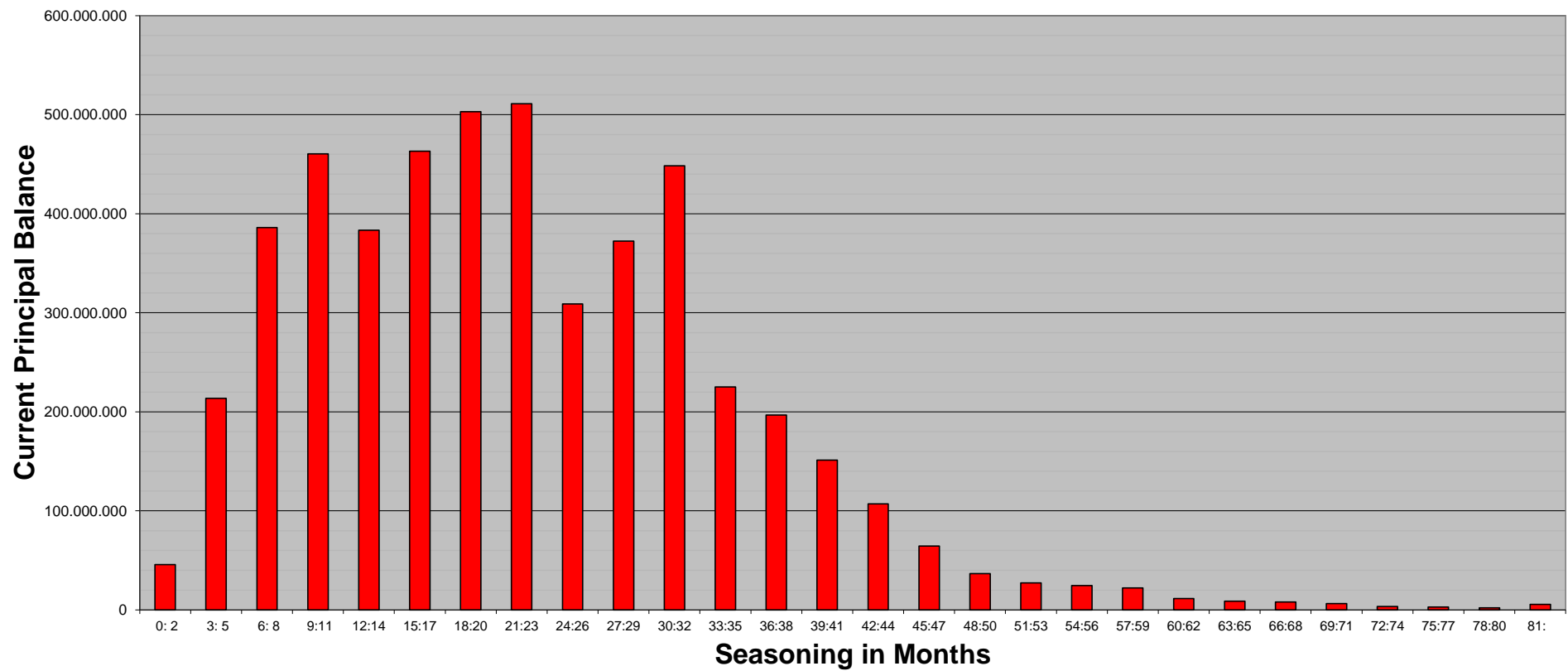
Statistics

WA Seasoning	22,26
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**SC Germany Mobility 2020-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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

18. Remaining Term



Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	80.855.616,65	1,62%	28.309	6,76%
7: 13	171.513.466,29	3,43%	35.398	8,45%
14: 20	339.619.243,81	6,79%	47.586	11,37%
21: 27	473.825.459,09	9,48%	49.746	11,88%
28: 34	565.976.723,07	11,32%	51.530	12,31%
35: 41	557.178.072,74	11,14%	42.967	10,26%
42: 48	601.356.498,77	12,03%	40.755	9,73%
49: 55	621.763.036,26	12,44%	38.384	9,17%
56: 62	450.013.959,69	9,00%	26.471	6,32%
63: 69	387.349.197,82	7,75%	20.933	5,00%
70: 76	166.024.508,17	3,32%	9.282	2,22%
77: 83	136.302.858,93	2,73%	7.074	1,69%
84: 90	124.618.029,90	2,49%	5.907	1,41%
91: 97	97.242.710,11	1,94%	4.659	1,11%
98:104	96.382.547,64	1,93%	4.307	1,03%
105:107	29.733.610,59	0,59%	1.262	0,30%
108:	100.244.459,85	2,00%	4.095	0,98%
Total	4.999.999.999,38	100,00%	418.665	100,00%

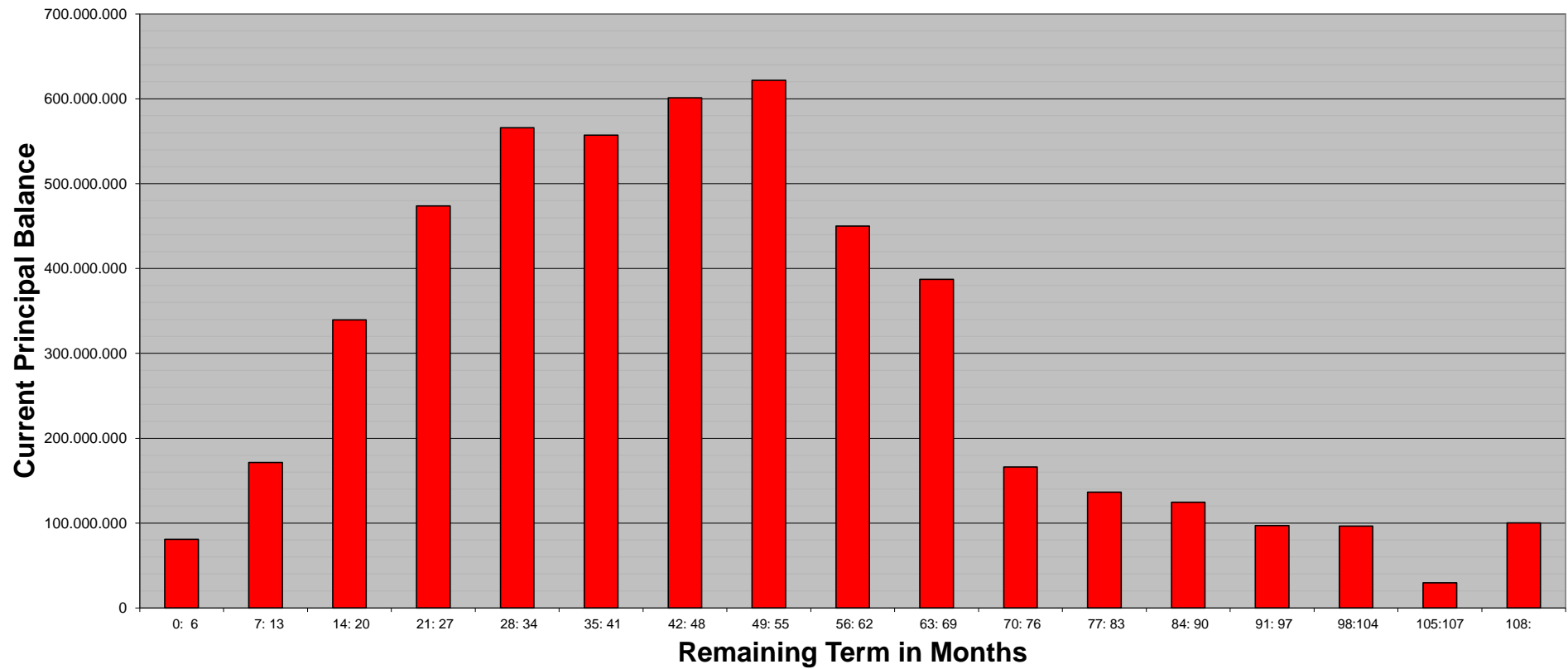
Statistics

WA Remaining Term	47,31
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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

19. Original Term



Calculation Date	10.03.2023				
Payment Date	14.03.2023				
Period No	29				
Monthly Period	Mar 2023				
Interest Period	from	14.02.2023	to	14.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

<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	2.082.691,04	0,04%	729	0,17%
13: 25	50.402.729,05	1,01%	12.392	2,96%
26: 38	299.741.852,55	5,99%	46.510	11,11%
39: 51	782.204.792,13	15,64%	82.951	19,81%
52: 64	1.471.298.802,13	29,43%	116.075	27,73%
65: 77	1.076.311.371,58	21,53%	72.009	17,20%
78: 90	366.954.305,81	7,34%	30.595	7,31%
91:103	558.451.554,93	11,17%	38.798	9,27%
104:116	65.477.757,89	1,31%	3.698	0,88%
117:119	14.451.988,38	0,29%	652	0,16%
120:	312.622.153,89	6,25%	14.256	3,41%
Total	4.999.999.999,38	100,00%	418.665	100,00%

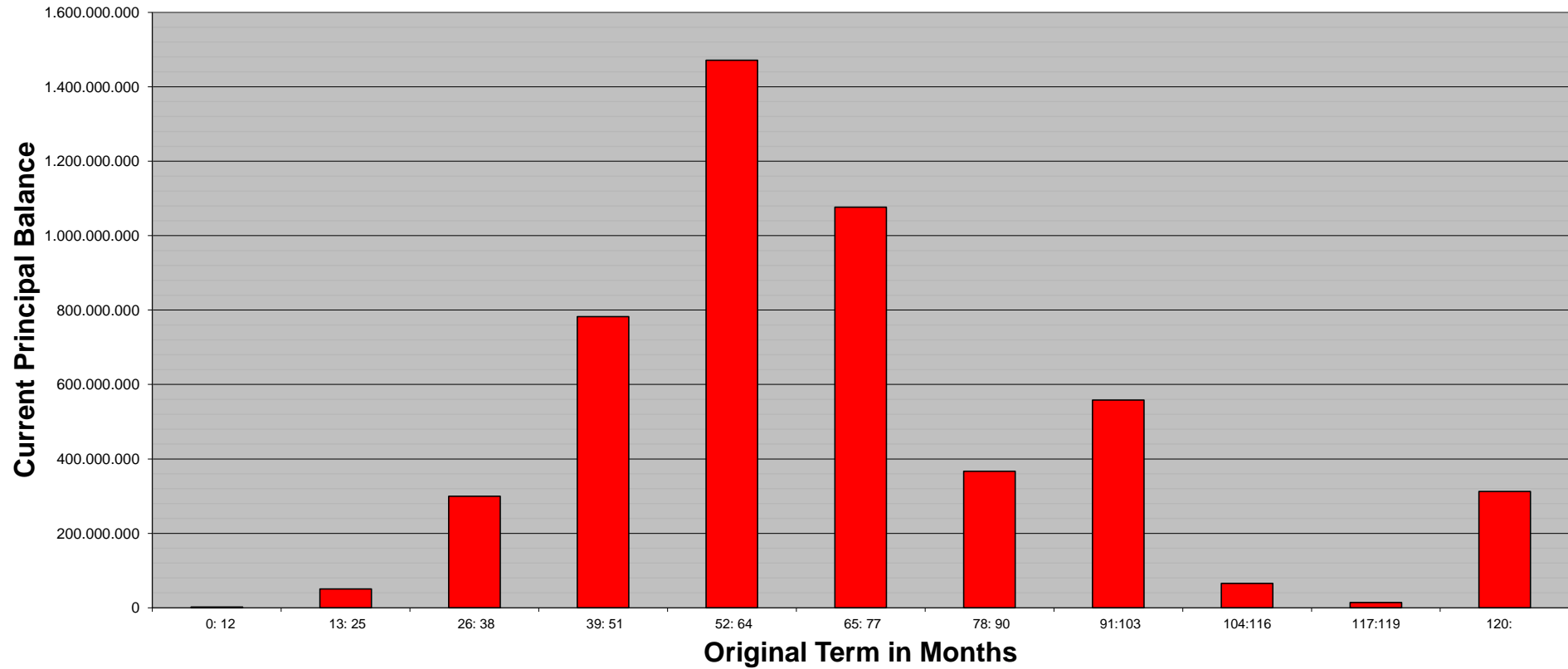
Statistics

WA Original Term	69,58
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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

20. Brands + Fuel Type



Calculation Date	10.03.2023					
Payment Date	14.03.2023					
Period No	29					
Monthly Period	Mar 2023					
Interest Period	from	14.02.2023	to	14.03.2023	=	28 days
Collection Period	from	01.02.2023	to	28.02.2023		

<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	592.421.947,58	11,85%	49.927	11,93%
2	529.515.398,48	10,59%	47.291	11,30%
3	445.823.943,71	8,92%	29.382	7,02%
4	343.595.823,97	6,87%	24.848	5,94%
5	337.576.528,72	6,75%	23.853	5,70%
6	284.302.743,39	5,69%	33.877	8,09%
7	239.416.192,49	4,79%	22.160	5,29%
8	220.282.430,67	4,41%	20.087	4,80%
9	206.353.674,21	4,13%	18.703	4,47%
10	198.887.320,18	3,98%	18.605	4,44%
11	188.214.211,09	3,76%	15.884	3,79%
12	186.340.598,61	3,73%	11.154	2,66%
13	164.409.151,97	3,29%	12.347	2,95%
14	105.601.373,31	2,11%	11.255	2,69%
15	98.439.747,51	1,97%	8.472	2,02%
	4.141.181.085,89	82,82%	347.845	83,08%

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	1.638.560.844,43	32,77%	183.053	43,72%
Diesel Euro 6	657.110.828,78	13,14%	48.125	11,49%
Diesel Euro 5	321.289.270,94	6,43%	36.053	8,61%
Diesel < Euro 5	562.490.469,09	11,25%	43.072	10,29%
Other	58.131.813,10	1,16%	4.558	1,09%
n/a	1.762.416.773,04	35,25%	103.804	24,79%
Total	4.999.999.999,38	100,00%	418.665	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

Priority of Payments

Available Distribution Amount	176.565.468,12 €
Senior Expenses	- 28.079,70 €
Interest Notes Class A	- - €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- - €
Interest Notes Class B (no PD Trigger Breach)	- 281.952,50 €
Replenishment	- 159.126.285,84 €
Purchase Shortfall Ledger	- 0,62 €
Principal Class A	- - €
Interest Class B (PD Trigger Breach)	- - €
Principal Class B	- - €
Interest Subordinated Loan	- 233,33 €
Principal Subordinated Loan	- - €
Other payments due	- - €
Payments to Seller	= 16.928.916,13 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	28.079,70 €		
Interest accrued for the Period	281.952,50 €	- €	281.952,50 €
Cumulative Interest accrued	7.665.320,60 €	- €	7.665.320,60 €
Interest Payments	281.952,50 €	- €	281.952,50 €
Cumulative Interest Payments	7.665.320,60 €	- €	7.665.320,60 €
Interest accrued on Subordinated Loan for the Period	233,33 €		
Cumulative Interest accrued on Subordinated Loan	7.216,66 €		
Interest Payments on Subordinated Loan	233,33 €		
Cumulative Interest Payments on Subordinated Loan	7.216,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Calculation Date	10.03.2023				
Payment Date	14.03.2023				
Period No	29				
Monthly Period	Mar 2023				
Interest Period	from	14.02.2023	to	14.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

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:	4.999.999.999,49 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,38 €
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	10.03.2023				
Payment Date	14.03.2023				
Period No	29				
Monthly Period	Mar 2023				
Interest Period	from	14.02.2023	to	14.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

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

Cash Administrator & Calculation Agent: **U.S. Bank Global Corporate Trust Limited**
125 Old Broad Street
London, EC2N 1AR
United Kingdom

Transaction Security Trustee: **Circumference FS (Netherlands) B.V.**
Barbara Strozziilaan 101
1083 HN Amsterdam
The Netherlands

Data Trustee: **Circumference FS (UK) Limited**
14 Devonshire Square
London EC2M 4YT
United Kingdom

Rating Agencies: **Fitch Ratings Limited**
Neue Mainzer Strasse 46 - 50
60311 Frankfurt am Main
Germany

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

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

Ratings as of 28.02.2023, data source: Bloomberg

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

24. Issuer Information



Calculation Date		10.03.2023			
Payment Date		14.03.2023			
Period No		29			
Monthly Period		Mar 2023			
Interest Period	from	14.02.2023	to	14.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

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

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Team ABS

Calculation Date	10.03.2023	
Payment Date	14.03.2023	
Period No	29	
Monthly Period	Mar 2023	
Interest Period	from 14.02.2023	to 14.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

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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 28.02.2023, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date		10.03.2023				
Payment Date		14.03.2023				
Period No		29				
Monthly Period		Mar 2023				
Interest Period	from	14.02.2023	to	14.03.2023	=	28 days
Collection Period	from	01.02.2023	to	28.02.2023		

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