

# SC Germany Mobility 2020-1 Monthly Investor Report



 GlobalCapital  
EUROPEAN  
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AWARDS

ABS Issuer of the Year  
Santander Consumer Bank AG

**WINNER**

 GlobalCapital  
EUROPEAN  
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AWARDS

ABS ISSUER OF THE YEAR

**WINNER**

 **Santander**

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

**Cover Sheet Monthly Investor Report**



Calculation Date	12.04.2023				
Payment Date	14.04.2023				
Period No	30				
Monthly Period	Apr 2023				
Interest Period	from 14.03.2023	to	14.04.2023	=	31 days
Collection Period	from 01.03.2023	to	31.03.2023		

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**1. Portfolio Information**



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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>418.665</b>	<b>4.999.999.999,38 €</b>	<b>5.000.000.000,00 €</b>
Scheduled Principal Payments		105.739.785,01 €	105.238.127,77 €
Prepayment Principal		55.926.367,03 €	47.686.571,35 €
Others		3.456.740,26 €	3.767.534,10 €
<b>Total Principal Collections</b>		<b>165.122.892,30 €</b>	<b>156.692.233,22 €</b>
<b>Total Interest Collections</b>		<b>19.610.164,72 €</b>	<b>19.124.610,81 €</b>
<b>Defaults</b>		<b>2.236.231,23 €</b>	<b>2.434.052,73 €</b>
<b>Replenishment Amount</b>		<b>167.359.122,57 €</b>	<b>159.126.285,84 €</b>
<b>End of Period</b>		<b>4.999.999.998,42 €</b>	<b>4.999.999.999,38 €</b>
Purchase Shortfall Amount		1,58 €	0,62 €
<b>Total Assets (End of Period)</b>	<b>418.111</b>	<b>5.000.000.000,00 €</b>	<b>5.000.000.000,00 €</b>
Current Prepayment Rate (annualised)		13,42%	

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## 2. Reserve Accounts



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Collection Period from	01.03.2023	to	31.03.2023		

### 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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Collection Period	from	01.03.2023	to	31.03.2023	

**3. Delinquency Data**



**Delinquency Data and Ratios**

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	€ 3.199.999.998,66	€ -	€ -	€ -	€ -	100,00%	0,00%	0,00%	0,00%	0,00%
2	€ 3.199.999.999,58	€ 6.628.863,67	€ 2.653.038,54	€ 556.472,27	€ 79.694,63	99,69%	0,21%	0,08%	0,02%	0,00%
3	€ 3.199.999.998,97	€ 7.028.561,76	€ 5.054.776,74	€ 1.082.227,93	€ 913.197,46	99,56%	0,22%	0,16%	0,03%	0,03%
4	€ 3.199.999.999,72	€ 6.506.605,67	€ 4.760.516,94	€ 2.287.163,11	€ 2.201.558,60	99,51%	0,20%	0,15%	0,07%	0,07%
5	€ 3.199.999.998,96	€ 8.452.132,62	€ 5.396.555,87	€ 1.945.275,10	€ 3.639.321,89	99,39%	0,26%	0,17%	0,06%	0,11%
6	€ 3.199.999.998,99	€ 7.615.274,25	€ 5.364.958,15	€ 2.437.119,39	€ 3.875.238,45	99,40%	0,24%	0,17%	0,08%	0,12%
7	€ 3.199.999.975,53	€ 6.457.330,66	€ 4.625.055,14	€ 2.413.020,10	€ 4.389.889,46	99,44%	0,20%	0,14%	0,08%	0,14%
8	€ 3.199.999.998,95	€ 7.187.869,01	€ 4.651.426,77	€ 2.093.193,77	€ 4.347.928,88	99,43%	0,22%	0,15%	0,07%	0,14%
9	€ 3.199.999.999,53	€ 7.607.061,26	€ 5.030.626,37	€ 2.276.480,22	€ 4.275.265,11	99,40%	0,24%	0,16%	0,07%	0,13%
10	€ 4.999.999.997,58	€ 7.097.828,52	€ 5.211.580,54	€ 1.978.441,38	€ 4.240.652,29	99,63%	0,14%	0,10%	0,04%	0,08%
11	€ 4.999.999.997,70	€ 7.953.817,15	€ 5.341.810,89	€ 1.943.955,78	€ 3.801.019,01	99,62%	0,16%	0,11%	0,04%	0,08%
12	€ 4.999.999.999,00	€ 11.780.831,63	€ 7.476.185,66	€ 2.568.016,54	€ 3.888.210,77	99,49%	0,24%	0,15%	0,05%	0,08%
13	€ 4.999.999.999,21	€ 11.382.685,89	€ 9.207.582,36	€ 3.323.478,01	€ 4.673.703,52	99,43%	0,23%	0,18%	0,07%	0,09%
14	€ 4.999.999.998,45	€ 13.178.029,74	€ 9.350.918,78	€ 4.021.327,93	€ 5.456.552,52	99,36%	0,26%	0,19%	0,08%	0,11%
15	€ 4.999.999.996,65	€ 12.461.525,13	€ 9.313.638,64	€ 4.104.679,26	€ 7.041.844,35	99,34%	0,25%	0,19%	0,08%	0,14%
16	€ 4.999.999.997,57	€ 11.002.441,26	€ 9.026.814,60	€ 3.907.913,68	€ 7.506.964,20	99,37%	0,22%	0,18%	0,08%	0,15%
17	€ 4.999.999.999,25	€ 4.424.048,67	€ 10.187.295,72	€ 5.417.376,25	€ 11.905.520,78	99,36%	0,09%	0,20%	0,11%	0,24%
18	€ 4.999.999.998,81	€ 12.131.445,46	€ 8.308.155,47	€ 4.165.124,78	€ 8.744.506,30	99,33%	0,24%	0,17%	0,08%	0,17%
19	€ 4.999.999.996,31	€ 4.442.790,10	€ 13.912.940,24	€ 5.315.840,13	€ 8.506.260,07	99,36%	0,09%	0,28%	0,11%	0,17%
20	€ 4.999.999.999,83	€ 12.391.573,35	€ 7.939.860,32	€ 5.639.621,58	€ 9.224.665,66	99,30%	0,25%	0,16%	0,11%	0,18%
21	€ 4.999.999.995,90	€ 4.652.755,60	€ 12.659.011,10	€ 6.376.612,52	€ 11.587.710,67	99,29%	0,09%	0,25%	0,13%	0,23%
22	€ 4.999.999.990,50	€ 11.725.696,74	€ 5.626.123,82	€ 6.313.442,96	€ 12.757.195,39	99,27%	0,23%	0,11%	0,13%	0,26%
23	€ 4.999.999.997,71	€ 13.056.610,94	€ 7.576.886,61	€ 5.417.769,04	€ 11.347.096,58	99,25%	0,26%	0,15%	0,11%	0,23%
24	€ 4.999.999.998,92	€ 5.332.426,22	€ 13.001.614,62	€ 6.213.622,62	€ 13.036.092,41	99,25%	0,11%	0,26%	0,12%	0,26%
25	€ 4.999.999.997,64	€ 11.265.931,57	€ 6.079.870,81	€ 7.109.355,70	€ 12.843.051,81	99,25%	0,23%	0,12%	0,14%	0,26%
26	€ 4.999.999.999,28	€ 4.731.443,35	€ 13.149.162,41	€ 7.098.507,49	€ 14.343.680,61	99,21%	0,09%	0,26%	0,14%	0,29%
27	€ 4.999.999.998,51	€ 12.699.746,67	€ 5.415.274,88	€ 6.130.204,26	€ 15.130.898,66	99,21%	0,25%	0,11%	0,12%	0,30%
28	€ 4.999.999.999,49	€ 11.313.467,26	€ 8.157.759,01	€ 2.999.390,31	€ 13.534.308,06	99,28%	0,23%	0,16%	0,06%	0,27%
29	€ 4.999.999.999,38	€ 4.866.456,10	€ 14.076.029,25	€ 6.054.624,47	€ 14.165.281,61	99,22%	0,10%	0,28%	0,12%	0,28%
30	€ 4.999.999.998,42	€ 13.898.250,85	€ 8.255.843,93	€ 5.484.625,76	€ 11.670.301,56	99,21%	0,28%	0,17%	0,11%	0,23%
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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	2.236.231,23 €	
Current Period Recoveries	1.281.386,13 €	
Current Period Net Default	954.845,10 €	
New Number of Defaulted Contracts		204

**Cumulative Default**

Cumulative Gross Default	39.883.383,74 €	
Cumulative Recoveries	11.075.195,04 €	
Cumulative Net Default	28.808.188,70 €	
Total Number of Defaulted Contracts		3.052

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

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

Annualised Loss Ratio period before previous period	0,34%	0,34%
Annualised Loss Ratio previous period		0,45%
Annualised Loss Ratio current period	0,23%	0,23%

**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



Calculation Date	12.04.2023				
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Collection Period	from	01.03.2023	to	31.03.2023	

Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	€ 19.849,43	€ 19.849,43	€ 3.295.953.743,33	0,00%	€0,00	€0,00	€ 19.849,43	0,00%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€224,00	€224,00	€ 59.120,45	0,00%
3	11	€ 18.993,54	€ 78.337,99	€ 3.488.359.381,45	0,00%	€1.678,58	€1.902,58	€ 76.435,41	0,00%
4	22	€ 115.151,84	€ 193.489,83	€ 3.585.674.021,44	0,01%	€9.378,50	€11.281,08	€ 182.208,75	0,01%
5	44	€ 349.744,04	€ 543.233,87	€ 3.687.020.405,59	0,01%	€54.340,11	€65.621,19	€ 477.612,68	0,01%
6	100	€ 548.625,80	€ 1.091.859,67	€ 3.801.203.219,02	0,03%	€55.538,07	€121.159,26	€ 970.700,41	0,03%
7	152	€ 776.272,50	€ 1.868.132,17	€ 3.906.827.571,59	0,05%	€12.903,58	€134.062,84	€ 1.734.069,33	0,04%
8	226	€ 918.469,50	€ 2.786.601,67	€ 4.013.663.109,53	0,07%	€39.971,43	€174.034,27	€ 2.612.567,40	0,07%
9	316	€ 962.397,20	€ 3.748.998,87	€ 4.124.899.606,49	0,09%	€103.719,81	€277.754,08	€ 3.471.244,79	0,08%
10	405	€ 1.005.369,23	€ 4.754.368,10	€ 6.033.881.969,99	0,08%	€115.958,46	€393.712,54	€ 4.360.655,56	0,07%
11	485	€ 857.592,68	€ 5.611.960,78	€ 6.190.709.252,52	0,09%	€248.918,12	€642.630,66	€ 4.969.330,12	0,08%
12	573	€ 1.057.447,16	€ 6.669.407,94	€ 6.347.396.304,56	0,11%	€278.014,40	€920.645,06	€ 5.748.762,88	0,09%
13	638	€ 792.003,81	€ 7.461.411,75	€ 6.505.731.035,32	0,11%	€156.960,28	€1.077.605,34	€ 6.383.806,41	0,10%
14	709	€ 1.115.749,20	€ 8.577.160,95	€ 6.667.217.662,01	0,13%	€308.982,00	€1.386.587,34	€ 7.190.573,61	0,11%
15	814	€ 1.675.080,88	€ 10.252.241,83	€ 6.820.128.960,60	0,15%	€351.558,40	€1.738.145,74	€ 8.514.096,09	0,12%
16	932	€ 1.355.609,39	€ 11.607.851,22	€ 6.985.189.134,91	0,17%	€416.263,54	€2.154.409,28	€ 9.453.441,94	0,14%
17	1.090	€ 1.952.112,24	€ 13.559.963,46	€ 7.154.141.561,70	0,19%	€388.523,26	€2.542.932,54	€ 11.017.030,92	0,15%
18	1.188	€ 1.305.673,47	€ 14.865.636,93	€ 7.329.186.861,13	0,20%	€202.738,91	€2.745.671,45	€ 12.119.965,48	0,17%
19	1.370	€ 2.145.156,00	€ 17.010.792,93	€ 7.488.746.313,66	0,23%	€504.427,26	€3.250.098,71	€ 13.760.694,22	0,18%
20	1.504	€ 2.096.354,33	€ 19.107.147,26	€ 7.662.152.093,63	0,25%	€538.421,61	€3.788.520,32	€ 15.318.626,94	0,20%
21	1.574	€ 1.137.330,13	€ 20.244.477,39	€ 7.827.714.776,51	0,26%	€346.925,59	€4.135.445,91	€ 16.109.031,48	0,21%
22	1.677	€ 1.728.426,44	€ 21.972.903,83	€ 7.992.646.865,58	0,27%	€425.839,98	€4.561.285,89	€ 17.411.617,94	0,22%
23	1.840	€ 2.415.748,38	€ 24.388.652,21	€ 8.159.229.252,48	0,30%	€572.190,69	€5.133.476,58	€ 19.255.175,63	0,24%
24	1.978	€ 1.937.299,46	€ 26.325.951,67	€ 8.321.758.084,34	0,32%	€752.506,23	€5.885.982,81	€ 20.439.968,86	0,25%
25	2.108	€ 2.096.993,06	€ 28.422.944,73	€ 8.475.292.549,57	0,34%	€665.378,91	€6.551.361,72	€ 21.871.583,01	0,26%
26	2.231	€ 1.882.069,33	€ 30.305.014,06	€ 8.635.790.017,13	0,35%	€1.301.928,97	€7.853.290,69	€ 22.451.723,37	0,26%
27	2.442	€ 2.930.508,93	€ 33.235.522,99	€ 8.785.431.953,64	0,38%	€826.190,78	€8.679.481,47	€ 24.556.041,52	0,28%
28	2.628	€ 1.977.576,79	€ 35.213.099,78	€ 8.944.523.263,54	0,39%	€565.703,86	€9.245.185,33	€ 25.967.914,45	0,29%
29	2.848	€ 2.434.052,73	€ 37.647.152,51	€ 9.103.649.549,38	0,41%	€548.623,58	€9.793.808,91	€ 27.853.343,60	0,31%
30	3.052	€ 2.236.231,23	€ 39.883.383,74	€ 9.271.008.671,95	0,43%	€1.281.386,13	€11.075.195,04	€ 28.808.188,70	0,31%
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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	231.607,43	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,67%	no
Weighted average remaining term in months	-	67,00	47,15	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
<b>1. Note Balance</b>			
<b>General Note Information</b>			
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
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	186.214.450,97 €		
Replenishment	167.359.122,57 €		
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
<b>2. Payments to Investors per Note</b>			
Interest Rate Basis: Fixed Rate		0,00%	1,00%
Day/Count Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		156.250,00 €	156.250,00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		156.250,00 €	156.250,00 €
> Interest accrued for the period		- €	312.148,75 €
Interest Payment		- €	312.148,75 €
Interest Payment per Note		- €	134,55 €
<b>3. Credit Enhancements</b>			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		10,84%	3,59%
Current CE (excl. Excess Spread)		7,25%	0,00%

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**7. Original Principal Balance**



Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023
Collection Period	from 01.03.2023	to 31.03.2023
		= 31 days

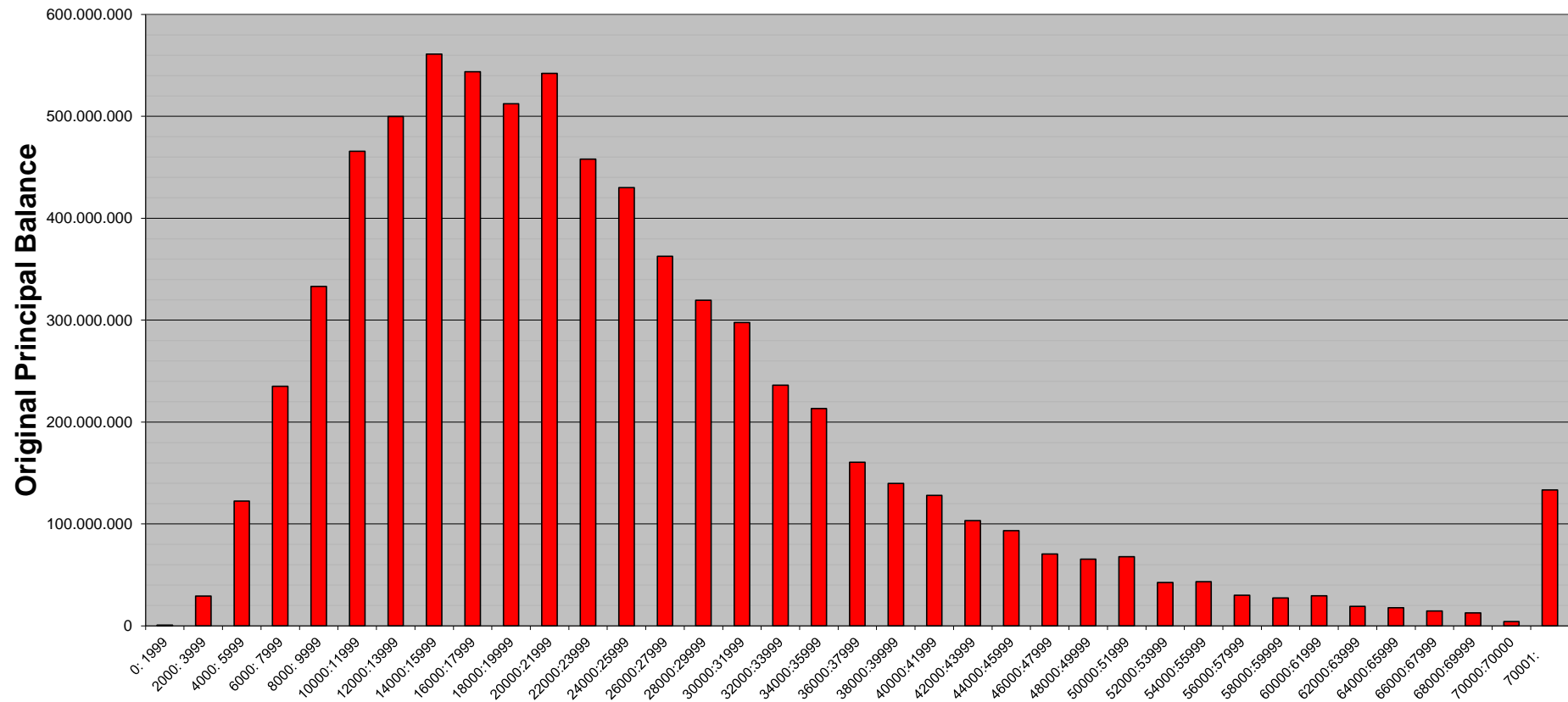
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	897.557,75	0,01%	548	0,13%
2000: 3999	29.344.792,55	0,40%	9.085	2,17%
4000: 5999	122.386.710,79	1,66%	24.137	5,77%
6000: 7999	235.143.686,90	3,19%	33.565	8,03%
8000: 9999	333.011.979,45	4,52%	37.059	8,86%
10000:11999	465.773.789,66	6,32%	42.691	10,21%
12000:13999	499.737.159,00	6,78%	38.526	9,21%
14000:15999	561.219.259,35	7,62%	37.480	8,96%
16000:17999	543.882.062,54	7,38%	32.090	7,67%
18000:19999	512.259.895,56	6,95%	27.020	6,46%
20000:21999	542.291.874,46	7,36%	25.959	6,21%
22000:23999	458.110.028,99	6,22%	19.968	4,78%
24000:25999	430.177.628,72	5,84%	17.231	4,12%
26000:27999	362.831.002,02	4,92%	13.457	3,22%
28000:29999	319.492.459,14	4,34%	11.039	2,64%
30000:31999	297.663.807,37	4,04%	9.651	2,31%
32000:33999	236.237.706,93	3,21%	7.173	1,72%
34000:35999	213.284.937,38	2,89%	6.101	1,46%
36000:37999	160.532.197,27	2,18%	4.343	1,04%
38000:39999	139.769.016,78	1,90%	3.588	0,86%
40000:41999	127.975.742,07	1,74%	3.137	0,75%
42000:43999	103.420.054,70	1,40%	2.408	0,58%
44000:45999	93.494.632,69	1,27%	2.081	0,50%
46000:47999	70.661.450,36	0,96%	1.505	0,36%
48000:49999	65.595.584,47	0,89%	1.340	0,32%
50000:51999	67.917.007,36	0,92%	1.340	0,32%
52000:53999	42.732.968,07	0,58%	807	0,19%
54000:55999	43.503.197,92	0,59%	792	0,19%
56000:57999	29.984.893,06	0,41%	526	0,13%
58000:59999	27.474.344,08	0,37%	466	0,11%
60000:61999	29.444.432,13	0,40%	485	0,12%
62000:63999	19.093.630,99	0,26%	303	0,07%
64000:65999	17.930.259,83	0,24%	276	0,07%
66000:67999	14.581.650,46	0,20%	218	0,05%
68000:69999	12.895.834,43	0,18%	187	0,04%
70000:70000	4.340.000,00	0,06%	62	0,01%
70001:	133.519.794,54	1,81%	1.467	0,35%
<b>Total</b>	<b>7.368.613.029,77</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	17.623,58

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**7.1 Original PB (Graph)**

Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023



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**8. Current Principal Balance**



Calculation Date	12.04.2023				
Payment Date	14.04.2023				
Period No	30				
Monthly Period	Apr 2023				
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	

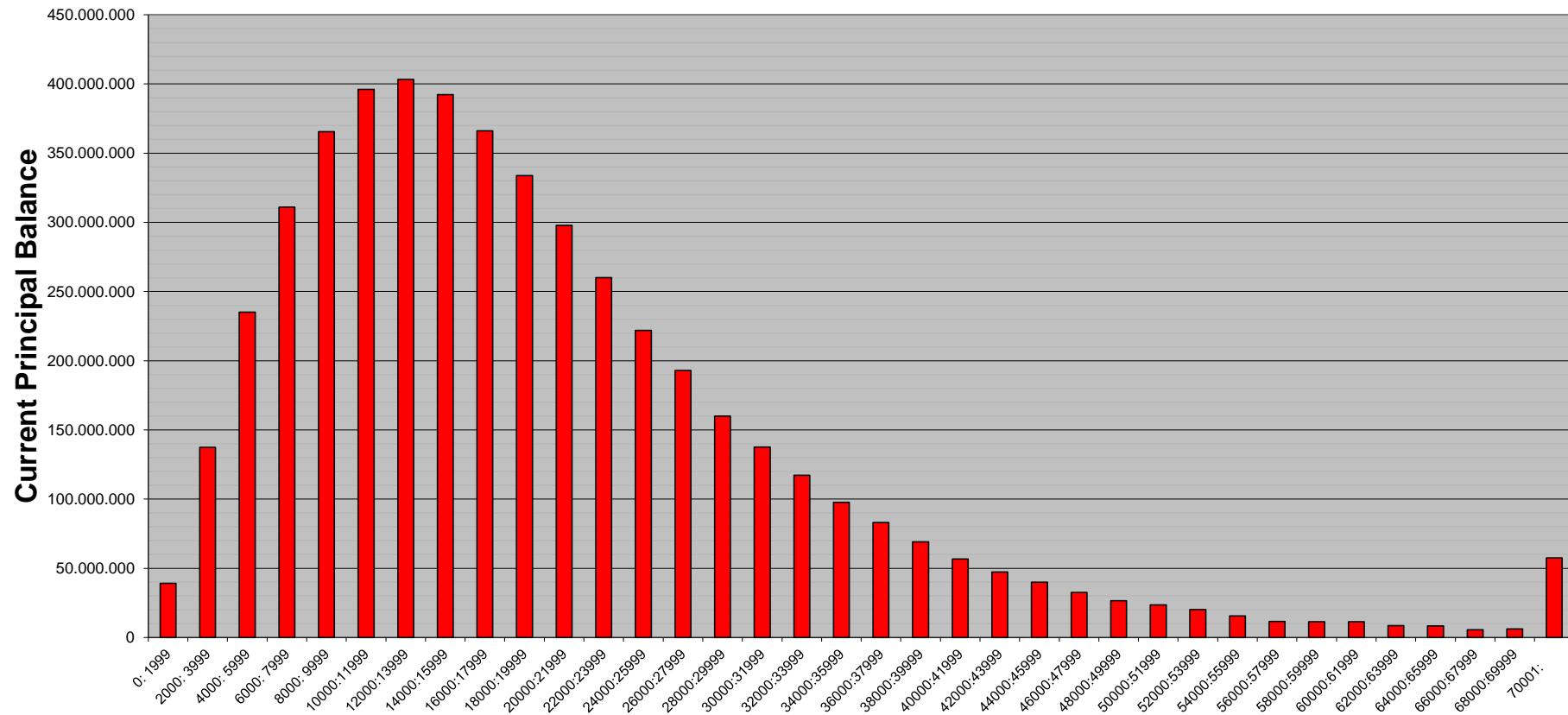
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.103.920,44	0,78%	38.433	9,19%
2000: 3999	137.425.951,92	2,75%	45.555	10,90%
4000: 5999	235.076.570,46	4,70%	47.058	11,25%
6000: 7999	311.035.610,52	6,22%	44.494	10,64%
8000: 9999	365.499.778,88	7,31%	40.721	9,74%
10000:11999	396.035.541,12	7,92%	36.076	8,63%
12000:13999	403.175.829,78	8,06%	31.079	7,43%
14000:15999	392.322.794,28	7,85%	26.198	6,27%
16000:17999	366.074.875,01	7,32%	21.574	5,16%
18000:19999	333.828.549,38	6,68%	17.611	4,21%
20000:21999	297.733.027,66	5,95%	14.196	3,40%
22000:23999	260.105.582,03	5,20%	11.333	2,71%
24000:25999	221.989.751,34	4,44%	8.895	2,13%
26000:27999	192.879.852,28	3,86%	7.153	1,71%
28000:29999	160.013.645,57	3,20%	5.527	1,32%
30000:31999	137.618.741,32	2,75%	4.445	1,06%
32000:33999	117.169.084,68	2,34%	3.555	0,85%
34000:35999	97.764.576,13	1,96%	2.795	0,67%
36000:37999	83.006.603,02	1,66%	2.246	0,54%
38000:39999	69.012.764,00	1,38%	1.772	0,42%
40000:41999	56.690.345,50	1,13%	1.384	0,33%
42000:43999	47.408.986,73	0,95%	1.103	0,26%
44000:45999	39.883.988,48	0,80%	887	0,21%
46000:47999	32.507.449,44	0,65%	692	0,17%
48000:49999	26.572.508,09	0,53%	543	0,13%
50000:51999	23.543.098,48	0,47%	462	0,11%
52000:53999	20.148.968,69	0,40%	380	0,09%
54000:55999	15.654.843,69	0,31%	285	0,07%
56000:57999	11.508.423,78	0,23%	202	0,05%
58000:59999	11.437.890,42	0,23%	194	0,05%
60000:61999	11.412.307,87	0,23%	187	0,04%
62000:63999	8.620.126,50	0,17%	137	0,03%
64000:65999	8.393.885,44	0,17%	129	0,03%
66000:67999	5.631.998,36	0,11%	84	0,02%
68000:69999	6.201.290,56	0,12%	90	0,02%
70001:	57.510.836,57	1,15%	636	0,15%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

Statistics		in EUR
Average Amount		11.958,55

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**8.1 Current PB (Graph)**

Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023



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**9. Borrower Concentration**



Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	231.607,43	0,0046%	1
2	219.886,68	0,0044%	1
3	206.383,74	0,0041%	1
4	198.289,40	0,0040%	1
5	190.246,13	0,0038%	1
6	188.071,41	0,0038%	3
7	186.537,00	0,0037%	2
8	185.796,11	0,0037%	2
9	185.489,80	0,0037%	1
10	174.519,41	0,0035%	1
11	170.821,35	0,0034%	1
12	165.242,83	0,0033%	1
13	161.324,54	0,0032%	1
14	157.768,07	0,0032%	1
15	157.155,67	0,0031%	2
16	154.110,94	0,0031%	3
17	152.577,86	0,0031%	1
18	152.014,37	0,0030%	1
19	151.482,51	0,0030%	1
20	150.150,83	0,0030%	1
21	149.179,66	0,0030%	1
22	149.113,59	0,0030%	1
23	147.645,91	0,0030%	1
24	146.230,58	0,0029%	2
25	145.519,78	0,0029%	1
	<b>4.277.165,60</b>	<b>0,0855%</b>	<b>33</b>

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**10. Geographical Distribution**



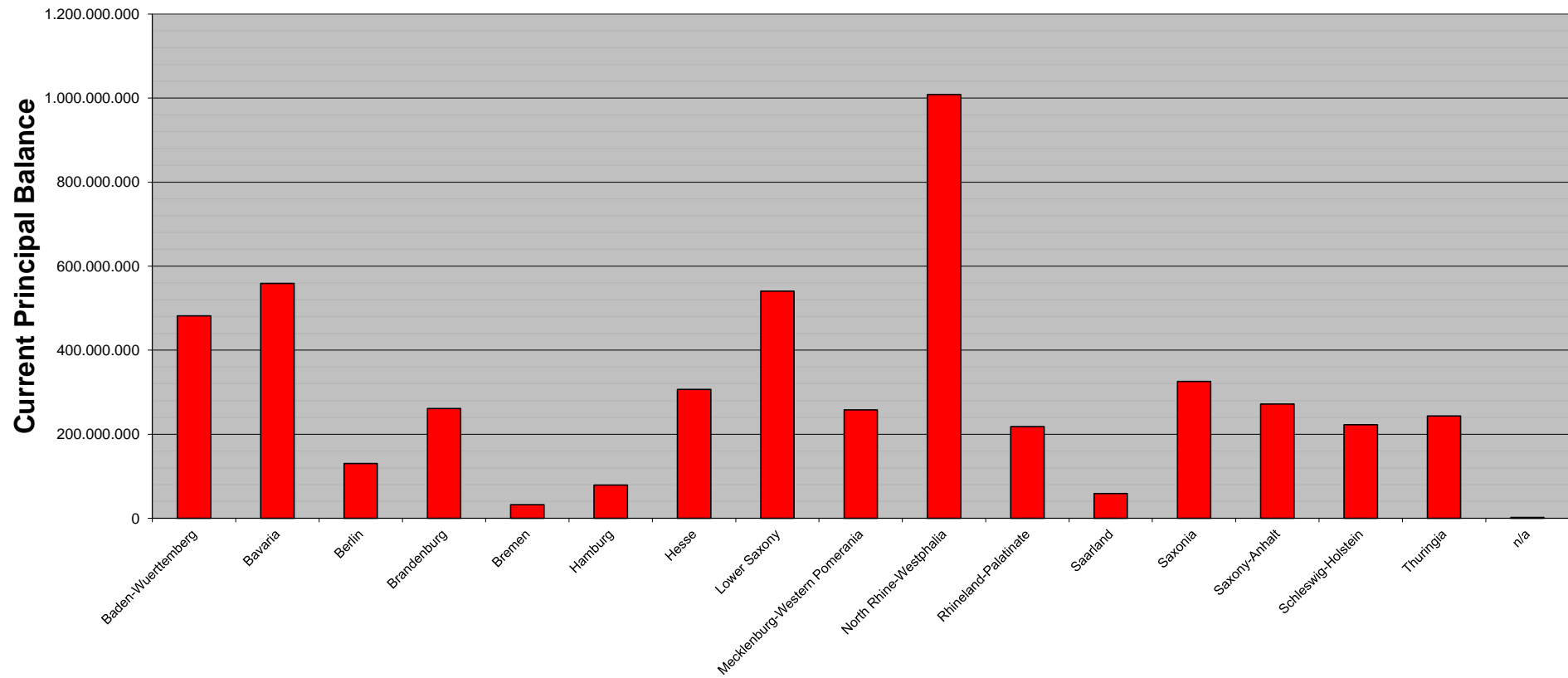
Calculation Date			12.04.2023		
Payment Date			14.04.2023		
Period No			30		
Monthly Period			Apr 2023		
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	481.957.490,43	9,64%	39.702	9,50%
Bavaria	558.794.270,51	11,18%	45.456	10,87%
Berlin	130.372.285,40	2,61%	10.208	2,44%
Brandenburg	261.171.976,46	5,22%	22.396	5,36%
Bremen	32.313.842,07	0,65%	2.568	0,61%
Hamburg	79.247.443,00	1,58%	5.808	1,39%
Hesse	306.793.217,12	6,14%	26.072	6,24%
Lower Saxony	540.593.612,21	10,81%	45.085	10,78%
Mecklenburg-Western Pomerania	258.227.735,86	5,16%	21.589	5,16%
North Rhine-Westphalia	1.008.071.353,48	20,16%	83.228	19,91%
Rhineland-Palatinate	218.193.791,25	4,36%	18.476	4,42%
Saarland	58.813.249,23	1,18%	5.023	1,20%
Saxonia	325.670.193,23	6,51%	28.950	6,92%
Saxony-Anhalt	271.706.504,34	5,43%	24.234	5,80%
Schleswig-Holstein	222.545.946,80	4,45%	18.272	4,37%
Thuringia	243.190.525,13	4,86%	20.858	4,99%
n/a	2.336.561,90	0,05%	186	0,04%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

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**10.1 Geographical Distribution (Graph)**

Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023





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**11. Object/Vehicle Type**



Calculation Date			12.04.2023		
Payment Date			14.04.2023		
Period No			30		
Monthly Period			Apr 2023		
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	28.366.610,63	0,57%	1.751	0,42%
		Private	63.245.414,38	1,26%	5.054	1,21%
			91.612.025,01	1,83%	6.805	1,63%
	Used Vehicle	Commercial	89.496.385,23	1,79%	7.004	1,68%
		Private	393.318.579,15	7,87%	39.601	9,47%
			482.814.964,38	9,66%	46.605	11,15%
	<b>Total</b>		<b>574.426.989,39</b>	<b>11,49%</b>	<b>53.410</b>	<b>12,77%</b>
Non-Online	New Vehicle	Commercial	170.137.532,78	3,40%	9.242	2,21%
		Private	415.277.623,94	8,31%	31.637	7,57%
			585.415.156,72	11,71%	40.879	9,78%
	Used Vehicle	Commercial	720.686.913,43	14,41%	47.768	11,42%
		Private	3.119.470.938,88	62,39%	276.054	66,02%
			3.840.157.852,31	76,80%	323.822	77,45%
	<b>Total</b>		<b>4.425.573.009,03</b>	<b>88,51%</b>	<b>364.701</b>	<b>87,23%</b>
<b>Total</b>			<b>4.999.999.998,00</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.748.370.395,23	94,97%	397.114	94,98%
Leisure	185.564.037,44	3,71%	9.169	2,19%
Motorbike	66.065.565,75	1,32%	11828	2,83%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

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**12. Insurances**



Calculation Date	12.04.2023			
Payment Date	14.04.2023			
Period No	30			
Monthly Period	Apr 2023			
Interest Period	from	14.03.2023	to	14.04.2023 = 31 days
Collection Period	from	01.03.2023	to	31.03.2023

<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	2.644.325.995,63	52,89%	205.220	49,08%
Yes	2.355.674.002,79	47,11%	212.891	50,92%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

<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	3.364.985.036,34	67,30%	287.808	68,84%
Yes	1.635.014.962,08	32,70%	130.303	31,16%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

<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	4.458.237.911,18	89,16%	376.982	90,16%
Yes	541.762.087,24	10,84%	41.129	9,84%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

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**13. Type of Contract**



Calculation Date			12.04.2023		
Payment Date			14.04.2023		
Period No			30		
Monthly Period			Apr 2023		
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.232.635.062,66	44,65%	245.901	58,81%
	Vehicle	484.560.353,44	9,69%	43.256	10,35%
	Total	2.717.195.416,10	54,34%	289.157	69,16%
Yes		1.758.677.493,69	35,17%	106.445	25,46%
- of which balloon rates	Auto	1.004.681.899,48	20,09%		
- of which regular installments		753.995.594,21	15,08%		
Yes		524.127.088,63	10,48%	22.509	5,38%
- of which balloon rates	Vehicle	317.531.491,81	6,35%		
- of which regular installments		206.595.596,82	4,13%		
	Total	2.282.804.582,32	45,66%	128.954	30,84%
<b>Total</b>		<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

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	886.616,83	0,07%	90	0,07%
13:25	20.087.356,40	1,52%	1.800	1,40%
26:38	124.840.934,13	9,44%	11.256	8,73%
39:51	319.398.286,21	24,16%	30.922	23,98%
52:64	576.775.536,19	43,62%	56.989	44,19%
65:72	170.715.027,00	12,91%	16.775	13,01%
73:	109.509.634,53	8,28%	11.122	8,62%
<b>Total</b>	<b>1.322.213.391,29</b>	<b>100,00%</b>	<b>128.954</b>	<b>100,00%</b>

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	135.592.544,16	10,25%	14.682	11,39%
13:25	305.691.071,27	23,12%	31.266	24,25%
26:38	328.532.166,63	24,85%	31.804	24,66%
39:51	326.781.157,17	24,71%	30.909	23,97%
52:64	184.865.120,53	13,98%	16.915	13,12%
65:72	40.247.850,56	3,04%	3.354	2,60%
73:	503.480,97	0,04%	24	0,02%
<b>Total</b>	<b>1.322.213.391,29</b>	<b>100,00%</b>	<b>128.954</b>	<b>100,00%</b>

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**14. Payment Methods**



Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023

<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	4.953.282.366,47	99,07%	413.432	98,88%
Other	46.717.631,95	0,93%	4.679	1,12%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	2.138.376.185,94	42,77%	177.643	42,49%
1st of month	2.861.623.812,48	57,23%	240.468	57,51%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

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**15. Downpayment**



Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023

<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	2.039.849.698,63	40,80%	172.725	41,31%	0,00%
0: 999	100.688.157,94	2,01%	11.990	2,87%	4,21%
1000: 1999	255.139.594,16	5,10%	27.874	6,67%	9,09%
2000: 2999	328.711.141,36	6,57%	33.040	7,90%	13,90%
3000: 3999	308.197.799,26	6,16%	28.770	6,88%	17,73%
4000: 4999	240.225.856,74	4,80%	21.569	5,16%	21,36%
5000: 5999	357.020.689,84	7,14%	28.074	6,71%	22,85%
6000: 6999	193.325.025,29	3,87%	15.289	3,66%	26,38%
7000: 7999	151.175.666,70	3,02%	11.893	2,84%	29,33%
8000: 8999	132.339.263,84	2,65%	10.279	2,46%	31,90%
9000: 9999	73.892.072,77	1,48%	5.687	1,36%	34,14%
10000:10999	242.353.828,43	4,85%	16.109	3,85%	33,18%
11000:11999	50.126.342,55	1,00%	3.695	0,88%	37,69%
12000:12999	65.116.639,48	1,30%	4.731	1,13%	39,41%
13000:13999	41.862.417,98	0,84%	3.034	0,73%	41,27%
14000:14999	33.151.469,61	0,66%	2.400	0,57%	42,65%
15000:15000	81.445.707,35	1,63%	4.801	1,15%	39,94%
15001:	305.378.626,49	6,11%	16.151	3,86%	48,03%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>	<b>18,26%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.709,83	€ 6.321,14
Average Purchase Price	€ 20.319,18	€ 22.935,90
<b>Downpayment in %</b>	<b>18,26%</b>	<b>27,56%</b>

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

**16. Effective Interest Rate**



Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023
Collection Period	from 01.03.2023	to 31.03.2023
		= 31 days

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	5.960.312,77	0,12%	260	0,06%
1: 1	412.239.741,66	8,24%	28.552	6,83%
2: 2	1.362.904.020,16	27,26%	106.129	25,38%
3: 3	2.170.652.750,94	43,41%	173.396	41,47%
4: 4	744.012.373,65	14,88%	78.413	18,75%
5: 5	190.787.864,61	3,82%	18.680	4,47%
6: 6	65.869.357,81	1,32%	7.407	1,77%
7: 7	19.196.260,33	0,38%	2.610	0,62%
8: 8	24.569.882,17	0,49%	2.334	0,56%
9: 9	2.662.083,18	0,05%	224	0,05%
10:10	494.485,72	0,01%	48	0,01%
11:11	629.595,10	0,01%	57	0,01%
12:12	21.270,32	0,00%	1	0,00%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

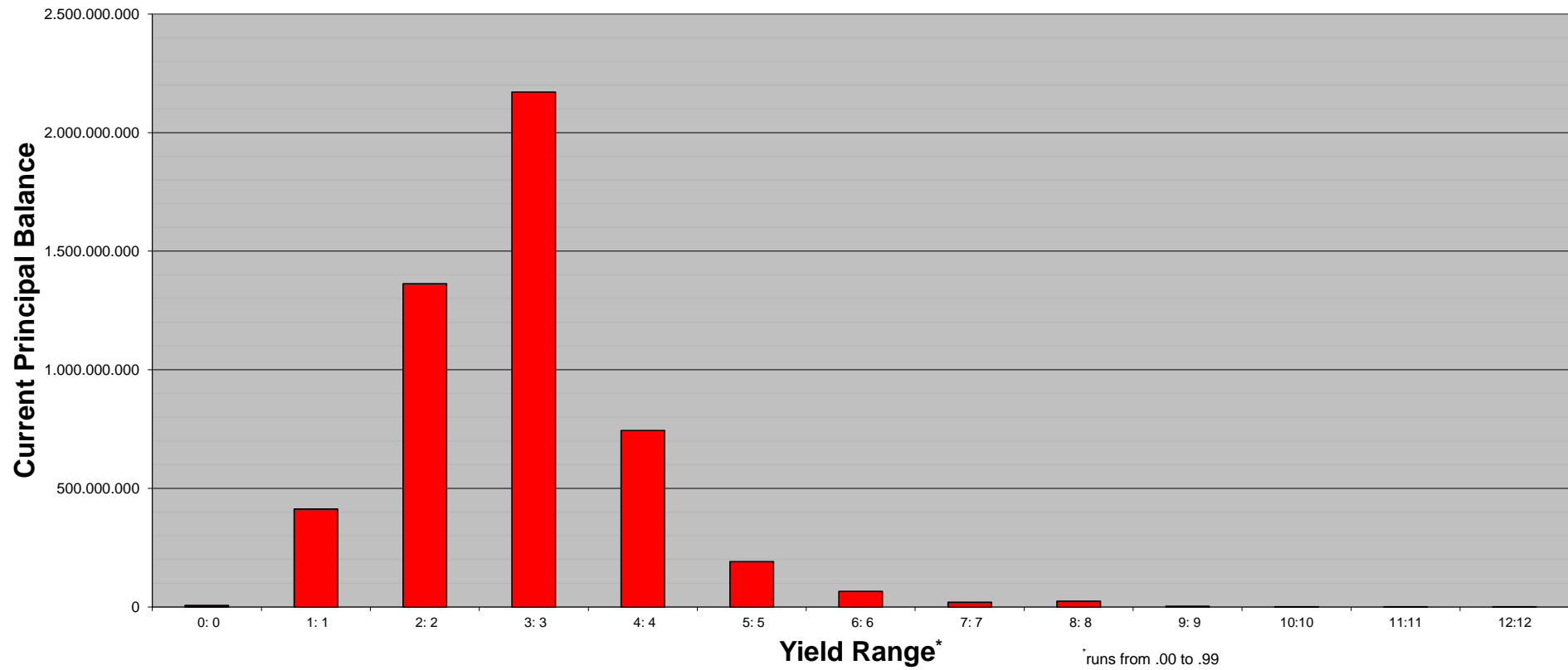
Statistics		in %
WA Interest		3,67%

\* runs from .00 to .99

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

**16.1 Effective Interest Rate (Graph)**

Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023



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

**17. Seasoning**



Calculation Date	12.04.2023				
Payment Date	14.04.2023				
Period No	30				
Monthly Period	Apr 2023				
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0:2	43.249.625,53	0,86%	2.334	0,56%
3:5	204.649.991,97	4,09%	11.084	2,65%
6:8	367.676.792,17	7,35%	20.758	4,96%
9:11	459.362.161,96	9,19%	27.527	6,58%
12:14	404.724.798,35	8,09%	26.651	6,37%
15:17	439.467.070,39	8,79%	29.301	7,01%
18:20	443.181.096,24	8,86%	32.983	7,89%
21:23	522.580.960,91	10,45%	41.982	10,04%
24:26	341.630.284,86	6,83%	29.389	7,03%
27:29	364.652.853,30	7,29%	33.029	7,90%
30:32	429.896.662,90	8,60%	41.468	9,92%
33:35	251.855.441,52	5,04%	26.998	6,46%
36:38	221.087.196,74	4,42%	23.174	5,54%
39:41	155.058.294,98	3,10%	17.490	4,18%
42:44	117.564.924,71	2,35%	14.653	3,50%
45:47	70.270.463,76	1,41%	9.462	2,26%
48:50	41.801.679,20	0,84%	5.804	1,39%
51:53	27.533.294,41	0,55%	3.996	0,96%
54:56	22.661.907,07	0,45%	3.605	0,86%
57:59	21.107.184,98	0,42%	3.728	0,89%
60:62	12.792.195,61	0,26%	2.390	0,57%
63:65	8.609.788,34	0,17%	1.727	0,41%
66:68	7.447.786,43	0,15%	1.784	0,43%
69:71	6.209.306,29	0,12%	1.759	0,42%
72:74	4.250.175,65	0,09%	1.090	0,26%
75:77	2.915.327,74	0,06%	741	0,18%
78:80	2.012.995,80	0,04%	645	0,15%
81:	5.749.736,61	0,11%	2.559	0,61%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

**Statistics**

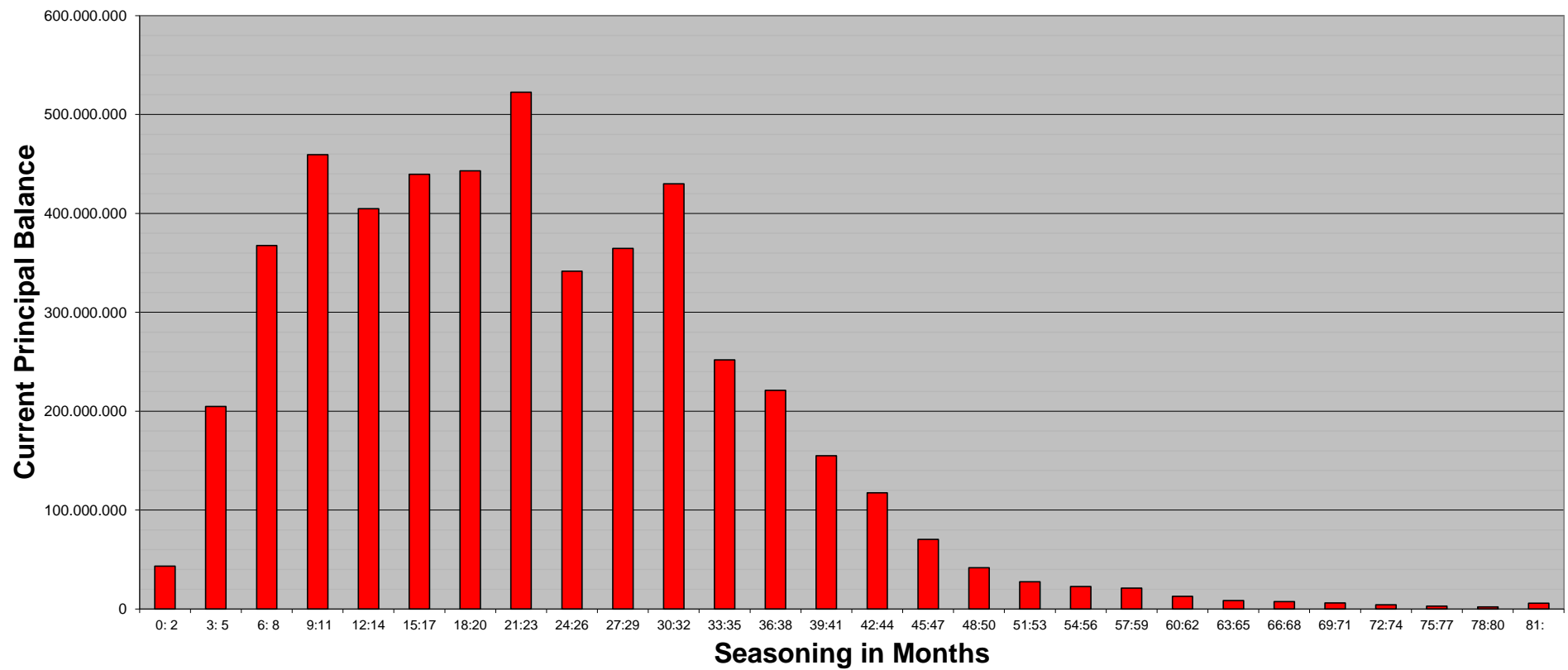
WA Seasoning	22,57
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**17.1 Seasoning (Graph)**

Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023



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

**18. Remaining Term**



Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	80.380.461,60	1,61%	28.241	6,75%
7: 13	177.689.584,92	3,55%	35.972	8,60%
14: 20	349.213.025,23	6,98%	48.414	11,58%
21: 27	490.289.814,85	9,81%	50.961	12,19%
28: 34	519.365.270,64	10,39%	47.718	11,41%
35: 41	601.828.320,05	12,04%	46.079	11,02%
42: 48	584.646.611,15	11,69%	39.534	9,46%
49: 55	622.517.957,78	12,45%	38.321	9,17%
56: 62	454.198.619,74	9,08%	26.335	6,30%
63: 69	371.419.079,90	7,43%	20.050	4,80%
70: 76	165.383.526,94	3,31%	9.254	2,21%
77: 83	128.376.674,55	2,57%	6.661	1,59%
84: 90	134.459.607,47	2,69%	6.441	1,54%
91: 97	96.002.532,83	1,92%	4.563	1,09%
98:104	94.197.978,70	1,88%	4.187	1,00%
105:107	26.344.548,23	0,53%	1.138	0,27%
108:	103.686.383,84	2,07%	4.242	1,01%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

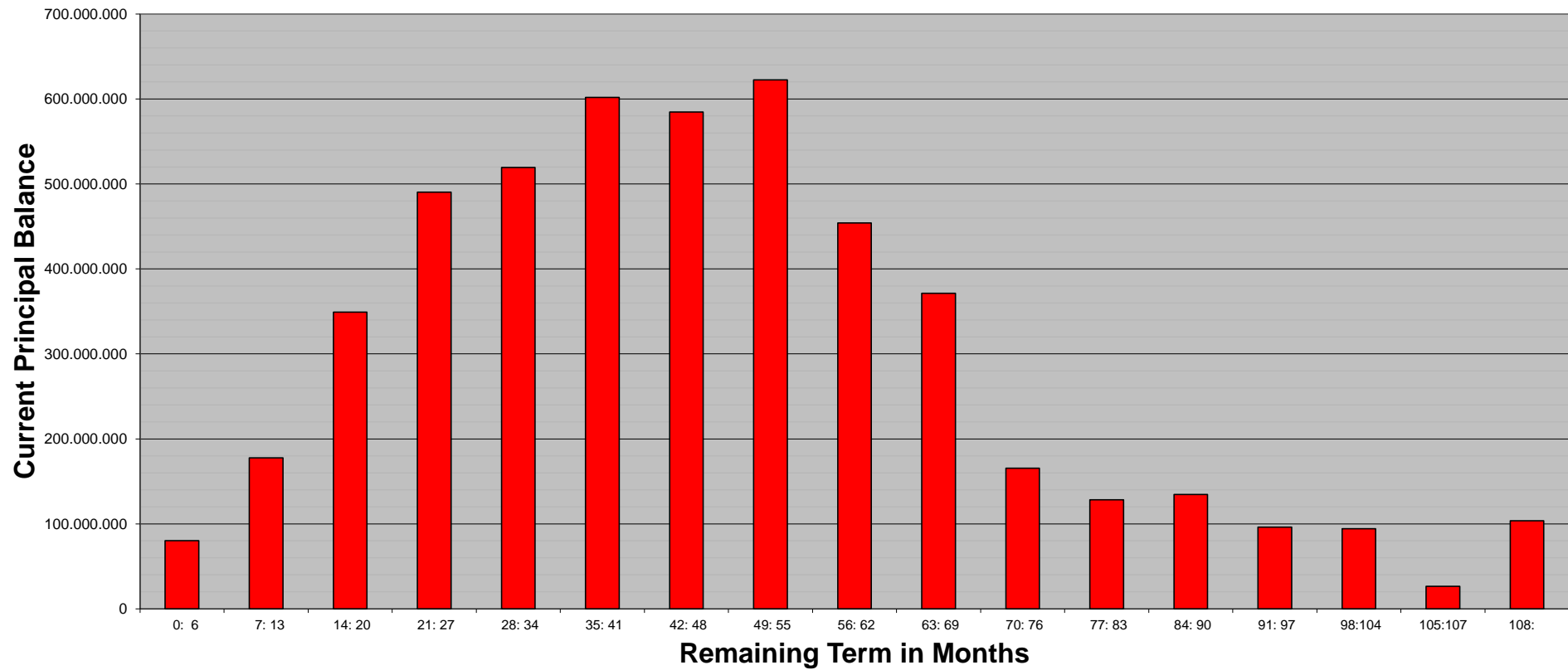
**Statistics**

WA Remaining Term	47,15
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023



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

**19. Original Term**



Calculation Date	12.04.2023				
Payment Date	14.04.2023				
Period No	30				
Monthly Period	Apr 2023				
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	

<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	2.022.272,83	0,04%	723	0,17%
13: 25	48.463.871,70	0,97%	11.775	2,82%
26: 38	292.851.123,61	5,86%	45.454	10,87%
39: 51	779.743.510,60	15,59%	82.924	19,83%
52: 64	1.467.859.453,51	29,36%	116.183	27,79%
65: 77	1.088.014.718,50	21,76%	72.773	17,41%
78: 90	365.995.245,16	7,32%	30.612	7,32%
91:103	555.120.433,89	11,10%	38.652	9,24%
104:116	66.565.818,79	1,33%	3.761	0,90%
117:119	14.677.010,34	0,29%	661	0,16%
120:	318.686.539,49	6,37%	14.593	3,49%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

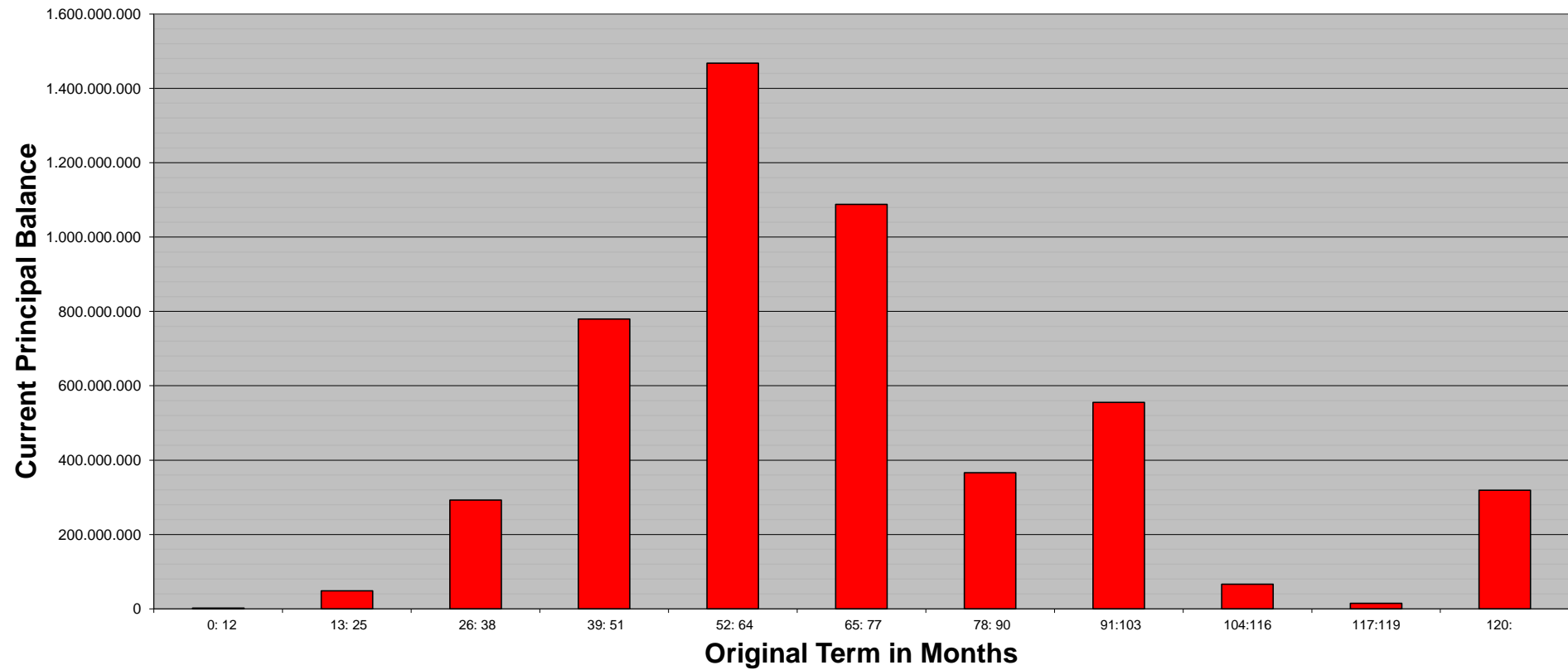
**Statistics**

WA Original Term	69,72
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**

Calculation Date			12.04.2023		
Payment Date			14.04.2023		
Period No			30		
Monthly Period			Apr 2023		
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	



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

**20. Brands + Fuel Type**



Calculation Date	12.04.2023					
Payment Date	14.04.2023					
Period No	30					
Monthly Period	Apr 2023					
Interest Period	from	14.03.2023	to	14.04.2023	=	31 days
Collection Period	from	01.03.2023	to	31.03.2023		

<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	592.526.766,32	11,85%	49.989	11,96%
2	531.924.883,14	10,64%	47.308	11,31%
3	449.511.643,73	8,99%	29.513	7,06%
4	347.148.218,85	6,94%	24.940	5,96%
5	337.375.091,21	6,75%	23.786	5,69%
6	282.747.348,94	5,65%	33.717	8,06%
7	238.068.218,87	4,76%	22.115	5,29%
8	220.813.275,79	4,42%	20.122	4,81%
9	205.178.639,92	4,10%	18.592	4,45%
10	196.540.700,59	3,93%	18.469	4,42%
11	189.345.950,24	3,79%	15.971	3,82%
12	186.690.086,52	3,73%	11.167	2,67%
13	161.546.984,67	3,23%	12.237	2,93%
14	105.538.830,59	2,11%	11.258	2,69%
15	99.036.696,40	1,98%	8.508	2,03%
	<b>4.143.993.335,78</b>	<b>82,88%</b>	<b>347.692</b>	<b>83,16%</b>

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	1.631.299.531,78	32,63%	182.153	43,57%
Diesel Euro 6	653.641.983,12	13,07%	47.998	11,48%
Diesel Euro 5	316.291.431,45	6,33%	35.465	8,48%
Diesel < Euro 5	563.613.081,33	11,27%	43.094	10,31%
Other	57.780.046,05	1,16%	4.543	1,09%
n/a	1.777.373.924,69	35,55%	104.858	25,08%
<b>Total</b>	<b>4.999.999.998,42</b>	<b>100,00%</b>	<b>418.111</b>	<b>100,00%</b>

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

**21. Priority of Payments + Transaction Costs**



Calculation Date	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023	to 14.04.2023 = 31 days
Collection Period	from 01.03.2023	to 31.03.2023

**Priority of Payments**

Available Distribution Amount	186.214.450,97 €
Senior Expenses	- €
Interest Notes Class A	- €
Reserve Fund	200.000,00 €
Additional Reserve Fund	- €
Interest Notes Class B (no PD Trigger Breach)	312.148,75 €
Replenishment	167.359.122,57 €
Purchase Shortfall Ledger	1,58 €
Principal Class A	- €
Interest Class B (PD Trigger Breach)	- €
Principal Class B	- €
Interest Subordinated Loan	258,33 €
Principal Subordinated Loan	- €
Other payments due	- €
Payments to Seller	= 18.342.919,74 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	312.148,75 €	- €	312.148,75 €
Cumulative Interest accrued	7.977.469,35 €	- €	7.977.469,35 €
Interest Payments	312.148,75 €	- €	312.148,75 €
Cumulative Interest Payments	7.977.469,35 €	- €	7.977.469,35 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	7.474,99 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	7.474,99 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

**22. Retention**



Calculation Date	12.04.2023				
Payment Date	14.04.2023				
Period No	30				
Monthly Period	Apr 2023				
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	

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:	4.999.999.999,38 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.998,42 €
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	12.04.2023				
Payment Date	14.04.2023				
Period No	30				
Monthly Period	Apr 2023				
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	

**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 31.03.2023, data source: Bloomberg

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

**24. Issuer Information**



Calculation Date		12.04.2023			
Payment Date		14.04.2023			
Period No		30			
Monthly Period		Apr 2023			
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	

**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	12.04.2023	
Payment Date	14.04.2023	
Period No	30	
Monthly Period	Apr 2023	
Interest Period	from 14.03.2023 to 14.04.2023	= 31 days
Collection Period	from 01.03.2023 to 31.03.2023	

[stefan.zilligen@santander.de](mailto:stefan.zilligen@santander.de)  
[christina.opwis@santander.de](mailto:christina.opwis@santander.de)  
[abs\\_ger@santander.de](mailto: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 31.03.2023, data source: Bloomberg

## SC Germany Mobility 2020-1 Monthly Investor Report

### 26. Glossary



Calculation Date	12.04.2023				
Payment Date	14.04.2023				
Period No	30				
Monthly Period	Apr 2023				
Interest Period	from	14.03.2023	to	14.04.2023	= 31 days
Collection Period	from	01.03.2023	to	31.03.2023	

<b>Aggregate Outstanding Principal Amount:</b>	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.
<b>Balloon Loan:</b>	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
<b>Balloon Payment:</b>	The final payment of a balloon loan.
<b>Defaulted Contracts/Defaults:</b>	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.
<b>Delinquent Receivable:</b>	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
<b>Downpayment:</b>	The initial upfront portion of the total net amount due at the time of finalizing the contract.
<b>Excess Spread:</b>	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
<b>Gap Insurance:</b>	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
<b>Legal Maturity:</b>	Final Payment date on which all outstanding notes will mature.
<b>Expected Maturity:</b>	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.
<b>Leisure:</b>	Is composed of motorised and not motorised caravans and campers.
<b>Payment Protection Insurance:</b>	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
<b>Recoveries:</b>	Any amount received on defaulted contracts
<b>Repair Cost Insurance:</b>	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
<b>Set-Off Reserves (X/Y):</b>	Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits
<b>Used Vehicle</b>	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