

# SC Germany Mobility 2020-1 Monthly Investor Report



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ABS Issuer of the Year  
Santander Consumer Bank AG

**WINNER**

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AWARDS

ABS ISSUER OF THE YEAR

**WINNER**

 **Santander**

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

**Cover Sheet Monthly Investor Report**



Calculation Date	11.05.2023				
Payment Date	15.05.2023				
Period No	31				
Monthly Period	May 2023				
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	

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**1. Portfolio Information**



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Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period from	14.04.2023	to 15.05.2023 = 31 days
Collection Period from	01.04.2023	to 30.04.2023

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>418.111</b>	<b>4.999.999.998,42 €</b>	<b>5.000.000.000,00 €</b>
Scheduled Principal Payments		104.794.797,70 €	105.739.785,01 €
Prepayment Principal		41.102.189,61 €	55.926.367,03 €
Others		2.140.766,70 €	3.456.740,26 €
<b>Total Principal Collections</b>		<b>148.037.754,01 €</b>	<b>165.122.892,30 €</b>
<b>Total Interest Collections</b>		<b>18.655.215,76 €</b>	<b>19.610.164,72 €</b>
<b>Defaults</b>		<b>1.719.251,94 €</b>	<b>2.236.231,23 €</b>
<b>Replenishment Amount</b>		<b>149.757.004,04 €</b>	<b>167.359.122,57 €</b>
<b>End of Period</b>		<b>4.999.999.996,51 €</b>	<b>4.999.999.998,42 €</b>
Purchase Shortfall Amount		3,49 €	1,58 €
<b>Total Assets (End of Period)</b>	<b>418.286</b>	<b>5.000.000.000,00 €</b>	<b>5.000.000.000,00 €</b>
Current Prepayment Rate (annualised)		9,86%	

# SC Germany Mobility 2020-1 Monthly Investor Report

## 2. Reserve Accounts



Calculation Date	11.05.2023				
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Collection Period from	01.04.2023	to	30.04.2023		

### 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	-	€

**SC Germany Mobility 2020-1  
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Collection Period	from	01.04.2023	to	30.04.2023	

**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%
31	€ 4.999.999.996,51	€ 5.270.903,73	€ 15.073.055,08	€ 5.088.234,06	€ 11.531.110,81	99,26%	0,11%	0,30%	0,10%	0,23%
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4.1 Defaults & Recoveries per period



Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	€ 19.849,43	€ 19.849,43	€ 3.295.953.743,33	0,00%	€ 0,00	€ 0,00	€ 19.849,43	0,00%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€ 224,00	€ 224,00	€ 59.120,45	0,00%
3	11	€ 18.993,54	€ 78.337,99	€ 3.488.359.381,45	0,00%	€ 1.678,58	€ 1.902,58	€ 76.435,41	0,00%
4	22	€ 115.151,84	€ 193.489,83	€ 3.585.674.021,44	0,01%	€ 9.378,50	€ 11.281,08	€ 182.208,75	0,01%
5	44	€ 349.744,04	€ 543.233,87	€ 3.687.020.405,59	0,01%	€ 54.340,11	€ 665.621,19	€ 477.612,68	0,01%
6	100	€ 548.625,80	€ 1.091.859,67	€ 3.801.203.219,02	0,03%	€ 55.538,07	€ 121.159,26	€ 970.700,41	0,03%
7	152	€ 776.272,50	€ 1.868.132,17	€ 3.906.827.571,59	0,05%	€ 12.903,58	€ 134.062,84	€ 1.734.069,33	0,04%
8	226	€ 918.469,50	€ 2.786.601,67	€ 4.013.663.109,53	0,07%	€ 39.971,43	€ 174.034,27	€ 2.612.567,40	0,07%
9	316	€ 962.397,20	€ 3.748.998,87	€ 4.124.899.606,49	0,09%	€ 103.719,81	€ 277.754,08	€ 3.471.244,79	0,08%
10	405	€ 1.005.369,23	€ 4.754.368,10	€ 6.033.881.969,99	0,08%	€ 115.958,46	€ 393.712,54	€ 4.360.655,56	0,07%
11	485	€ 857.592,68	€ 5.611.960,78	€ 6.190.709.252,52	0,09%	€ 248.918,12	€ 642.630,66	€ 4.969.330,12	0,08%
12	573	€ 1.057.447,16	€ 6.669.407,94	€ 6.347.396.304,56	0,11%	€ 278.014,40	€ 920.645,06	€ 5.748.762,88	0,09%
13	638	€ 792.003,81	€ 7.461.411,75	€ 6.505.731.035,32	0,11%	€ 156.960,28	€ 1.077.605,34	€ 6.383.806,41	0,10%
14	709	€ 1.115.749,20	€ 8.577.160,95	€ 6.667.217.662,01	0,13%	€ 308.982,00	€ 1.386.587,34	€ 7.190.573,61	0,11%
15	814	€ 1.675.080,88	€ 10.252.241,83	€ 6.820.128.960,60	0,15%	€ 351.558,40	€ 1.738.145,74	€ 8.514.096,09	0,12%
16	932	€ 1.355.609,39	€ 11.607.851,22	€ 6.985.189.134,91	0,17%	€ 416.263,54	€ 2.154.409,28	€ 9.453.441,94	0,14%
17	1.090	€ 1.952.112,24	€ 13.559.963,46	€ 7.154.141.561,70	0,19%	€ 388.523,26	€ 2.542.932,54	€ 11.017.030,92	0,15%
18	1.188	€ 1.305.673,47	€ 14.865.636,93	€ 7.329.186.861,13	0,20%	€ 202.738,91	€ 2.745.671,45	€ 12.119.965,48	0,17%
19	1.370	€ 2.145.156,00	€ 17.010.792,93	€ 7.488.746.313,66	0,23%	€ 504.427,26	€ 3.250.098,71	€ 13.760.694,22	0,18%
20	1.504	€ 2.096.354,33	€ 19.107.147,26	€ 7.662.152.093,63	0,25%	€ 538.421,61	€ 3.788.520,32	€ 15.318.626,94	0,20%
21	1.574	€ 1.137.330,13	€ 20.244.477,39	€ 7.827.714.776,51	0,26%	€ 346.925,59	€ 4.135.445,91	€ 16.109.031,48	0,21%
22	1.677	€ 1.728.426,44	€ 21.972.903,83	€ 7.992.646.865,58	0,27%	€ 425.839,98	€ 4.561.285,89	€ 17.411.617,94	0,22%
23	1.840	€ 2.415.748,38	€ 24.388.652,21	€ 8.159.229.252,48	0,30%	€ 572.190,69	€ 5.133.476,58	€ 19.255.175,63	0,24%
24	1.978	€ 1.937.299,46	€ 26.325.951,67	€ 8.321.758.084,34	0,32%	€ 752.506,23	€ 5.885.982,81	€ 20.439.968,86	0,25%
25	2.108	€ 2.096.993,06	€ 28.422.944,73	€ 8.475.292.549,57	0,34%	€ 665.378,91	€ 6.551.361,72	€ 21.871.583,01	0,26%
26	2.231	€ 1.882.069,33	€ 30.305.014,06	€ 8.635.790.017,13	0,35%	€ 1.301.928,97	€ 7.853.290,69	€ 22.451.723,37	0,26%
27	2.442	€ 2.930.508,93	€ 33.235.522,99	€ 8.785.431.953,64	0,38%	€ 826.190,78	€ 8.679.481,47	€ 24.556.041,52	0,28%
28	2.628	€ 1.977.576,79	€ 35.213.099,78	€ 8.944.523.263,54	0,39%	€ 565.703,86	€ 9.245.185,33	€ 25.967.914,45	0,29%
29	2.848	€ 2.434.052,73	€ 37.647.152,51	€ 9.103.649.549,38	0,41%	€ 548.623,58	€ 9.793.808,91	€ 27.853.343,60	0,31%
30	3.052	€ 2.236.231,23	€ 39.883.383,74	€ 9.271.008.671,95	0,43%	€ 1.281.386,13	€ 11.075.195,04	€ 28.808.188,70	0,31%
31	3.226	€ 1.719.251,94	€ 41.602.635,68	€ 9.420.765.675,99	0,44%	€ 804.134,93	€ 11.879.329,97	€ 29.723.305,71	0,32%
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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	229.170,55	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,69%	no
Weighted average remaining term in months	-	67,00	46,91	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,32%	no
- prior to or on 30 September 2022	2,00%	0,32%	no
- prior to or on 30 September 2023	3,00%	0,32%	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	167.697.106,28 €		
Replenishment	149.757.004,04 €		
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	30		
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)		10,87%	3,62%
Current CE (excl. Excess Spread)		7,25%	0,00%

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**7. Original Principal Balance**



Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023

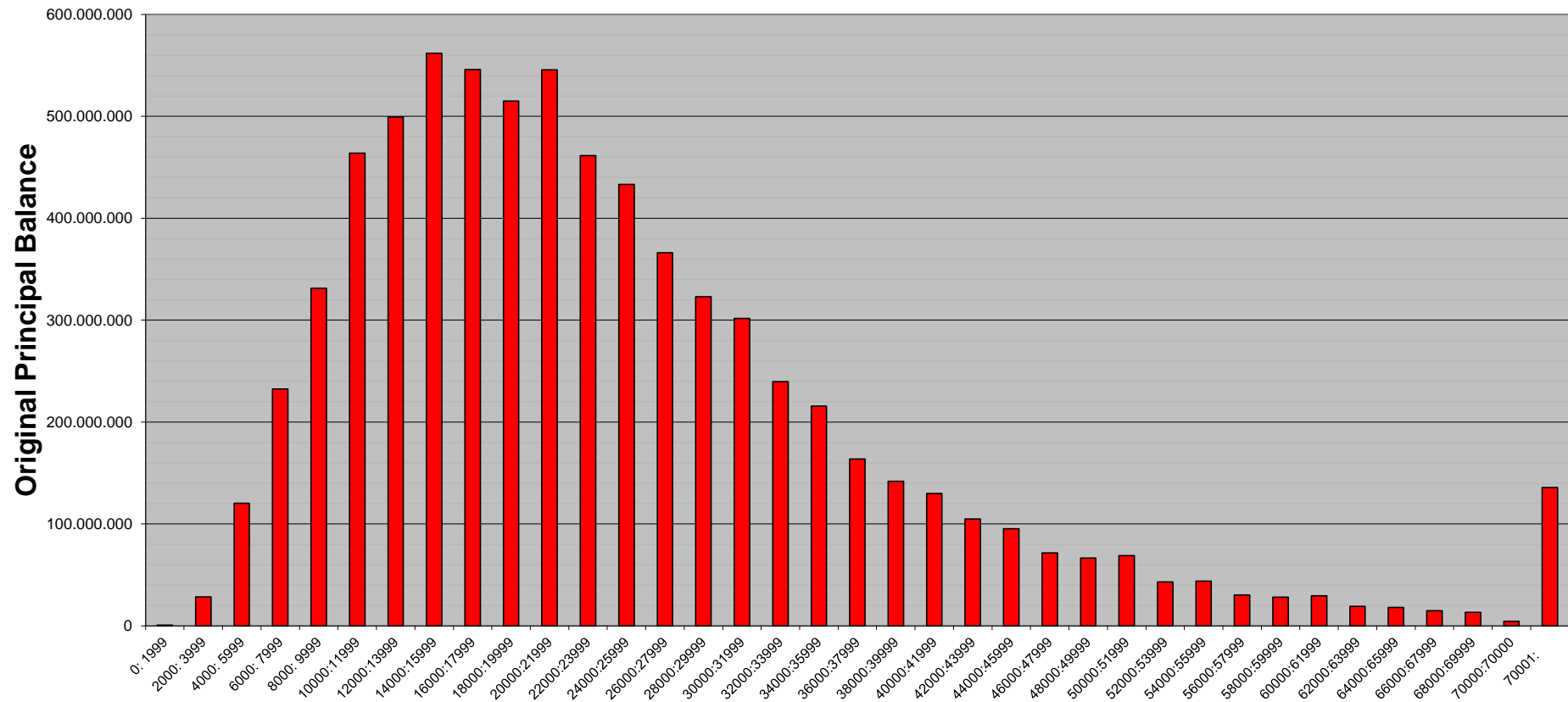
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	851.407,54	0,01%	519	0,12%
2000: 3999	28.437.477,23	0,38%	8.794	2,10%
4000: 5999	120.345.848,11	1,62%	23.733	5,67%
6000: 7999	232.460.518,49	3,14%	33.175	7,93%
8000: 9999	331.212.697,65	4,47%	36.852	8,81%
10000:11999	463.968.730,99	6,26%	42.525	10,17%
12000:13999	499.357.620,91	6,74%	38.495	9,20%
14000:15999	561.832.569,87	7,58%	37.518	8,97%
16000:17999	546.024.386,62	7,37%	32.214	7,70%
18000:19999	515.109.523,97	6,95%	27.169	6,50%
20000:21999	545.670.034,07	7,36%	26.120	6,24%
22000:23999	461.591.926,88	6,23%	20.119	4,81%
24000:25999	433.183.811,01	5,85%	17.351	4,15%
26000:27999	366.047.567,21	4,94%	13.576	3,25%
28000:29999	322.903.111,40	4,36%	11.157	2,67%
30000:31999	301.639.374,22	4,07%	9.779	2,34%
32000:33999	239.602.098,59	3,23%	7.275	1,74%
34000:35999	215.737.372,32	2,91%	6.171	1,48%
36000:37999	163.815.320,30	2,21%	4.432	1,06%
38000:39999	142.028.445,62	1,92%	3.646	0,87%
40000:41999	129.826.302,52	1,75%	3.182	0,76%
42000:43999	105.053.712,77	1,42%	2.446	0,58%
44000:45999	95.344.131,58	1,29%	2.122	0,51%
46000:47999	71.643.215,90	0,97%	1.526	0,36%
48000:49999	66.538.553,72	0,90%	1.359	0,32%
50000:51999	69.027.174,34	0,93%	1.362	0,33%
52000:53999	43.157.122,09	0,58%	815	0,19%
54000:55999	43.889.685,18	0,59%	799	0,19%
56000:57999	30.442.751,39	0,41%	534	0,13%
58000:59999	28.240.483,76	0,38%	479	0,11%
60000:61999	29.627.016,78	0,40%	488	0,12%
62000:63999	19.155.020,28	0,26%	304	0,07%
64000:65999	17.997.060,32	0,24%	277	0,07%
66000:67999	15.047.650,93	0,20%	225	0,05%
68000:69999	13.450.489,99	0,18%	195	0,05%
70000:70000	4.410.000,00	0,06%	63	0,02%
70001:	135.819.937,61	1,83%	1.490	0,36%
<b>Total</b>	<b>7.410.490.152,16</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	17.716,32

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**7.1 Original PB (Graph)**

Calculation Date	11.05.2023		
Payment Date	15.05.2023		
Period No	31		
Monthly Period	May 2023		
Interest Period	from	14.04.2023	to 15.05.2023 = 31 days
Collection Period	from	01.04.2023	to 30.04.2023



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**8. Current Principal Balance**



Calculation Date	11.05.2023				
Payment Date	15.05.2023				
Period No	31				
Monthly Period	May 2023				
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	

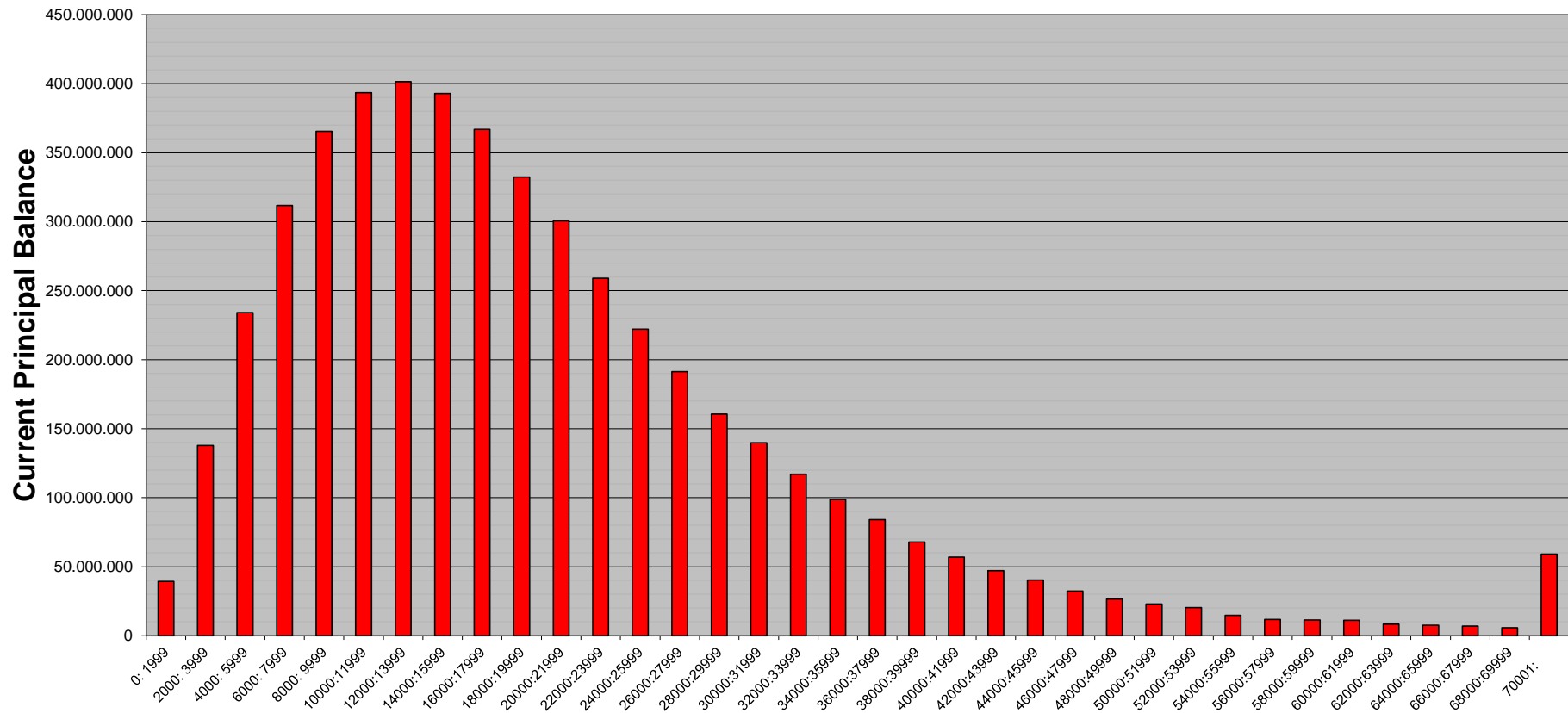
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.320.328,39	0,79%	38.852	9,29%
2000: 3999	137.762.240,13	2,76%	45.678	10,92%
4000: 5999	234.029.820,15	4,68%	46.852	11,20%
6000: 7999	311.707.249,91	6,23%	44.584	10,66%
8000: 9999	365.440.533,31	7,31%	40.686	9,73%
10000:11999	393.390.923,05	7,87%	35.832	8,57%
12000:13999	401.512.595,43	8,03%	30.960	7,40%
14000:15999	392.838.081,10	7,86%	26.239	6,27%
16000:17999	366.797.393,11	7,34%	21.613	5,17%
18000:19999	332.368.579,41	6,65%	17.533	4,19%
20000:21999	300.630.632,24	6,01%	14.335	3,43%
22000:23999	259.068.987,97	5,18%	11.283	2,70%
24000:25999	222.098.988,09	4,44%	8.896	2,13%
26000:27999	191.391.398,16	3,83%	7.098	1,70%
28000:29999	160.624.587,39	3,21%	5.549	1,33%
30000:31999	139.852.824,13	2,80%	4.518	1,08%
32000:33999	117.054.823,44	2,34%	3.552	0,85%
34000:35999	98.699.458,52	1,97%	2.822	0,67%
36000:37999	84.012.702,22	1,68%	2.273	0,54%
38000:39999	67.883.459,46	1,36%	1.742	0,42%
40000:41999	56.970.858,21	1,14%	1.391	0,33%
42000:43999	47.149.073,92	0,94%	1.097	0,26%
44000:45999	40.303.240,50	0,81%	896	0,21%
46000:47999	32.288.352,73	0,65%	687	0,16%
48000:49999	26.642.681,05	0,53%	544	0,13%
50000:51999	22.959.137,49	0,46%	451	0,11%
52000:53999	20.283.443,24	0,41%	383	0,09%
54000:55999	14.723.294,63	0,29%	268	0,06%
56000:57999	11.805.626,35	0,24%	207	0,05%
58000:59999	11.435.844,98	0,23%	194	0,05%
60000:61999	11.279.098,20	0,23%	185	0,04%
62000:63999	8.313.445,86	0,17%	132	0,03%
64000:65999	7.528.464,12	0,15%	116	0,03%
66000:67999	6.974.429,54	0,14%	104	0,02%
68000:69999	5.721.516,42	0,11%	83	0,02%
70001:	59.135.883,66	1,18%	651	0,16%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	11.953,54

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**8.1 Current PB (Graph)**

Calculation Date	11.05.2023		
Payment Date	15.05.2023		
Period No	31		
Monthly Period	May 2023		
Interest Period	from	14.04.2023	to 15.05.2023 = 31 days
Collection Period	from	01.04.2023	to 30.04.2023



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**9. Borrower Concentration**



Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	229.170,55	0,0046%	2
2	228.569,85	0,0046%	1
3	218.062,64	0,0044%	1
4	204.359,06	0,0041%	1
5	197.213,12	0,0039%	1
6	189.286,18	0,0038%	1
7	186.374,42	0,0037%	3
8	185.301,09	0,0037%	2
9	184.489,14	0,0037%	2
10	184.027,55	0,0037%	1
11	183.466,11	0,0037%	1
12	172.805,71	0,0035%	1
13	169.381,29	0,0034%	1
14	168.645,29	0,0034%	1
15	165.031,06	0,0033%	1
16	160.365,18	0,0032%	1
17	159.582,88	0,0032%	1
18	156.015,66	0,0031%	3
19	155.600,94	0,0031%	2
20	154.611,37	0,0031%	1
21	151.451,86	0,0030%	1
22	150.986,10	0,0030%	1
23	150.949,47	0,0030%	1
24	148.560,05	0,0030%	1
25	148.469,53	0,0030%	1
	<b>4.402.776,10</b>	<b>0,0881%</b>	<b>33</b>

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**10. Geographical Distribution**



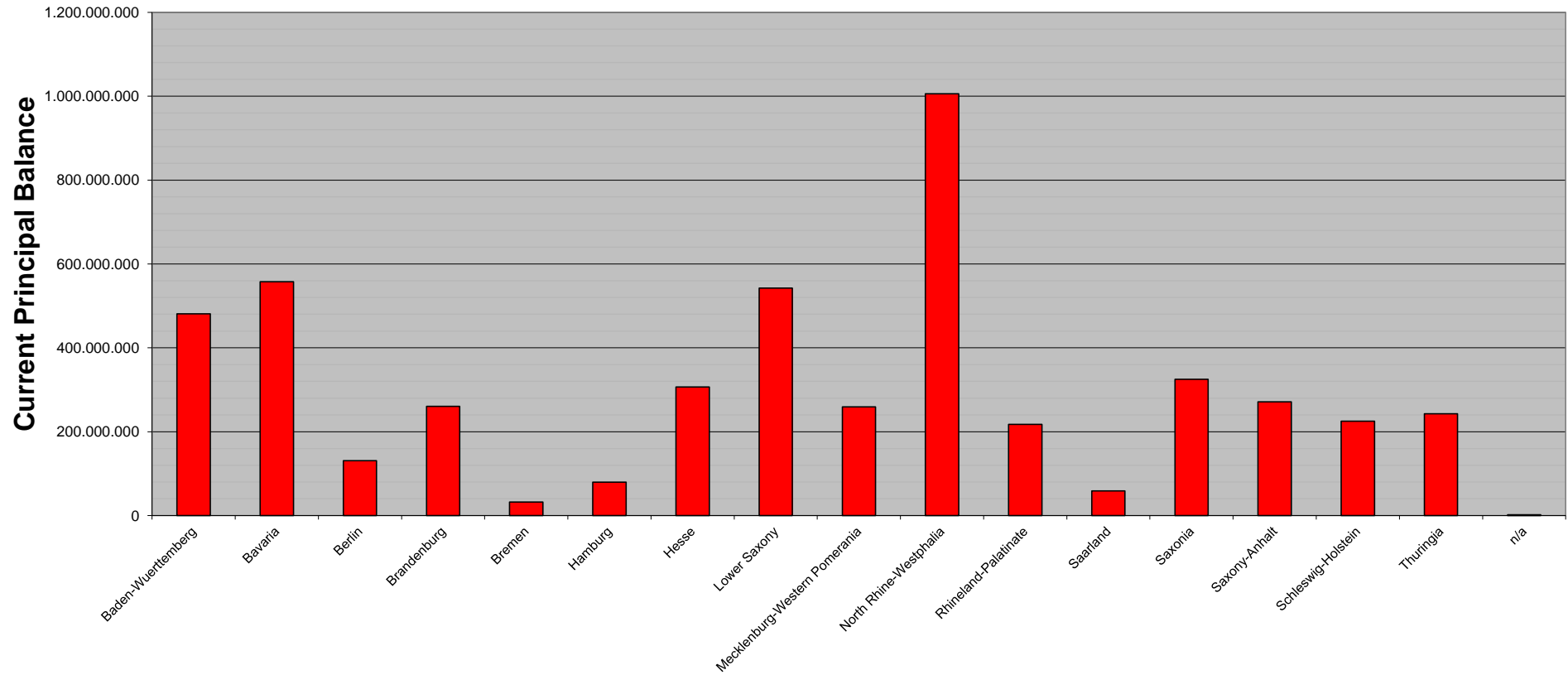
Calculation Date			11.05.2023		
Payment Date			15.05.2023		
Period No			31		
Monthly Period			May 2023		
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	480.918.674,57	9,62%	39.612	9,47%
Bavaria	557.498.468,72	11,15%	45.326	10,84%
Berlin	131.092.357,93	2,62%	10.226	2,44%
Brandenburg	260.300.455,43	5,21%	22.385	5,35%
Bremen	32.530.987,33	0,65%	2.578	0,62%
Hamburg	79.868.887,79	1,60%	5.855	1,40%
Hesse	306.983.370,16	6,14%	26.055	6,23%
Lower Saxony	542.561.750,24	10,85%	45.270	10,82%
Mecklenburg-Western Pomerania	259.220.476,13	5,18%	21.688	5,18%
North Rhine-Westphalia	1.005.975.453,05	20,12%	83.139	19,88%
Rhineland-Palatinate	217.479.113,18	4,35%	18.448	4,41%
Saarland	58.940.632,36	1,18%	5.045	1,21%
Saxonia	325.046.036,12	6,50%	28.971	6,93%
Saxony-Anhalt	271.171.028,33	5,42%	24.200	5,79%
Schleswig-Holstein	225.302.064,97	4,51%	18.467	4,41%
Thuringia	242.775.868,55	4,86%	20.834	4,98%
n/a	2.334.371,65	0,05%	187	0,04%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

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**10.1 Geographical Distribution (Graph)**

Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023





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**11. Object/Vehicle Type**



Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	27.164.287,38	0,54%	1.717	0,41%
		Private	60.914.527,45	1,22%	4.941	1,18%
	Used Vehicle		88.078.814,83	1,76%	6.658	1,59%
		Commercial	88.924.677,05	1,78%	6.936	1,66%
		Private	389.315.033,34	7,79%	39.335	9,40%
			478.239.710,39	9,56%	46.271	11,06%
	<b>Total</b>		<b>566.318.525,22</b>	<b>11,33%</b>	<b>52.929</b>	<b>12,65%</b>
Non-Online	New Vehicle	Commercial	165.769.851,52	3,32%	9.065	2,17%
		Private	403.286.314,39	8,07%	30.896	7,39%
			569.056.165,91	11,38%	39.961	9,55%
	Used Vehicle	Commercial	728.247.323,91	14,56%	48.020	11,48%
		Private	3.136.377.981,47	62,73%	277.376	66,31%
			3.864.625.305,38	77,29%	325.396	77,79%
	<b>Total</b>		<b>4.433.681.471,29</b>	<b>88,67%</b>	<b>365.357</b>	<b>87,35%</b>
<b>Total</b>			<b>4.999.999.997,00</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.752.148.666,26	95,04%	397.568	95,05%
Leisure	183.024.072,05	3,66%	9.093	2,17%
Motorbike	64.827.258,20	1,30%	11625	2,78%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

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**12. Insurances**



Calculation Date	11.05.2023			
Payment Date	15.05.2023			
Period No	31			
Monthly Period	May 2023			
Interest Period	from	14.04.2023	to	15.05.2023 = 31 days
Collection Period	from	01.04.2023	to	30.04.2023

<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	2.699.970.904,42	54,00%	208.592	49,87%
Yes	2.300.029.092,09	46,00%	209.694	50,13%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</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	3.401.234.078,50	68,02%	289.851	69,29%
Yes	1.598.765.918,01	31,98%	128.435	30,71%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</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	4.468.413.976,66	89,37%	377.516	90,25%
Yes	531.586.019,85	10,63%	40.770	9,75%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

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**13. Type of Contract**



Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.222.256.860,11	44,45%	245.445	58,68%
	Vehicle	480.820.820,64	9,62%	43.021	10,29%
	<b>Total</b>	<b>2.703.077.680,75</b>	<b>54,06%</b>	<b>288.466</b>	<b>68,96%</b>
Yes		1.767.636.996,54	35,35%	107.103	25,61%
- of which balloon rates	Auto	1.016.266.809,47	20,33%		
- of which regular installments		751.370.187,07	15,03%		
Yes		529.285.319,22	10,59%	22.717	5,43%
- of which balloon rates	Vehicle	322.993.771,90	6,46%		
- of which regular installments		206.291.547,32	4,13%		
	<b>Total</b>	<b>2.296.922.315,76</b>	<b>45,94%</b>	<b>129.820</b>	<b>31,04%</b>
<b>Total</b>		<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</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	859.092,14	0,06%	89	0,07%
13:25	19.877.312,00	1,48%	1.731	1,33%
26:38	124.777.233,59	9,32%	11.166	8,60%
39:51	323.723.406,59	24,17%	31.153	24,00%
52:64	581.037.457,77	43,38%	57.070	43,96%
65:72	175.876.651,15	13,13%	17.170	13,23%
73:	113.109.428,13	8,45%	11.441	8,81%
<b>Total</b>	<b>1.339.260.581,37</b>	<b>100,00%</b>	<b>129.820</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	143.130.720,21	10,69%	15.313	11,80%
13:25	318.278.403,57	23,77%	32.344	24,91%
26:38	332.219.074,16	24,81%	31.877	24,55%
39:51	322.726.402,19	24,10%	30.468	23,47%
52:64	185.655.368,06	13,86%	16.713	12,87%
65:72	36.675.338,90	2,74%	3.079	2,37%
73:	575.274,28	0,04%	26	0,02%
<b>Total</b>	<b>1.339.260.581,37</b>	<b>100,00%</b>	<b>129.820</b>	<b>100,00%</b>

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**14. Payment Methods**



Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023

<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	4.950.850.005,89	99,02%	413.381	98,83%
Other	49.149.990,62	0,98%	4.905	1,17%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</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	2.138.120.354,25	42,76%	177.676	42,48%
1st of month	2.861.879.642,26	57,24%	240.610	57,52%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

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**15. Downpayment**



Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023

<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	2.038.662.090,82	40,77%	172.717	41,29%	0,00%
0: 999	100.084.582,89	2,00%	11.927	2,85%	4,19%
1000: 1999	253.788.133,35	5,08%	27.778	6,64%	9,05%
2000: 2999	327.508.923,09	6,55%	32.956	7,88%	13,85%
3000: 3999	307.172.694,28	6,14%	28.704	6,86%	17,66%
4000: 4999	239.753.211,18	4,80%	21.594	5,16%	21,27%
5000: 5999	357.738.305,28	7,15%	28.183	6,74%	22,77%
6000: 6999	192.284.582,61	3,85%	15.283	3,65%	26,32%
7000: 7999	152.059.501,43	3,04%	11.934	2,85%	29,19%
8000: 8999	132.895.313,38	2,66%	10.301	2,46%	31,74%
9000: 9999	73.907.228,58	1,48%	5.688	1,36%	34,00%
10000:10999	243.723.439,01	4,87%	16.228	3,88%	33,08%
11000:11999	50.096.214,73	1,00%	3.700	0,88%	37,58%
12000:12999	65.259.750,20	1,31%	4.747	1,13%	39,24%
13000:13999	41.573.929,04	0,83%	3.031	0,72%	41,17%
14000:14999	33.085.609,92	0,66%	2.403	0,57%	42,51%
15000:15000	82.017.304,42	1,64%	4.851	1,16%	39,83%
15001:	308.389.182,30	6,17%	16.261	3,89%	47,91%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>	<b>18,22%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.720,77	€ 6.337,72
Average Purchase Price	€ 20.416,78	€ 23.045,15
<b>Downpayment in %</b>	<b>18,22%</b>	<b>27,50%</b>

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

**16. Effective Interest Rate**



Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	6.342.285,24	0,13%	266	0,06%
1: 1	406.649.212,51	8,13%	28.409	6,79%
2: 2	1.341.014.619,49	26,82%	105.100	25,13%
3: 3	2.144.725.219,25	42,89%	172.185	41,16%
4: 4	756.043.653,95	15,12%	78.684	18,81%
5: 5	219.339.470,22	4,39%	20.217	4,83%
6: 6	75.475.229,76	1,51%	7.980	1,91%
7: 7	21.042.487,97	0,42%	2.701	0,65%
8: 8	25.163.162,58	0,50%	2.386	0,57%
9: 9	2.979.194,62	0,06%	248	0,06%
10:10	561.415,33	0,01%	52	0,01%
11:11	642.870,31	0,01%	57	0,01%
12:12	21.175,28	0,00%	1	0,00%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

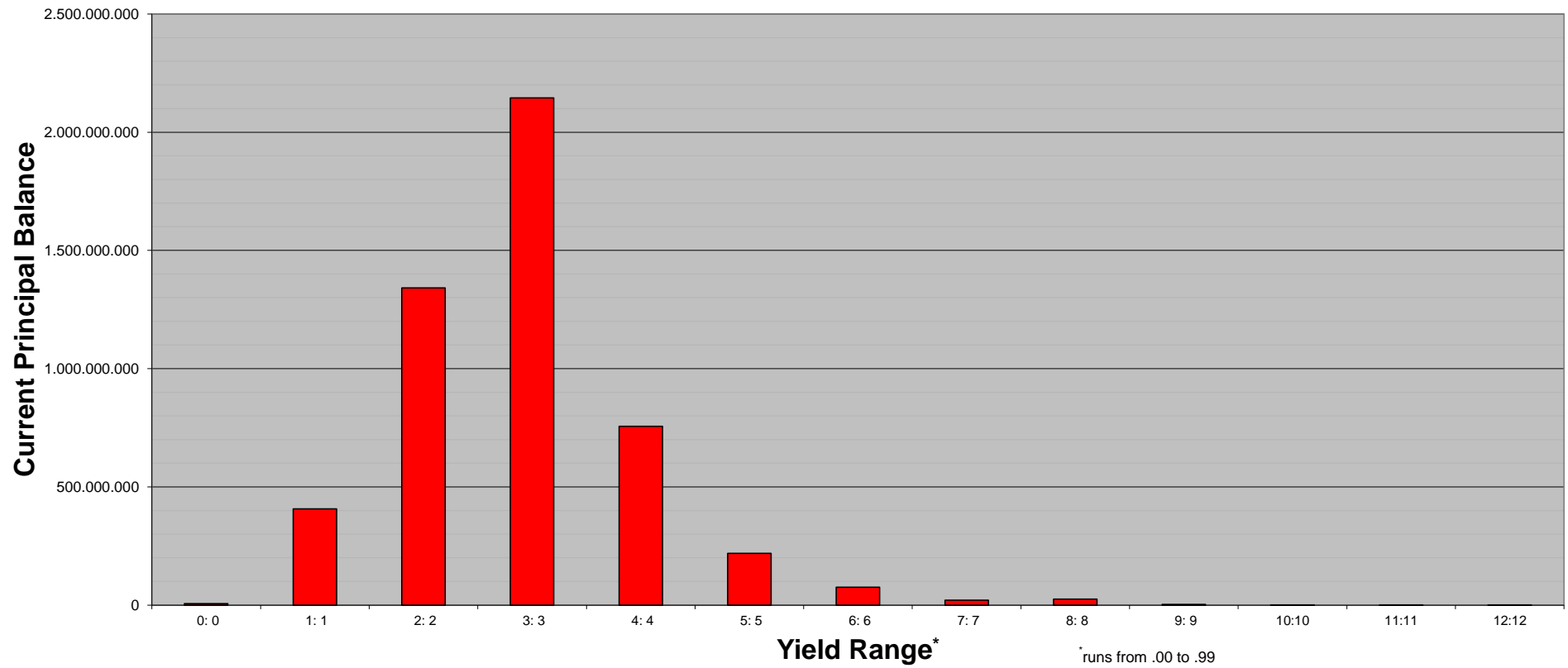
Statistics in %	
WA Interest	3,69%

\* runs from .00 to .99

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

**16.1 Effective Interest Rate (Graph)**

Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023



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

**17. Seasoning**



Calculation Date	11.05.2023				
Payment Date	15.05.2023				
Period No	31				
Monthly Period	May 2023				
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	40.850.365,38	0,82%	2.171	0,52%
3: 5	192.883.221,24	3,86%	10.521	2,52%
6: 8	337.691.246,65	6,75%	19.153	4,58%
9:11	467.853.683,03	9,36%	27.585	6,59%
12:14	437.393.161,07	8,75%	28.091	6,72%
15:17	396.120.033,92	7,92%	26.312	6,29%
18:20	443.605.540,87	8,87%	32.662	7,81%
21:23	485.544.741,41	9,71%	38.616	9,23%
24:26	419.328.499,35	8,39%	35.423	8,47%
27:29	312.936.062,53	6,26%	28.163	6,73%
30:32	370.953.006,59	7,42%	36.243	8,66%
33:35	355.107.832,73	7,10%	36.935	8,83%
36:38	198.910.639,42	3,98%	20.940	5,01%
39:41	158.549.996,72	3,17%	17.671	4,22%
42:44	126.639.694,02	2,53%	15.715	3,76%
45:47	87.194.531,66	1,74%	11.608	2,78%
48:50	44.871.791,19	0,90%	6.198	1,48%
51:53	28.726.703,57	0,57%	4.172	1,00%
54:56	22.595.748,23	0,45%	3.668	0,88%
57:59	21.173.787,57	0,42%	3.616	0,86%
60:62	13.540.667,60	0,27%	2.503	0,60%
63:65	8.747.188,08	0,17%	1.764	0,42%
66:68	7.223.200,03	0,14%	1.695	0,41%
69:71	6.507.578,86	0,13%	1.829	0,44%
72:74	4.503.185,69	0,09%	1.158	0,28%
75:77	2.760.232,70	0,06%	723	0,17%
78:80	2.114.202,42	0,04%	647	0,15%
81:	5.673.453,98	0,11%	2.504	0,60%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

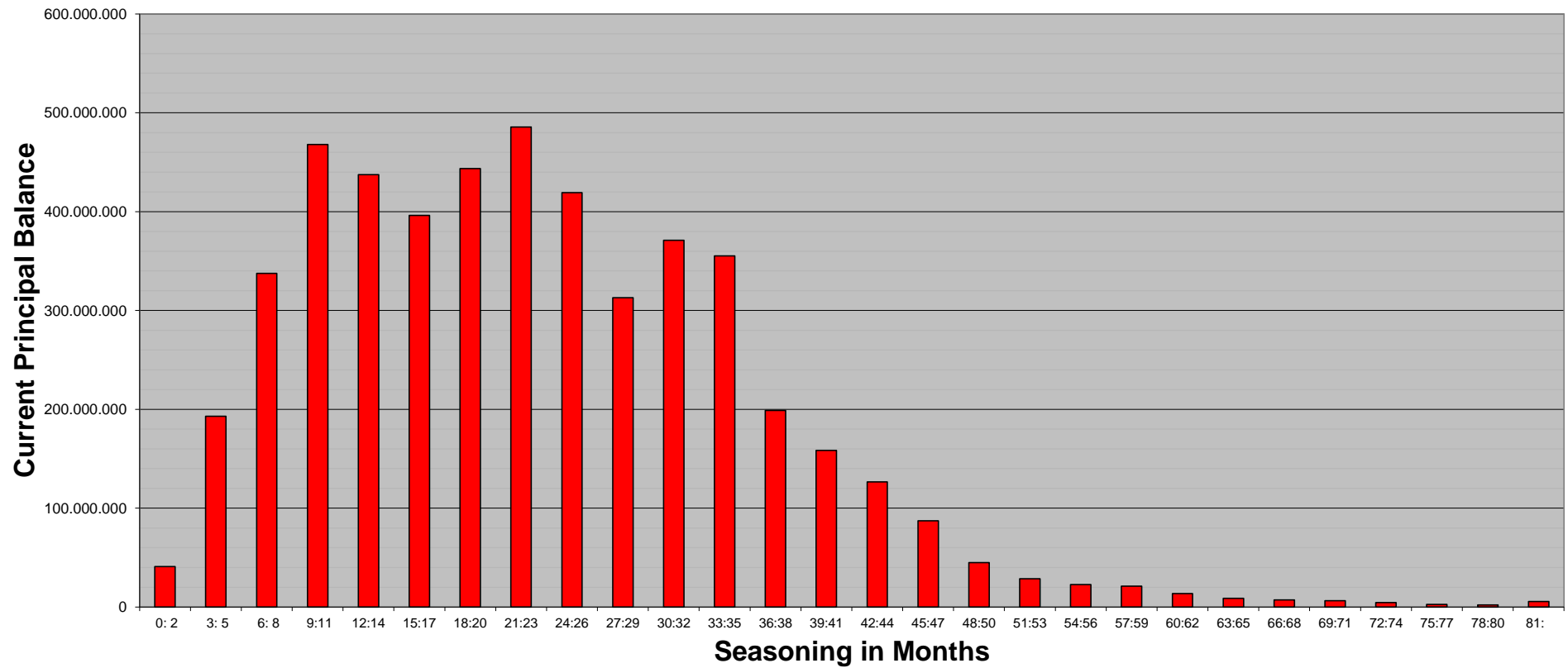
Statistics	
WA Seasoning	22,94



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

**17.1 Seasoning (Graph)**

Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023



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**18. Remaining Term**



Calculation Date	11.05.2023				
Payment Date	15.05.2023				
Period No	31				
Monthly Period	May 2023				
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	82.942.988,68	1,66%	28.939	6,92%
7: 13	184.509.444,48	3,69%	36.736	8,78%
14: 20	361.901.847,33	7,24%	49.277	11,78%
21: 27	499.505.795,27	9,99%	51.918	12,41%
28: 34	484.084.922,30	9,68%	44.610	10,66%
35: 41	628.375.032,65	12,57%	47.813	11,43%
42: 48	594.793.787,16	11,90%	39.840	9,52%
49: 55	607.363.341,75	12,15%	37.420	8,95%
56: 62	459.959.439,96	9,20%	26.519	6,34%
63: 69	342.045.917,63	6,84%	18.362	4,39%
70: 76	173.120.443,44	3,46%	9.723	2,32%
77: 83	123.564.630,57	2,47%	6.341	1,52%
84: 90	141.901.011,81	2,84%	6.877	1,64%
91: 97	95.172.979,93	1,90%	4.489	1,07%
98:104	90.268.382,98	1,81%	4.001	0,96%
105:107	26.427.760,59	0,53%	1.148	0,27%
108:	104.062.269,98	2,08%	4.273	1,02%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

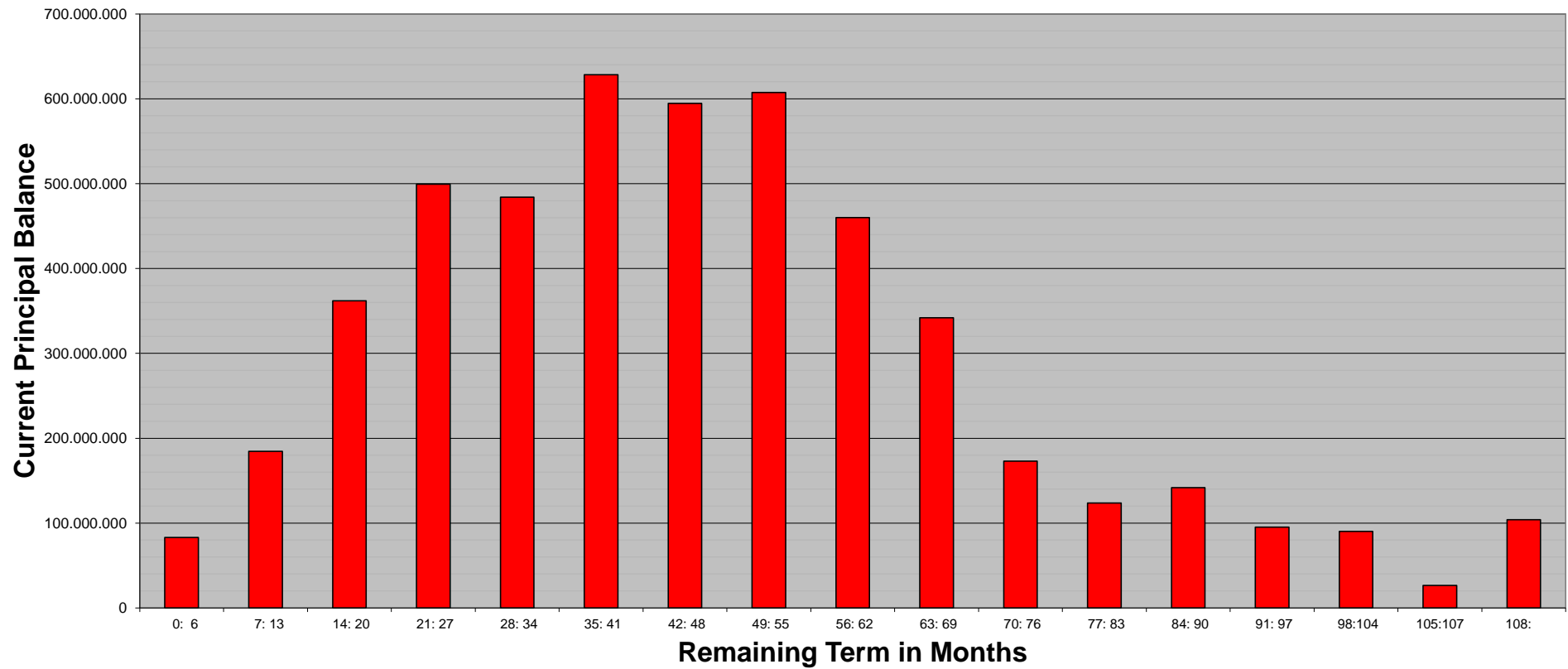
**Statistics**

WA Remaining Term	46,91
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Calculation Date			11.05.2023		
Payment Date			15.05.2023		
Period No			31		
Monthly Period			May 2023		
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	



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

**19. Original Term**



Calculation Date	11.05.2023				
Payment Date	15.05.2023				
Period No	31				
Monthly Period	May 2023				
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 12	1.964.030,89	0,04%	692	0,17%
13: 25	46.795.204,85	0,94%	11.151	2,67%
26: 38	287.628.033,59	5,75%	44.900	10,73%
39: 51	776.558.796,41	15,53%	83.021	19,85%
52: 64	1.464.020.888,11	29,28%	116.351	27,82%
65: 77	1.098.038.335,78	21,96%	73.469	17,56%
78: 90	365.995.062,82	7,32%	30.707	7,34%
91:103	551.574.733,60	11,03%	38.550	9,22%
104:116	67.726.371,47	1,35%	3.842	0,92%
117:119	14.895.440,03	0,30%	671	0,16%
120:	324.803.098,96	6,50%	14.932	3,57%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

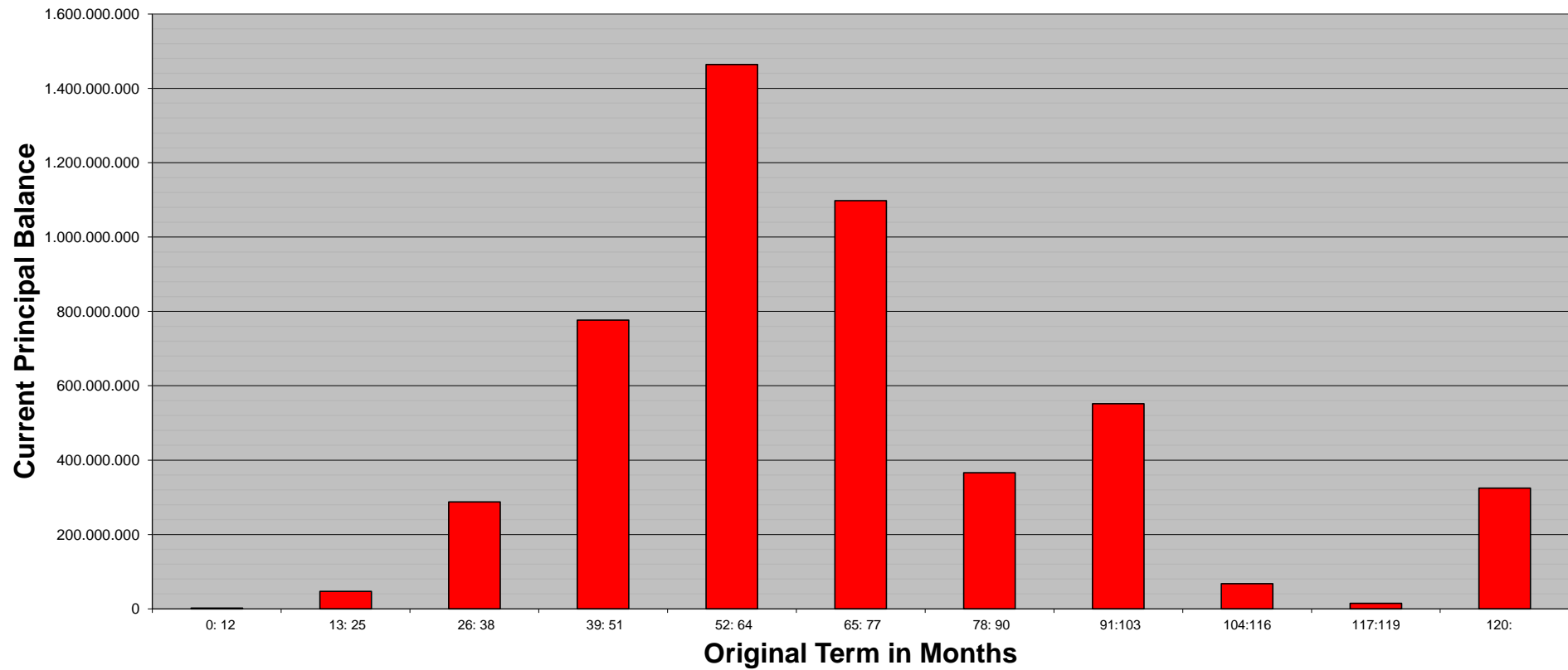
**Statistics**

WA Original Term	69,85
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**

Calculation Date			11.05.2023		
Payment Date			15.05.2023		
Period No			31		
Monthly Period			May 2023		
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	



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

**20. Brands + Fuel Type**



Calculation Date	11.05.2023					
Payment Date	15.05.2023					
Period No	31					
Monthly Period	May 2023					
Interest Period	from	14.04.2023	to	15.05.2023	=	31 days
Collection Period	from	01.04.2023	to	30.04.2023		

<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	592.133.848,83	11,84%	50.107	11,98%
2	533.641.463,44	10,67%	47.416	11,34%
3	451.881.108,47	9,04%	29.651	7,09%
4	350.126.458,34	7,00%	25.034	5,98%
5	338.673.559,44	6,77%	23.835	5,70%
6	281.746.463,09	5,63%	33.643	8,04%
7	236.064.468,22	4,72%	22.087	5,28%
8	221.350.429,22	4,43%	20.198	4,83%
9	203.641.695,45	4,07%	18.475	4,42%
10	194.237.769,95	3,88%	18.426	4,41%
11	191.001.617,15	3,82%	16.079	3,84%
12	187.141.233,95	3,74%	11.231	2,69%
13	159.529.792,41	3,19%	12.158	2,91%
14	105.516.858,79	2,11%	11.258	2,69%
15	99.898.724,85	2,00%	8.552	2,04%
	<b>4.146.585.491,60</b>	<b>82,93%</b>	<b>348.150</b>	<b>83,23%</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	1.623.758.428,63	32,48%	181.523	43,40%
Diesel Euro 6	650.592.312,38	13,01%	48.048	11,49%
Diesel Euro 5	312.297.053,46	6,25%	35.066	8,38%
Diesel < Euro 5	563.618.685,37	11,27%	43.141	10,31%
Other	57.285.768,69	1,15%	4.514	1,08%
n/a	1.792.447.747,98	35,85%	105.994	25,34%
<b>Total</b>	<b>4.999.999.996,51</b>	<b>100,00%</b>	<b>418.286</b>	<b>100,00%</b>

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

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



Calculation Date	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023

**Priority of Payments**

Available Distribution Amount	167.697.106,28 €
Senior Expenses	- 9.103,84 €
Interest Notes Class A	- - €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- - €
Interest Notes Class B (no PD Trigger Breach)	- 312.148,75 €
Replenishment	- 149.757.004,04 €
Purchase Shortfall Ledger	- 3,49 €
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	= 17.418.587,83 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	9.103,84 €		
Interest accrued for the Period	312.148,75 €	- €	312.148,75 €
Cumulative Interest accrued	8.289.618,10 €	- €	8.289.618,10 €
Interest Payments	312.148,75 €	- €	312.148,75 €
Cumulative Interest Payments	8.289.618,10 €	- €	8.289.618,10 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	7.733,32 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	7.733,32 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

**22. Retention**



Calculation Date	11.05.2023				
Payment Date	15.05.2023				
Period No	31				
Monthly Period	May 2023				
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	4.999.999.998,42 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.996,51 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%



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

**23. Counterparties**



Calculation Date	11.05.2023				
Payment Date	15.05.2023				
Period No	31				
Monthly Period	May 2023				
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	

<b>Arranger:</b>	<b>Société Générale S.A.</b> Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	
<b>Manager:</b>	<b>Société Générale S.A.</b> One Bank Street, Canary Wharf London E14 4SG United Kingdom	
<b>Account Bank &amp; Paying Agent:</b> E-mail: mbs.erg.london@usbank.com	<b>Elavon Financial Services Limited</b> Block E, Cherrywood Business Park, Loughlinstown Co. Dublin Republic of Ireland	
<b>Cash Administrator &amp; Calculation Agent:</b>	<b>U.S. Bank Global Corporate Trust Limited</b> 125 Old Broad Street London, EC2N 1AR United Kingdom	
<b>Transaction Security Trustee:</b>	<b>Circumference FS (Netherlands) B.V.</b> Barbara Strozziilaan 101 1083 HN Amsterdam The Netherlands	
<b>Data Trustee:</b>	<b>Circumference FS (UK) Limited</b> 14 Devonshire Square London EC2M 4YT United Kingdom	
<b>Rating Agencies:</b>	<b>Fitch Ratings Limited</b> Neue Mainzer Strasse 46 - 50 60311 Frankfurt am Main Germany	<b>Moody's Deutschland GmbH</b> 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	STABLE	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing

Ratings as of 30.04.2023, data source: Bloomberg

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

**24. Issuer Information**



Calculation Date		11.05.2023			
Payment Date		15.05.2023			
Period No		31			
Monthly Period		May 2023			
Interest Period	from	14.04.2023	to	15.05.2023	= 31 days
Collection Period	from	01.04.2023	to	30.04.2023	

**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	11.05.2023	
Payment Date	15.05.2023	
Period No	31	
Monthly Period	May 2023	
Interest Period	from 14.04.2023	to 15.05.2023 = 31 days
Collection Period	from 01.04.2023	to 30.04.2023

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[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 30.04.2023, data source: Bloomberg

## SC Germany Mobility 2020-1 Monthly Investor Report

### 26. Glossary



Calculation Date		11.05.2023				
Payment Date		15.05.2023				
Period No		31				
Monthly Period		May 2023				
Interest Period	from	14.04.2023	to	15.05.2023	=	31 days
Collection Period	from	01.04.2023	to	30.04.2023		

<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