

# SC Germany Mobility 2020-1 Monthly Investor Report



## SC Germany Mobility 2020-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from 15.05.2023	to	14.06.2023	=	30 days
Collection Period	from 01.05.2023	to	31.05.2023		

### Index

### Page

1. Portfolio Information	<a href="#">1</a>
2. Reserve Accounts	<a href="#">2</a>
3. Delinquency Data	<a href="#">3</a>
4. Default Data	<a href="#">4</a>
4.1 Defaults and Recoveries pp.	<a href="#">5</a>
5. Concentration Limits	<a href="#">6</a>
6. Outstanding Notes	<a href="#">7</a>
7. Original Principal Balance	<a href="#">8</a>
7.1 Original PB (Graph)	<a href="#">9</a>
8. Current Principal Balance	<a href="#">10</a>
8.1 Current PB (Graph)	<a href="#">11</a>
9. Borrower Concentration	<a href="#">12</a>
10. Geographical Distribution	<a href="#">13</a>
10.1 Geographical (Graph)	<a href="#">14</a>
11. Object/Vehicle Type	<a href="#">15</a>
12. Insurances	<a href="#">16</a>
13. Contract Type	<a href="#">17</a>
14. Payment Methods	<a href="#">18</a>
15. Downpayment	<a href="#">19</a>
16. Effective Interest Rate	<a href="#">20</a>
16.1 Effective Interest Rate (Graph)	<a href="#">21</a>
17. Seasoning	<a href="#">22</a>
17.1 Seasoning (Graph)	<a href="#">23</a>
18. Remaining Term	<a href="#">24</a>
18.1 Remaining Term (Graph)	<a href="#">25</a>
19. Original Term	<a href="#">26</a>
19.1 Original Term (Graph)	<a href="#">27</a>
20. Brands + Fuel Type	<a href="#">28</a>
21. Priority of Payments + Transaction Costs	<a href="#">29</a>
22. Retention	<a href="#">30</a>
23. Counterparties	<a href="#">31</a>
24. Issuer Information	<a href="#">32</a>
25. Santander Consumer Bank	<a href="#">33</a>
26. Glossary	<a href="#">34</a>

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

**1. Portfolio Information**



Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>418.286</b>	<b>4.999.999.996,51 €</b>	<b>5.000.000.000,00 €</b>
Scheduled Principal Payments		106.681.253,70 €	104.794.797,70 €
Prepayment Principal		46.650.477,26 €	41.102.189,61 €
Others		3.266.836,40 €	2.140.766,70 €
<b>Total Principal Collections</b>		<b>156.598.567,36 €</b>	<b>148.037.754,01 €</b>
<b>Total Interest Collections</b>		<b>19.069.860,44 €</b>	<b>18.655.215,76 €</b>
<b>Defaults</b>		<b>2.623.739,27 €</b>	<b>1.719.251,94 €</b>
<b>Replenishment Amount</b>		<b>159.222.309,91 €</b>	<b>149.757.004,04 €</b>
<b>End of Period</b>		<b>4.999.999.999,79 €</b>	<b>4.999.999.996,51 €</b>
Purchase Shortfall Amount		0,21 €	3,49 €
<b>Total Assets (End of Period)</b>	<b>417.985</b>	<b>5.000.000.000,00 €</b>	<b>5.000.000.000,00 €</b>
Current Prepayment Rate (annualised)		11,20%	

# SC Germany Mobility 2020-1 Monthly Investor Report

## 2. Reserve Accounts



Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period from	15.05.2023	to	14.06.2023	=	30 days
Collection Period from	01.05.2023	to	31.05.2023		

### 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  
Monthly Investor Report**

Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

**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%
32	€ 4.999.999.999,79	€ 15.866.429,34	€ 9.612.295,88	€ 5.536.219,21	€ 12.748.255,23	99,12%	0,32%	0,19%	0,11%	0,25%
33										
34										
35										
36										
37										
38										
39										
40										
41										
42										
43										
44										
45										
46										
47										
48										
49										
50										
51										
52										
53										
54										
55										
56										
57										
58										
59										
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										



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

**4.1 Defaults & Recoveries per period**

Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	



**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	€ 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%
32	3.424	€ 2.623.739,27	€ 44.226.374,95	€ 9.579.987.985,90	0,46%	€ 885.483,28	€ 12.764.813,25	€ 31.461.561,70	0,33%
33									
34									
35									
36									
37									
38									
39									
40									
41									
42									
43									
44									
45									
46									
47									
48									
49									
50									
51									
52									
53									
54									
55									
56									
57									
58									
59									
60									
61									
62									
63									
64									
65									
66									
67									
68									
69									
70									
71									
72									
73									
74									
75									
76									
77									
78									
79									
80									

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

**5. Concentration Limits**



Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	226.852,26	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,73%	no
Weighted average remaining term in months	-	67,00	46,74	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,33%	no
- prior to or on 30 September 2022	2,00%	0,33%	no
- prior to or on 30 September 2023	3,00%	0,33%	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



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

Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

**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	176.753.918,23 €		
Replenishment	159.222.309,91 €		
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		- €	302.071,25 €
Interest Payment		- €	302.071,25 €
Interest Payment per Note		- €	130,20 €
<b>3. Credit Enhancements</b>			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		10,91%	3,66%
Current CE (excl. Excess Spread)		7,25%	0,00%

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

**7. Original Principal Balance**



Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023

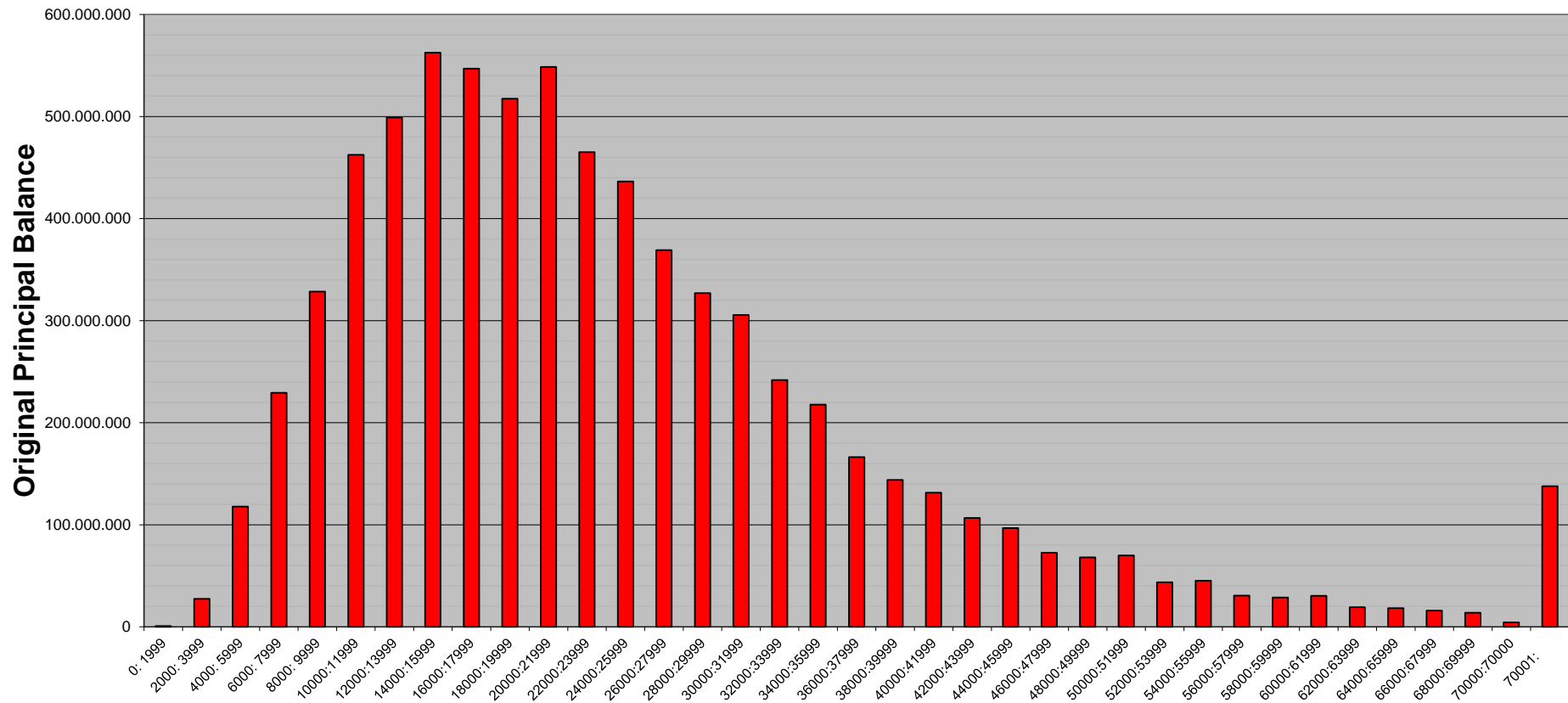
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	773.222,83	0,01%	472	0,11%
2000: 3999	27.405.592,87	0,37%	8.463	2,02%
4000: 5999	117.731.808,50	1,58%	23.202	5,55%
6000: 7999	229.283.552,95	3,08%	32.717	7,83%
8000: 9999	328.460.278,86	4,41%	36.541	8,74%
10000:11999	462.518.563,88	6,21%	42.390	10,14%
12000:13999	499.030.208,86	6,70%	38.467	9,20%
14000:15999	562.607.353,65	7,56%	37.568	8,99%
16000:17999	546.961.212,00	7,35%	32.269	7,72%
18000:19999	517.546.924,77	6,95%	27.297	6,53%
20000:21999	548.673.483,59	7,37%	26.262	6,28%
22000:23999	465.047.338,23	6,25%	20.269	4,85%
24000:25999	436.471.517,76	5,86%	17.483	4,18%
26000:27999	369.111.819,33	4,96%	13.690	3,28%
28000:29999	326.948.351,42	4,39%	11.296	2,70%
30000:31999	305.546.020,59	4,10%	9.905	2,37%
32000:33999	241.792.898,06	3,25%	7.341	1,76%
34000:35999	217.726.029,92	2,92%	6.228	1,49%
36000:37999	166.338.191,67	2,23%	4.500	1,08%
38000:39999	143.864.493,29	1,93%	3.693	0,88%
40000:41999	131.352.552,77	1,76%	3.219	0,77%
42000:43999	106.644.658,92	1,43%	2.483	0,59%
44000:45999	96.790.269,49	1,30%	2.154	0,52%
46000:47999	72.539.606,37	0,97%	1.545	0,37%
48000:49999	68.059.423,55	0,91%	1.390	0,33%
50000:51999	69.994.270,14	0,94%	1.381	0,33%
52000:53999	43.682.202,45	0,59%	825	0,20%
54000:55999	45.094.608,47	0,61%	821	0,20%
56000:57999	30.497.397,61	0,41%	535	0,13%
58000:59999	28.767.925,68	0,39%	488	0,12%
60000:61999	30.361.476,39	0,41%	500	0,12%
62000:63999	19.279.987,74	0,26%	306	0,07%
64000:65999	18.259.338,99	0,25%	281	0,07%
66000:67999	15.781.593,79	0,21%	236	0,06%
68000:69999	13.725.556,49	0,18%	199	0,05%
70000:70000	4.340.000,00	0,06%	62	0,01%
70001:	137.698.833,65	1,85%	1.507	0,36%
<b>Total</b>	<b>7.446.708.565,53</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	17.815,73

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

**7.1 Original PB (Graph)**

Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023



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

**8. Current Principal Balance**



Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

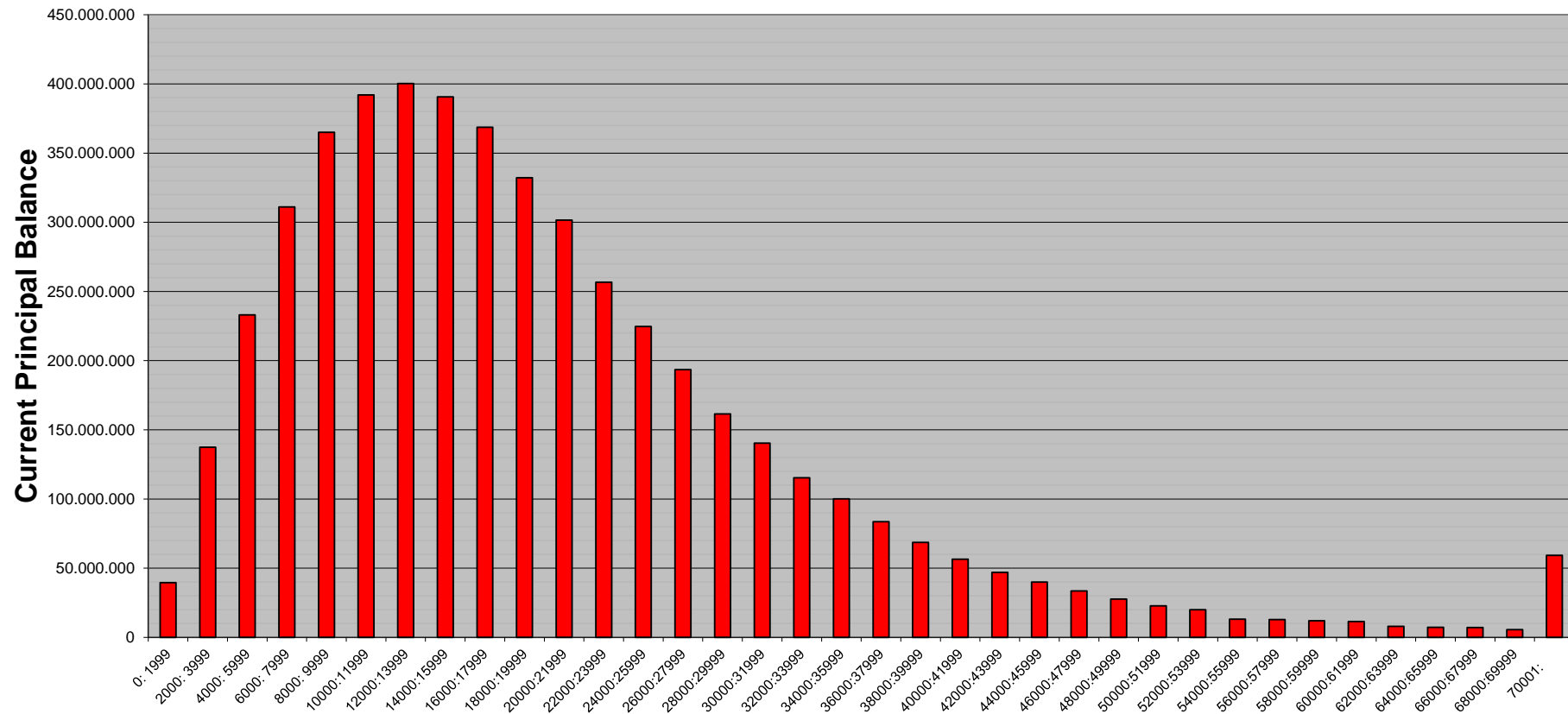
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.502.330,80	0,79%	39.087	9,35%
2000: 3999	137.371.254,76	2,75%	45.526	10,89%
4000: 5999	232.999.677,46	4,66%	46.669	11,17%
6000: 7999	311.141.792,43	6,22%	44.521	10,65%
8000: 9999	365.064.329,13	7,30%	40.634	9,72%
10000:11999	391.992.710,98	7,84%	35.695	8,54%
12000:13999	400.272.573,02	8,01%	30.865	7,38%
14000:15999	390.586.118,63	7,81%	26.101	6,24%
16000:17999	368.705.615,71	7,37%	21.733	5,20%
18000:19999	332.245.573,30	6,64%	17.522	4,19%
20000:21999	301.508.999,16	6,03%	14.377	3,44%
22000:23999	256.742.295,53	5,13%	11.182	2,68%
24000:25999	224.701.506,70	4,49%	9.002	2,15%
26000:27999	193.470.640,85	3,87%	7.173	1,72%
28000:29999	161.451.260,83	3,23%	5.574	1,33%
30000:31999	140.324.498,17	2,81%	4.533	1,08%
32000:33999	115.312.520,18	2,31%	3.500	0,84%
34000:35999	100.073.624,44	2,00%	2.864	0,69%
36000:37999	83.639.641,34	1,67%	2.264	0,54%
38000:39999	68.693.691,58	1,37%	1.763	0,42%
40000:41999	56.450.315,06	1,13%	1.378	0,33%
42000:43999	46.917.933,24	0,94%	1.092	0,26%
44000:45999	39.996.018,46	0,80%	890	0,21%
46000:47999	33.529.483,60	0,67%	714	0,17%
48000:49999	27.731.338,18	0,55%	566	0,14%
50000:51999	22.721.672,52	0,45%	446	0,11%
52000:53999	20.009.281,36	0,40%	378	0,09%
54000:55999	13.074.646,44	0,26%	238	0,06%
56000:57999	12.928.368,09	0,26%	227	0,05%
58000:59999	12.088.534,69	0,24%	205	0,05%
60000:61999	11.399.580,69	0,23%	187	0,04%
62000:63999	8.000.124,04	0,16%	127	0,03%
64000:65999	7.336.657,75	0,15%	113	0,03%
66000:67999	7.100.636,61	0,14%	106	0,03%
68000:69999	5.656.048,41	0,11%	82	0,02%
70001:	59.258.705,65	1,19%	651	0,16%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	11.962,15

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

**8.1 Current PB (Graph)**

Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023



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

**9. Borrower Concentration**



Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	226.852,26	0,0045%	2
2	225.522,37	0,0045%	1
3	216.223,32	0,0043%	1
4	202.329,40	0,0040%	1
5	194.096,58	0,0039%	1
6	188.853,87	0,0038%	1
7	188.313,48	0,0038%	1
8	184.662,65	0,0037%	3
9	184.042,27	0,0037%	2
10	183.168,38	0,0037%	2
11	181.614,20	0,0036%	1
12	181.436,63	0,0036%	1
13	171.087,80	0,0034%	1
14	168.377,47	0,0034%	1
15	166.452,17	0,0033%	1
16	164.818,60	0,0033%	1
17	159.403,46	0,0032%	1
18	158.571,92	0,0032%	1
19	155.206,04	0,0031%	3
20	154.041,74	0,0031%	2
21	151.439,86	0,0030%	1
22	151.421,10	0,0030%	1
23	149.953,64	0,0030%	1
24	149.306,09	0,0030%	1
25	147.756,56	0,0030%	1
	<b>4.404.951,86</b>	<b>0,0881%</b>	<b>33</b>

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

**10. Geographical Distribution**



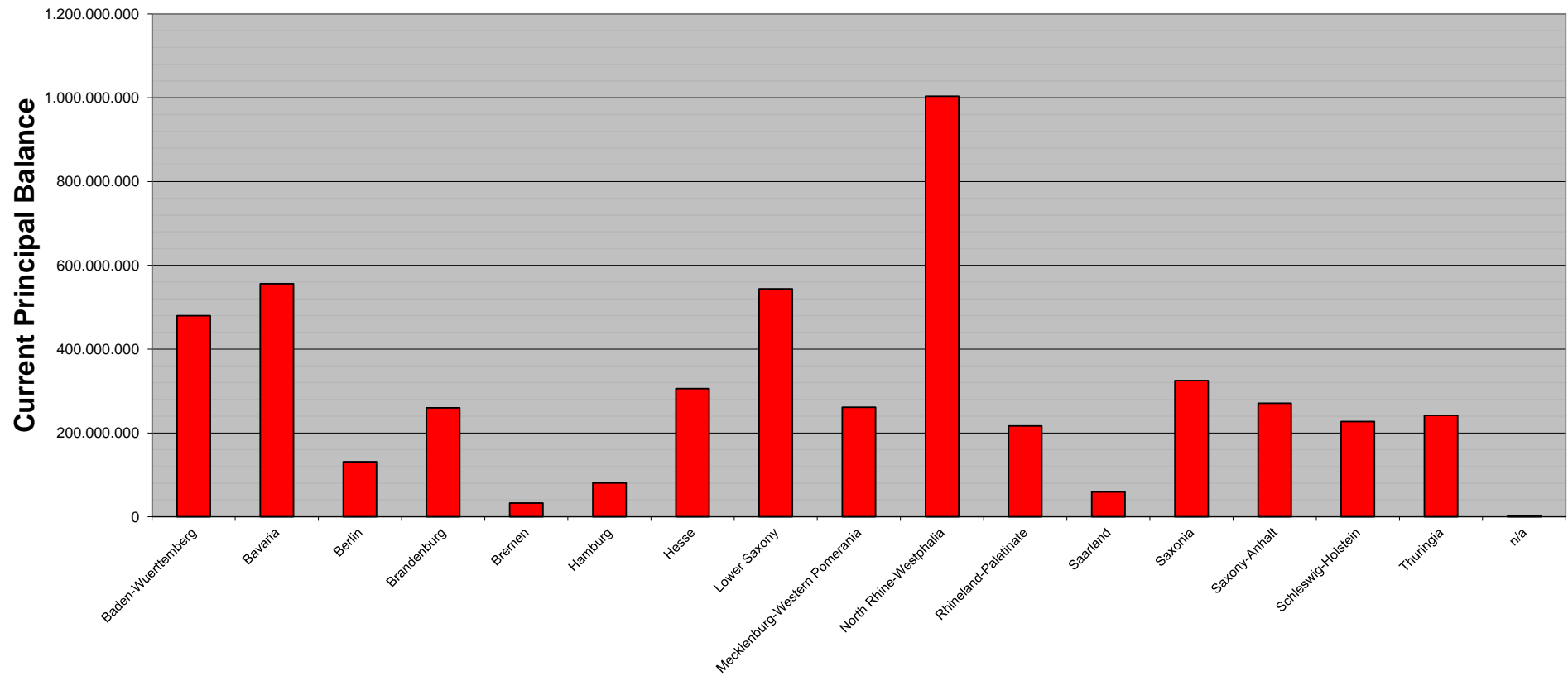
Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	479.953.558,33	9,60%	39.548	9,46%
Bavaria	556.164.801,19	11,12%	45.165	10,81%
Berlin	131.444.839,89	2,63%	10.249	2,45%
Brandenburg	260.173.788,31	5,20%	22.411	5,36%
Bremen	32.950.267,50	0,66%	2.590	0,62%
Hamburg	80.719.607,51	1,61%	5.899	1,41%
Hesse	305.630.969,13	6,11%	25.928	6,20%
Lower Saxony	543.930.867,88	10,88%	45.320	10,84%
Mecklenburg-Western Pomerania	261.334.509,06	5,23%	21.791	5,21%
North Rhine-Westphalia	1.003.826.758,65	20,08%	82.891	19,83%
Rhineland-Palatinate	216.999.257,73	4,34%	18.396	4,40%
Saarland	59.300.777,45	1,19%	5.079	1,22%
Saxonia	325.131.241,13	6,50%	28.970	6,93%
Saxony-Anhalt	271.043.941,13	5,42%	24.181	5,79%
Schleswig-Holstein	227.095.712,97	4,54%	18.564	4,44%
Thuringia	242.007.241,92	4,84%	20.815	4,98%
n/a	2.291.860,01	0,05%	188	0,04%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

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

**10.1 Geographical Distribution (Graph)**

Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023





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

**11. Object/Vehicle Type**



Calculation Date			12.06.2023		
Payment Date			14.06.2023		
Period No			32		
Monthly Period			Jun 2023		
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	26.317.322,29	0,53%	1.677	0,40%
		Private	58.708.372,21	1,17%	4.800	1,15%
			85.025.694,50	1,70%	6.477	1,55%
	Used Vehicle	Commercial	87.386.547,98	1,75%	6.842	1,64%
		Private	385.686.128,77	7,71%	38.961	9,32%
			473.072.676,75	9,46%	45.803	10,96%
	<b>Total</b>		<b>558.098.371,25</b>	<b>11,16%</b>	<b>52.280</b>	<b>12,51%</b>
Non-Online	New Vehicle	Commercial	160.884.306,31	3,22%	8.879	2,12%
		Private	390.925.249,24	7,82%	30.079	7,20%
			551.809.555,55	11,04%	38.958	9,32%
	Used Vehicle	Commercial	734.632.772,30	14,69%	48.291	11,55%
		Private	3.155.459.300,69	63,11%	278.456	66,62%
			3.890.092.072,99	77,80%	326.747	78,17%
	<b>Total</b>		<b>4.441.901.628,54</b>	<b>88,84%</b>	<b>365.705</b>	<b>87,49%</b>
<b>Total</b>			<b>5.000.000.000,00</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.756.428.333,62	95,13%	397.640	95,13%
Leisure	180.554.633,01	3,61%	9.009	2,16%
Motorbike	63.017.033,16	1,26%	11336	2,71%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

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

**12. Insurances**



Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023

<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	2.760.890.134,24	55,22%	212.150	50,76%
Yes	2.239.109.865,55	44,78%	205.835	49,24%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</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	3.442.014.923,66	68,84%	291.787	69,81%
Yes	1.557.985.076,13	31,16%	126.198	30,19%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</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	4.480.724.279,97	89,61%	377.725	90,37%
Yes	519.275.719,82	10,39%	40.260	9,63%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

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

**13. Type of Contract**



Calculation Date			12.06.2023		
Payment Date			14.06.2023		
Period No			32		
Monthly Period			Jun 2023		
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.214.251.007,13	44,29%	244.691	58,54%
	Vehicle	476.312.455,46	9,53%	42.811	10,24%
	Total	2.690.563.462,59	53,81%	287.502	68,78%
Yes		1.776.528.043,78	35,53%	107.605	25,74%
- of which balloon rates	Auto	1.027.147.214,99	20,54%		
- of which regular installments		749.380.828,79	14,99%		
Yes		532.908.493,42	10,66%	22.878	5,47%
- of which balloon rates	Vehicle	327.096.323,53	6,54%		
- of which regular installments		205.812.169,89	4,12%		
	Total	2.309.436.537,20	46,19%	130.483	31,22%
<b>Total</b>		<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</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	885.319,87	0,07%	81	0,06%
13:25	19.162.535,61	1,41%	1.632	1,25%
26:38	123.761.188,56	9,14%	10.954	8,39%
39:51	327.101.368,91	24,15%	31.304	23,99%
52:64	585.944.696,98	43,27%	57.205	43,84%
65:72	181.073.695,92	13,37%	17.592	13,48%
73:	116.314.732,67	8,59%	11.715	8,98%
<b>Total</b>	<b>1.354.243.538,52</b>	<b>100,00%</b>	<b>130.483</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	148.624.647,49	10,97%	15.829	12,13%
13:25	333.488.754,80	24,63%	33.587	25,74%
26:38	327.639.345,55	24,19%	31.318	24,00%
39:51	321.997.727,88	23,78%	30.227	23,17%
52:64	187.334.763,97	13,83%	16.612	12,73%
65:72	34.541.330,06	2,55%	2.885	2,21%
73:	616.968,77	0,05%	25	0,02%
<b>Total</b>	<b>1.354.243.538,52</b>	<b>100,00%</b>	<b>130.483</b>	<b>100,00%</b>

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

**14. Payment Methods**



Calculation Date			12.06.2023			
Payment Date			14.06.2023			
Period No			32			
Monthly Period			Jun 2023			
Interest Period	from	15.05.2023	to	14.06.2023	=	30 days
Collection Period	from	01.05.2023	to	31.05.2023		

<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	4.948.305.494,83	98,97%	412.914	98,79%
Other	51.694.504,96	1,03%	5.071	1,21%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</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	2.138.511.068,41	42,77%	177.576	42,48%
1st of month	2.861.488.931,38	57,23%	240.409	57,52%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

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

**15. Downpayment**



Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023

<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	2.036.018.580,27	40,72%	172.546	41,28%	0,00%
0: 999	99.408.793,42	1,99%	11.823	2,83%	4,16%
1000: 1999	252.821.622,88	5,06%	27.585	6,60%	8,99%
2000: 2999	327.019.752,16	6,54%	32.866	7,86%	13,77%
3000: 3999	306.912.441,66	6,14%	28.681	6,86%	17,58%
4000: 4999	239.532.067,47	4,79%	21.583	5,16%	21,20%
5000: 5999	357.754.119,55	7,16%	28.186	6,74%	22,67%
6000: 6999	192.677.171,91	3,85%	15.276	3,65%	26,19%
7000: 7999	152.234.266,66	3,04%	11.964	2,86%	29,07%
8000: 8999	132.828.300,05	2,66%	10.278	2,46%	31,59%
9000: 9999	73.901.062,62	1,48%	5.686	1,36%	33,91%
10000:10999	244.914.693,91	4,90%	16.329	3,91%	32,97%
11000:11999	50.135.711,26	1,00%	3.683	0,88%	37,35%
12000:12999	65.341.006,97	1,31%	4.754	1,14%	39,10%
13000:13999	41.948.899,39	0,84%	3.045	0,73%	41,05%
14000:14999	33.171.685,16	0,66%	2.411	0,58%	42,38%
15000:15000	82.421.552,93	1,65%	4.894	1,17%	39,78%
15001:	310.958.271,52	6,22%	16.395	3,92%	47,79%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>	<b>18,19%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.732,66	€ 6.356,76
Average Purchase Price	€ 20.521,33	€ 23.171,13
<b>Downpayment in %</b>	<b>18,19%</b>	<b>27,43%</b>

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

**16. Effective Interest Rate**



Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	6.310.257,55	0,13%	261	0,06%
1: 1	400.033.177,67	8,00%	28.177	6,74%
2: 2	1.316.108.077,66	26,32%	103.715	24,81%
3: 3	2.112.670.194,25	42,25%	170.433	40,77%
4: 4	766.111.568,86	15,32%	78.808	18,85%
5: 5	255.829.168,63	5,12%	22.183	5,31%
6: 6	88.822.242,57	1,78%	8.735	2,09%
7: 7	23.399.162,38	0,47%	2.840	0,68%
8: 8	25.951.994,99	0,52%	2.445	0,58%
9: 9	3.271.659,73	0,07%	262	0,06%
10:10	681.812,22	0,01%	59	0,01%
11:11	716.067,51	0,01%	60	0,01%
12:12	94.615,77	0,00%	7	0,00%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

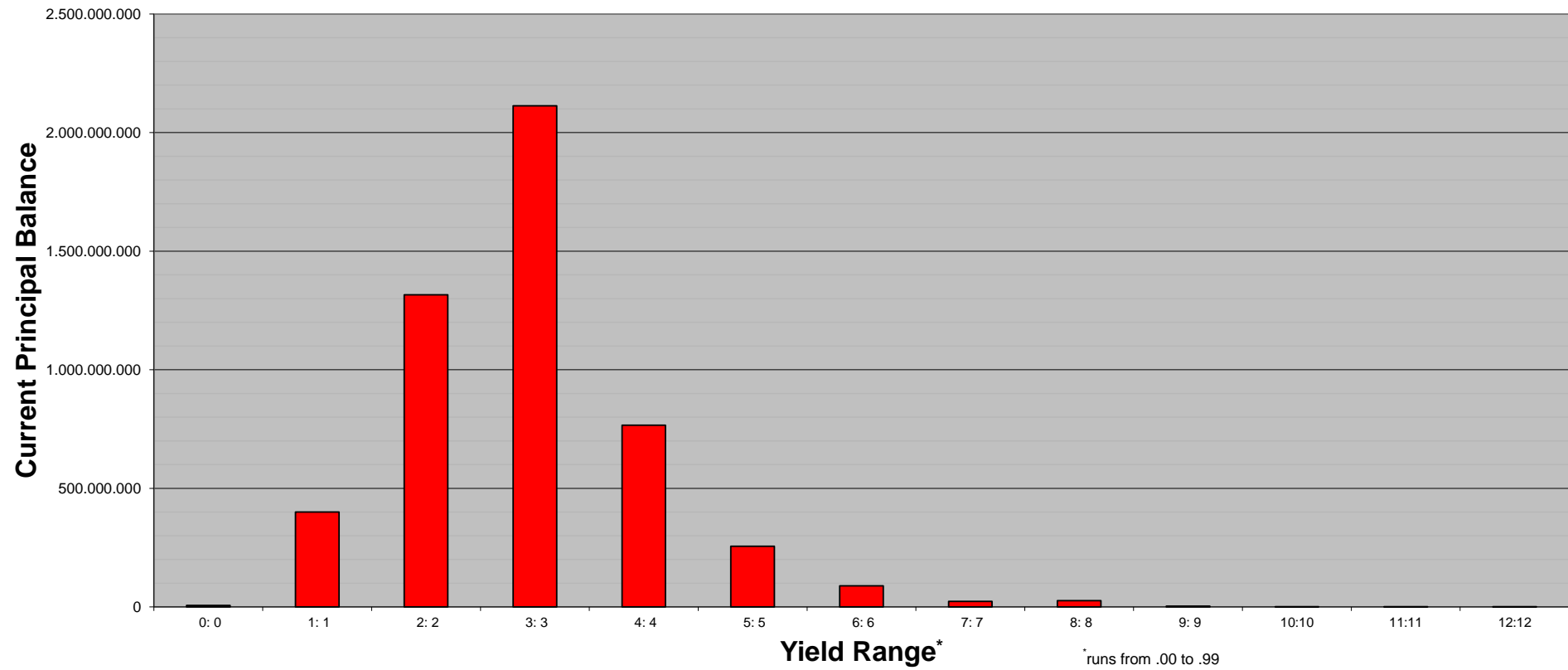
Statistics in %	
WA Interest	3,73%

\* runs from .00 to .99

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

**16.1 Effective Interest Rate (Graph)**

Calculation Date			12.06.2023		
Payment Date			14.06.2023		
Period No			32		
Monthly Period			Jun 2023		
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	



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

**17. Seasoning**



Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	46.109.473,25	0,92%	2.387	0,57%
3: 5	175.443.565,03	3,51%	9.689	2,32%
6: 8	318.313.650,97	6,37%	17.951	4,29%
9:11	448.213.305,52	8,96%	26.215	6,27%
12:14	476.877.054,67	9,54%	29.993	7,18%
15:17	374.803.200,65	7,50%	25.185	6,03%
18:20	434.933.073,87	8,70%	31.317	7,49%
21:23	464.265.931,39	9,29%	36.642	8,77%
24:26	464.543.219,63	9,29%	38.439	9,20%
27:29	280.763.308,90	5,62%	25.192	6,03%
30:32	337.561.467,92	6,75%	32.903	7,87%
33:35	402.390.319,37	8,05%	41.315	9,88%
36:38	194.982.434,37	3,90%	20.915	5,00%
39:41	174.763.517,50	3,50%	19.155	4,58%
42:44	133.709.647,21	2,67%	16.529	3,95%
45:47	93.520.337,69	1,87%	12.482	2,99%
48:50	52.542.950,83	1,05%	7.088	1,70%
51:53	31.512.481,06	0,63%	4.573	1,09%
54:56	23.071.080,01	0,46%	3.700	0,89%
57:59	20.211.705,89	0,40%	3.521	0,84%
60:62	13.606.614,93	0,27%	2.507	0,60%
63:65	8.804.198,20	0,18%	1.760	0,42%
66:68	7.119.750,58	0,14%	1.643	0,39%
69:71	6.393.577,97	0,13%	1.795	0,43%
72:74	4.879.107,88	0,10%	1.235	0,30%
75:77	2.876.162,82	0,06%	775	0,19%
78:80	2.263.988,37	0,05%	676	0,16%
81:	5.524.873,31	0,11%	2.403	0,57%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

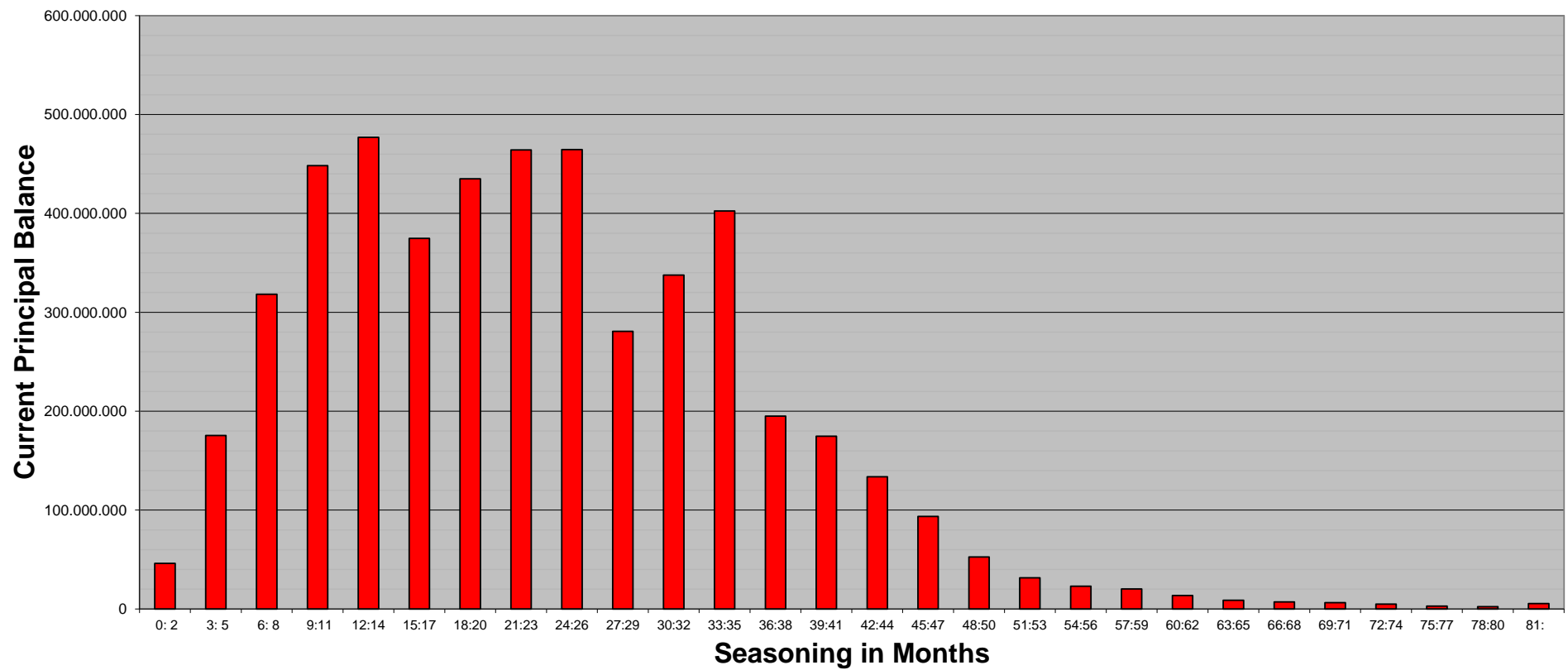
Statistics	
WA Seasoning	23,26



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

**17.1 Seasoning (Graph)**

Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023



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

**18. Remaining Term**



Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	84.095.329,12	1,68%	29.261	7,00%
7: 13	197.316.473,44	3,95%	38.255	9,15%
14: 20	350.768.843,61	7,02%	47.401	11,34%
21: 27	526.752.981,06	10,54%	54.741	13,10%
28: 34	465.237.621,65	9,30%	42.635	10,20%
35: 41	640.015.297,72	12,80%	48.412	11,58%
42: 48	598.422.234,33	11,97%	39.815	9,53%
49: 55	592.290.258,80	11,85%	36.509	8,73%
56: 62	470.831.706,04	9,42%	26.931	6,44%
63: 69	311.927.878,49	6,24%	16.821	4,02%
70: 76	177.567.733,54	3,55%	9.930	2,38%
77: 83	122.439.089,24	2,45%	6.263	1,50%
84: 90	146.685.683,99	2,93%	7.160	1,71%
91: 97	98.184.880,62	1,96%	4.619	1,11%
98:104	82.228.757,97	1,64%	3.619	0,87%
105:107	32.261.331,75	0,65%	1.379	0,33%
108:	102.973.898,42	2,06%	4.234	1,01%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

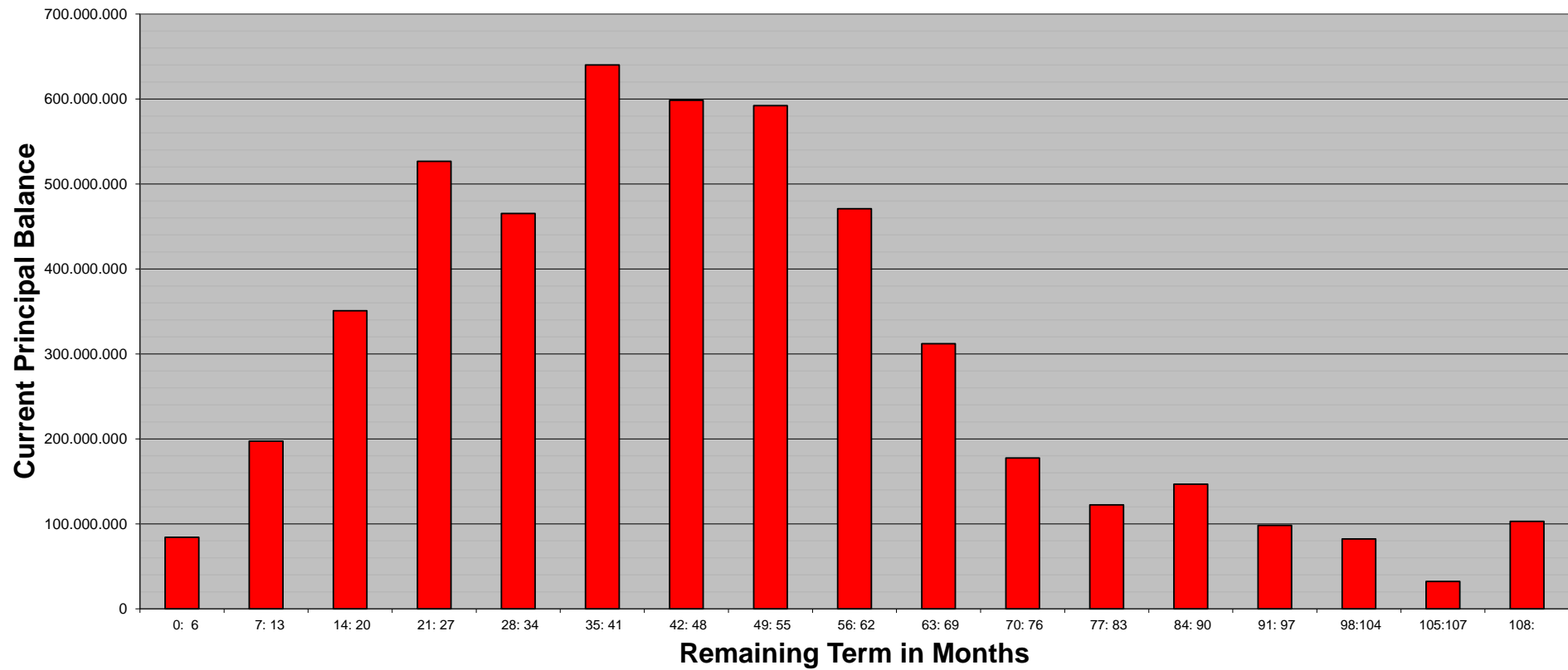
**Statistics**

WA Remaining Term	46,74
-------------------	-------

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

**18.1 Remaining Term (Graph)**

Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023



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

**19. Original Term**



Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

<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	1.901.726,95	0,04%	640	0,15%
13: 25	45.405.721,95	0,91%	10.547	2,52%
26: 38	281.756.243,37	5,64%	44.114	10,55%
39: 51	773.228.835,51	15,46%	82.860	19,82%
52: 64	1.460.920.461,35	29,22%	116.561	27,89%
65: 77	1.106.956.350,36	22,14%	74.194	17,75%
78: 90	365.090.289,42	7,30%	30.743	7,36%
91:103	548.606.336,22	10,97%	38.456	9,20%
104:116	68.388.075,68	1,37%	3.872	0,93%
117:119	15.092.474,65	0,30%	685	0,16%
120:	332.653.484,33	6,65%	15.313	3,66%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

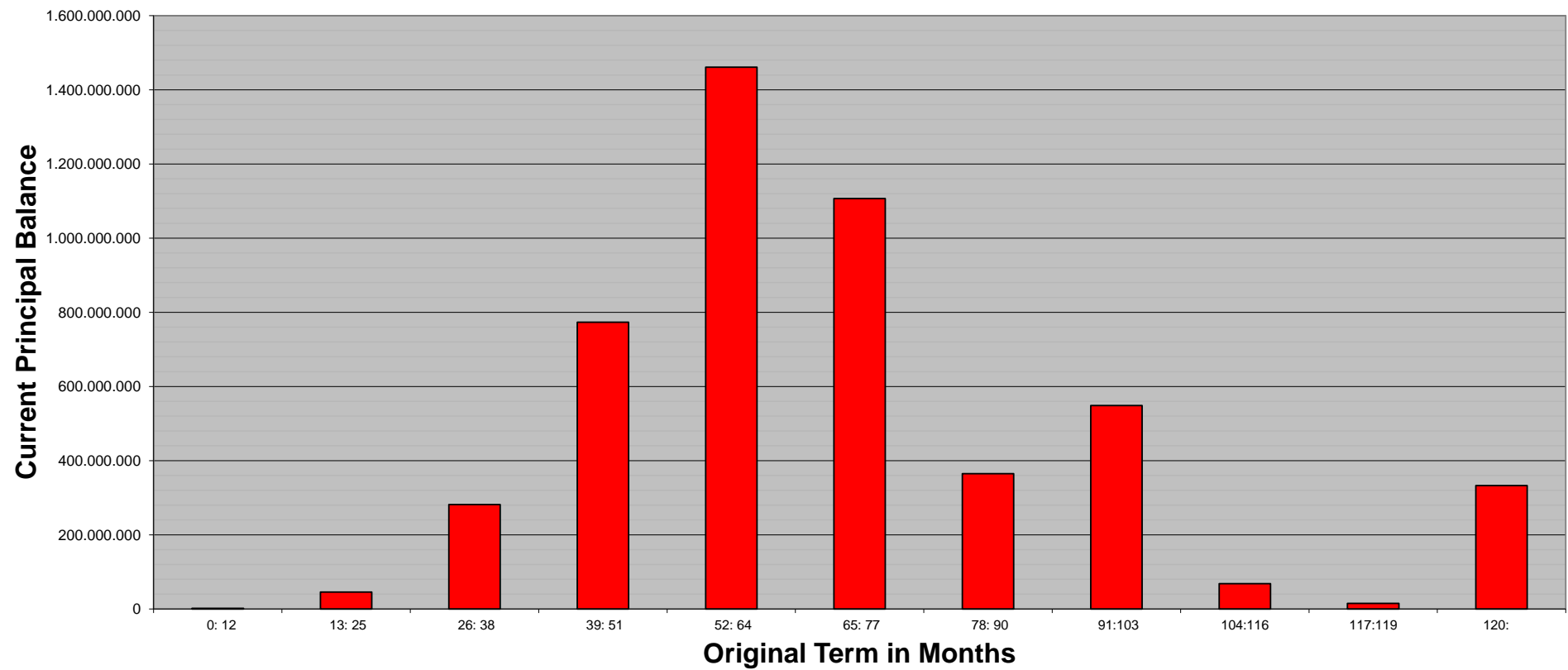
**Statistics**

WA Original Term	70,00
------------------	-------

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

**19.1 Original Term (Graph)**

Calculation Date			12.06.2023		
Payment Date			14.06.2023		
Period No			32		
Monthly Period			Jun 2023		
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	



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

**20. Brands + Fuel Type**



Calculation Date	12.06.2023					
Payment Date	14.06.2023					
Period No	32					
Monthly Period	Jun 2023					
Interest Period	from	15.05.2023	to	14.06.2023	=	30 days
Collection Period	from	01.05.2023	to	31.05.2023		

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	591.982.926,41	11,84%	50.168	12,00%
2	535.757.385,48	10,72%	47.501	11,36%
3	453.617.037,71	9,07%	29.776	7,12%
4	351.430.423,56	7,03%	25.066	6,00%
5	340.599.761,77	6,81%	23.900	5,72%
6	280.816.166,16	5,62%	33.549	8,03%
7	234.744.775,59	4,69%	22.060	5,28%
8	221.950.950,60	4,44%	20.234	4,84%
9	202.738.728,44	4,05%	18.417	4,41%
10	193.115.126,66	3,86%	16.195	3,87%
11	191.824.149,98	3,84%	18.327	4,38%
12	186.923.416,81	3,74%	11.216	2,68%
13	157.603.491,55	3,15%	12.052	2,88%
14	105.276.633,10	2,11%	11.227	2,69%
15	100.264.421,89	2,01%	8.571	2,05%
	<b>4.148.645.395,71</b>	<b>82,97%</b>	<b>348.259</b>	<b>83,32%</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	1.616.849.856,48	32,34%	180.677	43,23%
Diesel Euro 6	646.585.789,14	12,93%	47.918	11,46%
Diesel Euro 5	307.789.708,87	6,16%	34.582	8,27%
Diesel < Euro 5	563.850.944,53	11,28%	43.199	10,34%
Other	56.791.573,41	1,14%	4.467	1,07%
n/a	1.808.132.127,36	36,16%	107.142	25,63%
<b>Total</b>	<b>4.999.999.999,79</b>	<b>100,00%</b>	<b>417.985</b>	<b>100,00%</b>

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

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



Calculation Date	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023	to 14.06.2023 = 30 days
Collection Period	from 01.05.2023	to 31.05.2023

**Priority of Payments**

Available Distribution Amount		176.753.918,23 €
Senior Expenses	- -	0,01 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	302.071,25 €
Replenishment	-	159.222.309,91 €
Purchase Shortfall Ledger	-	0,21 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	250,00 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	17.029.286,87 €

**Transaction Costs**

	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	- 0,01 €		
Interest accrued for the Period	302.071,25 €	- €	302.071,25 €
Cumulative Interest accrued	8.591.689,35 €	- €	8.591.689,35 €
Interest Payments	302.071,25 €	- €	302.071,25 €
Cumulative Interest Payments	8.591.689,35 €	- €	8.591.689,35 €
Interest accrued on Subordinated Loan for the Period	250,00 €		
Cumulative Interest accrued on Subordinated Loan	7.983,32 €		
Interest Payments on Subordinated Loan	250,00 €		
Cumulative Interest Payments on Subordinated Loan	7.983,32 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

**22. Retention**



Calculation Date	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

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:	4.999.999.996,51 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,79 €
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	12.06.2023				
Payment Date	14.06.2023				
Period No	32				
Monthly Period	Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

<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 31.05.2023, data source: Bloomberg

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

**24. Issuer Information**



Calculation Date		12.06.2023			
Payment Date		14.06.2023			
Period No		32			
Monthly Period		Jun 2023			
Interest Period	from	15.05.2023	to	14.06.2023	= 30 days
Collection Period	from	01.05.2023	to	31.05.2023	

**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	12.06.2023	
Payment Date	14.06.2023	
Period No	32	
Monthly Period	Jun 2023	
Interest Period	from 15.05.2023 to 14.06.2023	= 30 days
Collection Period	from 01.05.2023 to 31.05.2023	

[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 31.05.2023, data source: Bloomberg

## SC Germany Mobility 2020-1 Monthly Investor Report

### 26. Glossary



Calculation Date		12.06.2023				
Payment Date		14.06.2023				
Period No		32				
Monthly Period		Jun 2023				
Interest Period	from	15.05.2023	to	14.06.2023	=	30 days
Collection Period	from	01.05.2023	to	31.05.2023		

<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