

# SC Germany Mobility 2020-1 Monthly Investor Report



 GlobalCapital  
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ABS Issuer of the Year  
Santander Consumer Bank AG

**WINNER**

 GlobalCapital  
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**WINNER**

 **Santander**

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

**Cover Sheet Monthly Investor Report**



Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	33				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

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**1. Portfolio Information**



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Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>417.985</b>	<b>4.999.999.999,79 €</b>	<b>5.000.000.000,00 €</b>
Scheduled Principal Payments		107.632.609,44 €	106.681.253,70 €
Prepayment Principal		47.871.499,62 €	46.650.477,26 €
Others		3.208.780,91 €	3.266.836,40 €
<b>Total Principal Collections</b>		<b>158.712.889,97 €</b>	<b>156.598.567,36 €</b>
<b>Total Interest Collections</b>		<b>19.281.302,75 €</b>	<b>19.069.860,44 €</b>
<b>Defaults</b>		<b>2.120.744,51 €</b>	<b>2.623.739,27 €</b>
<b>Replenishment Amount</b>		<b>160.833.633,95 €</b>	<b>159.222.309,91 €</b>
<b>End of Period</b>		<b>4.999.999.999,26 €</b>	<b>4.999.999.999,79 €</b>
Purchase Shortfall Amount		0,74 €	0,21 €
<b>Total Assets (End of Period)</b>	<b>417.514</b>	<b>5.000.000.000,00 €</b>	<b>5.000.000.000,00 €</b>
Current Prepayment Rate (annualised)		11,49%	

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**2. Reserve Accounts**



Calculation Date	12.07.2023				
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Collection Period from	01.06.2023	to	30.06.2023		

**Reserve Accounts**

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

**Additional Reserve**

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

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**3. Delinquency Data**

Calculation Date	12.07.2023				
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Collection Period	from	01.06.2023	to	30.06.2023	



**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	4.999.999.999,26 €	5.787.534,67 €	14.333.852,18 €	7.480.877,60 €	15.438.455,06 €	99,14%	0,12%	0,29%	0,15%	0,31%
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**4.1 Defaults & Recoveries per period**

Calculation Date	12.07.2023				
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Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
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**Default/Recovery Data and Ratios**

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	- €	- €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
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	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
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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	260.906,30	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,77%	no
Weighted average remaining term in months	-	67,00	46,57	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,34%	no
- prior to or on 30 September 2022	2,00%	0,34%	no
- prior to or on 30 September 2023	3,00%	0,34%	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	179.127.851,56 €		
Replenishment	160.833.633,95 €		
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%
DayCount 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)		10,95%	3,70%
Current CE (excl. Excess Spread)		7,25%	0,00%

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**7. Original Principal Balance**



Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023

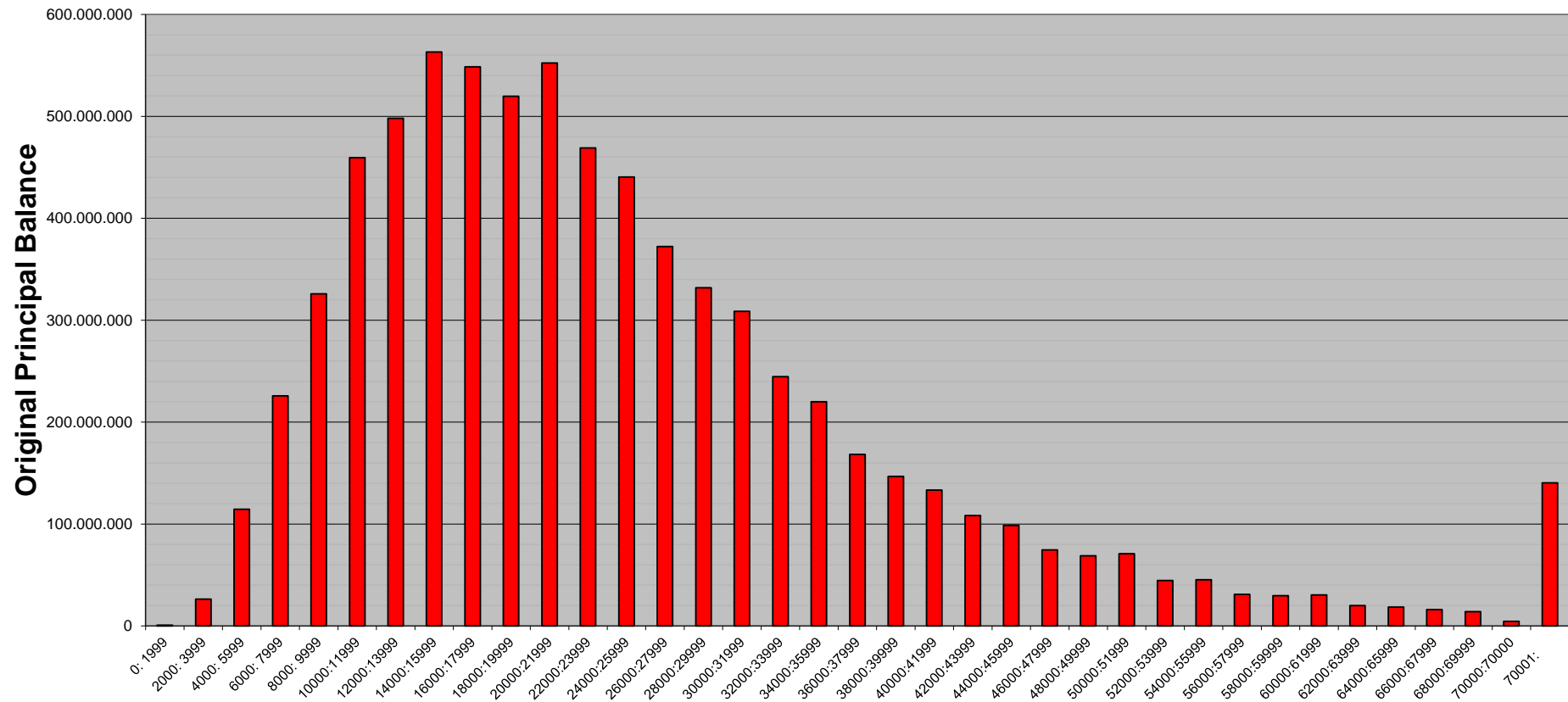
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	746.129,61	0,01%	456	0,11%
2000: 3999	26.304.647,38	0,35%	8.115	1,94%
4000: 5999	114.540.123,72	1,53%	22.559	5,40%
6000: 7999	225.774.244,00	3,02%	32.211	7,71%
8000: 9999	325.787.793,57	4,35%	36.237	8,68%
10000:11999	459.475.548,83	6,14%	42.104	10,08%
12000:13999	498.157.783,06	6,66%	38.402	9,20%
14000:15999	563.069.573,39	7,52%	37.598	9,01%
16000:17999	548.547.400,34	7,33%	32.360	7,75%
18000:19999	519.661.027,31	6,94%	27.408	6,56%
20000:21999	552.332.588,75	7,38%	26.437	6,33%
22000:23999	468.991.298,90	6,27%	20.440	4,90%
24000:25999	440.416.715,62	5,88%	17.641	4,23%
26000:27999	372.354.505,38	4,97%	13.810	3,31%
28000:29999	331.827.396,85	4,43%	11.464	2,75%
30000:31999	308.653.408,08	4,12%	10.006	2,40%
32000:33999	244.513.479,20	3,27%	7.423	1,78%
34000:35999	219.955.442,72	2,94%	6.292	1,51%
36000:37999	168.296.278,23	2,25%	4.553	1,09%
38000:39999	146.747.913,62	1,96%	3.767	0,90%
40000:41999	133.241.375,46	1,78%	3.265	0,78%
42000:43999	108.236.082,69	1,45%	2.520	0,60%
44000:45999	98.627.769,96	1,32%	2.195	0,53%
46000:47999	74.616.651,06	1,00%	1.589	0,38%
48000:49999	68.696.685,75	0,92%	1.403	0,34%
50000:51999	70.805.519,41	0,95%	1.397	0,33%
52000:53999	44.636.139,11	0,60%	843	0,20%
54000:55999	45.370.413,34	0,61%	826	0,20%
56000:57999	30.958.095,98	0,41%	543	0,13%
58000:59999	29.712.045,85	0,40%	504	0,12%
60000:61999	30.426.853,26	0,41%	501	0,12%
62000:63999	20.033.967,69	0,27%	318	0,08%
64000:65999	18.518.386,40	0,25%	285	0,07%
66000:67999	16.050.332,22	0,21%	240	0,06%
68000:69999	14.003.369,15	0,19%	203	0,05%
70000:70000	4.480.000,00	0,06%	64	0,02%
70001:	140.343.777,06	1,88%	1.535	0,37%
<b>Total</b>	<b>7.484.910.762,95</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	17.927,33

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**7.1 Original PB (Graph)**

Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023



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**8. Current Principal Balance**



Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	33				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

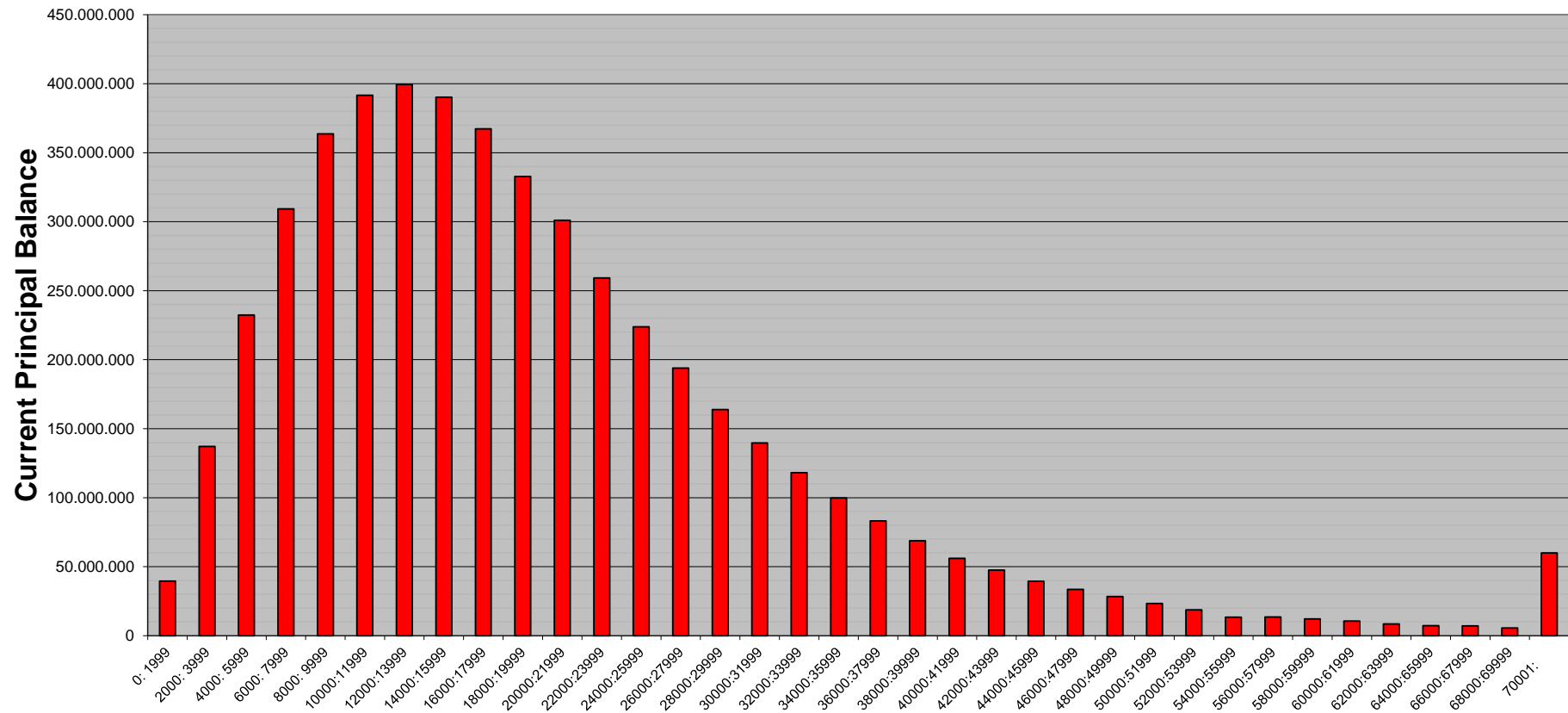
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.555.403,22	0,79%	39.256	9,40%
2000: 3999	137.111.227,79	2,74%	45.445	10,88%
4000: 5999	232.318.243,26	4,65%	46.526	11,14%
6000: 7999	309.291.851,53	6,19%	44.253	10,60%
8000: 9999	363.620.269,11	7,27%	40.477	9,69%
10000:11999	391.642.868,93	7,83%	35.662	8,54%
12000:13999	399.408.299,80	7,99%	30.795	7,38%
14000:15999	390.177.339,77	7,80%	26.070	6,24%
16000:17999	367.245.133,46	7,34%	21.646	5,18%
18000:19999	332.688.022,18	6,65%	17.543	4,20%
20000:21999	301.056.438,30	6,02%	14.357	3,44%
22000:23999	259.187.943,38	5,18%	11.285	2,70%
24000:25999	223.875.188,37	4,48%	8.966	2,15%
26000:27999	193.856.742,82	3,88%	7.188	1,72%
28000:29999	163.855.472,26	3,28%	5.657	1,35%
30000:31999	139.708.814,97	2,79%	4.514	1,08%
32000:33999	118.082.822,45	2,36%	3.583	0,86%
34000:35999	99.861.174,71	2,00%	2.857	0,68%
36000:37999	83.227.483,42	1,66%	2.252	0,54%
38000:39999	68.815.123,59	1,38%	1.766	0,42%
40000:41999	56.126.255,86	1,12%	1.370	0,33%
42000:43999	47.479.670,92	0,95%	1.105	0,26%
44000:45999	39.378.842,10	0,79%	876	0,21%
46000:47999	33.521.796,47	0,67%	714	0,17%
48000:49999	28.352.710,35	0,57%	579	0,14%
50000:51999	23.391.039,24	0,47%	459	0,11%
52000:53999	18.740.237,57	0,37%	354	0,08%
54000:55999	13.362.729,30	0,27%	243	0,06%
56000:57999	13.511.780,28	0,27%	237	0,06%
58000:59999	12.218.983,03	0,24%	207	0,05%
60000:61999	10.660.125,64	0,21%	175	0,04%
62000:63999	8.572.528,08	0,17%	136	0,03%
64000:65999	7.340.145,82	0,15%	113	0,03%
66000:67999	7.160.673,96	0,14%	107	0,03%
68000:69999	5.586.152,19	0,11%	81	0,02%
70001:	60.010.465,13	1,20%	660	0,16%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

Statistics		in EUR
Average Amount		11.975,65

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**8.1 Current PB (Graph)**

Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023



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**9. Borrower Concentration**



Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	260.906,30	0,0052%	2
2	224.528,27	0,0045%	2
3	222.464,95	0,0044%	1
4	214.383,11	0,0043%	1
5	200.294,75	0,0040%	1
6	193.205,25	0,0039%	1
7	187.458,49	0,0037%	1
8	187.342,42	0,0037%	1
9	182.950,47	0,0037%	3
10	182.789,32	0,0037%	2
11	181.848,24	0,0036%	2
12	179.401,34	0,0036%	1
13	179.197,79	0,0036%	1
14	169.365,67	0,0034%	1
15	167.368,45	0,0033%	1
16	164.605,44	0,0033%	1
17	164.256,35	0,0033%	1
18	163.594,17	0,0033%	1
19	158.439,37	0,0032%	1
20	157.571,66	0,0032%	1
21	154.738,31	0,0031%	3
22	152.478,05	0,0030%	2
23	151.390,23	0,0030%	1
24	148.916,98	0,0030%	1
25	148.267,93	0,0030%	1
	<b>4.497.763,31</b>	<b>0,0900%</b>	<b>34</b>

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**10. Geographical Distribution**



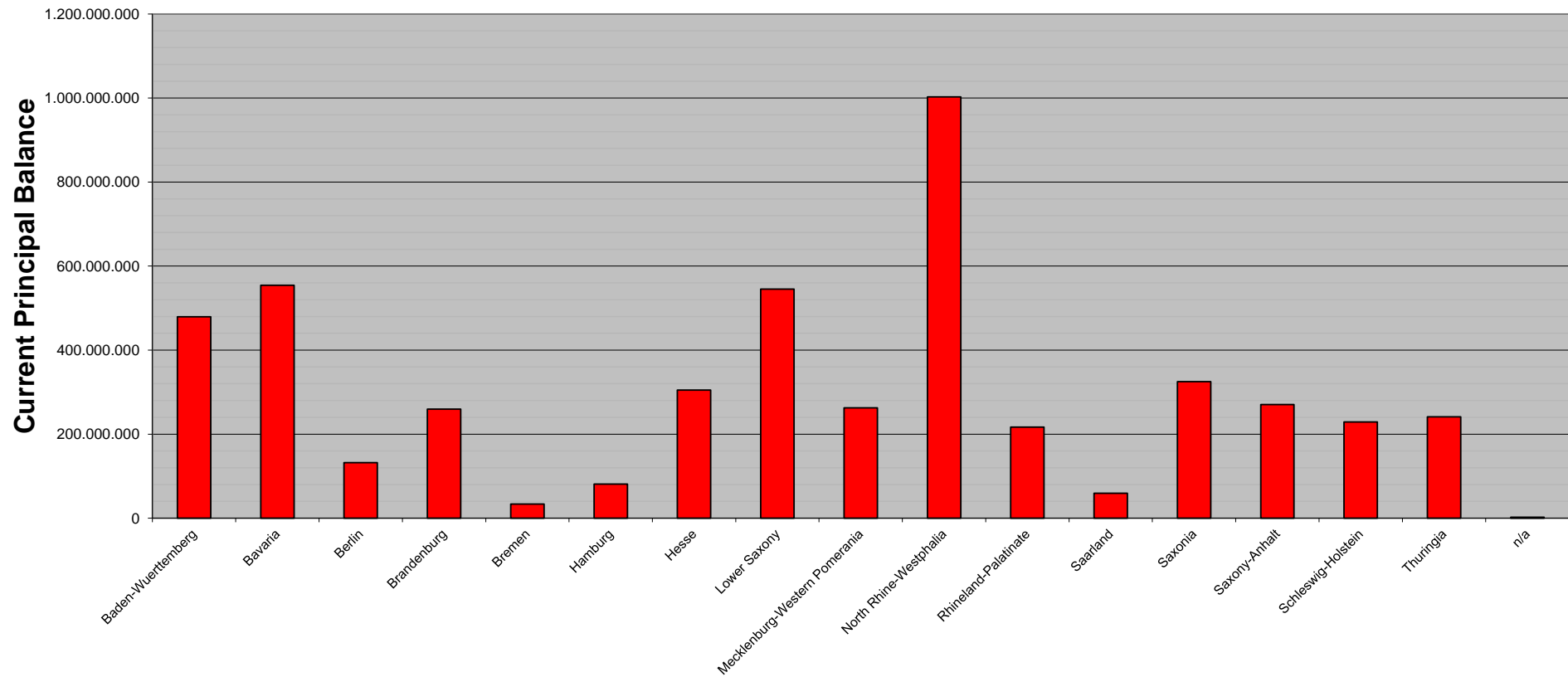
Calculation Date			12.07.2023		
Payment Date			14.07.2023		
Period No			33		
Monthly Period			Jul 2023		
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	479.565.230,52	9,59%	39.455	9,45%
Bavaria	554.271.516,02	11,09%	45.000	10,78%
Berlin	132.067.555,89	2,64%	10.252	2,46%
Brandenburg	259.752.897,58	5,20%	22.373	5,36%
Bremen	33.463.698,41	0,67%	2.606	0,62%
Hamburg	81.075.890,54	1,62%	5.913	1,42%
Hesse	304.754.367,69	6,10%	25.796	6,18%
Lower Saxony	545.308.321,37	10,91%	45.371	10,87%
Mecklenburg-Western Pomerania	262.708.964,08	5,25%	21.890	5,24%
North Rhine-Westphalia	1.002.749.182,84	20,05%	82.728	19,81%
Rhineland-Palatinate	216.681.907,96	4,33%	18.372	4,40%
Saarland	59.394.127,84	1,19%	5.075	1,22%
Saxonia	324.999.896,11	6,50%	28.895	6,92%
Saxony-Anhalt	270.576.073,58	5,41%	24.143	5,78%
Schleswig-Holstein	228.931.985,76	4,58%	18.675	4,47%
Thuringia	241.385.462,69	4,83%	20.780	4,98%
n/a	2.312.920,38	0,05%	190	0,05%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

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**10.1 Geographical Distribution (Graph)**

Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023





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**11. Object/Vehicle Type**



Calculation Date			12.07.2023			
Payment Date			14.07.2023			
Period No			33			
Monthly Period			Jul 2023			
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	25.351.637,17	0,51%	1.635	0,39%
		Private	56.445.563,35	1,13%	4.655	1,11%
			81.797.200,52	1,64%	6.290	1,51%
	Used Vehicle	Commercial	86.381.741,62	1,73%	6.763	1,62%
		Private	380.943.523,62	7,62%	38.580	9,24%
			467.325.265,24	9,35%	45.343	10,86%
	<b>Total</b>		<b>549.122.465,76</b>	<b>10,98%</b>	<b>51.633</b>	<b>12,37%</b>
Non-Online	New Vehicle	Commercial	155.791.715,28	3,12%	8.677	2,08%
		Private	378.674.271,45	7,57%	29.331	7,03%
			534.465.986,73	10,69%	38.008	9,10%
	Used Vehicle	Commercial	742.029.349,58	14,84%	48.467	11,61%
		Private	3.174.382.197,19	63,49%	279.406	66,92%
			3.916.411.546,77	78,33%	327.873	78,53%
	<b>Total</b>		<b>4.450.877.533,50</b>	<b>89,02%</b>	<b>365.881</b>	<b>87,63%</b>
<b>Total</b>			<b>4.999.999.999,00</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.760.041.158,22	95,20%	397.525	95,21%
Leisure	178.452.358,50	3,57%	8.946	2,14%
Motorbike	61.506.482,54	1,23%	11043	2,64%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

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**12. Insurances**



Calculation Date	12.07.2023			
Payment Date	14.07.2023			
Period No	33			
Monthly Period	Jul 2023			
Interest Period	from	14.06.2023	to	14.07.2023 = 30 days
Collection Period	from	01.06.2023	to	30.06.2023

<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	2.823.722.130,26	56,47%	215.703	51,66%
Yes	2.176.277.869,00	43,53%	201.811	48,34%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</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	3.482.708.287,52	69,65%	293.466	70,29%
Yes	1.517.291.711,74	30,35%	124.048	29,71%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</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	4.492.370.881,64	89,85%	377.747	90,48%
Yes	507.629.117,62	10,15%	39.767	9,52%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

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**13. Type of Contract**



Calculation Date			12.07.2023		
Payment Date			14.07.2023		
Period No			33		
Monthly Period			Jul 2023		
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.204.362.228,84	44,09%	243.739	58,38%
	Vehicle	472.560.600,60	9,45%	42.554	10,19%
	Total	2.676.922.829,44	53,54%	286.293	68,57%
Yes		1.786.083.326,77	35,72%	108.233	25,92%
- of which balloon rates	Auto	1.038.319.243,39	20,77%		
- of which regular installments		747.764.083,38	14,96%		
Yes		536.993.843,05	10,74%	22.988	5,51%
- of which balloon rates	Vehicle	330.954.740,73	6,62%		
- of which regular installments		206.039.102,32	4,12%		
	Total	2.323.077.169,82	46,46%	131.221	31,43%
<b>Total</b>		<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</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	828.322,59	0,06%	69	0,05%
13:25	18.736.881,17	1,37%	1.583	1,21%
26:38	121.768.568,96	8,89%	10.714	8,16%
39:51	330.332.041,83	24,12%	31.414	23,94%
52:64	591.440.982,46	43,19%	57.422	43,76%
65:72	186.379.657,61	13,61%	18.029	13,74%
73:	119.787.529,50	8,75%	11.990	9,14%
<b>Total</b>	<b>1.369.273.984,12</b>	<b>100,00%</b>	<b>131.221</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	156.114.543,28	11,40%	16.662	12,70%
13:25	342.092.540,93	24,98%	34.318	26,15%
26:38	328.587.103,50	24,00%	31.268	23,83%
39:51	319.613.498,73	23,34%	29.616	22,57%
52:64	189.004.722,77	13,80%	16.553	12,61%
65:72	33.065.765,61	2,41%	2.772	2,11%
73:	795.809,30	0,06%	32	0,02%
<b>Total</b>	<b>1.369.273.984,12</b>	<b>100,00%</b>	<b>131.221</b>	<b>100,00%</b>

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**14. Payment Methods**



Calculation Date			12.07.2023		
Payment Date			14.07.2023		
Period No			33		
Monthly Period			Jul 2023		
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

<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	4.947.182.091,91	98,94%	412.298	98,75%
Other	52.817.907,35	1,06%	5.216	1,25%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</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	2.136.633.698,66	42,73%	177.201	42,44%
1st of month	2.863.366.300,60	57,27%	240.313	57,56%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

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**15. Downpayment**



Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023

<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	2.033.346.667,64	40,67%	172.285	41,26%	0,00%
0: 999	98.472.517,75	1,97%	11.700	2,80%	4,13%
1000: 1999	251.086.853,87	5,02%	27.393	6,56%	8,93%
2000: 2999	325.464.791,62	6,51%	32.716	7,84%	13,70%
3000: 3999	305.886.042,31	6,12%	28.585	6,85%	17,51%
4000: 4999	239.726.575,80	4,79%	21.583	5,17%	21,11%
5000: 5999	358.589.376,13	7,17%	28.229	6,76%	22,58%
6000: 6999	192.210.210,03	3,84%	15.247	3,65%	26,10%
7000: 7999	152.905.899,86	3,06%	11.980	2,87%	28,91%
8000: 8999	133.539.913,67	2,67%	10.338	2,48%	31,48%
9000: 9999	74.345.988,62	1,49%	5.702	1,37%	33,73%
10000:10999	246.529.037,87	4,93%	16.418	3,93%	32,84%
11000:11999	50.120.941,39	1,00%	3.689	0,88%	37,25%
12000:12999	65.545.437,49	1,31%	4.753	1,14%	38,98%
13000:13999	42.023.784,19	0,84%	3.047	0,73%	40,90%
14000:14999	33.451.748,09	0,67%	2.420	0,58%	42,19%
15000:15000	83.300.028,18	1,67%	4.930	1,18%	39,69%
15001:	313.454.184,75	6,27%	16.499	3,95%	47,71%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>	<b>18,15%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.746,87	€ 6.379,22
Average Purchase Price	€ 20.639,92	€ 23.300,03
<b>Downpayment in %</b>	<b>18,15%</b>	<b>27,38%</b>

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

**16. Effective Interest Rate**



Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	6.565.220,66	0,13%	269	0,06%
1: 1	393.144.151,04	7,86%	27.925	6,69%
2: 2	1.289.928.241,16	25,80%	102.238	24,49%
3: 3	2.074.317.720,85	41,49%	168.334	40,32%
4: 4	772.289.615,40	15,45%	78.643	18,84%
5: 5	295.262.213,53	5,91%	24.241	5,81%
6: 6	108.423.272,42	2,17%	9.836	2,36%
7: 7	27.210.283,26	0,54%	3.042	0,73%
8: 8	27.471.433,40	0,55%	2.549	0,61%
9: 9	3.680.830,01	0,07%	294	0,07%
10:10	808.267,65	0,02%	70	0,02%
11:11	728.439,59	0,01%	61	0,01%
12:12	170.310,29	0,00%	12	0,00%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

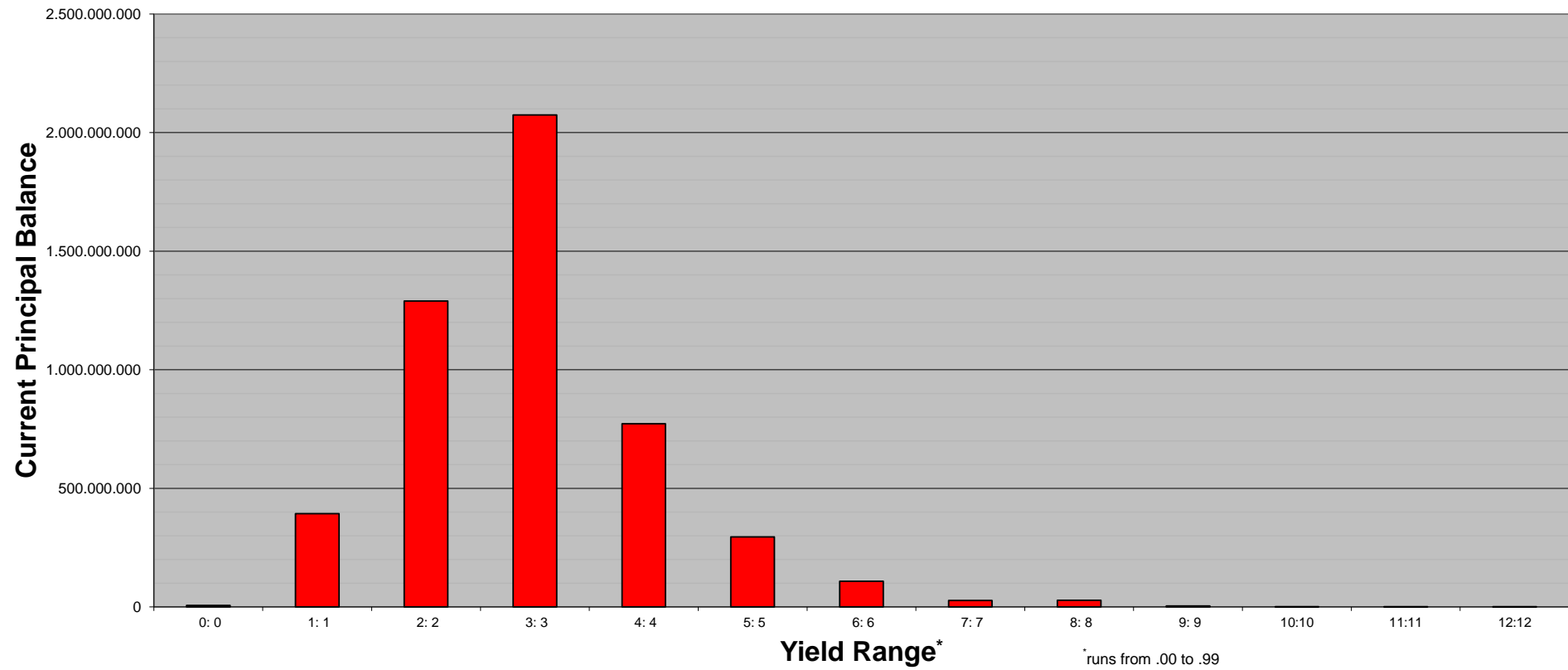
Statistics		in %
WA Interest		3,77%

\* runs from .00 to .99

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

**16.1 Effective Interest Rate (Graph)**

Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023



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

**17. Seasoning**



Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	33				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	44.501.703,53	0,89%	2.230	0,53%
3: 5	182.030.295,96	3,64%	10.071	2,41%
6: 8	293.832.872,39	5,88%	16.555	3,97%
9:11	427.253.210,17	8,55%	25.042	6,00%
12:14	478.598.542,72	9,57%	29.484	7,06%
15:17	399.829.955,97	8,00%	27.401	6,56%
18:20	414.595.130,85	8,29%	28.896	6,92%
21:23	410.682.915,53	8,21%	32.080	7,68%
24:26	476.723.503,46	9,53%	38.623	9,25%
27:29	311.296.805,01	6,23%	27.804	6,66%
30:32	331.516.440,42	6,63%	31.628	7,58%
33:35	385.622.223,22	7,71%	39.470	9,45%
36:38	218.520.331,31	4,37%	23.303	5,58%
39:41	197.165.874,76	3,94%	21.693	5,20%
42:44	137.823.849,12	2,76%	16.641	3,99%
45:47	101.911.801,86	2,04%	13.767	3,30%
48:50	57.812.806,31	1,16%	7.673	1,84%
51:53	36.003.411,89	0,72%	5.241	1,26%
54:56	23.627.273,38	0,47%	3.762	0,90%
57:59	18.318.024,17	0,37%	3.305	0,79%
60:62	13.153.247,63	0,26%	2.418	0,58%
63:65	10.221.896,21	0,20%	1.970	0,47%
66:68	7.017.446,02	0,14%	1.595	0,38%
69:71	5.964.724,73	0,12%	1.654	0,40%
72:74	4.817.816,97	0,10%	1.258	0,30%
75:77	3.430.790,41	0,07%	914	0,22%
78:80	2.265.406,90	0,05%	677	0,16%
81:	5.461.698,36	0,11%	2.359	0,57%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

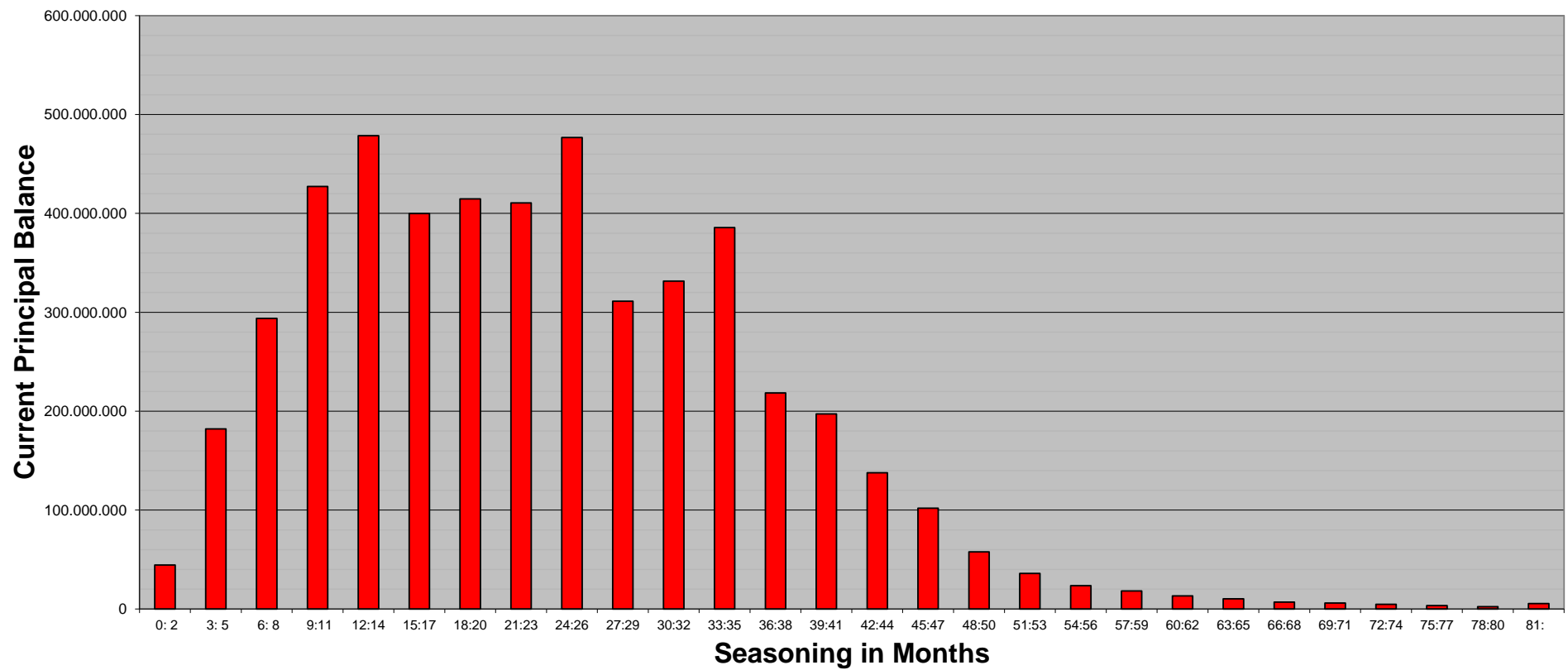
Statistics	
WA Seasoning	23,56



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

**17.1 Seasoning (Graph)**

Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023



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**18. Remaining Term**



Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	33				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	84.456.535,64	1,69%	29.226	7,00%
7: 13	212.343.965,02	4,25%	40.132	9,61%
14: 20	346.412.374,72	6,93%	46.388	11,11%
21: 27	520.873.688,21	10,42%	54.607	13,08%
28: 34	476.866.625,82	9,54%	42.978	10,29%
35: 41	641.674.059,97	12,83%	48.360	11,58%
42: 48	607.563.910,41	12,15%	40.240	9,64%
49: 55	558.944.505,41	11,18%	34.424	8,24%
56: 62	499.663.642,70	9,99%	28.333	6,79%
63: 69	288.688.877,25	5,77%	15.603	3,74%
70: 76	179.067.959,24	3,58%	9.938	2,38%
77: 83	119.766.857,66	2,40%	6.096	1,46%
84: 90	152.218.689,28	3,04%	7.487	1,79%
91: 97	96.645.979,21	1,93%	4.498	1,08%
98:104	78.222.832,15	1,56%	3.487	0,84%
105:107	36.998.797,68	0,74%	1.551	0,37%
108:	99.590.698,89	1,99%	4.166	1,00%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

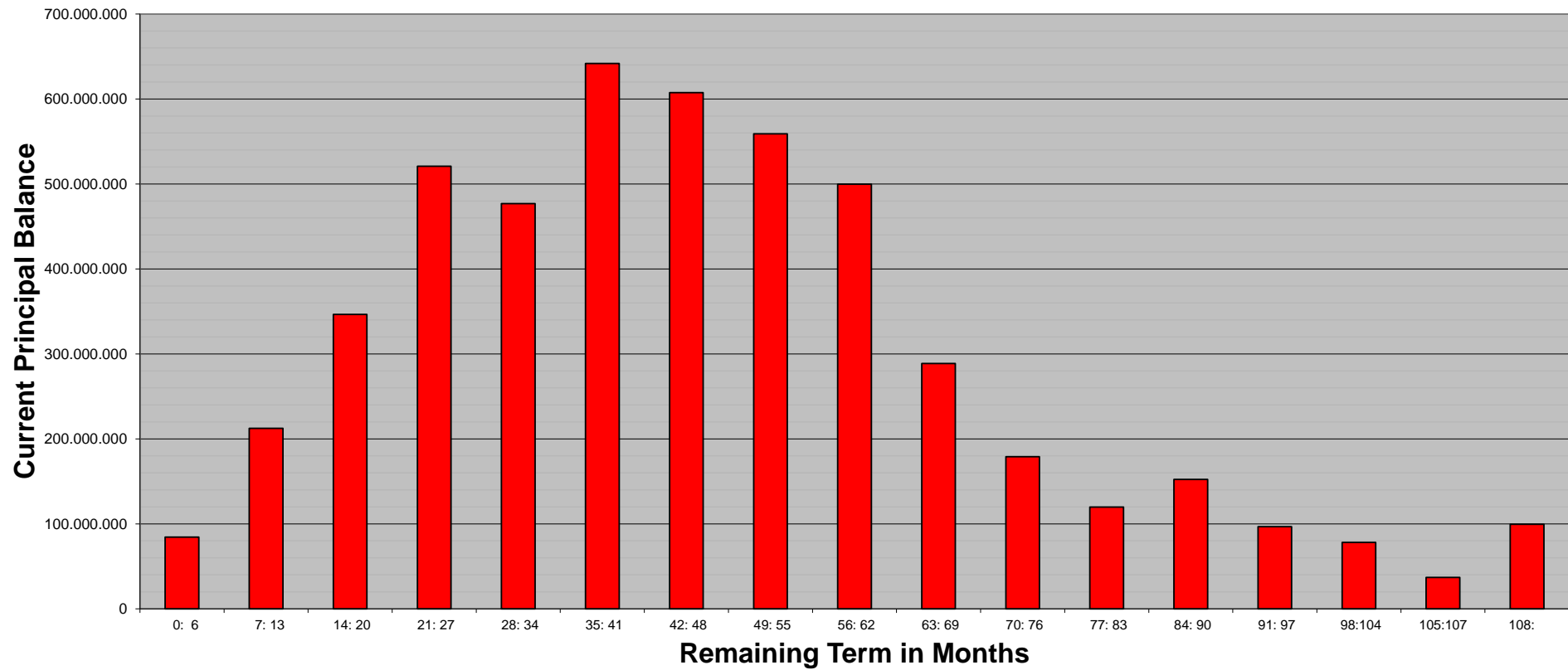
**Statistics**

WA Remaining Term	46,57
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Calculation Date			12.07.2023		
Payment Date			14.07.2023		
Period No			33		
Monthly Period			Jul 2023		
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	



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

**19. Original Term**



Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	33				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

<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	1.760.892,03	0,04%	608	0,15%
13: 25	44.094.868,09	0,88%	9.984	2,39%
26: 38	274.946.088,65	5,50%	42.900	10,28%
39: 51	769.541.605,92	15,39%	82.799	19,83%
52: 64	1.458.959.800,11	29,18%	116.864	27,99%
65: 77	1.117.415.718,44	22,35%	74.867	17,93%
78: 90	365.347.513,09	7,31%	30.848	7,39%
91:103	544.873.409,83	10,90%	38.320	9,18%
104:116	69.883.020,88	1,40%	3.963	0,95%
117:119	15.247.911,21	0,30%	696	0,17%
120:	337.929.171,01	6,76%	15.665	3,75%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

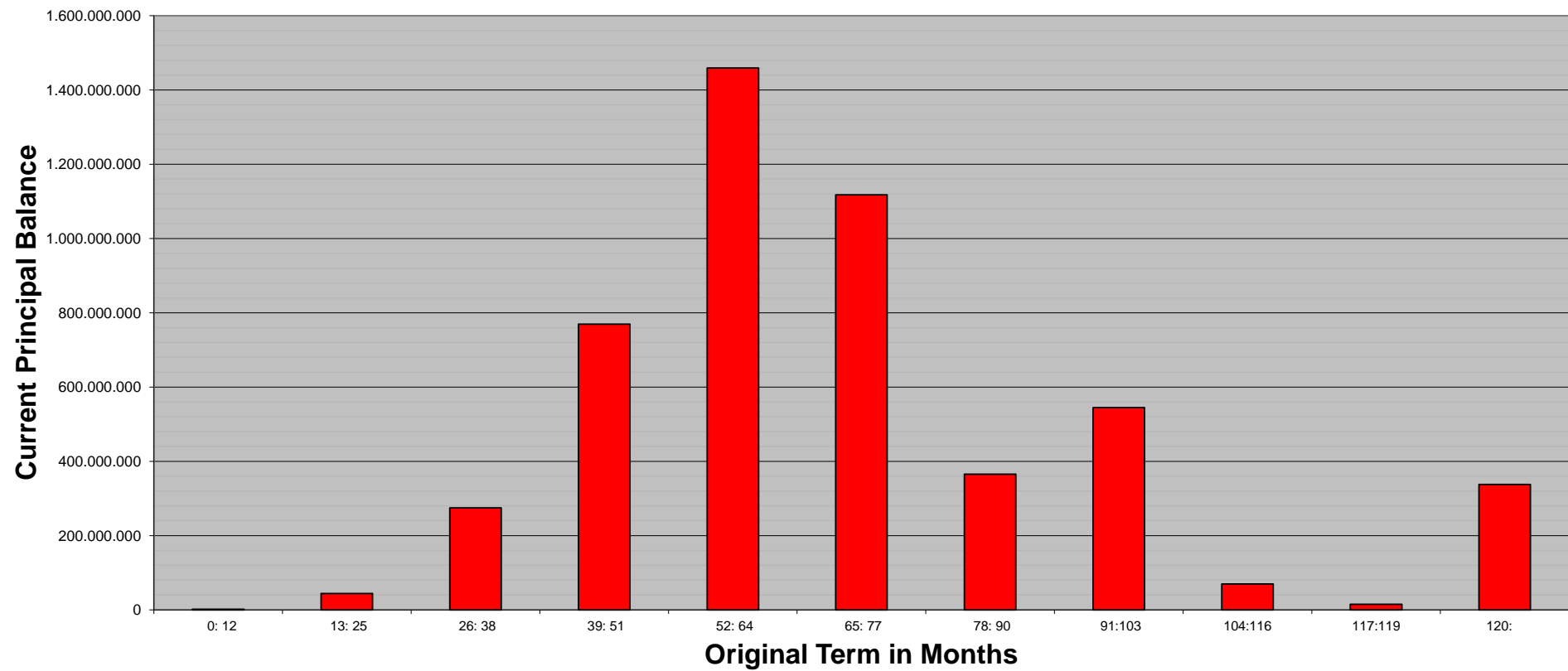
**Statistics**

WA Original Term	70,13
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**

Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023



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Monthly Investor Report**

**20. Brands + Fuel Type**



Calculation Date	12.07.2023					
Payment Date	14.07.2023					
Period No	33					
Monthly Period	Jul 2023					
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	591.204.895,75	11,82%	50.180	12,02%
2	538.005.718,96	10,76%	47.519	11,38%
3	455.594.211,21	9,11%	29.884	7,16%
4	354.222.748,39	7,08%	25.129	6,02%
5	341.235.534,51	6,82%	23.970	5,74%
6	279.041.244,25	5,58%	33.423	8,01%
7	233.044.350,42	4,66%	22.003	5,27%
8	222.983.358,96	4,46%	20.294	4,86%
9	201.341.632,78	4,03%	18.300	4,38%
10	194.442.799,81	3,89%	16.291	3,90%
11	190.252.171,03	3,81%	18.246	4,37%
12	186.524.237,32	3,73%	11.200	2,68%
13	155.262.818,17	3,11%	11.937	2,86%
14	105.152.637,31	2,10%	11.179	2,68%
15	100.933.403,68	2,02%	8.633	2,07%
	<b>4.149.241.762,55</b>	<b>82,98%</b>	<b>348.188</b>	<b>83,40%</b>

TOP 15 manufacturer brands in alphabetical order:

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

Fuel	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Petrol	1.607.939.537,32	32,16%	179.663	43,03%
Diesel Euro 6	643.703.330,65	12,87%	47.806	11,45%
Diesel Euro 5	303.940.015,60	6,08%	34.097	8,17%
Diesel < Euro 5	564.307.015,04	11,29%	43.287	10,37%
Other	56.506.462,49	1,13%	4.456	1,07%
n/a	1.823.603.638,16	36,47%	108.205	25,92%
<b>Total</b>	<b>4.999.999.999,26</b>	<b>100,00%</b>	<b>417.514</b>	<b>100,00%</b>

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

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



Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023

**Priority of Payments**

Available Distribution Amount	179.127.851,56 €
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	- 160.833.633,95 €
Purchase Shortfall Ledger	- 0,74 €
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	= 17.791.895,61 €

**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	8.893.760,60 €	- €	8.893.760,60 €
Interest Payments	302.071,25 €	- €	302.071,25 €
Cumulative Interest Payments	8.893.760,60 €	- €	8.893.760,60 €
Interest accrued on Subordinated Loan for the Period	250,00 €		
Cumulative Interest accrued on Subordinated Loan	8.233,32 €		
Interest Payments on Subordinated Loan	250,00 €		
Cumulative Interest Payments on Subordinated Loan	8.233,32 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

**22. Retention**



Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	33				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	4.999.999.999,79 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,26 €
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	12.07.2023				
Payment Date	14.07.2023				
Period No	33				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

<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 30.06.2023, data source: Bloomberg

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

**24. Issuer Information**



Calculation Date		12.07.2023			
Payment Date		14.07.2023			
Period No		33			
Monthly Period		Jul 2023			
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

**Deal Name:** SC Germany Mobility 2020-1

**Issuer:** SC GERMANY S.A., COMPARTMENT MOBILITY 2020-1  
The Managing Directors  
22-24 Boulevard Royal  
L-2449 Luxembourg,  
Grand Duchy of Luxembourg

**LEI:** 549300I0DV9V1WKUO071

**Seller of the Receivables:** Santander Consumer Bank AG

**Servicer Name:** Santander Consumer Bank AG

**Reporting Entity:** Santander Consumer Bank AG  
Capital Markets  
Santander-Platz 1  
41061 Mönchengladbach  
Germany  
eMail abs\_ger@santander.de  
fax +49 (0) 2161 690 7077

**SPV-Administrator:** Circumference FS (Luxembourg) S.A.  
22-24 Boulevard Royal  
L-2449 Luxembourg,  
Grand Duchy of Luxembourg

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

**25. Santander Consumer Bank**



**Contact Details**

**Team Securitization**

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Christina Opwis +49-2161-690-7086  
Team ABS

Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	33	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023 to 14.07.2023	= 30 days
Collection Period	from 01.06.2023 to 30.06.2023	

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**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 30.06.2023, data source: Bloomberg

## SC Germany Mobility 2020-1 Monthly Investor Report

### 26. Glossary



Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	33				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

<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