

SC Germany Mobility 2020-1 Monthly Investor Report



2020 GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER

2021 GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS ISSUER OF THE YEAR

WINNER

 **Santander**

SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	34				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

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1. Portfolio Information



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Interest Period from	14.07.2023	to	14.08.2023	=	31 days
Collection Period from	01.07.2023	to	31.07.2023		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	417.514	4.999.999.999,26 €	5.000.000.000,00 €
Scheduled Principal Payments		108.113.502,88 €	107.632.609,44 €
Prepayment Principal		49.283.396,63 €	47.871.499,62 €
Others		2.523.595,91 €	3.208.780,91 €
Total Principal Collections		159.920.495,42 €	158.712.889,97 €
Total Interest Collections		19.659.759,38 €	19.281.302,75 €
Defaults		2.420.003,66 €	2.120.744,51 €
Replenishment Amount		162.340.498,86 €	160.833.633,95 €
End of Period		4.999.999.999,04 €	4.999.999.999,26 €
Purchase Shortfall Amount		0,96 €	0,74 €
Total Assets (End of Period)	416.724	5.000.000.000,00 €	5.000.000.000,00 €
Current Prepayment Rate (annualised)		11,83%	

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2. Reserve Accounts



Calculation Date	10.08.2023				
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Reserve Accounts

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

Additional Reserve

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

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3. Delinquency Data



Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	3.199.999.998,66 €	0,00 €	0,00 €	0,00 €	0,00 €	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%
34	4.999.999.999,04 €	15.349.292,29 €	5.541.279,68 €	7.593.960,42 €	16.041.911,02 €	99,11%	0,31%	0,11%	0,15%	0,32%
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4. Default Data



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Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	2.420.003,66 €	
Current Period Recoveries	950.373,68 €	
Current Period Net Default	1.469.629,98 €	
New Number of Defaulted Contracts		208

Cumulative Default

Cumulative Gross Default	48.767.123,12 €	
Cumulative Recoveries	14.648.843,70 €	
Cumulative Net Default	34.118.279,42 €	
Total Number of Defaulted Contracts		3.813

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

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

	0,35%	
Annualised Loss Ratio period before previous period		0,42%
Annualised Loss Ratio previous period		0,28%
Annualised Loss Ratio current period	0,35%	0,35%

Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	

PDL Trigger

62.500.000,00 €

Repurchased Assets

Current Repurchased Asset Amount through breach of warranty or voluntary buyback	- €
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	- €

* 3-MRA stands for three months rolling average

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Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
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%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	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	258.534,32	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,82%	no
Weighted average remaining term in months	-	67,00	46,42	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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Collection Period	from	01.07.2023	to	31.07.2023	

6. Outstanding Notes



	All notes	Class A	Class B
1. Note Balance			
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	180.730.631,03 €		
Replenishment	162.340.498,86 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,56	1,56
2. Payments to Investors per Note			
Interest Rate Basis: Fixed Rate		0,00%	1,00%
Day/Count Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		156.250,00 €	156.250,00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		156.250,00 €	156.250,00 €
> Interest accrued for the period		- €	312.148,75 €
Interest Payment		- €	312.148,75 €
Interest Payment per Note		- €	134,55 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		10,99%	3,74%
Current CE (excl. Excess Spread)		7,25%	0,00%

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7. Original Principal Balance



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	34				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

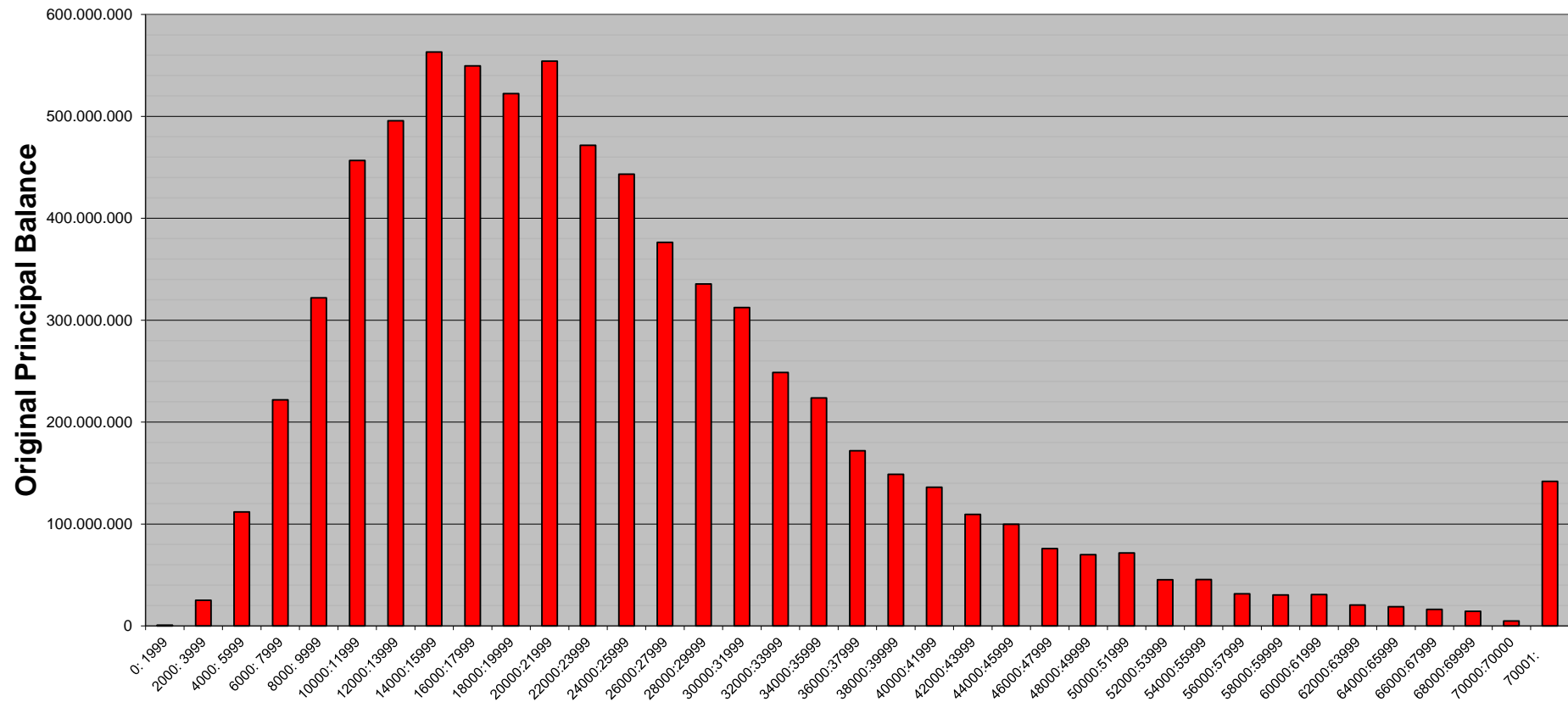
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	721.228,70	0,01%	442	0,11%
2000: 3999	25.177.230,70	0,33%	7.768	1,86%
4000: 5999	111.791.174,50	1,49%	22.009	5,28%
6000: 7999	221.834.362,32	2,95%	31.645	7,59%
8000: 9999	321.922.488,06	4,28%	35.799	8,59%
10000:11999	456.688.445,74	6,07%	41.842	10,04%
12000:13999	495.678.662,73	6,59%	38.210	9,17%
14000:15999	563.207.104,11	7,49%	37.605	9,02%
16000:17999	549.530.743,60	7,31%	32.415	7,78%
18000:19999	522.359.917,76	6,95%	27.550	6,61%
20000:21999	554.108.176,76	7,37%	26.521	6,36%
22000:23999	471.688.101,42	6,27%	20.556	4,93%
24000:25999	443.369.401,65	5,90%	17.759	4,26%
26000:27999	376.420.421,11	5,01%	13.961	3,35%
28000:29999	335.461.504,40	4,46%	11.589	2,78%
30000:31999	312.395.217,26	4,16%	10.127	2,43%
32000:33999	248.740.829,75	3,31%	7.551	1,81%
34000:35999	223.675.095,68	2,98%	6.398	1,54%
36000:37999	171.951.897,64	2,29%	4.652	1,12%
38000:39999	148.770.305,80	1,98%	3.819	0,92%
40000:41999	136.138.203,86	1,81%	3.336	0,80%
42000:43999	109.485.862,25	1,46%	2.549	0,61%
44000:45999	99.796.528,00	1,33%	2.221	0,53%
46000:47999	75.787.633,05	1,01%	1.614	0,39%
48000:49999	69.977.204,35	0,93%	1.429	0,34%
50000:51999	71.572.772,45	0,95%	1.412	0,34%
52000:53999	45.270.855,79	0,60%	855	0,21%
54000:55999	45.540.537,78	0,61%	829	0,20%
56000:57999	31.533.631,04	0,42%	553	0,13%
58000:59999	30.422.817,28	0,40%	516	0,12%
60000:61999	30.736.845,12	0,41%	506	0,12%
62000:63999	20.476.308,52	0,27%	325	0,08%
64000:65999	18.905.814,58	0,25%	291	0,07%
66000:67999	16.184.521,89	0,22%	242	0,06%
68000:69999	14.349.693,63	0,19%	208	0,05%
70000:70000	4.760.000,00	0,06%	68	0,02%
70001:	141.804.127,93	1,89%	1.552	0,37%
Total	7.518.235.667,21	100,00%	416.724	100,00%

Statistics in EUR	
Average Amount	18.041,28

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Monthly Investor Report**

7.1 Original PB (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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8. Current Principal Balance



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	34				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

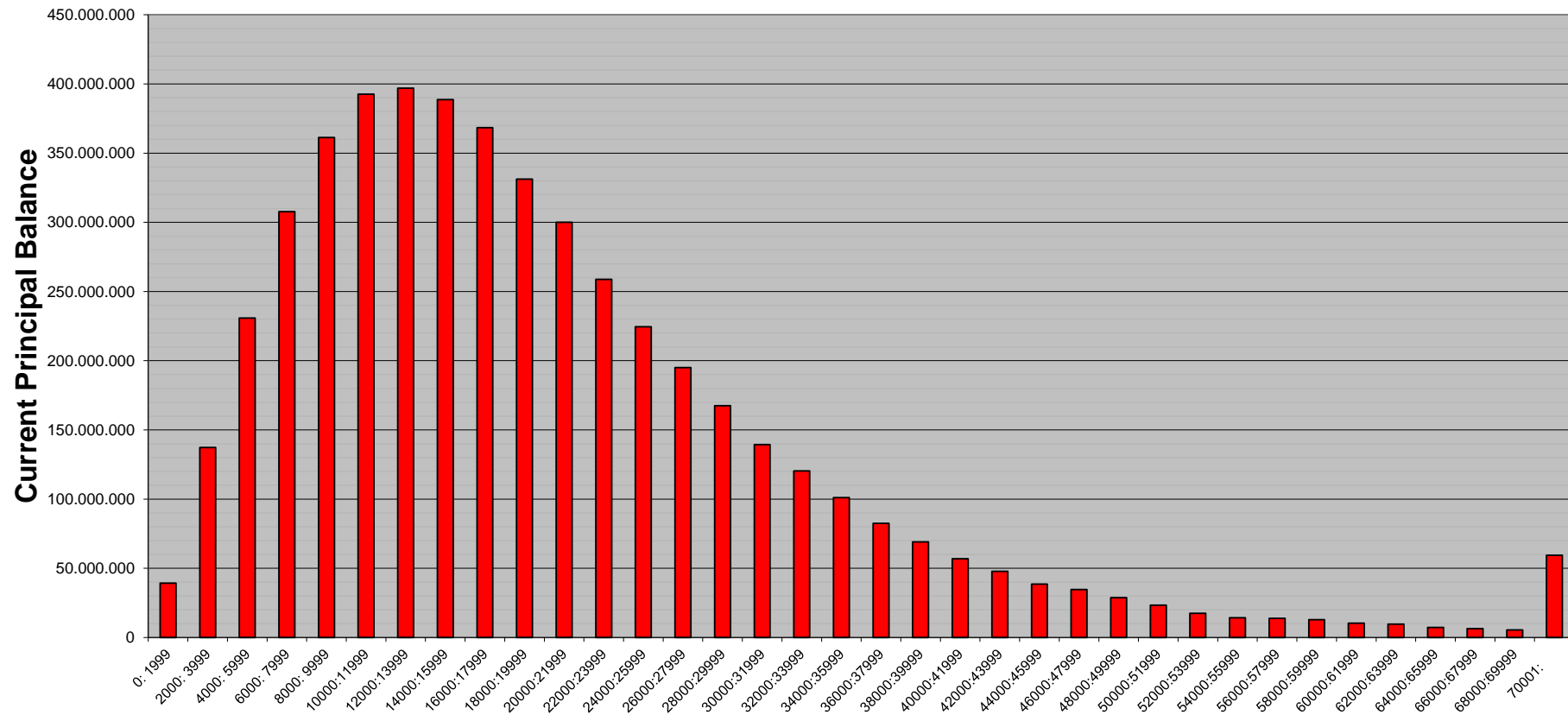
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.311.878,39	0,79%	39.079	9,38%
2000: 3999	137.251.763,51	2,75%	45.532	10,93%
4000: 5999	230.890.203,54	4,62%	46.237	11,10%
6000: 7999	307.772.467,91	6,16%	44.042	10,57%
8000: 9999	361.328.807,35	7,23%	40.230	9,65%
10000:11999	392.621.480,20	7,85%	35.750	8,58%
12000:13999	396.898.686,32	7,94%	30.592	7,34%
14000:15999	388.721.142,11	7,77%	25.974	6,23%
16000:17999	368.405.737,10	7,37%	21.714	5,21%
18000:19999	331.241.212,17	6,62%	17.463	4,19%
20000:21999	300.095.636,14	6,00%	14.314	3,43%
22000:23999	258.812.946,30	5,18%	11.269	2,70%
24000:25999	224.551.304,62	4,49%	8.996	2,16%
26000:27999	195.070.474,08	3,90%	7.237	1,74%
28000:29999	167.518.848,29	3,35%	5.784	1,39%
30000:31999	139.324.616,01	2,79%	4.500	1,08%
32000:33999	120.375.621,73	2,41%	3.652	0,88%
34000:35999	101.151.240,69	2,02%	2.893	0,69%
36000:37999	82.440.498,51	1,65%	2.230	0,54%
38000:39999	69.074.128,11	1,38%	1.774	0,43%
40000:41999	56.955.895,51	1,14%	1.391	0,33%
42000:43999	47.779.729,83	0,96%	1.112	0,27%
44000:45999	38.575.034,15	0,77%	858	0,21%
46000:47999	34.626.343,96	0,69%	738	0,18%
48000:49999	28.747.592,92	0,57%	587	0,14%
50000:51999	23.397.985,30	0,47%	459	0,11%
52000:53999	17.465.378,37	0,35%	330	0,08%
54000:55999	14.291.300,63	0,29%	260	0,06%
56000:57999	13.899.411,03	0,28%	244	0,06%
58000:59999	12.914.395,34	0,26%	219	0,05%
60000:61999	10.298.847,72	0,21%	169	0,04%
62000:63999	9.589.502,26	0,19%	152	0,04%
64000:65999	7.226.699,81	0,14%	111	0,03%
66000:67999	6.495.536,29	0,13%	97	0,02%
68000:69999	5.447.419,35	0,11%	79	0,02%
70001:	59.430.233,49	1,19%	656	0,16%
Total	4.999.999.999,04	100,00%	416.724	100,00%

Statistics in EUR	
Average Amount	11.998,35

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

8.1 Current PB (Graph)

Calculation Date	10.08.2023		
Payment Date	14.08.2023		
Period No	34		
Monthly Period	Aug 2023		
Interest Period	from	14.07.2023	to 14.08.2023 = 31 days
Collection Period	from	01.07.2023	to 31.07.2023



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9. Borrower Concentration



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	258.534,32	0,0052%	2
2	222.198,58	0,0044%	2
3	219.397,56	0,0044%	1
4	212.541,99	0,0043%	1
5	198.255,10	0,0040%	1
6	192.140,89	0,0038%	1
7	186.372,99	0,0037%	1
8	186.057,99	0,0037%	1
9	181.542,24	0,0036%	2
10	181.237,85	0,0036%	3
11	180.528,69	0,0036%	2
12	177.360,23	0,0035%	1
13	176.778,28	0,0035%	1
14	174.101,00	0,0035%	1
15	167.639,31	0,0034%	1
16	166.359,01	0,0033%	1
17	164.391,59	0,0033%	1
18	162.057,81	0,0032%	1
19	161.193,16	0,0032%	1
20	157.472,90	0,0031%	1
21	156.536,19	0,0031%	1
22	153.050,24	0,0031%	3
23	151.359,25	0,0030%	1
24	150.909,86	0,0030%	2
25	147.876,11	0,0030%	1
	4.485.893,14	0,0897%	34

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10. Geographical Distribution



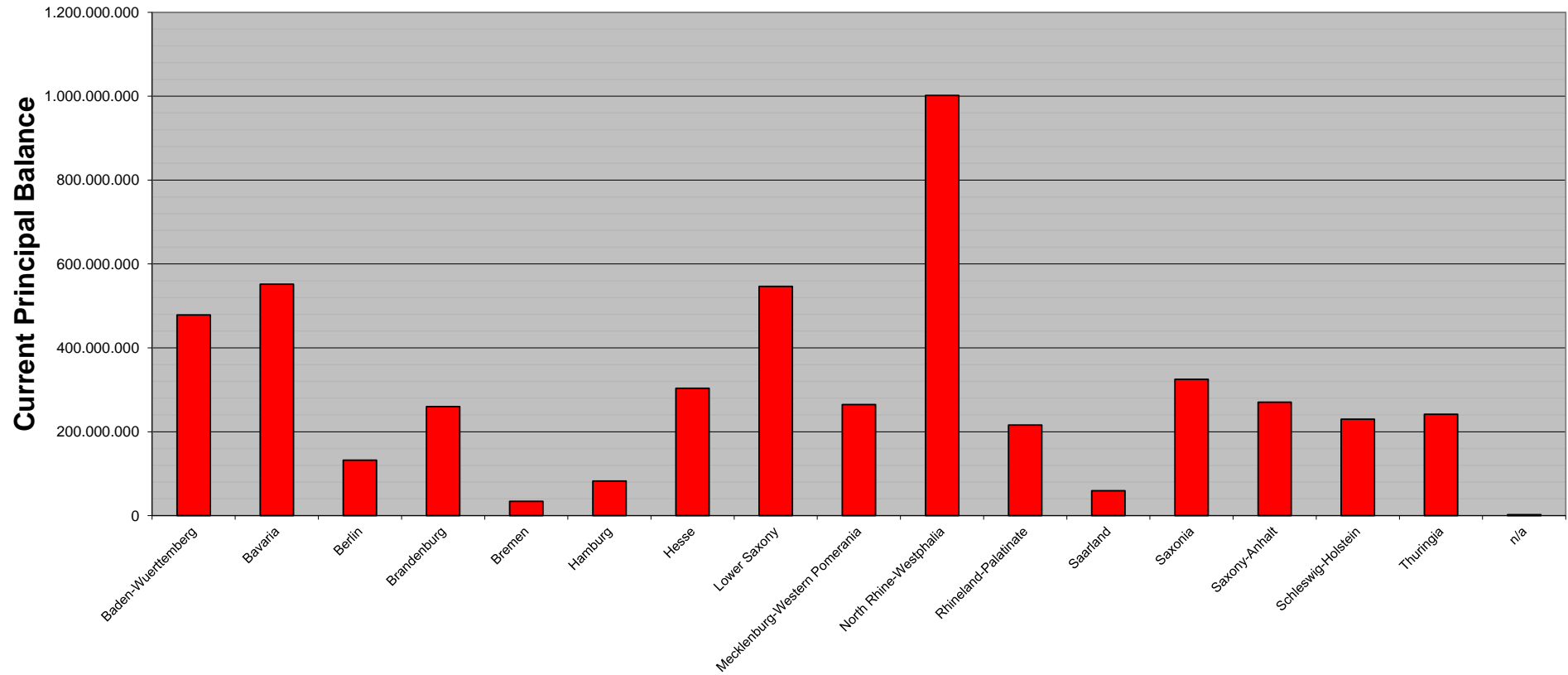
Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	478.685.220,68	9,57%	39.214	9,41%
Bavaria	551.637.283,34	11,03%	44.817	10,75%
Berlin	132.152.792,69	2,64%	10.191	2,45%
Brandenburg	259.823.287,43	5,20%	22.359	5,37%
Bremen	34.022.410,44	0,68%	2.632	0,63%
Hamburg	82.284.244,59	1,65%	5.963	1,43%
Hesse	303.559.953,61	6,07%	25.674	6,16%
Lower Saxony	546.733.473,25	10,93%	45.387	10,89%
Mecklenburg-Western Pomerania	264.645.525,97	5,29%	21.994	5,28%
North Rhine-Westphalia	1.002.036.306,57	20,04%	82.526	19,80%
Rhineland-Palatinate	215.891.722,89	4,32%	18.266	4,38%
Saarland	59.275.057,77	1,19%	5.052	1,21%
Saxony	324.992.280,88	6,50%	28.866	6,93%
Saxony-Anhalt	270.480.885,42	5,41%	24.105	5,78%
Schleswig-Holstein	229.751.430,82	4,60%	18.745	4,50%
Thuringia	241.723.515,02	4,83%	20.739	4,98%
n/a	2.304.607,67	0,05%	194	0,05%
Total	4.999.999.999,04	100,00%	416.724	100,00%

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10.1 Geographical Distribution (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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11. Object/Vehicle Type



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	24.377.627,49	0,49%	1.595	0,38%
		Private	54.365.223,16	1,09%	4.529	1,09%
			78.742.850,65	1,57%	6.124	1,47%
	Used Vehicle	Commercial	84.744.841,61	1,69%	6.659	1,60%
		Private	376.409.123,37	7,53%	38.170	9,16%
			461.153.964,98	9,22%	44.829	10,76%
	Total		539.896.815,63	10,80%	50.953	12,23%
Non-Online	New Vehicle	Commercial	150.805.852,34	3,02%	8.484	2,04%
		Private	366.547.009,84	7,33%	28.568	6,86%
			517.352.862,18	10,35%	37.052	8,89%
	Used Vehicle	Commercial	747.727.762,11	14,95%	48.603	11,66%
		Private	3.195.022.559,12	63,90%	280.116	67,22%
			3.942.750.321,23	78,86%	328.719	78,88%
	Total		4.460.103.183,41	89,20%	365.771	87,77%
Total			4.999.999.999,00	100,00%	416.724	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.763.740.205,97	95,27%	397.103	95,29%
Leisure	176.286.252,48	3,53%	8.864	2,13%
Motorbike	59.973.540,59	1,20%	10757	2,58%
Total	4.999.999.999,04	100,00%	416.724	100,00%

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12. Insurances



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

<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	2.887.884.999,49	57,76%	219.219	52,61%
Yes	2.112.114.999,55	42,24%	197.505	47,39%
Total	4.999.999.999,04	100,00%	416.724	100,00%

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	3.523.945.225,96	70,48%	295.042	70,80%
Yes	1.476.054.773,08	29,52%	121.682	29,20%
Total	4.999.999.999,04	100,00%	416.724	100,00%

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	4.504.745.315,52	90,09%	377.524	90,59%
Yes	495.254.683,52	9,91%	39.200	9,41%
Total	4.999.999.999,04	100,00%	416.724	100,00%

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13. Type of Contract



Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			34		
Monthly Period			Aug 2023		
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.195.156.489,97	43,90%	242.590	58,21%
	Vehicle	468.802.812,35	9,38%	42.283	10,15%
	Total	2.663.959.302,32	53,28%	284.873	68,36%
Yes		1.797.187.425,52	35,94%	108.793	26,11%
- of which balloon rates	Auto	1.051.034.629,29	21,02%		
- of which regular installments		746.152.796,23	14,92%		
Yes		538.853.271,20	10,78%	23.058	5,53%
- of which balloon rates	Vehicle	334.433.342,66	6,69%		
- of which regular installments		204.419.928,54	4,09%		
	Total	2.336.040.696,72	46,72%	131.851	31,64%
Total		4.999.999.999,04	100,00%	416.724	100,00%

Balloon Loans - Original Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	777.290,51	0,06%	59	0,04%
13:25	18.459.346,50	1,33%	1.549	1,17%
26:38	118.946.788,69	8,59%	10.389	7,88%
39:51	333.956.212,47	24,10%	31.496	23,89%
52:64	597.536.632,83	43,13%	57.583	43,67%
65:72	192.169.746,70	13,87%	18.485	14,02%
73:	123.621.954,25	8,92%	12.290	9,32%
Total	1.385.467.971,95	100,00%	131.851	100,00%

Balloon Loans - Remaining Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	167.689.139,86	12,10%	17.811	13,51%
13:25	347.441.633,68	25,08%	34.763	26,37%
26:38	324.582.378,94	23,43%	30.689	23,28%
39:51	320.377.062,61	23,12%	29.257	22,19%
52:64	191.704.590,34	13,84%	16.532	12,54%
65:72	32.878.659,84	2,37%	2.769	2,10%
73:	794.506,68	0,06%	30	0,02%
Total	1.385.467.971,95	100,00%	131.851	100,00%

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14. Payment Methods



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

<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	4.947.516.916,77	98,95%	411.422	98,73%
Other	52.483.082,27	1,05%	5.302	1,27%
Total	4.999.999.999,04	100,00%	416.724	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	2.137.711.594,93	42,75%	176.849	42,44%
1st of month	2.862.288.404,11	57,25%	239.875	57,56%
Total	4.999.999.999,04	100,00%	416.724	100,00%

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15. Downpayment



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

<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	2.031.304.665,32	40,63%	171.859	41,24%	0,00%
0: 999	97.901.501,13	1,96%	11.592	2,78%	4,10%
1000: 1999	249.286.556,99	4,99%	27.193	6,53%	8,88%
2000: 2999	323.789.660,89	6,48%	32.541	7,81%	13,62%
3000: 3999	304.665.429,34	6,09%	28.506	6,84%	17,44%
4000: 4999	240.132.829,99	4,80%	21.554	5,17%	20,99%
5000: 5999	361.220.748,21	7,22%	28.279	6,79%	22,45%
6000: 6999	192.017.151,82	3,84%	15.214	3,65%	25,97%
7000: 7999	153.325.272,28	3,07%	11.969	2,87%	28,78%
8000: 8999	134.203.217,74	2,68%	10.344	2,48%	31,32%
9000: 9999	74.079.537,77	1,48%	5.689	1,37%	33,67%
10000:10999	248.545.771,35	4,97%	16.488	3,96%	32,68%
11000:11999	49.934.767,71	1,00%	3.686	0,88%	37,20%
12000:12999	66.119.341,11	1,32%	4.789	1,15%	38,89%
13000:13999	42.079.727,25	0,84%	3.038	0,73%	40,75%
14000:14999	33.219.184,33	0,66%	2.417	0,58%	42,12%
15000:15000	83.583.957,96	1,67%	4.973	1,19%	39,65%
15001:	314.590.677,85	6,29%	16.593	3,98%	47,64%
Total	4.999.999.999,04	100,00%	416.724	100,00%	18,12%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.761,53	€ 6.401,57
Average Purchase Price	€ 20.760,15	€ 23.438,26
Downpayment in %	18,12%	27,31%

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

16. Effective Interest Rate



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	6.554.046,65	0,13%	268	0,06%
1: 1	386.149.110,55	7,72%	27.609	6,63%
2: 2	1.261.000.086,07	25,22%	100.569	24,13%
3: 3	2.034.928.243,38	40,70%	166.118	39,86%
4: 4	777.206.428,61	15,54%	78.266	18,78%
5: 5	333.776.123,27	6,68%	26.193	6,29%
6: 6	133.216.018,66	2,66%	11.240	2,70%
7: 7	31.293.762,77	0,63%	3.286	0,79%
8: 8	29.325.195,30	0,59%	2.670	0,64%
9: 9	4.507.029,52	0,09%	341	0,08%
10:10	978.483,71	0,02%	79	0,02%
11:11	811.172,24	0,02%	67	0,02%
12:12	254.298,31	0,01%	18	0,00%
Total	4.999.999.999,04	100,00%	416.724	100,00%

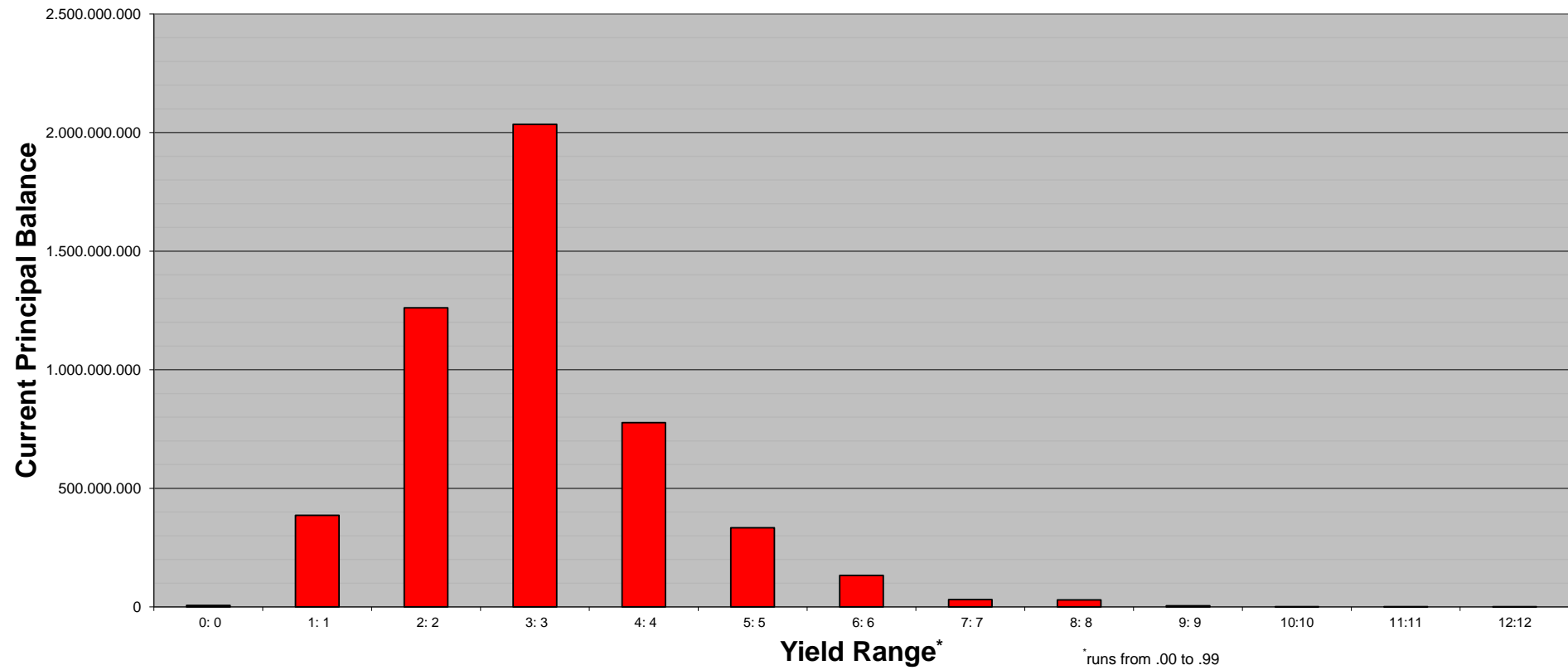
Statistics		in %
WA Interest		3,82%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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

17. Seasoning



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	34				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	48.255.246,78	0,97%	2.370	0,57%
3: 5	180.629.333,59	3,61%	9.767	2,34%
6: 8	281.835.155,98	5,64%	16.041	3,85%
9:11	395.107.073,82	7,90%	23.280	5,59%
12:14	493.270.591,91	9,87%	29.910	7,18%
15:17	432.920.431,17	8,66%	28.962	6,95%
18:20	374.035.003,11	7,48%	26.029	6,25%
21:23	412.193.307,43	8,24%	31.849	7,64%
24:26	442.812.951,22	8,86%	35.512	8,52%
27:29	381.889.607,72	7,64%	33.524	8,04%
30:32	283.712.424,63	5,67%	26.889	6,45%
33:35	331.192.042,42	6,62%	34.365	8,25%
36:38	308.273.550,28	6,17%	31.834	7,64%
39:41	176.927.838,10	3,54%	19.634	4,71%
42:44	140.472.418,98	2,81%	16.764	4,02%
45:47	110.369.246,84	2,21%	14.827	3,56%
48:50	71.337.327,70	1,43%	9.381	2,25%
51:53	38.682.961,21	0,77%	5.587	1,34%
54:56	24.619.603,59	0,49%	3.913	0,94%
57:59	18.377.942,78	0,37%	3.388	0,81%
60:62	13.166.346,95	0,26%	2.348	0,56%
63:65	10.739.335,89	0,21%	2.073	0,50%
66:68	7.173.376,66	0,14%	1.642	0,39%
69:71	5.720.598,19	0,11%	1.576	0,38%
72:74	4.984.576,57	0,10%	1.285	0,31%
75:77	3.642.238,92	0,07%	972	0,23%
78:80	2.159.623,04	0,04%	671	0,16%
81:	5.499.843,56	0,11%	2.331	0,56%
Total	4.999.999.999,04	100,00%	416.724	100,00%

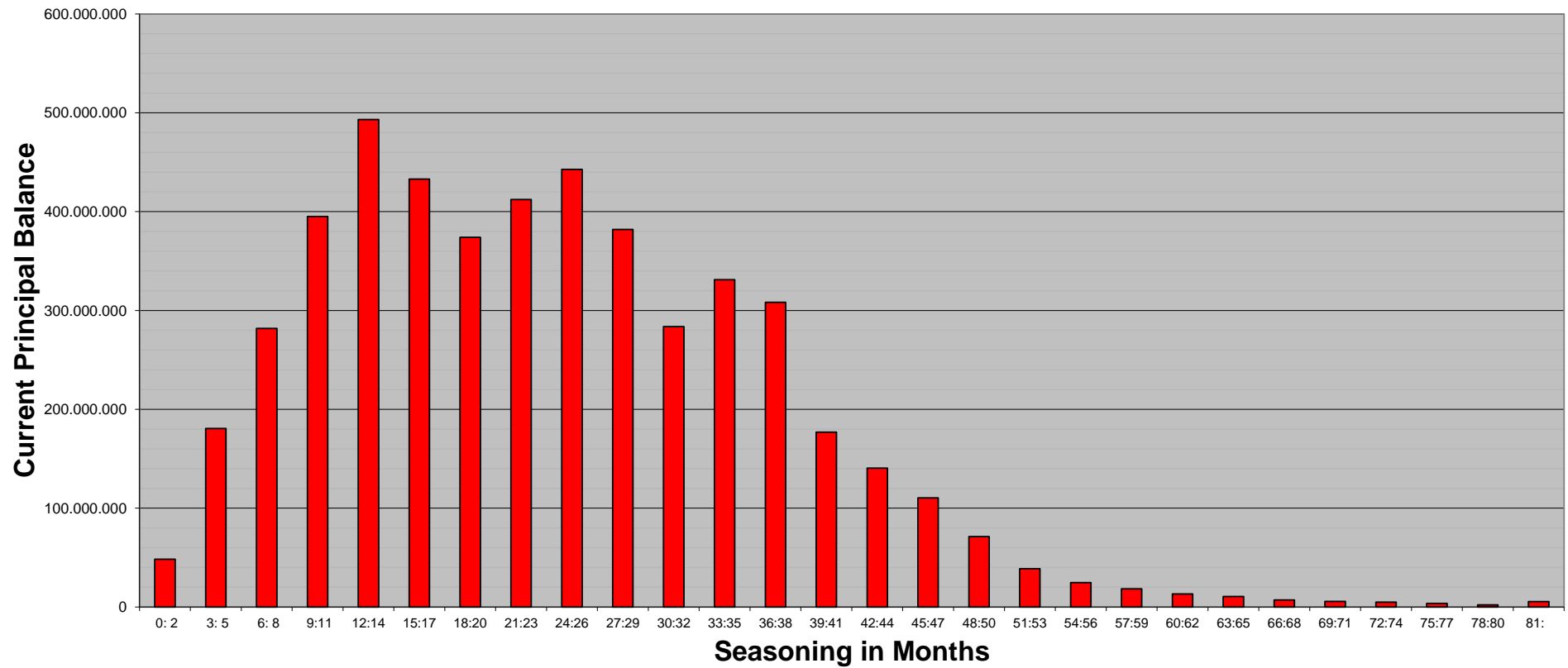
Statistics

WA Seasoning	23,85
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**SC Germany Mobility 2020-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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

18. Remaining Term



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	34				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	81.226.198,94	1,62%	28.092	6,74%
7: 13	232.398.342,96	4,65%	43.098	10,34%
14: 20	356.985.342,29	7,14%	46.848	11,24%
21: 27	503.333.417,06	10,07%	53.031	12,73%
28: 34	482.143.255,69	9,64%	42.997	10,32%
35: 41	645.508.182,07	12,91%	48.182	11,56%
42: 48	610.797.385,67	12,22%	40.592	9,74%
49: 55	540.625.319,83	10,81%	33.294	7,99%
56: 62	502.821.446,96	10,06%	28.216	6,77%
63: 69	282.009.624,47	5,64%	15.234	3,66%
70: 76	177.517.925,23	3,55%	9.768	2,34%
77: 83	122.503.661,41	2,45%	6.226	1,49%
84: 90	146.873.819,21	2,94%	7.278	1,75%
91: 97	100.979.933,98	2,02%	4.699	1,13%
98:104	76.304.356,98	1,53%	3.405	0,82%
105:107	39.402.008,15	0,79%	1.649	0,40%
108:	98.569.778,14	1,97%	4.115	0,99%
Total	4.999.999.999,04	100,00%	416.724	100,00%

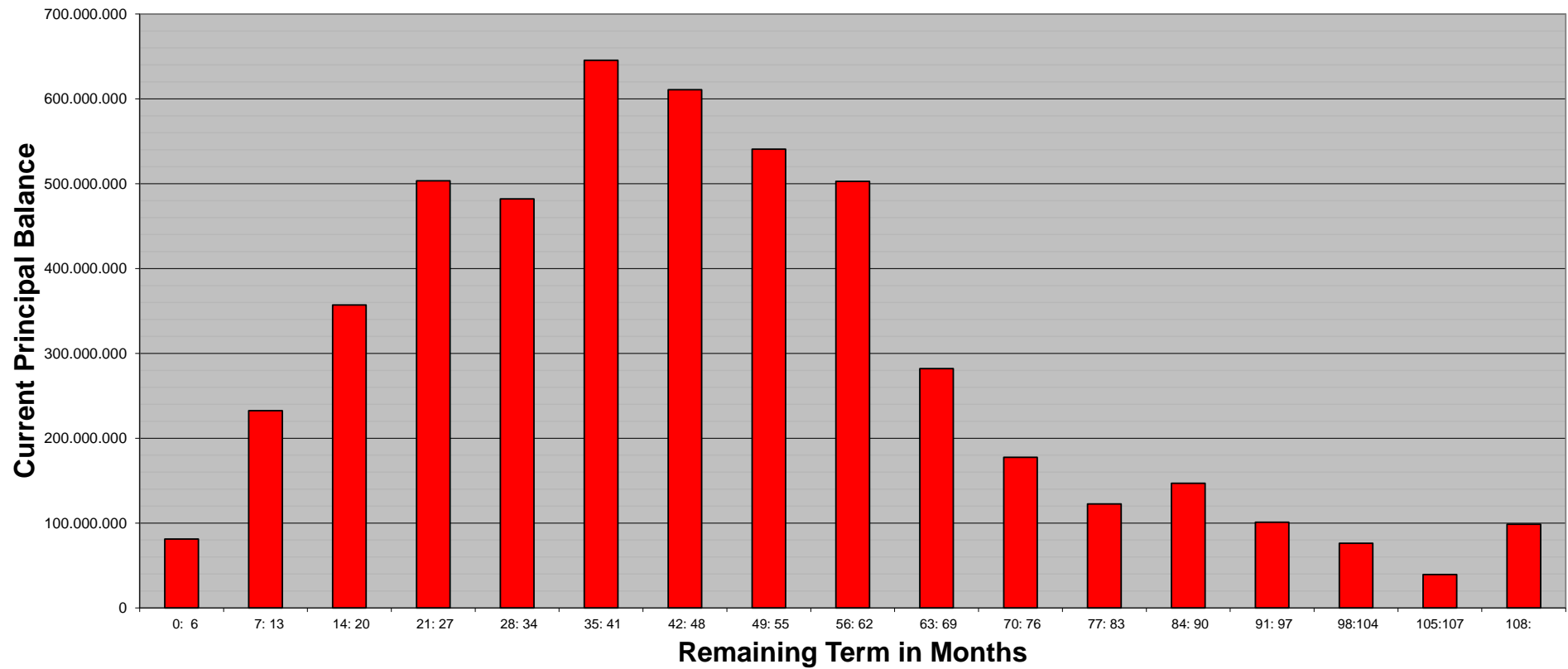
Statistics

WA Remaining Term	46,42
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			34		
Monthly Period			Aug 2023		
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	



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

19. Original Term



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

<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	1.738.578,62	0,03%	591	0,14%
13: 25	42.780.773,18	0,86%	9.564	2,30%
26: 38	267.281.133,44	5,35%	41.378	9,93%
39: 51	765.888.243,58	15,32%	82.547	19,81%
52: 64	1.457.125.305,00	29,14%	117.132	28,11%
65: 77	1.129.684.938,58	22,59%	75.655	18,15%
78: 90	364.927.582,66	7,30%	30.912	7,42%
91:103	539.522.617,98	10,79%	38.197	9,17%
104:116	70.932.731,39	1,42%	4.032	0,97%
117:119	15.283.149,26	0,31%	702	0,17%
120:	344.834.945,35	6,90%	16.014	3,84%
Total	4.999.999.999,04	100,00%	416.724	100,00%

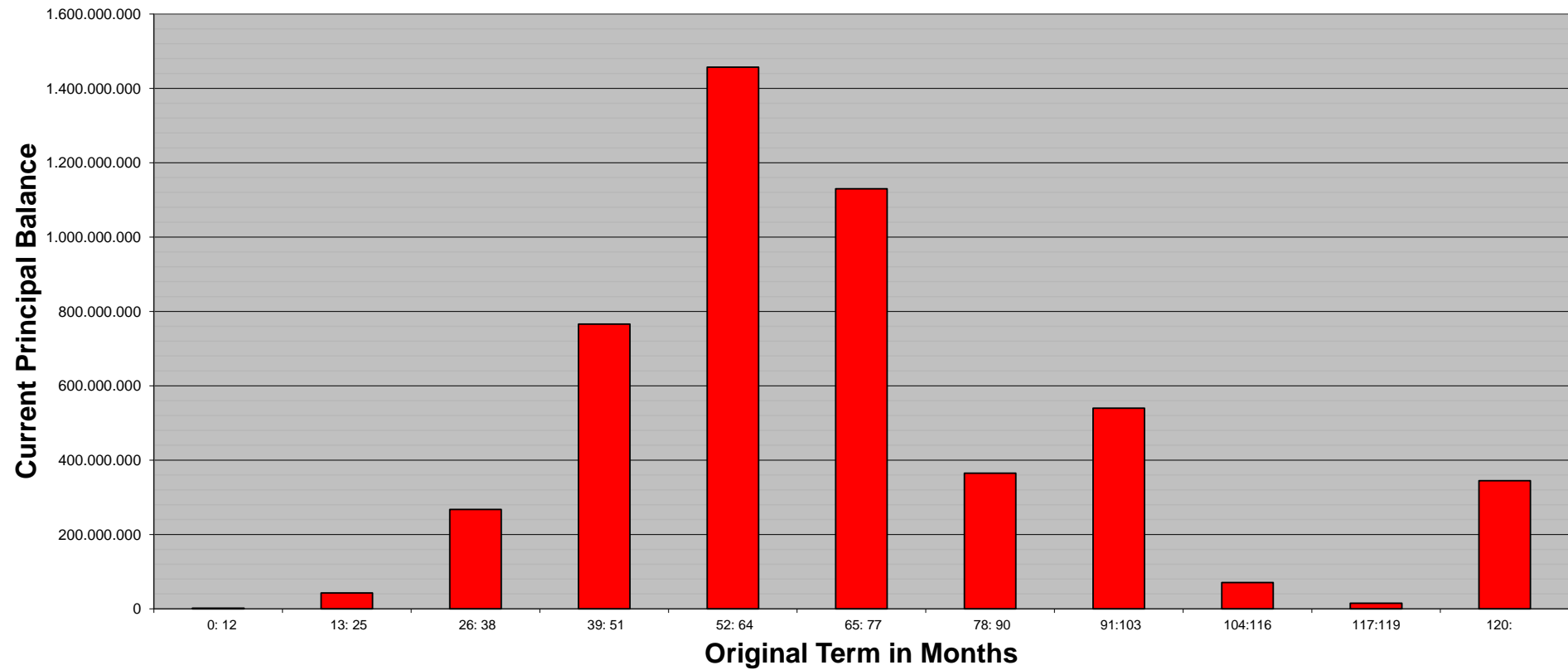
Statistics

WA Original Term	70,27
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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

20. Brands + Fuel Type



Calculation Date	10.08.2023					
Payment Date	14.08.2023					
Period No	34					
Monthly Period	Aug 2023					
Interest Period	from	14.07.2023	to	14.08.2023	=	31 days
Collection Period	from	01.07.2023	to	31.07.2023		

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	590.927.213,31	11,82%	50.171	12,04%
2	540.873.830,32	10,82%	47.543	11,41%
3	457.475.827,26	9,15%	29.935	7,18%
4	356.228.820,47	7,12%	25.135	6,03%
5	343.052.376,88	6,86%	24.024	5,76%
6	277.399.742,21	5,55%	33.245	7,98%
7	230.995.057,49	4,62%	21.911	5,26%
8	223.522.628,80	4,47%	20.344	4,88%
9	200.053.552,66	4,00%	18.205	4,37%
10	196.047.203,85	3,92%	16.391	3,93%
11	188.140.662,53	3,76%	18.123	4,35%
12	185.412.615,86	3,71%	11.138	2,67%
13	153.340.473,56	3,07%	11.874	2,85%
14	104.637.428,07	2,09%	11.117	2,67%
15	102.144.208,50	2,04%	8.674	2,08%
	4.150.251.641,77	83,01%	347.830	83,47%

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	1.597.667.152,12	31,95%	178.368	42,80%
Diesel Euro 6	638.258.588,36	12,77%	47.496	11,40%
Diesel Euro 5	300.647.553,21	6,01%	33.632	8,07%
Diesel < Euro 5	564.810.171,20	11,30%	43.347	10,40%
Other	56.235.870,41	1,12%	4.444	1,07%
n/a	1.842.380.663,74	36,85%	109.437	26,26%
Total	4.999.999.999,04	100,00%	416.724	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	10.08.2023		
Payment Date	14.08.2023		
Period No	34		
Monthly Period	Aug 2023		
Interest Period	from	14.07.2023	to 14.08.2023 = 31 days
Collection Period	from	01.07.2023	to 31.07.2023

Priority of Payments

Available Distribution Amount		180.730.631,03 €
Senior Expenses	-	35,00 €
Interest Notes Class A	-	0,00 €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	0,00 €
Interest Notes Class B (no PD Trigger Breach)	-	312.148,75 €
Replenishment	-	162.340.498,86 €
Purchase Shortfall Ledger	-	0,96 €
Principal Class A	-	0,00 €
Interest Class B (PD Trigger Breach)	-	0,00 €
Principal Class B	-	0,00 €
Interest Subordinated Loan	-	258,33 €
Principal Subordinated Loan	-	0,00 €
Other payments due	-	0,00 €
Payments to Seller	=	17.877.689,13 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	35,00 €		
Interest accrued for the Period	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest accrued	9.205.909,35 €	0,00 €	9.205.909,35 €
Interest Payments	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest Payments	9.205.909,35 €	0,00 €	9.205.909,35 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	8.491,65 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	8.491,65 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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

22. Retention



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	34				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

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:	4.999.999.999,26 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,04 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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

23. Counterparties



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	34				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

Arranger:	Société Générale S.A. Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	
Manager:	Société Générale S.A. One Bank Street, Canary Wharf London E14 4SG United Kingdom	
Account Bank & Paying Agent: E-mail: mbs.erg.london@usbank.com	Elavon Financial Services Limited Block E, Cherrywood Business Park, Loughlinstown Co. Dublin Republic of Ireland	
Cash Administrator & Calculation Agent:	U.S. Bank Global Corporate Trust Limited 125 Old Broad Street London, EC2N 1AR United Kingdom	
Transaction Security Trustee:	Circumference FS (Netherlands) B.V. Barbara Strozziilaan 101 1083 HN Amsterdam The Netherlands	
Data Trustee:	Circumference FS (UK) Limited 14 Devonshire Square London EC2M 4YT United Kingdom	
Rating Agencies:	Fitch Ratings Limited Neue Mainzer Strasse 46 - 50 60311 Frankfurt am Main Germany	Moody's Deutschland GmbH Structured Finance Monitoring An der Welle 5 60325 Frankfurt am Main Germany

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

Ratings as of 31.07.2023, data source: Bloomberg

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

24. Issuer Information



Calculation Date		10.08.2023			
Payment Date		14.08.2023			
Period No		34			
Monthly Period		Aug 2023			
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

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	10.08.2023	
Payment Date	14.08.2023	
Period No	34	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023 to 14.08.2023	= 31 days
Collection Period	from 01.07.2023 to 31.07.2023	

stefan.zilligen@santander.de
christina.opwis@santander.de
abs_ger@santander.de

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.07.2023, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date		10.08.2023				
Payment Date		14.08.2023				
Period No		34				
Monthly Period		Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	=	31 days
Collection Period	from	01.07.2023	to	31.07.2023		

Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Balloon Loan:	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
Balloon Payment:	The final payment of a balloon loan.
Defaulted Contracts/Defaults:	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
Delinquent Receivable:	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
Downpayment:	The initial upfront portion of the total net amount due at the time of finalizing the contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
Gap Insurance:	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
Legal Maturity:	Final Payment date on which all outstanding notes will mature.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 13 % constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.
Leisure:	Is composed of motorised and not motorised caravans and campers.
Payment Protection Insurance:	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
Recoveries:	Any amount received on defaulted contracts
Repair Cost Insurance:	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
Set-Off Reserves (X/Y):	Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits
Used Vehicle	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle