

SC Germany Mobility 2020-1 Monthly Investor Report



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SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER

 **Santander**

SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.09.2022				
Payment Date	14.09.2022				
Period No	23				
Monthly Period	Sep 2022				
Interest Period	from 16.08.2022	to	14.09.2022	=	29 days
Collection Period	from 01.08.2022	to	31.08.2022		

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1. Portfolio Information



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Payment Date	14.09.2022				
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Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	14.09.2022	= 29 days
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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	417.454	4.999.999.990,50 €	5.000.000.000,00 €
Scheduled Principal Payments		103.781.036,40 €	
Prepayment Principal		55.827.585,69 €	
Others		4.558.009,22 €	
Total Principal Collections		164.166.631,31 €	163.203.668,03 €
Total Interest Collections		20.053.092,77 €	19.921.868,81 €
Defaults		2.415.748,38 €	1.728.426,44 €
Replenishment Amount		166.582.386,90 €	164.932.089,07 €
End of Period		4.999.999.997,71 €	
Purchase Shortfall Amount		2,29 €	9,50 €
Total Assets (End of Period)	417.233	5.000.000.000,00 €	5.000.000.000,00 €
Current Prepayment Rate (annualised)		13,40%	

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2. Reserve Accounts



Calculation Date	12.09.2022				
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Collection Period from	01.08.2022	to	31.08.2022		

Note Balance

Beginning of Period	5.000.000.000,00 €
End of Period	5.000.000.000,00 €

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

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Collection Period	from	01.08.2022	to	31.08.2022	



Note Balance

Beginning of Period	5.000.000.000,00 €
End of Period	5.000.000.000,00 €

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%
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4. Default Data



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Collection Period	from	01.08.2022	to	31.08.2022	

Note Balance

Beginning of Period	5.000.000.000,00 €
End of Period	5.000.000.000,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	2.415.748,38 €	
Current Period Recoveries	572.190,69 €	
Current Period Net Default	1.843.557,69 €	
New Number of Defaulted Contracts		163

Cumulative Default

Cumulative Gross Default	24.388.652,21 €	
Cumulative Recoveries	5.133.476,58 €	
Cumulative Net Default	19.255.175,63 €	
Total Number of Defaulted Contracts		1.840

3-MRA* /
current ratio Ratio

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

Annualised Loss Ratio period before previous period	0,31%	0,19%
Annualised Loss Ratio previous period		0,31%
Annualised Loss Ratio current period	0,44%	0,44%

Principal Deficiency

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

PDL Trigger

62.500.000,00 €

Repurchased Assets

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

* 3-MRA stands for three months rolling average

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4.1 Defaults & Recoveries per period



Note Balance

Beginning of Period	5.000.000.000,00 €
End of Period	5.000.000.000,00 €

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%
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5. Concentration Limits



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Collection Period	from	01.08.2022	to	31.08.2022	

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	283.055,08	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,60%	no
Weighted average remaining term in months	-	67,00	48,63	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,24%	no
- prior to or on 30 September 2022	2,00%	0,24%	no
- prior to or on 30 September 2023	3,00%	0,24%	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
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	184.991.924,27 €		
Replenishment	166.582.386,90 €		
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	29		
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		- €	292.030,00 €
Interest Payment		- €	292.030,00 €
Interest Payment per Note		- €	125,88 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		10,78%	3,53%
Current CE (excl. Excess Spread)		7,25%	0,00%

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7. Original Principal Balance



Calculation Date	12.09.2022	
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Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022

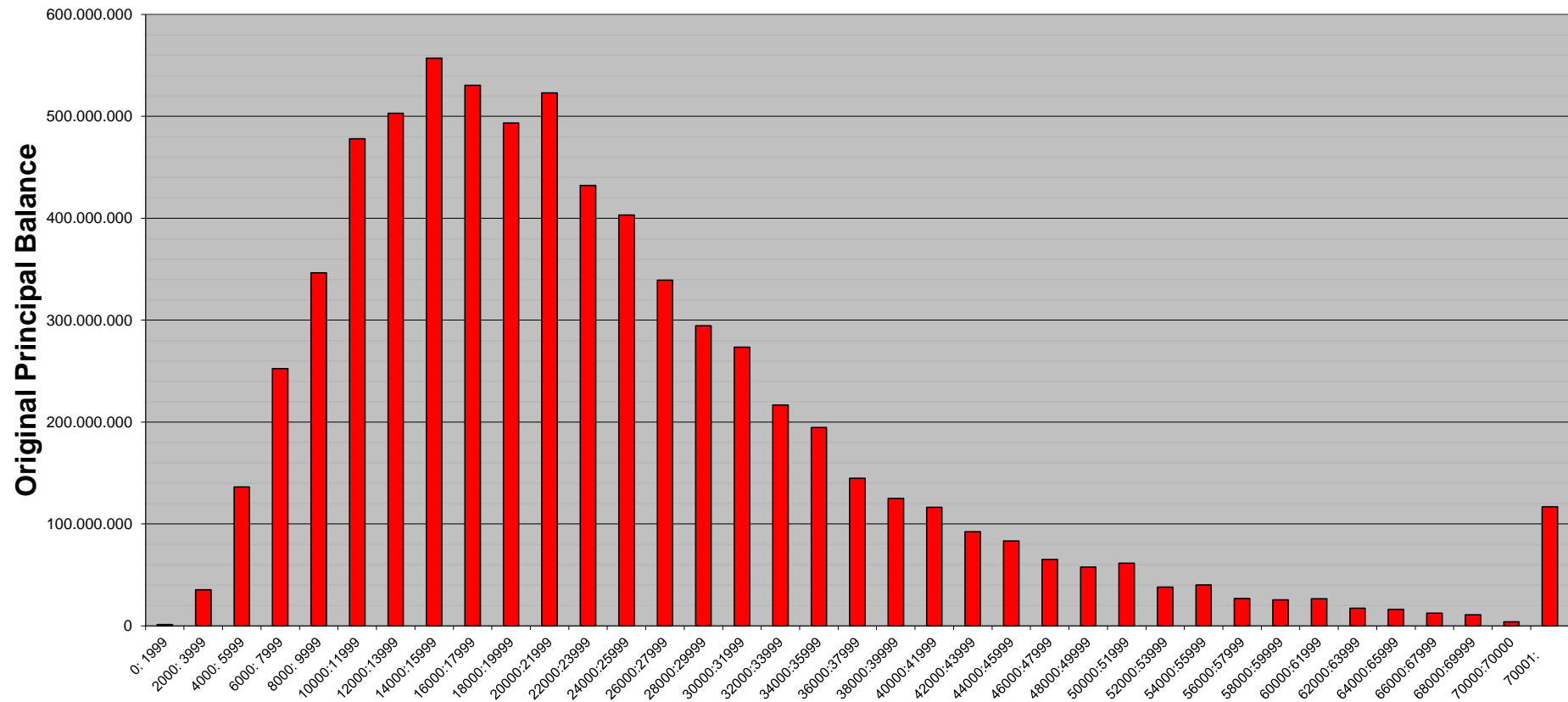
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.213.241,34	0,02%	742	0,18%
2000: 3999	35.453.122,25	0,50%	11.059	2,65%
4000: 5999	136.396.139,49	1,92%	26.962	6,46%
6000: 7999	252.486.329,97	3,56%	36.084	8,65%
8000: 9999	346.351.283,00	4,88%	38.573	9,24%
10000:11999	478.063.825,33	6,74%	43.858	10,51%
12000:13999	502.985.662,14	7,09%	38.789	9,30%
14000:15999	557.045.642,91	7,85%	37.209	8,92%
16000:17999	530.377.847,54	7,48%	31.305	7,50%
18000:19999	493.533.446,50	6,96%	26.042	6,24%
20000:21999	522.973.454,47	7,37%	25.041	6,00%
22000:23999	432.130.953,26	6,09%	18.838	4,51%
24000:25999	403.108.915,68	5,68%	16.151	3,87%
26000:27999	339.159.734,77	4,78%	12.578	3,01%
28000:29999	294.643.339,10	4,15%	10.181	2,44%
30000:31999	273.479.328,87	3,86%	8.869	2,13%
32000:33999	216.849.848,41	3,06%	6.586	1,58%
34000:35999	194.711.997,22	2,74%	5.570	1,33%
36000:37999	144.751.340,03	2,04%	3.916	0,94%
38000:39999	125.266.249,36	1,77%	3.216	0,77%
40000:41999	116.464.980,82	1,64%	2.855	0,68%
42000:43999	92.513.048,18	1,30%	2.154	0,52%
44000:45999	83.377.982,12	1,18%	1.856	0,44%
46000:47999	65.253.658,45	0,92%	1.390	0,33%
48000:49999	57.851.607,66	0,82%	1.182	0,28%
50000:51999	61.533.217,51	0,87%	1.214	0,29%
52000:53999	38.019.707,31	0,54%	718	0,17%
54000:55999	40.309.163,00	0,57%	734	0,18%
56000:57999	26.841.204,96	0,38%	471	0,11%
58000:59999	25.529.378,06	0,36%	433	0,10%
60000:61999	26.699.221,78	0,38%	440	0,11%
62000:63999	17.315.754,81	0,24%	275	0,07%
64000:65999	16.308.853,54	0,23%	251	0,06%
66000:67999	12.440.122,50	0,18%	186	0,04%
68000:69999	10.958.833,71	0,15%	159	0,04%
70000:70000	4.130.000,00	0,06%	59	0,01%
70001:	116.918.902,44	1,65%	1.287	0,31%
Total	7.093.447.338,49	100,00%	417.233	100,00%

Statistics in EUR	
Average Amount	17.001,17

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

7.1 Original PB (Graph)

Calculation Date	12.09.2022		
Payment Date	14.09.2022		
Period No	23		
Monthly Period	Sep 2022		
Interest Period	from	16.08.2022	to 14.09.2022 = 29 days
Collection Period	from	01.08.2022	to 31.08.2022



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8. Current Principal Balance



Calculation Date	12.09.2022				
Payment Date	14.09.2022				
Period No	23				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	14.09.2022	= 29 days
Collection Period	from	01.08.2022	to	31.08.2022	

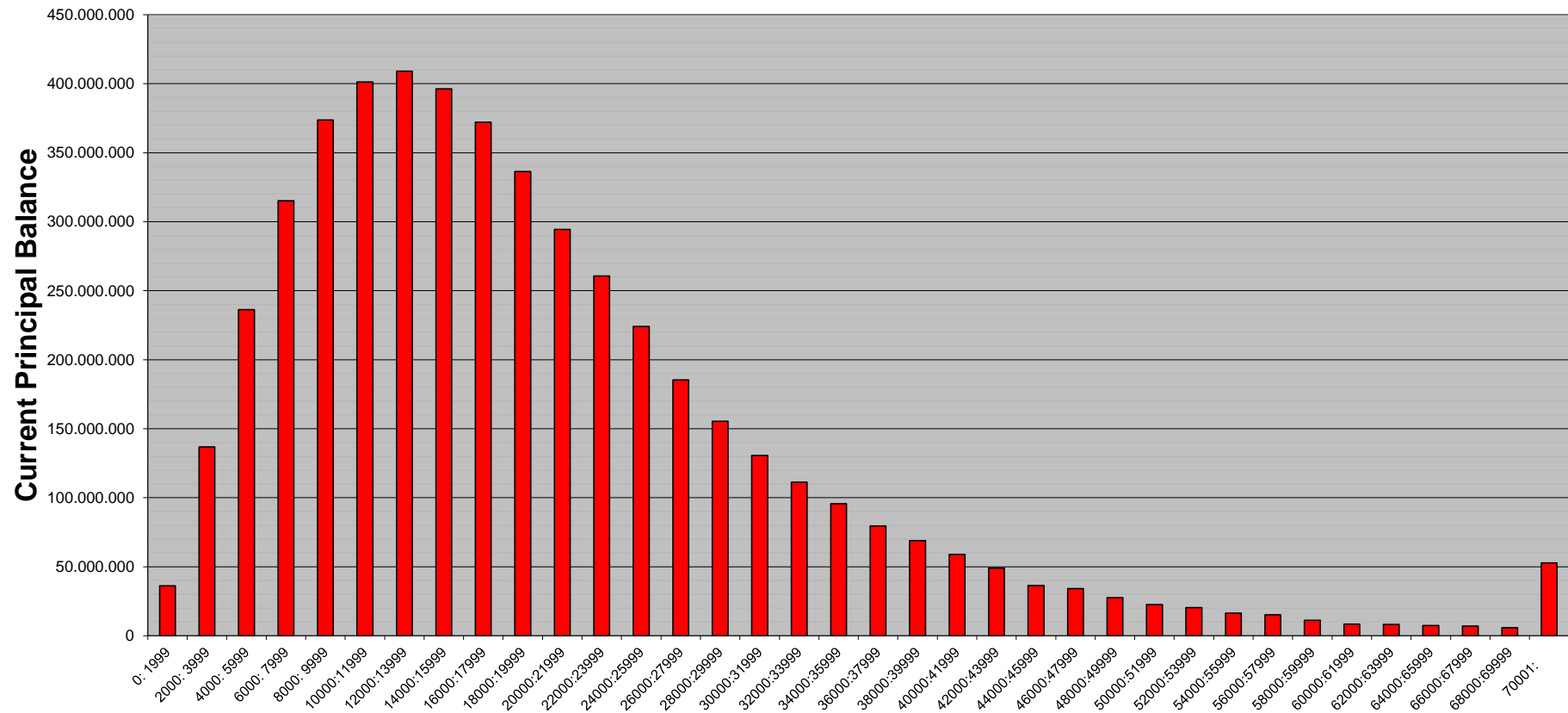
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	36.207.967,20	0,72%	35.445	8,50%
2000: 3999	136.810.332,93	2,74%	45.282	10,85%
4000: 5999	236.278.714,37	4,73%	47.248	11,32%
6000: 7999	315.076.861,74	6,30%	45.118	10,81%
8000: 9999	373.642.070,35	7,47%	41.628	9,98%
10000:11999	401.229.001,89	8,02%	36.555	8,76%
12000:13999	409.048.950,66	8,18%	31.535	7,56%
14000:15999	396.166.355,84	7,92%	26.478	6,35%
16000:17999	372.139.738,70	7,44%	21.933	5,26%
18000:19999	336.322.292,79	6,73%	17.741	4,25%
20000:21999	294.350.345,40	5,89%	14.046	3,37%
22000:23999	260.597.972,82	5,21%	11.345	2,72%
24000:25999	224.185.640,85	4,48%	8.980	2,15%
26000:27999	185.412.446,36	3,71%	6.876	1,65%
28000:29999	155.322.294,71	3,11%	5.362	1,29%
30000:31999	130.570.119,60	2,61%	4.218	1,01%
32000:33999	111.186.490,92	2,22%	3.373	0,81%
34000:35999	95.731.025,23	1,91%	2.738	0,66%
36000:37999	79.518.084,63	1,59%	2.151	0,52%
38000:39999	68.860.885,31	1,38%	1.768	0,42%
40000:41999	58.896.187,26	1,18%	1.437	0,34%
42000:43999	48.943.227,14	0,98%	1.138	0,27%
44000:45999	36.391.321,93	0,73%	809	0,19%
46000:47999	34.243.168,91	0,68%	729	0,17%
48000:49999	27.469.024,57	0,55%	561	0,13%
50000:51999	22.575.460,37	0,45%	443	0,11%
52000:53999	20.328.408,10	0,41%	384	0,09%
54000:55999	16.370.967,82	0,33%	298	0,07%
56000:57999	15.214.848,28	0,30%	267	0,06%
58000:59999	11.212.563,86	0,22%	190	0,05%
60000:61999	8.421.470,01	0,17%	138	0,03%
62000:63999	8.249.492,30	0,16%	131	0,03%
64000:65999	7.403.191,72	0,15%	114	0,03%
66000:67999	7.026.571,29	0,14%	105	0,03%
68000:69999	5.860.895,81	0,12%	85	0,02%
70001:	52.735.606,04	1,05%	584	0,14%
Total	4.999.999.997,71	100,00%	417.233	100,00%

Statistics in EUR	
Average Amount	11.983,71

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

8.1 Current PB (Graph)

Calculation Date	12.09.2022		
Payment Date	14.09.2022		
Period No	23		
Monthly Period	Sep 2022		
Interest Period	from	16.08.2022	to 14.09.2022 = 29 days
Collection Period	from	01.08.2022	to 31.08.2022



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9. Borrower Concentration



Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	283.055,08	0,0057%	1
2	252.595,77	0,0051%	1
3	232.531,03	0,0047%	1
4	231.060,26	0,0046%	1
5	220.418,19	0,0044%	1
6	185.880,22	0,0037%	1
7	179.753,41	0,0036%	1
8	174.054,73	0,0035%	1
9	170.370,77	0,0034%	1
10	167.974,38	0,0034%	1
11	167.914,52	0,0034%	2
12	166.706,03	0,0033%	1
13	166.372,72	0,0033%	1
14	165.463,13	0,0033%	3
15	161.140,40	0,0032%	1
16	160.226,26	0,0032%	3
17	158.931,21	0,0032%	1
18	154.698,16	0,0031%	2
19	151.592,06	0,0030%	1
20	151.170,07	0,0030%	2
21	150.323,09	0,0030%	1
22	148.679,59	0,0030%	1
23	148.256,53	0,0030%	1
24	147.264,48	0,0029%	1
25	146.676,20	0,0029%	1
	4.443.108,29	0,0889%	32

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10. Geographical Distribution



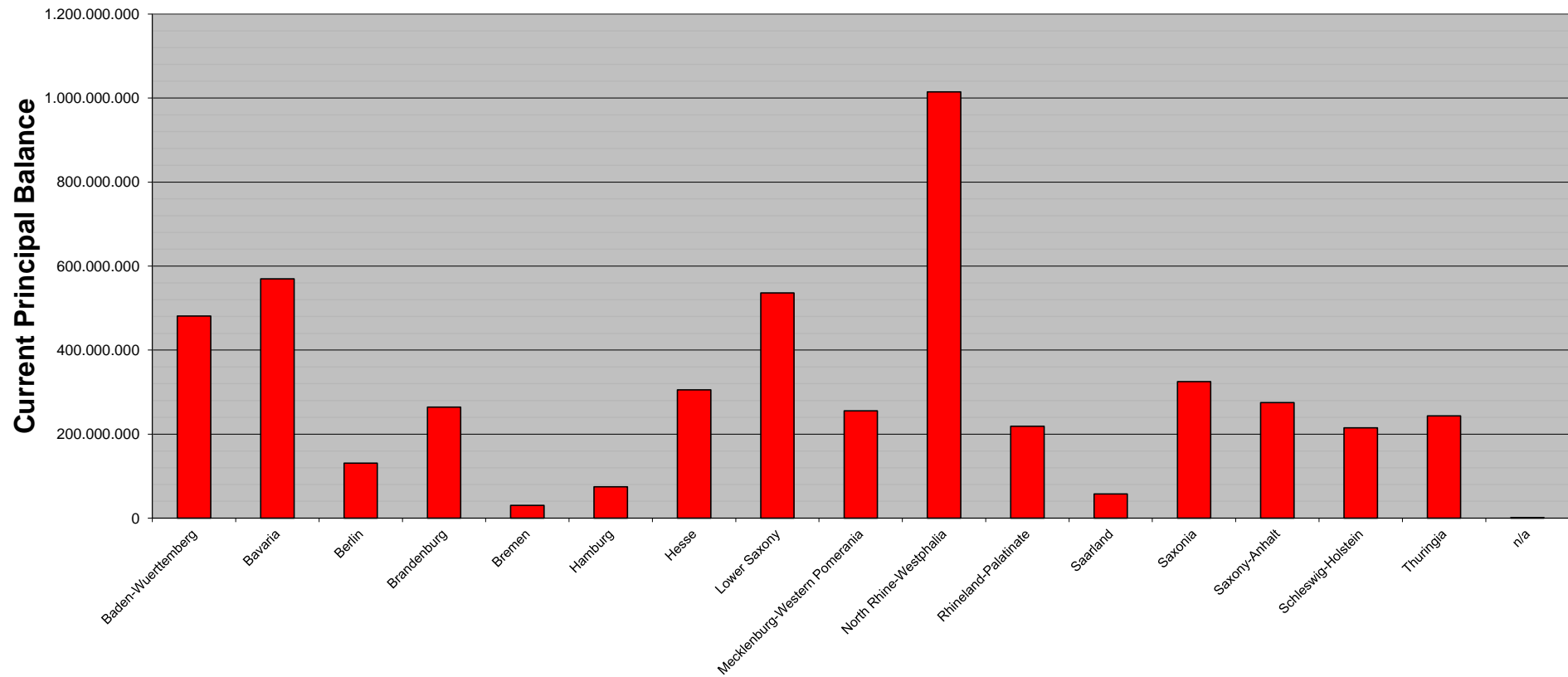
Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	481.396.528,14	9,63%	39.830	9,55%
Bavaria	569.540.419,48	11,39%	46.009	11,03%
Berlin	130.901.290,09	2,62%	10.321	2,47%
Brandenburg	264.128.362,39	5,28%	22.485	5,39%
Bremen	30.396.848,34	0,61%	2.466	0,59%
Hamburg	74.825.546,56	1,50%	5.560	1,33%
Hesse	305.744.301,14	6,11%	26.077	6,25%
Lower Saxony	536.041.639,09	10,72%	44.785	10,73%
Mecklenburg-Western Pomerania	255.582.892,25	5,11%	21.272	5,10%
North Rhine-Westphalia	1.014.436.623,19	20,29%	83.249	19,95%
Rhineland-Palatinate	218.790.619,02	4,38%	18.555	4,45%
Saarland	57.900.038,63	1,16%	4.981	1,19%
Saxonia	325.194.703,10	6,50%	28.678	6,87%
Saxony-Anhalt	275.225.114,69	5,50%	24.330	5,83%
Schleswig-Holstein	214.984.539,51	4,30%	17.758	4,26%
Thuringia	243.278.633,55	4,87%	20.740	4,97%
n/a	1.631.898,54	0,03%	137	0,03%
Total	4.999.999.997,71	100,00%	417.233	100,00%

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Monthly Investor Report**

10.1 Geographical Distribution (Graph)

Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022



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11. Object/Vehicle Type



Calculation Date			12.09.2022			
Payment Date			14.09.2022			
Period No			23			
Monthly Period			Sep 2022			
Interest Period	from	16.08.2022	to	14.09.2022	=	29 days
Collection Period	from	01.08.2022	to	31.08.2022		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	28.098.968,58	0,56%	1.697	0,41%
		Private	88.695.997,52	1,77%	6.307	1,51%
			116.794.966,10	2,34%	8.004	1,92%
	Used Vehicle	Commercial	81.243.154,64	1,62%	6.521	1,56%
		Private	415.020.110,29	8,30%	42.075	10,08%
			496.263.264,93	9,93%	48.596	11,65%
	Total		613.058.231,03	12,26%	56.600	13,57%
Non-Online	New Vehicle	Commercial	210.028.087,17	4,20%	10.482	2,51%
		Private	511.766.345,77	10,24%	36.465	8,74%
			721.794.432,94	14,44%	46.947	11,25%
	Used Vehicle	Commercial	656.969.878,49	13,14%	44.381	10,64%
		Private	3.008.177.455,25	60,16%	269.305	64,55%
			3.665.147.333,74	73,30%	313.686	75,18%
	Total		4.386.941.766,68	87,74%	360.633	86,43%
Total			4.999.999.998,00	100,00%	417.233	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.721.886.467,47	94,44%	395.202	94,72%
Leisure	204.844.615,10	4,10%	9.620	2,31%
Motorbike	73.268.915,14	1,47%	12411	2,97%
Total	4.999.999.997,71	100,00%	417.233	100,00%

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12. Insurances



Calculation Date	12.09.2022			
Payment Date	14.09.2022			
Period No	23			
Monthly Period	Sep 2022			
Interest Period	from	16.08.2022	to	14.09.2022 = 29 days
Collection Period	from	01.08.2022	to	31.08.2022

<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	2.314.065.415,27	46,28%	185.841	44,54%
Yes	2.685.934.582,44	53,72%	231.392	55,46%
Total	4.999.999.997,71	100,00%	417.233	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	3.151.624.046,34	63,03%	276.371	66,24%
Yes	1.848.375.951,37	36,97%	140.862	33,76%
Total	4.999.999.997,71	100,00%	417.233	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	4.412.254.534,84	88,25%	374.737	89,81%
Yes	587.745.462,87	11,75%	42.496	10,19%
Total	4.999.999.997,71	100,00%	417.233	100,00%

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13. Type of Contract



Calculation Date			12.09.2022			
Payment Date			14.09.2022			
Period No			23			
Monthly Period			Sep 2022			
Interest Period	from	16.08.2022	to	14.09.2022	=	29 days
Collection Period	from	01.08.2022	to	31.08.2022		

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.327.597.610,43	46,55%	252.068	60,41%
	Vehicle	487.734.907,94	9,75%	42.152	10,10%
	Total	2.815.332.518,37	56,31%	294.220	70,52%
Yes		1.696.062.298,40	33,92%	102.084	24,47%
- of which balloon rates	Auto	935.358.862,18	18,71%		
- of which regular installments		760.703.436,22	15,21%		
Yes		488.605.180,94	9,77%	20.929	5,02%
- of which balloon rates	Vehicle	286.557.689,15	5,73%		
- of which regular installments		202.047.491,79	4,04%		
	Total	2.184.667.479,34	43,69%	123.013	29,48%
Total		4.999.999.998,00	100,00%	417.233	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	1.136.466,43	0,09%	122	0,10%
13:25	22.523.301,26	1,84%	2.181	1,77%
26:38	130.268.007,21	10,66%	12.119	9,85%
39:51	295.255.743,58	24,16%	29.519	24,00%
52:64	554.370.970,63	45,37%	56.405	45,85%
65:72	133.327.309,42	10,91%	13.679	11,12%
73:	85.034.752,80	6,96%	8.988	7,31%
Total	1.221.916.551,33	100,00%	123.013	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	109.487.813,64	8,96%	12.121	9,85%
13:25	226.046.788,47	18,50%	23.700	19,27%
26:38	361.683.413,61	29,60%	36.415	29,60%
39:51	290.298.240,39	23,76%	28.054	22,81%
52:64	191.259.275,08	15,65%	18.652	15,16%
65:72	42.787.604,79	3,50%	4.049	3,29%
73:	353.415,35	0,03%	22	0,02%
Total	1.221.916.551,33	100,00%	123.013	100,00%

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Monthly Investor Report**

14. Payment Methods



Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022

<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	4.958.861.575,44	99,18%	412.986	98,98%
Other	41.138.422,27	0,82%	4.247	1,02%
Total	4.999.999.997,71	100,00%	417.233	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	2.144.933.655,62	42,90%	178.007	42,66%
1st of month	2.855.066.342,09	57,10%	239.226	57,34%
Total	4.999.999.997,71	100,00%	417.233	100,00%

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15. Downpayment



Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022

<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	2.047.199.320,09	40,94%	173.089	41,48%	0,00%
0: 999	105.602.590,97	2,11%	12.535	3,00%	4,38%
1000: 1999	264.349.578,22	5,29%	28.833	6,91%	9,44%
2000: 2999	335.000.162,54	6,70%	33.317	7,99%	14,31%
3000: 3999	313.465.879,85	6,27%	28.808	6,90%	18,21%
4000: 4999	245.964.418,19	4,92%	21.781	5,22%	21,89%
5000: 5999	346.502.918,20	6,93%	27.241	6,53%	23,52%
6000: 6999	193.713.983,96	3,87%	15.245	3,65%	27,07%
7000: 7999	150.163.306,17	3,00%	11.771	2,82%	30,06%
8000: 8999	130.526.402,83	2,61%	10.059	2,41%	32,49%
9000: 9999	73.067.735,89	1,46%	5.573	1,34%	34,85%
10000:10999	236.154.581,06	4,72%	15.501	3,72%	33,86%
11000:11999	50.482.788,15	1,01%	3.663	0,88%	38,24%
12000:12999	63.800.018,70	1,28%	4.590	1,10%	40,11%
13000:13999	41.356.687,37	0,83%	2.957	0,71%	41,96%
14000:14999	32.748.832,23	0,65%	2.371	0,57%	43,66%
15000:15000	78.441.499,90	1,57%	4.494	1,08%	40,28%
15001:	291.459.293,39	5,83%	15.405	3,69%	48,78%
Total	4.999.999.997,71	100,00%	417.233	100,00%	18,45%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.627,74	€ 6.199,67
Average Purchase Price	€ 19.660,36	€ 22.196,77
Downpayment in %	18,45%	27,93%

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16. Effective Interest Rate



Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	4.021.745,13	0,08%	207	0,05%
1: 1	427.039.482,43	8,54%	28.396	6,81%
2: 2	1.424.502.767,21	28,49%	109.419	26,22%
3: 3	2.236.489.148,66	44,73%	174.822	41,90%
4: 4	679.665.747,59	13,59%	76.714	18,39%
5: 5	133.198.760,01	2,66%	15.877	3,81%
6: 6	51.301.363,41	1,03%	6.703	1,61%
7: 7	16.078.674,16	0,32%	2.509	0,60%
8: 8	24.196.804,89	0,48%	2.275	0,55%
9: 9	2.366.584,87	0,05%	200	0,05%
10:10	441.801,51	0,01%	49	0,01%
11:11	697.117,84	0,01%	62	0,01%
Total	4.999.999.997,71	100,00%	417.233	100,00%

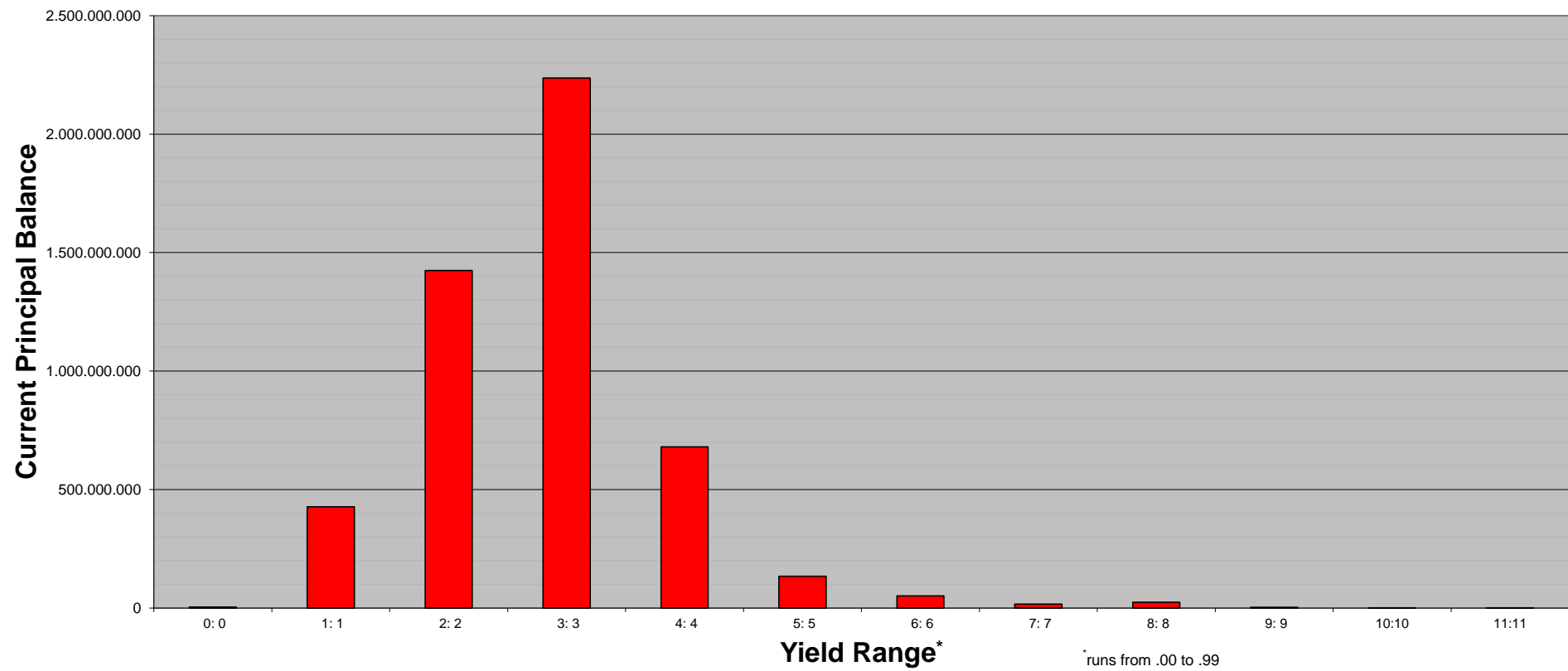
Statistics	in %
WA Interest	3,60%

* runs from .00 to .99

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16.1 Effective Interest Rate (Graph)

Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022



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17. Seasoning



Calculation Date	12.09.2022				
Payment Date	14.09.2022				
Period No	23				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	14.09.2022	= 29 days
Collection Period	from	01.08.2022	to	31.08.2022	

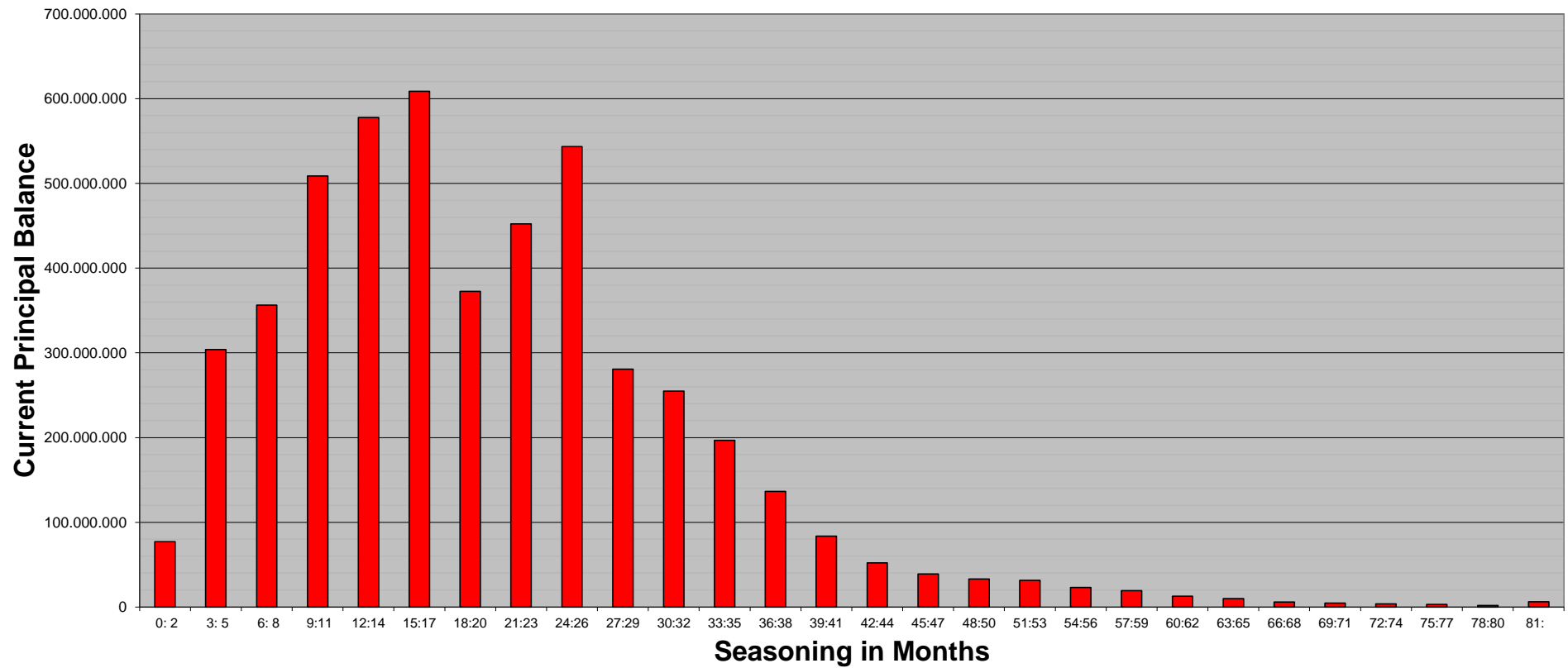
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0:2	77.230.179,41	1,54%	4.005	0,96%
3:5	303.969.532,36	6,08%	17.170	4,12%
6:8	356.234.883,19	7,12%	21.187	5,08%
9:11	508.892.338,85	10,18%	32.365	7,76%
12:14	577.798.870,06	11,56%	39.860	9,55%
15:17	608.849.218,53	12,18%	45.377	10,88%
18:20	372.610.086,27	7,45%	30.124	7,22%
21:23	452.358.674,43	9,05%	39.403	9,44%
24:26	543.389.306,49	10,87%	47.568	11,40%
27:29	280.825.577,41	5,62%	26.999	6,47%
30:32	254.884.037,49	5,10%	25.257	6,05%
33:35	196.613.193,49	3,93%	21.910	5,25%
36:38	136.479.621,44	2,73%	15.070	3,61%
39:41	83.778.527,46	1,68%	9.890	2,37%
42:44	52.225.945,74	1,04%	6.646	1,59%
45:47	38.960.607,17	0,78%	5.386	1,29%
48:50	33.046.109,07	0,66%	4.517	1,08%
51:53	31.490.937,75	0,63%	4.569	1,10%
54:56	23.174.931,14	0,46%	3.787	0,91%
57:59	19.385.765,52	0,39%	3.679	0,88%
60:62	12.887.634,55	0,26%	2.539	0,61%
63:65	9.824.307,41	0,20%	2.047	0,49%
66:68	5.796.171,41	0,12%	1.425	0,34%
69:71	4.570.150,33	0,09%	1.271	0,30%
72:74	3.553.604,15	0,07%	908	0,22%
75:77	2.940.001,90	0,06%	803	0,19%
78:80	1.889.172,88	0,04%	575	0,14%
81:	6.340.611,81	0,13%	2.896	0,69%
Total	4.999.999.997,71	100,00%	417.233	100,00%

Statistics	
WA Seasoning	20,14

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

17.1 Seasoning (Graph)

Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022



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

18. Remaining Term



Calculation Date	12.09.2022				
Payment Date	14.09.2022				
Period No	23				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	14.09.2022	= 29 days
Collection Period	from	01.08.2022	to	31.08.2022	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	58.629.951,02	1,17%	22.865	5,48%
7: 13	161.192.728,99	3,22%	35.154	8,43%
14: 20	257.960.524,21	5,16%	38.822	9,30%
21: 27	444.690.891,83	8,89%	50.245	12,04%
28: 34	579.812.427,37	11,60%	51.717	12,40%
35: 41	574.116.056,87	11,48%	46.223	11,08%
42: 48	608.542.310,82	12,17%	42.406	10,16%
49: 55	583.979.785,54	11,68%	36.163	8,67%
56: 62	527.763.944,15	10,56%	31.263	7,49%
63: 69	393.150.097,26	7,86%	22.112	5,30%
70: 76	229.719.634,25	4,59%	13.167	3,16%
77: 83	147.287.891,06	2,95%	7.748	1,86%
84: 90	99.844.371,18	2,00%	4.789	1,15%
91: 97	98.885.603,23	1,98%	4.553	1,09%
98:104	84.393.565,51	1,69%	3.837	0,92%
105:107	45.890.951,59	0,92%	1.953	0,47%
108:	104.139.262,83	2,08%	4.216	1,01%
Total	4.999.999.997,71	100,00%	417.233	100,00%

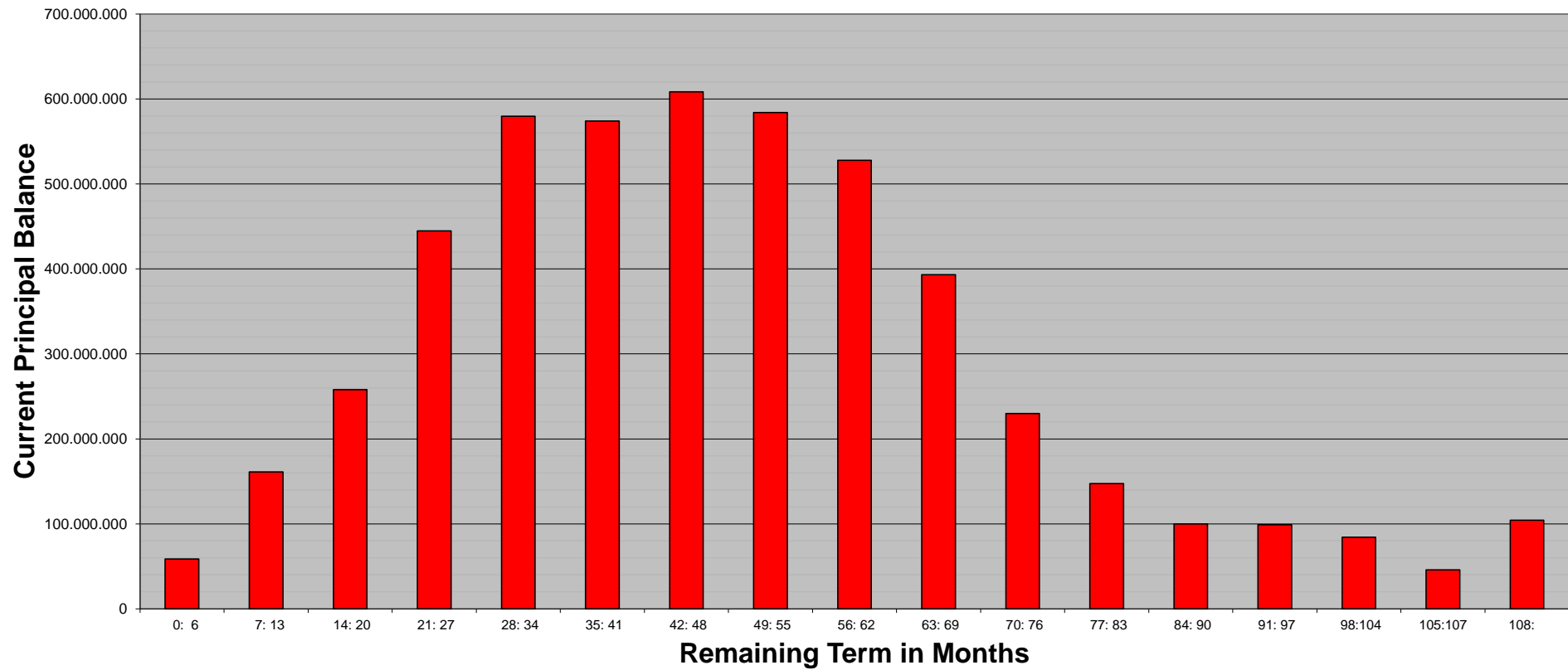
Statistics

WA Remaining Term	48,63
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022



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

19. Original Term



Calculation Date	12.09.2022				
Payment Date	14.09.2022				
Period No	23				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	14.09.2022	= 29 days
Collection Period	from	01.08.2022	to	31.08.2022	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 12	2.610.152,48	0,05%	887	0,21%
13: 25	59.966.788,45	1,20%	15.153	3,63%
26: 38	335.323.730,08	6,71%	50.826	12,18%
39: 51	801.866.799,74	16,04%	81.670	19,57%
52: 64	1.503.574.532,60	30,07%	115.571	27,70%
65: 77	992.479.049,32	19,85%	66.980	16,05%
78: 90	371.530.849,34	7,43%	30.243	7,25%
91:103	582.149.351,81	11,64%	39.594	9,49%
104:116	58.899.154,38	1,18%	3.291	0,79%
117:119	13.222.179,42	0,26%	595	0,14%
120:	278.377.410,09	5,57%	12.423	2,98%
Total	4.999.999.997,71	100,00%	417.233	100,00%

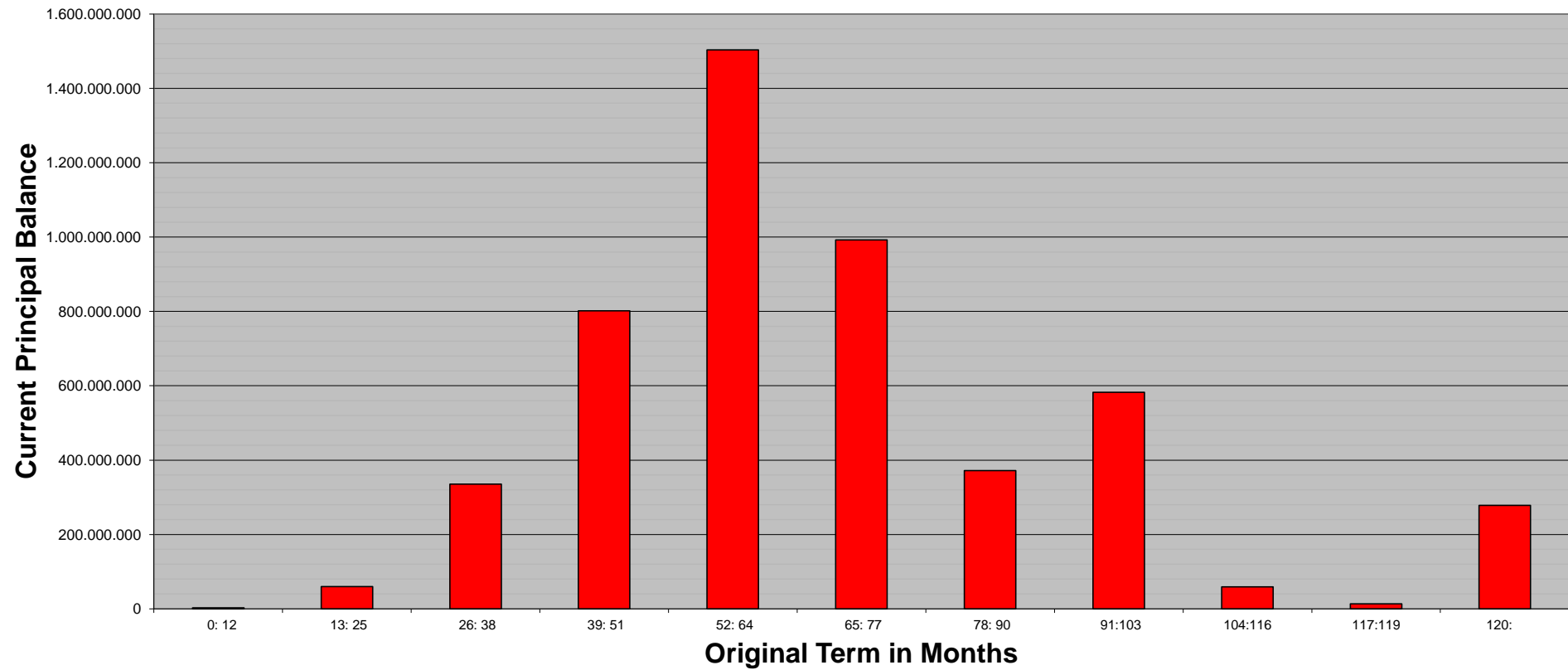
Statistics

WA Original Term	68,77
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date			12.09.2022			
Payment Date			14.09.2022			
Period No			23			
Monthly Period			Sep 2022			
Interest Period	from	16.08.2022	to	14.09.2022	=	29 days
Collection Period	from	01.08.2022	to	31.08.2022		



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

20. Brands + Fuel Type



Calculation Date	12.09.2022					
Payment Date	14.09.2022					
Period No	23					
Monthly Period	Sep 2022					
Interest Period	from	16.08.2022	to	14.09.2022	=	29 days
Collection Period	from	01.08.2022	to	31.08.2022		

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	588.186.372,58	11,76%	48.949	11,73%
2	514.561.812,07	10,29%	46.528	11,15%
3	435.110.192,10	8,70%	28.836	6,91%
4	330.328.723,43	6,61%	23.538	5,64%
5	328.186.374,38	6,56%	24.385	5,84%
6	294.638.761,10	5,89%	34.323	8,23%
7	249.200.915,64	4,98%	22.474	5,39%
8	218.929.759,10	4,38%	19.823	4,75%
9	215.438.251,85	4,31%	19.244	4,61%
10	213.236.220,84	4,26%	19.110	4,58%
11	181.763.078,94	3,64%	10.878	2,61%
12	178.267.328,12	3,57%	15.175	3,64%
13	178.028.655,85	3,56%	12.788	3,06%
14	105.436.343,62	2,11%	11.224	2,69%
15	95.334.891,57	1,91%	8.201	1,97%
	4.126.647.681,19	82,53%	345.476	82,80%

TOP 15 manufacturer brands in alphabetical order:

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

<i>Fuel</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Petrol	1.672.491.135,99	33,45%	185.472	44,45%
Diesel Euro 6	673.134.951,62	13,46%	48.257	11,57%
Diesel Euro 5	350.200.298,09	7,00%	39.171	9,39%
Diesel < Euro 5	560.786.057,07	11,22%	42.497	10,19%
Other	57.270.173,41	1,15%	4.496	1,08%
n/a	1.686.117.381,53	33,72%	97.340	23,33%
Total	4.999.999.997,71	100,00%	417.233	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022

Priority of Payments

Available Distribution Amount	184.991.924,27 €
Senior Expenses	- 272,68 €
Interest Notes Class A	- - €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- - €
Interest Notes Class B (no PD Trigger Breach)	- 292.030,00 €
Replenishment	- 166.582.386,90 €
Purchase Shortfall Ledger	- 2,29 €
Principal Class A	- - €
Interest Class B (PD Trigger Breach)	- - €
Principal Class B	- - €
Interest Subordinated Loan	- 241,67 €
Principal Subordinated Loan	- - €
Other payments due	- - €
Payments to Seller	= 17.916.990,73 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	272,68 €		
Interest accrued for the Period	292.030,00 €	- €	292.030,00 €
Cumulative Interest accrued	5.842.743,10 €	- €	5.842.743,10 €
Interest Payments	292.030,00 €	- €	292.030,00 €
Cumulative Interest Payments	5.842.743,10 €	- €	5.842.743,10 €
Interest accrued on Subordinated Loan for the Period	241,67 €		
Cumulative Interest accrued on Subordinated Loan	5.708,33 €		
Interest Payments on Subordinated Loan	241,67 €		
Cumulative Interest Payments on Subordinated Loan	5.708,33 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Calculation Date	12.09.2022				
Payment Date	14.09.2022				
Period No	23				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	14.09.2022	= 29 days
Collection Period	from	01.08.2022	to	31.08.2022	

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:	4.999.999.990,50 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.997,71 €
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%

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Monthly Investor Report**

23. Counterparties



Calculation Date	12.09.2022				
Payment Date	14.09.2022				
Period No	23				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	14.09.2022	= 29 days
Collection Period	from	01.08.2022	to	31.08.2022	

Arranger: **Société Générale S.A.**
Neue Mainzer Straße 46-50
60311 Frankfurt am Main
Germany

Manager: **Société Générale S.A.**
One Bank Street, Canary Wharf
London E14 4SG
United Kingdom

Account Bank & Paying Agent: **Elavon Financial Services Limited**
Block E, Cherrywood Business Park, Loughlinstown
Co. Dublin
Republic of Ireland
E-mail: mbs.erg.london@usbank.com

Cash Administrator & Calculation Agent: **U.S. Bank Global Corporate Trust Limited**
125 Old Broad Street
London, EC2N 1AR
United Kingdom

Transaction Security Trustee: **Circumference FS (Netherlands) B.V.**
Barbara Strozziilaan 101
1083 HN Amsterdam
The Netherlands

Data Trustee: **Circumference FS (UK) Limited**
14 Devonshire Square
London EC2M 4YT
United Kingdom

Rating Agencies: **Fitch Ratings Limited**
Neue Mainzer Strasse 46 - 50
60311 Frankfurt am Main
Germany

Moody's Deutschland GmbH
Structured Finance Monitoring
An der Welle 5
60325 Frankfurt am Main
Germany

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

Ratings as of 31.08.2022, data source: Bloomberg

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

24. Issuer Information



Calculation Date		12.09.2022			
Payment Date		14.09.2022			
Period No		23			
Monthly Period		Sep 2022			
Interest Period	from	16.08.2022	to	14.09.2022	= 29 days
Collection Period	from	01.08.2022	to	31.08.2022	

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



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 Team ABS

Calculation Date	12.09.2022	
Payment Date	14.09.2022	
Period No	23	
Monthly Period	Sep 2022	
Interest Period	from 16.08.2022	to 14.09.2022 = 29 days
Collection Period	from 01.08.2022	to 31.08.2022

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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 31.08.2022, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date	12.09.2022
Payment Date	14.09.2022
Period No	23
Monthly Period	Sep 2022
Interest Period	from 16.08.2022 to 14.09.2022 = 29 days
Collection Period	from 01.08.2022 to 31.08.2022

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