

SC Germany Mobility 2020-1 Monthly Investor Report



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

Cover Sheet Monthly Investor Report



Calculation Date	12.09.2023				
Payment Date	14.09.2023				
Period No	35				
Monthly Period	Sep 2023				
Interest Period	from 14.08.2023	to	14.09.2023	=	31 days
Collection Period	from 01.08.2023	to	31.08.2023		

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1. Portfolio Information



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Collection Period from	01.08.2023	to	31.08.2023		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	416.724	4.999.999.999,04 €	5.000.000.000,00 €
Scheduled Principal Payments		107.602.528,56 €	108.113.502,88 €
Prepayment Principal		47.552.039,11 €	49.283.396,63 €
Others		3.293.148,05 €	2.523.595,91 €
Total Principal Collections		158.447.715,72 €	159.920.495,42 €
Total Interest Collections		19.922.060,82 €	19.659.759,38 €
Defaults		2.420.008,37 €	2.420.003,66 €
Replenishment Amount		160.867.724,87 €	162.340.498,86 €
End of Period		4.999.999.999,82 €	4.999.999.999,04 €
Purchase Shortfall Amount		0,18 €	0,96 €
Total Assets (End of Period)	415.343	5.000.000.000,00 €	5.000.000.000,00 €
Current Prepayment Rate (annualised)		11,41%	

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2. Reserve Accounts



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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%
35	4.999.999.999,82 €	6.007.365,44 €	16.173.570,81 €	7.562.367,20 €	16.386.087,28 €	99,08%	0,12%	0,32%	0,15%	0,33%
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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	2.420.008,37 €	
Current Period Recoveries	1.118.399,98 €	
Current Period Net Default	1.301.608,39 €	
New Number of Defaulted Contracts		185

Cumulative Default

Cumulative Gross Default	51.187.131,49 €	
Cumulative Recoveries	15.767.243,68 €	
Cumulative Net Default	35.419.887,81 €	
Total Number of Defaulted Contracts		3.998

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

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

	0,32%	
Annualised Loss Ratio period before previous period		0,28%
Annualised Loss Ratio previous period		0,35%
Annualised Loss Ratio current period	0,31%	0,31%

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



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%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
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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	256.152,31	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,87%	no
Weighted average remaining term in months	-	67,00	46,25	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,35%	no
- prior to or on 30 September 2022	2,00%	0,35%	no
- prior to or on 30 September 2023	3,00%	0,35%	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	179.688.179,34 €		
Replenishment	160.867.724,87 €		
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)		11,04%	3,79%
Current CE (excl. Excess Spread)		7,25%	0,00%

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7. Original Principal Balance



Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023

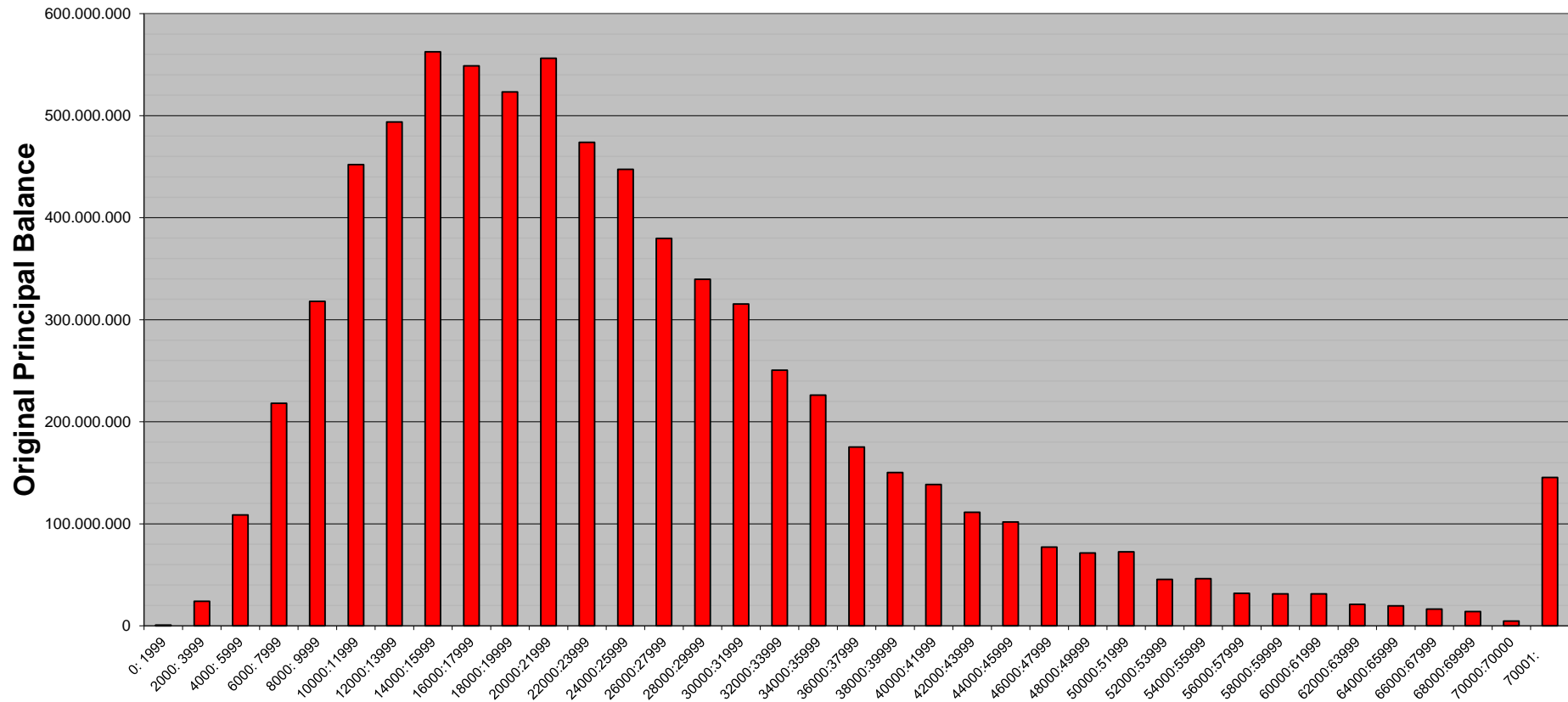
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	663.572,04	0,01%	406	0,10%
2000: 3999	24.047.010,56	0,32%	7.413	1,78%
4000: 5999	108.642.500,27	1,44%	21.372	5,15%
6000: 7999	218.035.247,97	2,89%	31.090	7,49%
8000: 9999	317.941.784,89	4,21%	35.344	8,51%
10000:11999	451.963.102,94	5,99%	41.406	9,97%
12000:13999	493.813.286,43	6,55%	38.066	9,16%
14000:15999	562.497.095,47	7,46%	37.556	9,04%
16000:17999	548.789.499,41	7,27%	32.370	7,79%
18000:19999	523.255.048,04	6,94%	27.595	6,64%
20000:21999	556.176.237,79	7,37%	26.618	6,41%
22000:23999	473.900.862,44	6,28%	20.652	4,97%
24000:25999	447.332.216,28	5,93%	17.917	4,31%
26000:27999	379.718.189,63	5,03%	14.083	3,39%
28000:29999	339.630.598,95	4,50%	11.732	2,82%
30000:31999	315.436.758,98	4,18%	10.225	2,46%
32000:33999	250.528.998,72	3,32%	7.605	1,83%
34000:35999	226.123.623,23	3,00%	6.468	1,56%
36000:37999	175.209.680,27	2,32%	4.740	1,14%
38000:39999	150.340.198,07	1,99%	3.859	0,93%
40000:41999	138.419.732,98	1,83%	3.392	0,82%
42000:43999	111.333.462,07	1,48%	2.592	0,62%
44000:45999	101.734.861,77	1,35%	2.264	0,55%
46000:47999	77.145.535,24	1,02%	1.643	0,40%
48000:49999	71.351.472,89	0,95%	1.457	0,35%
50000:51999	72.540.144,30	0,96%	1.431	0,34%
52000:53999	45.486.617,71	0,60%	859	0,21%
54000:55999	46.145.689,27	0,61%	840	0,20%
56000:57999	31.932.451,53	0,42%	560	0,13%
58000:59999	31.249.265,55	0,41%	530	0,13%
60000:61999	31.342.412,02	0,42%	516	0,12%
62000:63999	21.043.232,81	0,28%	334	0,08%
64000:65999	19.619.607,71	0,26%	302	0,07%
66000:67999	16.456.817,05	0,22%	246	0,06%
68000:69999	13.938.081,51	0,18%	202	0,05%
70000:70000	4.690.000,00	0,06%	67	0,02%
70001:	145.378.838,66	1,93%	1.591	0,38%
Total	7.543.853.735,45	100,00%	415.343	100,00%

Statistics in EUR	
Average Amount	18.162,95

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Monthly Investor Report**

7.1 Original PB (Graph)

Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023



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8. Current Principal Balance



Calculation Date	12.09.2023				
Payment Date	14.09.2023				
Period No	35				
Monthly Period	Sep 2023				
Interest Period	from	14.08.2023	to	14.09.2023	= 31 days
Collection Period	from	01.08.2023	to	31.08.2023	

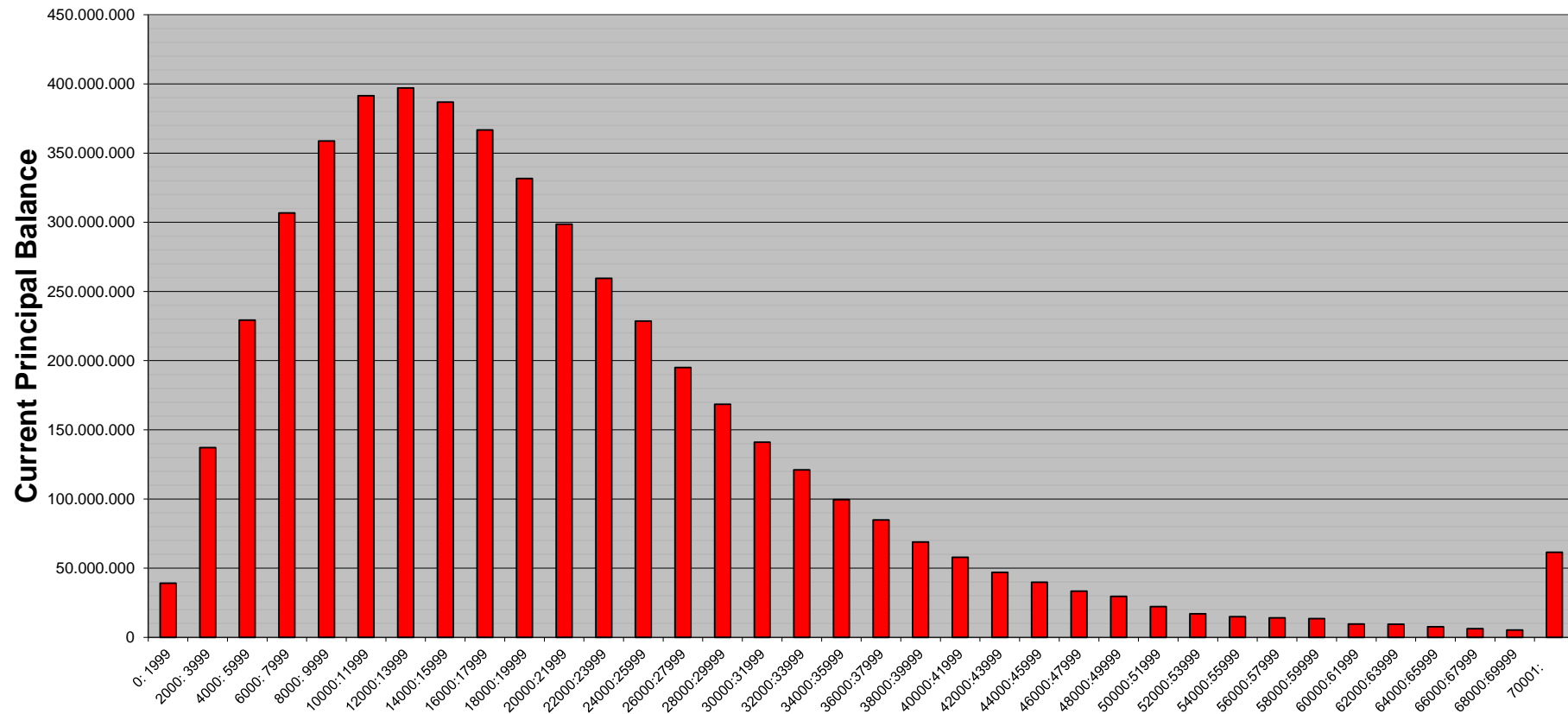
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.155.684,21	0,78%	38.476	9,26%
2000: 3999	137.218.524,85	2,74%	45.551	10,97%
4000: 5999	229.314.618,77	4,59%	45.916	11,05%
6000: 7999	306.794.472,55	6,14%	43.902	10,57%
8000: 9999	358.746.206,48	7,17%	39.934	9,61%
10000:11999	391.431.471,67	7,83%	35.651	8,58%
12000:13999	397.051.887,51	7,94%	30.592	7,37%
14000:15999	386.786.972,97	7,74%	25.836	6,22%
16000:17999	366.755.658,42	7,34%	21.620	5,21%
18000:19999	331.616.366,27	6,63%	17.482	4,21%
20000:21999	298.618.230,57	5,97%	14.247	3,43%
22000:23999	259.447.962,85	5,19%	11.300	2,72%
24000:25999	228.570.184,33	4,57%	9.156	2,20%
26000:27999	195.072.381,15	3,90%	7.236	1,74%
28000:29999	168.471.077,07	3,37%	5.816	1,40%
30000:31999	141.034.284,57	2,82%	4.553	1,10%
32000:33999	121.033.054,01	2,42%	3.671	0,88%
34000:35999	99.528.154,15	1,99%	2.847	0,69%
36000:37999	84.904.350,89	1,70%	2.297	0,55%
38000:39999	68.859.276,43	1,38%	1.768	0,43%
40000:41999	57.858.884,43	1,16%	1.413	0,34%
42000:43999	46.972.279,26	0,94%	1.093	0,26%
44000:45999	39.906.158,31	0,80%	887	0,21%
46000:47999	33.374.216,03	0,67%	711	0,17%
48000:49999	29.576.783,49	0,59%	604	0,15%
50000:51999	22.282.844,52	0,45%	437	0,11%
52000:53999	17.046.244,63	0,34%	322	0,08%
54000:55999	15.010.759,82	0,30%	273	0,07%
56000:57999	14.187.135,80	0,28%	249	0,06%
58000:59999	13.496.468,21	0,27%	229	0,06%
60000:61999	9.694.316,04	0,19%	159	0,04%
62000:63999	9.444.301,13	0,19%	150	0,04%
64000:65999	7.740.392,67	0,15%	119	0,03%
66000:67999	6.226.332,56	0,12%	93	0,02%
68000:69999	5.304.243,87	0,11%	77	0,02%
70001:	61.467.819,33	1,23%	676	0,16%
Total	4.999.999.999,82	100,00%	415.343	100,00%

Statistics		in EUR
Average Amount		12.038,24

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Monthly Investor Report**

8.1 Current PB (Graph)

Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023



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9. Borrower Concentration



Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	256.152,31	0,0051%	2
2	219.863,17	0,0044%	2
3	216.320,17	0,0043%	1
4	210.685,53	0,0042%	1
5	196.210,44	0,0039%	1
6	191.073,92	0,0038%	1
7	185.390,78	0,0037%	1
8	184.652,36	0,0037%	1
9	180.272,21	0,0036%	2
10	179.510,38	0,0036%	3
11	179.195,31	0,0036%	2
12	176.962,94	0,0035%	1
13	175.313,28	0,0035%	1
14	174.341,26	0,0035%	1
15	173.417,42	0,0035%	1
16	172.373,54	0,0034%	1
17	165.908,70	0,0033%	1
18	165.334,72	0,0033%	1
19	164.177,05	0,0033%	1
20	159.842,12	0,0032%	1
21	158.780,49	0,0032%	1
22	158.154,72	0,0032%	1
23	156.504,05	0,0031%	1
24	155.511,39	0,0031%	1
25	151.402,00	0,0030%	3
	4.507.350,26	0,0901%	33

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10. Geographical Distribution



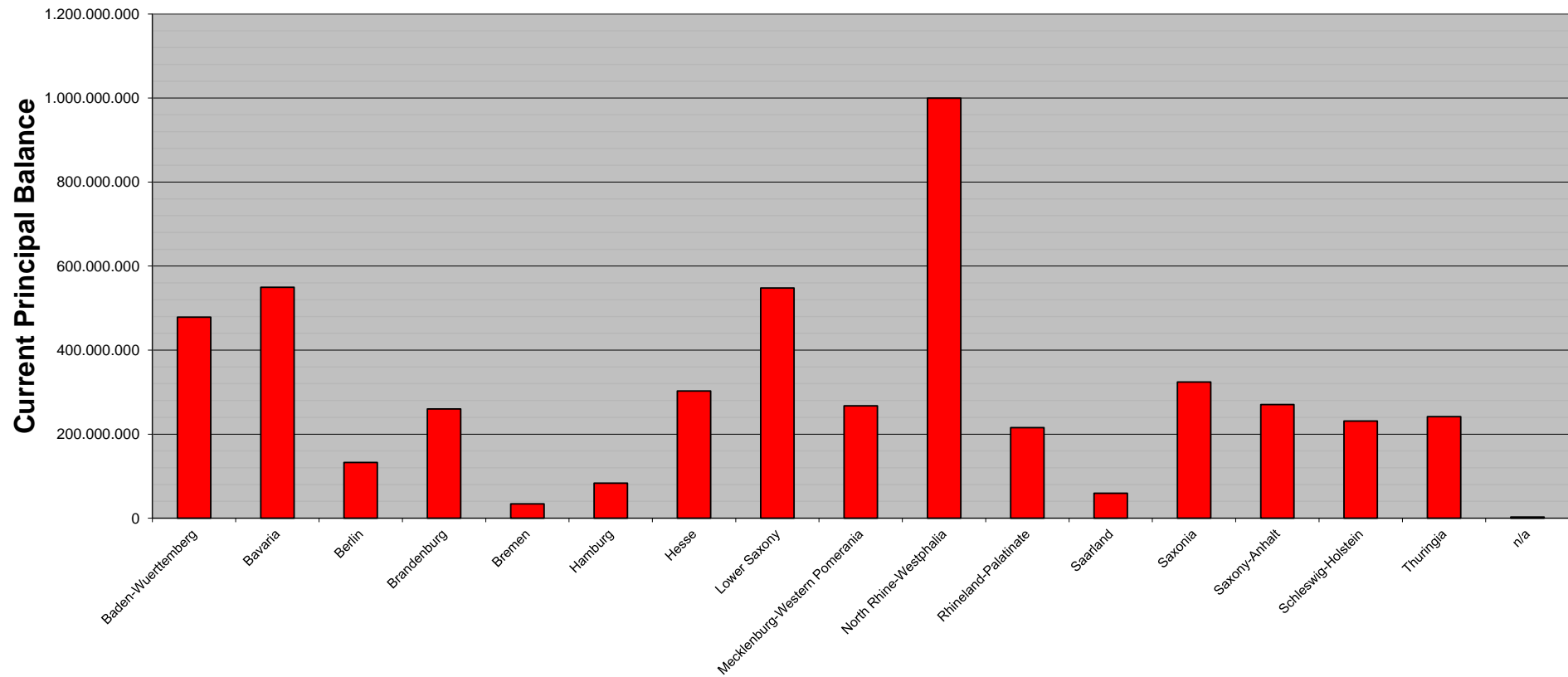
Calculation Date			12.09.2023		
Payment Date			14.09.2023		
Period No			35		
Monthly Period			Sep 2023		
Interest Period	from	14.08.2023	to	14.09.2023	= 31 days
Collection Period	from	01.08.2023	to	31.08.2023	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	478.430.574,55	9,57%	39.023	9,40%
Bavaria	549.391.641,33	10,99%	44.533	10,72%
Berlin	132.546.140,57	2,65%	10.162	2,45%
Brandenburg	259.853.679,76	5,20%	22.290	5,37%
Bremen	34.162.408,40	0,68%	2.639	0,64%
Hamburg	83.389.069,48	1,67%	6.022	1,45%
Hesse	302.586.954,40	6,05%	25.481	6,13%
Lower Saxony	547.654.543,73	10,95%	45.317	10,91%
Mecklenburg-Western Pomerania	267.212.193,84	5,34%	22.086	5,32%
North Rhine-Westphalia	999.822.030,77	20,00%	82.117	19,77%
Rhineland-Palatinate	215.682.089,78	4,31%	18.182	4,38%
Saarland	59.244.652,73	1,18%	5.039	1,21%
Saxonia	324.124.610,62	6,48%	28.735	6,92%
Saxony-Anhalt	270.568.295,49	5,41%	24.064	5,79%
Schleswig-Holstein	231.124.541,68	4,62%	18.762	4,52%
Thuringia	241.705.350,07	4,83%	20.688	4,98%
n/a	2.501.222,62	0,05%	203	0,05%
Total	4.999.999.999,82	100,00%	415.343	100,00%

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10.1 Geographical Distribution (Graph)

Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023



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11. Object/Vehicle Type



Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	23.606.055,49	0,47%	1.561	0,38%
		Private	52.347.613,81	1,05%	4.404	1,06%
			75.953.669,30	1,52%	5.965	1,44%
	Used Vehicle	Commercial	83.538.061,88	1,67%	6.569	1,58%
		Private	370.863.318,52	7,42%	37.623	9,06%
			454.401.380,40	9,09%	44.192	10,64%
	Total		530.355.049,70	10,61%	50.157	12,08%
Non-Online	New Vehicle	Commercial	145.952.502,37	2,92%	8.274	1,99%
		Private	354.959.541,33	7,10%	27.774	6,69%
			500.912.043,70	10,02%	36.048	8,68%
	Used Vehicle	Commercial	755.411.618,23	15,11%	48.734	11,73%
		Private	3.213.321.288,19	64,27%	280.404	67,51%
			3.968.732.906,42	79,37%	329.138	79,24%
	Total		4.469.644.950,12	89,39%	365.186	87,92%
Total			5.000.000.000,00	100,00%	415.343	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.767.095.031,74	95,34%	396.047	95,35%
Leisure	174.030.136,68	3,48%	8.776	2,11%
Motorbike	58.874.831,40	1,18%	10520	2,53%
Total	4.999.999.999,82	100,00%	415.343	100,00%

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12. Insurances



Calculation Date	12.09.2023			
Payment Date	14.09.2023			
Period No	35			
Monthly Period	Sep 2023			
Interest Period	from	14.08.2023	to	14.09.2023 = 31 days
Collection Period	from	01.08.2023	to	31.08.2023

<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	2.948.627.656,60	58,97%	222.203	53,50%
Yes	2.051.372.343,22	41,03%	193.140	46,50%
Total	4.999.999.999,82	100,00%	415.343	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	3.564.203.513,02	71,28%	296.062	71,28%
Yes	1.435.796.486,80	28,72%	119.281	28,72%
Total	4.999.999.999,82	100,00%	415.343	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	4.516.655.843,72	90,33%	376.757	90,71%
Yes	483.344.156,10	9,67%	38.586	9,29%
Total	4.999.999.999,82	100,00%	415.343	100,00%

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13. Type of Contract



Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.182.830.644,66	43,66%	240.973	58,02%
	Vehicle	464.474.931,15	9,29%	41.958	10,10%
	Total	2.647.305.575,81	52,95%	282.931	68,12%
Yes		1.808.661.117,19	36,17%	109.232	26,30%
- of which balloon rates	Auto	1.061.775.662,14	21,24%		
- of which regular installments		746.885.455,05	14,94%		
Yes		544.033.306,82	10,88%	23.180	5,58%
- of which balloon rates	Vehicle	339.110.972,83	6,78%		
- of which regular installments		204.922.333,99	4,10%		
	Total	2.352.694.424,01	47,05%	132.412	31,88%
Total		4.999.999.999,82	100,00%	415.343	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	1.088.437,32	0,08%	59	0,04%
13:25	18.517.012,92	1,32%	1.508	1,14%
26:38	115.938.314,19	8,28%	10.035	7,58%
39:51	337.232.377,30	24,07%	31.577	23,85%
52:64	603.640.893,42	43,09%	57.794	43,65%
65:72	197.940.571,22	14,13%	18.921	14,29%
73:	126.529.028,60	9,03%	12.518	9,45%
Total	1.400.886.634,97	100,00%	132.412	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	179.249.577,88	12,80%	18.909	14,28%
13:25	342.256.732,05	24,43%	34.049	25,71%
26:38	333.206.965,03	23,79%	31.264	23,61%
39:51	319.947.956,91	22,84%	28.887	21,82%
52:64	193.926.924,61	13,84%	16.615	12,55%
65:72	31.525.509,71	2,25%	2.655	2,01%
73:	772.968,78	0,06%	33	0,02%
Total	1.400.886.634,97	100,00%	132.412	100,00%

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Monthly Investor Report**

14. Payment Methods



Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023

<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	4.946.524.875,53	98,93%	410.161	98,75%
Other	53.475.124,29	1,07%	5.182	1,25%
Total	4.999.999.999,82	100,00%	415.343	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	2.138.655.360,01	42,77%	176.279	42,44%
1st of month	2.861.344.639,81	57,23%	239.064	57,56%
Total	4.999.999.999,82	100,00%	415.343	100,00%

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15. Downpayment



Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023

<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	2.029.185.005,88	40,58%	171.325	41,25%	0,00%
0: 999	96.900.810,71	1,94%	11.460	2,76%	4,08%
1000: 1999	248.146.530,72	4,96%	26.991	6,50%	8,82%
2000: 2999	322.718.647,97	6,45%	32.355	7,79%	13,54%
3000: 3999	303.983.507,66	6,08%	28.376	6,83%	17,34%
4000: 4999	239.718.398,99	4,79%	21.489	5,17%	20,91%
5000: 5999	361.854.890,02	7,24%	28.253	6,80%	22,34%
6000: 6999	191.990.231,49	3,84%	15.146	3,65%	25,79%
7000: 7999	153.867.839,19	3,08%	11.937	2,87%	28,61%
8000: 8999	134.406.014,48	2,69%	10.326	2,49%	31,17%
9000: 9999	74.381.767,90	1,49%	5.694	1,37%	33,54%
10000:10999	249.996.585,41	5,00%	16.523	3,98%	32,55%
11000:11999	49.737.970,61	0,99%	3.657	0,88%	37,00%
12000:12999	66.565.838,30	1,33%	4.790	1,15%	38,74%
13000:13999	42.440.288,46	0,85%	3.030	0,73%	40,57%
14000:14999	33.242.774,08	0,66%	2.413	0,58%	41,88%
15000:15000	84.273.040,62	1,69%	4.993	1,20%	39,51%
15001:	316.589.857,33	6,33%	16.585	3,99%	47,46%
Total	4.999.999.999,82	100,00%	415.343	100,00%	18,05%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.769,21	€ 6.415,57
Average Purchase Price	€ 20.879,63	€ 23.577,38
Downpayment in %	18,05%	27,21%

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

16. Effective Interest Rate



Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	6.591.339,26	0,13%	270	0,07%
1: 1	378.870.356,82	7,58%	27.297	6,57%
2: 2	1.232.284.925,67	24,65%	98.732	23,77%
3: 3	1.992.539.536,63	39,85%	163.423	39,35%
4: 4	778.896.709,91	15,58%	77.673	18,70%
5: 5	369.948.151,02	7,40%	27.979	6,74%
6: 6	164.696.373,52	3,29%	12.954	3,12%
7: 7	37.681.147,28	0,75%	3.659	0,88%
8: 8	31.171.513,50	0,62%	2.799	0,67%
9: 9	5.020.923,57	0,10%	374	0,09%
10:10	1.093.901,79	0,02%	87	0,02%
11:11	920.044,03	0,02%	76	0,02%
12:12	285.076,82	0,01%	20	0,00%
Total	4.999.999.999,82	100,00%	415.343	100,00%

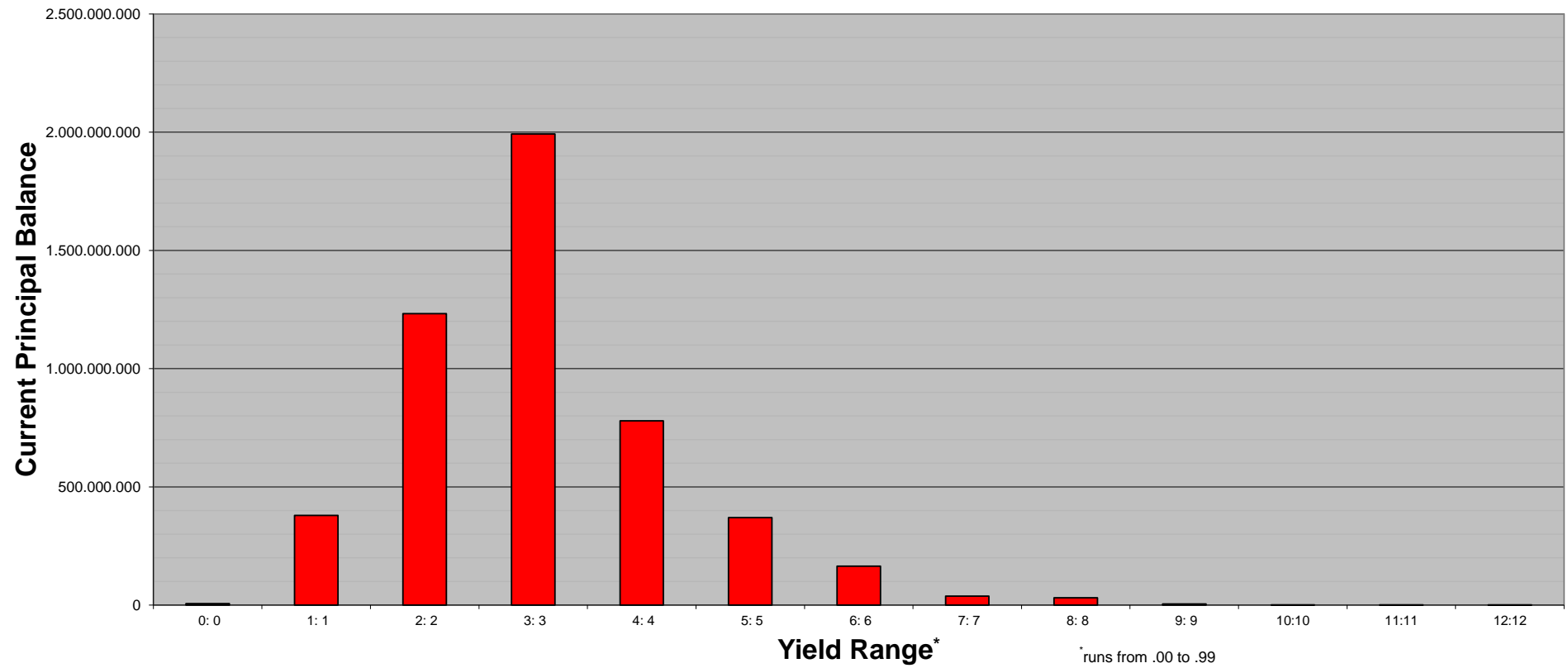
Statistics in %	
WA Interest	3,87%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date			12.09.2023		
Payment Date			14.09.2023		
Period No			35		
Monthly Period			Sep 2023		
Interest Period	from	14.08.2023	to	14.09.2023	= 31 days
Collection Period	from	01.08.2023	to	31.08.2023	



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

17. Seasoning



Calculation Date	12.09.2023				
Payment Date	14.09.2023				
Period No	35				
Monthly Period	Sep 2023				
Interest Period	from	14.08.2023	to	14.09.2023	= 31 days
Collection Period	from	01.08.2023	to	31.08.2023	

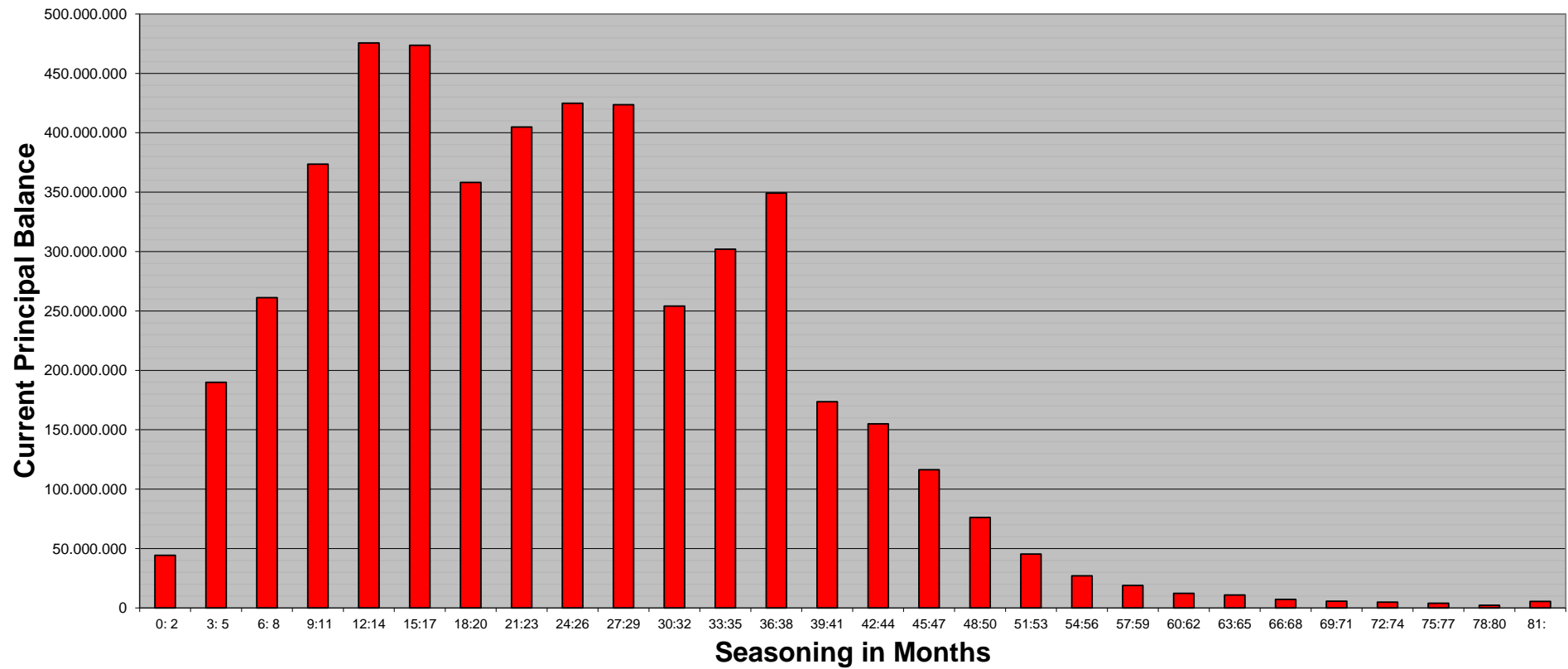
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	44.221.620,47	0,88%	2.207	0,53%
3: 5	189.896.175,93	3,80%	9.985	2,40%
6: 8	261.250.911,50	5,23%	14.899	3,59%
9:11	373.541.583,95	7,47%	21.938	5,28%
12:14	475.682.890,36	9,51%	28.592	6,88%
15:17	473.671.523,43	9,47%	31.019	7,47%
18:20	358.185.616,21	7,16%	25.151	6,06%
21:23	404.837.006,89	8,10%	30.535	7,35%
24:26	424.885.448,17	8,50%	33.900	8,16%
27:29	423.670.818,75	8,47%	36.543	8,80%
30:32	254.129.884,02	5,08%	23.987	5,78%
33:35	302.036.153,33	6,04%	31.221	7,52%
36:38	349.234.647,33	6,98%	35.277	8,49%
39:41	173.532.125,25	3,47%	19.437	4,68%
42:44	155.019.918,41	3,10%	18.174	4,38%
45:47	116.262.085,94	2,33%	15.574	3,75%
48:50	76.088.176,83	1,52%	9.966	2,40%
51:53	45.330.341,62	0,91%	6.437	1,55%
54:56	27.031.408,60	0,54%	4.288	1,03%
57:59	18.934.794,10	0,38%	3.411	0,82%
60:62	12.312.989,71	0,25%	2.256	0,54%
63:65	10.898.157,09	0,22%	2.120	0,51%
66:68	7.203.324,88	0,14%	1.615	0,39%
69:71	5.579.764,70	0,11%	1.527	0,37%
72:74	4.897.809,56	0,10%	1.226	0,30%
75:77	3.894.544,74	0,08%	1.042	0,25%
78:80	2.247.046,09	0,04%	708	0,17%
81:	5.523.231,96	0,11%	2.308	0,56%
Total	4.999.999.999,82	100,00%	415.343	100,00%

Statistics	
WA Seasoning	24,15

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

17.1 Seasoning (Graph)

Calculation Date			12.09.2023		
Payment Date			14.09.2023		
Period No			35		
Monthly Period			Sep 2023		
Interest Period	from	14.08.2023	to	14.09.2023	= 31 days
Collection Period	from	01.08.2023	to	31.08.2023	



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

18. Remaining Term



Calculation Date	12.09.2023				
Payment Date	14.09.2023				
Period No	35				
Monthly Period	Sep 2023				
Interest Period	from	14.08.2023	to	14.09.2023	= 31 days
Collection Period	from	01.08.2023	to	31.08.2023	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	82.096.903,56	1,64%	27.509	6,62%
7: 13	238.076.651,38	4,76%	43.941	10,58%
14: 20	369.290.505,26	7,39%	47.681	11,48%
21: 27	491.503.325,21	9,83%	52.032	12,53%
28: 34	505.028.524,72	10,10%	44.118	10,62%
35: 41	606.676.720,60	12,13%	45.458	10,94%
42: 48	639.790.825,21	12,80%	42.409	10,21%
49: 55	539.889.655,26	10,80%	33.048	7,96%
56: 62	491.214.427,81	9,82%	27.300	6,57%
63: 69	277.159.827,03	5,54%	14.811	3,57%
70: 76	172.740.850,21	3,45%	9.523	2,29%
77: 83	131.552.312,39	2,63%	6.694	1,61%
84: 90	137.083.439,00	2,74%	6.796	1,64%
91: 97	104.381.778,74	2,09%	4.869	1,17%
98:104	77.590.675,48	1,55%	3.455	0,83%
105:107	39.756.648,31	0,80%	1.677	0,40%
108:	96.166.929,65	1,92%	4.022	0,97%
Total	4.999.999.999,82	100,00%	415.343	100,00%

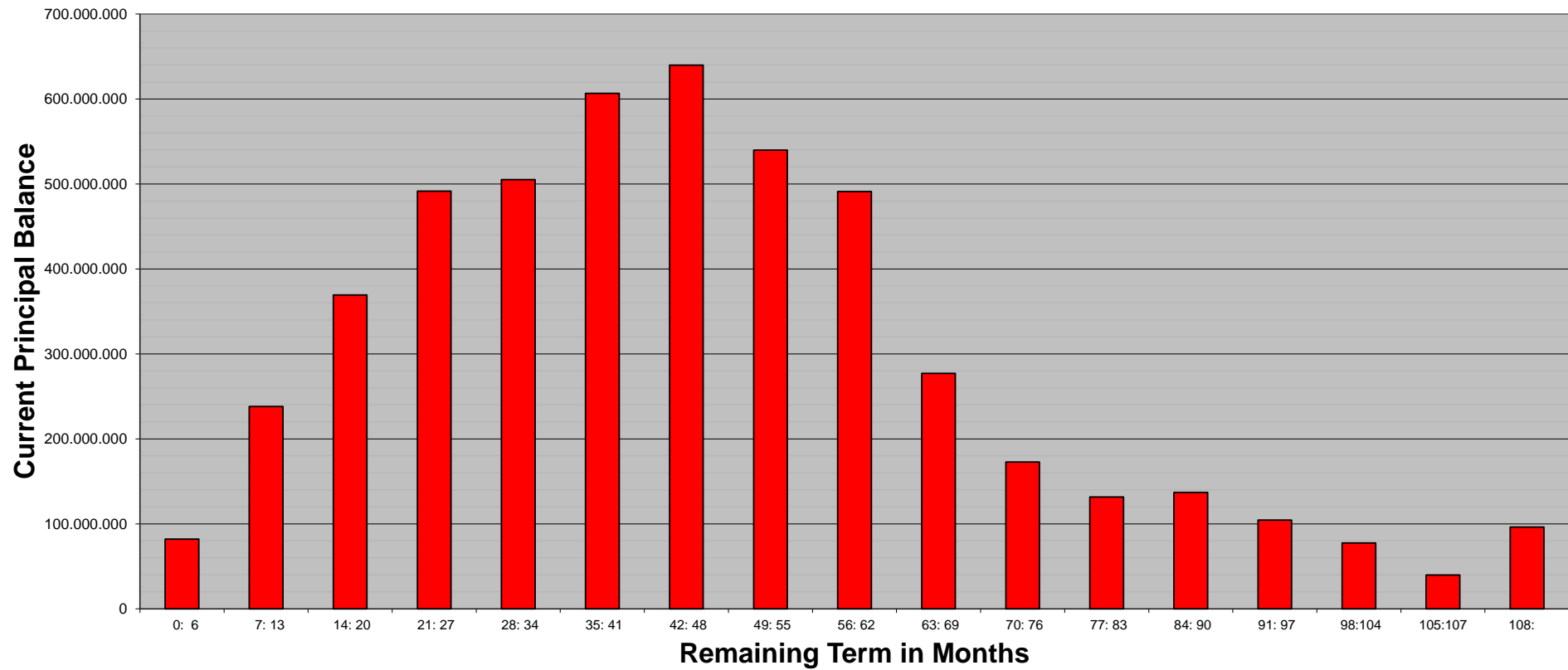
Statistics

WA Remaining Term	46,25
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date			12.09.2023		
Payment Date			14.09.2023		
Period No			35		
Monthly Period			Sep 2023		
Interest Period	from	14.08.2023	to	14.09.2023	= 31 days
Collection Period	from	01.08.2023	to	31.08.2023	



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

19. Original Term



Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023

Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 12	2.096.542,80	0,04%	588	0,14%
13: 25	42.239.082,43	0,84%	9.277	2,23%
26: 38	260.619.920,02	5,21%	39.712	9,56%
39: 51	761.833.717,84	15,24%	82.063	19,76%
52: 64	1.454.759.926,07	29,10%	117.304	28,24%
65: 77	1.140.024.238,92	22,80%	76.235	18,35%
78: 90	363.699.826,63	7,27%	30.925	7,45%
91:103	536.264.208,65	10,73%	38.055	9,16%
104:116	71.958.457,13	1,44%	4.104	0,99%
117:119	15.397.227,85	0,31%	714	0,17%
120:	351.106.851,48	7,02%	16.366	3,94%
Total	4.999.999.999,82	100,00%	415.343	100,00%

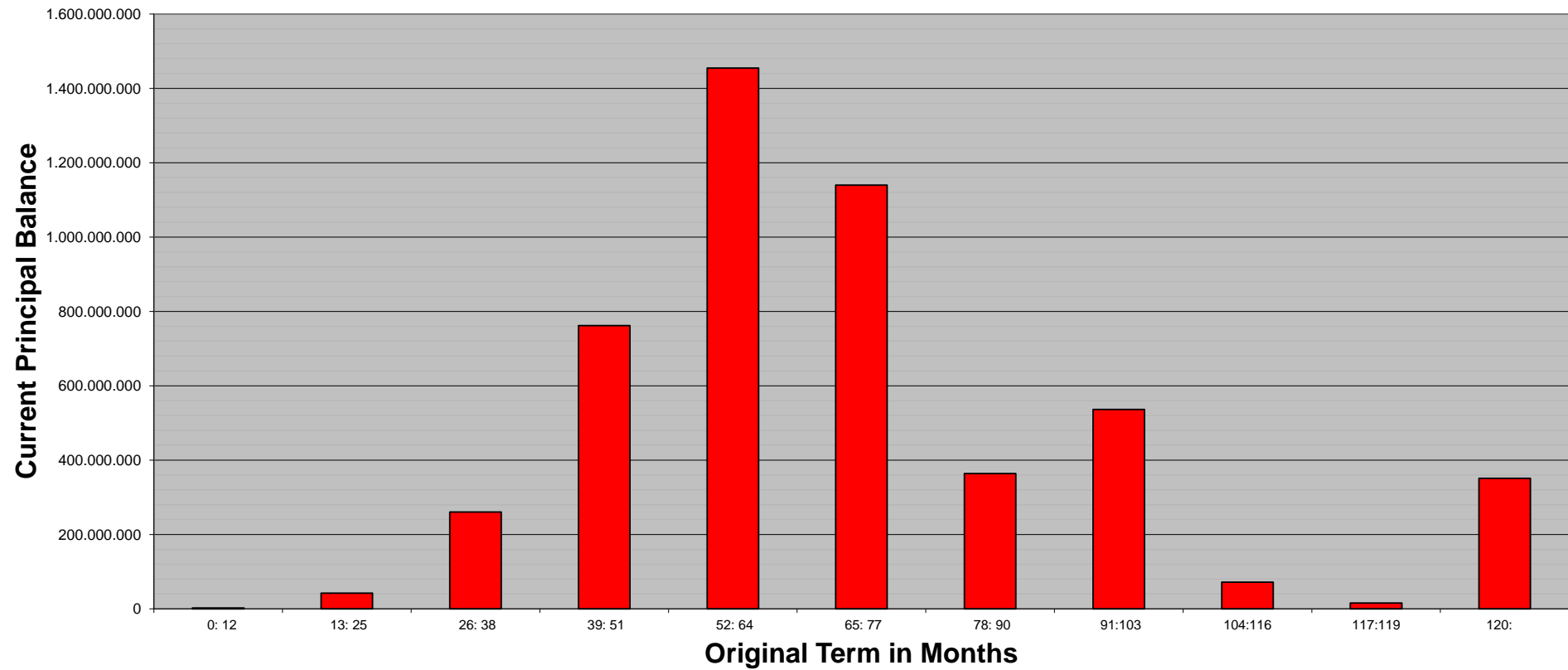
Statistics

WA Original Term	70,40
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023



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

20. Brands + Fuel Type



Calculation Date	12.09.2023					
Payment Date	14.09.2023					
Period No	35					
Monthly Period	Sep 2023					
Interest Period	from	14.08.2023	to	14.09.2023	=	31 days
Collection Period	from	01.08.2023	to	31.08.2023		

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	589.876.115,80	11,80%	50.076	12,06%
2	541.424.753,34	10,83%	47.518	11,44%
3	459.708.021,30	9,19%	29.990	7,22%
4	359.175.034,85	7,18%	25.144	6,05%
5	345.214.759,11	6,90%	24.034	5,79%
6	275.675.005,85	5,51%	32.963	7,94%
7	229.589.533,34	4,59%	21.797	5,25%
8	224.581.364,10	4,49%	20.327	4,89%
9	198.463.741,39	3,97%	18.068	4,35%
10	196.755.123,58	3,94%	16.411	3,95%
11	186.288.351,16	3,73%	17.962	4,32%
12	185.375.601,26	3,71%	11.118	2,68%
13	151.176.737,55	3,02%	11.744	2,83%
14	104.363.864,73	2,09%	11.070	2,67%
15	102.896.801,15	2,06%	8.736	2,10%
	4.150.564.808,51	83,01%	346.958	83,54%

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	1.586.007.753,13	31,72%	176.795	42,57%
Diesel Euro 6	633.756.352,84	12,68%	47.219	11,37%
Diesel Euro 5	295.647.910,25	5,91%	33.025	7,95%
Diesel < Euro 5	565.726.162,10	11,31%	43.348	10,44%
Other	55.968.494,34	1,12%	4.402	1,06%
n/a	1.862.893.327,16	37,26%	110.554	26,62%
Total	4.999.999.999,82	100,00%	415.343	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023	to 14.09.2023 = 31 days
Collection Period	from 01.08.2023	to 31.08.2023

Priority of Payments

Available Distribution Amount	179.688.179,34 €
Senior Expenses	- 23.038,18 €
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	- 160.867.724,87 €
Purchase Shortfall Ledger	- 0,18 €
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	= 18.285.009,03 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	23.038,18 €		
Interest accrued for the Period	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest accrued	9.518.058,10 €	0,00 €	9.518.058,10 €
Interest Payments	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest Payments	9.518.058,10 €	0,00 €	9.518.058,10 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	8.749,98 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	8.749,98 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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

22. Retention



Calculation Date	12.09.2023				
Payment Date	14.09.2023				
Period No	35				
Monthly Period	Sep 2023				
Interest Period	from	14.08.2023	to	14.09.2023	= 31 days
Collection Period	from	01.08.2023	to	31.08.2023	

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:	4.999.999.999,04 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,82 €
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	12.09.2023				
Payment Date	14.09.2023				
Period No	35				
Monthly Period	Sep 2023				
Interest Period	from	14.08.2023	to	14.09.2023	= 31 days
Collection Period	from	01.08.2023	to	31.08.2023	

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	-	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing

Ratings as of 31.08.2023, data source: Bloomberg

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

24. Issuer Information



Calculation Date		12.09.2023			
Payment Date		14.09.2023			
Period No		35			
Monthly Period		Sep 2023			
Interest Period	from	14.08.2023	to	14.09.2023	= 31 days
Collection Period	from	01.08.2023	to	31.08.2023	

Deal Name:

SC Germany Mobility 2020-1

Issuer:

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

LEI:

549300I0DV9V1WKUO071

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG
Capital Markets
Santander-Platz 1
41061 Mönchengladbach
Germany
eMail abs_ger@santander.de
fax +49 (0) 2161 690 7077

SPV-Administrator:

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

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

25. Santander Consumer Bank



Contact Details

Team Securitization

Stefan Zilligen +49-2161-690-6069
Christina Opwis +49-2161-690-7086
Team ABS

Calculation Date	12.09.2023	
Payment Date	14.09.2023	
Period No	35	
Monthly Period	Sep 2023	
Interest Period	from 14.08.2023 to 14.09.2023	= 31 days
Collection Period	from 01.08.2023 to 31.08.2023	

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 31.08.2023, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date	12.09.2023
Payment Date	14.09.2023
Period No	35
Monthly Period	Sep 2023
Interest Period	from 14.08.2023 to 14.09.2023 = 31 days
Collection Period	from 01.08.2023 to 31.08.2023

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