

# SC Germany Mobility 2020-1 Monthly Investor Report



2020 GlobalCapital  
EUROPEAN  
SECURITIZATION  
AWARDS

ABS Issuer of the Year  
Santander Consumer Bank AG

WINNER

2021 GlobalCapital  
EUROPEAN  
SECURITIZATION  
AWARDS

ABS ISSUER OF THE YEAR

WINNER

 Santander

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

**Cover Sheet Monthly Investor Report**



Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period	from 14.09.2023	to	16.10.2023	=	32 days
Collection Period	from 01.09.2023	to	30.09.2023		

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**SC Germany Mobility 2020-1  
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**1. Portfolio Information**



Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>415.343</b>	<b>4.999.999.999,82 €</b>	<b>5.000.000.000,00 €</b>
Scheduled Principal Payments		106.067.485,98 €	107.602.528,56 €
Prepayment Principal		44.475.958,34 €	47.552.039,11 €
Others		3.119.895,27 €	3.293.148,05 €
<b>Total Principal Collections</b>		<b>153.663.339,59 €</b>	<b>158.447.715,72 €</b>
<b>Total Interest Collections</b>		<b>19.888.743,28 €</b>	<b>19.922.060,82 €</b>
<b>Defaults</b>		<b>2.998.098,55 €</b>	<b>2.420.008,37 €</b>
<b>Replenishment Amount</b>		<b>156.661.437,78 €</b>	<b>160.867.724,87 €</b>
<b>End of Period</b>		<b>4.999.999.999,46 €</b>	<b>4.999.999.999,82 €</b>
Purchase Shortfall Amount		0,54 €	0,18 €
<b>Total Assets (End of Period)</b>	<b>415.118</b>	<b>5.000.000.000,00 €</b>	<b>5.000.000.000,00 €</b>
Current Prepayment Rate (annualised)		10,67%	

# SC Germany Mobility 2020-1 Monthly Investor Report

## 2. Reserve Accounts



Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period from	14.09.2023	to	16.10.2023	=	32 days
Collection Period from	01.09.2023	to	30.09.2023		

### Reserve Accounts

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

### Additional Reserve

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

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**3. Delinquency Data**

Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	



**Delinquency Data and Ratios**

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	3.199.999.998,66 €	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%
36	4.999.999.999,46 €	6.380.307,05 €	14.644.275,85 €	8.225.930,21 €	16.512.853,78 €	99,08%	0,13%	0,29%	0,16%	0,33%
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**4. Default Data**



Calculation Date	12.10.2023				
Payment Date	16.10.2023				
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Monthly Period	Oct 2023				
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Collection Period	from	01.09.2023	to	30.09.2023	

**Default Data and Ratios**

**Current Default**

	Amount	Number of Loans
Current Period Gross Default	2.998.098,55 €	
Current Period Recoveries	887.666,42 €	
Current Period Net Default	2.110.432,13 €	
New Number of Defaulted Contracts		241

**Cumulative Default**

Cumulative Gross Default	54.185.230,04 €	
Cumulative Recoveries	16.654.910,10 €	
Cumulative Net Default	37.530.319,94 €	
Total Number of Defaulted Contracts		4.239

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

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

	<b>0,39%</b>	
Annualised Loss Ratio period before previous period		0,35%
Annualised Loss Ratio previous period		0,31%
Annualised Loss Ratio current period	0,51%	0,51%

**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

Calculation Date	12.10.2023				
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Collection Period	from	01.09.2023	to	30.09.2023	



Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	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%
36	4.239	2.998.098,55 €	54.185.230,04 €	10.220.691.281,36 €	0,53%	887.666,42 €	16.654.910,10 €	37.530.319,94 €	0,37%
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**5. Concentration Limits**



Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	253.760,24	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,92%	no
Weighted average remaining term in months	-	67,00	46,05	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,37%	no
- prior to or on 30 September 2022	2,00%	0,37%	no
- prior to or on 30 September 2023	3,00%	0,37%	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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Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

**6. Outstanding Notes**



	All notes	Class A	Class B
<b>1. Note Balance</b>			
<b>General Note Information</b>			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	174.639.751,33 €		
Replenishment	156.661.437,78 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,56	1,56
<b>2. Payments to Investors per Note</b>			
Interest Rate Basis: Fixed Rate		0,00%	1,00%
Day/Count Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		156.250,00 €	156.250,00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		156.250,00 €	156.250,00 €
> Interest accrued for the period		- €	322.226,25 €
Interest Payment		- €	322.226,25 €
Interest Payment per Note		- €	138,89 €
<b>3. Credit Enhancements</b>			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		11,10%	3,85%
Current CE (excl. Excess Spread)		7,25%	0,00%

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**7. Original Principal Balance**



Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023	to 16.10.2023 = 32 days
Collection Period	from 01.09.2023	to 30.09.2023

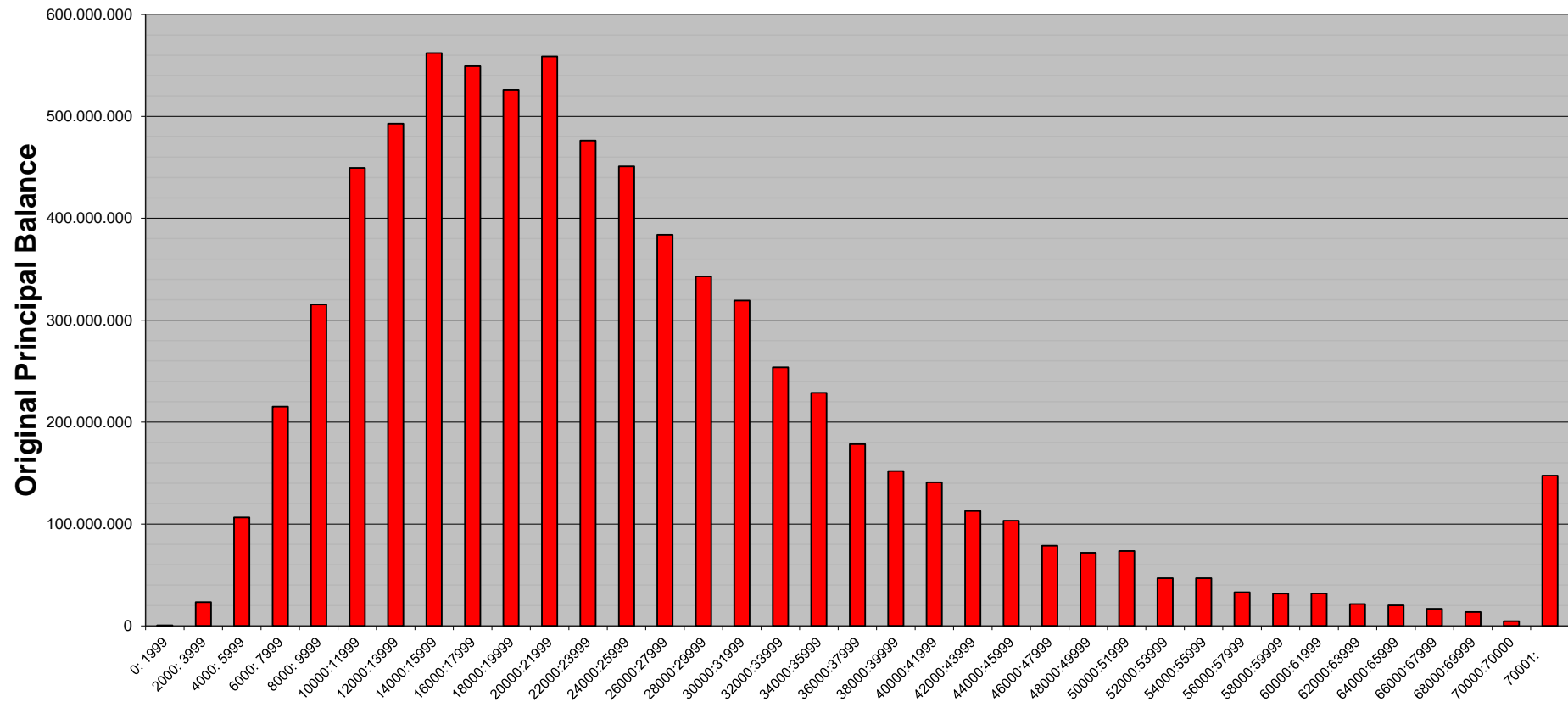
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	619.270,97	0,01%	378	0,09%
2000: 3999	23.218.809,82	0,31%	7.158	1,72%
4000: 5999	106.375.726,28	1,40%	20.915	5,04%
6000: 7999	215.093.843,54	2,84%	30.668	7,39%
8000: 9999	315.436.057,29	4,16%	35.066	8,45%
10000:11999	449.445.106,92	5,93%	41.176	9,92%
12000:13999	492.863.686,71	6,50%	37.992	9,15%
14000:15999	562.179.980,54	7,42%	37.532	9,04%
16000:17999	549.276.395,31	7,25%	32.397	7,80%
18000:19999	526.127.543,89	6,94%	27.744	6,68%
20000:21999	558.930.464,99	7,37%	26.748	6,44%
22000:23999	476.330.960,11	6,28%	20.757	5,00%
24000:25999	450.936.762,27	5,95%	18.062	4,35%
26000:27999	383.900.980,83	5,06%	14.238	3,43%
28000:29999	342.963.850,99	4,52%	11.847	2,85%
30000:31999	319.275.685,85	4,21%	10.349	2,49%
32000:33999	253.634.729,27	3,35%	7.699	1,85%
34000:35999	228.783.923,73	3,02%	6.544	1,58%
36000:37999	178.420.788,53	2,35%	4.827	1,16%
38000:39999	151.859.855,29	2,00%	3.898	0,94%
40000:41999	140.883.083,19	1,86%	3.452	0,83%
42000:43999	112.789.025,50	1,49%	2.626	0,63%
44000:45999	103.313.347,34	1,36%	2.299	0,55%
46000:47999	78.735.609,37	1,04%	1.677	0,40%
48000:49999	71.738.748,51	0,95%	1.465	0,35%
50000:51999	73.497.563,01	0,97%	1.450	0,35%
52000:53999	46.752.469,89	0,62%	883	0,21%
54000:55999	46.744.443,27	0,62%	851	0,21%
56000:57999	33.070.064,63	0,44%	580	0,14%
58000:59999	31.602.211,85	0,42%	536	0,13%
60000:61999	31.895.318,28	0,42%	525	0,13%
62000:63999	21.482.876,44	0,28%	341	0,08%
64000:65999	20.073.440,10	0,26%	309	0,07%
66000:67999	16.858.286,53	0,22%	252	0,06%
68000:69999	13.662.152,67	0,18%	198	0,05%
70000:70000	4.690.000,00	0,06%	67	0,02%
70001:	147.467.764,26	1,95%	1.612	0,39%
<b>Total</b>	<b>7.580.930.827,97</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	18.262,11

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**7.1 Original PB (Graph)**

Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023	to 16.10.2023 = 32 days
Collection Period	from 01.09.2023	to 30.09.2023



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**8. Current Principal Balance**



Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

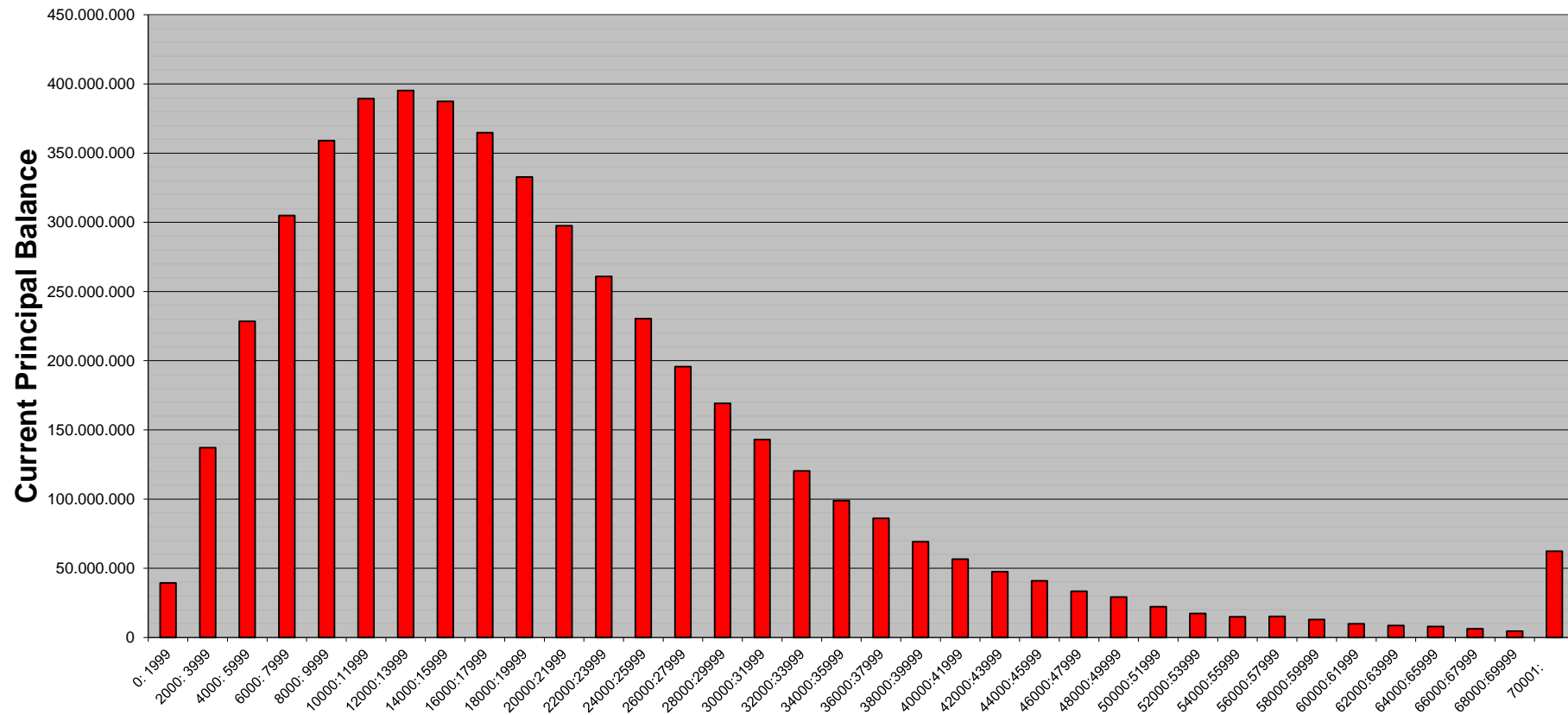
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.447.999,64	0,79%	38.731	9,33%
2000: 3999	137.127.179,36	2,74%	45.580	10,98%
4000: 5999	228.491.274,99	4,57%	45.753	11,02%
6000: 7999	304.902.240,21	6,10%	43.642	10,51%
8000: 9999	359.048.772,33	7,18%	39.972	9,63%
10000:11999	389.374.546,44	7,79%	35.461	8,54%
12000:13999	395.305.221,53	7,91%	30.465	7,34%
14000:15999	387.415.481,28	7,75%	25.877	6,23%
16000:17999	364.787.756,49	7,30%	21.506	5,18%
18000:19999	332.757.351,32	6,66%	17.543	4,23%
20000:21999	297.530.058,36	5,95%	14.195	3,42%
22000:23999	260.901.991,11	5,22%	11.364	2,74%
24000:25999	230.392.791,59	4,61%	9.229	2,22%
26000:27999	195.762.989,60	3,92%	7.261	1,75%
28000:29999	169.226.977,74	3,38%	5.843	1,41%
30000:31999	143.004.072,87	2,86%	4.617	1,11%
32000:33999	120.320.331,27	2,41%	3.649	0,88%
34000:35999	98.831.278,81	1,98%	2.827	0,68%
36000:37999	86.056.672,51	1,72%	2.329	0,56%
38000:39999	69.213.987,85	1,38%	1.777	0,43%
40000:41999	56.592.708,82	1,13%	1.382	0,33%
42000:43999	47.504.801,98	0,95%	1.106	0,27%
44000:45999	40.947.514,90	0,82%	910	0,22%
46000:47999	33.363.002,19	0,67%	710	0,17%
48000:49999	29.225.463,81	0,58%	597	0,14%
50000:51999	22.171.558,76	0,44%	435	0,10%
52000:53999	17.280.303,50	0,35%	326	0,08%
54000:55999	14.907.028,05	0,30%	271	0,07%
56000:57999	15.214.426,73	0,30%	267	0,06%
58000:59999	12.969.505,84	0,26%	220	0,05%
60000:61999	9.890.821,78	0,20%	162	0,04%
62000:63999	8.686.814,25	0,17%	138	0,03%
64000:65999	7.987.580,39	0,16%	123	0,03%
66000:67999	6.362.123,87	0,13%	95	0,02%
68000:69999	4.624.415,67	0,09%	67	0,02%
70001:	62.372.953,62	1,25%	688	0,17%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

Statistics		in EUR
Average Amount		12.044,77

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**8.1 Current PB (Graph)**

Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023	to 16.10.2023 = 32 days
Collection Period	from 01.09.2023	to 30.09.2023



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**9. Borrower Concentration**



Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023	to 16.10.2023 = 32 days
Collection Period	from 01.09.2023	to 30.09.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	253.760,24	0,0051%	2
2	217.522,02	0,0044%	2
3	213.232,73	0,0043%	1
4	208.828,13	0,0042%	1
5	194.160,75	0,0039%	1
6	190.004,33	0,0038%	1
7	184.410,18	0,0037%	1
8	183.241,58	0,0037%	1
9	179.008,01	0,0036%	2
10	177.862,51	0,0036%	2
11	177.782,45	0,0036%	3
12	174.825,30	0,0035%	1
13	173.268,97	0,0035%	1
14	172.735,66	0,0035%	1
15	171.901,10	0,0034%	1
16	171.356,90	0,0034%	1
17	166.425,85	0,0033%	1
18	164.309,96	0,0033%	1
19	164.173,83	0,0033%	1
20	163.961,80	0,0033%	1
21	157.623,66	0,0032%	1
22	156.913,83	0,0031%	1
23	156.356,10	0,0031%	1
24	155.532,82	0,0031%	1
25	154.694,41	0,0031%	1
	<b>4.483.893,12</b>	<b>0,0897%</b>	<b>31</b>

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**10. Geographical Distribution**



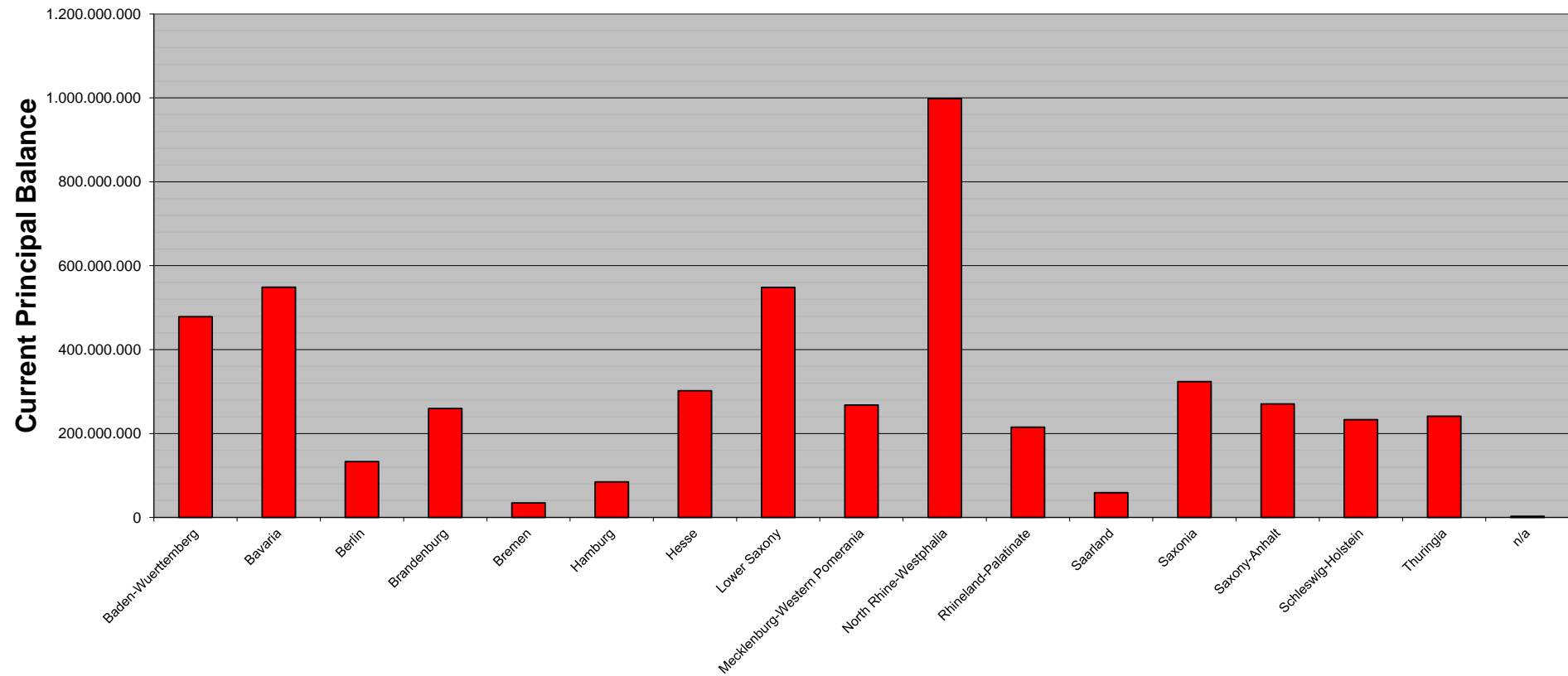
Calculation Date			12.10.2023		
Payment Date			16.10.2023		
Period No			36		
Monthly Period			Oct 2023		
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	478.380.876,96	9,57%	39.011	9,40%
Bavaria	548.774.742,27	10,98%	44.465	10,71%
Berlin	133.132.322,01	2,66%	10.149	2,44%
Brandenburg	259.499.428,19	5,19%	22.275	5,37%
Bremen	34.602.789,07	0,69%	2.656	0,64%
Hamburg	84.493.118,91	1,69%	6.056	1,46%
Hesse	301.808.757,11	6,04%	25.441	6,13%
Lower Saxony	548.322.243,49	10,97%	45.331	10,92%
Mecklenburg-Western Pomerania	268.044.619,67	5,36%	22.163	5,34%
North Rhine-Westphalia	998.397.068,46	19,97%	81.960	19,74%
Rhineland-Palatinate	214.998.827,93	4,30%	18.128	4,37%
Saarland	58.751.046,24	1,18%	5.009	1,21%
Saxonia	323.775.771,66	6,48%	28.699	6,91%
Saxony-Anhalt	270.344.285,96	5,41%	24.026	5,79%
Schleswig-Holstein	232.825.410,89	4,66%	18.869	4,55%
Thuringia	241.327.976,47	4,83%	20.675	4,98%
n/a	2.520.714,17	0,05%	205	0,05%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

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**10.1 Geographical Distribution (Graph)**

Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023	to 16.10.2023 = 32 days
Collection Period	from 01.09.2023	to 30.09.2023





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**11. Object/Vehicle Type**



Calculation Date			12.10.2023			
Payment Date			16.10.2023			
Period No			36			
Monthly Period			Oct 2023			
Interest Period	from	14.09.2023	to	16.10.2023	=	32 days
Collection Period	from	01.09.2023	to	30.09.2023		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	22.717.391,64	0,45%	1.527	0,37%
		Private	50.538.944,96	1,01%	4.283	1,03%
			73.256.336,60	1,47%	5.810	1,40%
	Used Vehicle	Commercial	82.154.660,94	1,64%	6.492	1,56%
		Private	365.286.400,59	7,31%	37.152	8,95%
			447.441.061,53	8,95%	43.644	10,51%
	<b>Total</b>		<b>520.697.398,13</b>	<b>10,41%</b>	<b>49.454</b>	<b>11,91%</b>
Non-Online	New Vehicle	Commercial	140.533.132,75	2,81%	8.062	1,94%
		Private	344.769.895,43	6,90%	27.178	6,55%
			485.303.028,18	9,71%	35.240	8,49%
	Used Vehicle	Commercial	761.854.257,19	15,24%	48.925	11,79%
		Private	3.232.145.315,96	64,64%	281.499	67,81%
			3.993.999.573,15	79,88%	330.424	79,60%
	<b>Total</b>		<b>4.479.302.601,33</b>	<b>89,59%</b>	<b>365.664</b>	<b>88,09%</b>
<b>Total</b>			<b>4.999.999.999,00</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.769.342.345,39	95,39%	396.025	95,40%
Leisure	172.458.805,15	3,45%	8.716	2,10%
Motorbike	58.198.848,92	1,16%	10377	2,50%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

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**12. Insurances**



Calculation Date	12.10.2023			
Payment Date	16.10.2023			
Period No	36			
Monthly Period	Oct 2023			
Interest Period	from	14.09.2023	to	16.10.2023 = 32 days
Collection Period	from	01.09.2023	to	30.09.2023

<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	3.008.191.654,24	60,16%	225.825	54,40%
Yes	1.991.808.345,22	39,84%	189.293	45,60%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	3.603.535.680,64	72,07%	297.953	71,78%
Yes	1.396.464.318,82	27,93%	117.165	28,22%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	4.528.744.145,27	90,57%	377.058	90,83%
Yes	471.255.854,19	9,43%	38.060	9,17%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

**SC Germany Mobility 2020-1  
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**13. Type of Contract**



Calculation Date			12.10.2023		
Payment Date			16.10.2023		
Period No			36		
Monthly Period			Oct 2023		
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.173.126.966,20	43,46%	240.184	57,86%
	Vehicle	459.112.673,94	9,18%	41.653	10,03%
	<b>Total</b>	<b>2.632.239.640,14</b>	<b>52,64%</b>	<b>281.837</b>	<b>67,89%</b>
Yes		1.819.613.590,74	36,39%	109.928	26,48%
- of which balloon rates	Auto	1.074.261.749,86	21,49%		
- of which regular installments		745.351.840,88	14,91%		
Yes		548.146.768,58	10,96%	23.353	5,63%
- of which balloon rates	Vehicle	343.476.266,22	6,87%		
- of which regular installments		204.670.502,36	4,09%		
	<b>Total</b>	<b>2.367.760.359,32</b>	<b>47,36%</b>	<b>133.281</b>	<b>32,11%</b>
<b>Total</b>		<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

Balloon Loans - Original Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	1.151.624,66	0,08%	62	0,05%
13:25	18.300.899,37	1,29%	1.492	1,12%
26:38	114.216.845,03	8,06%	9.815	7,36%
39:51	340.876.338,40	24,04%	31.698	23,78%
52:64	609.629.321,97	43,00%	58.049	43,55%
65:72	203.600.286,44	14,36%	19.386	14,55%
73:	129.962.700,21	9,17%	12.779	9,59%
<b>Total</b>	<b>1.417.738.016,08</b>	<b>100,00%</b>	<b>133.281</b>	<b>100,00%</b>

Balloon Loans - Remaining Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	186.010.272,10	13,12%	19.554	14,67%
13:25	345.555.337,27	24,37%	34.242	25,69%
26:38	339.824.464,76	23,97%	31.700	23,78%
39:51	318.974.911,03	22,50%	28.504	21,39%
52:64	193.516.400,64	13,65%	16.485	12,37%
65:72	32.940.648,69	2,32%	2.760	2,07%
73:	915.981,59	0,06%	36	0,03%
<b>Total</b>	<b>1.417.738.016,08</b>	<b>100,00%</b>	<b>133.281</b>	<b>100,00%</b>

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

**14. Payment Methods**



Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023	to 16.10.2023 = 32 days
Collection Period	from 01.09.2023	to 30.09.2023

<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	4.945.153.708,09	98,90%	409.821	98,72%
Other	54.846.291,37	1,10%	5.297	1,28%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	2.138.465.089,66	42,77%	176.217	42,45%
1st of month	2.861.534.909,80	57,23%	238.901	57,55%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

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**15. Downpayment**



Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023	to 16.10.2023 = 32 days
Collection Period	from 01.09.2023	to 30.09.2023

<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	2.025.560.499,08	40,51%	171.101	41,22%	0,00%
0: 999	95.861.887,90	1,92%	11.330	2,73%	4,06%
1000: 1999	246.283.296,93	4,93%	26.790	6,45%	8,78%
2000: 2999	321.741.597,48	6,43%	32.269	7,77%	13,48%
3000: 3999	303.667.342,43	6,07%	28.330	6,82%	17,26%
4000: 4999	240.239.667,58	4,80%	21.525	5,19%	20,82%
5000: 5999	362.564.956,65	7,25%	28.317	6,82%	22,24%
6000: 6999	193.165.060,22	3,86%	15.217	3,67%	25,69%
7000: 7999	154.403.807,69	3,09%	11.954	2,88%	28,49%
8000: 8999	134.543.122,09	2,69%	10.326	2,49%	31,05%
9000: 9999	74.653.651,04	1,49%	5.698	1,37%	33,38%
10000:10999	251.905.909,06	5,04%	16.610	4,00%	32,43%
11000:11999	49.601.121,27	0,99%	3.652	0,88%	36,89%
12000:12999	66.526.253,69	1,33%	4.817	1,16%	38,73%
13000:13999	42.527.142,70	0,85%	3.042	0,73%	40,49%
14000:14999	33.447.567,07	0,67%	2.432	0,59%	41,79%
15000:15000	84.859.786,76	1,70%	5.033	1,21%	39,44%
15001:	318.447.329,82	6,37%	16.675	4,02%	47,38%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>	<b>18,03%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.784,10 €	6.437,45 €
Average Purchase Price	20.985,76 €	23.702,58 €
<b>Downpayment in %</b>	<b>18,03%</b>	<b>27,16%</b>

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Monthly Investor Report**

**16. Effective Interest Rate**



Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023	to 16.10.2023
Collection Period	from 01.09.2023	to 30.09.2023
		= 32 days

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	6.611.001,62	0,13%	273	0,07%
1: 1	371.228.058,88	7,42%	27.034	6,51%
2: 2	1.204.215.636,50	24,08%	97.124	23,40%
3: 3	1.951.656.795,82	39,03%	161.153	38,82%
4: 4	779.857.233,78	15,60%	77.181	18,59%
5: 5	401.495.484,21	8,03%	29.762	7,17%
6: 6	196.614.247,64	3,93%	14.817	3,57%
7: 7	47.070.391,03	0,94%	4.218	1,02%
8: 8	33.143.792,71	0,66%	2.936	0,71%
9: 9	5.595.836,37	0,11%	419	0,10%
10:10	1.169.467,65	0,02%	93	0,02%
11:11	961.867,34	0,02%	80	0,02%
12:12	380.185,91	0,01%	28	0,01%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

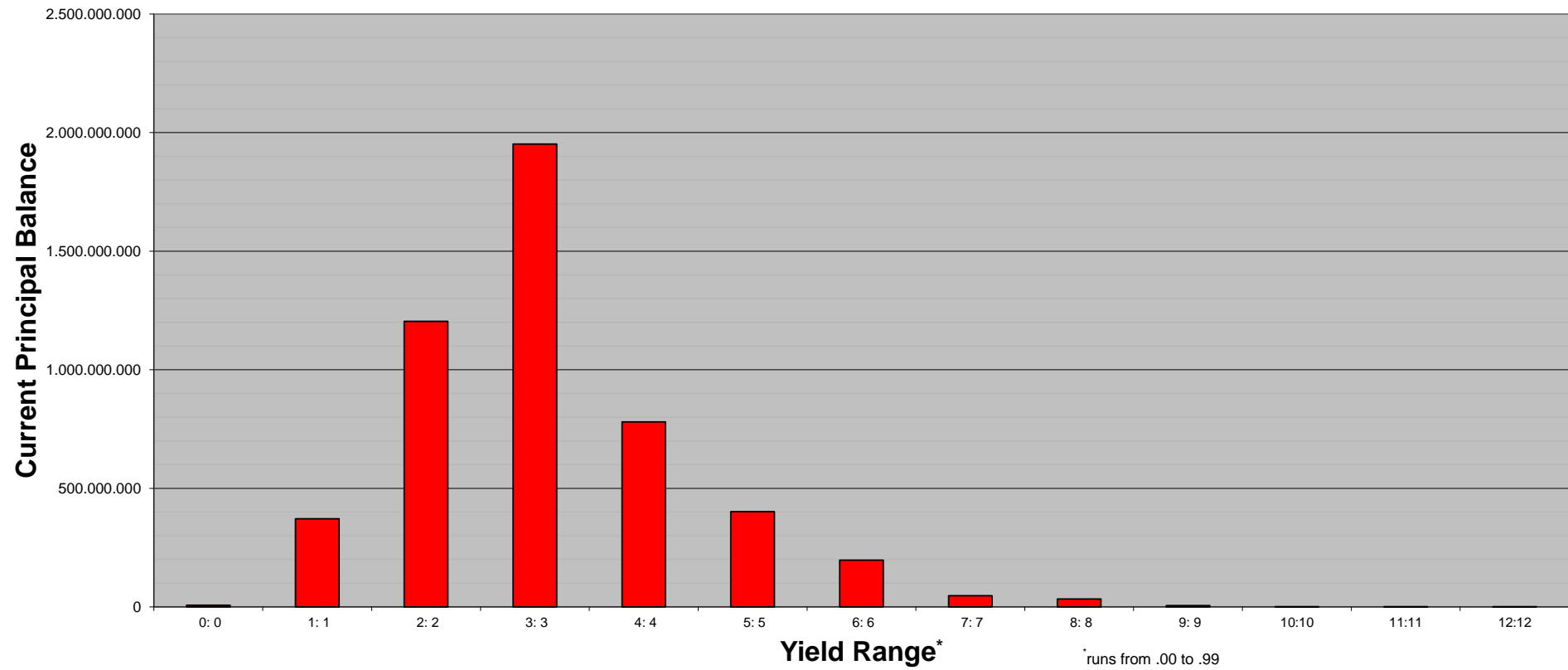
Statistics		in %
WA Interest		3,92%

\* runs from .00 to .99

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Monthly Investor Report**

**16.1 Effective Interest Rate (Graph)**

Calculation Date			12.10.2023			
Payment Date			16.10.2023			
Period No			36			
Monthly Period			Oct 2023			
Interest Period	from	14.09.2023	to	16.10.2023	=	32 days
Collection Period	from	01.09.2023	to	30.09.2023		



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**17. Seasoning**



Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	39.780.735,42	0,80%	2.033	0,49%
3: 5	177.830.053,75	3,56%	9.268	2,23%
6: 8	276.092.686,20	5,52%	15.711	3,78%
9:11	345.187.382,59	6,90%	20.107	4,84%
12:14	455.488.603,38	9,11%	27.483	6,62%
15:17	479.979.300,09	9,60%	30.777	7,41%
18:20	385.738.168,78	7,71%	27.616	6,65%
21:23	386.864.022,18	7,74%	28.235	6,80%
24:26	377.237.301,85	7,54%	29.870	7,20%
27:29	435.278.813,73	8,71%	36.790	8,86%
30:32	282.161.019,26	5,64%	26.467	6,38%
33:35	297.542.281,83	5,95%	30.055	7,24%
36:38	336.414.404,73	6,73%	33.836	8,15%
39:41	193.969.960,49	3,88%	21.583	5,20%
42:44	175.007.841,66	3,50%	20.574	4,96%
45:47	119.711.076,64	2,39%	15.663	3,77%
48:50	83.473.275,94	1,67%	11.023	2,66%
51:53	49.910.714,95	1,00%	6.963	1,68%
54:56	30.716.452,43	0,61%	4.929	1,19%
57:59	19.364.093,04	0,39%	3.456	0,83%
60:62	11.343.216,27	0,23%	2.056	0,50%
63:65	10.401.546,08	0,21%	2.021	0,49%
66:68	8.401.038,50	0,17%	1.826	0,44%
69:71	5.573.248,00	0,11%	1.479	0,36%
72:74	4.571.600,77	0,09%	1.139	0,27%
75:77	3.756.706,99	0,08%	1.020	0,25%
78:80	2.699.077,94	0,05%	834	0,20%
81:	5.505.375,97	0,11%	2.304	0,56%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

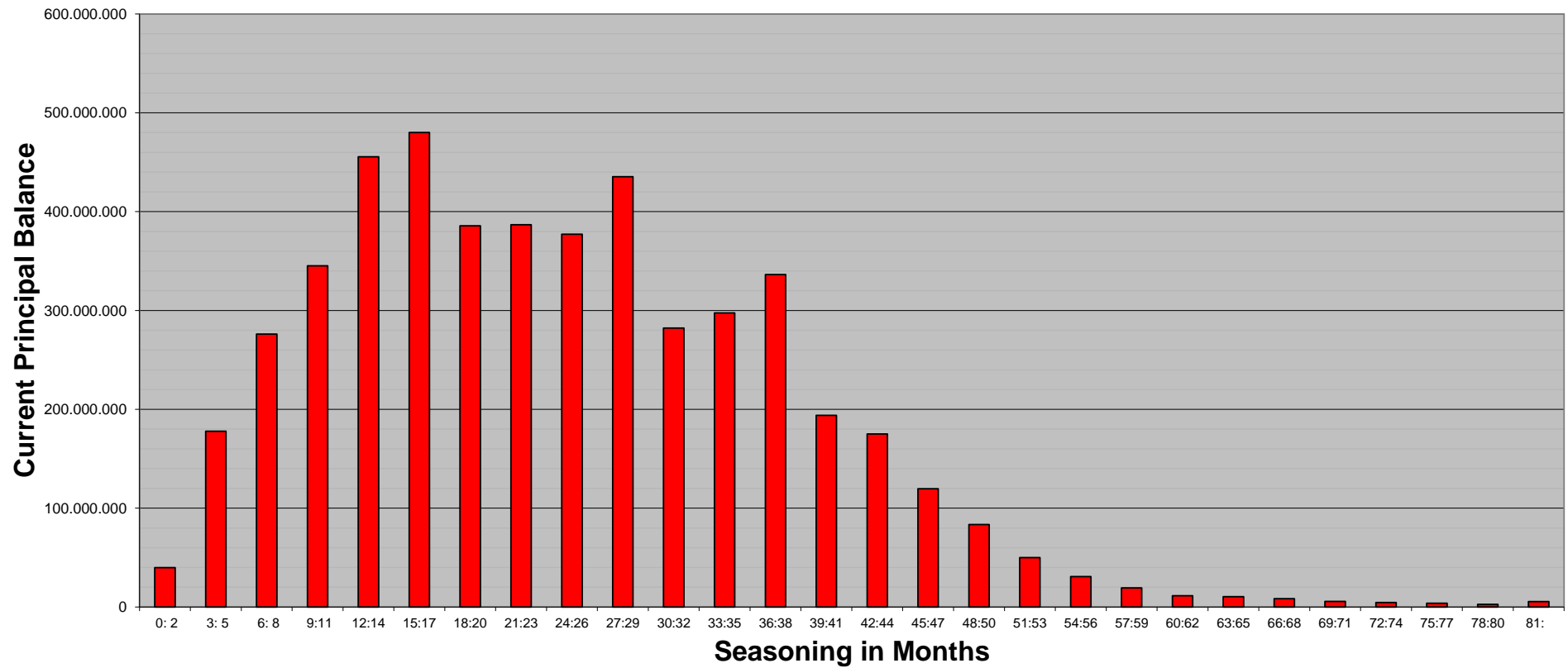
Statistics	
WA Seasoning	24,46



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**17.1 Seasoning (Graph)**

Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023	to 16.10.2023 = 32 days
Collection Period	from 01.09.2023	to 30.09.2023



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**18. Remaining Term**



Calculation Date	12.10.2023			
Payment Date	16.10.2023			
Period No	36			
Monthly Period	Oct 2023			
Interest Period	from	14.09.2023	to	16.10.2023 = 32 days
Collection Period	from	01.09.2023	to	30.09.2023

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	89.189.908,10	1,78%	28.548	6,88%
7: 13	243.170.758,13	4,86%	44.473	10,71%
14: 20	378.178.560,75	7,56%	48.121	11,59%
21: 27	481.185.514,35	9,62%	51.012	12,29%
28: 34	517.799.627,60	10,36%	45.047	10,85%
35: 41	585.398.326,41	11,71%	43.686	10,52%
42: 48	658.365.369,94	13,17%	43.472	10,47%
49: 55	544.102.801,78	10,88%	33.081	7,97%
56: 62	472.319.690,51	9,45%	26.130	6,29%
63: 69	276.103.961,17	5,52%	14.720	3,55%
70: 76	161.705.616,62	3,23%	8.927	2,15%
77: 83	150.986.710,53	3,02%	7.710	1,86%
84: 90	126.274.794,02	2,53%	6.252	1,51%
91: 97	103.345.790,52	2,07%	4.845	1,17%
98:104	78.497.480,78	1,57%	3.475	0,84%
105:107	40.691.559,87	0,81%	1.747	0,42%
108:	92.683.528,38	1,85%	3.872	0,93%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

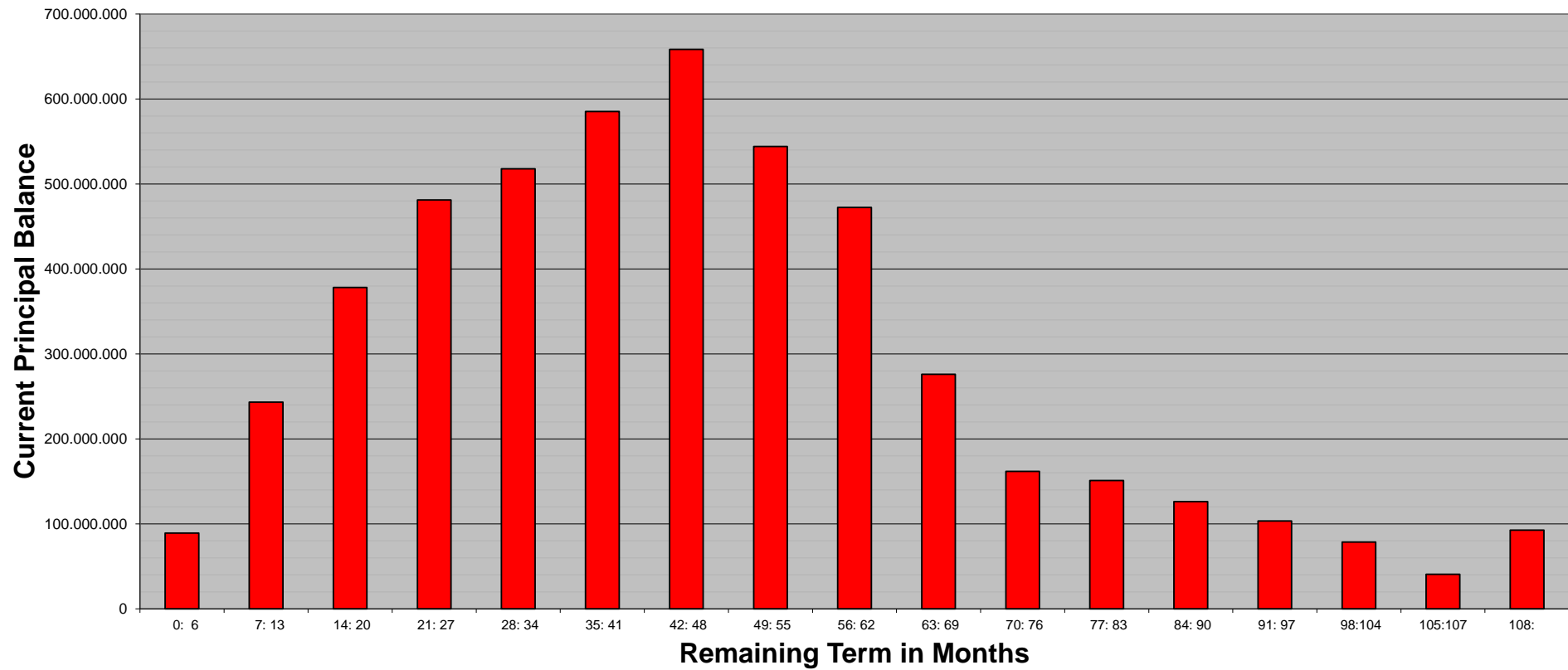
**Statistics**

WA Remaining Term	46,05
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**18.1 Remaining Term (Graph)**

Calculation Date			12.10.2023		
Payment Date			16.10.2023		
Period No			36		
Monthly Period			Oct 2023		
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	



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**19. Original Term**



Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 12	2.161.568,86	0,04%	579	0,14%
13: 25	41.270.175,33	0,83%	9.051	2,18%
26: 38	254.785.057,13	5,10%	38.597	9,30%
39: 51	759.815.755,56	15,20%	81.847	19,72%
52: 64	1.452.228.628,41	29,04%	117.586	28,33%
65: 77	1.149.102.320,64	22,98%	76.914	18,53%
78: 90	362.945.824,78	7,26%	30.982	7,46%
91:103	532.116.425,91	10,64%	37.944	9,14%
104:116	72.539.557,33	1,45%	4.156	1,00%
117:119	15.563.716,01	0,31%	726	0,17%
120:	357.470.969,50	7,15%	16.736	4,03%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

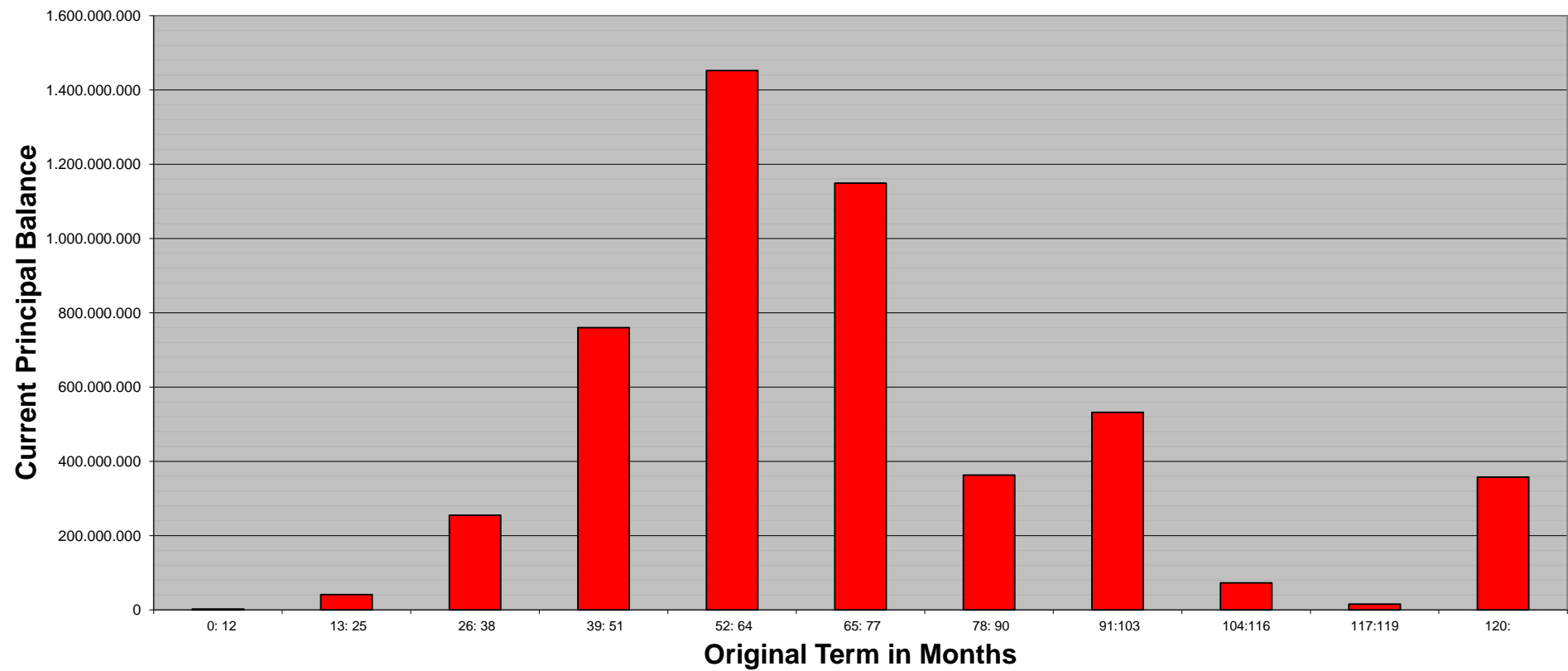
**Statistics**

WA Original Term	70,51
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**19.1 Original Term (Graph)**

Calculation Date			12.10.2023		
Payment Date			16.10.2023		
Period No			36		
Monthly Period			Oct 2023		
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	



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**20. Brands + Fuel Type**



Calculation Date	12.10.2023					
Payment Date	16.10.2023					
Period No	36					
Monthly Period	Oct 2023					
Interest Period	from	14.09.2023	to	16.10.2023	=	32 days
Collection Period	from	01.09.2023	to	30.09.2023		

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	588.927.242,67	11,78%	50.089	12,07%
2	543.335.340,79	10,87%	47.585	11,46%
3	461.340.715,10	9,23%	30.069	7,24%
4	360.327.607,49	7,21%	25.198	6,07%
5	345.992.827,87	6,92%	24.094	5,80%
6	274.115.654,55	5,48%	32.820	7,91%
7	227.778.248,30	4,56%	21.719	5,23%
8	225.085.102,14	4,50%	20.346	4,90%
9	197.682.278,79	3,95%	18.014	4,34%
10	197.139.713,96	3,94%	16.478	3,97%
11	186.396.305,28	3,73%	11.173	2,69%
12	183.898.211,27	3,68%	17.871	4,31%
13	149.128.501,58	2,98%	11.634	2,80%
14	104.155.407,68	2,08%	11.068	2,67%
15	104.021.099,91	2,08%	8.781	2,12%
	<b>4.149.324.257,38</b>	<b>82,99%</b>	<b>346.939</b>	<b>83,58%</b>

TOP 15 manufacturer brands in alphabetical order:

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

Fuel	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Petrol	1.573.713.225,37	31,47%	175.728	42,33%
Diesel Euro 6	631.634.265,67	12,63%	47.140	11,36%
Diesel Euro 5	291.883.714,70	5,84%	32.570	7,85%
Diesel < Euro 5	565.582.757,09	11,31%	43.422	10,46%
Other	55.761.964,21	1,12%	4.397	1,06%
n/a	1.881.424.072,42	37,63%	111.861	26,95%
<b>Total</b>	<b>4.999.999.999,46</b>	<b>100,00%</b>	<b>415.118</b>	<b>100,00%</b>

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



Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023	to 16.10.2023 = 32 days
Collection Period	from 01.09.2023	to 30.09.2023

**Priority of Payments**

Available Distribution Amount	174.639.751,33 €
Senior Expenses	- 137,39 €
Interest Notes Class A	- - €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- - €
Interest Notes Class B (no PD Trigger Breach)	- 322.226,25 €
Replenishment	- 156.661.437,78 €
Purchase Shortfall Ledger	- 0,54 €
Principal Class A	- - €
Interest Class B (PD Trigger Breach)	- - €
Principal Class B	- - €
Interest Subordinated Loan	- 266,67 €
Principal Subordinated Loan	- - €
Other payments due	- - €
Payments to Seller	= 17.455.682,70 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	137,39 €		
Interest accrued for the Period	322.226,25 €	- €	322.226,25 €
Cumulative Interest accrued	9.840.284,35 €	- €	9.840.284,35 €
Interest Payments	322.226,25 €	- €	322.226,25 €
Cumulative Interest Payments	9.840.284,35 €	- €	9.840.284,35 €
Interest accrued on Subordinated Loan for the Period	266,67 €		
Cumulative Interest accrued on Subordinated Loan	9.016,65 €		
Interest Payments on Subordinated Loan	266,67 €		
Cumulative Interest Payments on Subordinated Loan	9.016,65 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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**22. Retention**



Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

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:	4.999.999.999,82 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,46 €
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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**23. Counterparties**



Calculation Date	12.10.2023				
Payment Date	16.10.2023				
Period No	36				
Monthly Period	Oct 2023				
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

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

	Fitch			Moody's			Counterparty status
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
	A	F1	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 30.09.2023, data source: Bloomberg

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Monthly Investor Report**

**24. Issuer Information**



Calculation Date		12.10.2023			
Payment Date		16.10.2023			
Period No		36			
Monthly Period		Oct 2023			
Interest Period	from	14.09.2023	to	16.10.2023	= 32 days
Collection Period	from	01.09.2023	to	30.09.2023	

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

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

**LEI:** 549300I0DV9V1WKUO071

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

**Servicer Name:** Santander Consumer Bank AG

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

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

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

**25. Santander Consumer Bank**



**Contact Details**

**Team Securitization**

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

Calculation Date	12.10.2023	
Payment Date	16.10.2023	
Period No	36	
Monthly Period	Oct 2023	
Interest Period	from 14.09.2023 to 16.10.2023	= 32 days
Collection Period	from 01.09.2023 to 30.09.2023	

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**Ratings Santander**

**Banco Santander S.A.**

**Santander Consumer Finance S.A.**

**Santander Consumer Bank AG**

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

Ratings as of 30.09.2023, data source: Bloomberg

## SC Germany Mobility 2020-1 Monthly Investor Report

### 26. Glossary



Calculation Date		12.10.2023				
Payment Date		16.10.2023				
Period No		36				
Monthly Period		Oct 2023				
Interest Period	from	14.09.2023	to	16.10.2023	=	32 days
Collection Period	from	01.09.2023	to	30.09.2023		

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