

SC Germany Mobility 2020-1 Monthly Investor Report



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ABS Issuer of the Year
Santander Consumer Bank AG

WINNER

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WINNER

 **Santander**

SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	10.11.2023				
Payment Date	14.11.2023				
Period No	37				
Monthly Period	Nov 2023				
Interest Period	from	16.10.2023	to	14.11.2023	= 29 days
Collection Period	from	01.10.2023	to	31.10.2023	

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1. Portfolio Information



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Interest Period from	16.10.2023	to	14.11.2023	= 29 days
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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	415.118	4.999.999.999,46 €	5.000.000.000,00 €
Scheduled Principal Payments		107.662.503,20 €	106.067.485,98 €
Prepayment Principal		46.876.162,92 €	44.475.958,34 €
Others		2.541.354,06 €	3.119.895,27 €
Total Principal Collections		157.080.020,18 €	153.663.339,59 €
Total Interest Collections		20.063.934,58 €	19.888.743,28 €
Defaults		2.247.524,20 €	2.998.098,55 €
Replenishment Amount		- €	156.661.437,78 €
End of Period		4.840.672.455,08 €	4.999.999.999,46 €
Purchase Shortfall Amount		203,67 €	0,54 €
Total Assets (End of Period)	405.661	4.840.672.658,75 €	5.000.000.000,00 €
Current Prepayment Rate (annualised)		11,25%	

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2. Reserve Accounts



Calculation Date	10.11.2023				
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Reserve Accounts

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

Additional Reserve

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

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3. Delinquency Data



Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	3.199.999.998,66 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	3.199.999.999,58 €	6.628.863,67 €	2.653.038,54 €	556.472,27 €	79.694,63 €	99,69%	0,21%	0,08%	0,02%	0,00%
3	3.199.999.998,97 €	7.028.561,76 €	5.054.776,74 €	1.082.227,93 €	913.197,46 €	99,56%	0,22%	0,16%	0,03%	0,03%
4	3.199.999.999,72 €	6.506.605,67 €	4.760.516,94 €	2.287.163,11 €	2.201.558,60 €	99,51%	0,20%	0,15%	0,07%	0,07%
5	3.199.999.998,96 €	8.452.132,62 €	5.396.555,87 €	1.945.275,10 €	3.639.321,89 €	99,39%	0,26%	0,17%	0,06%	0,11%
6	3.199.999.998,99 €	7.615.274,25 €	5.364.958,15 €	2.437.119,39 €	3.875.238,45 €	99,40%	0,24%	0,17%	0,08%	0,12%
7	3.199.999.975,53 €	6.457.330,66 €	4.625.055,14 €	2.413.020,10 €	4.389.889,46 €	99,44%	0,20%	0,14%	0,08%	0,14%
8	3.199.999.998,95 €	7.187.869,01 €	4.651.426,77 €	2.093.193,77 €	4.347.928,88 €	99,43%	0,22%	0,15%	0,07%	0,14%
9	3.199.999.999,53 €	7.607.061,26 €	5.030.626,37 €	2.276.480,22 €	4.275.265,11 €	99,40%	0,24%	0,16%	0,07%	0,13%
10	4.999.999.997,58 €	7.097.828,52 €	5.211.580,54 €	1.978.441,38 €	4.240.652,29 €	99,63%	0,14%	0,10%	0,04%	0,08%
11	4.999.999.997,70 €	7.953.817,15 €	5.341.810,89 €	1.943.955,78 €	3.801.019,01 €	99,62%	0,16%	0,11%	0,04%	0,08%
12	4.999.999.999,00 €	11.780.831,63 €	7.476.185,66 €	2.568.016,54 €	3.888.210,77 €	99,49%	0,24%	0,15%	0,05%	0,08%
13	4.999.999.999,21 €	11.382.685,89 €	9.207.582,36 €	3.323.478,01 €	4.673.703,52 €	99,43%	0,23%	0,18%	0,07%	0,09%
14	4.999.999.998,45 €	13.178.029,74 €	9.350.918,78 €	4.021.327,93 €	5.456.552,52 €	99,36%	0,26%	0,19%	0,08%	0,11%
15	4.999.999.996,65 €	12.461.525,13 €	9.313.638,64 €	4.104.679,26 €	7.041.844,35 €	99,34%	0,25%	0,19%	0,08%	0,14%
16	4.999.999.997,57 €	11.002.441,26 €	9.026.814,60 €	3.907.913,68 €	7.506.964,20 €	99,37%	0,22%	0,18%	0,08%	0,15%
17	4.999.999.999,25 €	4.424.048,67 €	10.187.295,72 €	5.417.376,25 €	11.905.520,78 €	99,36%	0,09%	0,20%	0,11%	0,24%
18	4.999.999.998,81 €	12.131.445,46 €	8.308.155,47 €	4.165.124,78 €	8.744.506,30 €	99,33%	0,24%	0,17%	0,08%	0,17%
19	4.999.999.996,31 €	4.442.790,10 €	13.912.940,24 €	5.315.840,13 €	8.506.260,07 €	99,36%	0,09%	0,28%	0,11%	0,17%
20	4.999.999.999,83 €	12.391.573,35 €	7.939.860,32 €	5.639.621,58 €	9.224.665,66 €	99,30%	0,25%	0,16%	0,11%	0,18%
21	4.999.999.995,90 €	4.652.755,60 €	12.659.011,10 €	6.376.612,52 €	11.587.710,67 €	99,29%	0,09%	0,25%	0,13%	0,23%
22	4.999.999.990,50 €	11.725.696,74 €	5.626.123,82 €	6.313.442,96 €	12.757.195,39 €	99,27%	0,23%	0,11%	0,13%	0,26%
23	4.999.999.997,71 €	13.056.610,94 €	7.576.886,61 €	5.417.769,04 €	11.347.096,58 €	99,25%	0,26%	0,15%	0,11%	0,23%
24	4.999.999.998,92 €	5.332.426,22 €	13.001.614,62 €	6.213.622,62 €	13.036.092,41 €	99,25%	0,11%	0,26%	0,12%	0,26%
25	4.999.999.997,64 €	11.265.931,57 €	6.079.870,81 €	7.109.355,70 €	12.843.051,81 €	99,25%	0,23%	0,12%	0,14%	0,26%
26	4.999.999.999,28 €	4.731.443,35 €	13.149.162,41 €	7.098.507,49 €	14.343.680,61 €	99,21%	0,09%	0,26%	0,14%	0,29%
27	4.999.999.998,51 €	12.699.746,67 €	5.415.274,88 €	6.130.204,26 €	15.130.898,66 €	99,21%	0,25%	0,11%	0,12%	0,30%
28	4.999.999.999,49 €	11.313.467,26 €	8.157.759,01 €	2.999.390,31 €	13.534.308,06 €	99,28%	0,23%	0,16%	0,06%	0,27%
29	4.999.999.999,38 €	4.866.456,10 €	14.076.029,25 €	6.054.624,47 €	14.165.281,61 €	99,22%	0,10%	0,28%	0,12%	0,28%
30	4.999.999.998,42 €	13.898.250,85 €	8.255.843,93 €	5.484.625,76 €	11.670.301,56 €	99,21%	0,28%	0,17%	0,11%	0,23%
31	4.999.999.996,51 €	5.270.903,73 €	15.073.055,08 €	5.088.234,06 €	11.531.110,81 €	99,26%	0,11%	0,30%	0,10%	0,23%
32	4.999.999.999,79 €	15.866.429,34 €	9.612.295,88 €	5.536.219,21 €	12.748.255,23 €	99,12%	0,32%	0,19%	0,11%	0,25%
33	4.999.999.999,26 €	5.787.534,67 €	14.333.852,18 €	7.480.877,60 €	15.438.455,06 €	99,14%	0,12%	0,29%	0,15%	0,31%
34	4.999.999.999,04 €	15.349.292,29 €	5.541.279,68 €	7.593.960,42 €	16.041.911,02 €	99,11%	0,31%	0,11%	0,15%	0,32%
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%
37	4.840.672.455,08 €	15.759.318,99 €	10.023.419,59 €	3.723.929,84 €	17.395.624,83 €	99,03%	0,33%	0,21%	0,08%	0,36%
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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	2.247.524,20 €	
Current Period Recoveries	1.541.385,24 €	
Current Period Net Default	706.138,96 €	
New Number of Defaulted Contracts		170

Cumulative Default

Cumulative Gross Default	56.432.754,24 €	
Cumulative Recoveries	18.196.295,34 €	
Cumulative Net Default	38.236.458,90 €	
Total Number of Defaulted Contracts		4.409

3-MRA* /
current ratio Ratio

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

Annualised Loss Ratio period before previous period	0,33%	0,31%
Annualised Loss Ratio previous period		0,51%
Annualised Loss Ratio current period	0,18%	0,18%

Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	19.018.742,08 €	
PDL Trigger	62.500.000,00 €	

Repurchased Assets

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

* 3-MRA stands for three months rolling average

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Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
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%
37	4.409	2.247.524,20 €	56.432.754,24 €	10.220.691.281,36 €	0,55%	1.541.385,24 €	18.196.295,34 €	38.236.458,90 €	0,37%
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5. Concentration Limits



Calculation Date	10.11.2023				
Payment Date	14.11.2023				
Period No	37				
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Interest Period	from	16.10.2023	to	14.11.2023	= 29 days
Collection Period	from	01.10.2023	to	31.10.2023	

Amortising

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	-	
Average Yield (applicable for Total Portfolio)	3,00%	-	-	
Weighted average remaining term in months	-	67,00	-	

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	-	
- prior to or on 30 September 2022	2,00%	-	
- prior to or on 30 September 2023	3,00%	-	
Purchase Shortfall Event			
Period before previous period	10,00%	-	
Previous period	10,00%	-	
Current period	10,00%	-	
Principal Deficiency Trigger Event	-	-	

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Calculation Date	10.11.2023			
Payment Date	14.11.2023			
Period No	37			
Monthly Period	Nov 2023			
Interest Period	from	16.10.2023	to	14.11.2023 = 29 days
Collection Period	from	01.10.2023	to	31.10.2023

6. Outstanding Notes



	All notes	Class A	Class B
1. Note Balance			
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	178.885.342,34 €		
Replenishment	- €		
Amortisation	159.327.341,25 €		
Redemption per Class	159.327.341,25 €	159.327.341,25 €	- €
Redemption per Note		3.435,63 €	- €
Class Principal Outstanding Balance End of Period	4.840.672.658,75 €	4.478.172.658,75 €	362.500.000,00 €
Current Tranching		92,51%	7,49%
Current Pool Factor		0,97	1,00
2. Payments to Investors per Note			
	All notes	Class A	Class B
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	29		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		3.435,63 €	- €
Principal Outstanding per Note End of Period		96.564,37 €	100.000,00 €
> Interest accrued for the period		- €	292.030,00 €
Interest Payment		- €	292.030,00 €
Interest Payment per Note		- €	80,56 €
3. Credit Enhancements			
		Class A	Class B
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		11,33%	3,85%
Current CE (excl. Excess Spread)		7,49%	0,00%

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7. Original Principal Balance



Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023

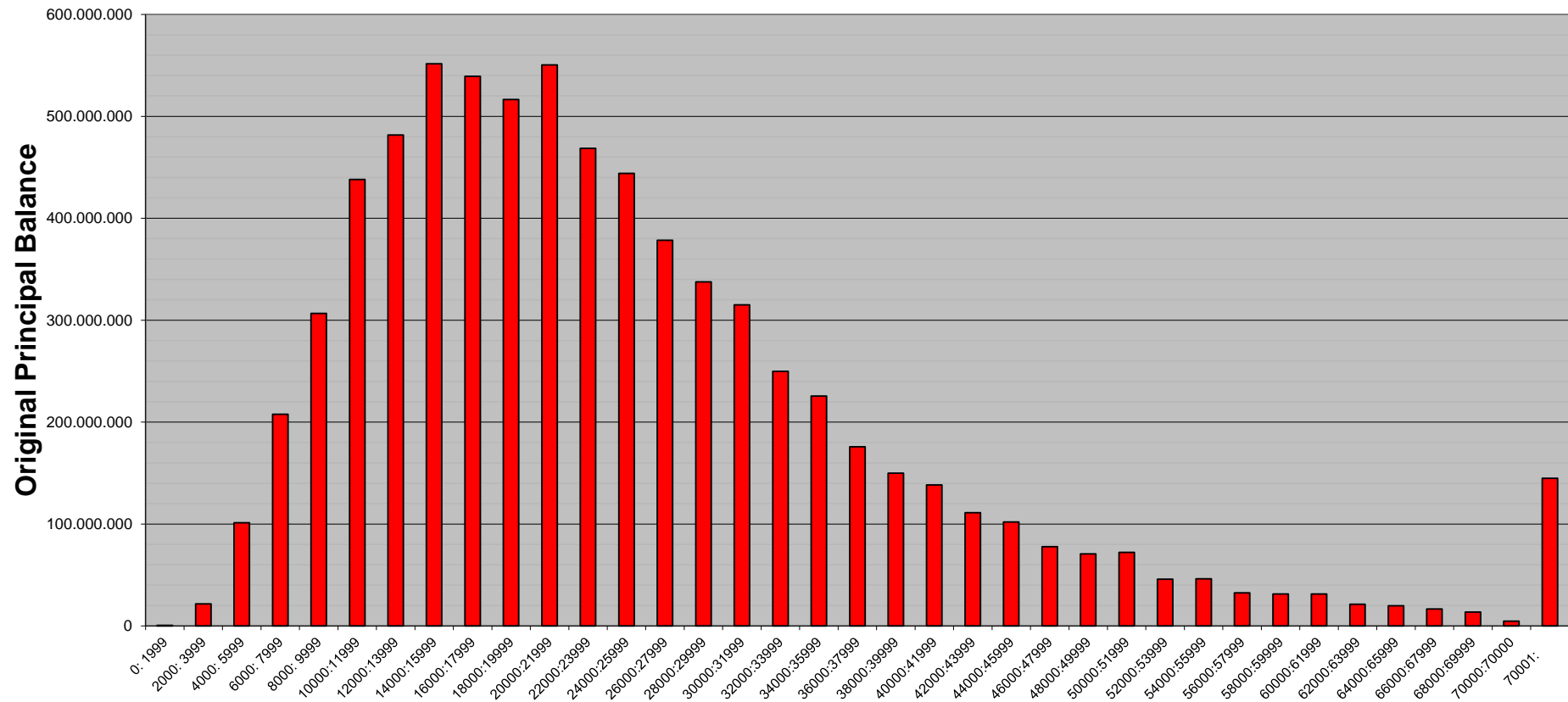
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	572.556,27	0,01%	349	0,09%
2000: 3999	21.657.375,84	0,29%	6.664	1,64%
4000: 5999	101.278.098,68	1,36%	19.905	4,91%
6000: 7999	207.733.788,87	2,79%	29.615	7,30%
8000: 9999	306.590.596,19	4,12%	34.079	8,40%
10000:11999	438.130.145,38	5,89%	40.135	9,89%
12000:13999	481.739.597,48	6,48%	37.131	9,15%
14000:15999	551.634.943,77	7,41%	36.828	9,08%
16000:17999	539.231.051,02	7,25%	31.803	7,84%
18000:19999	516.582.168,73	6,94%	27.241	6,72%
20000:21999	550.435.913,06	7,40%	26.341	6,49%
22000:23999	468.579.580,01	6,30%	20.419	5,03%
24000:25999	444.081.795,85	5,97%	17.787	4,38%
26000:27999	378.344.734,14	5,09%	14.032	3,46%
28000:29999	337.548.281,72	4,54%	11.660	2,87%
30000:31999	315.060.274,24	4,23%	10.212	2,52%
32000:33999	249.815.597,90	3,36%	7.583	1,87%
34000:35999	225.617.105,06	3,03%	6.453	1,59%
36000:37999	175.721.416,95	2,36%	4.754	1,17%
38000:39999	149.914.137,00	2,02%	3.848	0,95%
40000:41999	138.309.357,67	1,86%	3.389	0,84%
42000:43999	111.075.799,10	1,49%	2.586	0,64%
44000:45999	101.918.901,12	1,37%	2.268	0,56%
46000:47999	77.656.484,41	1,04%	1.654	0,41%
48000:49999	70.658.690,98	0,95%	1.443	0,36%
50000:51999	72.138.582,85	0,97%	1.423	0,35%
52000:53999	45.799.329,09	0,62%	865	0,21%
54000:55999	46.196.305,06	0,62%	841	0,21%
56000:57999	32.498.807,66	0,44%	570	0,14%
58000:59999	31.366.292,35	0,42%	532	0,13%
60000:61999	31.286.478,24	0,42%	515	0,13%
62000:63999	21.230.267,44	0,29%	337	0,08%
64000:65999	19.683.871,48	0,26%	303	0,07%
66000:67999	16.656.275,01	0,22%	249	0,06%
68000:69999	13.592.481,01	0,18%	197	0,05%
70000:70000	4.620.000,00	0,06%	66	0,02%
70001:	144.811.710,57	1,95%	1.584	0,39%
Total	7.439.768.792,20	100,00%	405.661	100,00%

Statistics	in EUR
Average Amount	18.339,87

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Monthly Investor Report**

7.1 Original PB (Graph)

Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023



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8. Current Principal Balance



Calculation Date	10.11.2023			
Payment Date	14.11.2023			
Period No	37			
Monthly Period	Nov 2023			
Interest Period	from	16.10.2023	to	14.11.2023 = 29 days
Collection Period	from	01.10.2023	to	31.10.2023

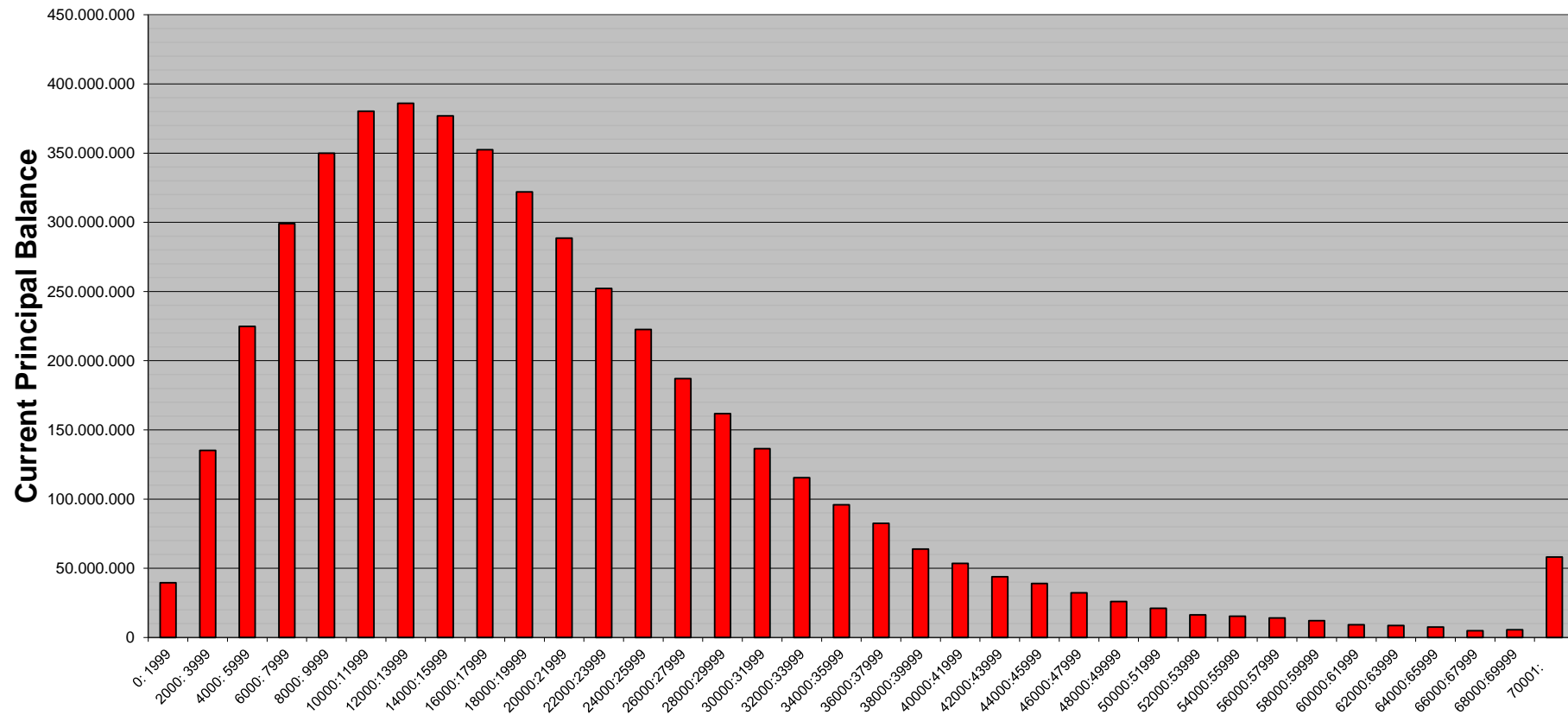
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.536.489,49	0,82%	38.802	9,57%
2000: 3999	135.244.666,82	2,79%	44.982	11,09%
4000: 5999	224.792.900,14	4,64%	45.003	11,09%
6000: 7999	299.026.966,79	6,18%	42.786	10,55%
8000: 9999	349.922.168,62	7,23%	38.961	9,60%
10000:11999	380.289.053,32	7,86%	34.653	8,54%
12000:13999	386.033.807,06	7,97%	29.753	7,33%
14000:15999	376.938.603,34	7,79%	25.174	6,21%
16000:17999	352.426.406,32	7,28%	20.778	5,12%
18000:19999	321.917.031,89	6,65%	16.975	4,18%
20000:21999	288.560.779,23	5,96%	13.769	3,39%
22000:23999	252.244.902,59	5,21%	10.986	2,71%
24000:25999	222.554.504,48	4,60%	8.915	2,20%
26000:27999	187.055.949,15	3,86%	6.936	1,71%
28000:29999	161.759.140,51	3,34%	5.586	1,38%
30000:31999	136.487.215,10	2,82%	4.409	1,09%
32000:33999	115.552.538,66	2,39%	3.506	0,86%
34000:35999	95.891.675,84	1,98%	2.742	0,68%
36000:37999	82.510.253,08	1,70%	2.231	0,55%
38000:39999	63.902.543,76	1,32%	1.639	0,40%
40000:41999	53.547.197,50	1,11%	1.307	0,32%
42000:43999	43.899.267,95	0,91%	1.022	0,25%
44000:45999	38.985.732,35	0,81%	867	0,21%
46000:47999	32.326.763,24	0,67%	688	0,17%
48000:49999	26.054.775,88	0,54%	533	0,13%
50000:51999	21.114.024,25	0,44%	415	0,10%
52000:53999	16.359.085,56	0,34%	309	0,08%
54000:55999	15.345.148,89	0,32%	279	0,07%
56000:57999	14.077.932,89	0,29%	247	0,06%
58000:59999	12.195.630,62	0,25%	207	0,05%
60000:61999	9.266.269,86	0,19%	152	0,04%
62000:63999	8.689.432,78	0,18%	138	0,03%
64000:65999	7.545.791,20	0,16%	116	0,03%
66000:67999	4.887.815,44	0,10%	73	0,02%
68000:69999	5.591.582,26	0,12%	81	0,02%
70001:	58.138.408,22	1,20%	641	0,16%
Total	4.840.672.455,08	100,00%	405.661	100,00%

Statistics		in EUR
Average Amount		11.932,80

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8.1 Current PB (Graph)

Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023



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9. Borrower Concentration



Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	251.358,06	0,0052%	2
2	215.175,11	0,0044%	2
3	210.135,23	0,0043%	1
4	206.969,76	0,0043%	1
5	192.106,02	0,0040%	1
6	188.932,10	0,0039%	1
7	183.431,18	0,0038%	1
8	181.825,63	0,0038%	1
9	177.749,64	0,0037%	2
10	176.054,02	0,0036%	3
11	172.678,29	0,0036%	1
12	172.055,71	0,0036%	1
13	171.201,78	0,0035%	1
14	170.336,13	0,0035%	1
15	169.457,77	0,0035%	1
16	165.646,94	0,0034%	1
17	163.745,85	0,0034%	1
18	163.284,69	0,0034%	1
19	162.434,70	0,0034%	1
20	155.671,72	0,0032%	1
21	155.402,39	0,0032%	1
22	154.559,20	0,0032%	1
23	154.130,01	0,0032%	1
24	153.924,73	0,0032%	1
25	153.447,79	0,0032%	1
	4.421.714,45	0,0913%	30

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10. Geographical Distribution



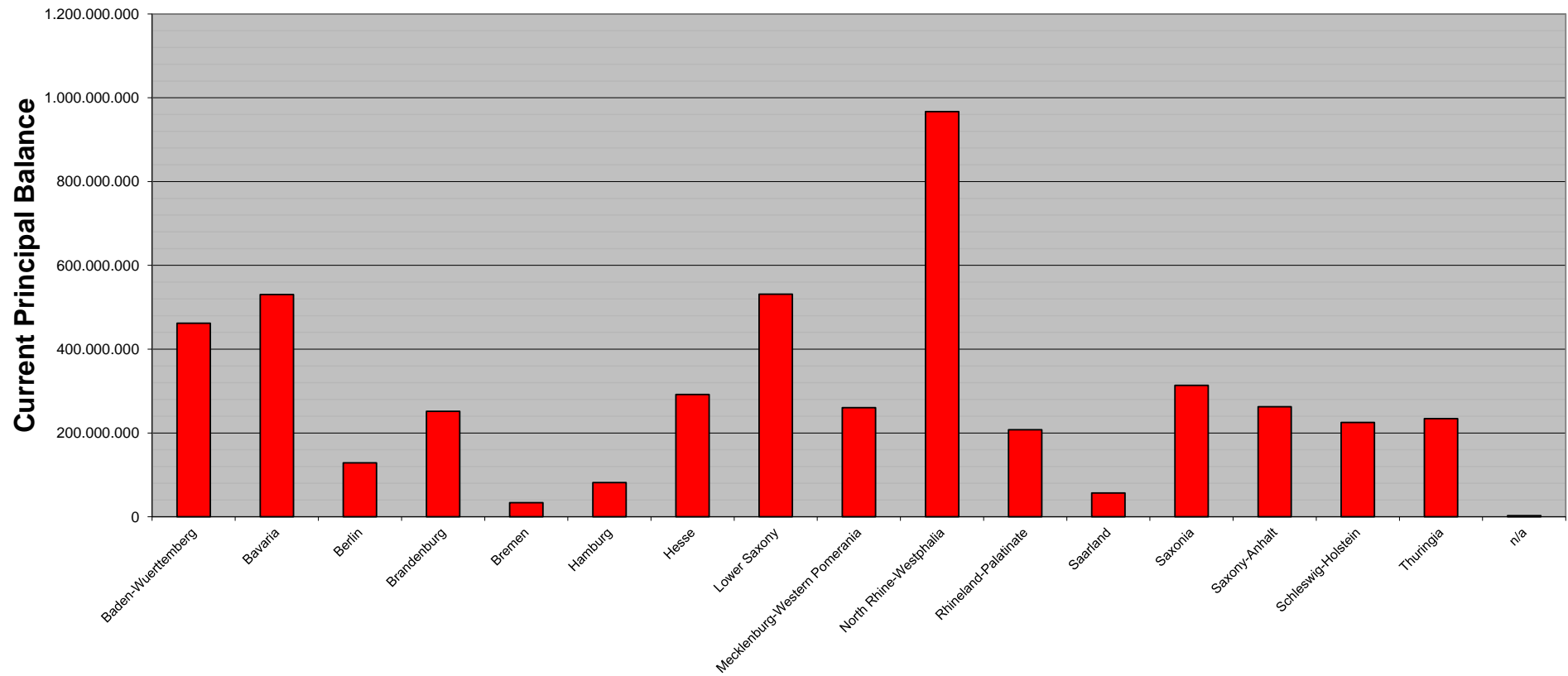
Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	461.955.273,59	9,54%	38.008	9,37%
Bavaria	530.374.020,36	10,96%	43.361	10,69%
Berlin	128.545.004,72	2,66%	9.889	2,44%
Brandenburg	251.520.166,59	5,20%	21.799	5,37%
Bremen	33.472.634,85	0,69%	2.594	0,64%
Hamburg	81.519.755,41	1,68%	5.917	1,46%
Hesse	291.670.441,13	6,03%	24.806	6,11%
Lower Saxony	531.141.047,96	10,97%	44.334	10,93%
Mecklenburg-Western Pomerania	260.621.919,20	5,38%	21.736	5,36%
North Rhine-Westphalia	966.794.702,94	19,97%	80.163	19,76%
Rhineland-Palatinate	207.867.093,85	4,29%	17.714	4,37%
Saarland	56.912.301,96	1,18%	4.901	1,21%
Saxonia	313.655.824,87	6,48%	28.072	6,92%
Saxony-Anhalt	262.419.051,55	5,42%	23.532	5,80%
Schleswig-Holstein	225.305.580,32	4,65%	18.414	4,54%
Thuringia	234.314.660,91	4,84%	20.210	4,98%
n/a	2.582.974,87	0,05%	211	0,05%
Total	4.840.672.455,08	100,00%	405.661	100,00%

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10.1 Geographical Distribution (Graph)

Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023



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11. Object/Vehicle Type



Calculation Date			10.11.2023		
Payment Date			14.11.2023		
Period No			37		
Monthly Period			Nov 2023		
Interest Period	from	16.10.2023	to	14.11.2023	= 29 days
Collection Period	from	01.10.2023	to	31.10.2023	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	21.767.297,54	0,45%	1.481	0,37%
		Private	48.531.245,36	1,00%	4.178	1,03%
			70.298.542,90	1,45%	5.659	1,40%
	Used Vehicle	Commercial	78.641.569,69	1,62%	6.279	1,55%
		Private	351.750.651,43	7,27%	36.168	8,92%
			430.392.221,12	8,89%	42.447	10,46%
	Total		500.690.764,02	10,34%	48.106	11,86%
Non-Online	New Vehicle	Commercial	134.176.052,28	2,77%	7.802	1,92%
		Private	333.577.689,16	6,89%	26.527	6,54%
			467.753.741,44	9,66%	34.329	8,46%
	Used Vehicle	Commercial	732.795.852,35	15,14%	47.532	11,72%
		Private	3.139.432.097,27	64,86%	275.694	67,96%
			3.872.227.949,62	79,99%	323.226	79,68%
	Total		4.339.981.691,06	89,66%	357.555	88,14%
Total			4.840.672.455,00	100,00%	405.661	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.617.914.025,15	95,40%	387.068	95,42%
Leisure	166.952.065,41	3,45%	8.543	2,11%
Motorbike	55.806.364,52	1,15%	10050	2,48%
Total	4.840.672.455,08	100,00%	405.661	100,00%

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12. Insurances



Calculation Date	10.11.2023			
Payment Date	14.11.2023			
Period No	37			
Monthly Period	Nov 2023			
Interest Period	from	16.10.2023	to	14.11.2023 = 29 days
Collection Period	from	01.10.2023	to	31.10.2023

<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	2.916.305.300,13	60,25%	220.786	54,43%
Yes	1.924.367.154,95	39,75%	184.875	45,57%
Total	4.840.672.455,08	100,00%	405.661	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	3.489.534.707,14	72,09%	290.979	71,73%
Yes	1.351.137.747,94	27,91%	114.682	28,27%
Total	4.840.672.455,08	100,00%	405.661	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	4.384.157.149,73	90,57%	368.316	90,79%
Yes	456.515.305,35	9,43%	37.345	9,21%
Total	4.840.672.455,08	100,00%	405.661	100,00%

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13. Type of Contract



Calculation Date			10.11.2023			
Payment Date			14.11.2023			
Period No			37			
Monthly Period			Nov 2023			
Interest Period	from	16.10.2023	to	14.11.2023	=	29 days
Collection Period	from	01.10.2023	to	31.10.2023		

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.100.162.033,79	43,39%	234.526	57,81%
	Vehicle	437.986.294,07	9,05%	40.368	9,95%
	Total	2.538.148.327,86	52,43%	274.894	67,76%
Yes		1.773.129.649,43	36,63%	108.041	26,63%
- of which balloon rates	Auto	1.057.352.663,84	21,84%		
- of which regular installments		715.776.985,59	14,79%		
Yes		529.394.477,79	10,94%	22.726	5,60%
- of which balloon rates	Vehicle	334.790.008,19	6,92%		
- of which regular installments		194.604.469,60	4,02%		
Total	Total	2.302.524.127,22	47,57%	130.767	32,24%
Total		4.840.672.455,08	100,00%	405.661	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	866.345,72	0,06%	50	0,04%
13:25	16.897.485,21	1,21%	1.369	1,05%
26:38	109.222.768,92	7,85%	9.369	7,16%
39:51	333.720.386,66	23,97%	30.952	23,67%
52:64	601.184.596,76	43,18%	57.162	43,71%
65:72	201.256.142,86	14,46%	19.169	14,66%
73:	128.994.945,90	9,27%	12.696	9,71%
Total	1.392.142.672,03	100,00%	130.767	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	194.489.310,84	13,97%	20.437	15,63%
13:25	343.444.500,18	24,67%	33.760	25,82%
26:38	342.571.031,15	24,61%	31.816	24,33%
39:51	300.578.788,02	21,59%	26.900	20,57%
52:64	183.585.452,84	13,19%	15.608	11,94%
65:72	26.694.233,76	1,92%	2.217	1,70%
73:	779.355,24	0,06%	29	0,02%
Total	1.392.142.672,03	100,00%	130.767	100,00%

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14. Payment Methods



Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023

<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	4.783.965.613,26	98,83%	400.223	98,66%
Other	56.706.841,82	1,17%	5.438	1,34%
Total	4.840.672.455,08	100,00%	405.661	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	2.071.642.869,88	42,80%	172.217	42,45%
1st of month	2.769.029.585,20	57,20%	233.444	57,55%
Total	4.840.672.455,08	100,00%	405.661	100,00%

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Monthly Investor Report**

15. Downpayment



Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023

<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	1.961.148.949,99	40,51%	167.219	41,22%	0,00%
0: 999	92.840.325,17	1,92%	11.051	2,72%	4,04%
1000: 1999	238.106.821,66	4,92%	26.155	6,45%	8,75%
2000: 2999	311.615.687,82	6,44%	31.539	7,77%	13,43%
3000: 3999	293.811.986,82	6,07%	27.668	6,82%	17,20%
4000: 4999	232.949.870,13	4,81%	21.091	5,20%	20,76%
5000: 5999	351.132.841,02	7,25%	27.681	6,82%	22,18%
6000: 6999	187.352.345,33	3,87%	14.897	3,67%	25,61%
7000: 7999	149.624.890,15	3,09%	11.699	2,88%	28,40%
8000: 8999	130.021.066,44	2,69%	10.061	2,48%	30,96%
9000: 9999	72.394.156,83	1,50%	5.578	1,38%	33,26%
10000:10999	243.984.979,24	5,04%	16.224	4,00%	32,35%
11000:11999	47.891.077,81	0,99%	3.547	0,87%	36,74%
12000:12999	64.367.384,68	1,33%	4.704	1,16%	38,70%
13000:13999	41.138.485,25	0,85%	2.980	0,73%	40,40%
14000:14999	32.266.684,50	0,67%	2.362	0,58%	41,59%
15000:15000	82.072.754,34	1,70%	4.919	1,21%	39,34%
15001:	307.952.147,90	6,36%	16.286	4,01%	47,28%
Total	4.840.672.455,08	100,00%	405.661	100,00%	17,97%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.783,36	€ 6.436,62
Average Purchase Price	€ 21.054,80	€ 23.771,80
Downpayment in %	17,97%	27,08%

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

16. Effective Interest Rate



Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	6.464.448,10	0,13%	271	0,07%
1: 1	360.843.796,21	7,45%	26.599	6,56%
2: 2	1.164.101.165,49	24,05%	94.864	23,39%
3: 3	1.886.460.891,11	38,97%	157.465	38,82%
4: 4	753.535.411,26	15,57%	75.068	18,51%
5: 5	391.238.735,33	8,08%	29.190	7,20%
6: 6	192.015.105,59	3,97%	14.560	3,59%
7: 7	45.671.922,88	0,94%	4.140	1,02%
8: 8	32.449.312,60	0,67%	2.892	0,71%
9: 9	5.419.610,26	0,11%	412	0,10%
10:10	1.145.311,67	0,02%	93	0,02%
11:11	949.616,04	0,02%	79	0,02%
12:12	377.128,54	0,01%	28	0,01%
Total	4.840.672.455,08	100,00%	405.661	100,00%

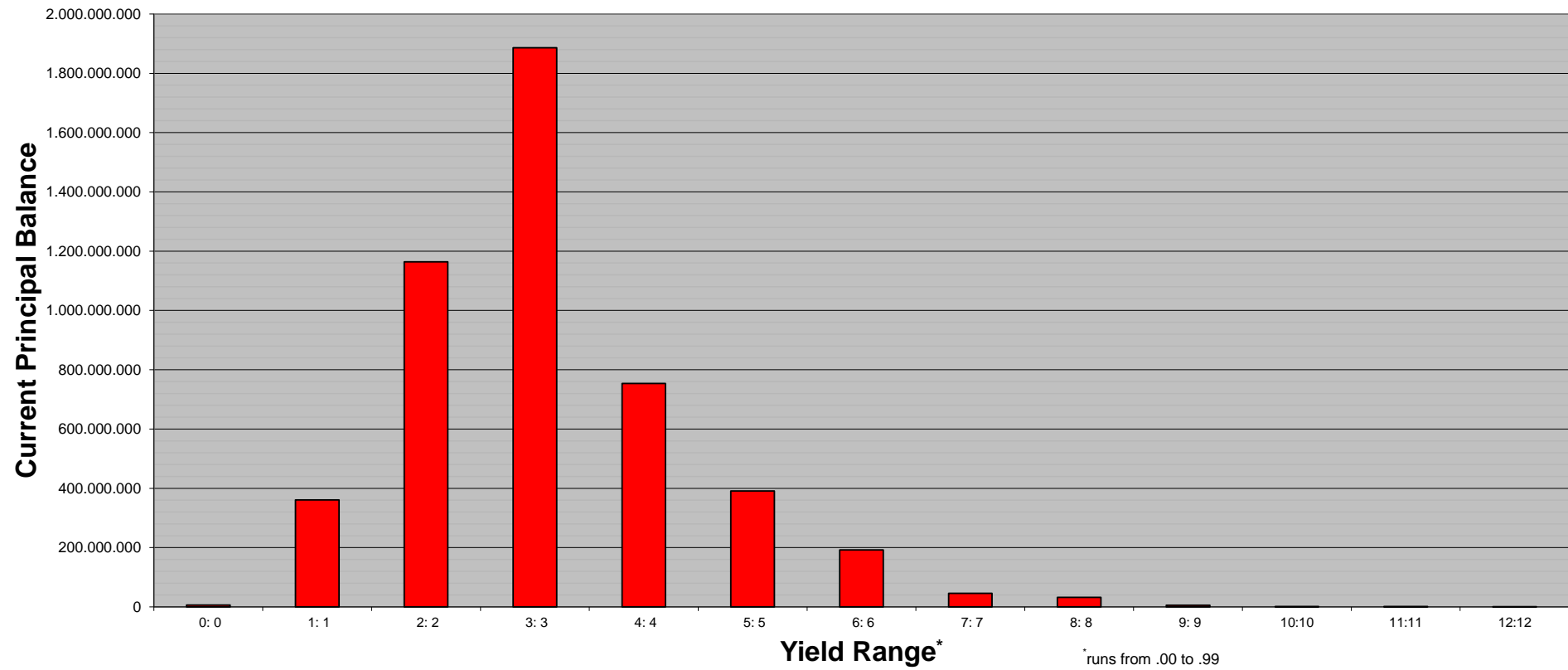
Statistics in %	
WA Interest	3,92%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023



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

17. Seasoning



Calculation Date	10.11.2023				
Payment Date	14.11.2023				
Period No	37				
Monthly Period	Nov 2023				
Interest Period	from	16.10.2023	to	14.11.2023	= 29 days
Collection Period	from	01.10.2023	to	31.10.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	10.635.409,10	0,22%	565	0,14%
3: 5	136.182.838,54	2,81%	7.057	1,74%
6: 8	241.977.480,27	5,00%	13.472	3,32%
9:11	311.200.029,00	6,43%	18.353	4,52%
12:14	405.053.196,20	8,37%	24.508	6,04%
15:17	485.912.094,33	10,04%	30.638	7,55%
18:20	413.525.103,90	8,54%	28.849	7,11%
21:23	349.040.469,31	7,21%	25.407	6,26%
24:26	377.748.468,72	7,80%	29.718	7,33%
27:29	405.585.405,55	8,38%	33.951	8,37%
30:32	346.657.734,03	7,16%	32.019	7,89%
33:35	254.615.432,05	5,26%	25.559	6,30%
36:38	289.444.112,09	5,98%	29.523	7,28%
39:41	275.232.983,87	5,69%	29.641	7,31%
42:44	157.088.064,16	3,25%	18.597	4,58%
45:47	122.498.881,95	2,53%	15.751	3,88%
48:50	90.076.439,55	1,86%	11.858	2,92%
51:53	61.663.665,23	1,27%	8.470	2,09%
54:56	33.251.719,92	0,69%	5.252	1,29%
57:59	20.271.575,87	0,42%	3.655	0,90%
60:62	11.351.060,16	0,23%	2.113	0,52%
63:65	10.515.357,50	0,22%	1.941	0,48%
66:68	8.852.829,06	0,18%	1.914	0,47%
69:71	5.686.696,06	0,12%	1.508	0,37%
72:74	4.403.918,67	0,09%	1.076	0,27%
75:77	3.900.137,76	0,08%	1.059	0,26%
78:80	2.863.218,01	0,06%	893	0,22%
81:	5.438.134,22	0,11%	2.314	0,57%
Total	4.840.672.455,08	100,00%	405.661	100,00%

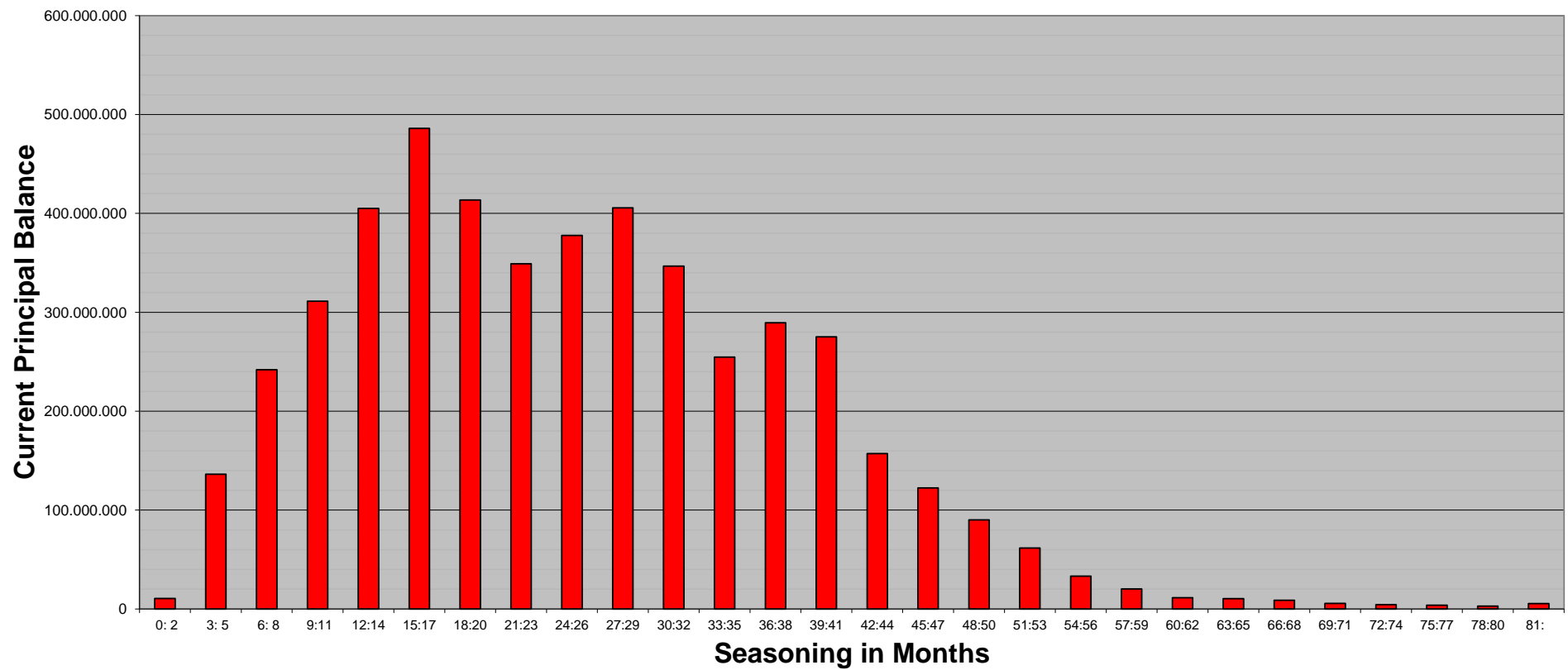
Statistics

WA Seasoning	25,33
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**SC Germany Mobility 2020-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023



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

18. Remaining Term



Calculation Date	10.11.2023				
Payment Date	14.11.2023				
Period No	37				
Monthly Period	Nov 2023				
Interest Period	from	16.10.2023	to	14.11.2023	= 29 days
Collection Period	from	01.10.2023	to	31.10.2023	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	92.827.659,50	1,92%	28.875	7,12%
7: 13	249.580.036,70	5,16%	45.169	11,13%
14: 20	389.931.651,43	8,06%	48.932	12,06%
21: 27	438.522.131,42	9,06%	46.987	11,58%
28: 34	548.545.187,44	11,33%	47.344	11,67%
35: 41	562.969.839,29	11,63%	41.923	10,33%
42: 48	635.323.934,11	13,12%	42.034	10,36%
49: 55	531.456.279,82	10,98%	32.007	7,89%
56: 62	428.757.715,13	8,86%	23.874	5,89%
63: 69	253.903.165,18	5,25%	13.771	3,39%
70: 76	143.079.085,02	2,96%	7.960	1,96%
77: 83	153.859.591,87	3,18%	7.906	1,95%
84: 90	118.238.783,69	2,44%	5.864	1,45%
91: 97	96.310.810,73	1,99%	4.495	1,11%
98:104	79.129.050,77	1,63%	3.497	0,86%
105:107	39.456.554,94	0,82%	1.708	0,42%
108:	78.780.978,04	1,63%	3.315	0,82%
Total	4.840.672.455,08	100,00%	405.661	100,00%

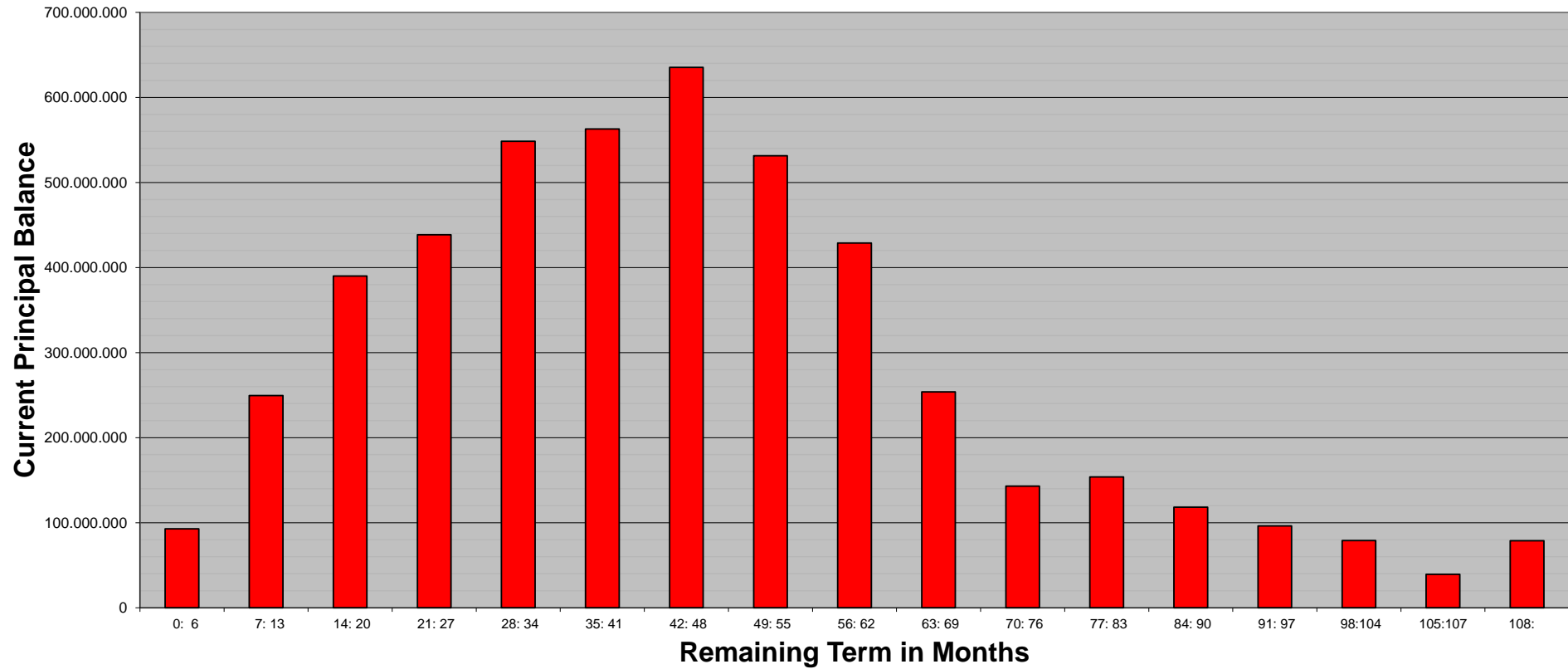
Statistics

WA Remaining Term	45,40
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023



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

19. Original Term



Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 12	1.646.220,81	0,03%	479	0,12%
13: 25	36.923.890,23	0,76%	8.238	2,03%
26: 38	237.767.157,32	4,91%	36.514	9,00%
39: 51	728.571.267,61	15,05%	79.538	19,61%
52: 64	1.407.965.163,28	29,09%	115.650	28,51%
65: 77	1.120.038.109,94	23,14%	75.906	18,71%
78: 90	352.496.781,55	7,28%	30.527	7,53%
91:103	517.907.278,98	10,70%	37.404	9,22%
104:116	71.417.947,31	1,48%	4.120	1,02%
117:119	15.176.372,88	0,31%	711	0,18%
120:	350.762.265,17	7,25%	16.574	4,09%
Total	4.840.672.455,08	100,00%	405.661	100,00%

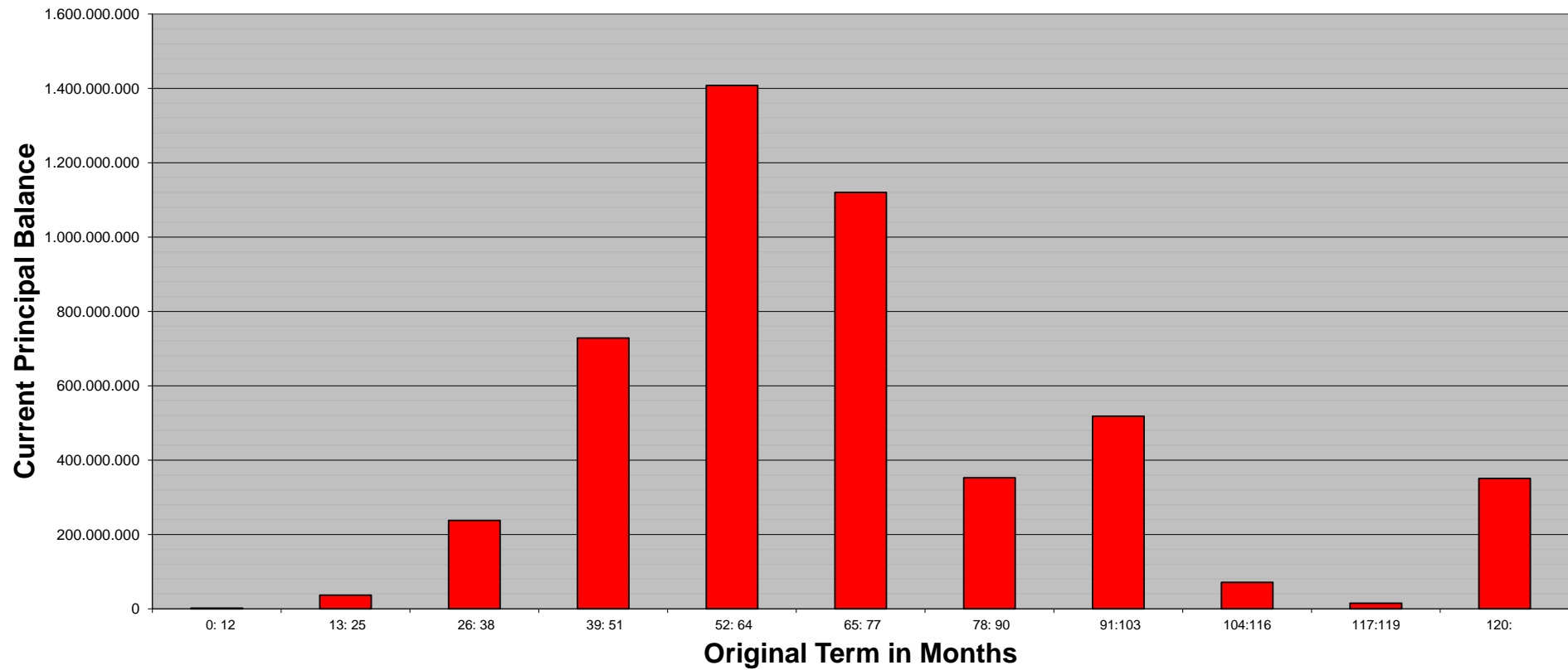
Statistics

WA Original Term	70.72
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023



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

20. Brands + Fuel Type



Calculation Date	10.11.2023					
Payment Date	14.11.2023					
Period No	37					
Monthly Period	Nov 2023					
Interest Period	from	16.10.2023	to	14.11.2023	=	29 days
Collection Period	from	01.10.2023	to	31.10.2023		

<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	570.115.869,58	11,78%	48.967	12,07%
2	526.807.058,29	10,88%	46.539	11,47%
3	446.536.241,17	9,22%	29.376	7,24%
4	348.194.998,89	7,19%	24.606	6,07%
5	335.677.262,70	6,93%	23.578	5,81%
6	264.325.587,35	5,46%	31.989	7,89%
7	220.529.269,23	4,56%	21.261	5,24%
8	218.545.357,54	4,51%	19.955	4,92%
9	191.731.248,22	3,96%	16.169	3,99%
10	191.503.632,10	3,96%	17.610	4,34%
11	180.008.975,34	3,72%	10.910	2,69%
12	177.397.567,49	3,66%	17.450	4,30%
13	144.223.913,12	2,98%	11.357	2,80%
14	100.947.134,18	2,09%	8.609	2,12%
15	100.910.796,04	2,08%	10.811	2,67%
	4.017.454.911,24	82,99%	339.187	83,61%

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	1.519.043.083,34	31,38%	171.245	42,21%
Diesel Euro 6	610.900.330,12	12,62%	46.121	11,37%
Diesel Euro 5	280.145.271,33	5,79%	31.569	7,78%
Diesel < Euro 5	547.253.456,40	11,31%	42.427	10,46%
Other	53.838.486,70	1,11%	4.284	1,06%
n/a	1.829.491.827,19	37,79%	110.015	27,12%
Total	4.840.672.455,08	100,00%	405.661	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023

Priority of Payments

Available Distribution Amount	178.885.342,34 €
Senior Expenses	- 26.899,34 €
Interest Notes Class A	- 0,00 €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- 0,00 €
Interest Notes Class B (no PD Trigger Breach)	- 292.030,00 €
Replenishment	- 0,00 €
Purchase Shortfall Ledger	- 203,67 €
Principal Class A	- 159.327.341,25 €
Interest Class B (PD Trigger Breach)	- 0,00 €
Principal Class B	- 0,00 €
Interest Subordinated Loan	- 241,67 €
Principal Subordinated Loan	- 0,00 €
Other payments due	- 0,00 €
Payments to Seller	= 19.038.626,41 €

Transaction Costs

26.899,34 €

Class A

Class B

Senior Expenses	26.899,34 €		
Interest accrued for the Period	292.030,00 €	0,00 €	292.030,00 €
Cumulative Interest accrued	10.132.314,35 €	0,00 €	10.132.314,35 €
Interest Payments	292.030,00 €	0,00 €	292.030,00 €
Cumulative Interest Payments	10.132.314,35 €	0,00 €	10.132.314,35 €
Interest accrued on Subordinated Loan for the Period	241,67 €		
Cumulative Interest accrued on Subordinated Loan	9.258,32 €		
Interest Payments on Subordinated Loan	241,67 €		
Cumulative Interest Payments on Subordinated Loan	9.258,32 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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

22. Retention



Calculation Date	10.11.2023				
Payment Date	14.11.2023				
Period No	37				
Monthly Period	Nov 2023				
Interest Period	from	16.10.2023	to	14.11.2023	= 29 days
Collection Period	from	01.10.2023	to	31.10.2023	

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:	4.999.999.999,46 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.840.672.455,08 €
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:	4.478.172.658,75 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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

23. Counterparties



Calculation Date	10.11.2023				
Payment Date	14.11.2023				
Period No	37				
Monthly Period	Nov 2023				
Interest Period	from	16.10.2023	to	14.11.2023	= 29 days
Collection Period	from	01.10.2023	to	31.10.2023	

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 31.10.2023, data source: Bloomberg

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

24. Issuer Information



Calculation Date		10.11.2023			
Payment Date		14.11.2023			
Period No		37			
Monthly Period		Nov 2023			
Interest Period	from	16.10.2023	to	14.11.2023	= 29 days
Collection Period	from	01.10.2023	to	31.10.2023	

Deal Name:

SC Germany Mobility 2020-1

Issuer:

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

LEI:

549300I0DV9V1WKUO071

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

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

SPV-Administrator:

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

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

25. Santander Consumer Bank



Contact Details

Team Securitization

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

Calculation Date	10.11.2023	
Payment Date	14.11.2023	
Period No	37	
Monthly Period	Nov 2023	
Interest Period	from 16.10.2023	to 14.11.2023 = 29 days
Collection Period	from 01.10.2023	to 31.10.2023

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 31.10.2023, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date	10.11.2023				
Payment Date	14.11.2023				
Period No	37				
Monthly Period	Nov 2023				
Interest Period	from	16.10.2023	to	14.11.2023	= 29 days
Collection Period	from	01.10.2023	to	31.10.2023	

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