

SC Germany Mobility 2020-1 Monthly Investor Report



2021 GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER

 **Santander**

SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from 14.11.2022	to	14.12.2022	=	30 days
Collection Period	from 01.11.2022	to	30.11.2022		

Index

Page

1. Portfolio Information	1
2. Reserve Accounts	2
3. Delinquency Data	3
4. Default Data	4
4.1 Defaults and Recoveries pp.	5
5. Concentration Limits	6
6. Outstanding Notes	7
7. Original Principal Balance	8
7.1 Original PB (Graph)	9
8. Current Principal Balance	10
8.1 Current PB (Graph)	11
9. Borrower Concentration	12
10. Geographical Distribution	13
10.1 Geographical (Graph)	14
11. Object/Vehicle Type	15
12. Insurances	16
13. Contract Type	17
14. Payment Methods	18
15. Downpayment	19
16. Effective Interest Rate	20
16.1 Effective Interest Rate (Graph)	21
17. Seasoning	22
17.1 Seasoning (Graph)	23
18. Remaining Term	24
18.1 Remaining Term (Graph)	25
19. Original Term	26
19.1 Original Term (Graph)	27
20. Brands + Fuel Type	28
21. Priority of Payments + Transaction Costs	29
22. Retention	30
23. Counterparties	31
24. Issuer Information	32
25. Santander Consumer Bank	33
26. Glossary	34

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

1. Portfolio Information



Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	417.639	4.999.999.997,64 €	5.000.000.000,00 €
Scheduled Principal Payments		104.528.819,03 €	
Prepayment Principal		50.635.415,71 €	
Others		3.451.161,85 €	
Total Principal Collections		158.615.396,59 €	151.437.473,45 €
Total Interest Collections		19.078.285,93 €	19.010.507,91 €
Defaults		1.882.069,33 €	2.096.993,06 €
Replenishment Amount		160.497.467,56 €	153.534.465,23 €
End of Period		4.999.999.999,28 €	4.999.999.997,64 €
Purchase Shortfall Amount		0,72 €	2,36 €
Total Assets (End of Period)	417.658	5.000.000.000,00 €	5.000.000.000,00 €
Current Prepayment Rate (annualised)		12,15%	

SC Germany Mobility 2020-1 Monthly Investor Report

2. Reserve Accounts



Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period from	14.11.2022	to	14.12.2022	=	30 days
Collection Period from	01.11.2022	to	30.11.2022		

Note Balance

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

Reserve Accounts

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

Additional Reserve

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

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

Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

3. Delinquency Data



Note Balance

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

Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	€ 3.199.999.998,66	€ -	€ -	€ -	€ -	100,00%	0,00%	0,00%	0,00%	0,00%
2	€ 3.199.999.999,58	€ 6.628.863,67	€ 2.653.038,54	€ 556.472,27	€ 79.694,63	99,69%	0,21%	0,08%	0,02%	0,00%
3	€ 3.199.999.998,97	€ 7.028.561,76	€ 5.054.776,74	€ 1.082.227,93	€ 913.197,46	99,56%	0,22%	0,16%	0,03%	0,03%
4	€ 3.199.999.999,72	€ 6.506.605,67	€ 4.760.516,94	€ 2.287.163,11	€ 2.201.558,60	99,51%	0,20%	0,15%	0,07%	0,07%
5	€ 3.199.999.998,96	€ 8.452.132,62	€ 5.396.555,87	€ 1.945.275,10	€ 3.639.321,89	99,39%	0,26%	0,17%	0,06%	0,11%
6	€ 3.199.999.998,99	€ 7.615.274,25	€ 5.364.958,15	€ 2.437.119,39	€ 3.875.238,45	99,40%	0,24%	0,17%	0,08%	0,12%
7	€ 3.199.999.975,53	€ 6.457.330,66	€ 4.625.055,14	€ 2.413.020,10	€ 4.389.889,46	99,44%	0,20%	0,14%	0,08%	0,14%
8	€ 3.199.999.998,95	€ 7.187.869,01	€ 4.651.426,77	€ 2.093.193,77	€ 4.347.928,88	99,43%	0,22%	0,15%	0,07%	0,14%
9	€ 3.199.999.999,53	€ 7.607.061,26	€ 5.030.626,37	€ 2.276.480,22	€ 4.275.265,11	99,40%	0,24%	0,16%	0,07%	0,13%
10	€ 4.999.999.997,58	€ 7.097.828,52	€ 5.211.580,54	€ 1.978.441,38	€ 4.240.652,29	99,63%	0,14%	0,10%	0,04%	0,08%
11	€ 4.999.999.997,70	€ 7.953.817,15	€ 5.341.810,89	€ 1.943.955,78	€ 3.801.019,01	99,62%	0,16%	0,11%	0,04%	0,08%
12	€ 4.999.999.999,00	€ 11.780.831,63	€ 7.476.185,66	€ 2.568.016,54	€ 3.888.210,77	99,49%	0,24%	0,15%	0,05%	0,08%
13	€ 4.999.999.999,21	€ 11.382.685,89	€ 9.207.582,36	€ 3.323.478,01	€ 4.673.703,52	99,43%	0,23%	0,18%	0,07%	0,09%
14	€ 4.999.999.998,45	€ 13.178.029,74	€ 9.350.918,78	€ 4.021.327,93	€ 5.456.552,52	99,36%	0,26%	0,19%	0,08%	0,11%
15	€ 4.999.999.996,65	€ 12.461.525,13	€ 9.313.638,64	€ 4.104.679,26	€ 7.041.844,35	99,34%	0,25%	0,19%	0,08%	0,14%
16	€ 4.999.999.997,57	€ 11.002.441,26	€ 9.026.814,60	€ 3.907.913,68	€ 7.506.964,20	99,37%	0,22%	0,18%	0,08%	0,15%
17	€ 4.999.999.999,25	€ 4.424.048,67	€ 10.187.295,72	€ 5.417.376,25	€ 11.905.520,78	99,36%	0,09%	0,20%	0,11%	0,24%
18	€ 4.999.999.998,81	€ 12.131.445,46	€ 8.308.155,47	€ 4.165.124,78	€ 8.744.506,30	99,33%	0,24%	0,17%	0,08%	0,17%
19	€ 4.999.999.996,31	€ 4.442.790,10	€ 13.912.940,24	€ 5.315.840,13	€ 8.506.260,07	99,36%	0,09%	0,28%	0,11%	0,17%
20	€ 4.999.999.999,83	€ 12.391.573,35	€ 7.939.860,32	€ 5.639.621,58	€ 9.224.665,66	99,30%	0,25%	0,16%	0,11%	0,18%
21	€ 4.999.999.995,90	€ 4.652.755,60	€ 12.659.011,10	€ 6.376.612,52	€ 11.587.710,67	99,29%	0,09%	0,25%	0,13%	0,23%
22	€ 4.999.999.990,50	€ 11.725.696,74	€ 5.626.123,82	€ 6.313.442,96	€ 12.757.195,39	99,27%	0,23%	0,11%	0,13%	0,26%
23	€ 4.999.999.997,71	€ 13.056.610,94	€ 7.576.886,61	€ 5.417.769,04	€ 11.347.096,58	99,25%	0,26%	0,15%	0,11%	0,23%
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										
28										
29										
30										
31										
32										
33										
34										
35										
36										
37										
38										
39										
40										
41										
42										
43										
44										
45										
46										
47										
48										
49										
50										
51										
52										
53										
54										
55										
56										
57										
58										
59										
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										

SC Germany Mobility 2020-1 Monthly Investor Report

4. Default Data



Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022

Note Balance

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

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.882.069,33 €	
Current Period Recoveries	1.301.928,97 €	
Current Period Net Default	580.140,36 €	
New Number of Defaulted Contracts		123
Cumulative Default		
Cumulative Gross Default	30.305.014,06 €	
Cumulative Recoveries	7.853.290,69 €	
Cumulative Net Default	22.451.723,37 €	
Total Number of Defaulted Contracts		2.231
	3-MRA* / current ratio	Ratio
3-MRA* Annualised Net Default Ratio (New Default)		
Annualised Loss Ratio period before previous period	0,26%	0,28%
Annualised Loss Ratio previous period		0,34%
Annualised Loss Ratio current period	0,14%	0,14%
Principal Deficiency		
Principal Deficiency period before previous period	- €	Trigger Event y/n 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

SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

4.1 Defaults & Recoveries per period



Note Balance

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

Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	€ 19.849,43	€ 19.849,43	€ 3.295.953.743,33	0,00%	€0,00	€0,00	€ 19.849,43	0,00%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€224,00	€224,00	€ 59.120,45	0,00%
3	11	€ 18.993,54	€ 78.337,99	€ 3.488.359.381,45	0,00%	€1.678,58	€1.902,58	€ 76.435,41	0,00%
4	22	€ 115.151,84	€ 193.489,83	€ 3.585.674.021,44	0,01%	€9.378,50	€11.281,08	€ 182.208,75	0,01%
5	44	€ 349.744,04	€ 543.233,87	€ 3.687.020.405,59	0,01%	€54.340,11	€65.621,19	€ 477.612,68	0,01%
6	100	€ 548.625,80	€ 1.091.859,67	€ 3.801.203.219,02	0,03%	€55.538,07	€121.159,26	€ 970.700,41	0,03%
7	152	€ 776.272,50	€ 1.868.132,17	€ 3.906.827.571,59	0,05%	€12.903,58	€134.062,84	€ 1.734.069,33	0,04%
8	226	€ 918.469,50	€ 2.786.601,67	€ 4.013.663.109,53	0,07%	€39.971,43	€174.034,27	€ 2.612.567,40	0,07%
9	316	€ 962.397,20	€ 3.748.998,87	€ 4.124.899.606,49	0,09%	€103.719,81	€277.754,08	€ 3.471.244,79	0,08%
10	405	€ 1.005.369,23	€ 4.754.368,10	€ 6.033.881.969,99	0,08%	€115.958,46	€393.712,54	€ 4.360.655,56	0,07%
11	485	€ 857.592,68	€ 5.611.960,78	€ 6.190.709.252,52	0,09%	€248.918,12	€642.630,66	€ 4.969.330,12	0,08%
12	573	€ 1.057.447,16	€ 6.669.407,94	€ 6.347.396.304,56	0,11%	€278.014,40	€920.645,06	€ 5.748.762,88	0,09%
13	638	€ 792.003,81	€ 7.461.411,75	€ 6.505.731.035,32	0,11%	€156.960,28	€1.077.605,34	€ 6.383.806,41	0,10%
14	709	€ 1.115.749,20	€ 8.577.160,95	€ 6.667.217.662,01	0,13%	€308.982,00	€1.386.587,34	€ 7.190.573,61	0,11%
15	814	€ 1.675.080,88	€ 10.252.241,83	€ 6.820.128.960,60	0,15%	€351.558,40	€1.738.145,74	€ 8.514.096,09	0,12%
16	932	€ 1.355.609,39	€ 11.607.851,22	€ 6.985.189.134,91	0,17%	€416.263,54	€2.154.409,28	€ 9.453.441,94	0,14%
17	1.090	€ 1.952.112,24	€ 13.559.963,46	€ 7.154.141.561,70	0,19%	€388.523,26	€2.542.932,54	€ 11.017.030,92	0,15%
18	1.188	€ 1.305.673,47	€ 14.865.636,93	€ 7.329.186.861,13	0,20%	€202.738,91	€2.745.671,45	€ 12.119.965,48	0,17%
19	1.370	€ 2.145.156,00	€ 17.010.792,93	€ 7.488.746.313,66	0,23%	€504.427,26	€3.250.098,71	€ 13.760.694,22	0,18%
20	1.504	€ 2.096.354,33	€ 19.107.147,26	€ 7.662.152.093,63	0,25%	€538.421,61	€3.788.520,32	€ 15.318.626,94	0,20%
21	1.574	€ 1.137.330,13	€ 20.244.477,39	€ 7.827.714.776,51	0,26%	€346.925,59	€4.135.445,91	€ 16.109.031,48	0,21%
22	1.677	€ 1.728.426,44	€ 21.972.903,83	€ 7.992.646.865,58	0,27%	€425.839,98	€4.561.285,89	€ 17.411.617,94	0,22%
23	1.840	€ 2.415.748,38	€ 24.388.652,21	€ 8.159.229.252,48	0,30%	€572.190,69	€5.133.476,58	€ 19.255.175,63	0,24%
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									
28									
29									
30									
31									
32									
33									
34									
35									
36									
37									
38									
39									
40									
41									
42									
43									
44									
45									
46									
47									
48									
49									
50									
51									
52									
53									
54									
55									
56									
57									
58									
59									
60									
61									
62									
63									
64									
65									
66									
67									
68									
69									
70									
71									
72									
73									
74									
75									
76									
77									
78									
79									
80									

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

5. Concentration Limits



Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	279.324,25	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,60%	no
Weighted average remaining term in months	-	67,00	47,96	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,26%	no
- prior to or on 30 September 2022	2,00%	0,26%	no
- prior to or on 30 September 2023	3,00%	0,26%	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

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

Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

6. Outstanding Notes



	All notes	Class A	Class B
1. Note Balance			
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	179.195.613,85 €		
Replenishment	160.497.467,56 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,56	1,56
2. Payments to Investors per Note			
Interest Rate Basis: Fixed Rate		0,00%	1,00%
Day/Count Convention		act/360	act/360
Interest Days	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		- €	302.071,25 €
Interest Payment		- €	302.071,25 €
Interest Payment per Note		- €	130,20 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		10,78%	3,53%
Current CE (excl. Excess Spread)		7,25%	0,00%

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

7. Original Principal Balance



Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022

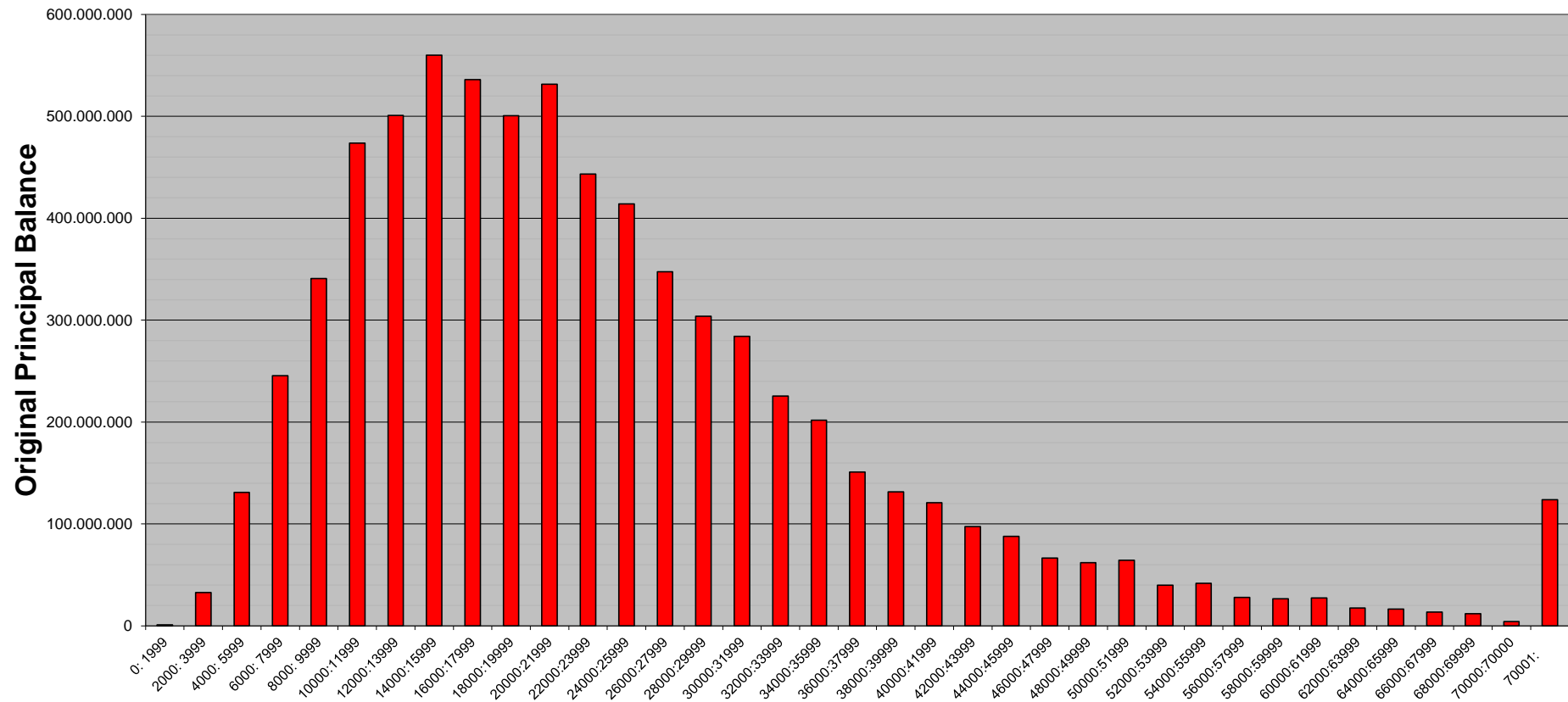
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.088.439,07	0,02%	669	0,16%
2000: 3999	32.701.164,15	0,45%	10.156	2,43%
4000: 5999	130.910.370,63	1,82%	25.858	6,19%
6000: 7999	245.414.657,12	3,40%	35.055	8,39%
8000: 9999	340.872.001,41	4,73%	37.951	9,09%
10000:11999	473.712.952,59	6,57%	43.448	10,40%
12000:13999	500.966.358,69	6,95%	38.632	9,25%
14000:15999	560.082.511,69	7,77%	37.407	8,96%
16000:17999	535.965.070,15	7,44%	31.629	7,57%
18000:19999	500.567.606,56	6,94%	26.409	6,32%
20000:21999	531.634.771,32	7,38%	25.449	6,09%
22000:23999	443.431.655,43	6,15%	19.329	4,63%
24000:25999	414.212.377,19	5,75%	16.594	3,97%
26000:27999	347.538.619,20	4,82%	12.889	3,09%
28000:29999	303.814.100,97	4,22%	10.497	2,51%
30000:31999	284.124.457,28	3,94%	9.213	2,21%
32000:33999	225.602.897,52	3,13%	6.851	1,64%
34000:35999	201.944.232,13	2,80%	5.777	1,38%
36000:37999	151.084.502,46	2,10%	4.087	0,98%
38000:39999	131.582.116,99	1,83%	3.378	0,81%
40000:41999	120.912.321,31	1,68%	2.964	0,71%
42000:43999	97.439.565,30	1,35%	2.269	0,54%
44000:45999	88.014.269,58	1,22%	1.959	0,47%
46000:47999	66.571.955,98	0,92%	1.418	0,34%
48000:49999	61.968.319,96	0,86%	1.266	0,30%
50000:51999	64.317.705,04	0,89%	1.269	0,30%
52000:53999	39.826.984,07	0,55%	752	0,18%
54000:55999	41.849.862,15	0,58%	762	0,18%
56000:57999	27.871.411,64	0,39%	489	0,12%
58000:59999	26.533.310,52	0,37%	450	0,11%
60000:61999	27.436.289,89	0,38%	452	0,11%
62000:63999	17.700.166,50	0,25%	281	0,07%
64000:65999	16.505.507,75	0,23%	254	0,06%
66000:67999	13.509.843,75	0,19%	202	0,05%
68000:69999	11.924.209,57	0,17%	173	0,04%
70000:70000	4.200.000,00	0,06%	60	0,01%
70001:	123.775.549,99	1,72%	1.360	0,33%
Total	7.207.608.135,55	100,00%	417.658	100,00%

Statistics in EUR	
Average Amount	17.257,20

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

7.1 Original PB (Graph)

Calculation Date	12.12.2022		
Payment Date	14.12.2022		
Period No	26		
Monthly Period	Dec 2022		
Interest Period	from	14.11.2022	to 14.12.2022 = 30 days
Collection Period	from	01.11.2022	to 30.11.2022



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

8. Current Principal Balance



Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

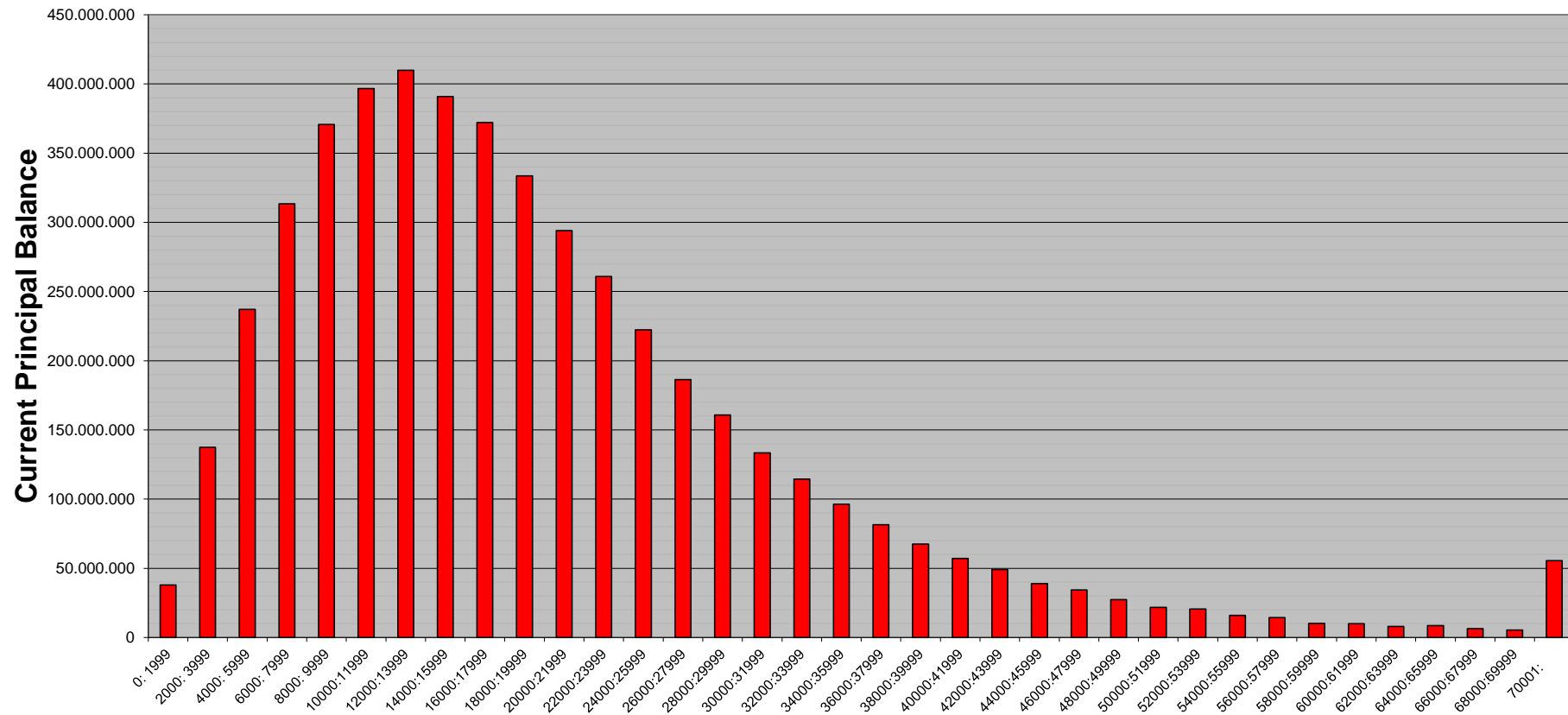
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	37.863.715,49	0,76%	36.577	8,76%
2000: 3999	137.454.193,85	2,75%	45.554	10,91%
4000: 5999	236.976.271,49	4,74%	47.397	11,35%
6000: 7999	313.282.449,21	6,27%	44.819	10,73%
8000: 9999	370.783.938,32	7,42%	41.290	9,89%
10000:11999	396.718.782,86	7,93%	36.142	8,65%
12000:13999	409.908.719,32	8,20%	31.587	7,56%
14000:15999	390.910.942,56	7,82%	26.113	6,25%
16000:17999	372.022.245,16	7,44%	21.932	5,25%
18000:19999	333.510.620,11	6,67%	17.588	4,21%
20000:21999	293.964.834,81	5,88%	14.023	3,36%
22000:23999	260.888.548,46	5,22%	11.362	2,72%
24000:25999	222.306.792,57	4,45%	8.911	2,13%
26000:27999	186.256.679,64	3,73%	6.909	1,65%
28000:29999	160.749.270,69	3,21%	5.550	1,33%
30000:31999	133.438.251,06	2,67%	4.309	1,03%
32000:33999	114.533.003,03	2,29%	3.475	0,83%
34000:35999	96.364.166,30	1,93%	2.757	0,66%
36000:37999	81.501.692,10	1,63%	2.203	0,53%
38000:39999	67.597.167,16	1,35%	1.735	0,42%
40000:41999	57.064.484,46	1,14%	1.394	0,33%
42000:43999	49.063.873,32	0,98%	1.143	0,27%
44000:45999	38.855.480,29	0,78%	864	0,21%
46000:47999	34.371.329,55	0,69%	732	0,18%
48000:49999	27.267.303,58	0,55%	557	0,13%
50000:51999	21.810.195,31	0,44%	428	0,10%
52000:53999	20.539.682,76	0,41%	388	0,09%
54000:55999	15.895.472,87	0,32%	289	0,07%
56000:57999	14.284.687,80	0,29%	251	0,06%
58000:59999	10.138.163,58	0,20%	172	0,04%
60000:61999	9.944.981,00	0,20%	163	0,04%
62000:63999	8.003.074,39	0,16%	127	0,03%
64000:65999	8.507.717,97	0,17%	131	0,03%
66000:67999	6.304.859,86	0,13%	94	0,02%
68000:69999	5.377.762,48	0,11%	78	0,02%
70001:	55.538.645,87	1,11%	614	0,15%
Total	4.999.999.999,28	100,00%	417.658	100,00%

Statistics		in EUR
Average Amount		11.971,52

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

8.1 Current PB (Graph)

Calculation Date	12.12.2022		
Payment Date	14.12.2022		
Period No	26		
Monthly Period	Dec 2022		
Interest Period	from	14.11.2022	to 14.12.2022 = 30 days
Collection Period	from	01.11.2022	to 30.11.2022



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

9. Borrower Concentration



Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	279.324,25	0,0056%	1
2	243.659,31	0,0049%	1
3	227.145,60	0,0045%	1
4	214.432,96	0,0043%	1
5	191.482,06	0,0038%	2
6	191.001,70	0,0038%	2
7	179.470,55	0,0036%	1
8	170.362,15	0,0034%	1
9	170.211,11	0,0034%	1
10	166.083,03	0,0033%	1
11	165.138,47	0,0033%	1
12	163.330,09	0,0033%	2
13	163.004,43	0,0033%	1
14	161.332,21	0,0032%	1
15	160.629,77	0,0032%	3
16	156.468,78	0,0031%	1
17	151.603,98	0,0030%	1
18	151.087,00	0,0030%	2
19	149.663,36	0,0030%	1
20	148.271,65	0,0030%	1
21	147.785,81	0,0030%	1
22	147.516,09	0,0030%	1
23	146.583,56	0,0029%	1
24	145.919,88	0,0029%	1
25	145.687,93	0,0029%	2
	4.337.195,73	0,0867%	32

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

10. Geographical Distribution



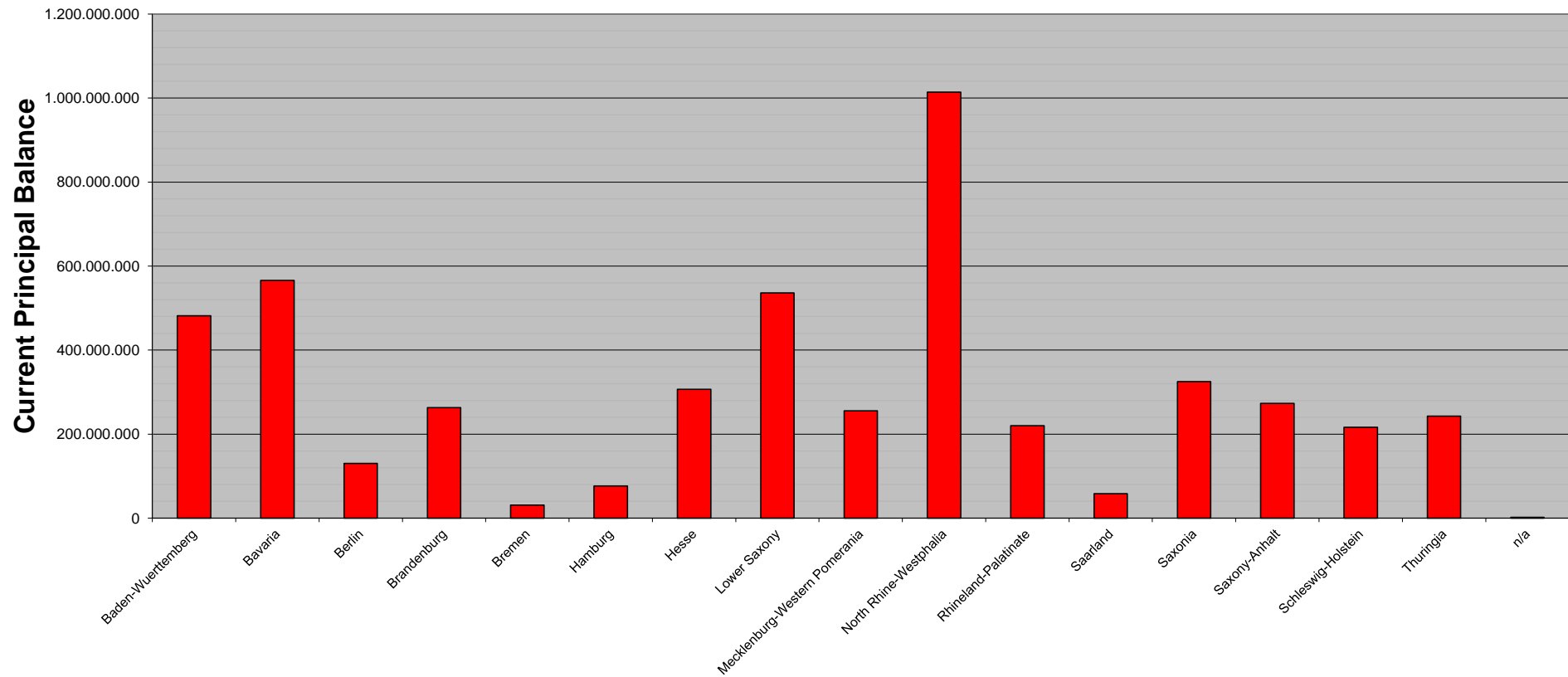
Calculation Date			12.12.2022		
Payment Date			14.12.2022		
Period No			26		
Monthly Period			Dec 2022		
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	482.091.258,37	9,64%	39.812	9,53%
Bavaria	565.647.843,76	11,31%	45.850	10,98%
Berlin	130.384.238,16	2,61%	10.284	2,46%
Brandenburg	263.263.700,69	5,27%	22.483	5,38%
Bremen	31.279.519,07	0,63%	2.504	0,60%
Hamburg	76.474.933,75	1,53%	5.642	1,35%
Hesse	306.870.824,05	6,14%	26.090	6,25%
Lower Saxony	536.378.133,39	10,73%	44.849	10,74%
Mecklenburg-Western Pomerania	255.362.644,28	5,11%	21.301	5,10%
North Rhine-Westphalia	1.013.796.997,89	20,28%	83.403	19,97%
Rhineland-Palatinate	220.192.777,96	4,40%	18.619	4,46%
Saarland	58.418.909,24	1,17%	4.987	1,19%
Saxonia	325.202.744,56	6,50%	28.752	6,88%
Saxony-Anhalt	273.063.961,92	5,46%	24.248	5,81%
Schleswig-Holstein	216.579.519,14	4,33%	17.909	4,29%
Thuringia	242.994.543,16	4,86%	20.765	4,97%
n/a	1.997.449,89	0,04%	160	0,04%
Total	4.999.999.999,28	100,00%	417.658	100,00%

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

10.1 Geographical Distribution (Graph)

Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022



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

11. Object/Vehicle Type



Calculation Date			12.12.2022		
Payment Date			14.12.2022		
Period No			26		
Monthly Period			Dec 2022		
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	32.482.216,08	0,65%	1.930	0,46%
		Private	72.908.185,50	1,46%	5.563	1,33%
			105.390.401,58	2,11%	7.493	1,79%
	Used Vehicle	Commercial	93.673.083,16	1,87%	7.300	1,75%
		Private	399.972.398,65	8,00%	40.578	9,72%
			493.645.481,81	9,87%	47.878	11,46%
	Total		599.035.883,39	11,98%	55.371	13,26%
Non-Online	New Vehicle	Commercial	192.756.649,88	3,86%	9.971	2,39%
		Private	466.925.071,29	9,34%	34.268	8,20%
			659.681.721,17	13,19%	44.239	10,59%
	Used Vehicle	Commercial	688.381.608,56	13,77%	46.432	11,12%
		Private	3.052.900.786,16	61,06%	271.616	65,03%
			3.741.282.394,72	74,83%	318.048	76,15%
	Total		4.400.964.115,89	88,02%	362.287	86,74%
Total			4.999.999.999,00	100,00%	417.658	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.733.929.827,08	94,68%	396.133	94,85%
Leisure	195.653.156,23	3,91%	9.369	2,24%
Motorbike	70.417.015,97	1,41%	12156	2,91%
Total	4.999.999.999,28	100,00%	417.658	100,00%

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

12. Insurances



Calculation Date	12.12.2022			
Payment Date	14.12.2022			
Period No	26			
Monthly Period	Dec 2022			
Interest Period	from	14.11.2022	to	14.12.2022 = 30 days
Collection Period	from	01.11.2022	to	30.11.2022

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.427.715.731,21	48,55%	192.464	46,08%
Yes	2.572.284.268,07	51,45%	225.194	53,92%
Total	4.999.999.999,28	100,00%	417.658	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	3.222.910.681,00	64,46%	280.261	67,10%
Yes	1.777.089.318,28	35,54%	137.397	32,90%
Total	4.999.999.999,28	100,00%	417.658	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	4.423.127.086,07	88,46%	375.274	89,85%
Yes	576.872.913,21	11,54%	42.384	10,15%
Total	4.999.999.999,28	100,00%	417.658	100,00%

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

13. Type of Contract



Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	2.273.291.861,52	45,47%	248.214	59,43%
	Vehicle	497.907.656,23	9,96%	43.770	10,48%
	Total	2.771.199.517,75	55,42%	291.984	69,91%
Yes		1.719.414.580,08	34,39%	103.811	24,86%
- of which balloon rates	Auto	960.757.530,47	19,22%		
- of which regular installments		758.657.049,61	15,17%		
Yes		509.385.901,45	10,19%	21.863	5,23%
- of which balloon rates	Vehicle	302.651.589,08	6,05%		
- of which regular installments		206.734.312,37	4,13%		
	Total	2.228.800.481,53	44,58%	125.674	30,09%
Total		4.999.999.999,28	100,00%	417.658	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	891.316,09	0,07%	97	0,08%
13:25	21.438.375,76	1,70%	1.979	1,57%
26:38	129.691.399,39	10,27%	11.872	9,45%
39:51	305.434.694,90	24,18%	30.236	24,06%
52:64	560.940.276,10	44,40%	56.586	45,03%
65:72	149.608.147,02	11,84%	15.004	11,94%
73:	95.404.910,29	7,55%	9.900	7,88%
Total	1.263.409.119,55	100,00%	125.674	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	118.967.676,82	9,42%	13.145	10,46%
13:25	262.386.374,21	20,77%	27.065	21,54%
26:38	343.480.361,97	27,19%	34.084	27,12%
39:51	302.883.812,00	23,97%	29.006	23,08%
52:64	185.378.791,58	14,67%	17.964	14,29%
65:72	50.052.483,76	3,96%	4.395	3,50%
73:	259.619,21	0,02%	15	0,01%
Total	1.263.409.119,55	100,00%	125.674	100,00%

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

14. Payment Methods



Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	4.955.091.664,26	99,10%	412.932	98,87%
Other	44.908.335,02	0,90%	4.726	1,13%
Total	4.999.999.999,28	100,00%	417.658	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	2.141.474.247,06	42,83%	177.887	42,59%
1st of month	2.858.525.752,22	57,17%	239.771	57,41%
Total	4.999.999.999,28	100,00%	417.658	100,00%

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

15. Downpayment



Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022

<i>Downpayment (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	2.041.994.718,15	40,84%	172.750	41,36%	0,00%
0: 999	104.149.339,26	2,08%	12.363	2,96%	4,31%
1000: 1999	259.687.692,47	5,19%	28.385	6,80%	9,30%
2000: 2999	332.254.484,55	6,65%	33.253	7,96%	14,15%
3000: 3999	311.902.910,31	6,24%	28.919	6,92%	18,03%
4000: 4999	242.860.132,57	4,86%	21.663	5,19%	21,69%
5000: 5999	350.638.716,29	7,01%	27.602	6,61%	23,26%
6000: 6999	193.211.100,99	3,86%	15.280	3,66%	26,83%
7000: 7999	150.496.327,49	3,01%	11.825	2,83%	29,74%
8000: 8999	131.518.799,12	2,63%	10.190	2,44%	32,32%
9000: 9999	73.795.538,59	1,48%	5.645	1,35%	34,53%
10000:10999	240.001.378,72	4,80%	15.762	3,77%	33,49%
11000:11999	50.120.220,13	1,00%	3.645	0,87%	37,90%
12000:12999	64.751.507,71	1,30%	4.667	1,12%	39,76%
13000:13999	42.048.163,94	0,84%	3.007	0,72%	41,56%
14000:14999	33.301.486,20	0,67%	2.390	0,57%	43,12%
15000:15000	78.985.621,16	1,58%	4.575	1,10%	40,12%
15001:	298.281.861,63	5,97%	15.737	3,77%	48,52%
Total	4.999.999.999,28	100,00%	417.658	100,00%	18,39%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.666,98	€ 6.253,55
Average Purchase Price	€ 19.935,97	€ 22.501,53
Downpayment in %	18,39%	27,79%

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

16. Effective Interest Rate



Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	4.949.445,38	0,10%	234	0,06%
1: 1	427.213.851,38	8,54%	28.786	6,89%
2: 2	1.423.105.154,54	28,46%	109.295	26,17%
3: 3	2.228.731.356,78	44,57%	175.520	42,02%
4: 4	685.230.853,14	13,70%	76.431	18,30%
5: 5	135.571.736,70	2,71%	15.766	3,77%
6: 6	51.729.740,38	1,03%	6.597	1,58%
7: 7	16.310.166,49	0,33%	2.473	0,59%
8: 8	23.649.850,20	0,47%	2.249	0,54%
9: 9	2.397.307,78	0,05%	202	0,05%
10:10	463.037,59	0,01%	47	0,01%
11:11	647.498,92	0,01%	58	0,01%
Total	4.999.999.999,28	100,00%	417.658	100,00%

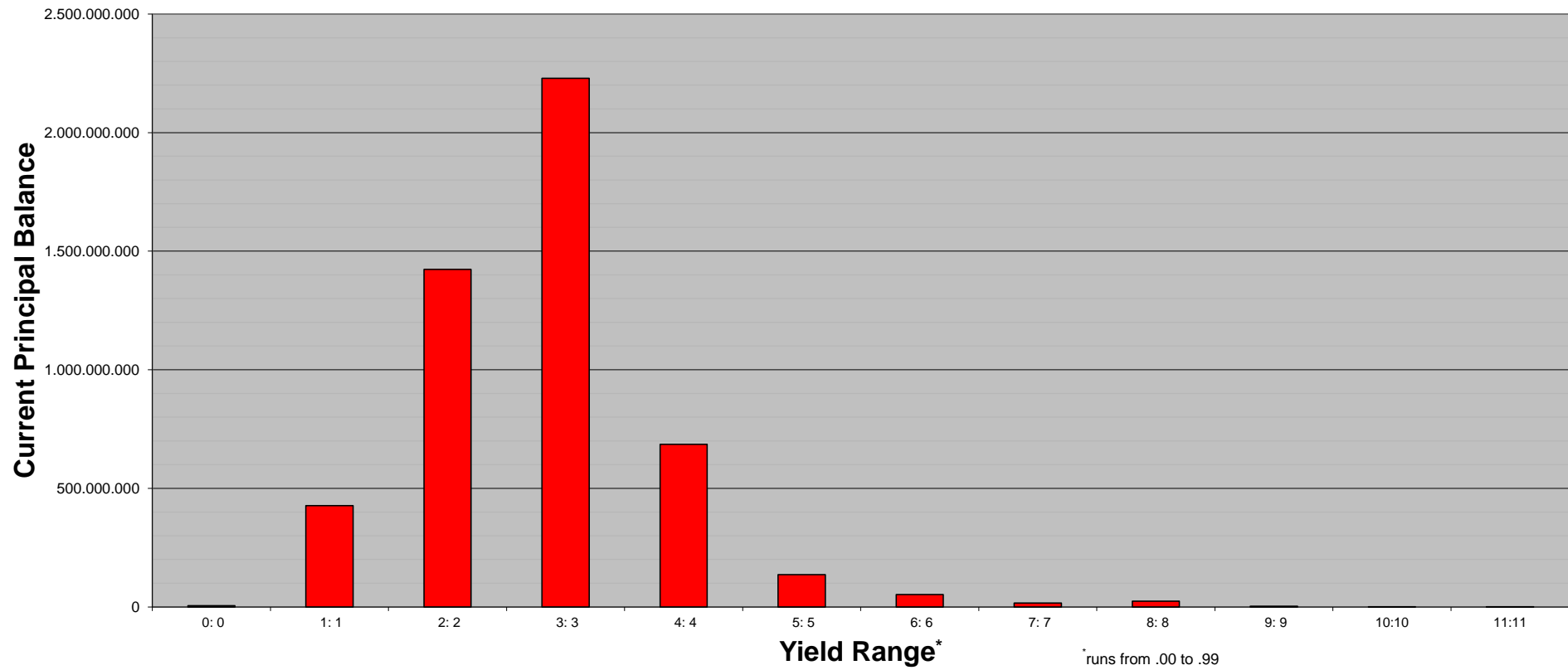
Statistics	in %
WA Interest	3,60%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022



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

17. Seasoning



Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

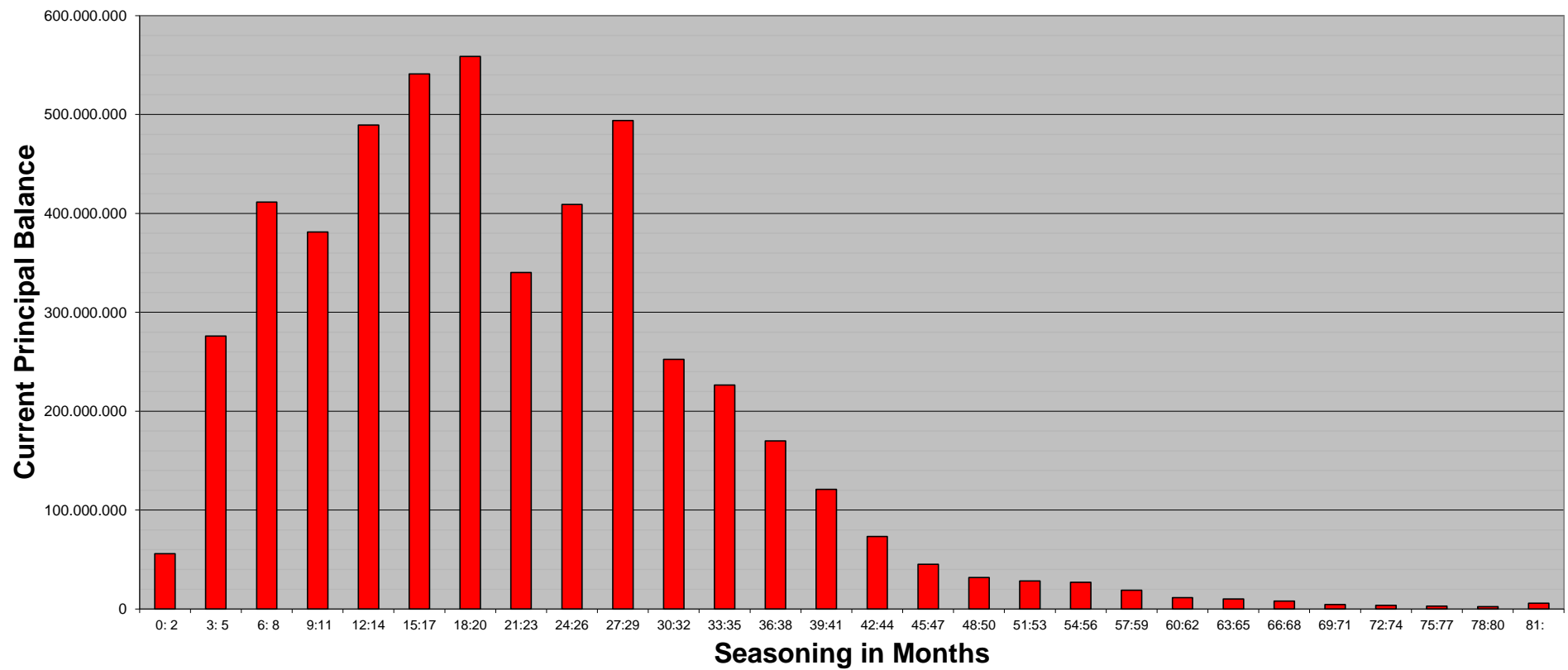
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	55.932.302,25	1,12%	2.921	0,70%
3: 5	276.104.443,36	5,52%	14.923	3,57%
6: 8	411.514.084,24	8,23%	24.140	5,78%
9:11	381.090.449,16	7,62%	23.781	5,69%
12:14	489.427.806,99	9,79%	32.233	7,72%
15:17	541.030.207,45	10,82%	38.910	9,32%
18:20	558.763.276,75	11,18%	43.621	10,44%
21:23	340.170.545,20	6,80%	28.858	6,91%
24:26	408.997.093,13	8,18%	36.253	8,68%
27:29	494.015.116,19	9,88%	45.282	10,84%
30:32	252.435.027,69	5,05%	25.605	6,13%
33:35	226.559.916,91	4,53%	23.914	5,73%
36:38	169.916.974,97	3,40%	18.818	4,51%
39:41	120.879.346,59	2,42%	13.956	3,34%
42:44	73.399.007,01	1,47%	9.293	2,23%
45:47	45.196.020,87	0,90%	6.239	1,49%
48:50	31.738.765,38	0,63%	4.407	1,06%
51:53	28.293.551,27	0,57%	4.103	0,98%
54:56	26.937.750,75	0,54%	4.262	1,02%
57:59	18.970.946,83	0,38%	3.515	0,84%
60:62	11.442.987,48	0,23%	2.260	0,54%
63:65	10.095.613,24	0,20%	2.118	0,51%
66:68	7.926.837,25	0,16%	1.896	0,45%
69:71	4.614.526,26	0,09%	1.335	0,32%
72:74	3.587.806,91	0,07%	884	0,21%
75:77	2.864.384,17	0,06%	769	0,18%
78:80	2.326.883,32	0,05%	730	0,17%
81:	5.768.327,66	0,12%	2.632	0,63%
Total	4.999.999.999,28	100,00%	417.658	100,00%

Statistics	
WA Seasoning	21,20

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

17.1 Seasoning (Graph)

Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022



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

18. Remaining Term



Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	64.703.392,39	1,29%	24.489	5,86%
7: 13	171.612.129,96	3,43%	36.547	8,75%
14: 20	299.280.883,22	5,99%	43.008	10,30%
21: 27	437.873.779,06	8,76%	48.012	11,50%
28: 34	614.444.403,60	12,29%	55.286	13,24%
35: 41	514.824.367,22	10,30%	40.912	9,80%
42: 48	660.296.884,31	13,21%	45.040	10,78%
49: 55	589.829.160,75	11,80%	36.118	8,65%
56: 62	464.894.433,68	9,30%	27.741	6,64%
63: 69	420.801.695,11	8,42%	23.172	5,55%
70: 76	170.700.108,72	3,41%	9.743	2,33%
77: 83	155.337.638,36	3,11%	8.133	1,95%
84: 90	90.417.727,61	1,81%	4.201	1,01%
91: 97	121.546.492,54	2,43%	5.797	1,39%
98:104	87.148.110,50	1,74%	3.889	0,93%
105:107	38.052.511,98	0,76%	1.616	0,39%
108:	98.236.280,27	1,96%	3.954	0,95%
Total	4.999.999.999,28	100,00%	417.658	100,00%

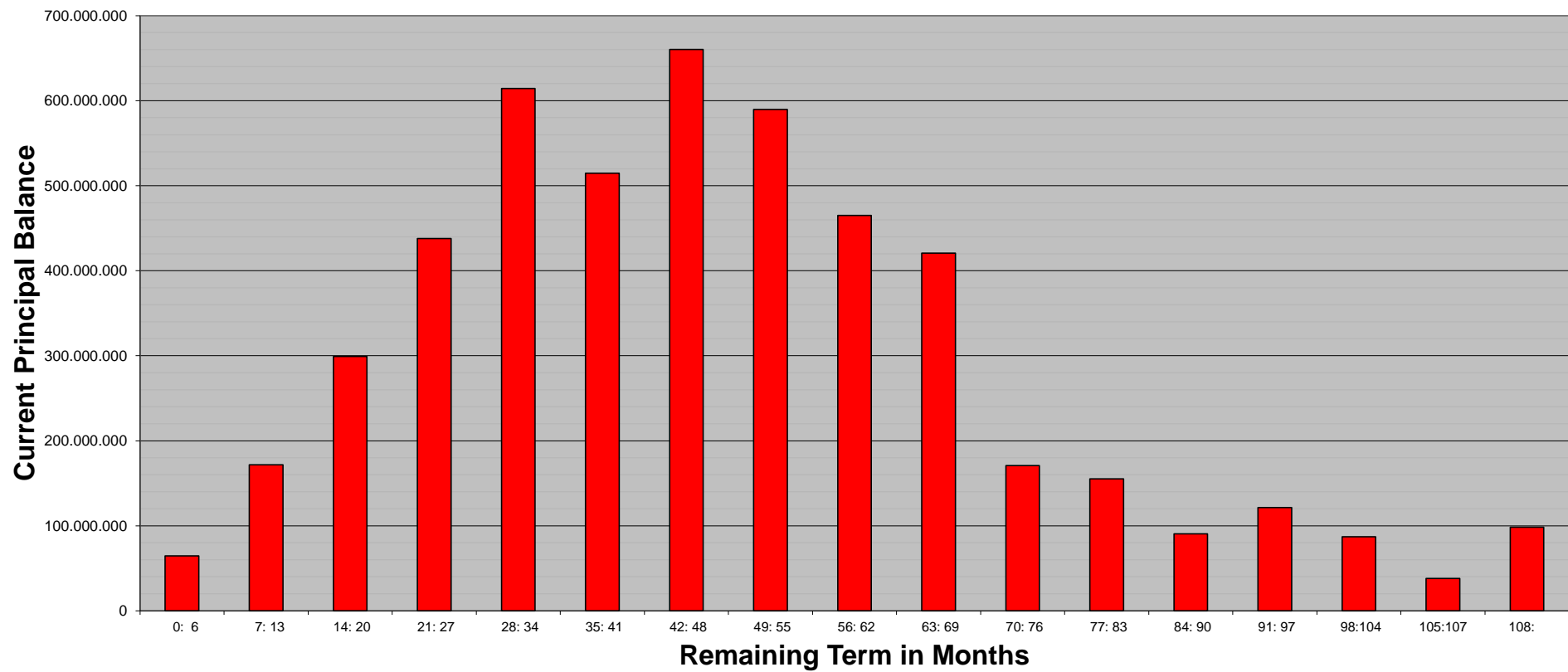
Statistics

WA Remaining Term	47,96
-------------------	-------

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

18.1 Remaining Term (Graph)

Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022



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

19. Original Term



Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 12	2.206.492,94	0,04%	784	0,19%
13: 25	54.479.323,59	1,09%	13.495	3,23%
26: 38	318.481.010,78	6,37%	48.851	11,70%
39: 51	793.969.437,30	15,88%	82.515	19,76%
52: 64	1.485.072.522,23	29,70%	115.722	27,71%
65: 77	1.037.821.457,68	20,76%	69.519	16,64%
78: 90	367.964.564,32	7,36%	30.316	7,26%
91:103	569.076.104,87	11,38%	39.068	9,35%
104:116	61.502.038,00	1,23%	3.462	0,83%
117:119	13.810.476,22	0,28%	621	0,15%
120:	295.616.571,35	5,91%	13.305	3,19%
Total	4.999.999.999,28	100,00%	417.658	100,00%

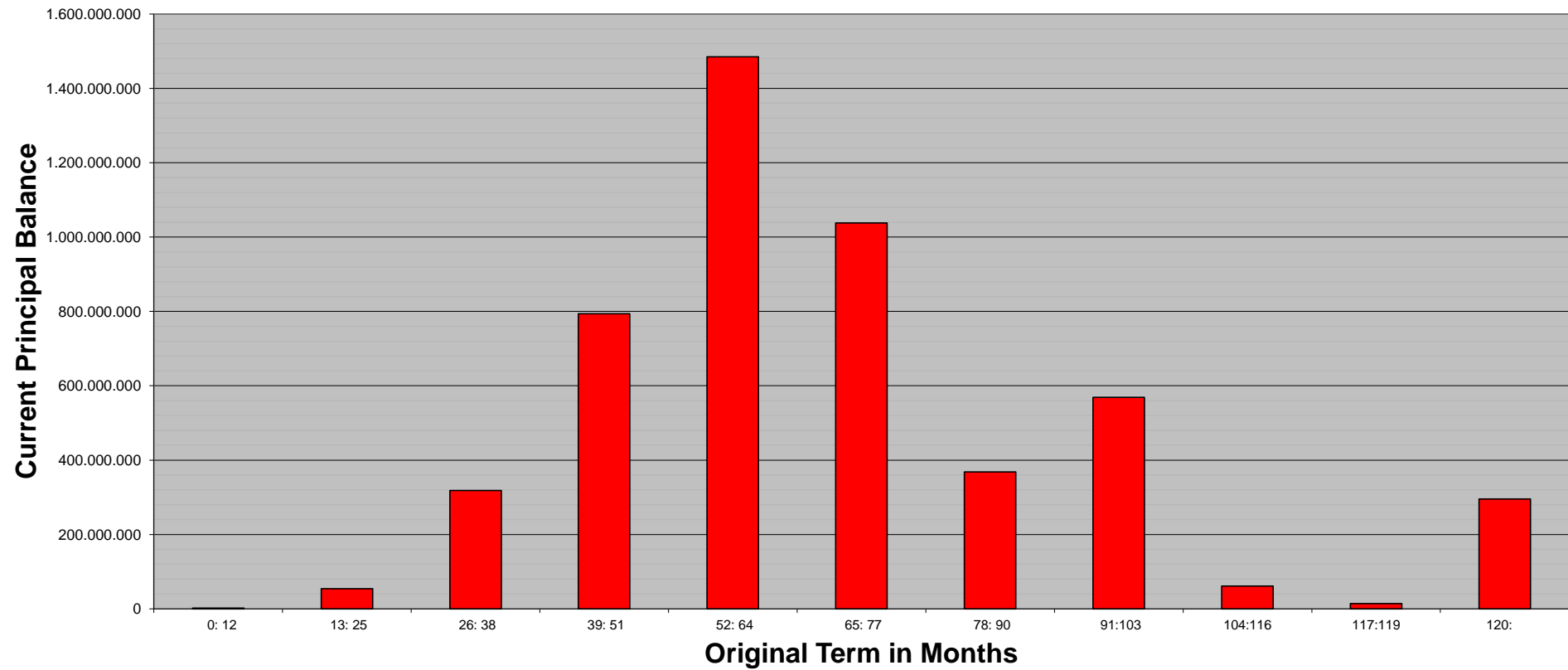
Statistics

WA Original Term	69,16
------------------	-------

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

19.1 Original Term (Graph)

Calculation Date		12.12.2022			
Payment Date		14.12.2022			
Period No		26			
Monthly Period		Dec 2022			
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	



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

20. Brands + Fuel Type



Calculation Date	12.12.2022					
Payment Date	14.12.2022					
Period No	26					
Monthly Period	Dec 2022					
Interest Period	from	14.11.2022	to	14.12.2022	=	30 days
Collection Period	from	01.11.2022	to	30.11.2022		

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	591.519.347,86	11,83%	49.502	11,85%
2	520.571.655,01	10,41%	46.763	11,20%
3	441.154.886,89	8,82%	29.112	6,97%
4	336.556.710,17	6,73%	24.663	5,91%
5	332.886.769,89	6,66%	23.641	5,66%
6	289.397.254,95	5,79%	34.099	8,16%
7	244.352.217,35	4,89%	22.319	5,34%
8	220.257.329,20	4,41%	19.961	4,78%
9	210.727.955,01	4,21%	18.945	4,54%
10	205.629.799,90	4,11%	18.842	4,51%
11	183.521.696,73	3,67%	15.555	3,72%
12	183.321.953,35	3,67%	10.979	2,63%
13	170.744.420,38	3,41%	12.542	3,00%
14	105.854.849,48	2,12%	11.254	2,69%
15	97.242.183,28	1,94%	8.333	2,00%
	4.133.739.029,45	82,67%	346.510	82,97%

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	1.656.640.039,56	33,13%	184.120	44,08%
Diesel Euro 6	664.078.683,20	13,28%	48.109	11,52%
Diesel Euro 5	335.979.779,14	6,72%	37.611	9,01%
Diesel < Euro 5	562.077.575,72	11,24%	42.760	10,24%
Other	57.634.405,25	1,15%	4.537	1,09%
n/a	1.723.589.516,41	34,47%	100.521	24,07%
Total	4.999.999.999,28	100,00%	417.658	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 14.12.2022 = 30 days
Collection Period	from 01.11.2022	to 30.11.2022

Priority of Payments

Available Distribution Amount	179.195.613,85 €
Senior Expenses	- 23.123,39 €
Interest Notes Class A	- - €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- - €
Interest Notes Class B (no PD Trigger Breach)	- 302.071,25 €
Replenishment	- 160.497.467,56 €
Purchase Shortfall Ledger	- 0,72 €
Principal Class A	- - €
Interest Class B (PD Trigger Breach)	- - €
Principal Class B	- - €
Interest Subordinated Loan	- 250,00 €
Principal Subordinated Loan	- - €
Other payments due	- - €
Payments to Seller	= 18.172.700,93 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	23.123,39 €		
Interest accrued for the Period	302.071,25 €	- €	302.071,25 €
Cumulative Interest accrued	6.759.034,35 €	- €	6.759.034,35 €
Interest Payments	302.071,25 €	- €	302.071,25 €
Cumulative Interest Payments	6.759.034,35 €	- €	6.759.034,35 €
Interest accrued on Subordinated Loan for the Period	250,00 €		
Cumulative Interest accrued on Subordinated Loan	6.466,66 €		
Interest Payments on Subordinated Loan	250,00 €		
Cumulative Interest Payments on Subordinated Loan	6.466,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

22. Retention



Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

The Seller undertakes to that it will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction as required by paragraph (a) of Article 6(3) of the Securitisation Regulation, provided that the level of retention may reduce over time in compliance with the Applicable Risk Retention Commission Delegated Regulation. On the Closing Date and any Further Issue Date, such interest will, in accordance with paragraph (a) of Article 6(3) of the Securitisation Regulation, be comprised by the Seller purchasing and retaining a vertical tranche which has a pro-rata basis of not less than 5 % of the total nominal value of all Classes sold or transferred to investors (the "Retained Notes"). The Seller will not reduce, hedge or otherwise mitigate its credit exposure to any of the Retained Notes or any interest therein (whether in full or in part) to any third party until the earlier of the date on which all Notes are redeemed in full and the Legal Maturity Date.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	4.999.999.997,64 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.999,28 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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

23. Counterparties



Calculation Date	12.12.2022				
Payment Date	14.12.2022				
Period No	26				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

Arranger:	Société Générale S.A. Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	
Manager:	Société Générale S.A. One Bank Street, Canary Wharf London E14 4SG United Kingdom	
Account Bank & Paying Agent: 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	STABLE	A1(cr)	P-1(cr)	STABLE	performing
	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
	-	F1+	STABLE	-	P-1	NEG	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing

Ratings as of 30.11.2022, data source: Bloomberg

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

24. Issuer Information



Calculation Date		12.12.2022			
Payment Date		14.12.2022			
Period No		26			
Monthly Period		Dec 2022			
Interest Period	from	14.11.2022	to	14.12.2022	= 30 days
Collection Period	from	01.11.2022	to	30.11.2022	

Deal Name: SC Germany Mobility 2020-1

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

LEI: 549300I0DV9V1WKUO071

Seller of the Receivables: Santander Consumer Bank AG

Servicer Name: Santander Consumer Bank AG

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

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

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

25. Santander Consumer Bank



Contact Details

Team Securitization

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

Calculation Date	12.12.2022	
Payment Date	14.12.2022	
Period No	26	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022 to 14.12.2022	= 30 days
Collection Period	from 01.11.2022 to 30.11.2022	

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 30.11.2022, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date		12.12.2022				
Payment Date		14.12.2022				
Period No		26				
Monthly Period		Dec 2022				
Interest Period	from	14.11.2022	to	14.12.2022	=	30 days
Collection Period	from	01.11.2022	to	30.11.2022		

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