

SC Germany Mobility 2020-1 Monthly Investor Report



ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



ABS ISSUER OF THE YEAR

WINNER



SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.12.2023				
Payment Date	14.12.2023				
Period No	38				
Monthly Period	Dec 2023				
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	

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

1. Portfolio Information



Calculation Date	12.12.2023			
Payment Date	14.12.2023			
Period No	38			
Monthly Period	Dec 2023			
Interest Period from	14.11.2023	to	14.12.2023	= 30 days
Collection Period from	01.11.2023	to	30.11.2023	

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	405.661	4.840.672.455,08 €	5.000.000.000,00 €
Scheduled Principal Payments		105.066.824,97 €	107.662.503,20 €
Prepayment Principal		46.234.741,64 €	46.876.162,92 €
Others		2.461.766,14 €	2.541.354,06 €
Total Principal Collections		153.763.332,75 €	157.080.020,18 €
Total Interest Collections		19.590.018,31 €	20.063.934,58 €
Defaults		3.025.056,98 €	2.247.524,20 €
Replenishment Amount		- €	- €
End of Period		4.683.884.065,35 €	4.840.672.455,08 €
Purchase Shortfall Amount		283,40 €	203,67 €
Total Assets (End of Period)	396.087	4.683.884.348,75 €	4.840.672.658,75 €
Current Prepayment Rate (annualised)		11,46%	

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2. Reserve Accounts



Calculation Date	12.12.2023			
Payment Date	14.12.2023			
Period No	38			
Monthly Period	Dec 2023			
Interest Period from	14.11.2023	to	14.12.2023	= 30 days
Collection Period from	01.11.2023	to	30.11.2023	

Reserve Accounts

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

Additional Reserve

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

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3. Delinquency Data



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%
38	4.683.884.065,35 €	6.465.052,64 €	17.312.131,19 €	8.082.664,78 €	18.247.888,95 €	98,93%	0,14%	0,37%	0,17%	0,39%
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4.1 Defaults & Recoveries per period



Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
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%
38	4.610	3.025.056,98 €	59.457.811,22 €	10.220.691.281,36 €	0,58%	1.674.667,75 €	19.870.963,09 €	39.586.848,13 €	0,39%
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5. Concentration Limits



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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	1,25%	-	

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6. Outstanding Notes



	All notes	Class A	Class B
1. Note Balance			
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	4.840.672.658,75 €	4.478.172.658,75 €	362.500.000,00 €
Available Distribution Amount	175.228.224,34 €		
Replenishment	- €		
Amortisation	156.788.310,00 €		
Redemption per Class	156.788.310,00 €	156.788.310,00 €	- €
Redemption per Note		3.380,88 €	- €
Class Principal Outstanding Balance End of Period	4.683.884.348,75 €	4.321.384.348,75 €	362.500.000,00 €
Current Tranching		92,26%	7,74%
Current Pool Factor		0,93	1,00
2. Payments to Investors per Note			
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		96.564,37 €	100.000,00 €
> Principal Repayment per Note		3.380,88 €	- €
Principal Outstanding per Note End of Period		93.183,49 €	100.000,00 €
> Interest accrued for the period		- €	302.071,25 €
Interest Payment		- €	302.071,25 €
Interest Payment per Note		- €	83,33 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		11,58%	3,84%
Current CE (excl. Excess Spread)		7,74%	0,00%

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7. Original Principal Balance



Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023

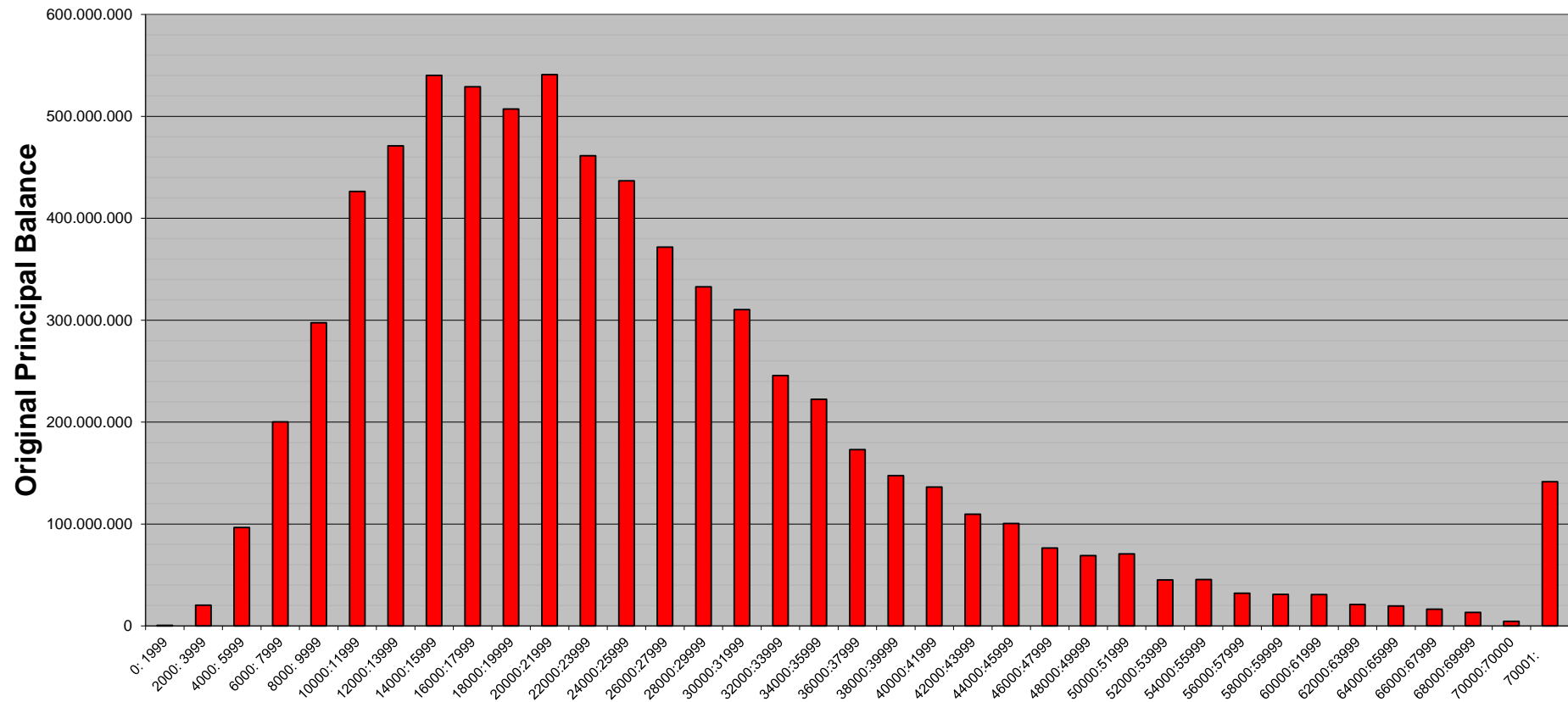
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	522.604,71	0,01%	319	0,08%
2000: 3999	20.267.698,55	0,28%	6.227	1,57%
4000: 5999	96.500.017,97	1,32%	18.961	4,79%
6000: 7999	200.190.535,62	2,74%	28.528	7,20%
8000: 9999	297.501.080,99	4,08%	33.065	8,35%
10000:11999	426.330.462,70	5,84%	39.047	9,86%
12000:13999	471.047.411,58	6,46%	36.305	9,17%
14000:15999	540.235.280,07	7,41%	36.066	9,11%
16000:17999	529.072.020,49	7,25%	31.202	7,88%
18000:19999	507.187.043,07	6,95%	26.744	6,75%
20000:21999	540.897.894,35	7,42%	25.884	6,53%
22000:23999	461.449.621,54	6,33%	20.108	5,08%
24000:25999	436.805.040,31	5,99%	17.495	4,42%
26000:27999	371.747.023,14	5,10%	13.787	3,48%
28000:29999	332.749.494,27	4,56%	11.494	2,90%
30000:31999	310.301.749,83	4,25%	10.057	2,54%
32000:33999	245.615.063,93	3,37%	7.455	1,88%
34000:35999	222.399.249,98	3,05%	6.361	1,61%
36000:37999	172.987.151,26	2,37%	4.680	1,18%
38000:39999	147.379.184,99	2,02%	3.783	0,96%
40000:41999	136.351.960,20	1,87%	3.341	0,84%
42000:43999	109.579.461,04	1,50%	2.551	0,64%
44000:45999	100.398.483,58	1,38%	2.234	0,56%
46000:47999	76.483.325,31	1,05%	1.629	0,41%
48000:49999	69.047.729,76	0,95%	1.410	0,36%
50000:51999	70.675.660,97	0,97%	1.394	0,35%
52000:53999	45.113.316,78	0,62%	852	0,22%
54000:55999	45.428.687,16	0,62%	827	0,21%
56000:57999	32.156.981,29	0,44%	564	0,14%
58000:59999	30.893.292,18	0,42%	524	0,13%
60000:61999	30.679.933,44	0,42%	505	0,13%
62000:63999	21.039.982,78	0,29%	334	0,08%
64000:65999	19.554.961,96	0,27%	301	0,08%
66000:67999	16.455.775,01	0,23%	246	0,06%
68000:69999	13.316.174,19	0,18%	193	0,05%
70000:70000	4.480.000,00	0,06%	64	0,02%
70001:	141.546.098,62	1,94%	1.550	0,39%
Total	7.294.387.453,62	100,00%	396.087	100,00%

Statistics in EUR	
Average Amount	18.416,12

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Monthly Investor Report**

7.1 Original PB (Graph)

Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023



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8. Current Principal Balance



Calculation Date	12.12.2023				
Payment Date	14.12.2023				
Period No	38				
Monthly Period	Dec 2023				
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	

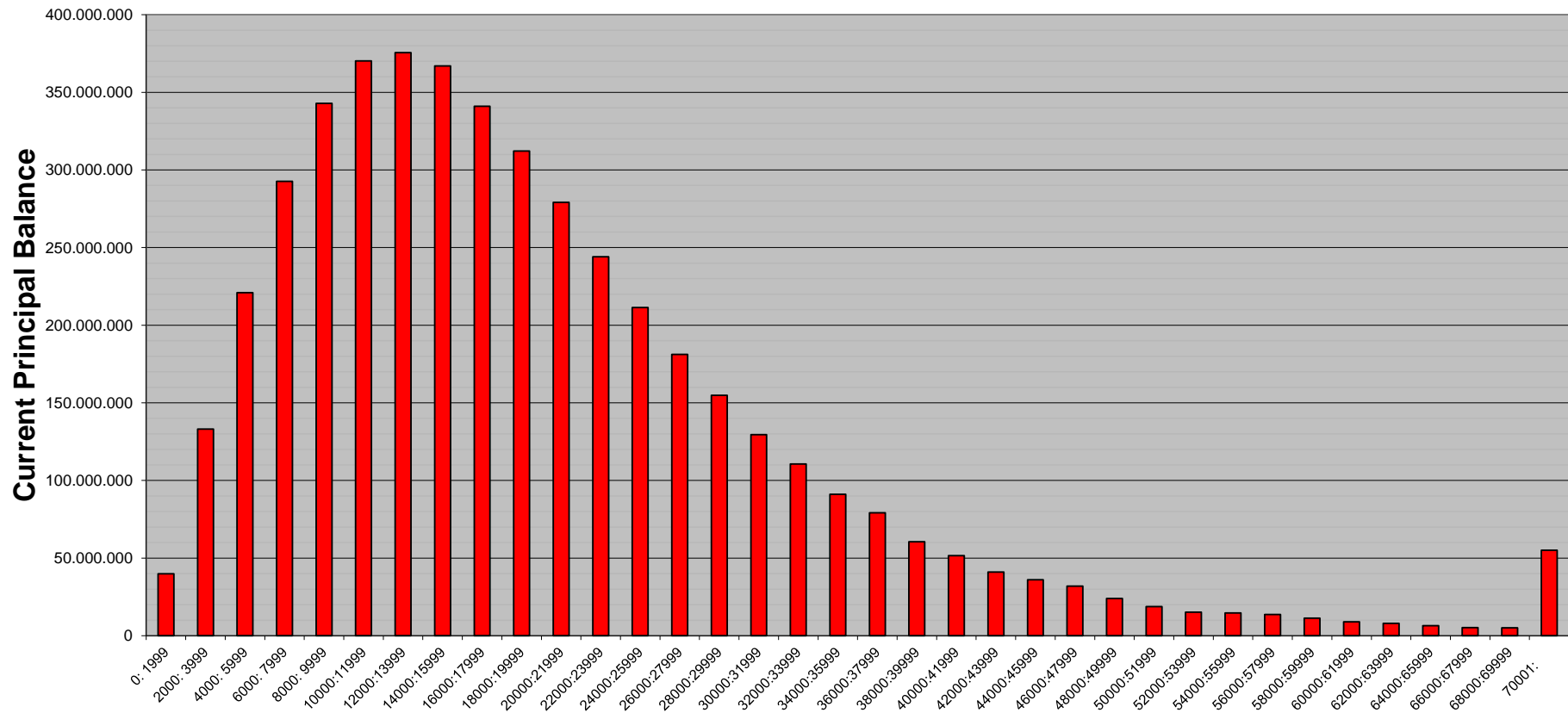
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	39.933.299,39	0,85%	38.749	9,78%
2000: 3999	133.064.194,51	2,84%	44.284	11,18%
4000: 5999	220.951.965,56	4,72%	44.250	11,17%
6000: 7999	292.726.677,90	6,25%	41.885	10,57%
8000: 9999	342.849.739,81	7,32%	38.169	9,64%
10000:11999	370.243.020,19	7,90%	33.740	8,52%
12000:13999	375.521.354,17	8,02%	28.951	7,31%
14000:15999	367.016.346,72	7,84%	24.516	6,19%
16000:17999	340.998.818,37	7,28%	20.101	5,07%
18000:19999	312.130.427,91	6,66%	16.456	4,15%
20000:21999	279.107.709,70	5,96%	13.314	3,36%
22000:23999	244.091.292,39	5,21%	10.625	2,68%
24000:25999	211.386.215,04	4,51%	8.468	2,14%
26000:27999	181.238.947,76	3,87%	6.721	1,70%
28000:29999	154.794.859,78	3,30%	5.345	1,35%
30000:31999	129.456.451,82	2,76%	4.183	1,06%
32000:33999	110.625.951,90	2,36%	3.358	0,85%
34000:35999	91.100.244,21	1,94%	2.606	0,66%
36000:37999	79.196.981,76	1,69%	2.143	0,54%
38000:39999	60.525.774,57	1,29%	1.552	0,39%
40000:41999	51.514.386,51	1,10%	1.257	0,32%
42000:43999	40.959.370,21	0,87%	953	0,24%
44000:45999	36.076.039,18	0,77%	803	0,20%
46000:47999	31.928.939,89	0,68%	680	0,17%
48000:49999	24.047.444,91	0,51%	491	0,12%
50000:51999	18.791.800,63	0,40%	369	0,09%
52000:53999	15.199.091,16	0,32%	287	0,07%
54000:55999	14.621.669,50	0,31%	266	0,07%
56000:57999	13.610.154,59	0,29%	239	0,06%
58000:59999	11.369.050,49	0,24%	193	0,05%
60000:61999	8.973.348,79	0,19%	147	0,04%
62000:63999	8.002.066,32	0,17%	127	0,03%
64000:65999	6.435.563,81	0,14%	99	0,02%
66000:67999	5.225.992,27	0,11%	78	0,02%
68000:69999	5.110.818,01	0,11%	74	0,02%
70001:	55.058.055,62	1,18%	608	0,15%
Total	4.683.884.065,35	100,00%	396.087	100,00%

Statistics in EUR	
Average Amount	11.825,39

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Monthly Investor Report**

8.1 Current PB (Graph)

Calculation Date	12.12.2023		
Payment Date	14.12.2023		
Period No	38		
Monthly Period	Dec 2023		
Interest Period	from	14.11.2023	to 14.12.2023 = 30 days
Collection Period	from	01.11.2023	to 30.11.2023



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9. Borrower Concentration



Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	248.945,74	0,0053%	2
2	212.822,42	0,0045%	2
3	207.027,62	0,0044%	1
4	205.096,00	0,0044%	1
5	190.046,24	0,0041%	1
6	187.857,24	0,0040%	1
7	182.439,36	0,0039%	1
8	180.404,49	0,0039%	1
9	176.468,28	0,0038%	2
10	174.310,67	0,0037%	3
11	171.363,16	0,0037%	1
12	170.521,87	0,0036%	1
13	169.311,21	0,0036%	1
14	169.137,19	0,0036%	1
15	166.996,85	0,0036%	1
16	164.855,86	0,0035%	1
17	163.529,20	0,0035%	1
18	162.244,50	0,0035%	1
19	160.691,30	0,0034%	1
20	154.413,95	0,0033%	1
21	153.583,18	0,0033%	1
22	153.553,02	0,0033%	1
23	153.163,89	0,0033%	1
24	152.408,96	0,0033%	1
25	151.471,91	0,0032%	1
	4.382.664,11	0,0936%	30

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10. Geographical Distribution



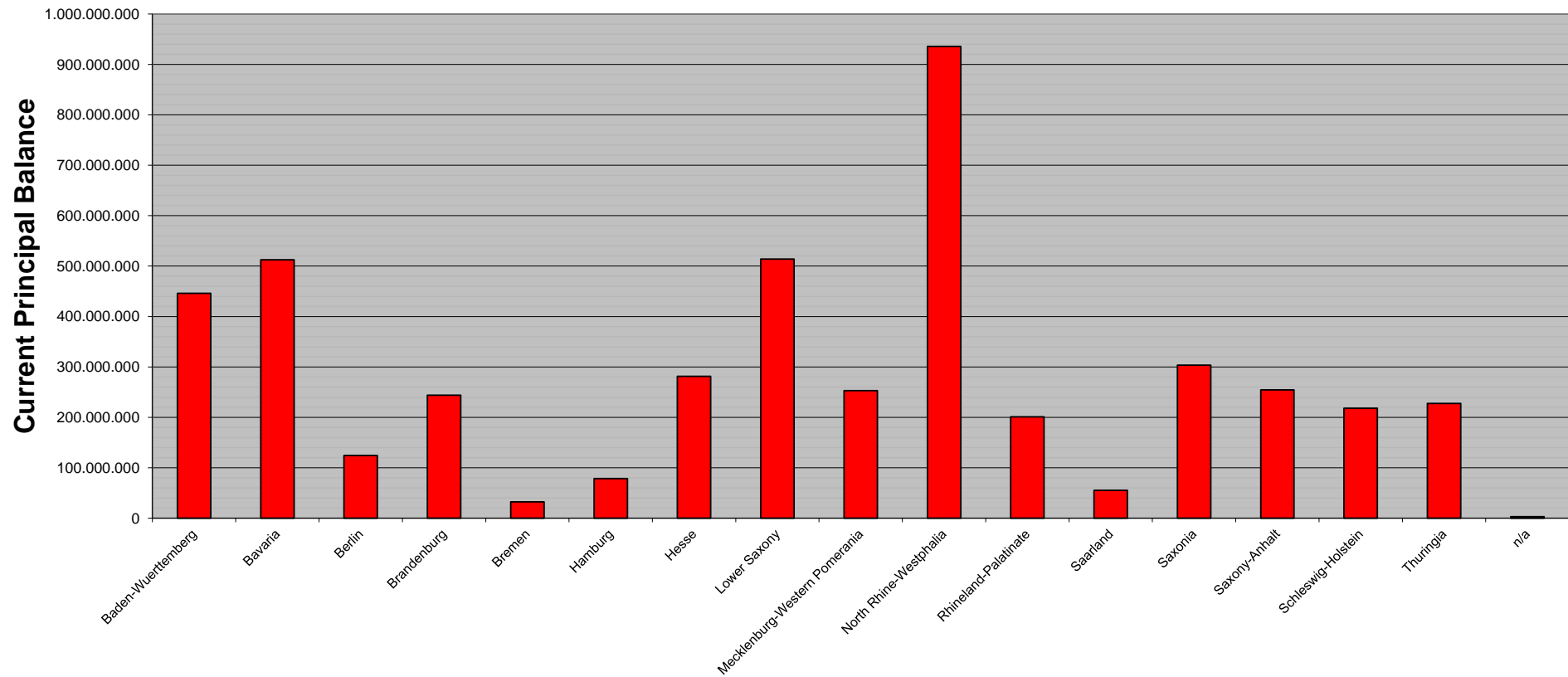
Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	446.128.546,57	9,52%	37.021	9,35%
Bavaria	512.523.409,02	10,94%	42.263	10,67%
Berlin	124.431.408,27	2,66%	9.615	2,43%
Brandenburg	243.754.959,50	5,20%	21.311	5,38%
Bremen	32.238.264,82	0,69%	2.526	0,64%
Hamburg	78.623.341,55	1,68%	5.779	1,46%
Hesse	281.256.528,84	6,00%	24.109	6,09%
Lower Saxony	513.955.153,55	10,97%	43.327	10,94%
Mecklenburg-Western Pomerania	252.874.744,00	5,40%	21.309	5,38%
North Rhine-Westphalia	935.441.111,10	19,97%	78.324	19,77%
Rhineland-Palatinate	201.187.459,64	4,30%	17.253	4,36%
Saarland	55.210.874,64	1,18%	4.801	1,21%
Saxonia	303.491.136,52	6,48%	27.382	6,91%
Saxony-Anhalt	254.281.180,89	5,43%	23.031	5,81%
Schleswig-Holstein	218.198.244,76	4,66%	18.032	4,55%
Thuringia	227.493.928,76	4,86%	19.780	4,99%
n/a	2.793.772,92	0,06%	224	0,06%
Total	4.683.884.065,35	100,00%	396.087	100,00%

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10.1 Geographical Distribution (Graph)

Calculation Date	12.12.2023					
Payment Date	14.12.2023					
Period No	38					
Monthly Period	Dec 2023					
Interest Period	from	14.11.2023	to	14.12.2023	=	30 days
Collection Period	from	01.11.2023	to	30.11.2023		



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11. Object/Vehicle Type



Calculation Date			12.12.2023		
Payment Date			14.12.2023		
Period No			38		
Monthly Period			Dec 2023		
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	20.685.067,30	0,44%	1.433	0,36%
		Private	46.889.587,84	1,00%	4.088	1,03%
			67.574.655,14	1,44%	5.521	1,39%
	Used Vehicle	Commercial	75.500.700,66	1,61%	6.078	1,53%
		Private	338.124.139,21	7,22%	35.098	8,86%
			413.624.839,87	8,83%	41.176	10,40%
	Total		481.199.495,01	10,27%	46.697	11,79%
Non-Online	New Vehicle	Commercial	128.206.444,17	2,74%	7.534	1,90%
		Private	322.593.895,97	6,89%	25.848	6,53%
			450.800.340,14	9,62%	33.382	8,43%
	Used Vehicle	Commercial	702.972.289,49	15,01%	46.040	11,62%
		Private	3.048.911.940,71	65,09%	269.968	68,16%
			3.751.884.230,20	80,10%	316.008	79,78%
	Total		4.202.684.570,34	89,73%	349.390	88,21%
Total			4.683.884.065,00	100,00%	396.087	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	4.468.302.931,75	95,40%	377.926	95,41%
Leisure	162.036.442,57	3,46%	8.376	2,11%
Motorbike	53.544.691,03	1,14%	9785	2,47%
Total	4.683.884.065,35	100,00%	396.087	100,00%

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12. Insurances



Calculation Date	12.12.2023			
Payment Date	14.12.2023			
Period No	38			
Monthly Period	Dec 2023			
Interest Period	from	14.11.2023	to	14.12.2023 = 30 days
Collection Period	from	01.11.2023	to	30.11.2023

<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	2.825.817.994,00	60,33%	215.748	54,47%
Yes	1.858.066.071,35	39,67%	180.339	45,53%
Total	4.683.884.065,35	100,00%	396.087	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	3.376.702.617,59	72,09%	283.961	71,69%
Yes	1.307.181.447,76	27,91%	112.126	28,31%
Total	4.683.884.065,35	100,00%	396.087	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	4.241.584.261,69	90,56%	359.442	90,75%
Yes	442.299.803,66	9,44%	36.645	9,25%
Total	4.683.884.065,35	100,00%	396.087	100,00%

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13. Type of Contract



Calculation Date			12.12.2023		
Payment Date			14.12.2023		
Period No			38		
Monthly Period			Dec 2023		
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	

<i>Contracts w/Balloon Payments</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	Auto	2.029.117.551,25	43,32%	228.955	57,80%
	Vehicle	417.504.036,88	8,91%	39.070	9,86%
	Total	2.446.621.588,13	52,23%	268.025	67,67%
Yes		1.727.402.012,48	36,88%	106.047	26,77%
- of which balloon rates	Auto	1.039.676.876,86	22,20%		
- of which regular installments		687.725.135,62	14,68%		
Yes		509.860.464,74	10,89%	22.015	5,56%
- of which balloon rates	Vehicle	325.201.530,77	6,94%		
- of which regular installments		184.658.933,97	3,94%		
	Total	2.237.262.477,22	47,77%	128.062	32,33%
Total		4.683.884.065,35	100,00%	396.087	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	791.393,31	0,06%	42	0,03%
13:25	15.470.027,56	1,13%	1.234	0,96%
26:38	104.271.800,74	7,64%	8.851	6,91%
39:51	325.877.001,54	23,88%	30.137	23,53%
52:64	591.679.430,38	43,35%	56.264	43,93%
65:72	198.982.475,40	14,58%	18.964	14,81%
73:	127.806.278,70	9,36%	12.570	9,82%
Total	1.364.878.407,63	100,00%	128.062	100,00%

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	203.017.018,86	14,87%	21.199	16,55%
13:25	339.941.834,39	24,91%	33.228	25,95%
26:38	333.863.634,56	24,46%	31.061	24,25%
39:51	295.999.459,89	21,69%	26.414	20,63%
52:64	171.690.438,54	12,58%	14.546	11,36%
65:72	19.741.908,41	1,45%	1.591	1,24%
73:	624.112,98	0,05%	23	0,02%
Total	1.364.878.407,63	100,00%	128.062	100,00%

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Monthly Investor Report**

14. Payment Methods



Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023

<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	4.626.087.759,83	98,77%	390.625	98,62%
Other	57.796.305,52	1,23%	5.462	1,38%
Total	4.683.884.065,35	100,00%	396.087	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	2.005.999.389,44	42,83%	168.168	42,46%
1st of month	2.677.884.675,91	57,17%	227.919	57,54%
Total	4.683.884.065,35	100,00%	396.087	100,00%

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15. Downpayment



Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023

<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	1.898.056.115,30	40,52%	163.307	41,23%	0,00%
0: 999	89.567.434,36	1,91%	10.771	2,72%	4,02%
1000: 1999	230.319.555,92	4,92%	25.541	6,45%	8,71%
2000: 2999	301.223.230,40	6,43%	30.810	7,78%	13,38%
3000: 3999	284.412.798,44	6,07%	27.004	6,82%	17,15%
4000: 4999	225.340.986,42	4,81%	20.597	5,20%	20,70%
5000: 5999	340.296.055,84	7,27%	27.101	6,84%	22,12%
6000: 6999	181.101.881,09	3,87%	14.519	3,67%	25,55%
7000: 7999	144.853.931,12	3,09%	11.420	2,88%	28,32%
8000: 8999	125.940.200,50	2,69%	9.829	2,48%	30,88%
9000: 9999	70.132.206,71	1,50%	5.450	1,38%	33,14%
10000:10999	236.515.555,21	5,05%	15.854	4,00%	32,26%
11000:11999	46.371.228,63	0,99%	3.451	0,87%	36,57%
12000:12999	62.129.810,98	1,33%	4.575	1,16%	38,57%
13000:13999	39.695.453,85	0,85%	2.901	0,73%	40,34%
14000:14999	31.119.112,14	0,66%	2.302	0,58%	41,53%
15000:15000	79.657.561,83	1,70%	4.812	1,21%	39,20%
15001:	297.150.946,61	6,34%	15.843	4,00%	47,20%
Total	4.683.884.065,35	100,00%	396.087	100,00%	17,90%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.779,95 €	6.431,78 €
Average Purchase Price	21.119,17 €	23.833,70 €
Downpayment in %	17,90%	26,99%

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

16. Effective Interest Rate



Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	6.310.624,52	0,13%	267	0,07%
1: 1	350.198.009,21	7,48%	26.128	6,60%
2: 2	1.124.264.230,47	24,00%	92.464	23,34%
3: 3	1.823.150.867,67	38,92%	153.829	38,84%
4: 4	727.863.575,20	15,54%	72.978	18,42%
5: 5	381.071.260,84	8,14%	28.630	7,23%
6: 6	187.273.728,03	4,00%	14.312	3,61%
7: 7	44.428.081,80	0,95%	4.031	1,02%
8: 8	31.580.966,19	0,67%	2.846	0,72%
9: 9	5.322.331,32	0,11%	405	0,10%
10:10	1.106.660,03	0,02%	90	0,02%
11:11	939.935,57	0,02%	79	0,02%
12:12	373.794,50	0,01%	28	0,01%
Total	4.683.884.065,35	100,00%	396.087	100,00%

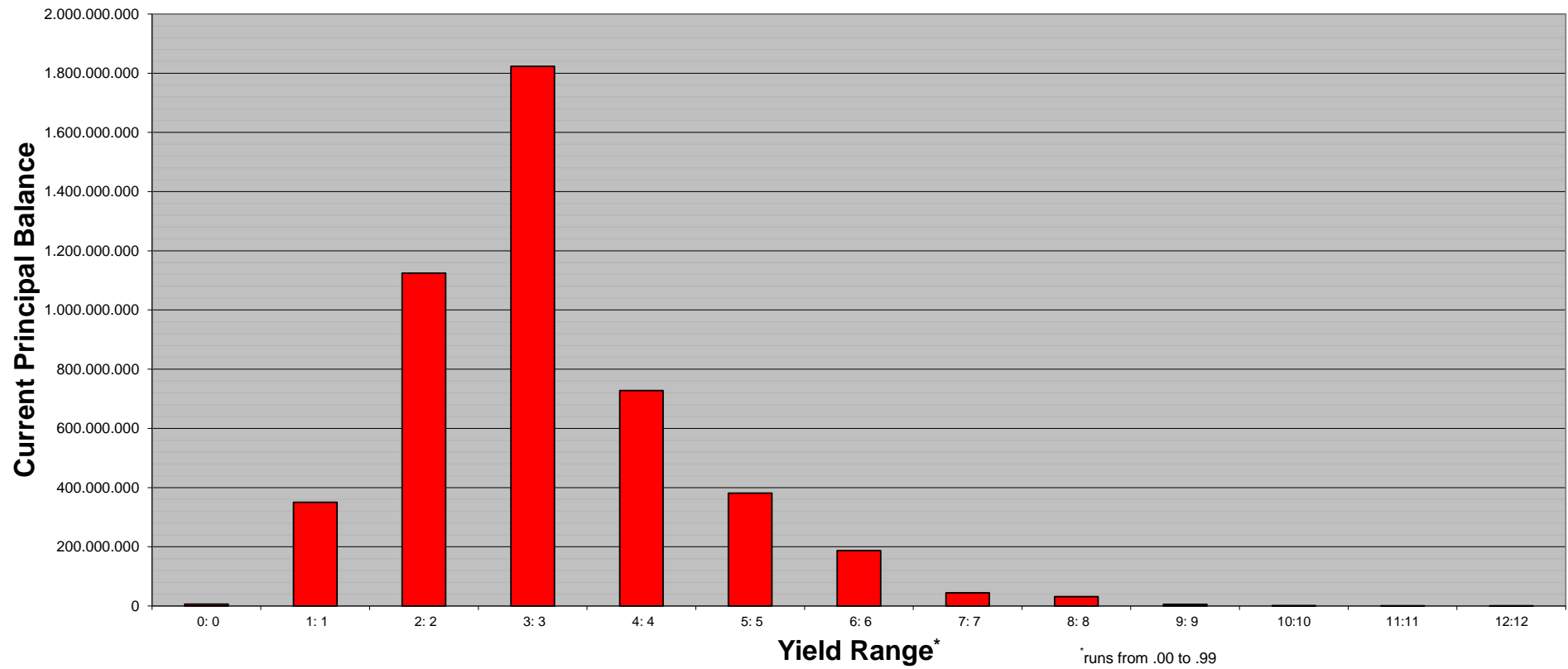
Statistics in %	
WA Interest	3,92%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date			12.12.2023		
Payment Date			14.12.2023		
Period No			38		
Monthly Period			Dec 2023		
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	



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

17. Seasoning



Calculation Date	12.12.2023				
Payment Date	14.12.2023				
Period No	38				
Monthly Period	Dec 2023				
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
3: 5	82.316.022,27	1,76%	4.324	1,09%
6: 8	217.155.349,75	4,64%	11.862	2,99%
9:11	268.449.363,35	5,73%	15.851	4,00%
12:14	367.007.081,71	7,84%	22.087	5,58%
15:17	457.402.100,01	9,77%	28.610	7,22%
18:20	445.753.867,23	9,52%	30.467	7,69%
21:23	331.910.083,52	7,09%	24.426	6,17%
24:26	370.224.578,62	7,90%	28.386	7,17%
27:29	388.992.896,51	8,30%	32.422	8,19%
30:32	386.387.897,06	8,25%	35.048	8,85%
33:35	227.491.929,38	4,86%	22.731	5,74%
36:38	264.492.014,08	5,65%	26.867	6,78%
39:41	312.583.656,88	6,67%	33.221	8,39%
42:44	153.790.148,64	3,28%	18.420	4,65%
45:47	135.221.114,67	2,89%	17.148	4,33%
48:50	94.447.598,34	2,02%	12.328	3,11%
51:53	66.006.380,86	1,41%	9.046	2,28%
54:56	39.081.591,62	0,83%	6.055	1,53%
57:59	21.873.879,54	0,47%	3.988	1,01%
60:62	12.020.368,87	0,26%	2.150	0,54%
63:65	9.786.289,40	0,21%	1.844	0,47%
66:68	8.889.181,08	0,19%	1.949	0,49%
69:71	5.748.936,49	0,12%	1.491	0,38%
72:74	4.349.139,29	0,09%	1.039	0,26%
75:77	3.929.707,93	0,08%	1.017	0,26%
78:80	3.034.264,86	0,06%	957	0,24%
81:	5.538.623,39	0,12%	2.353	0,59%
Total	4.683.884.065,35	100,00%	396.087	100,00%

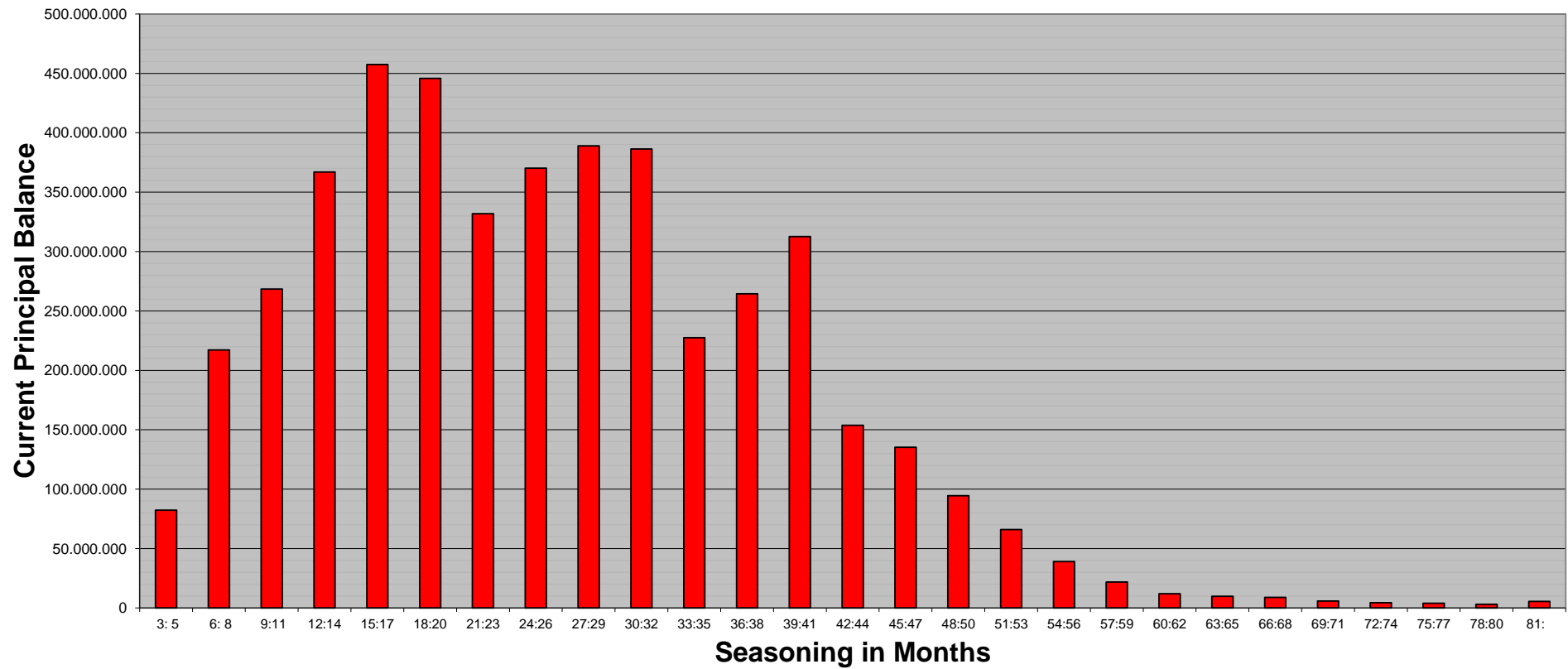
Statistics

WA Seasoning	26,18
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**SC Germany Mobility 2020-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023



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

18. Remaining Term



Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	96.618.290,98	2,06%	29.201	7,37%
7: 13	258.095.020,41	5,51%	45.611	11,52%
14: 20	393.668.778,94	8,40%	49.424	12,48%
21: 27	404.509.249,03	8,64%	43.613	11,01%
28: 34	560.130.331,28	11,96%	48.169	12,16%
35: 41	563.763.952,92	12,04%	41.606	10,50%
42: 48	600.021.819,82	12,81%	39.874	10,07%
49: 55	518.660.262,35	11,07%	31.260	7,89%
56: 62	376.543.126,47	8,04%	21.029	5,31%
63: 69	242.164.995,98	5,17%	13.371	3,38%
70: 76	131.782.245,86	2,81%	7.320	1,85%
77: 83	153.407.024,57	3,28%	7.963	2,01%
84: 90	112.022.277,09	2,39%	5.531	1,40%
91: 97	88.493.306,01	1,89%	4.138	1,04%
98:104	79.876.345,81	1,71%	3.532	0,89%
105:107	37.930.331,41	0,81%	1.657	0,42%
108:	66.196.706,42	1,41%	2.788	0,70%
Total	4.683.884.065,35	100,00%	396.087	100,00%

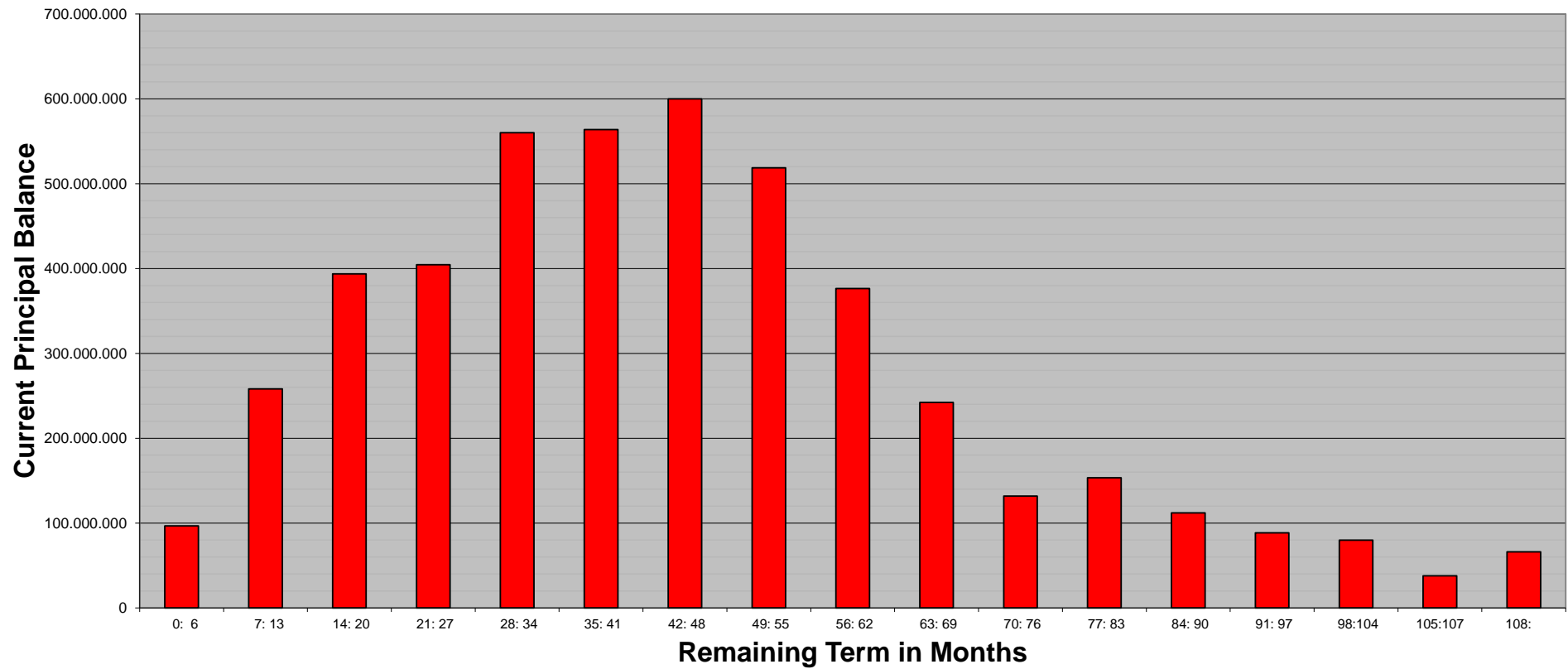
Statistics

WA Remaining Term	44,76
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023



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

19. Original Term



Calculation Date	12.12.2023				
Payment Date	14.12.2023				
Period No	38				
Monthly Period	Dec 2023				
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	

<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	1.361.258,09	0,03%	370	0,09%
13: 25	32.904.368,18	0,70%	7.493	1,89%
26: 38	221.958.252,52	4,74%	34.373	8,68%
39: 51	697.309.725,96	14,89%	77.191	19,49%
52: 64	1.363.372.858,51	29,11%	113.663	28,70%
65: 77	1.091.544.357,03	23,30%	74.883	18,91%
78: 90	341.798.180,60	7,30%	30.018	7,58%
91:103	503.781.318,71	10,76%	36.877	9,31%
104:116	70.082.855,76	1,50%	4.086	1,03%
117:119	14.840.769,41	0,32%	704	0,18%
120:	344.930.120,58	7,36%	16.429	4,15%
Total	4.683.884.065,35	100,00%	396.087	100,00%

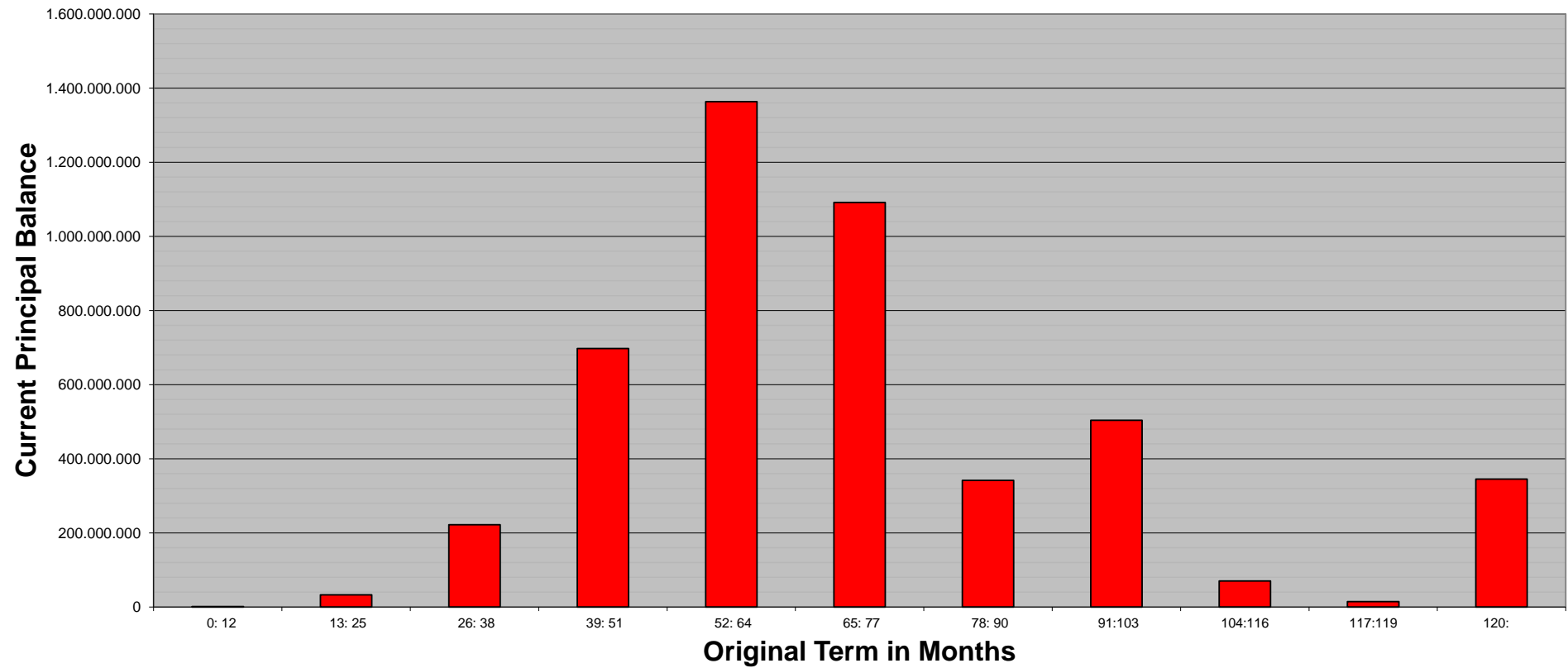
Statistics

WA Original Term	70,94
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date			12.12.2023		
Payment Date			14.12.2023		
Period No			38		
Monthly Period			Dec 2023		
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	



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

20. Brands + Fuel Type



Calculation Date	12.12.2023					
Payment Date	14.12.2023					
Period No	38					
Monthly Period	Dec 2023					
Interest Period	from	14.11.2023	to	14.12.2023	=	30 days
Collection Period	from	01.11.2023	to	30.11.2023		

<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	552.246.727,16	11,79%	47.918	12,10%
2	510.015.018,95	10,89%	45.456	11,48%
3	431.885.837,31	9,22%	28.695	7,24%
4	336.863.315,90	7,19%	24.013	6,06%
5	325.201.079,00	6,94%	23.021	5,81%
6	255.118.056,99	5,45%	31.168	7,87%
7	213.520.205,94	4,56%	20.759	5,24%
8	212.576.880,32	4,54%	19.555	4,94%
9	186.407.720,37	3,98%	15.847	4,00%
10	185.321.146,11	3,96%	17.210	4,35%
11	173.604.342,93	3,71%	10.601	2,68%
12	171.057.018,73	3,65%	17.022	4,30%
13	139.470.670,32	2,98%	11.088	2,80%
14	97.830.868,39	2,09%	8.408	2,12%
15	97.420.743,71	2,08%	10.542	2,66%
	3.888.539.632,13	83,02%	331.303	83,64%

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	1.465.571.744,48	31,29%	166.847	42,12%
Diesel Euro 6	590.115.440,94	12,60%	44.992	11,36%
Diesel Euro 5	269.300.707,67	5,75%	30.565	7,72%
Diesel < Euro 5	529.522.007,11	11,31%	41.466	10,47%
Other	51.991.813,61	1,11%	4.189	1,06%
n/a	1.777.382.351,54	37,95%	108.028	27,27%
Total	4.683.884.065,35	100,00%	396.087	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023

Priority of Payments

Available Distribution Amount	175.228.224,34 €
Senior Expenses	- 13.795,51 €
Interest Notes Class A	- 0,00 €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- 0,00 €
Interest Notes Class B (no PD Trigger Breach)	- 302.071,25 €
Replenishment	- 0,00 €
Purchase Shortfall Ledger	- 283,40 €
Principal Class A	- 156.788.310,00 €
Interest Class B (PD Trigger Breach)	- 0,00 €
Principal Class B	- 0,00 €
Interest Subordinated Loan	- 250,00 €
Principal Subordinated Loan	- 0,00 €
Other payments due	- 0,00 €
Payments to Seller	= 17.923.514,18 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	13.795,51 €		
Interest accrued for the Period	302.071,25 €	0,00 €	302.071,25 €
Cumulative Interest accrued	10.434.385,60 €	0,00 €	10.434.385,60 €
Interest Payments	302.071,25 €	0,00 €	302.071,25 €
Cumulative Interest Payments	10.434.385,60 €	0,00 €	10.434.385,60 €
Interest accrued on Subordinated Loan for the Period	250,00 €		
Cumulative Interest accrued on Subordinated Loan	9.508,32 €		
Interest Payments on Subordinated Loan	250,00 €		
Cumulative Interest Payments on Subordinated Loan	9.508,32 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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

22. Retention



Calculation Date	12.12.2023				
Payment Date	14.12.2023				
Period No	38				
Monthly Period	Dec 2023				
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	

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:	4.840.672.455,08 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.683.884.065,35 €
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:	4.478.172.658,75 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	4.321.384.348,75 €
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	12.12.2023				
Payment Date	14.12.2023				
Period No	38				
Monthly Period	Dec 2023				
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	

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	NEG	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing

Ratings as of 30.11.2023, data source: Bloomberg

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

24. Issuer Information



Calculation Date		12.12.2023			
Payment Date		14.12.2023			
Period No		38			
Monthly Period		Dec 2023			
Interest Period	from	14.11.2023	to	14.12.2023	= 30 days
Collection Period	from	01.11.2023	to	30.11.2023	

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 ABS abs_ger@santander.de

Calculation Date	12.12.2023	
Payment Date	14.12.2023	
Period No	38	
Monthly Period	Dec 2023	
Interest Period	from 14.11.2023	to 14.12.2023 = 30 days
Collection Period	from 01.11.2023	to 30.11.2023

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 30.11.2023, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date		12.12.2023				
Payment Date		14.12.2023				
Period No		38				
Monthly Period		Dec 2023				
Interest Period	from	14.11.2023	to	14.12.2023	=	30 days
Collection Period	from	01.11.2023	to	30.11.2023		

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