

SC Germany Mobility 2020-1 Monthly Investor Report



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

Cover Sheet Monthly Investor Report



Calculation Date	12.07.2021				
Payment Date	14.07.2021				
Period No	9				
Monthly Period	Jul 2021				
Interest Period from	14.06.2021	to	14.07.2021	=	30 days
Collection Period from	01.06.2021	to	30.06.2021		

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1. Portfolio Information



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Period No	9				
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Collection Period from	01.06.2021	to	30.06.2021		

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	278.476	3.199.999.998,95 €	3.200.000.000,00 €
Scheduled Principal Payments		66.459.323,96 €	
Prepayment Principal		40.096.835,80 €	
Others		3.717.939,42 €	
Total Principal Collections		110.274.099,18 €	105.917.045,02 €
Total Interest Collections		13.691.716,26 €	13.158.640,47 €
Defaults		962.397,20 €	918.469,50 €
Replenishment Amount		111.236.496,96 €	106.835.537,94 €
End of Period		3.199.999.999,53 €	
Purchase Shortfall Amount		0,47 €	1,05 €
Total Assets (End of Period)	279.291	3.200.000.000,00 €	3.200.000.000,00 €
Current Prepayment Rate (annualised)		15,04%	

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2. Reserve Accounts



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Collection Period from	01.06.2021	to	30.06.2021		

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

Reserve Accounts

Reserve Account	in %	
Beginning of Period	0,01%	200.000,00 €
Cash Outflow		200.000,00 €
Cash Inflow		200.000,00 €
End of Period	0,01%	200.000,00 €
Required Reserve Fund	0,01%	200.000,00 €

Additional Reserve

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

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3. Delinquency Data



Calculation Date	12.07.2021				
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Collection Period	from	01.06.2021	to	30.06.2021	

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

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%
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4. Default Data



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Collection Period	from	01.06.2021	to	30.06.2021

Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	962.397,20 €	
Current Period Recoveries	103.719,81 €	
Current Period Net Default	858.677,39 €	
New Number of Defaulted Contracts		90

Cumulative Default

Cumulative Gross Default	3.748.998,87 €	
Cumulative Recoveries	277.754,08 €	
Cumulative Net Default	3.471.244,79 €	
Total Number of Defaulted Contracts		316

3-MRA* /
current ratio Ratio

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

Annualised Loss Ratio period before previous period	0,29%
Annualised Loss Ratio previous period	0,33%
Annualised Loss Ratio current period	0,32%

Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	

PDL Trigger

47.500.000,00 €

Repurchased Assets

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

* 3-MRA stands for three months rolling average

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4.1 Defaults & Recoveries per period



Note Balance

Beginning of Period	3.200.000.000,00 €
End of Period	3.200.000.000,00 €

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%
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5. Concentration Limits



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Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	257.011,31	no
Average Yield (applicable for Replenishment Portfolio)	3,00%	-	3,74%	no
Weighted average remaining term in months	-	67,00	49,59	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,08%	no
- prior to or on 30 September 2022	2,00%	0,08%	no
- prior to or on 30 September 2023	3,00%	0,08%	no
Purchase Shortfall Event			
Period before previous period	10,00%	0,00%	no
Previous period	10,00%	0,00%	no
Current period	10,00%	0,00%	no
Principal Deficiency Trigger Event	1,25%	0,08%	no

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6. Outstanding Notes



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1. Note Balance

	All notes	Class A	Class B
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	n/a	n/a	n/a
Number of Notes per Class after Ramp-up		n/a	n/a
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Available Distribution Amount	124.269.536,30 €		
Replenishment	111.236.496,96 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,00	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €
> Interest accrued for the period		- €	193.325,60 €
Interest Payment		- €	193.325,60 €
Interest Payment per Note		- €	83,33 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,90%	3,65%
Current CE (excl. Excess Spread)	7,25%	0,00%

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7. Original Principal Balance



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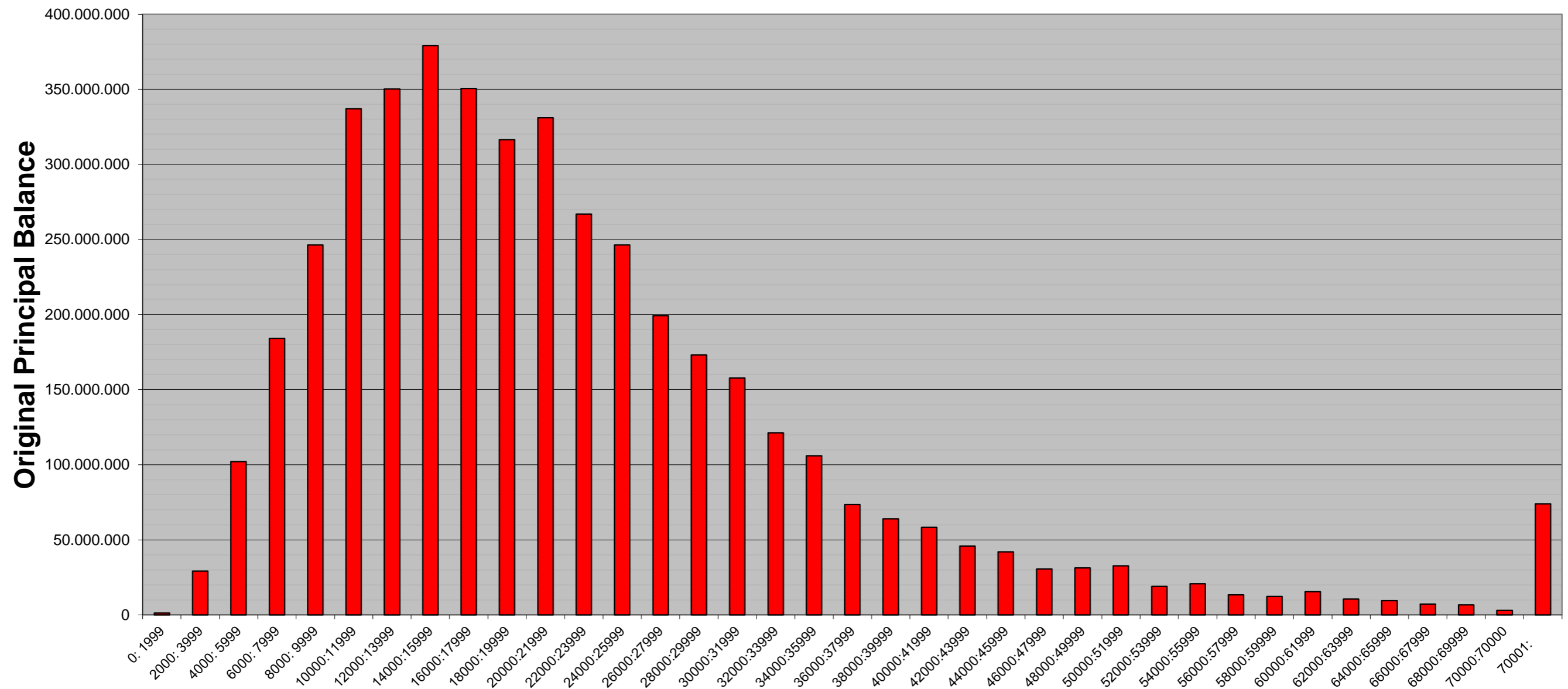
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.310.222,65	0,03%	810	0,29%
2000: 3999	29.232.503,37	0,65%	9.215	3,30%
4000: 5999	102.076.908,05	2,28%	20.245	7,25%
6000: 7999	184.101.760,36	4,12%	26.354	9,44%
8000: 9999	246.316.566,36	5,51%	27.460	9,83%
10000:11999	336.965.602,48	7,54%	30.969	11,09%
12000:13999	350.180.622,42	7,84%	27.048	9,68%
14000:15999	379.070.340,18	8,48%	25.331	9,07%
16000:17999	350.558.763,40	7,84%	20.710	7,42%
18000:19999	316.554.635,96	7,08%	16.721	5,99%
20000:21999	331.045.733,33	7,41%	15.865	5,68%
22000:23999	266.936.712,53	5,97%	11.641	4,17%
24000:25999	246.285.604,79	5,51%	9.872	3,53%
26000:27999	199.270.221,21	4,46%	7.397	2,65%
28000:29999	173.141.829,85	3,87%	5.987	2,14%
30000:31999	157.774.557,06	3,53%	5.123	1,83%
32000:33999	121.302.505,72	2,71%	3.687	1,32%
34000:35999	105.947.334,08	2,37%	3.033	1,09%
36000:37999	73.549.494,09	1,65%	1.991	0,71%
38000:39999	63.939.562,31	1,43%	1.641	0,59%
40000:41999	58.361.301,25	1,31%	1.433	0,51%
42000:43999	45.968.728,95	1,03%	1.071	0,38%
44000:45999	42.034.411,10	0,94%	936	0,34%
46000:47999	30.640.144,62	0,69%	653	0,23%
48000:49999	31.317.505,02	0,70%	640	0,23%
50000:51999	32.648.675,18	0,73%	645	0,23%
52000:53999	19.049.851,70	0,43%	360	0,13%
54000:55999	20.745.508,12	0,46%	378	0,14%
56000:57999	13.447.606,57	0,30%	236	0,08%
58000:59999	12.364.836,25	0,28%	210	0,08%
60000:61999	15.465.245,66	0,35%	255	0,09%
62000:63999	10.511.448,44	0,24%	167	0,06%
64000:65999	9.548.710,92	0,21%	147	0,05%
66000:67999	7.292.290,62	0,16%	109	0,04%
68000:69999	6.750.402,92	0,15%	98	0,04%
70000:70000	3.010.000,00	0,07%	43	0,02%
70001:	74.025.058,33	1,66%	810	0,29%
Total	4.468.743.205,85	100,00%	279.291	100,00%

Statistics	in EUR
Average Amount	16.000,31

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7.1 Original PB (Graph)

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8. Current Principal Balance



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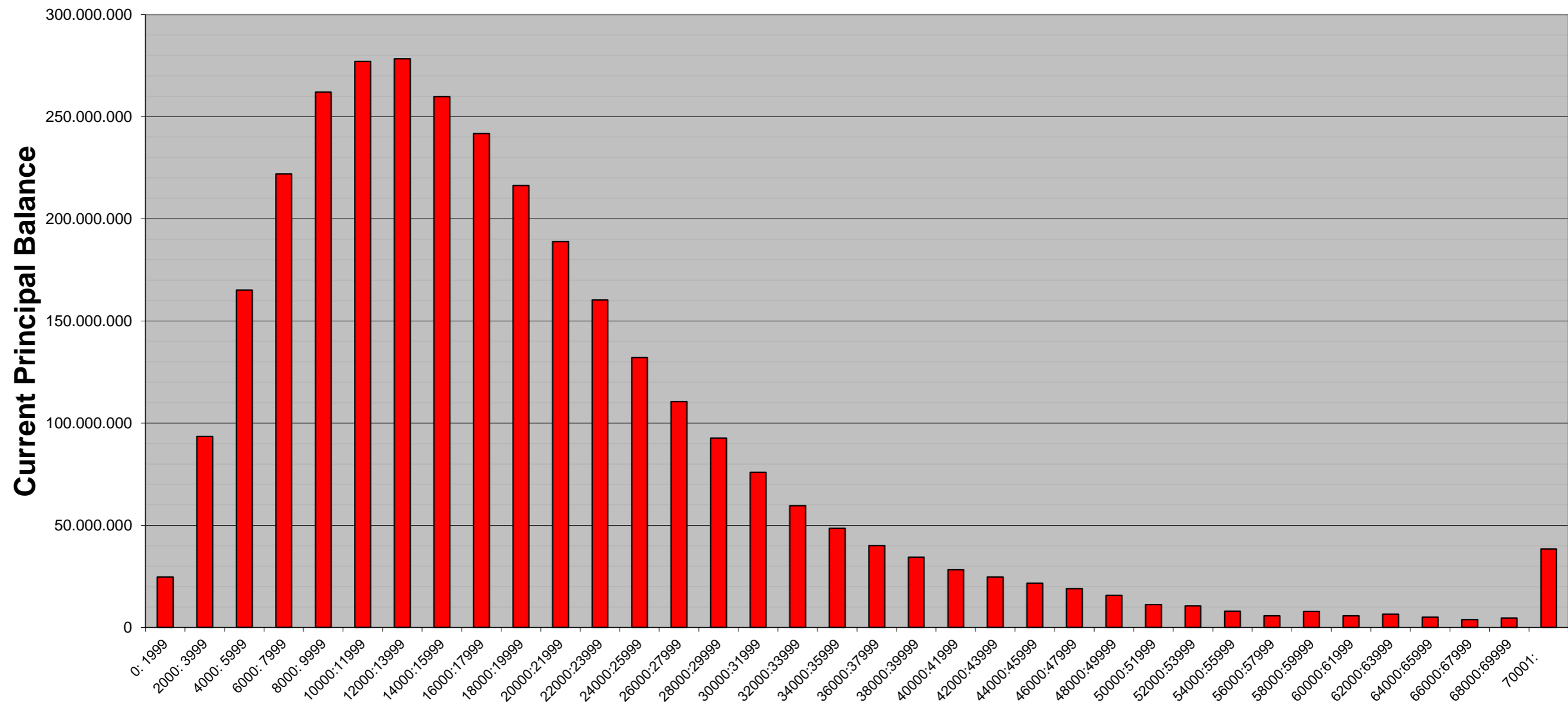
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	24.621.031,15	0,77%	24.424	8,75%
2000: 3999	93.490.784,27	2,92%	30.909	11,07%
4000: 5999	165.104.525,31	5,16%	32.988	11,81%
6000: 7999	221.977.766,11	6,94%	31.777	11,38%
8000: 9999	262.002.943,41	8,19%	29.208	10,46%
10000:11999	276.986.187,66	8,66%	25.229	9,03%
12000:13999	278.279.122,46	8,70%	21.461	7,68%
14000:15999	259.760.940,12	8,12%	17.363	6,22%
16000:17999	241.693.480,17	7,55%	14.238	5,10%
18000:19999	216.223.666,11	6,76%	11.399	4,08%
20000:21999	188.913.087,42	5,90%	9.007	3,22%
22000:23999	160.307.468,87	5,01%	6.982	2,50%
24000:25999	132.109.855,30	4,13%	5.294	1,90%
26000:27999	110.547.527,65	3,45%	4.101	1,47%
28000:29999	92.673.432,89	2,90%	3.199	1,15%
30000:31999	75.979.329,53	2,37%	2.455	0,88%
32000:33999	59.638.082,12	1,86%	1.809	0,65%
34000:35999	48.569.084,77	1,52%	1.389	0,50%
36000:37999	40.142.423,99	1,25%	1.086	0,39%
38000:39999	34.414.284,60	1,08%	883	0,32%
40000:41999	28.225.613,58	0,88%	689	0,25%
42000:43999	24.700.002,99	0,77%	574	0,21%
44000:45999	21.593.259,97	0,67%	480	0,17%
46000:47999	19.013.339,61	0,59%	405	0,15%
48000:49999	15.650.353,89	0,49%	320	0,11%
50000:51999	11.269.983,85	0,35%	221	0,08%
52000:53999	10.588.496,28	0,33%	200	0,07%
54000:55999	7.913.247,82	0,25%	144	0,05%
56000:57999	5.699.849,68	0,18%	100	0,04%
58000:59999	7.848.980,37	0,25%	133	0,05%
60000:61999	5.729.639,35	0,18%	94	0,03%
62000:63999	6.424.284,56	0,20%	102	0,04%
64000:65999	5.002.191,56	0,16%	77	0,03%
66000:67999	3.885.187,51	0,12%	58	0,02%
68000:69999	4.617.141,92	0,14%	67	0,02%
70001:	38.403.402,68	1,20%	426	0,15%
Total	3.199.999.999,53	100,00%	279.291	100,00%

Statistics	in EUR
Average Amount	11.457,58

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8.1 Current PB (Graph)

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9. Borrower Concentration



Calculation Date			12.07.2021			
Payment Date			14.07.2021			
Period No			9			
Monthly Period			Jul 2021			
Interest Period	from	14.06.2021	to	14.07.2021	=	30 days
Collection Period	from	01.06.2021	to	30.06.2021		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	257.011,31	0,0080%	1
2	217.935,61	0,0068%	1
3	214.937,57	0,0067%	1
4	190.798,53	0,0060%	1
5	182.995,78	0,0057%	2
6	180.935,48	0,0057%	1
7	170.156,65	0,0053%	2
8	164.612,27	0,0051%	1
9	154.762,26	0,0048%	1
10	150.992,18	0,0047%	2
11	147.938,03	0,0046%	1
12	147.276,76	0,0046%	2
13	146.502,77	0,0046%	1
14	146.200,98	0,0046%	2
15	142.949,54	0,0045%	2
16	142.607,40	0,0045%	1
17	141.724,32	0,0044%	2
18	139.699,31	0,0044%	1
19	139.540,23	0,0044%	1
20	139.384,62	0,0044%	1
21	136.263,32	0,0043%	1
22	135.285,09	0,0042%	2
23	133.966,26	0,0042%	1
24	133.198,73	0,0042%	1
25	132.770,75	0,0041%	1
	3.990.445,75	0,1247%	33

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

10. Geographical Distribution



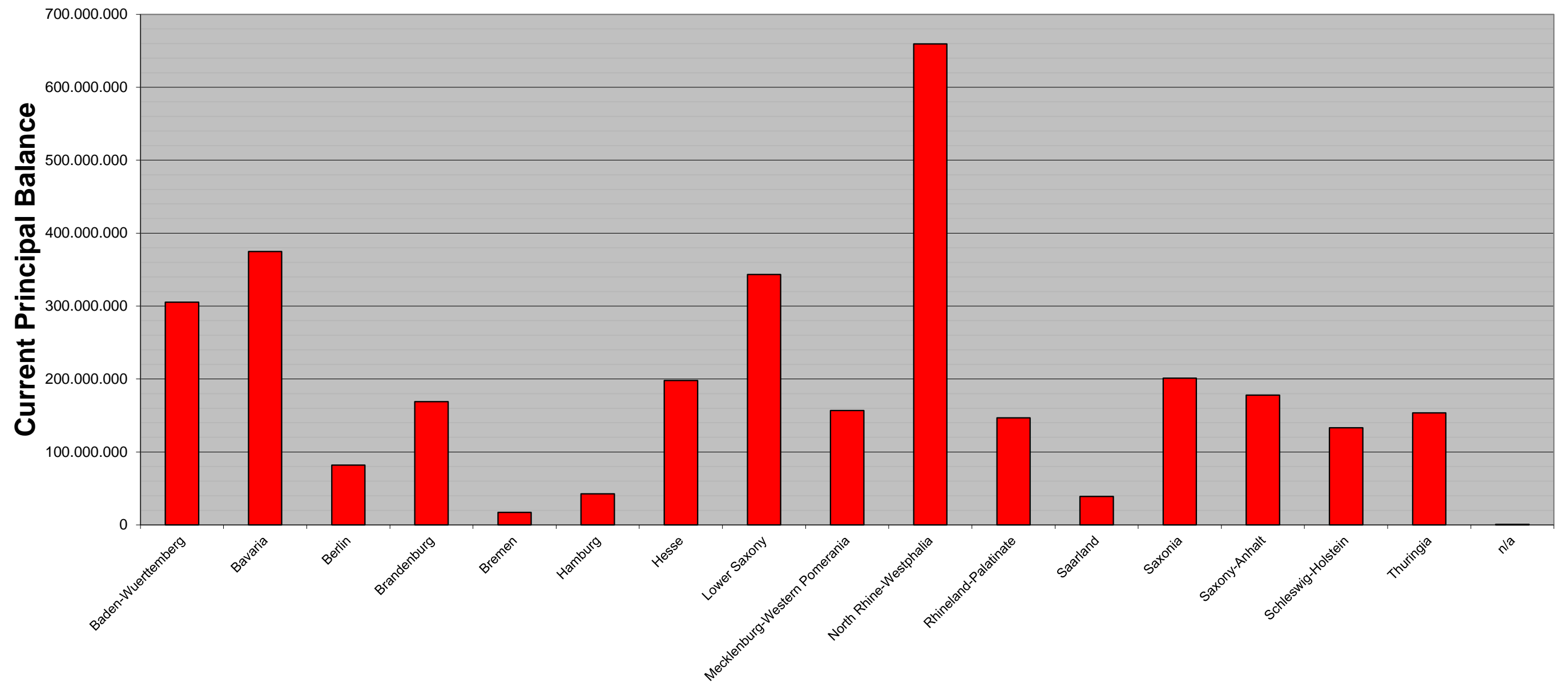
Calculation Date			12.07.2021		
Payment Date			14.07.2021		
Period No			9		
Monthly Period			Jul 2021		
Interest Period	from	14.06.2021	to	14.07.2021	= 30 days
Collection Period	from	01.06.2021	to	30.06.2021	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	305.506.199,33	9,55%	26.888	9,63%
Bavaria	374.981.167,00	11,72%	31.338	11,22%
Berlin	81.815.823,20	2,56%	6.835	2,45%
Brandenburg	169.012.706,96	5,28%	15.110	5,41%
Bremen	17.232.755,84	0,54%	1.505	0,54%
Hamburg	42.462.454,76	1,33%	3.482	1,25%
Hesse	197.917.880,53	6,18%	17.799	6,37%
Lower Saxony	343.260.909,94	10,73%	29.879	10,70%
Mecklenburg-Western Pomerania	156.643.120,32	4,90%	13.625	4,88%
North Rhine-Westphalia	659.392.158,30	20,61%	56.184	20,12%
Rhineland-Palatinate	146.688.011,70	4,58%	12.974	4,65%
Saarland	39.045.989,64	1,22%	3.457	1,24%
Saxonia	201.097.898,01	6,28%	18.673	6,69%
Saxony-Anhalt	177.842.323,95	5,56%	16.367	5,86%
Schleswig-Holstein	132.987.740,74	4,16%	11.446	4,10%
Thuringia	153.531.206,50	4,80%	13.677	4,90%
n/a	581.652,81	0,02%	52	0,02%
total	3.199.999.999,53	100,00%	279.291	100,00%

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

10.1 Geographical Distribution (Graph)

Calculation Date	12.07.2021	
Payment Date	14.07.2021	
Period No	9	
Monthly Period	Jul 2021	
Interest Period	from 14.06.2021	to 14.07.2021 = 30 days
Collection Period	from 01.06.2021	to 30.06.2021



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

11. Object/Vehicle Type



Calculation Date			12.07.2021			
Payment Date			14.07.2021			
Period No			9			
Monthly Period			Jul 2021			
Interest Period	from	14.06.2021	to	14.07.2021	=	30 days
Collection Period	from	01.06.2021	to	30.06.2021		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	28.686.957,48	0,90%	1.711	0,61%
		Private	95.752.030,38	2,99%	6.850	2,45%
			124.438.987,86	3,89%	8.561	3,07%
	Used Vehicle	Commercial	55.711.973,79	1,74%	5.023	1,80%
		Private	314.260.796,02	9,82%	34.114	12,21%
			369.972.769,81	11,56%	39.137	14,01%
	Total		494.411.757,67	15,45%	47.698	17,08%
Non-Online	New Vehicle	Commercial	151.702.793,00	4,74%	7.138	2,56%
		Private	410.945.993,81	12,84%	30.073	10,77%
			562.648.786,81	17,58%	37.211	13,32%
	Used Vehicle	Commercial	366.458.362,01	11,45%	26.422	9,46%
		Private	1.776.481.093,04	55,52%	167.960	60,14%
			2.142.939.455,05	66,97%	194.382	69,60%
	Total		2.705.588.241,86	84,55%	231.593	82,92%
Total			3.200.000.000,00	100,00%	279.291	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	2.997.177.221,16	93,66%	263.090	94,20%
Leisure	141.271.506,30	4,41%	6.099	2,18%
Motorbike	61.551.272,07	1,92%	10102	3,62%
Total	3.199.999.999,53	100,00%	279.291	100,00%

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

12. Insurances



Calculation Date			12.07.2021			
Payment Date			14.07.2021			
Period No			9			
Monthly Period			Jul 2021			
Interest Period	from	14.06.2021	to	14.07.2021	=	30 days
Collection Period	from	01.06.2021	to	30.06.2021		

<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	1.418.178.337,53	44,32%	119.638	42,84%
Yes	1.781.821.662,00	55,68%	159.653	57,16%
Total	3.199.999.999,53	100,00%	279.291	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	1.969.618.870,56	61,55%	178.730	63,99%
Yes	1.230.381.128,97	38,45%	100.561	36,01%
Total	3.199.999.999,53	100,00%	279.291	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	2.907.251.646,83	90,85%	257.111	92,06%
Yes	292.748.352,70	9,15%	22.180	7,94%
Total	3.199.999.999,53	100,00%	279.291	100,00%

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13. Type of Contract



Calculation Date	12.07.2021					
Payment Date	14.07.2021					
Period No	9					
Monthly Period	Jul 2021					
Interest Period	from	14.06.2021	to	14.07.2021	=	30 days
Collection Period	from	01.06.2021	to	30.06.2021		

<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	1.623.049.769,32	50,72%	177.414	63,52%
	Vehicle	329.722.369,08	10,30%	28.361	10,15%
	Total	1.952.772.138,40	61,02%	205.775	73,68%
Yes		974.390.143,93	30,45%	61.583	22,05%
- of which balloon rates	Auto	533.403.946,08	16,67%		
- of which regular installments		440.986.197,85	13,78%		
Yes		272.837.717,20	8,53%	11.933	4,27%
- of which balloon rates	Vehicle	155.404.945,30	4,86%		
- of which regular installments		117.432.771,90	3,67%		
	Total	1.247.227.861,13	38,98%	73.516	26,32%
Total		3.200.000.000,00	100,00%	279.291	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	864.721,99	0,13%	109	0,15%
13:25	14.975.484,93	2,17%	1.697	2,31%
26:38	78.820.054,66	11,44%	7.599	10,34%
39:51	156.685.850,94	22,75%	16.940	23,04%
52:64	384.137.359,92	55,77%	41.541	56,51%
65:72	32.710.329,85	4,75%	3.493	4,75%
73:	20.615.089,09	2,99%	2.137	2,91%
Total	688.808.891,38	100,00%	73.516	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	58.091.900,10	8,43%	6.917	9,41%
13:25	114.829.578,38	16,67%	12.739	17,33%
26:38	185.896.115,80	26,99%	20.006	27,21%
39:51	243.263.844,32	35,32%	24.975	33,97%
52:64	66.908.049,87	9,71%	6.886	9,37%
65:72	18.989.760,15	2,76%	1.951	2,65%
73:	829.642,76	0,12%	42	0,06%
Total	688.808.891,38	100,00%	73.516	100,00%

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

14. Payment Methods



Calculation Date			12.07.2021			
Payment Date			14.07.2021			
Period No			9			
Monthly Period			Jul 2021			
Interest Period	from	14.06.2021	to	14.07.2021	=	30 days
Collection Period	from	01.06.2021	to	30.06.2021		

<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	3.177.707.669,74	99,30%	277.096	99,21%
Other	22.292.329,79	0,70%	2.195	0,79%
Total	3.199.999.999,53	100,00%	279.291	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	1.397.861.151,66	43,68%	121.257	43,42%
1st of month	1.802.138.847,87	56,32%	158.034	56,58%
Total	3.199.999.999,53	100,00%	279.291	100,00%

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Monthly Investor Report**

15. Downpayment



Calculation Date			12.07.2021		
Payment Date			14.07.2021		
Period No			9		
Monthly Period			Jul 2021		
Interest Period	from	14.06.2021	to	14.07.2021	= 30 days
Collection Period	from	01.06.2021	to	30.06.2021	

<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	1.373.935.464,70	42,94%	121.567	43,53%	0,00%
0: 999	80.028.329,14	2,50%	9.904	3,55%	4,61%
1000: 1999	184.528.397,33	5,77%	20.694	7,41%	9,87%
2000: 2999	225.602.676,67	7,05%	22.972	8,23%	14,94%
3000: 3999	204.769.675,12	6,40%	19.156	6,86%	18,90%
4000: 4999	158.032.801,35	4,94%	14.213	5,09%	22,63%
5000: 5999	208.369.773,50	6,51%	17.011	6,09%	24,56%
6000: 6999	116.381.330,16	3,64%	9.544	3,42%	28,48%
7000: 7999	90.340.446,22	2,82%	7.312	2,62%	31,17%
8000: 8999	76.141.044,59	2,38%	6.064	2,17%	33,64%
9000: 9999	44.528.219,73	1,39%	3.435	1,23%	35,68%
10000:10999	127.264.407,17	3,98%	8.654	3,10%	35,06%
11000:11999	30.405.438,45	0,95%	2.262	0,81%	39,45%
12000:12999	36.443.019,36	1,14%	2.703	0,97%	41,17%
13000:13999	23.406.355,53	0,73%	1.671	0,60%	42,39%
14000:14999	19.227.736,96	0,60%	1.424	0,51%	44,65%
15000:15000	40.048.014,99	1,25%	2.308	0,83%	40,81%
15001:	160.546.868,56	5,02%	8.397	3,01%	48,95%
Total	3.199.999.999,53	100,00%	279.291	100,00%	17,67%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.249,88	€ 5.754,75
Average Purchase Price	€ 18.394,63	€ 20.770,19
Downpayment in %	17,67%	27,71%

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16. Effective Interest Rate



Calculation Date			12.07.2021			
Payment Date			14.07.2021			
Period No			9			
Monthly Period			Jul 2021			
Interest Period	from	14.06.2021	to	14.07.2021	=	30 days
Collection Period	from	01.06.2021	to	30.06.2021		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	1.449.042,24	0,05%	90	0,03%
1: 1	162.342.075,66	5,07%	11.272	4,04%
2: 2	903.707.716,02	28,24%	76.001	27,21%
3: 3	1.484.561.103,90	46,39%	115.059	41,20%
4: 4	475.863.199,54	14,87%	54.790	19,62%
5: 5	104.951.826,11	3,28%	13.257	4,75%
6: 6	39.710.543,07	1,24%	5.486	1,96%
7: 7	10.032.239,27	0,31%	1.645	0,59%
8: 8	15.212.019,41	0,48%	1.450	0,52%
9: 9	1.361.183,78	0,04%	152	0,05%
10:10	364.160,08	0,01%	45	0,02%
11:11	444.890,45	0,01%	44	0,02%
Total	3.199.999.999,53	100,00%	279.291	100,00%

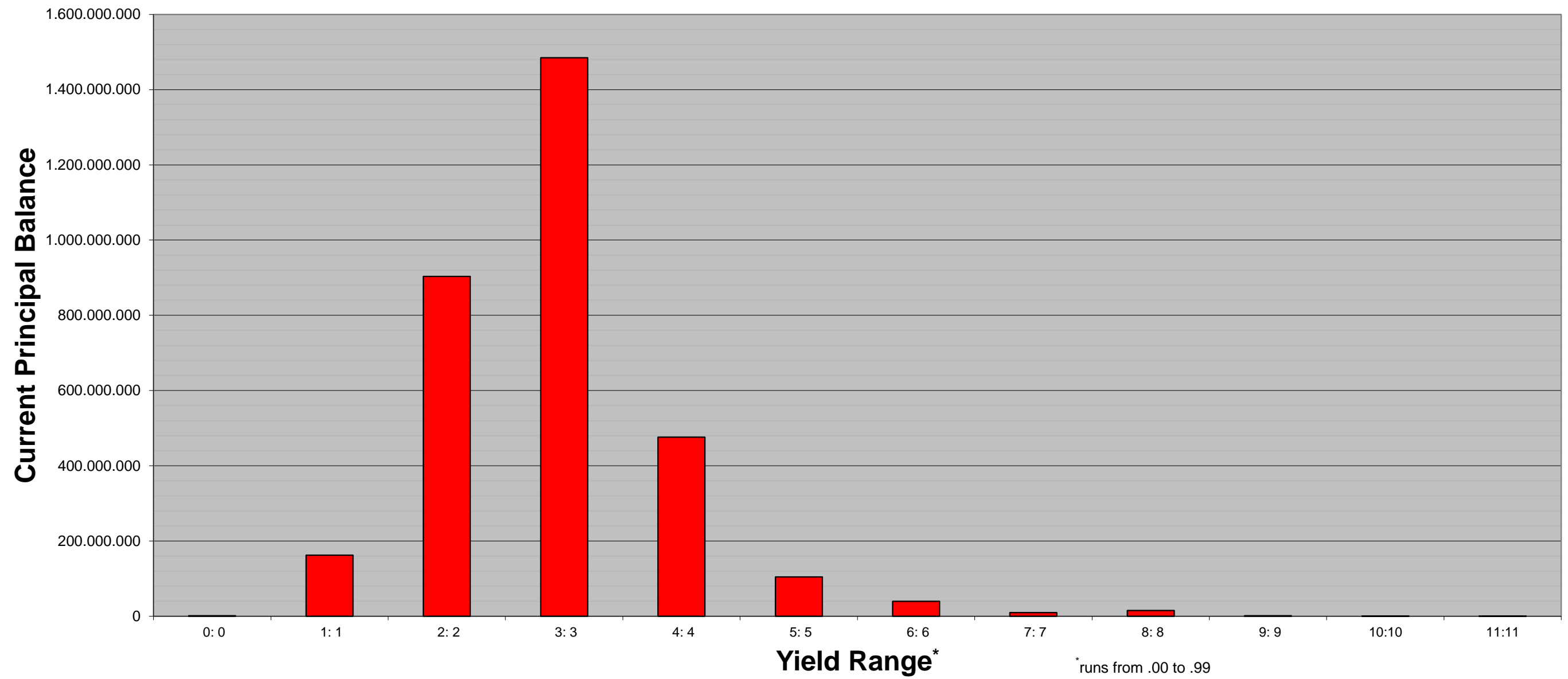
Statistics	in %
WA Interest	3,73%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date			12.07.2021		
Payment Date			14.07.2021		
Period No			9		
Monthly Period			Jul 2021		
Interest Period	from	14.06.2021	to	14.07.2021	= 30 days
Collection Period	from	01.06.2021	to	30.06.2021	



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17. Seasoning



Calculation Date	12.07.2021	
Payment Date	14.07.2021	
Period No	9	
Monthly Period	Jul 2021	
Interest Period	from 14.06.2021	to 14.07.2021 = 30 days
Collection Period	from 01.06.2021	to 30.06.2021

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	44.716.283,39	1,40%	2.543	0,91%
3: 5	119.742.207,94	3,74%	7.441	2,66%
6: 8	253.803.302,66	7,93%	16.826	6,02%
9:11	604.684.729,41	18,90%	43.049	15,41%
12:14	441.850.163,21	13,81%	34.001	12,17%
15:17	416.076.879,12	13,00%	32.854	11,76%
18:20	324.476.726,38	10,14%	27.453	9,83%
21:23	251.281.050,68	7,85%	23.150	8,29%
24:26	164.055.651,05	5,13%	15.664	5,61%
27:29	113.911.817,41	3,56%	11.458	4,10%
30:32	76.258.460,11	2,38%	8.119	2,91%
33:35	66.020.745,33	2,06%	7.571	2,71%
36:38	62.521.136,58	1,95%	7.088	2,54%
39:41	57.124.263,72	1,79%	6.789	2,43%
42:44	45.800.758,31	1,43%	6.035	2,16%
45:47	40.822.751,79	1,28%	5.998	2,15%
48:50	32.238.243,78	1,01%	4.634	1,66%
51:53	22.072.561,10	0,69%	3.408	1,22%
54:56	15.830.169,74	0,49%	2.683	0,96%
57:59	11.818.541,71	0,37%	2.510	0,90%
60:62	8.543.815,36	0,27%	1.818	0,65%
63:65	5.182.004,78	0,16%	1.213	0,43%
66:68	3.630.247,74	0,11%	948	0,34%
69:71	3.450.691,35	0,11%	1.073	0,38%
72:74	3.809.230,17	0,12%	878	0,31%
75:77	2.628.571,11	0,08%	635	0,23%
78:80	1.957.407,60	0,06%	610	0,22%
81:	5.691.588,00	0,18%	2.842	1,02%
Total	3.199.999.999,53	100,00%	279.291	100,00%

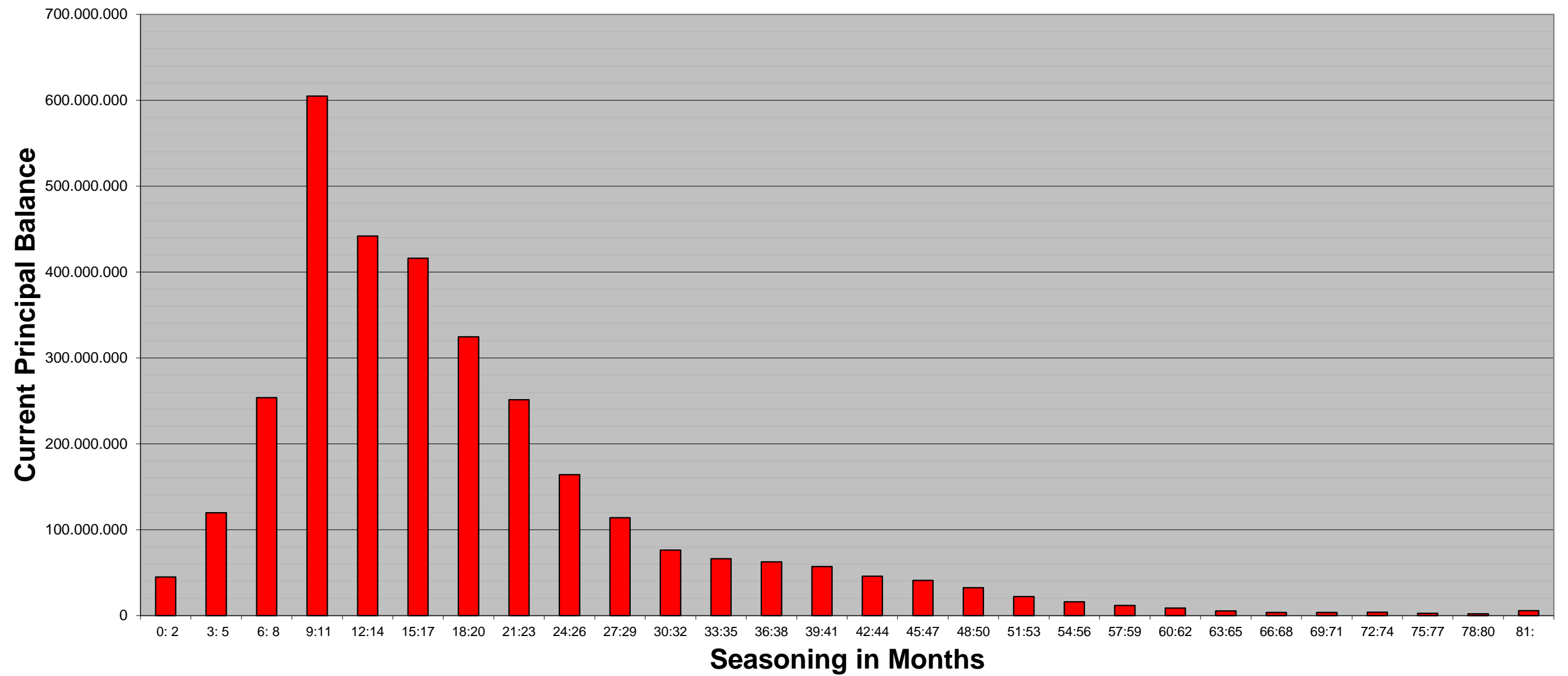
Statistics

WA Seasoning	18,61
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17.1 Seasoning (Graph)

Calculation Date	12.07.2021	
Payment Date	14.07.2021	
Period No	9	
Monthly Period	Jul 2021	
Interest Period	from 14.06.2021	to 14.07.2021 = 30 days
Collection Period	from 01.06.2021	to 30.06.2021



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18. Remaining Term



Calculation Date			12.07.2021			
Payment Date			14.07.2021			
Period No			9			
Monthly Period			Jul 2021			
Interest Period	from	14.06.2021	to	14.07.2021	=	30 days
Collection Period	from	01.06.2021	to	30.06.2021		

<i>Remaining 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: 6	34.015.355,78	1,06%	15.455	5,53%
7: 13	92.133.934,15	2,88%	21.477	7,69%
14: 20	151.426.322,19	4,73%	24.601	8,81%
21: 27	244.622.879,22	7,64%	30.232	10,82%
28: 34	285.748.402,80	8,93%	28.879	10,34%
35: 41	446.698.780,88	13,96%	37.030	13,26%
42: 48	464.489.984,82	14,52%	32.524	11,65%
49: 55	366.516.112,33	11,45%	25.160	9,01%
56: 62	268.566.748,18	8,39%	17.525	6,27%
63: 69	225.811.032,69	7,06%	13.516	4,84%
70: 76	191.618.302,59	5,99%	11.595	4,15%
77: 83	174.471.732,84	5,45%	9.668	3,46%
84: 90	116.336.432,06	3,64%	5.987	2,14%
91: 97	26.308.848,97	0,82%	1.155	0,41%
98:104	17.221.937,86	0,54%	721	0,26%
105:107	6.996.113,43	0,22%	226	0,08%
108:	87.017.078,74	2,72%	3.540	1,27%
Total	3.199.999.999,53	100,00%	279.291	100,00%

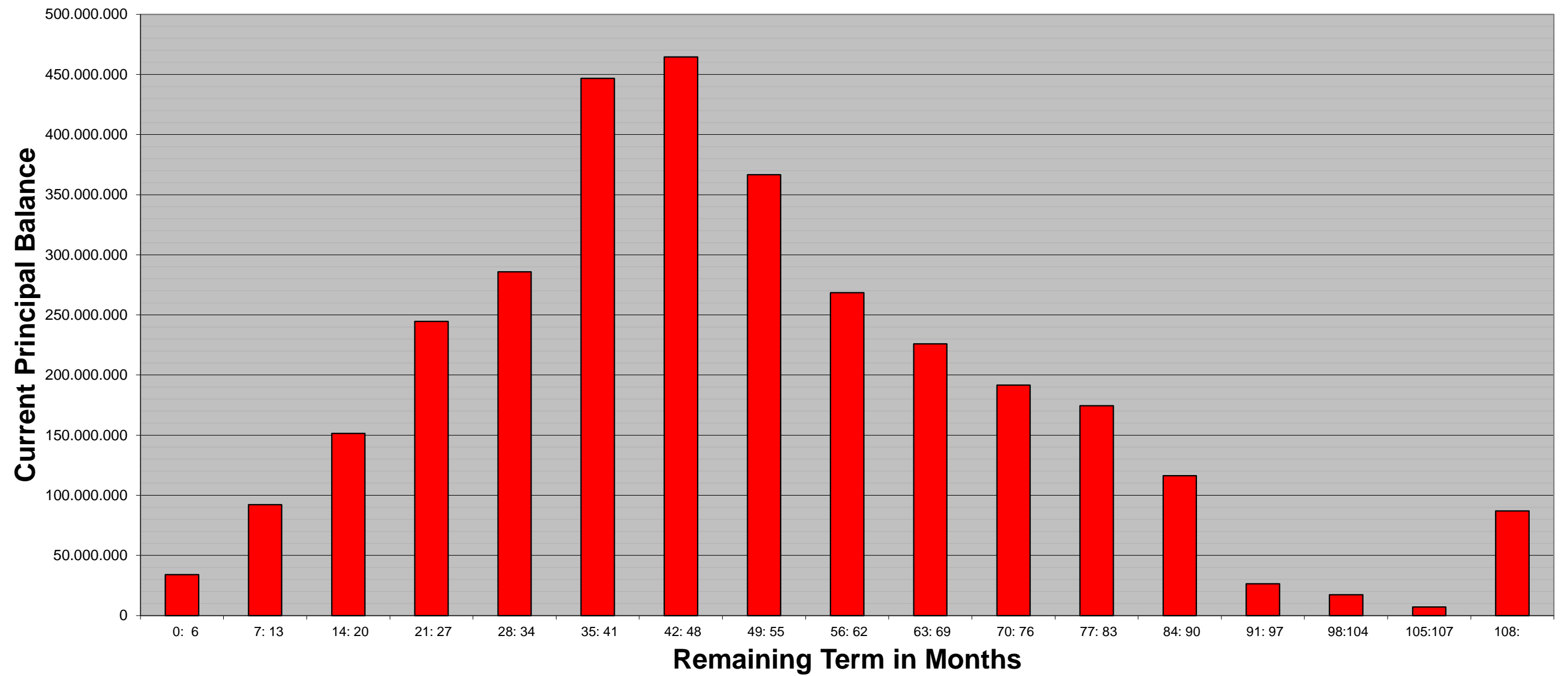
Statistics

WA Remaining Term	49,59
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date			12.07.2021		
Payment Date			14.07.2021		
Period No			9		
Monthly Period			Jul 2021		
Interest Period	from	14.06.2021	to	14.07.2021	= 30 days
Collection Period	from	01.06.2021	to	30.06.2021	



**SC Germany Mobility 2020-1
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19. Original Term



Calculation Date			12.07.2021			
Payment Date			14.07.2021			
Period No			9			
Monthly Period			Jul 2021			
Interest Period	from	14.06.2021	to	14.07.2021	=	30 days
Collection Period	from	01.06.2021	to	30.06.2021		

<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	1.896.042,73	0,06%	895	0,32%
13: 25	45.197.351,94	1,41%	12.636	4,52%
26: 38	227.367.880,32	7,11%	32.776	11,74%
39: 51	486.647.812,36	15,21%	51.261	18,35%
52: 64	1.075.288.209,21	33,60%	83.248	29,81%
65: 77	447.157.822,26	13,97%	35.837	12,83%
78: 90	274.276.794,13	8,57%	22.334	8,00%
91:103	502.693.074,99	15,71%	33.934	12,15%
104:116	27.227.276,96	0,85%	1.653	0,59%
117:119	7.095.009,26	0,22%	318	0,11%
120:	105.152.725,37	3,29%	4.399	1,58%
Total	3.199.999.999,53	100,00%	279.291	100,00%

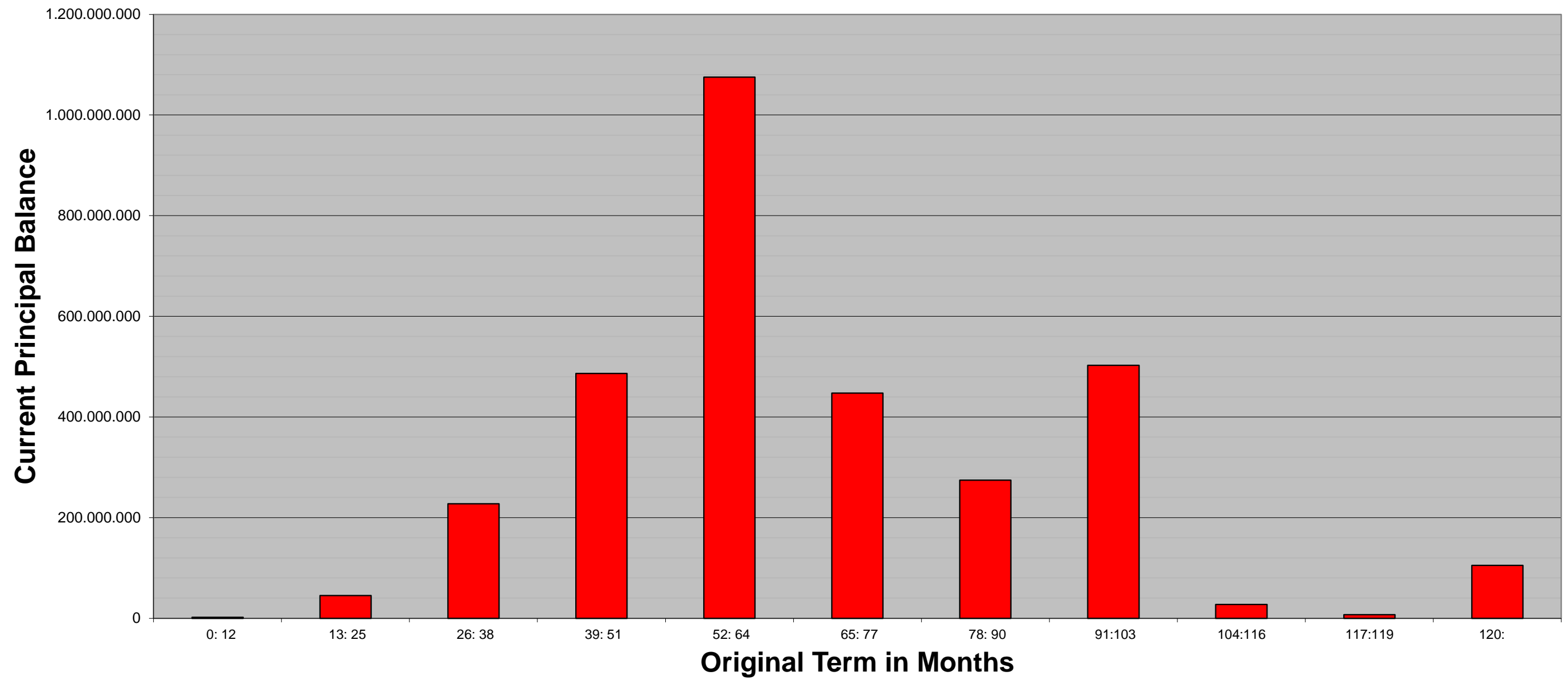
Statistics

WA Original Term	68,20
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date			12.07.2021		
Payment Date			14.07.2021		
Period No			9		
Monthly Period			Jul 2021		
Interest Period	from	14.06.2021	to	14.07.2021	= 30 days
Collection Period	from	01.06.2021	to	30.06.2021	



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20. Brands + Fuel Type



Calculation Date	12.07.2021	
Payment Date	14.07.2021	
Period No	9	
Monthly Period	Jul 2021	
Interest Period	from 14.06.2021	to 14.07.2021 = 30 days
Collection Period	from 01.06.2021	to 30.06.2021

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	372.571.106,22	11,64%	31.610	11,32%
2	315.717.281,06	9,87%	30.464	10,91%
3	269.917.152,93	8,43%	18.621	6,67%
4	209.111.255,82	6,53%	24.003	8,59%
5	202.403.309,95	6,33%	15.314	5,48%
6	201.620.496,30	6,30%	16.266	5,82%
7	183.045.016,03	5,72%	16.116	5,77%
8	158.705.108,21	4,96%	14.276	5,11%
9	155.904.558,93	4,87%	13.389	4,79%
10	130.799.673,95	4,09%	12.344	4,42%
11	123.263.723,81	3,85%	8.510	3,05%
12	97.318.924,80	3,04%	8.862	3,17%
13	91.833.761,57	2,87%	5.928	2,12%
14	69.024.045,60	2,16%	7.576	2,71%
15	52.932.702,44	1,65%	5.396	1,93%
Total	2.634.168.117,62	82,32%	228.675	81,88%

TOP 15 manufacturer brands in alphabetical order:
Audi, BMW, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes-Benz, Nissan, Opel, Renault, Seat, Skoda, Volvo, VW

Fuel	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Petrol	1.253.448.630,46	39,17%	137.806	49,34%
Diesel Euro 6	443.755.454,00	13,87%	30.620	10,96%
Diesel Euro 5	307.926.603,39	9,62%	34.253	12,26%
Diesel < Euro 5	355.898.049,78	11,12%	27.327	9,78%
Other	34.773.972,48	1,09%	2.730	0,98%
n/a	804.197.289,42	25,13%	46.555	16,67%
Total	3.199.999.999,53	100,00%	279.291	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	12.07.2021	
Payment Date	14.07.2021	
Period No	9	
Monthly Period	Jul 2021	
Interest Period	from 14.06.2021	to 14.07.2021 = 30 days
Collection Period	from 01.06.2021	to 30.06.2021

Priority of Payments

Available Distribution Amount		124.269.536,30 €
Senior Expenses	-	681,95 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	193.325,60 €
Replenishment	-	111.236.496,96 €
Purchase Shortfall Ledger	-	0,47 €
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	=	12.638.781,32 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	681,95 €		
Interest accrued for the Period	193.325,60 €	- €	193.325,60 €
Cumulative Interest accrued	1.662.651,20 €	- €	1.662.651,20 €
Interest Payments	193.325,60 €	- €	193.325,60 €
Cumulative Interest Payments	1.662.651,20 €	- €	1.662.651,20 €
Interest accrued on Subordinated Loan for the Period	250,00 €		
Cumulative Interest accrued on Subordinated Loan	2.149,99 €		
Interest Payments on Subordinated Loan	250,00 €		
Cumulative Interest Payments on Subordinated Loan	2.149,99 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention



Calculation Date	12.07.2021				
Payment Date	14.07.2021				
Period No	9				
Monthly Period	Jul 2021				
Interest Period	from	14.06.2021	to	14.07.2021	= 30 days
Collection Period	from	01.06.2021	to	30.06.2021	

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:	3.199.999.998,95 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.199.999.999,53 €
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	232.000.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly	232.000.000,00 €
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	2.968.000.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly	2.968.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,01%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,01%

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23. Counterparties



Calculation Date	12.07.2021				
Payment Date	14.07.2021				
Period No	9				
Monthly Period	Jul 2021				
Interest Period	from	14.06.2021	to	14.07.2021	= 30 days
Collection Period	from	01.06.2021	to	30.06.2021	

Arranger:	Société Générale S.A. Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany
Manager:	Société Générale S.A. SG House, 41 Tower Hill London EC3N 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 Strozzi laan 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

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

Moody's Deutschland GmbH
Structured Finance Monitoring
An der Welle 5
60325 Frankfurt am Main
Germany

Ratings as of 30.06.2021, data source: Bloomberg

**SC Germany Mobility 2020-1
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24. Issuer Information



Calculation Date		12.07.2021			
Payment Date		14.07.2021			
Period No		9			
Monthly Period		Jul 2021			
Interest Period	from	14.06.2021	to	14.07.2021	= 30 days
Collection Period	from	01.06.2021	to	30.06.2021	

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



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 Team ABS

Calculation Date	12.07.2021				
Payment Date	14.07.2021				
Period No	9				
Monthly Period	Jul 2021				
Interest Period	from	14.06.2021	to	14.07.2021	= 30 days
Collection Period	from	01.06.2021	to	30.06.2021	

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Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

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

Ratings as of 30.06.2021, data source: Bloomberg

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26. Glossary



Calculation Date		12.07.2021				
Payment Date		14.07.2021				
Period No		9				
Monthly Period		Jul 2021				
Interest Period	from	14.06.2021	to	14.07.2021	=	30 days
Collection Period	from	01.06.2021	to	30.06.2021		

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