

SC Germany Consumer 2020-1 Monthly Investor Report



ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



ABS ISSUER OF THE YEAR

WINNER



ABS DEAL OF THE YEAR
— SC GERMANY CONSUMER 2020-1

WINNER



SC Germany Consumer 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period	from 14.07.2023	to 14.08.2023	=	31 days	
Collection Period	from 01.07.2023	to 31.07.2023			

Index	Page
1. Portfolio Information	1
1.1 Portfolio Information per period	2
2. Reserve Accounts	3
3.1 Delinquency Data	4
3.2 Default Data	5
3.3 Defaults & Recoveries per period	6
4. Concentration Limits	7
5. Outstanding Notes	8
6. Original Principal Balance	9
6.1 Original PB (Graph)	10
7. Current Principal Balance	11
7.1 Current PB (Graph)	12
8. Borrower Concentration	13
9. Geographical Distribution	14
9.1 Geographical (Graph)	15
10. Collateral	16
11. Insurances	17
12. Payment Methods	18
13. Effective Interest Rate	19
13.1 Effective Interest Rate (Graph)	20
14. Seasoning	21
14.1 Seasoning (Graph)	22
15. Remaining Term	23
15.1 Remaining Term (Graph)	24
16. Original Term	25
16.1 Original Term (Graph)	26
17. Loan Concentration	27
18. Amortisation Profiles	28
19. Priority of Payments + Transaction Costs	29
20. Retention	30
21. Counterparties	31
21.1 Issuer Information	32
23. Swap Counterparty	33
24. Santander Consumer Bank	34
25. Glossary	35

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

1. Portfolio Information



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period from	14.07.2023	to	14.08.2023	=	31 days
Collection Period from	01.07.2023	to	31.07.2023		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	82.915	774.337.554,90 €	805.344.476,12 €
Scheduled Principal Payments		16.768.072,82 €	17.333.857,71 €
Prepayment Principal		11.233.018,29 €	11.466.605,82 €
Total Principal Collections		28.001.091,11 €	28.800.463,53 €
Total Interest Collections		3.488.754,10 €	3.639.887,42 €
Defaults		2.083.281,27 €	2.206.457,69 €
Replenishment Amount		- €	- €
End of Period		744.253.182,52 €	774.337.554,90 €
Purchase Shortfall Amount		14,78 €	101,25 €
Total Assets (End of Period)	80.682	744.253.197,30 €	774.337.656,15 €
Current Prepayment Rate (annualised)		16,1%	
Current Poolfactor		39,3%	

SC Germany Consumer 2020-1
Monthly Investor Report

1.1 Portfolio Information per period

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	1.799.999.933,09 €	28.004.372,02 €	37.328.045,90 €	65.332.417,92 €	22,23%
2	1.799.999.978,57 €	27.656.379,76 €	32.092.572,15 €	59.748.951,91 €	19,42%
3	1.799.999.995,61 €	30.260.180,50 €	40.849.586,79 €	71.109.767,29 €	24,08%
4	1.799.999.991,50 €	29.666.354,11 €	42.585.774,69 €	72.252.128,80 €	24,97%
5	1.799.999.993,97 €	29.272.948,70 €	52.031.411,07 €	81.304.359,77 €	29,67%
6	1.799.999.998,42 €	28.945.451,65 €	45.554.564,24 €	74.500.015,89 €	26,48%
7	1.799.999.986,54 €	29.236.040,56 €	43.340.599,83 €	72.576.640,39 €	25,36%
8	1.799.999.989,63 €	29.279.001,04 €	50.076.352,28 €	79.355.353,32 €	28,72%
9	1.799.999.997,62 €	29.869.284,36 €	62.441.257,36 €	92.310.541,72 €	34,54%
10	1.799.999.984,70 €	29.621.444,89 €	51.566.098,32 €	81.187.543,21 €	29,45%
11	1.799.999.992,84 €	30.177.669,47 €	47.987.492,90 €	78.165.162,37 €	27,69%
12	1.799.999.993,58 €	30.876.744,16 €	47.465.290,02 €	78.342.034,18 €	27,43%
13	1.799.999.958,85 €	29.556.876,67 €	45.760.187,19 €	75.317.063,86 €	26,58%
14	1.721.647.673,05 €	28.588.769,79 €	30.693.631,43 €	59.282.401,22 €	19,42%
15	1.658.715.590,68 €	28.499.176,78 €	47.084.893,55 €	75.584.070,33 €	29,22%
16	1.579.516.526,08 €	27.185.727,46 €	44.025.413,58 €	71.211.141,04 €	28,77%
17	1.504.720.267,30 €	26.381.970,38 €	42.816.372,78 €	69.198.343,16 €	29,28%
18	1.432.703.420,57 €	26.625.784,19 €	34.486.040,66 €	61.111.824,85 €	25,35%
19	1.366.855.787,27 €	24.783.879,79 €	37.217.290,41 €	62.001.170,20 €	28,20%
20	1.301.382.552,83 €	23.445.035,29 €	31.526.190,43 €	54.971.225,72 €	25,49%
21	1.243.335.118,53 €	23.488.188,23 €	27.123.684,87 €	50.611.873,10 €	23,25%
22	1.189.492.514,20 €	22.033.853,80 €	26.062.473,99 €	48.096.327,79 €	23,34%
23	1.137.704.113,13 €	21.376.728,61 €	22.264.065,20 €	43.640.793,81 €	21,11%
24	1.091.302.713,23 €	20.896.411,55 €	17.461.551,76 €	38.357.963,31 €	17,60%
25	1.050.040.105,16 €	20.553.036,44 €	14.978.129,26 €	35.531.165,70 €	15,84%
26	1.011.546.703,21 €	19.883.570,13 €	9.981.424,55 €	29.864.994,68 €	11,22%
27	979.508.496,29 €	19.747.624,75 €	16.740.256,79 €	36.487.881,54 €	18,69%
28	940.396.572,93 €	19.164.568,53 €	14.265.507,47 €	33.430.076,00 €	16,76%
29	904.083.465,13 €	18.959.919,52 €	14.103.398,55 €	33.063.318,07 €	17,19%
30	867.754.835,41 €	18.442.913,19 €	10.244.883,26 €	28.687.796,45 €	13,28%
31	837.573.133,32 €	17.521.972,50 €	12.252.968,87 €	29.774.941,37 €	16,21%
32	805.344.476,12 €	17.333.857,71 €	11.466.605,82 €	28.800.463,53 €	15,81%
33	774.337.554,90 €	16.768.072,82 €	11.233.018,29 €	28.001.091,11 €	16,08%
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 Consumer 2020-1
Monthly Investor Report**

2. Reserve Accounts



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	0,8%	6.000.000,00 €	
Cash Outflow		6.000.000,00 €	
of which Liquidity Reserve Excess Amount		- €	
of which added to Priority of Payments		- €	
Cash Inflow		6.000.000,00 €	
End of Period	0,8%	6.000.000,00 €	
Required Liquidity Reserve Amount	0,8%	6.000.000,00 €	

Commingling Reserve

	in %		Trigger Event y/n
Beginning of Period		n/a	no
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	

Set-Off Reserve

	in %		Trigger Event y/n
Beginning of Period		n/a	no
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	

In case of Rating Trigger breach: Set-Off Reserve Required Amount

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

Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

3.1 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	1.799.999.933,09 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	1.799.999.978,57 €	6.313.367,70 €	882.720,82 €	170.291,73 €	106.711,25 €	99,58%	0,35%	0,05%	0,01%	0,01%
3	1.799.999.995,61 €	6.239.761,54 €	4.939.221,31 €	866.738,74 €	194.212,76 €	99,32%	0,35%	0,27%	0,05%	0,01%
4	1.799.999.991,50 €	5.963.979,66 €	5.640.605,03 €	3.166.805,23 €	1.020.162,48 €	99,12%	0,33%	0,31%	0,18%	0,06%
5	1.799.999.993,97 €	6.549.435,07 €	5.068.350,47 €	3.154.504,95 €	3.340.625,38 €	98,99%	0,36%	0,28%	0,18%	0,19%
6	1.799.999.998,42 €	6.277.838,82 €	5.527.447,42 €	3.012.488,71 €	3.870.498,36 €	98,96%	0,35%	0,31%	0,17%	0,22%
7	1.799.999.986,54 €	6.655.977,58 €	5.191.130,95 €	3.407.325,83 €	4.039.360,98 €	98,93%	0,37%	0,29%	0,19%	0,22%
8	1.799.999.989,63 €	6.989.530,24 €	6.091.686,44 €	3.286.422,04 €	3.722.868,68 €	98,88%	0,39%	0,34%	0,18%	0,21%
9	1.799.999.997,62 €	7.133.920,03 €	6.233.651,41 €	3.951.906,29 €	3.968.753,90 €	98,82%	0,40%	0,35%	0,22%	0,22%
10	1.799.999.984,70 €	7.100.911,44 €	6.845.812,22 €	3.913.890,47 €	4.226.440,32 €	98,77%	0,39%	0,38%	0,22%	0,23%
11	1.799.999.992,84 €	7.461.489,74 €	7.241.101,48 €	4.275.039,66 €	4.343.151,61 €	98,70%	0,41%	0,40%	0,24%	0,24%
12	1.799.999.993,58 €	8.614.820,87 €	7.514.271,62 €	4.335.660,83 €	4.808.361,93 €	98,60%	0,48%	0,42%	0,24%	0,27%
13	1.799.999.958,85 €	8.149.643,43 €	7.414.728,38 €	5.196.772,53 €	4.804.992,51 €	98,58%	0,45%	0,41%	0,29%	0,27%
14	1.721.647.673,05 €	9.154.824,92 €	7.683.441,10 €	4.571.313,06 €	5.450.520,47 €	98,44%	0,53%	0,45%	0,27%	0,32%
15	1.658.715.590,68 €	8.019.501,54 €	7.716.322,14 €	4.957.459,62 €	5.141.187,28 €	98,44%	0,48%	0,47%	0,30%	0,31%
16	1.579.516.526,08 €	2.156.410,29 €	5.288.311,38 €	5.855.455,62 €	8.834.829,65 €	98,60%	0,14%	0,33%	0,37%	0,56%
17	1.504.720.267,30 €	6.103.836,10 €	6.642.996,27 €	5.178.304,37 €	5.506.748,66 €	98,44%	0,41%	0,44%	0,34%	0,37%
18	1.432.703.420,57 €	2.260.407,34 €	9.054.085,70 €	5.365.320,18 €	5.974.539,81 €	98,42%	0,16%	0,63%	0,37%	0,42%
19	1.366.855.787,27 €	5.370.518,81 €	5.457.118,45 €	5.095.288,19 €	6.238.919,17 €	98,38%	0,39%	0,40%	0,37%	0,46%
20	1.301.382.552,83 €	2.149.017,19 €	5.760.350,49 €	4.844.307,25 €	8.429.770,89 €	98,37%	0,17%	0,44%	0,37%	0,65%
21	1.243.335.118,53 €	4.753.479,16 €	2.338.223,15 €	5.410.463,65 €	7.949.872,40 €	98,36%	0,38%	0,19%	0,44%	0,64%
22	1.189.492.514,20 €	5.484.736,32 €	5.666.697,26 €	4.538.040,41 €	5.916.666,61 €	98,18%	0,46%	0,48%	0,38%	0,50%
23	1.137.704.113,13 €	1.757.770,17 €	4.233.101,56 €	4.546.757,95 €	7.527.347,52 €	98,41%	0,15%	0,37%	0,40%	0,66%
24	1.091.302.713,23 €	5.094.657,88 €	1.689.545,81 €	4.808.622,74 €	7.285.895,52 €	98,27%	0,47%	0,15%	0,44%	0,67%
25	1.050.040.105,16 €	2.059.584,85 €	5.233.159,66 €	4.294.615,30 €	7.814.341,32 €	98,15%	0,20%	0,50%	0,41%	0,74%
26	1.011.546.703,21 €	4.456.205,77 €	1.815.264,82 €	4.953.579,13 €	6.770.256,79 €	98,22%	0,44%	0,18%	0,49%	0,67%
27	979.508.496,29 €	4.706.084,98 €	4.781.727,82 €	1.417.695,23 €	7.880.938,28 €	98,08%	0,48%	0,49%	0,14%	0,80%
28	940.396.572,93 €	1.945.485,70 €	4.168.293,21 €	4.301.529,82 €	7.337.130,76 €	98,11%	0,21%	0,44%	0,46%	0,78%
29	904.083.465,13 €	4.901.116,10 €	4.564.945,11 €	3.265.378,23 €	4.891.706,97 €	98,05%	0,54%	0,50%	0,36%	0,54%
30	867.754.835,41 €	1.533.474,44 €	6.127.716,82 €	3.270.227,48 €	3.810.132,42 €	98,30%	0,18%	0,71%	0,38%	0,44%
31	837.573.133,32 €	4.796.556,50 €	3.678.024,96 €	3.464.176,11 €	4.968.428,66 €	97,98%	0,57%	0,44%	0,41%	0,59%
32	805.344.476,12 €	2.122.777,51 €	3.561.041,38 €	3.605.145,19 €	6.335.455,55 €	98,06%	0,26%	0,44%	0,45%	0,79%
33	774.337.554,90 €	4.473.384,62 €	1.535.075,82 €	3.309.766,94 €	5.941.946,53 €	98,03%	0,58%	0,20%	0,43%	0,77%
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 Consumer 2020-1
Monthly Investor Report**

3.2 Default Data



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period from	14.07.2023	to	14.08.2023	=	31 days
Collection Period from	01.07.2023	to	31.07.2023		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	2.083.281,27 €	
Current Period Recoveries	261.274,42 €	
Current Period Net Default	1.822.006,85 €	
New Number of Defaulted Contracts		217
Cumulative Default		
Cumulative Gross Default	86.660.375,10 €	
Cumulative Recoveries	9.103.666,70 €	
Cumulative Net Default	77.556.708,40 €	
Total Number of Defaulted Contracts		8.542

Principal Deficiency Ledgers

Class A PDL Sub-Ledger		
Class A PDL BoP	- €	
Class A Amount debited to the PDL	- €	
Class A Amount credited to the PDL	- €	
Class A PDL EoP	- €	
Class B PDL Sub-Ledger		
Class B PDL BoP	- €	
Class B Amount debited to the PDL	- €	
Class B Amount credited to the PDL	- €	
Class B PDL EoP	- €	
Class C PDL Sub-Ledger		
Class C PDL BoP	- €	
Class C Amount debited to the PDL	- €	
Class C Amount credited to the PDL	- €	
Class C PDL EoP	- €	
Class D PDL Sub-Ledger		
Class D PDL BoP	- €	
Class D Amount debited to the PDL	- €	
Class D Amount credited to the PDL	- €	
Class D PDL EoP	- €	
Class E PDL Sub-Ledger		
Class E PDL BoP	- €	
Class E Amount debited to the PDL	- €	
Class E Amount credited to the PDL	- €	
Class E PDL EoP	- €	
Class F PDL Sub-Ledger		
Class F PDL BoP	- €	
Class F Amount debited to the PDL	- €	
Class F Amount credited to the PDL	- €	
Class F PDL EoP	- €	
Class G PDL Sub-Ledger		
Class G PDL BoP	- €	
Class G Amount debited to the PDL	2.083.281,27 €	
Class G Amount credited to the PDL	2.083.281,27 €	
Class G PDL EoP	- €	

SC Germany Consumer 2020-1
Monthly Investor Report

3.3 Defaults & Recoveries per period

Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	



Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	0	0,00 €	0,00 €	1.865.332.396,49 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%
2	16	147.487,32 €	147.487,32 €	1.925.228.852,76 €	0,01%	-479,73 €	-479,73 €	147.967,05 €	0,01%
3	24	157.926,42 €	305.413,74 €	1.996.496.542,36 €	0,02%	257,69 €	-222,04 €	305.635,78 €	0,02%
4	132	1.099.521,49 €	1.404.935,23 €	2.069.848.195,12 €	0,07%	9.982,50 €	9.760,46 €	1.395.174,77 €	0,07%
5	315	2.218.875,82 €	3.623.811,05 €	2.153.371.435,16 €	0,17%	24.886,76 €	34.647,22 €	3.589.163,83 €	0,17%
6	507	2.239.836,88 €	5.863.647,93 €	2.230.111.276,05 €	0,26%	3.854,39 €	38.501,61 €	5.825.146,32 €	0,26%
7	775	2.857.778,09 €	8.721.426,02 €	2.305.545.697,62 €	0,38%	5.493,97 €	43.995,58 €	8.677.430,44 €	0,38%
8	1.035	2.403.241,33 €	11.124.667,35 €	2.387.304.300,26 €	0,47%	22.450,16 €	66.445,74 €	11.058.221,61 €	0,46%
9	1.358	3.038.826,26 €	14.163.493,61 €	2.482.653.655,32 €	0,57%	31.479,16 €	97.924,90 €	14.065.568,71 €	0,57%
10	1.606	2.948.583,92 €	17.112.077,53 €	2.566.789.790,59 €	0,67%	52.785,46 €	150.710,36 €	16.961.367,17 €	0,66%
11	1.934	3.478.842,52 €	20.590.920,05 €	2.648.433.796,22 €	0,78%	70.308,76 €	221.019,12 €	20.369.900,93 €	0,77%
12	2.253	3.348.605,56 €	23.939.525,61 €	2.730.124.401,23 €	0,88%	118.385,37 €	339.404,49 €	23.600.121,12 €	0,86%
13	2.547	3.035.221,94 €	26.974.747,55 €	2.730.124.401,23 €	0,99%	101.904,44 €	441.308,93 €	26.533.438,62 €	0,97%
14	2.882	3.649.681,15 €	30.624.428,70 €	2.730.124.401,23 €	1,12%	168.996,44 €	610.305,37 €	30.014.123,33 €	1,10%
15	3.239	3.614.994,27 €	34.239.422,97 €	2.730.124.401,23 €	1,25%	152.385,89 €	762.691,26 €	33.476.731,71 €	1,23%
16	3.622	3.585.117,74 €	37.824.540,71 €	2.730.124.401,23 €	1,39%	111.648,37 €	874.339,63 €	36.950.201,08 €	1,35%
17	3.912	2.818.503,57 €	40.643.044,28 €	2.730.124.401,23 €	1,49%	178.137,94 €	1.052.477,57 €	39.590.566,71 €	1,45%
18	4.325	4.735.808,45 €	45.378.852,73 €	2.730.124.401,23 €	1,66%	186.401,94 €	1.238.879,51 €	44.139.973,22 €	1,62%
19	4.652	3.472.064,24 €	48.850.916,97 €	2.730.124.401,23 €	1,79%	185.101,49 €	1.423.981,00 €	47.426.935,97 €	1,74%
20	4.988	3.076.208,58 €	51.927.125,55 €	2.730.124.401,23 €	1,90%	169.052,85 €	1.593.033,85 €	50.334.091,70 €	1,84%
21	5.324	3.230.731,23 €	55.157.856,78 €	2.730.124.401,23 €	2,02%	209.071,26 €	1.802.105,11 €	53.355.751,67 €	1,95%
22	5.671	3.692.073,28 €	58.849.930,06 €	2.730.124.401,23 €	2,16%	286.489,58 €	2.088.594,69 €	56.761.335,37 €	2,08%
23	5.972	2.760.606,09 €	61.610.536,15 €	2.730.124.401,23 €	2,26%	281.752,38 €	2.370.347,07 €	59.240.189,08 €	2,17%
24	6.280	2.904.644,76 €	64.515.180,91 €	2.730.124.401,23 €	2,36%	185.063,20 €	2.555.410,27 €	61.959.770,64 €	2,27%
25	6.589	2.962.236,25 €	67.477.417,16 €	2.730.124.401,23 €	2,47%	4.711.560,27 €	7.268.970,54 €	60.210.446,62 €	2,21%
26	6.808	2.173.212,24 €	69.650.629,40 €	2.730.124.401,23 €	2,55%	177.779,61 €	7.444.750,15 €	62.205.879,25 €	2,28%
27	7.053	2.624.041,82 €	72.274.671,22 €	2.730.124.401,23 €	2,65%	161.908,40 €	7.606.658,55 €	64.668.012,67 €	2,37%
28	7.325	2.883.031,80 €	75.157.703,02 €	2.730.124.401,23 €	2,75%	196.623,44 €	7.803.281,99 €	67.354.421,03 €	2,47%
29	7.620	3.265.311,65 €	78.423.014,67 €	2.730.124.401,23 €	2,87%	249.299,79 €	8.052.581,78 €	70.370.432,89 €	2,58%
30	7.829	1.493.905,64 €	79.916.920,31 €	2.730.124.401,23 €	2,93%	250.132,45 €	8.302.714,23 €	71.614.206,08 €	2,62%
31	8.081	2.453.715,83 €	82.370.636,14 €	2.730.124.401,23 €	3,02%	263.009,47 €	8.565.723,70 €	73.804.912,44 €	2,70%
32	8.325	2.206.457,69 €	84.577.093,83 €	2.730.124.401,23 €	3,10%	276.668,58 €	8.842.392,28 €	75.734.701,55 €	2,77%
33	8.542	2.083.281,27 €	86.660.375,10 €	2.730.124.401,23 €	3,17%	261.274,42 €	9.103.666,70 €	77.556.708,40 €	2,84%
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 Consumer 2020-1
Monthly Investor Report**

4. Concentration Limits



Calculation Date	10.08.2023			
Payment Date	14.08.2023			
Period No	33			
Monthly Period	Aug 2023			
Interest Period from	14.07.2023	to	14.08.2023	= 31 days
Collection Period from	01.07.2023	to	31.07.2023	

Current Transaction Status

Amortising

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,60%	-	-	no
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	no
WA Remaining Term		80,00	-	no
		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				no
Period before previous period		180.000.000,00 €	-	
Previous period		180.000.000,00 €	-	
Current period		180.000.000,00 €	-	
Termination/Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio				
- until (and including) the Payment Date in Nov 2021		1,50%		no
- from the Payment Date in Dec 2021 until (and including) the Payment Date in Nov 2022		2,50%	2,84%	no
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023		3,50%		no
- from the Payment Date in Dec 2023 onwards		4,50%		no
Class G PDL fully debited		0,00 €	0,00 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent. of the Aggregate Outstanding Portfolio Principal Amount of the Purchased Receivables on the Cut-Off Date	10,00%		41,35%	no
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to 31 October 2021		n/a	n/a	no
Purchase Shortfall Event				no
Termination Event or Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Any debit of class G after application of funds in current period		0,00 €	0,00 €	no

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

Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period from	14.07.2023	to	14.08.2023	=	31 days
Collection Period from	01.07.2023	to	31.07.2023		

5. Outstanding Notes



1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		XS2239090785	XS2239091320	XS2239091593	XS2239091759	XS2239091833	XS2239091916	XS2239092138
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	76,50%	5,25%	6,00%	4,50%	3,00%	2,50%	2,25%
Legal Maturity		Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034
Expected Maturity		Sep 2025	Sep 2025	Sep 2025	Sep 2025	Sep 2025	Sep 2025	Dez 2023
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / A3 (sf)	BBB (sf) / Baa2 (sf)	BB+ (sf) / Ba2 (sf)	BB (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	AA (sf) / Aaa (sf)	A+ (sf) / Aa2 (sf)	BBB+ (sf) / A2 (sf)	BBB- (sf) / Baa1 (sf)	BB+ (sf) / Baa3 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.800.000.000 €	1.377.000.000,00 €	94.500.000,00 €	108.000.000,00 €	81.000.000,00 €	54.000.000,00 €	45.000.000,00 €	40.500.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		13.770	945	1.080	810	540	450	405
Current Note Information								
Class Principal Outstanding Balance Beginning of Period	739.462.629,77 €	574.307.730,90 €	39.413.275,65 €	45.043.743,60 €	33.782.807,70 €	22.521.871,80 €	18.768.226,50 €	5.624.973,62 €
Replenishment	- €							
Amortisation	31.209.459,75 €							
Redemption per Class		23.544.359,10 €	1.615.789,35 €	1.846.616,40 €	1.384.962,30 €	923.308,20 €	769.423,50 €	1.125.000,90 €
Redemption per Note		1.709,83 €	1.709,83 €	1.709,83 €	1.709,83 €	1.709,83 €	1.709,83 €	2.777,78 €
Class Principal Outstanding Balance End of Period	708.253.170,02 €	550.763.371,80 €	37.797.486,30 €	43.197.127,20 €	32.397.845,40 €	21.598.563,60 €	17.998.803,00 €	4.499.972,72 €
Current Tranching		77,8%	5,3%	6,1%	4,6%	3,0%	2,5%	0,6%
Current Pool Factor	0,39	0,40	0,40	0,40	0,40	0,40	0,40	0,11
2. Payments to Investors per Note								
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	3,457%	1mE+70bp	1mE+115bp	1mE+175bp	1mE+250bp	1mE+390bp	1mE+530bp	6,20%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31							
Principal Outstanding per Note Beginning of Period		41.707,17 €	41.707,17 €	41.707,17 €	41.707,17 €	41.707,17 €	41.707,17 €	13.888,82 €
Class G only: Accrued Target Amortisation Amounts								1.125.000,00 €
> Principal Repayment per Note		1.709,83 €	1.709,83 €	1.709,83 €	1.709,83 €	1.709,83 €	1.709,83 €	2.777,78 €
Principal Outstanding per Note End of Period		39.997,34 €	39.997,34 €	39.997,34 €	39.997,34 €	39.997,34 €	39.997,34 €	11.111,04 €
> Interest accrued for the period	-	2.055.861,00 €	156.359,70 €	201.970,80 €	173.291,40 €	142.678,80 €	141.525,00 €	30.030,75 €
Interest Payment		2.055.861,00 €	156.359,70 €	201.970,80 €	173.291,40 €	142.678,80 €	141.525,00 €	30.030,75 €
Interest Payment per Note		149,30 €	165,46 €	187,01 €	213,94 €	264,22 €	314,50 €	74,15 €
3. Credit Enhancements								
Initial total CE (Subordination, Reserve)		23,50%	18,25%	12,25%	7,75%	4,75%	2,25%	0,00%
Current CE		26,00%	20,92%	15,12%	10,76%	7,86%	5,44%	4,84%

* Last rating action as of 28.07.2023

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

6. Original Principal Balance



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

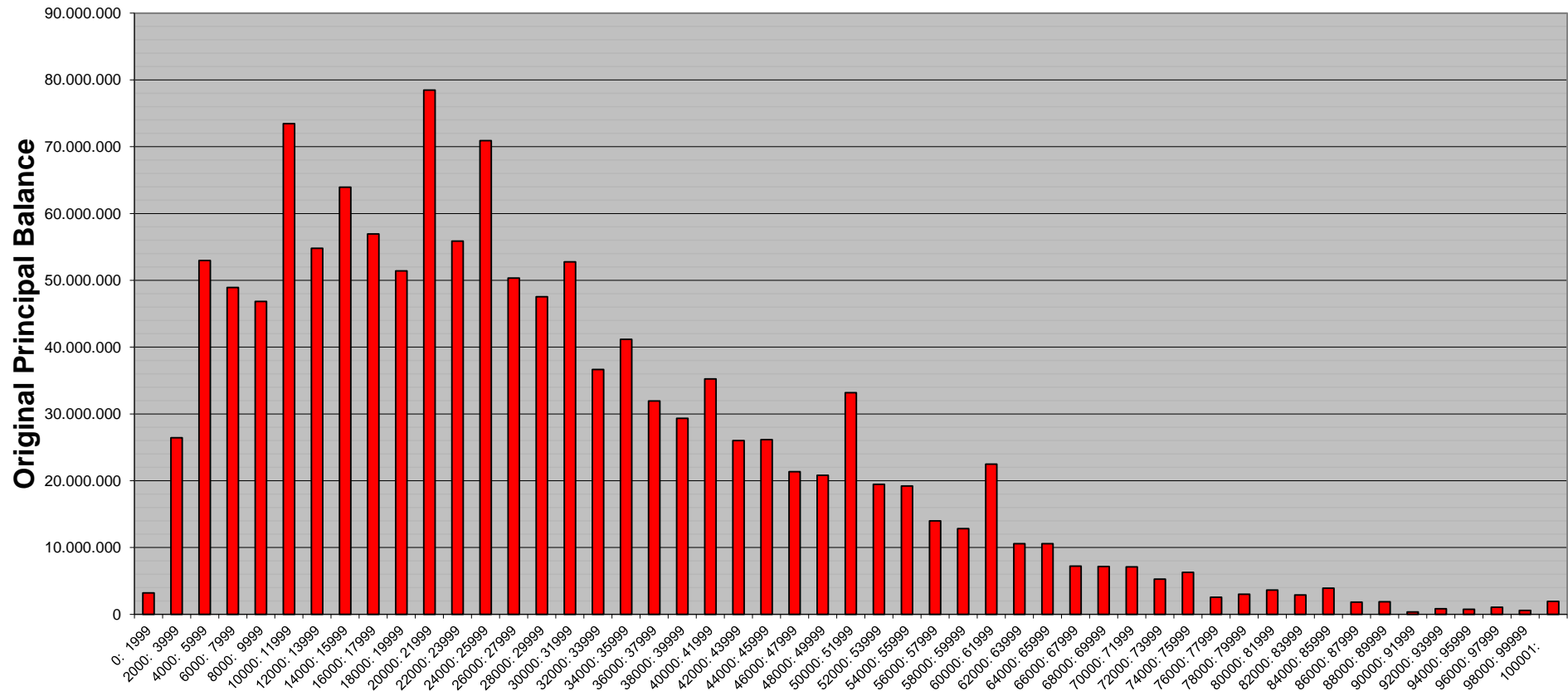
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.198.326,15	0,25%	2.420	3,00%
2000: 3999	26.435.160,73	2,03%	9.002	11,16%
4000: 5999	52.961.758,25	4,06%	10.799	13,38%
6000: 7999	48.938.561,14	3,75%	7.176	8,89%
8000: 9999	46.841.959,96	3,59%	5.318	6,59%
10000: 11999	73.451.303,39	5,63%	6.880	8,53%
12000: 13999	54.806.005,12	4,20%	4.270	5,29%
14000: 15999	63.927.479,28	4,90%	4.272	5,29%
16000: 17999	56.947.253,93	4,37%	3.366	4,17%
18000: 19999	51.413.290,12	3,94%	2.724	3,38%
20000: 21999	78.476.590,71	6,02%	3.798	4,71%
22000: 23999	55.864.406,11	4,28%	2.438	3,02%
24000: 25999	70.920.674,76	5,44%	2.842	3,52%
26000: 27999	50.347.478,39	3,86%	1.870	2,32%
28000: 29999	47.555.491,45	3,65%	1.641	2,03%
30000: 31999	52.752.927,13	4,05%	1.719	2,13%
32000: 33999	36.661.747,46	2,81%	1.115	1,38%
34000: 35999	41.157.904,76	3,16%	1.177	1,46%
36000: 37999	31.922.938,76	2,45%	864	1,07%
38000: 39999	29.327.602,47	2,25%	753	0,93%
40000: 41999	35.247.701,15	2,70%	866	1,07%
42000: 43999	25.999.206,18	1,99%	606	0,75%
44000: 45999	26.164.910,42	2,01%	582	0,72%
46000: 47999	21.353.029,73	1,64%	455	0,56%
48000: 49999	20.809.303,60	1,60%	425	0,53%
50000: 51999	33.182.610,80	2,54%	657	0,81%
52000: 53999	19.458.620,58	1,49%	367	0,45%
54000: 55999	19.214.645,80	1,47%	350	0,43%
56000: 57999	13.996.269,71	1,07%	246	0,30%
58000: 59999	12.839.577,84	0,98%	218	0,27%
60000: 61999	22.470.510,26	1,72%	372	0,46%
62000: 63999	10.579.799,00	0,81%	168	0,21%
64000: 65999	10.571.909,82	0,81%	163	0,20%
66000: 67999	7.218.931,90	0,55%	108	0,13%
68000: 69999	7.172.991,51	0,55%	104	0,13%
70000: 71999	7.095.603,14	0,54%	100	0,12%
72000: 73999	5.260.702,07	0,40%	72	0,09%
74000: 75999	6.293.287,62	0,48%	84	0,10%
76000: 77999	2.546.493,45	0,20%	33	0,04%
78000: 79999	3.002.476,23	0,23%	38	0,05%
80000: 81999	3.644.232,76	0,28%	45	0,06%
82000: 83999	2.904.686,88	0,22%	35	0,04%
84000: 85999	3.901.740,27	0,30%	46	0,06%
86000: 87999	1.826.341,45	0,14%	21	0,03%
88000: 89999	1.869.201,22	0,14%	21	0,03%
90000: 91999	363.371,11	0,03%	4	0,00%
92000: 93999	835.680,04	0,06%	9	0,01%
94000: 95999	757.665,38	0,06%	8	0,01%
96000: 97999	1.066.055,01	0,08%	11	0,01%
98000: 99999	594.503,37	0,05%	6	0,01%
100001:	1.933.021,22	0,15%	18	0,02%
Total	1.304.083.939,59	100,00%	80.682	100,00%

Statistics in EUR	
Average Amount	16.163,26

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

6.1 Original PB (Graph)

Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	



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

7. Current Principal Balance



Calculation Date	10.08.2023			
Payment Date	14.08.2023			
Period No	33			
Monthly Period	Aug 2023			
Interest Period	from	14.07.2023	to	14.08.2023 = 31 days
Collection Period	from	01.07.2023	to	31.07.2023

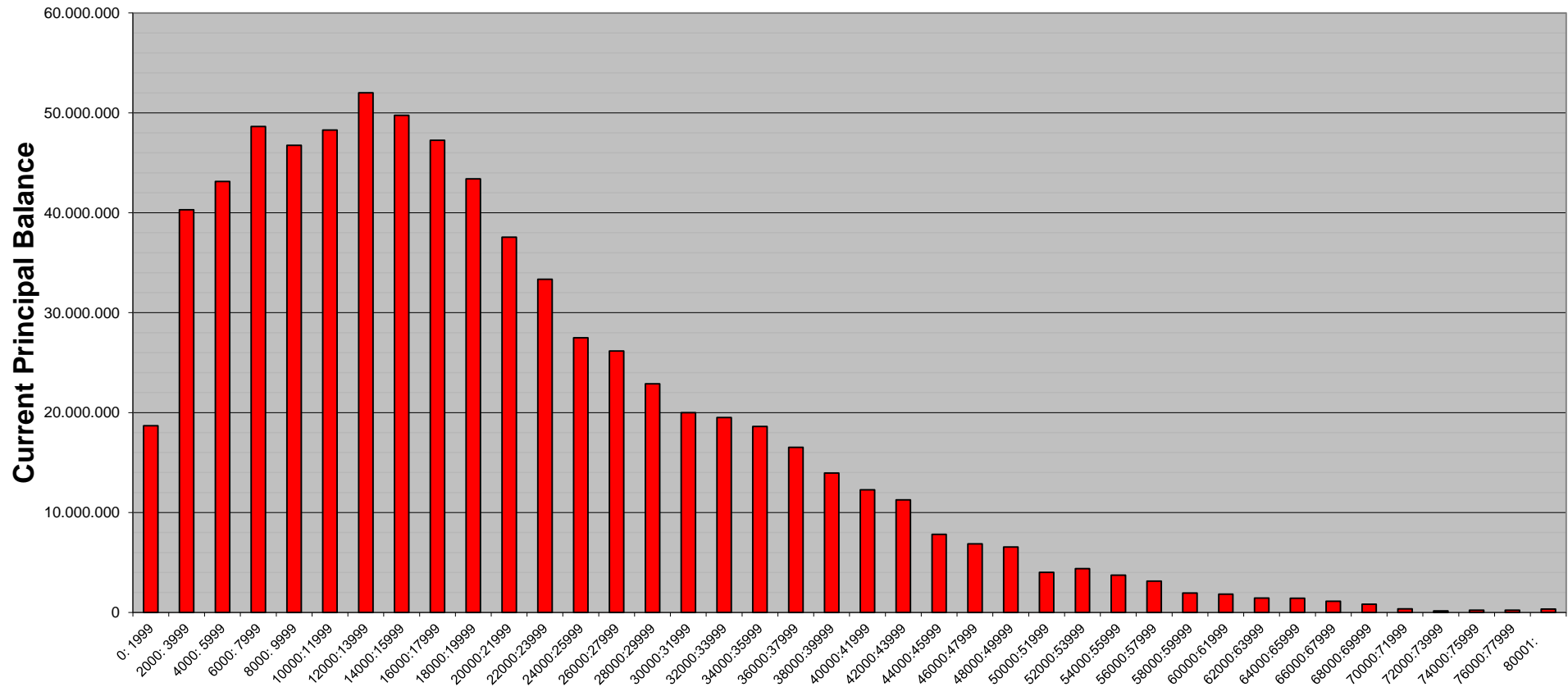
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	18.691.030,88	2,51%	19.037	23,60%
2000: 3999	40.294.400,02	5,41%	13.781	17,08%
4000: 5999	43.141.754,27	5,80%	8.709	10,79%
6000: 7999	48.639.765,40	6,54%	7.001	8,68%
8000: 9999	46.753.876,29	6,28%	5.207	6,45%
10000:11999	48.285.638,10	6,49%	4.401	5,45%
12000:13999	52.010.243,72	6,99%	4.007	4,97%
14000:15999	49.763.052,22	6,69%	3.327	4,12%
16000:17999	47.258.884,72	6,35%	2.788	3,46%
18000:19999	43.399.265,58	5,83%	2.291	2,84%
20000:21999	37.567.569,54	5,05%	1.790	2,22%
22000:23999	33.346.589,39	4,48%	1.452	1,80%
24000:25999	27.492.027,89	3,69%	1.101	1,36%
26000:27999	26.167.930,09	3,52%	970	1,20%
28000:29999	22.880.890,81	3,07%	790	0,98%
30000:31999	20.001.499,50	2,69%	646	0,80%
32000:33999	19.509.978,27	2,62%	592	0,73%
34000:35999	18.621.168,85	2,50%	532	0,66%
36000:37999	16.519.176,10	2,22%	447	0,55%
38000:39999	13.955.261,82	1,88%	358	0,44%
40000:41999	12.278.238,26	1,65%	300	0,37%
42000:43999	11.262.806,25	1,51%	262	0,32%
44000:45999	7.818.362,74	1,05%	174	0,22%
46000:47999	6.858.998,76	0,92%	146	0,18%
48000:49999	6.555.235,63	0,88%	134	0,17%
50000:51999	4.022.249,96	0,54%	79	0,10%
52000:53999	4.393.349,26	0,59%	83	0,10%
54000:55999	3.736.502,10	0,50%	68	0,08%
56000:57999	3.131.499,89	0,42%	55	0,07%
58000:59999	1.942.290,08	0,26%	33	0,04%
60000:61999	1.828.353,09	0,25%	30	0,04%
62000:63999	1.446.032,12	0,19%	23	0,03%
64000:65999	1.425.995,43	0,19%	22	0,03%
66000:67999	1.132.280,56	0,15%	17	0,02%
68000:69999	825.831,30	0,11%	12	0,01%
70000:71999	355.794,04	0,05%	5	0,01%
72000:73999	145.879,90	0,02%	2	0,00%
74000:75999	224.020,70	0,03%	3	0,00%
76000:77999	228.335,90	0,03%	3	0,00%
80001:	341.123,09	0,05%	4	0,00%
Total	744.253.182,52	100,00%	80.682	100,00%

Statistics in EUR	
Average Amount	9.224,53

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

7.1 Current PB (Graph)

Calculation Date	10.08.2023		
Payment Date	14.08.2023		
Period No	33		
Monthly Period	Aug 2023		
Interest Period	from	14.07.2023	to 14.08.2023 = 31 days
Collection Period	from	01.07.2023	to 31.07.2023



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

8. Borrower Concentration



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	89.665,59	0,0120%	1
2	85.717,22	0,0115%	1
3	84.117,86	0,0113%	1
4	81.622,42	0,0110%	1
5	76.198,28	0,0102%	1
6	76.126,16	0,0102%	1
7	76.011,46	0,0102%	1
8	75.173,31	0,0101%	1
9	74.738,65	0,0100%	2
10	74.525,31	0,0100%	1
11	74.322,08	0,0100%	1
12	73.349,49	0,0099%	1
13	72.530,41	0,0097%	1
14	71.904,32	0,0097%	1
15	71.840,54	0,0097%	1
16	70.886,07	0,0095%	1
17	70.852,81	0,0095%	1
18	70.310,30	0,0094%	1
19	69.589,06	0,0094%	1
20	69.466,16	0,0093%	1
21	69.362,02	0,0093%	1
22	69.295,37	0,0093%	1
23	69.181,78	0,0093%	1
24	69.163,15	0,0093%	1
25	68.802,00	0,0092%	1
	1.854.751,82	0,2492%	26

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

9. Geographical Distribution



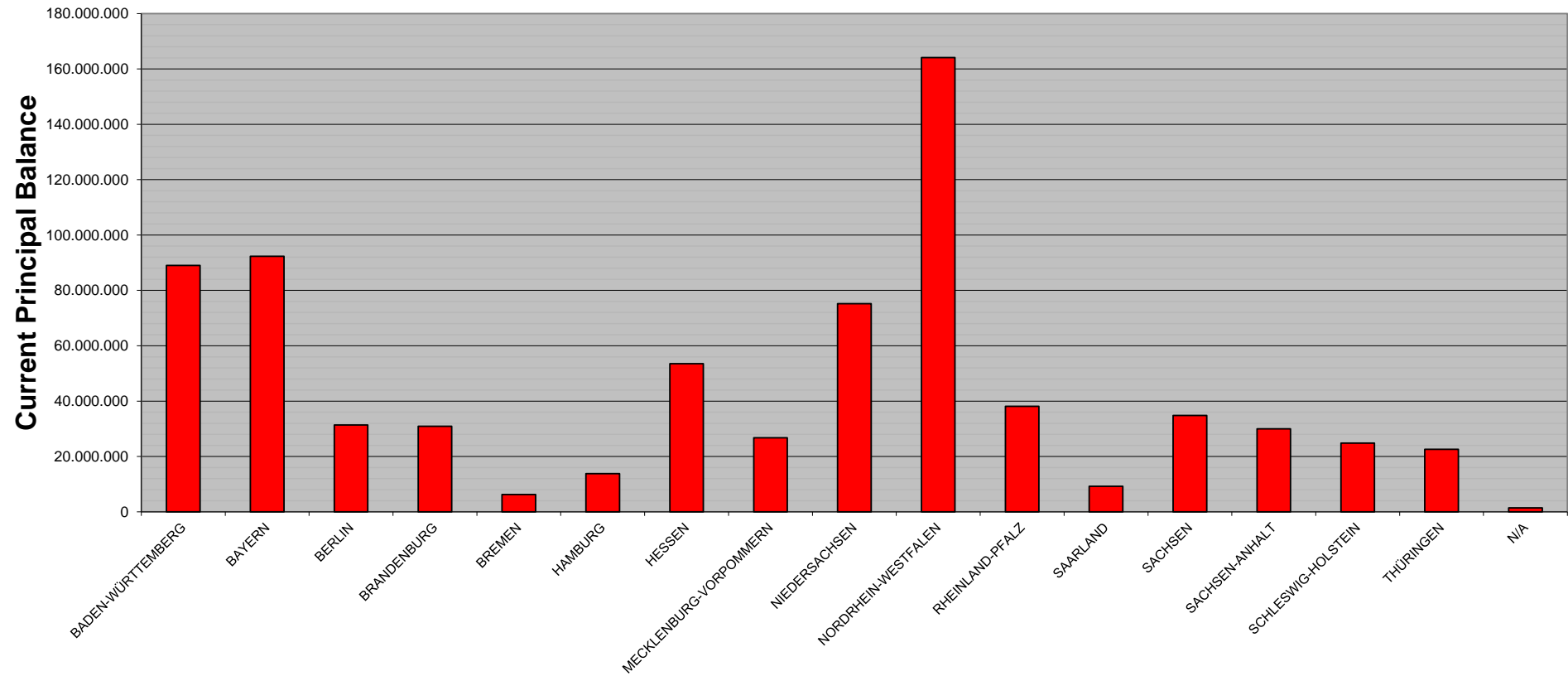
Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

<i>State</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>
BADEN-WÜRTTEMBERG	89.003.755,48	11,96%	9.081	11,26%
BAYERN	92.317.174,61	12,40%	9.893	12,26%
BERLIN	31.382.520,96	4,22%	3.409	4,23%
BRANDENBURG	30.914.389,44	4,15%	3.505	4,34%
BREMEN	6.270.026,34	0,84%	704	0,87%
HAMBURG	13.769.092,57	1,85%	1.503	1,86%
HESSEN	53.534.103,75	7,19%	5.675	7,03%
MECKLENBURG-VORPOMMERN	26.720.000,34	3,59%	2.866	3,55%
NIEDERSACHSEN	75.184.338,50	10,10%	8.344	10,34%
NORDRHEIN-WESTFALEN	164.114.426,52	22,05%	17.497	21,69%
RHEINLAND-PFALZ	38.115.478,20	5,12%	4.141	5,13%
SAARLAND	9.238.195,66	1,24%	1.044	1,29%
SACHSEN	34.837.900,93	4,68%	4.096	5,08%
SACHSEN-ANHALT	30.002.056,98	4,03%	3.347	4,15%
SCHLESWIG-HOLSTEIN	24.824.556,91	3,34%	2.836	3,52%
THÜRINGEN	22.586.199,46	3,03%	2.614	3,24%
N/A	1.438.965,87	0,19%	127	0,16%
Total	744.253.182,52	100,00%	80.682	100,00%

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

9.1 Geographical Distribution (Graph)

Calculation Date	10.08.2023		
Payment Date	14.08.2023		
Period No	33		
Monthly Period	Aug 2023		
Interest Period	from	14.07.2023	to 14.08.2023 = 31 days
Collection Period	from	01.07.2023	to 31.07.2023



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

10. Collateral



Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			33		
Monthly Period			Aug 2023		
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

<i>Collateral</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>
secured	71.666.920,94	9,63%	4.014	4,98%
unsecured	672.586.261,58	90,37%	76.668	95,02%
Total	744.253.182,52	100,00%	80.682	100,00%

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

11. Insurances



Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			33		
Monthly Period			Aug 2023		
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

<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	271.049.054,42	36,42%	35.372	43,84%
Yes	473.204.128,10	63,58%	45.310	56,16%
Total	744.253.182,52	100,00%	80.682	100,00%

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

12. Payment Methods



Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			33		
Monthly Period			Aug 2023		
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

<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	712.623.092,62	95,75%	77.387	95,92%
Other	31.630.089,90	4,25%	3.295	4,08%
Total	744.253.182,52	100,00%	80.682	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	202.226.226,47	27,17%	22.262	27,59%
1st of month	542.026.956,05	72,83%	58.420	72,41%
Total	744.253.182,52	100,00%	80.682	100,00%

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

13. Effective Interest Rate



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	61.257,51	0,01%	6	0,01%
1: 1	6.612.232,56	0,89%	1.775	2,20%
2: 2	46.613.601,88	6,26%	6.137	7,61%
3: 3	87.279.769,19	11,73%	11.185	13,86%
4: 4	156.011.162,62	20,96%	18.361	22,76%
5: 5	157.259.234,62	21,13%	14.790	18,33%
6: 6	157.267.354,53	21,13%	13.029	16,15%
7: 7	90.024.701,58	12,10%	10.686	13,24%
8: 8	30.675.510,06	4,12%	3.102	3,84%
9: 9	10.020.515,81	1,35%	1.246	1,54%
10:10	1.881.807,80	0,25%	279	0,35%
11:11	433.583,77	0,06%	61	0,08%
12:12	96.303,41	0,01%	18	0,02%
13:13	16.147,18	0,00%	7	0,01%
Total	744.253.182,52	100,00%	80.682	100,00%

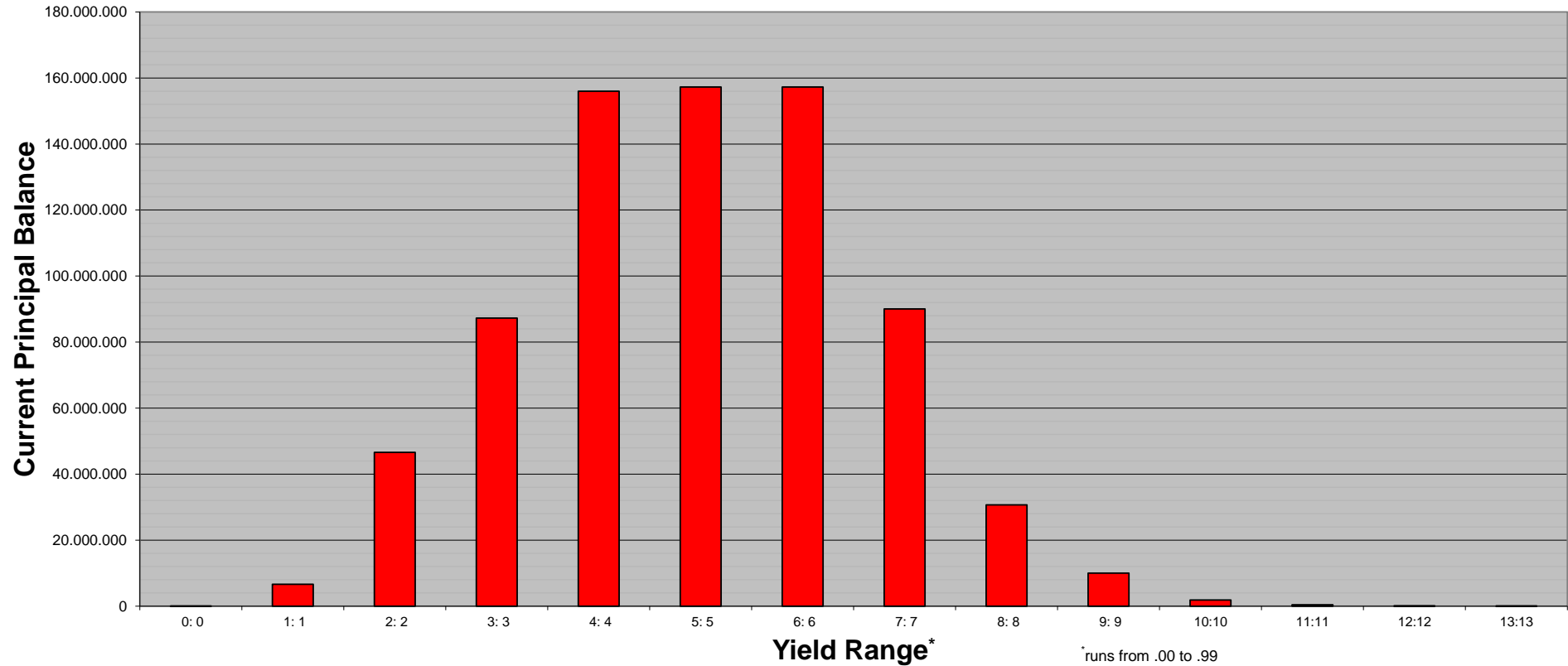
Statistics	in %
WA Interest	5,72%

* runs from .00 to .99

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

13.1 Effective Interest Rate (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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

14. Seasoning



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
21:23	4.031.630,51	0,54%	416	0,52%
24:26	45.031.761,26	6,05%	3.755	4,65%
27:29	74.996.986,94	10,08%	6.339	7,86%
30:32	83.249.610,82	11,19%	7.736	9,59%
33:35	117.839.118,93	15,83%	12.285	15,23%
36:38	137.401.247,69	18,46%	15.078	18,69%
39:41	107.500.892,96	14,44%	12.220	15,15%
42:44	82.379.154,42	11,07%	10.660	13,21%
45:47	48.727.714,15	6,55%	6.051	7,50%
48:50	8.781.696,23	1,18%	1.035	1,28%
51:53	14.617.681,90	1,96%	1.799	2,23%
54:56	10.228.865,80	1,37%	1.449	1,80%
57:59	5.363.638,85	0,72%	883	1,09%
60:62	1.243.163,91	0,17%	263	0,33%
63:65	925.361,64	0,12%	186	0,23%
66:68	461.120,44	0,06%	122	0,15%
69:71	655.421,36	0,09%	142	0,18%
72:74	319.699,58	0,04%	77	0,10%
75:77	218.031,61	0,03%	63	0,08%
78:80	143.074,18	0,02%	48	0,06%
81:	137.309,34	0,02%	75	0,09%
Total	744.253.182,52	100,00%	80.682	100,00%

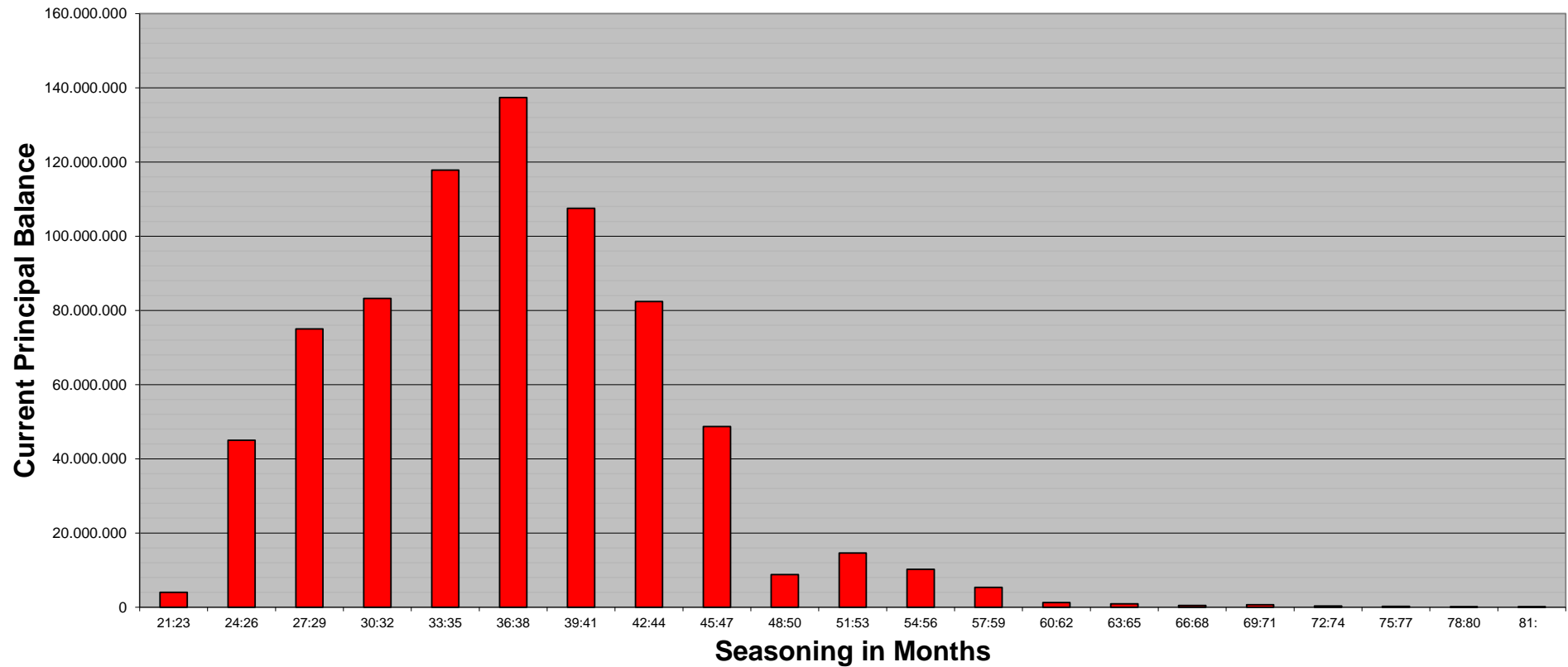
Statistics

WA Seasoning	36,79
--------------	-------

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

14.1 Seasoning (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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

15. Remaining Term



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

<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	3.785.994,07	0,51%	6.053	7,50%
7: 13	12.740.668,28	1,71%	7.128	8,83%
14: 20	23.890.881,73	3,21%	7.116	8,82%
21: 27	34.079.000,53	4,58%	7.055	8,74%
28: 34	44.371.483,55	5,96%	6.447	7,99%
35: 41	53.775.706,44	7,23%	6.200	7,68%
42: 48	79.661.198,33	10,70%	8.240	10,21%
49: 55	120.681.050,82	16,22%	10.195	12,64%
56: 62	176.103.946,36	23,66%	11.973	14,84%
63: 69	132.064.529,40	17,74%	7.437	9,22%
70: 76	58.400.075,58	7,85%	2.654	3,29%
77: 83	3.896.714,52	0,52%	154	0,19%
84: 90	267.384,56	0,04%	12	0,01%
91: 97	305.421,28	0,04%	9	0,01%
98:104	190.340,32	0,03%	7	0,01%
105:108	38.786,75	0,01%	2	0,00%
Total	744.253.182,52	100,00%	80.682	100,00%

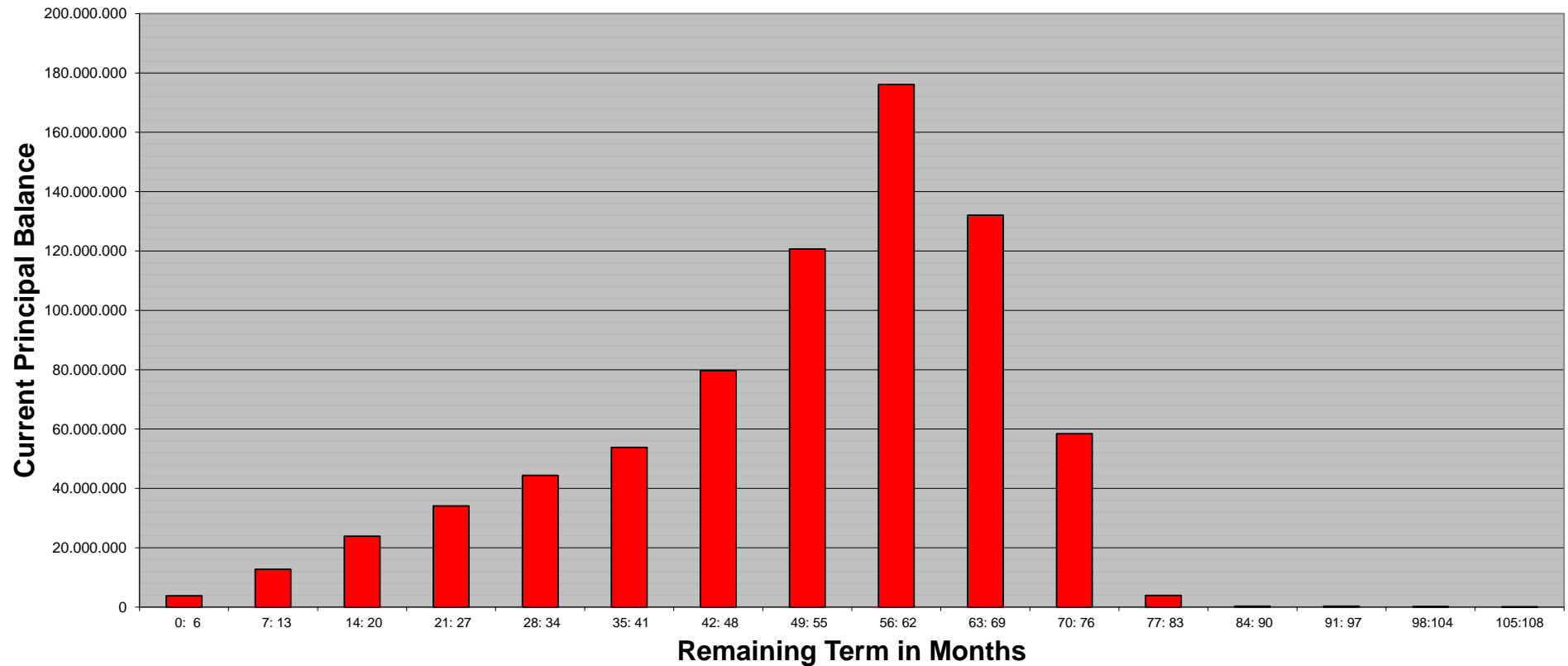
Statistics

WA Remaining Term	51,61
-------------------	-------

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

15.1 Remaining Term (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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

16. Original Term



Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			33		
Monthly Period			Aug 2023		
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

<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: 34	96.517,64	0,01%	481	0,60%
35: 41	3.748.741,86	0,50%	4.190	5,19%
42: 48	2.791.534,60	0,38%	1.473	1,83%
49: 55	21.430.838,33	2,88%	9.797	12,14%
56: 62	45.890.599,94	6,17%	10.887	13,49%
63: 69	15.457.901,81	2,08%	2.301	2,85%
70: 76	60.555.845,11	8,14%	7.906	9,80%
77: 83	20.918.121,34	2,81%	1.748	2,17%
84: 90	141.974.192,66	19,08%	14.891	18,46%
91: 97	205.244.142,69	27,58%	13.852	17,17%
98:104	211.626.873,99	28,43%	12.555	15,56%
105:111	12.632.310,77	1,70%	523	0,65%
112:118	1.113.867,00	0,15%	49	0,06%
119:	771.694,78	0,10%	29	0,04%
Total	744.253.182,52	100,00%	80.682	100,00%

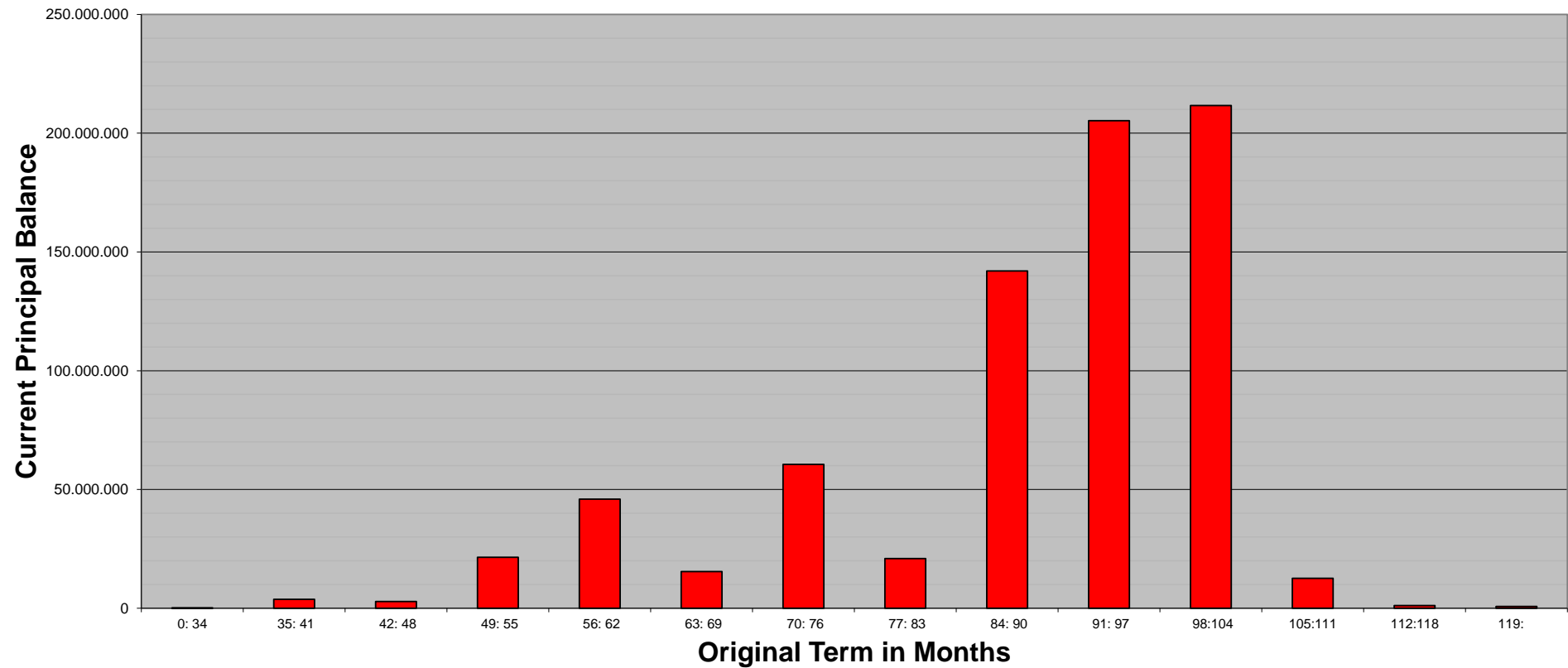
Statistics

WA Original Term	88,40
------------------	-------

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

16.1 Original Term (Graph)

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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

17. Loan Concentration

Calculation Date			10.08.2023			
Payment Date			14.08.2023			
Period No			33			
Monthly Period			Aug 2023			
Interest Period	from	14.07.2023	to	14.08.2023	=	31 days
Collection Period	from	01.07.2023	to	31.07.2023		



<i>Loan Concentration</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>Number of Debtors</i>	<i>Percentage of Total Debtors</i>
1: 1	721.422.052,36	96,93%	75.410	93,47%	75.410	97,20%
2: 2	18.862.926,16	2,53%	3.490	4,33%	1.745	2,25%
3: 3	1.925.284,21	0,26%	666	0,83%	222	0,29%
4: 4	949.918,50	0,13%	404	0,50%	101	0,13%
5: 5	343.406,82	0,05%	180	0,22%	36	0,05%
6: 6	207.045,62	0,03%	138	0,17%	23	0,03%
7:	542.548,85	0,07%	394	0,49%	42	0,05%
Total	744.253.182,52	100,00%	80.682	100,00%	77.579	100,00%

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

18. Amortisation Profile



Calculation Date	10.08.2023					
Payment Date	14.08.2023					
Period No	33					
Monthly Period	Aug 2023					
Interest Period	from	14.07.2023	to	14.08.2023	=	31 days
Collection Period	from	01.07.2023	to	31.07.2023		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	744.253.182,52 €	51	93.951.044,30 €
2	728.159.333,10 €	52	85.565.412,45 €
3	711.946.762,40 €	53	77.399.417,71 €
4	695.813.805,26 €	54	69.665.031,36 €
5	679.751.143,43 €	55	62.372.113,32 €
6	663.822.528,97 €	56	55.487.542,55 €
7	648.032.281,85 €	57	48.931.965,73 €
8	632.355.957,82 €	58	42.832.752,35 €
9	616.774.585,54 €	59	37.221.813,75 €
10	601.338.975,02 €	60	32.022.431,95 €
11	586.034.638,57 €	61	27.209.232,81 €
12	570.844.546,25 €	62	22.865.710,99 €
13	555.744.089,28 €	63	19.032.927,19 €
14	540.765.976,58 €	64	15.737.601,12 €
15	525.897.229,31 €	65	12.859.666,07 €
16	511.149.822,31 €	66	10.371.831,20 €
17	496.486.806,38 €	67	8.249.812,66 €
18	481.992.201,29 €	68	6.412.641,54 €
19	467.663.912,34 €	69	4.815.918,14 €
20	453.482.603,00 €	70	3.510.877,69 €
21	439.425.012,08 €	71	2.496.842,07 €
22	425.532.542,29 €	72	1.730.273,55 €
23	411.803.186,24 €	73	1.186.165,74 €
24	398.233.094,60 €	74	813.310,56 €
25	384.806.659,55 €	75	583.485,02 €
26	371.543.048,27 €	76	438.803,77 €
27	358.436.820,39 €	77	338.462,45 €
28	345.483.619,45 €	78	268.661,24 €
29	332.653.772,69 €	79	217.502,73 €
30	320.000.916,26 €	80	181.402,50 €
31	307.516.615,29 €	81	154.863,38 €
32	295.191.402,25 €	82	135.095,75 €
33	283.010.800,83 €	83	122.895,66 €
34	271.008.617,39 €	84	112.284,58 €
35	259.167.902,08 €	85	101.968,11 €
36	247.472.280,12 €	86	92.756,22 €
37	235.920.586,84 €	87	83.793,28 €
38	224.519.880,61 €	88	74.781,91 €
39	213.257.665,57 €	89	66.114,43 €
40	202.140.257,78 €	90	57.702,73 €
41	191.141.948,39 €	91	49.446,77 €
42	180.355.168,96 €	92	42.671,20 €
43	169.822.866,19 €	93	35.859,80 €
44	159.510.597,08 €	94	30.167,76 €
45	149.377.969,16 €	95	25.450,23 €
46	139.523.609,44 €	96	20.952,80 €
47	129.926.037,30 €	97	17.413,05 €
48	120.586.772,46 €	98	14.602,75 €
49	111.478.337,34 €	99	11.777,54 €
50	102.584.217,17 €	100	8.937,33 €

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

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

19. Priority of Payments + Transaction Costs



Pre-Enforcement Available Interest Amount

Interest Collections	+ 3.488.754,10 €
Other Interest Payments by the Seller to the Issuer	+ - €
Recoveries	+ 261.274,42 €
Interest on Transaction and Purchase Shortfall Account	+ - €
After the Commingling Reserve related to interest payments after such event	+ - €
Amounts on the Liquidity Reserve Account	+ 6.000.000,00 €
Amounts received by the Interest Rate Swap counterparty	+ 2.545.356,68 €
Principal Amount borrowed to cover interest shortfall (Senior Expense Deficit)	+ - €
Other Amounts paid to the Issuer	+ - €
Available Interest Amount	= 12.295.385,20 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+ 28.001.091,11 €
other principal amount paid by the Seller to the Issuer	+ - €
Final Repurchase Price	+ - €
Amounts standing to the credit of the Commingling Reserve Account	+ - €
Amounts standing to the credit of the Set-Off Reserve Account	+ - €
Purchase Shortfall Amount	+ 101,25 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+ - €
Principal Deficiency Sub-Ledger	+ 2.083.281,27 €
Rounding Differences from previous period	+ - €
Available Principal Amount	= 30.084.473,63 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	12.295.385,20 €
Senior Expenses and Taxes	- 35,00 €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 2.055.861,00 €
Interest on Class B (if Most Senior Note or Class B PDL < 25%)	- 156.359,70 €
Interest on Class C (if Most Senior Note or Class C PDL < 25%)	- 201.970,80 €
Interest on Class D (if Most Senior Note or Class D PDL < 25%)	- 173.291,40 €
Interest on Class E (if Most Senior Note or Class E PDL < 25%)	- 142.678,80 €
Interest on Class F (if Most Senior Note or Class F PDL < 25%)	- 141.525,00 €
Required Liquidity Reserve Amount Replenishment	- 6.000.000,00 €
Liquidity Reserve Reduction Amount	- - €
Crediting the PDLs until cleared	- 2.083.281,27 €
Interest Class B (if not paid above)	- - €
Interest Class C (if not paid above)	- - €
Interest Class D (if not paid above)	- - €
Interest Class E (if not paid above)	- - €
Interest Class F (if not paid above)	- - €
Interest Class G	- 30.030,75 €
Mezzanine Loan Interest	- - €
Subordinated Swap Amounts (if applicable)	- - €
Fees for Commingling Reserve Account and Set-Off Reserve Account	- - €
Interest on Liquidity Reserve Loan	- - €
Principal on Liquidity Reserve Loan	- - €
Target Amortisation of Class G (including previously accrued)	- 1.125.000,90 €
Remaining Amount to the Seller	= 185.350,58 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	30.084.473,63 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 30.084.473,63 €
Replenishment	- - €
Purchase Shortfall Amount	- 14,78 €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	- 22.544.359,10 €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	- 1.615.789,35 €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	- 1.846.616,40 €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	- 1.384.962,30 €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	- 923.308,20 €
Prior to Sequential Payment Trigger Event: Class F Pro Rata- Principal Payment Amount	- 769.423,50 €
On or after to Sequential Payment Trigger Event: Redemption Class A	- - €
Full Redemption Class B - G (after Regulatory Change Event)	- - €
On or after to Sequential Payment Trigger Event: Redemption Class B	- - €
On or after to Sequential Payment Trigger Event: Redemption Class C	- - €
On or after to Sequential Payment Trigger Event: Redemption Class D	- - €
On or after to Sequential Payment Trigger Event: Redemption Class E	- - €
On or after to Sequential Payment Trigger Event: Redemption Class F	- - €
Redemption Class G Notes	- - €
Mezzanine Loan Principal	- - €
Transaction Account Remaining Amount	= - €

Transaction Costs

	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	35,00 €								
Interest accrued for the Period	2.901.717,45 €	2.055.861,00 €	156.359,70 €	201.970,80 €	173.291,40 €	142.678,80 €	141.525,00 €	30.030,75 €	- €
Cumulative Interest accrued	47.086.037,51 €	22.120.541,10 €	2.439.914,40 €	4.193.186,40 €	4.461.795,90 €	4.613.349,60 €	5.210.149,50 €	4.043.439,00 €	3.661,61 €
Interest Payments	2.901.717,45 €	2.055.861,00 €	156.359,70 €	201.970,80 €	173.291,40 €	142.678,80 €	141.525,00 €	30.030,75 €	- €
Cumulative Interest Payments	47.086.037,51 €	22.120.541,10 €	2.439.914,40 €	4.193.186,40 €	4.461.795,90 €	4.613.349,60 €	5.210.149,50 €	4.043.439,00 €	3.661,61 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	- €	- €	- €	- €	- €	- €	- €	- €	- €

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

20. Retention



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	33	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

For the purposes of compliance with the requirements of Article 6(3)(c) of the Securitisation Regulation, the Seller will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an ongoing basis for the life of the transaction, such net economic interest through an interest in randomly selected exposures.

Amount of randomly Selected Exposures 35.826.849,70 €

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

21. Counterparties



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

Joint Lead Managers:

Banco Santander S.A.
Paseo de Pareda 9-12
39004 Santander
Spain

Société Générale S.A.
29 Boulevard Haussmann
75009 Paris
France

Merrill Lynch International
2 King Edward Street
London EC1A 1 HQ
United Kingdom

Luxembourg Listing Agent and Local Agent:

Banque Internationale à Luxembourg S.A.
69, Route d'Esch
L-2953 Luxembourg

**Principal Paying Agent,
Account Bank and Interest Determination Agent:**

Elavon Financial Services DAC
Block E, Cherrywood Business Park
Loughlinstown, Dublin
Republic of Ireland

E-mail: mbs.erg.london@usbank.com

Cash Administrator and 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
1083HN Amsterdam
the Netherlands

Data Trustee:

Circumference FS (UK) Limited
14 Devonshire Square
EC2M 4YT London
United Kingdom

Interest Swap Counterparty:

DZ BANK AG
Platz der Republik
60265 Frankfurt am Main
Germany

Fitch			Moody's			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A-	F2	STABLE	(P)A2	P-1	STABLE	performing
A-	F1	POS	A1	P-1	STABLE	performing
AA	F1+	STABLE	-	-	-	performing
-	-	-	A2	P-1	STABLE	performing
A+	F1	STABLE	-	P-1	STABLE	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing
AA-	F1+	STABLE	Aa2	P-1	STABLE	performing

Rating Agencies:

Fitch Ratings Ireland Limited
39/40 Mount Street Upper
Dublin 2, D02PR89
Ireland

Moody's Investors Service España, S.A.
Calle Principe De Vergara
131 6 Planta
Madrid, 28002
Spain

Ratings as of 31.07.2023, data source: Bloomberg

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

22. Issuer Information



Calculation Date		10.08.2023			
Payment Date		14.08.2023			
Period No		33			
Monthly Period		Aug 2023			
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

Deal Name:

SC Germany Consumer 2020-1

Issuer:

SC GERMANY S.A., COMPARTMENT CONSUMER 2020-1

The Managing Directors
22-24 Boulevard Royal
L-2449 Luxembourg,
Grand Duchy of Luxembourg

LEI:

54930010DV9V1WKUO071

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 Consumer 2020-1
Monthly Investor Report**

23. Swap Counterparty Data



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

Swap Counterparty

Swap Counterparty DZ Bank AG
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Fitch			Moody's			Trigger breach
		Long Term or Derivative Counterparty Rating	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A	F1		A3			no
2nd Rating Trigger	Replacement	BBB-	F3		Baa1			no
Current Counterparty Ratings		AA(dcr)	F1+	STABLE	Aa2(cr)	P-1	STABLE	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 1.759.500.000,00
Fixed Rate -0,5710%
Floating Rate (Euribor) 3,4570%
Net Swap Payments -2.545.356,68
Notional Amount next period 703.753.197,30

Swap Counterparty Details

DZ Bank AG
Kapitalmärkte Handel / ABS-Emissionen
Platz der Republik
60265 Frankfurt am Main
Germany
Phone +49 69 7447 4341
Email: Tom.Oelrich@dzbank.de

Counterparty Replacement

Old Counterparty DZ Bank AG
Current Counterparty DZ Bank AG

Swap Collateral

Beginning of Period - €
Cash Outflow - €
Cash Inflow - €
End of Period - €

Ratings as of 31.07.2023, data source: Bloomberg

In case of Fitch, only one required rating must be held

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

24. Santander Consumer Bank



Contact Details

Team Securitization

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

stefan.zilligen@santander.de
christina.opwis@santander.de
abs_ger@santander.de

Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	33				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

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 31.07.2023, data source: Bloomberg

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

25. Glossary



Calculation Date		10.08.2023				
Payment Date		14.08.2023				
Period No		33				
Monthly Period		Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	=	31 days
Collection Period	from	01.07.2023	to	31.07.2023		

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.

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.

Excess Spread:

Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin

Legal Maturity:

Final Payment date on which each Class A Note will be redeemed in full.

Expected Maturity:

Maturity date of the notes under the assumption of inter alia (a) a 27% constant prepayment rate, (b) an exercised Clean-Up Call at 10%,

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

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