

SC Germany Mobility 2020-1 Monthly Investor Report



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ABS Issuer of the Year
Santander Consumer Bank AG

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WINNER

 **Santander**

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

Cover Sheet Monthly Investor Report



Calculation Date	10.05.2024				
Payment Date	14.05.2024				
Period No	43				
Monthly Period	May 2024				
Interest Period from	15.04.2024	to	14.05.2024	=	29 days
Collection Period from	01.04.2024	to	30.04.2024		

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1. Portfolio Information



Calculation Date	10.05.2024	
Payment Date	14.05.2024	
Period No	43	
Monthly Period	May 2024	
Interest Period from	15.04.2024	to 14.05.2024 = 29 days
Collection Period from	01.04.2024	to 30.04.2024

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	359.122	4.083.275.253,14 €	4.235.066.171,25 €
Scheduled Principal Payments		96.210.714,62 €	99.289.617,56 €
Prepayment Principal		47.024.385,64 €	48.078.934,46 €
Others		1.321.848,32 €	983.725,62 €
Total Principal Collections		144.556.948,58 €	148.352.277,64 €
Total Interest Collections		16.758.619,91 €	17.302.265,89 €
Defaults		2.857.456,44 €	3.438.309,98 €
Replenishment Amount		- €	- €
End of Period		3.935.860.848,12 €	4.083.275.253,14 €
Purchase Shortfall Amount		315,63 €	441,86 €
Total Assets (End of Period)	349.459	3.935.861.163,75 €	4.083.275.695,00 €
Current Prepayment Rate (annualised)		13,82%	

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2. Reserve Accounts



Calculation Date	10.05.2024			
Payment Date	14.05.2024			
Period No	43			
Monthly Period	May 2024			
Interest Period from	15.04.2024	to	14.05.2024	= 29 days
Collection Period from	01.04.2024	to	30.04.2024	

Reserve Accounts

Reserve Account	in %	
Beginning of Period	0,00%	200.000,00 €
Cash Outflow		200.000,00 €
Cash Inflow		200.000,00 €
End of Period	0,01%	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	10.05.2024				
Payment Date	14.05.2024				
Period No	43				
Monthly Period	May 2024				
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	



Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	3.199.999.998,66 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	3.199.999.999,58 €	6.628.863,67 €	2.653.038,54 €	556.472,27 €	79.694,63 €	99,69%	0,21%	0,08%	0,02%	0,00%
3	3.199.999.998,97 €	7.028.561,76 €	5.054.776,74 €	1.082.227,93 €	913.197,46 €	99,56%	0,22%	0,16%	0,03%	0,03%
4	3.199.999.999,72 €	6.506.605,67 €	4.760.516,94 €	2.287.163,11 €	2.201.558,60 €	99,51%	0,20%	0,15%	0,07%	0,07%
5	3.199.999.998,96 €	8.452.132,62 €	5.396.555,87 €	1.945.275,10 €	3.639.321,89 €	99,39%	0,26%	0,17%	0,06%	0,11%
6	3.199.999.998,99 €	7.615.274,25 €	5.364.958,15 €	2.437.119,39 €	3.875.238,45 €	99,40%	0,24%	0,17%	0,08%	0,12%
7	3.199.999.975,53 €	6.457.330,66 €	4.625.055,14 €	2.413.020,10 €	4.389.889,46 €	99,44%	0,20%	0,14%	0,08%	0,14%
8	3.199.999.998,95 €	7.187.869,01 €	4.651.426,77 €	2.093.193,77 €	4.347.928,88 €	99,43%	0,22%	0,15%	0,07%	0,14%
9	3.199.999.999,53 €	7.607.061,26 €	5.030.626,37 €	2.276.480,22 €	4.275.265,11 €	99,40%	0,24%	0,16%	0,07%	0,13%
10	4.999.999.997,58 €	7.097.828,52 €	5.211.580,54 €	1.978.441,38 €	4.240.652,29 €	99,63%	0,14%	0,10%	0,04%	0,08%
11	4.999.999.997,70 €	7.953.817,15 €	5.341.810,89 €	1.943.955,78 €	3.801.019,01 €	99,62%	0,16%	0,11%	0,04%	0,08%
12	4.999.999.999,00 €	11.780.831,63 €	7.476.185,66 €	2.568.016,54 €	3.888.210,77 €	99,49%	0,24%	0,15%	0,05%	0,08%
13	4.999.999.999,21 €	11.382.685,89 €	9.207.582,36 €	3.323.478,01 €	4.673.703,52 €	99,43%	0,23%	0,18%	0,07%	0,09%
14	4.999.999.998,45 €	13.178.029,74 €	9.350.918,78 €	4.021.327,93 €	5.456.552,52 €	99,36%	0,26%	0,19%	0,08%	0,11%
15	4.999.999.996,65 €	12.461.525,13 €	9.313.638,64 €	4.104.679,26 €	7.041.844,35 €	99,34%	0,25%	0,19%	0,08%	0,14%
16	4.999.999.997,57 €	11.002.441,26 €	9.026.814,60 €	3.907.913,68 €	7.506.964,20 €	99,37%	0,22%	0,18%	0,08%	0,15%
17	4.999.999.999,25 €	4.424.048,67 €	10.187.295,72 €	5.417.376,25 €	11.905.520,78 €	99,36%	0,09%	0,20%	0,11%	0,24%
18	4.999.999.998,81 €	12.131.445,46 €	8.308.155,47 €	4.165.124,78 €	8.744.506,30 €	99,33%	0,24%	0,17%	0,08%	0,17%
19	4.999.999.996,31 €	4.442.790,10 €	13.912.940,24 €	5.315.840,13 €	8.506.260,07 €	99,36%	0,09%	0,28%	0,11%	0,17%
20	4.999.999.999,83 €	12.391.573,35 €	7.939.860,32 €	5.639.621,58 €	9.224.665,66 €	99,30%	0,25%	0,16%	0,11%	0,18%
21	4.999.999.995,90 €	4.652.755,60 €	12.659.011,10 €	6.376.612,52 €	11.587.710,67 €	99,29%	0,09%	0,25%	0,13%	0,23%
22	4.999.999.990,50 €	11.725.696,74 €	5.626.123,82 €	6.313.442,96 €	12.757.195,39 €	99,27%	0,23%	0,11%	0,13%	0,26%
23	4.999.999.997,71 €	13.056.610,94 €	7.576.886,61 €	5.417.769,04 €	11.347.096,58 €	99,25%	0,26%	0,15%	0,11%	0,23%
24	4.999.999.998,92 €	5.332.426,22 €	13.001.614,62 €	6.213.622,62 €	13.036.092,41 €	99,25%	0,11%	0,26%	0,12%	0,26%
25	4.999.999.997,64 €	11.265.931,57 €	6.079.870,81 €	7.109.355,70 €	12.843.051,81 €	99,25%	0,23%	0,12%	0,14%	0,26%
26	4.999.999.999,28 €	4.731.443,35 €	13.149.162,41 €	7.098.507,49 €	14.343.680,61 €	99,21%	0,09%	0,26%	0,14%	0,29%
27	4.999.999.998,51 €	12.699.746,67 €	5.415.274,88 €	6.130.204,26 €	15.130.898,66 €	99,21%	0,25%	0,11%	0,12%	0,30%
28	4.999.999.999,49 €	11.313.467,26 €	8.157.759,01 €	2.999.390,31 €	13.534.308,06 €	99,28%	0,23%	0,16%	0,06%	0,27%
29	4.999.999.999,38 €	4.866.456,10 €	14.076.029,25 €	6.054.624,47 €	14.165.281,61 €	99,22%	0,10%	0,28%	0,12%	0,28%
30	4.999.999.998,42 €	13.898.250,85 €	8.255.843,93 €	5.484.625,76 €	11.670.301,56 €	99,21%	0,28%	0,17%	0,11%	0,23%
31	4.999.999.996,51 €	5.270.903,73 €	15.073.055,08 €	5.088.234,06 €	11.531.110,81 €	99,26%	0,11%	0,30%	0,10%	0,23%
32	4.999.999.999,79 €	15.866.429,34 €	9.612.295,88 €	5.536.219,21 €	12.748.255,23 €	99,12%	0,32%	0,19%	0,11%	0,25%
33	4.999.999.999,26 €	5.787.534,67 €	14.333.852,18 €	7.480.877,60 €	15.438.455,06 €	99,14%	0,12%	0,29%	0,15%	0,31%
34	4.999.999.999,04 €	15.349.292,29 €	5.541.279,68 €	7.593.960,42 €	16.041.911,02 €	99,11%	0,31%	0,11%	0,15%	0,32%
35	4.999.999.999,82 €	6.007.365,44 €	16.173.570,81 €	7.562.367,20 €	16.386.087,28 €	99,08%	0,12%	0,32%	0,15%	0,33%
36	4.999.999.999,46 €	6.380.307,05 €	14.644.275,85 €	8.225.930,21 €	16.512.853,78 €	99,08%	0,13%	0,29%	0,16%	0,33%
37	4.840.672.455,08 €	15.759.318,99 €	10.023.419,59 €	3.723.929,84 €	17.395.624,83 €	99,03%	0,33%	0,21%	0,08%	0,36%
38	4.683.884.065,35 €	6.465.052,64 €	17.312.131,19 €	8.082.664,78 €	18.247.888,95 €	98,93%	0,14%	0,37%	0,17%	0,39%
39	4.541.557.958,44 €	14.668.188,50 €	5.743.740,95 €	8.604.427,61 €	17.344.206,94 €	98,98%	0,32%	0,13%	0,19%	0,38%
40	4.388.798.127,21 €	15.365.824,89 €	9.289.337,26 €	6.154.246,50 €	14.834.278,34 €	98,96%	0,35%	0,21%	0,14%	0,34%
41	4.235.065.840,76 €	6.631.292,42 €	15.929.544,39 €	8.485.011,72 €	17.474.893,96 €	98,85%	0,16%	0,38%	0,20%	0,41%
42	4.083.275.253,14 €	16.030.069,33 €	9.462.242,75 €	3.071.734,69 €	17.231.070,12 €	98,88%	0,39%	0,23%	0,08%	0,42%
43	3.935.860.848,12 €	16.291.718,09 €	10.046.483,19 €	5.993.556,84 €	13.887.400,58 €	98,83%	0,41%	0,26%	0,15%	0,35%
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4. Default Data



Calculation Date	10.05.2024				
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Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	2.857.456,44 €	
Current Period Recoveries	1.462.985,79 €	
Current Period Net Default	1.394.470,65 €	
New Number of Defaulted Contracts		198

Cumulative Default

Cumulative Gross Default	74.664.800,79 €	
Cumulative Recoveries	28.061.190,32 €	
Cumulative Net Default	46.603.610,47 €	
Total Number of Defaulted Contracts		5.624

3-MRA* /
current ratio

Ratio

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

Annualised Loss Ratio period before previous period	0,36%
Annualised Loss Ratio previous period	0,29%
Annualised Loss Ratio current period	0,43%

Principal Deficiency

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

PDL Trigger

62.500.000,00 €

Repurchased Assets

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

* 3-MRA stands for three months rolling average

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4.1 Defaults & Recoveries per period



Calculation Date	10.05.2024			
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Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
36	4.239	2.998.098,55 €	54.185.230,04 €	10.220.691.281,36 €	0,53%	887.666,42 €	16.654.910,10 €	37.530.319,94 €	0,37%
37	4.409	2.247.524,20 €	56.432.754,24 €	10.220.691.281,36 €	0,55%	1.541.385,24 €	18.196.295,34 €	38.236.458,90 €	0,37%
38	4.610	3.025.056,98 €	59.457.811,22 €	10.220.691.281,36 €	0,58%	1.674.667,75 €	19.870.963,09 €	39.586.848,13 €	0,39%
39	4.789	2.506.739,58 €	61.964.550,80 €	10.220.691.281,36 €	0,61%	1.044.061,34 €	20.915.024,43 €	41.049.526,37 €	0,40%
40	5.027	3.233.122,00 €	65.197.672,80 €	10.220.691.281,36 €	0,64%	1.329.497,22 €	22.244.521,65 €	42.953.151,15 €	0,42%
41	5.248	3.171.361,57 €	68.369.034,37 €	10.220.691.281,36 €	0,67%	1.899.814,50 €	24.144.336,15 €	44.224.698,22 €	0,43%
42	5.426	3.438.309,98 €	71.807.344,35 €	10.220.691.281,36 €	0,70%	2.453.868,38 €	26.598.204,53 €	45.209.139,82 €	0,44%
43	5.624	2.857.456,44 €	74.664.800,79 €	10.220.691.281,36 €	0,73%	1.462.985,79 €	28.061.190,32 €	46.603.610,47 €	0,46%
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**SC Germany Mobility 2020-1
Monthly Investor Report**

5. Concentration Limits



Calculation Date	10.05.2024				
Payment Date	14.05.2024				
Period No	43				
Monthly Period	May 2024				
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	

Amortising

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

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	-	
- prior to or on 30 September 2022	2,00%	-	
- prior to or on 30 September 2023	3,00%	-	
Purchase Shortfall Event			
Period before previous period	10,00%	-	
Previous period	10,00%	-	
Current period	10,00%	-	
Principal Deficiency Trigger Event	1,25%	-	

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

6. Outstanding Notes



Calculation Date	10.05.2024				
Payment Date	14.05.2024				
Period No	43				
Monthly Period	May 2024				
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	

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)		AA+ (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	4.083.275.695,00 €	3.720.775.695,00 €	362.500.000,00 €
Available Distribution Amount	162.978.998,00 €		
Replenishment	- €		
Amortisation	147.414.531,25 €		
Redemption per Class	147.414.531,25 €	147.414.531,25 €	- €
Redemption per Note		3.178,75 €	- €
Class Principal Outstanding Balance End of Period	3.935.861.163,75 €	3.573.361.163,75 €	362.500.000,00 €
Current Tranching		90,79%	9,21%
Current Pool Factor		0,77	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	29		
Principal Outstanding per Note Beginning of Period		80.232,36 €	100.000,00 €
> Principal Repayment per Note		3.178,75 €	- €
Principal Outstanding per Note End of Period		77.053,61 €	100.000,00 €
> Interest accrued for the period		- €	292.030,00 €
Interest Payment		- €	292.030,00 €
Interest Payment per Note		- €	80,56 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	13,05%	3,84%
Current CE (excl. Excess Spread)	9,21%	0,00%

* Last rating action as of 11.04.2024

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7. Original Principal Balance



Calculation Date	10.05.2024	
Payment Date	14.05.2024	
Period No	43	
Monthly Period	May 2024	
Interest Period	from 15.04.2024	to 14.05.2024 = 29 days
Collection Period	from 01.04.2024	to 30.04.2024

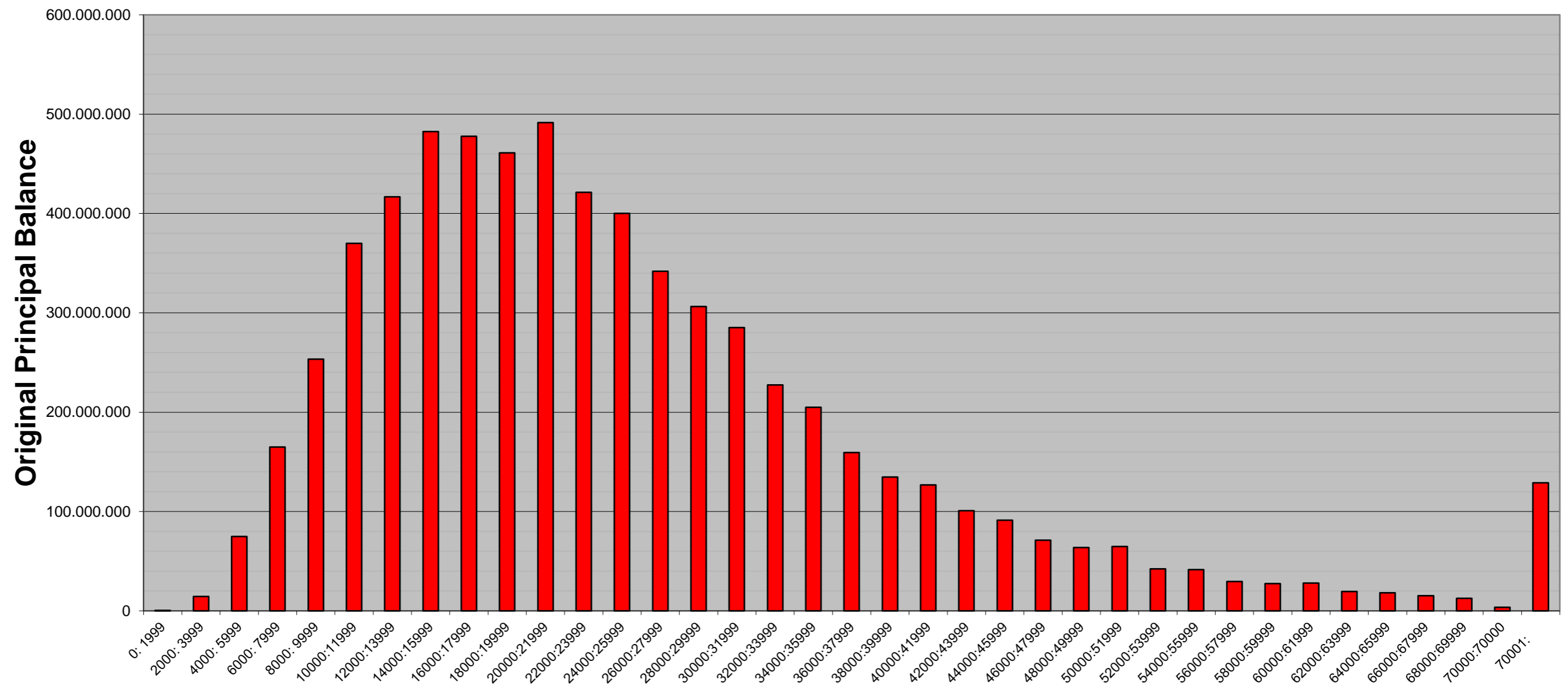
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	320.523,79	0,00%	193	0,06%
2000: 3999	14.348.407,89	0,22%	4.370	1,25%
4000: 5999	74.762.175,89	1,14%	14.646	4,19%
6000: 7999	164.904.460,73	2,51%	23.460	6,71%
8000: 9999	253.285.237,31	3,85%	28.132	8,05%
10000:11999	369.937.994,84	5,63%	33.860	9,69%
12000:13999	416.921.031,58	6,34%	32.128	9,19%
14000:15999	482.422.135,78	7,34%	32.202	9,21%
16000:17999	477.848.685,84	7,27%	28.179	8,06%
18000:19999	461.094.916,24	7,01%	24.309	6,96%
20000:21999	491.610.859,78	7,48%	23.522	6,73%
22000:23999	421.403.131,72	6,41%	18.362	5,25%
24000:25999	400.037.754,62	6,09%	16.021	4,58%
26000:27999	341.968.563,86	5,20%	12.681	3,63%
28000:29999	306.241.764,70	4,66%	10.578	3,03%
30000:31999	285.217.908,06	4,34%	9.243	2,64%
32000:33999	227.536.002,00	3,46%	6.906	1,98%
34000:35999	204.901.406,62	3,12%	5.861	1,68%
36000:37999	159.219.522,00	2,42%	4.308	1,23%
38000:39999	134.724.863,87	2,05%	3.458	0,99%
40000:41999	126.730.020,09	1,93%	3.105	0,89%
42000:43999	100.748.268,70	1,53%	2.345	0,67%
44000:45999	91.273.164,16	1,39%	2.031	0,58%
46000:47999	71.184.868,38	1,08%	1.516	0,43%
48000:49999	63.719.329,20	0,97%	1.301	0,37%
50000:51999	64.905.013,30	0,99%	1.280	0,37%
52000:53999	42.252.948,24	0,64%	798	0,23%
54000:55999	41.538.147,34	0,63%	756	0,22%
56000:57999	29.536.361,30	0,45%	518	0,15%
58000:59999	27.535.641,67	0,42%	467	0,13%
60000:61999	28.007.542,77	0,43%	461	0,13%
62000:63999	19.394.933,67	0,30%	308	0,09%
64000:65999	18.063.525,82	0,27%	278	0,08%
66000:67999	15.183.183,56	0,23%	227	0,06%
68000:69999	12.695.531,11	0,19%	184	0,05%
70000:70000	3.710.000,00	0,06%	53	0,02%
70001:	128.948.044,25	1,96%	1.412	0,40%
Total	6.574.133.870,68	100,00%	349.459	100,00%

Statistics	in EUR
Average Amount	18.812,32

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Monthly Investor Report**

7.1 Original PB (Graph)

Calculation Date			10.05.2024		
Payment Date			14.05.2024		
Period No			43		
Monthly Period			May 2024		
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	



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Monthly Investor Report**

8. Current Principal Balance



Calculation Date	10.05.2024	
Payment Date	14.05.2024	
Period No	43	
Monthly Period	May 2024	
Interest Period	from 15.04.2024	to 14.05.2024 = 29 days
Collection Period	from 01.04.2024	to 30.04.2024

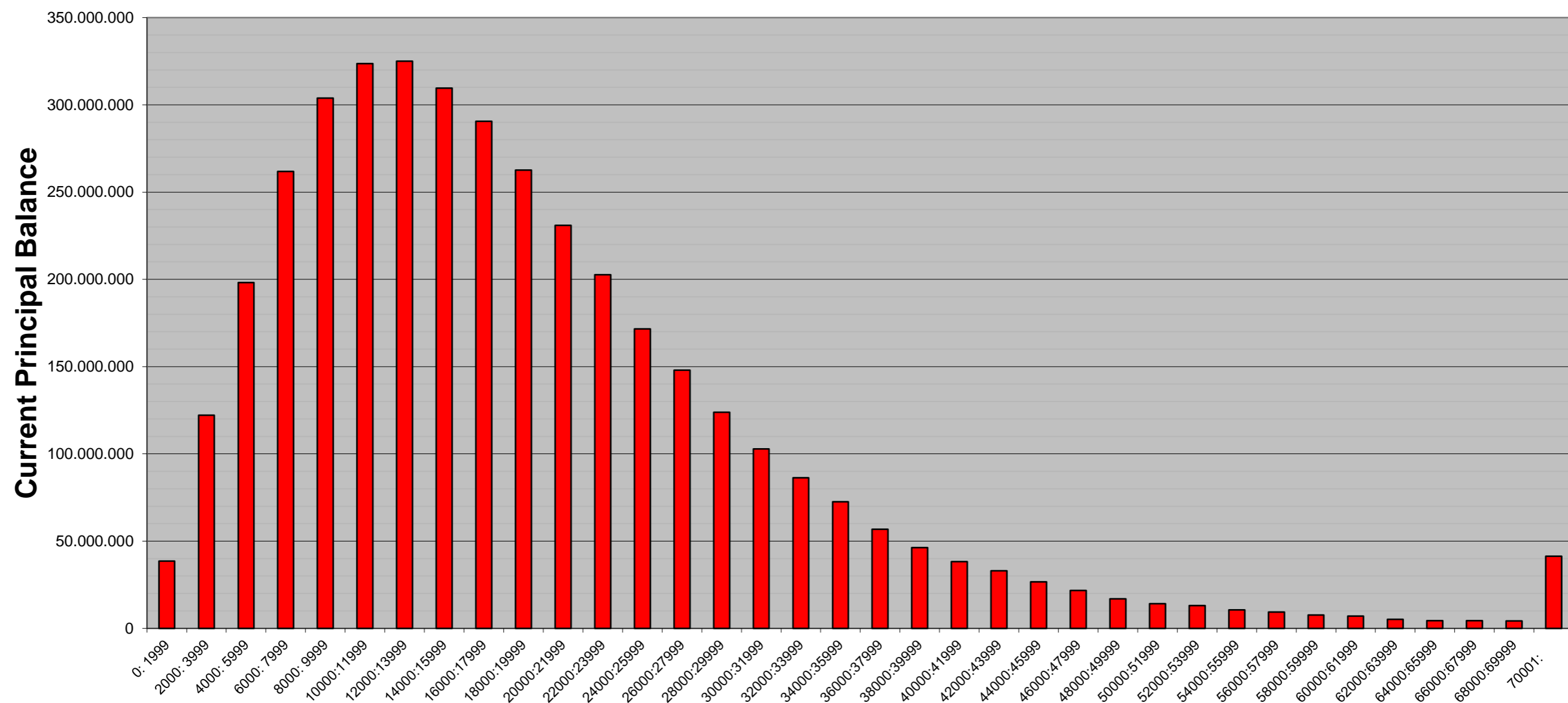
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	38.591.494,31	0,98%	39.444	11,29%
2000: 3999	122.197.837,04	3,10%	40.632	11,63%
4000: 5999	198.248.965,25	5,04%	39.694	11,36%
6000: 7999	261.847.133,41	6,65%	37.492	10,73%
8000: 9999	303.803.113,35	7,72%	33.818	9,68%
10000:11999	323.598.448,25	8,22%	29.482	8,44%
12000:13999	324.983.405,33	8,26%	25.042	7,17%
14000:15999	309.565.908,04	7,87%	20.689	5,92%
16000:17999	290.651.130,11	7,38%	17.129	4,90%
18000:19999	262.563.689,72	6,67%	13.843	3,96%
20000:21999	230.935.945,36	5,87%	11.022	3,15%
22000:23999	202.633.054,39	5,15%	8.825	2,53%
24000:25999	171.655.566,14	4,36%	6.876	1,97%
26000:27999	147.959.544,40	3,76%	5.488	1,57%
28000:29999	123.899.027,16	3,15%	4.279	1,22%
30000:31999	102.869.763,41	2,61%	3.323	0,95%
32000:33999	86.332.667,99	2,19%	2.619	0,75%
34000:35999	72.509.376,26	1,84%	2.075	0,59%
36000:37999	56.759.099,75	1,44%	1.535	0,44%
38000:39999	46.278.951,41	1,18%	1.188	0,34%
40000:41999	38.297.721,42	0,97%	935	0,27%
42000:43999	32.949.537,96	0,84%	767	0,22%
44000:45999	26.598.488,34	0,68%	592	0,17%
46000:47999	21.792.167,61	0,55%	464	0,13%
48000:49999	16.935.249,80	0,43%	346	0,10%
50000:51999	14.161.691,85	0,36%	278	0,08%
52000:53999	12.987.692,00	0,33%	245	0,07%
54000:55999	10.644.027,21	0,27%	194	0,06%
56000:57999	9.331.320,16	0,24%	164	0,05%
58000:59999	7.619.208,15	0,19%	129	0,04%
60000:61999	7.006.515,62	0,18%	115	0,03%
62000:63999	5.229.572,00	0,13%	83	0,02%
64000:65999	4.354.472,57	0,11%	67	0,02%
66000:67999	4.420.952,76	0,11%	66	0,02%
68000:69999	4.277.532,26	0,11%	62	0,02%
70001:	41.370.577,33	1,05%	457	0,13%
Total	3.935.860.848,12	100,00%	349.459	100,00%

Statistics	in EUR
Average Amount	11.262,73

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

8.1 Current PB (Graph)

Calculation Date	10.05.2024	
Payment Date	14.05.2024	
Period No	43	
Monthly Period	May 2024	
Interest Period	from 15.04.2024	to 14.05.2024 = 29 days
Collection Period	from 01.04.2024	to 30.04.2024



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

9. Borrower Concentration



Calculation Date			10.05.2024			
Payment Date			14.05.2024			
Period No			43			
Monthly Period			May 2024			
Interest Period	from	15.04.2024	to	14.05.2024	=	29 days
Collection Period	from	01.04.2024	to	30.04.2024		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	236.730,37	0,0060%	2
2	200.971,98	0,0051%	2
3	195.668,62	0,0050%	1
4	191.336,93	0,0049%	1
5	182.443,18	0,0046%	1
6	179.671,15	0,0046%	1
7	177.460,52	0,0045%	1
8	173.220,24	0,0044%	1
9	170.061,94	0,0043%	2
10	167.883,69	0,0043%	1
11	165.542,15	0,0042%	3
12	164.123,72	0,0042%	1
13	162.435,26	0,0041%	1
14	160.890,60	0,0041%	1
15	158.725,27	0,0040%	1
16	156.991,41	0,0040%	1
17	154.600,18	0,0039%	1
18	151.909,80	0,0039%	1
19	151.075,21	0,0038%	1
20	150.651,43	0,0038%	1
21	148.666,89	0,0038%	1
22	148.061,95	0,0038%	1
23	147.143,58	0,0037%	1
24	143.193,69	0,0036%	3
25	142.197,14	0,0036%	1
	4.181.656,90	0,1062%	32

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Monthly Investor Report**

10. Geographical Distribution



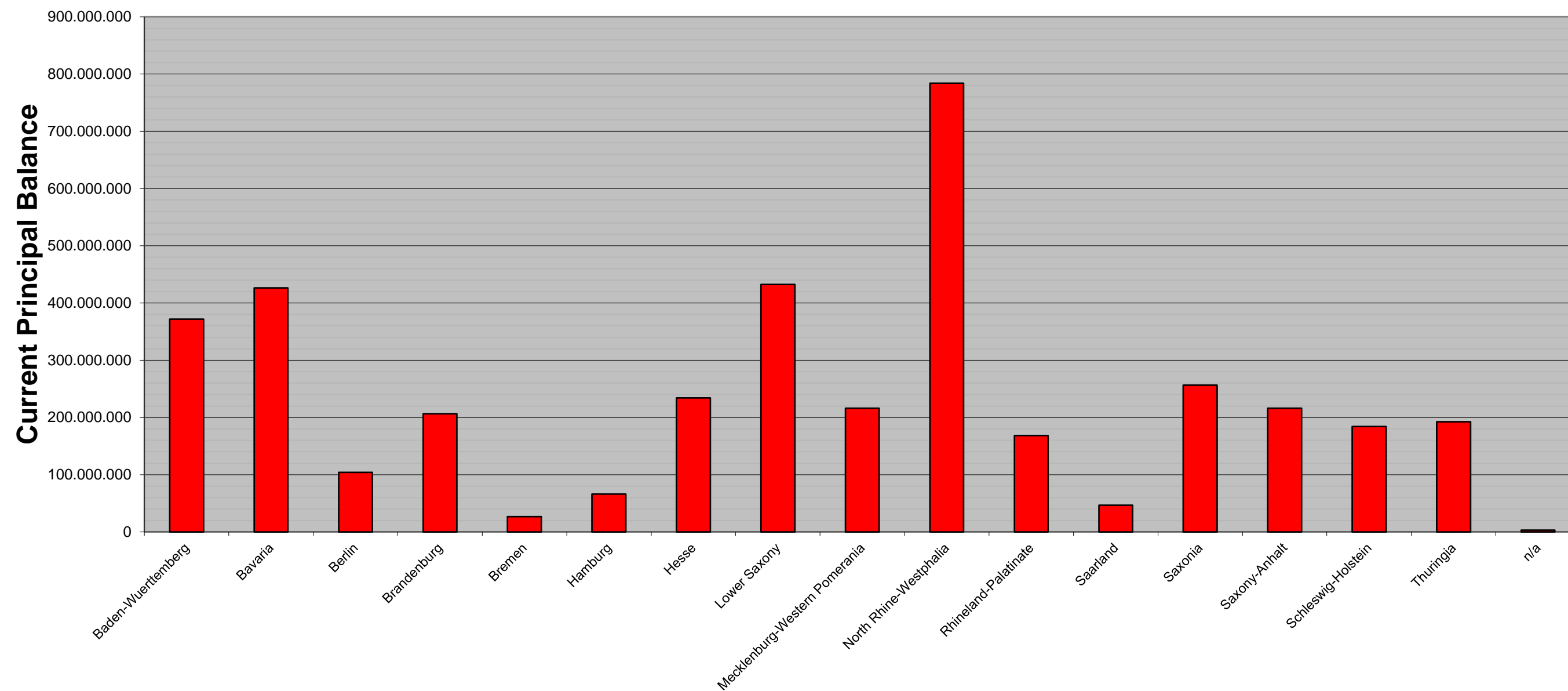
Calculation Date			10.05.2024		
Payment Date			14.05.2024		
Period No			43		
Monthly Period			May 2024		
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	371.870.549,25	9,45%	32.382	9,27%
Bavaria	426.558.177,68	10,84%	36.945	10,57%
Berlin	103.965.732,64	2,64%	8.454	2,42%
Brandenburg	206.468.865,20	5,25%	19.042	5,45%
Bremen	26.912.542,68	0,68%	2.224	0,64%
Hamburg	65.931.656,76	1,68%	5.060	1,45%
Hesse	234.322.463,09	5,95%	21.093	6,04%
Lower Saxony	432.275.441,00	10,98%	38.167	10,92%
Mecklenburg-Western Pomerania	215.920.512,07	5,49%	19.173	5,49%
North Rhine-Westphalia	784.051.793,85	19,92%	68.727	19,67%
Rhineland-Palatinate	168.222.023,84	4,27%	15.167	4,34%
Saarland	46.700.080,24	1,19%	4.285	1,23%
Saxonia	256.592.955,24	6,52%	24.344	6,97%
Saxony-Anhalt	215.972.774,31	5,49%	20.520	5,87%
Schleswig-Holstein	184.374.711,29	4,68%	16.011	4,58%
Thuringia	192.666.873,17	4,90%	17.619	5,04%
n/a	3.053.695,81	0,08%	246	0,07%
Total	3.935.860.848,12	100,00%	349.459	100,00%

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Monthly Investor Report**

10.1 Geographical Distribution (Graph)

Calculation Date	10.05.2024	
Payment Date	14.05.2024	
Period No	43	
Monthly Period	May 2024	
Interest Period	from 15.04.2024	to 14.05.2024 = 29 days
Collection Period	from 01.04.2024	to 30.04.2024



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

11. Object/Vehicle Type



Calculation Date			10.05.2024		
Payment Date			14.05.2024		
Period No			43		
Monthly Period			May 2024		
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	15.987.391,18	0,41%	1.215	0,35%
		Private	37.823.039,67	0,96%	3.509	1,00%
			53.810.430,85	1,37%	4.724	1,35%
	Used Vehicle	Commercial	58.764.763,82	1,49%	5.123	1,47%
		Private	276.281.676,54	7,02%	30.542	8,74%
			335.046.440,36	8,51%	35.665	10,21%
	Total		388.856.871,21	9,88%	40.389	11,56%
Non-Online	New Vehicle	Commercial	101.570.992,84	2,58%	6.355	1,82%
		Private	267.145.049,46	6,79%	22.434	6,42%
			368.716.042,30	9,37%	28.789	8,24%
	Used Vehicle	Commercial	572.885.484,78	14,56%	39.273	11,24%
		Private	2.605.402.449,83	66,20%	241.008	68,97%
			3.178.287.934,61	80,75%	280.281	80,20%
	Total		3.547.003.976,91	90,12%	309.070	88,44%
Total			3.935.860.848,12	100,00%	349.459	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	3.756.585.027,46	95,45%	333.631	95,47%
Leisure	137.238.827,15	3,49%	7.533	2,16%
Motorbike	42.036.993,51	1,07%	8295	2,37%
Total	3.935.860.848,12	100,00%	349.459	100,00%

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12. Insurances



Calculation Date	10.05.2024				
Payment Date	14.05.2024				
Period No	43				
Monthly Period	May 2024				
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.395.670.028,41	60,87%	191.461	54,79%
Yes	1.540.190.819,71	39,13%	157.998	45,21%
Total	3.935.860.848,12	100,00%	349.459	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	2.844.945.618,43	72,28%	250.328	71,63%
Yes	1.090.915.229,69	27,72%	99.131	28,37%
Total	3.935.860.848,12	100,00%	349.459	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	3.562.373.631,61	90,51%	316.582	90,59%
Yes	373.487.216,51	9,49%	32.877	9,41%
Total	3.935.860.848,12	100,00%	349.459	100,00%

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13. Type of Contract



Calculation Date			10.05.2024			
Payment Date			14.05.2024			
Period No			43			
Monthly Period			May 2024			
Interest Period	from	15.04.2024	to	14.05.2024	=	29 days
Collection Period	from	01.04.2024	to	30.04.2024		

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.691.401.033,91	42,97%	201.816	57,75%
	Vehicle	325.338.637,60	8,27%	32.897	9,41%
	Total	2.016.739.671,51	51,24%	234.713	67,16%
Yes		1.495.251.181,59	37,99%	95.677	27,38%
- of which balloon rates	Auto	944.915.304,99	24,01%		
- of which regular installments		550.335.876,60	13,98%		
Yes		423.869.995,02	10,77%	19.069	5,46%
- of which balloon rates	Vehicle	283.597.520,85	7,21%		
- of which regular installments		140.272.474,17	3,56%		
	Total	1.919.121.176,61	48,76%	114.746	32,84%
Total		3.935.860.848,12	100,00%	349.459	100,00%

Balloon Loans - Original Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	271.049,54	0,02%	16	0,01%
13:25	9.363.799,65	0,76%	729	0,64%
26:38	79.428.096,51	6,47%	6.663	5,81%
39:51	285.009.848,80	23,20%	26.015	22,67%
52:64	544.271.088,19	44,30%	51.402	44,80%
65:72	188.292.462,98	15,33%	17.931	15,63%
73:	121.876.480,17	9,92%	11.990	10,45%
Total	1.228.512.825,84	100,00%	114.746	100,00%

Balloon Loans - Remaining Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	245.167.606,20	19,96%	25.173	21,94%
13:25	306.807.876,79	24,97%	29.398	25,62%
26:38	340.163.218,39	27,69%	31.345	27,32%
39:51	243.588.899,74	19,83%	21.169	18,45%
52:64	91.815.672,71	7,47%	7.622	6,64%
65:72	830.253,56	0,07%	33	0,03%
73:	139.298,45	0,01%	6	0,01%
Total	1.228.512.825,84	100,00%	114.746	100,00%

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

14. Payment Methods



Calculation Date		10.05.2024			
Payment Date		14.05.2024			
Period No		43			
Monthly Period		May 2024			
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	

<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	3.876.914.856,95	98,50%	343.553	98,31%
Other	58.945.991,17	1,50%	5.906	1,69%
Total	3.935.860.848,12	100,00%	349.459	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	1.692.006.012,06	42,99%	148.673	42,54%
1st of month	2.243.854.836,06	57,01%	200.786	57,46%
Total	3.935.860.848,12	100,00%	349.459	100,00%

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

15. Downpayment



Calculation Date			10.05.2024			
Payment Date			14.05.2024			
Period No			43			
Monthly Period			May 2024			
Interest Period	from	15.04.2024	to	14.05.2024	=	29 days
Collection Period	from	01.04.2024	to	30.04.2024		

<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	1.596.750.147,07	40,57%	143.991	41,20%	0,00%
0: 999	75.046.064,72	1,91%	9.436	2,70%	3,93%
1000: 1999	193.686.464,86	4,92%	22.466	6,43%	8,53%
2000: 2999	252.356.027,58	6,41%	27.116	7,76%	13,15%
3000: 3999	238.704.486,34	6,06%	23.885	6,83%	16,88%
4000: 4999	189.705.966,74	4,82%	18.290	5,23%	20,43%
5000: 5999	287.503.822,23	7,30%	24.045	6,88%	21,80%
6000: 6999	152.376.277,50	3,87%	12.874	3,68%	25,20%
7000: 7999	122.129.843,53	3,10%	10.142	2,90%	27,96%
8000: 8999	105.525.991,29	2,68%	8.637	2,47%	30,40%
9000: 9999	58.794.532,38	1,49%	4.783	1,37%	32,65%
10000:10999	199.604.161,84	5,07%	14.107	4,04%	31,90%
11000:11999	38.780.789,60	0,99%	3.034	0,87%	36,12%
12000:12999	51.703.014,08	1,31%	3.999	1,14%	38,14%
13000:13999	32.725.774,36	0,83%	2.531	0,72%	39,82%
14000:14999	25.567.617,29	0,65%	2.015	0,58%	41,08%
15000:15000	67.168.185,91	1,71%	4.283	1,23%	38,75%
15001:	247.731.680,80	6,29%	13.825	3,96%	46,72%
Total	3.935.860.848,12	100,00%	349.459	100,00%	17,60%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.778,07	€ 6.425,72
Average Purchase Price	€ 21.471,67	€ 24.170,24
Downpayment in %	17,60%	26,59%

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

16. Effective Interest Rate



Calculation Date			10.05.2024			
Payment Date			14.05.2024			
Period No			43			
Monthly Period			May 2024			
Interest Period	from	15.04.2024	to	14.05.2024	=	29 days
Collection Period	from	01.04.2024	to	30.04.2024		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	5.591.147,45	0,14%	249	0,07%
1: 1	298.678.868,64	7,59%	23.796	6,81%
2: 2	936.154.612,07	23,79%	81.167	23,23%
3: 3	1.518.586.442,32	38,58%	135.505	38,78%
4: 4	607.866.750,56	15,44%	63.187	18,08%
5: 5	331.839.583,15	8,43%	25.791	7,38%
6: 6	163.944.979,73	4,17%	13.018	3,73%
7: 7	38.412.769,83	0,98%	3.565	1,02%
8: 8	27.835.281,25	0,71%	2.625	0,75%
9: 9	4.763.006,47	0,12%	372	0,11%
10:10	1.000.406,91	0,03%	83	0,02%
11:11	834.833,64	0,02%	74	0,02%
12:12	352.166,10	0,01%	27	0,01%
Total	3.935.860.848,12	100,00%	349.459	100,00%

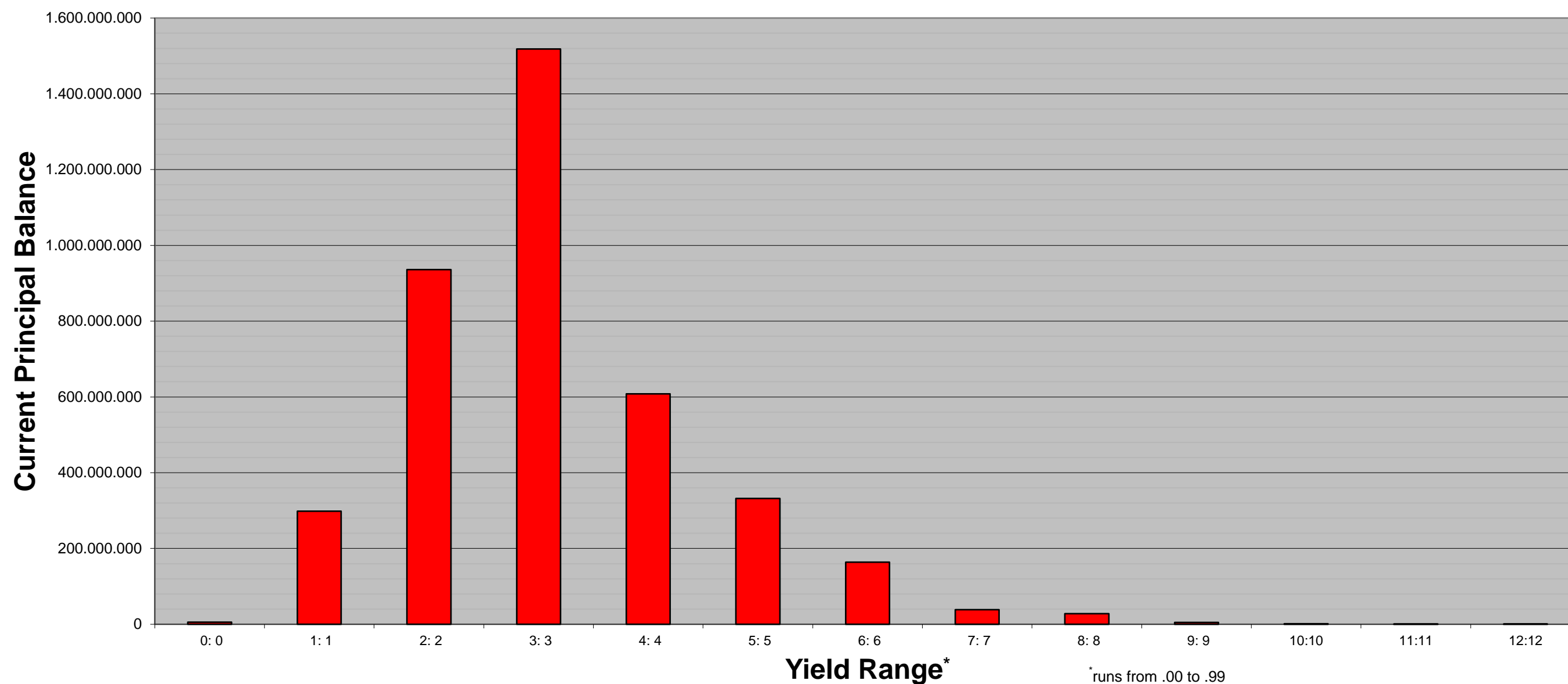
Statistics	in %
WA Interest	3,93%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	10.05.2024	
Payment Date	14.05.2024	
Period No	43	
Monthly Period	May 2024	
Interest Period	from 15.04.2024	to 14.05.2024 = 29 days
Collection Period	from 01.04.2024	to 30.04.2024



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Monthly Investor Report**

17. Seasoning



Calculation Date	10.05.2024	
Payment Date	14.05.2024	
Period No	43	
Monthly Period	May 2024	
Interest Period	from 15.04.2024	to 14.05.2024 = 29 days
Collection Period	from 01.04.2024	to 30.04.2024

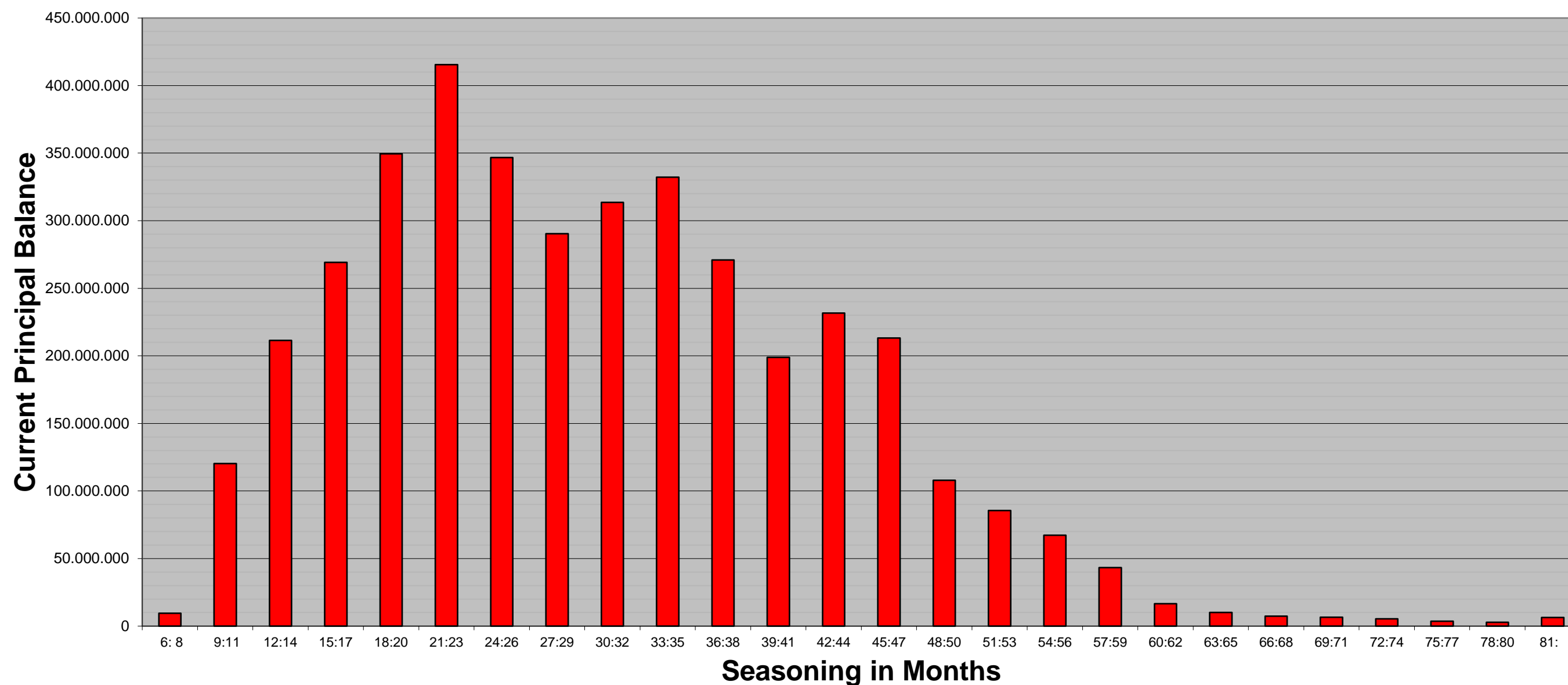
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
6: 8	9.419.935,33	0,24%	530	0,15%
9:11	120.352.260,20	3,06%	6.676	1,91%
12:14	211.374.181,99	5,37%	12.519	3,58%
15:17	269.131.838,67	6,84%	16.889	4,83%
18:20	349.483.526,55	8,88%	22.870	6,54%
21:23	415.577.721,79	10,56%	28.484	8,15%
24:26	346.767.381,97	8,81%	25.592	7,32%
27:29	290.466.002,89	7,38%	22.421	6,42%
30:32	313.528.026,45	7,97%	27.028	7,73%
33:35	332.195.852,09	8,44%	30.913	8,85%
36:38	270.991.586,28	6,89%	26.141	7,48%
39:41	198.940.122,76	5,05%	20.512	5,87%
42:44	231.713.439,18	5,89%	26.323	7,53%
45:47	213.284.315,96	5,42%	26.542	7,60%
48:50	107.951.018,35	2,74%	13.491	3,86%
51:53	85.507.136,65	2,17%	11.246	3,22%
54:56	67.255.290,50	1,71%	10.095	2,89%
57:59	43.336.692,72	1,10%	7.356	2,10%
60:62	16.523.132,64	0,42%	2.993	0,86%
63:65	10.070.428,78	0,26%	1.922	0,55%
66:68	7.371.865,94	0,19%	1.577	0,45%
69:71	6.587.419,31	0,17%	1.624	0,46%
72:74	5.442.975,19	0,14%	1.287	0,37%
75:77	3.561.294,85	0,09%	865	0,25%
78:80	2.761.316,98	0,07%	834	0,24%
81:	6.266.084,10	0,16%	2.729	0,78%
Total	3.935.860.848,12	100,00%	349.459	100,00%

Statistics	
WA Seasoning	30,41

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17.1 Seasoning (Graph)

Calculation Date			10.05.2024		
Payment Date			14.05.2024		
Period No			43		
Monthly Period			May 2024		
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	



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18. Remaining Term



Calculation Date	10.05.2024	
Payment Date	14.05.2024	
Period No	43	
Monthly Period	May 2024	
Interest Period	from 15.04.2024	to 14.05.2024 = 29 days
Collection Period	from 01.04.2024	to 30.04.2024

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	129.128.758,13	3,28%	35.008	10,02%
7: 13	266.290.336,69	6,77%	43.235	12,37%
14: 20	361.341.972,08	9,18%	46.429	13,29%
21: 27	406.898.895,08	10,34%	41.273	11,81%
28: 34	473.558.033,61	12,03%	40.223	11,51%
35: 41	545.926.226,03	13,87%	40.251	11,52%
42: 48	457.488.907,38	11,62%	30.713	8,79%
49: 55	403.208.124,35	10,24%	24.336	6,96%
56: 62	236.391.329,74	6,01%	13.646	3,90%
63: 69	137.501.284,61	3,49%	8.275	2,37%
70: 76	129.630.089,04	3,29%	7.163	2,05%
77: 83	108.661.527,36	2,76%	5.809	1,66%
84: 90	91.028.378,54	2,31%	4.547	1,30%
91: 97	69.155.427,76	1,76%	3.247	0,93%
98:104	76.714.460,67	1,95%	3.455	0,99%
105:107	23.414.995,27	0,59%	1.015	0,29%
108:	19.522.101,78	0,50%	834	0,24%
Total	3.935.860.848,12	100,00%	349.459	100,00%

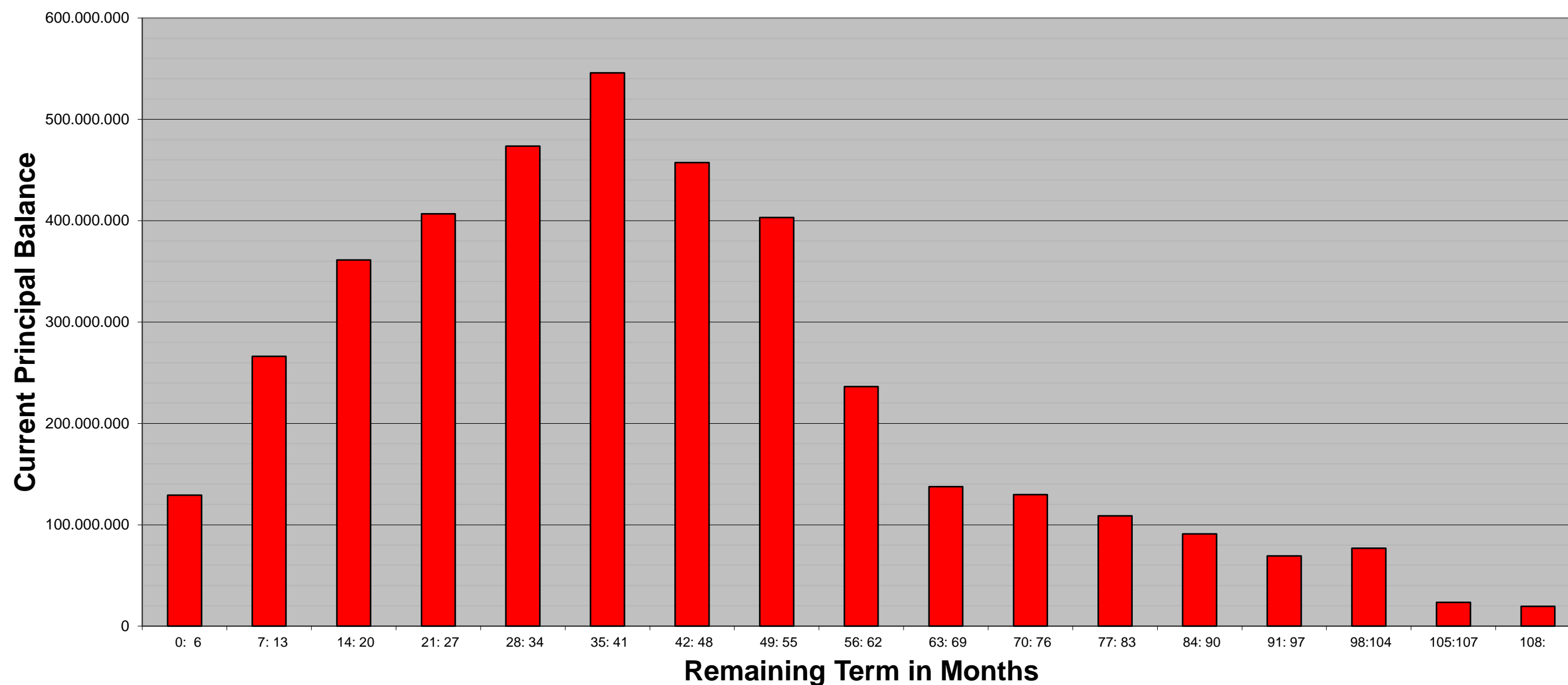
Statistics

WA Remaining Term	41,65
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date			10.05.2024		
Payment Date			14.05.2024		
Period No			43		
Monthly Period			May 2024		
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	



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

19. Original Term



Calculation Date	10.05.2024	
Payment Date	14.05.2024	
Period No	43	
Monthly Period	May 2024	
Interest Period	from 15.04.2024	to 14.05.2024 = 29 days
Collection Period	from 01.04.2024	to 30.04.2024

<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	305.806,08	0,01%	101	0,03%
13: 25	16.716.624,64	0,42%	4.367	1,25%
26: 38	150.343.193,28	3,82%	25.146	7,20%
39: 51	550.498.075,35	13,99%	65.137	18,64%
52: 64	1.147.799.529,41	29,16%	103.063	29,49%
65: 77	953.961.511,05	24,24%	69.741	19,96%
78: 90	291.576.710,42	7,41%	27.658	7,91%
91:103	434.815.097,70	11,05%	34.114	9,76%
104:116	64.091.942,56	1,63%	3.914	1,12%
117:119	13.785.291,21	0,35%	690	0,20%
120:	311.967.066,42	7,93%	15.528	4,44%
Total	3.935.860.848,12	100,00%	349.459	100,00%

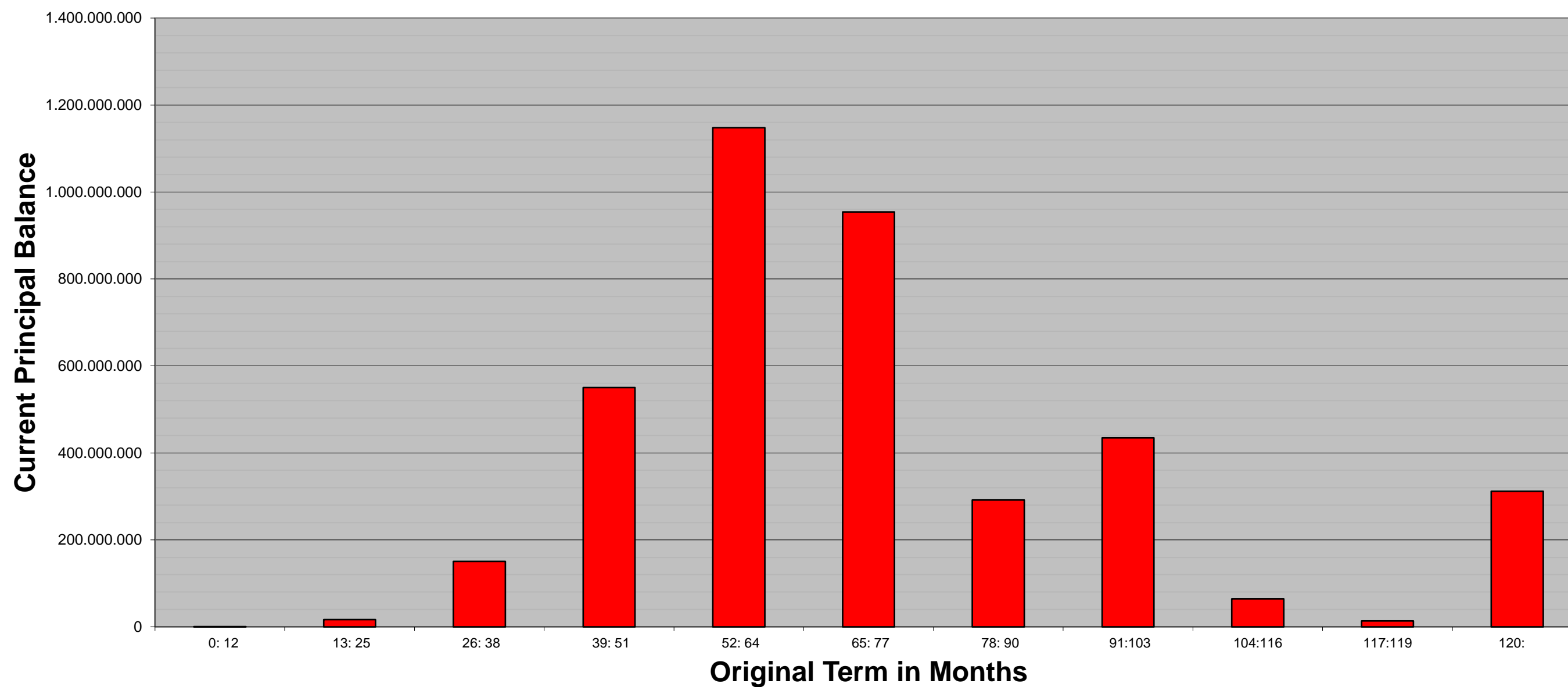
Statistics

WA Original Term	72,07
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date			10.05.2024		
Payment Date			14.05.2024		
Period No			43		
Monthly Period			May 2024		
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	



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20. Brands + Fuel Type



Calculation Date	10.05.2024					
Payment Date	14.05.2024					
Period No	43					
Monthly Period	May 2024					
Interest Period	from	15.04.2024	to	14.05.2024	=	29 days
Collection Period	from	01.04.2024	to	30.04.2024		

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	466.712.024,96	11,86%	42.654	12,21%
2	430.270.064,51	10,93%	40.127	11,48%
3	361.952.158,46	9,20%	25.349	7,25%
4	283.315.735,18	7,20%	21.047	6,02%
5	273.841.746,10	6,96%	20.357	5,83%
6	210.710.656,82	5,35%	27.046	7,74%
7	182.226.877,33	4,63%	17.545	5,02%
8	180.303.426,70	4,58%	18.509	5,30%
9	160.060.342,01	4,07%	14.257	4,08%
10	156.349.976,56	3,97%	15.226	4,36%
11	144.312.729,90	3,67%	9.323	2,67%
12	138.282.843,16	3,51%	14.702	4,21%
13	116.637.312,95	2,96%	9.759	2,79%
14	83.454.370,44	2,12%	7.482	2,14%
15	81.728.445,68	2,08%	9.338	2,67%
	3.270.158.710,76	83,09%	292.721	83,76%

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes-Benz, Opel, Peugeot, Renault, Seat, Skoda, Volvo, VW

<i>Fuel</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Petrol	1.211.061.489,63	30,77%	145.305	41,58%
Diesel Euro 6	492.303.129,35	12,51%	39.812	11,39%
Diesel Euro 5	217.855.512,50	5,54%	25.778	7,38%
Diesel < Euro 5	447.102.296,22	11,36%	36.932	10,57%
Other	43.554.793,36	1,11%	3.673	1,05%
n/a	1.523.983.627,06	38,72%	97.959	28,03%
Total	3.935.860.848,12	100,00%	349.459	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	10.05.2024		
Payment Date	14.05.2024		
Period No	43		
Monthly Period	May 2024		
Interest Period	from	15.04.2024	to 14.05.2024 = 29 days
Collection Period	from	01.04.2024	to 30.04.2024

Priority of Payments

Available Distribution Amount		162.978.998,00 €
Senior Expenses	-	8.607,20 €
Interest Notes Class A	-	0,00 €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	0,00 €
Interest Notes Class B (no PD Trigger Breach)	-	292.030,00 €
Replenishment	-	0,00 €
Purchase Shortfall Ledger	-	315,63 €
Principal Class A	-	147.414.531,25 €
Interest Class B (PD Trigger Breach)	-	0,00 €
Principal Class B	-	0,00 €
Interest Subordinated Loan	-	241,67 €
Principal Subordinated Loan	-	0,00 €
Other payments due	-	0,00 €
Payments to Seller	=	15.063.272,25 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	8.607,20 €		
Interest accrued for the Period	292.030,00 €	0,00 €	292.030,00 €
Cumulative Interest accrued	11.964.969,35 €	0,00 €	11.964.969,35 €
Interest Payments	292.030,00 €	0,00 €	292.030,00 €
Cumulative Interest Payments	11.964.969,35 €	0,00 €	11.964.969,35 €
Interest accrued on Subordinated Loan for the Period	241,67 €		
Cumulative Interest accrued on Subordinated Loan	10.775,00 €		
Interest Payments on Subordinated Loan	241,67 €		
Cumulative Interest Payments on Subordinated Loan	10.775,00 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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

22. Retention



Calculation Date	10.05.2024	
Payment Date	14.05.2024	
Period No	43	
Monthly Period	May 2024	
Interest Period	from 15.04.2024	to 14.05.2024 = 29 days
Collection Period	from 01.04.2024	to 30.04.2024

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	4.083.275.253,14 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.935.860.848,12 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	3.720.775.695,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	3.573.361.163,75 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,01%

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23. Counterparties



Calculation Date	10.05.2024				
Payment Date	14.05.2024				
Period No	43				
Monthly Period	May 2024				
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	

Arranger	Société Générale S.A. Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany
Manager	Société Générale S.A. One Bank Street, Canary Wharf London E14 4SG United Kingdom
Account Bank & Paying Agent E-mail: mbs.erg.london@usbank.com	Elavon Financial Services Limited Block E, Cherrywood Business Park, Loughlinstown Co. Dublin Republic of Ireland
Cash Administrator & Calculation Agent	U.S. Bank Global Corporate Trust Limited 125 Old Broad Street London, EC2N 1AR United Kingdom
Transaction Security Trustee	Circumference FS (Netherlands) B.V. Barbara Strozilaan 101 1083 HN Amsterdam The Netherlands
Data Trustee	Circumference FS (UK) Limited 14 Devonshire Square London EC2M 4YT United Kingdom

Fitch			Moody's			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A	F1	POS	A1(cr)	P-1(cr)	STABLE	performing
A	F1	POS	A1(cr)	P-1(cr)	STABLE	performing
-	F1	STABLE	-	P-1	NEG	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing

Rating Agencies	Fitch Ratings Limited Neue Mainzer Strasse 46 - 50 60311 Frankfurt am Main Germany	Moody's Deutschland GmbH Structured Finance Monitoring An der Welle 5 60325 Frankfurt am Main Germany
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Ratings as of 30.04.2024, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

24. Issuer Information



Calculation Date		10.05.2024			
Payment Date		14.05.2024			
Period No		43			
Monthly Period		May 2024			
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	

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:

549300I0DV9V1WKU0071

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

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

SPV-Administrator:

Circumference FS (Luxembourg) S.A.

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

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

25. Santander Consumer Bank



Contact Details

Team ABS abs_ger@santander.de

Calculation Date	10.05.2024				
Payment Date	14.05.2024				
Period No	43				
Monthly Period	May 2024				
Interest Period	from	15.04.2024	to	14.05.2024	= 29 days
Collection Period	from	01.04.2024	to	30.04.2024	

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)	POS
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 30.04.2024, data source: Bloomberg

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26. Glossary



Calculation Date		10.05.2024				
Payment Date		14.05.2024				
Period No		43				
Monthly Period		May 2024				
Interest Period	from	15.04.2024	to	14.05.2024	=	29 days
Collection Period	from	01.04.2024	to	30.04.2024		

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