

# SC Germany Mobility 2020-1 Monthly Investor Report



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Santander Germany

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2022

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

**Cover Sheet Monthly Investor Report**



Calculation Date	12.06.2024				
Payment Date	14.06.2024				
Period No	44				
Monthly Period	Jun 2024				
Interest Period	from 14.05.2024	to	14.06.2024	=	31 days
Collection Period	from 01.05.2024	to	31.05.2024		

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

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

**1. Portfolio Information**



Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period from	14.05.2024	to 14.06.2024 = 31 days
Collection Period from	01.05.2024	to 31.05.2024

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>349.459</b>	<b>3.935.860.848,12 €</b>	<b>4.083.275.695,00 €</b>
Scheduled Principal Payments		94.648.659,44 €	96.210.714,62 €
Prepayment Principal		43.878.195,64 €	47.024.385,64 €
Others		1.333.900,43 €	1.321.848,32 €
<b>Total Principal Collections</b>		<b>139.860.755,51 €</b>	<b>144.556.948,58 €</b>
<b>Total Interest Collections</b>		<b>15.936.145,54 €</b>	<b>16.758.619,91 €</b>
<b>Defaults</b>		<b>2.938.252,31 €</b>	<b>2.857.456,44 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>		<b>3.793.061.840,30 €</b>	<b>3.935.860.848,12 €</b>
Purchase Shortfall Amount		32,20 €	315,63 €
<b>Total Assets (End of Period)</b>	<b>339.494</b>	<b>3.793.061.872,50 €</b>	<b>3.935.861.163,75 €</b>
Current Prepayment Rate (annualised)		13,38%	

# SC Germany Mobility 2020-1 Monthly Investor Report

## 2. Reserve Accounts



Calculation Date	12.06.2024				
Payment Date	14.06.2024				
Period No	44				
Monthly Period	Jun 2024				
Interest Period from	14.05.2024	to	14.06.2024	=	31 days
Collection Period from	01.05.2024	to	31.05.2024		

### Reserve Accounts

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

### Additional Reserve

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

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

**3. Delinquency Data**

Calculation Date	12.06.2024				
Payment Date	14.06.2024				
Period No	44				
Monthly Period	Jun 2024				
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	



**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 €	11.002.441,28 €	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%
44	3.793.061.840,30 €	14.747.177,03 €	6.049.496,59 €	10.376.732,05 €	14.441.462,92 €	98,80%	0,39%	0,16%	0,27%	0,38%
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## SC Germany Mobility 2020-1 Monthly Investor Report

### 4. Default Data



Calculation Date	12.06.2024				
Payment Date	14.06.2024				
Period No	44				
Monthly Period	Jun 2024				
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	2.938.252,31 €	
Current Period Recoveries	1.922.162,71 €	
Current Period Net Default	1.016.089,60 €	
New Number of Defaulted Contracts		164

#### Cumulative Default

Cumulative Gross Default	77.603.053,10 €	
Cumulative Recoveries	29.983.353,03 €	
Cumulative Net Default	47.619.700,07 €	
Total Number of Defaulted Contracts		5.788

3-MRA\* /  
current ratio

Ratio

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

0,35%

Annualised Loss Ratio period before previous period	0,29%
Annualised Loss Ratio previous period	0,43%
Annualised Loss Ratio current period	0,32%

#### Principal Deficiency

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

#### PDL Trigger

62.500.000,00 €

#### Repurchased Assets

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

\* 3-MRA stands for three months rolling average

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

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Collection Period	from	01.05.2024	to	31.05.2024	

**4.1 Defaults & Recoveries per period**



**Default/Recovery Data and Ratios**

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
36	4.239	2.998.098,55 €	54.185.230,04 €	10.220.691.281,36 €	0,53%	887.666,42 €	16.654.910,10 €	37.530.319,94 €	0,37%
37	4.409	2.247.524,20 €	56.432.754,24 €	10.220.691.281,36 €	0,55%	1.541.385,24 €	18.196.295,34 €	38.236.458,90 €	0,37%
38	4.610	3.025.056,98 €	59.457.811,22 €	10.220.691.281,36 €	0,58%	1.674.667,75 €	19.870.963,09 €	39.586.848,13 €	0,39%
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%
44	5.788	2.938.252,31 €	77.603.053,10 €	10.220.691.281,36 €	0,76%	1.922.162,71 €	29.983.353,03 €	47.619.700,07 €	0,47%
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**5. Concentration Limits**



Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024

**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**

Calculation Date	12.06.2024			
Payment Date	14.06.2024			
Period No	44			
Monthly Period	Jun 2024			
Interest Period from	14.05.2024	to	14.06.2024	= 31 days
Collection Period from	01.05.2024	to	31.05.2024	

**6. Outstanding Notes**



	All notes	Class A	Class B
<b>1. Note Balance</b>			
<b>General Note Information</b>			
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
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	3.935.861.163,75 €	3.573.361.163,75 €	362.500.000,00 €
Available Distribution Amount	157.919.381,19 €		
Replenishment	- €		
Amortisation	142.799.291,25 €		
Redemption per Class	142.799.291,25 €	142.799.291,25 €	- €
Redemption per Note		3.079,23 €	- €
Class Principal Outstanding Balance End of Period	3.793.061.872,50 €	3.430.561.872,50 €	362.500.000,00 €
Current Tranching		90,44%	9,56%
Current Pool Factor		0,74	1,00
<b>2. Payments to Investors per Note</b>			
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		77.053,61 €	100.000,00 €
> Principal Repayment per Note		3.079,23 €	- €
Principal Outstanding per Note End of Period		73.974,38 €	100.000,00 €
> Interest accrued for the period		- €	312.148,75 €
Interest Payment		- €	312.148,75 €
Interest Payment per Note		- €	86,11 €
<b>3. Credit Enhancements</b>			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		13,40%	3,84%
Current CE (excl. Excess Spread)		9,56%	0,00%

\* Last rating action as of 11.04.2024

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

**7. Original Principal Balance**



Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024

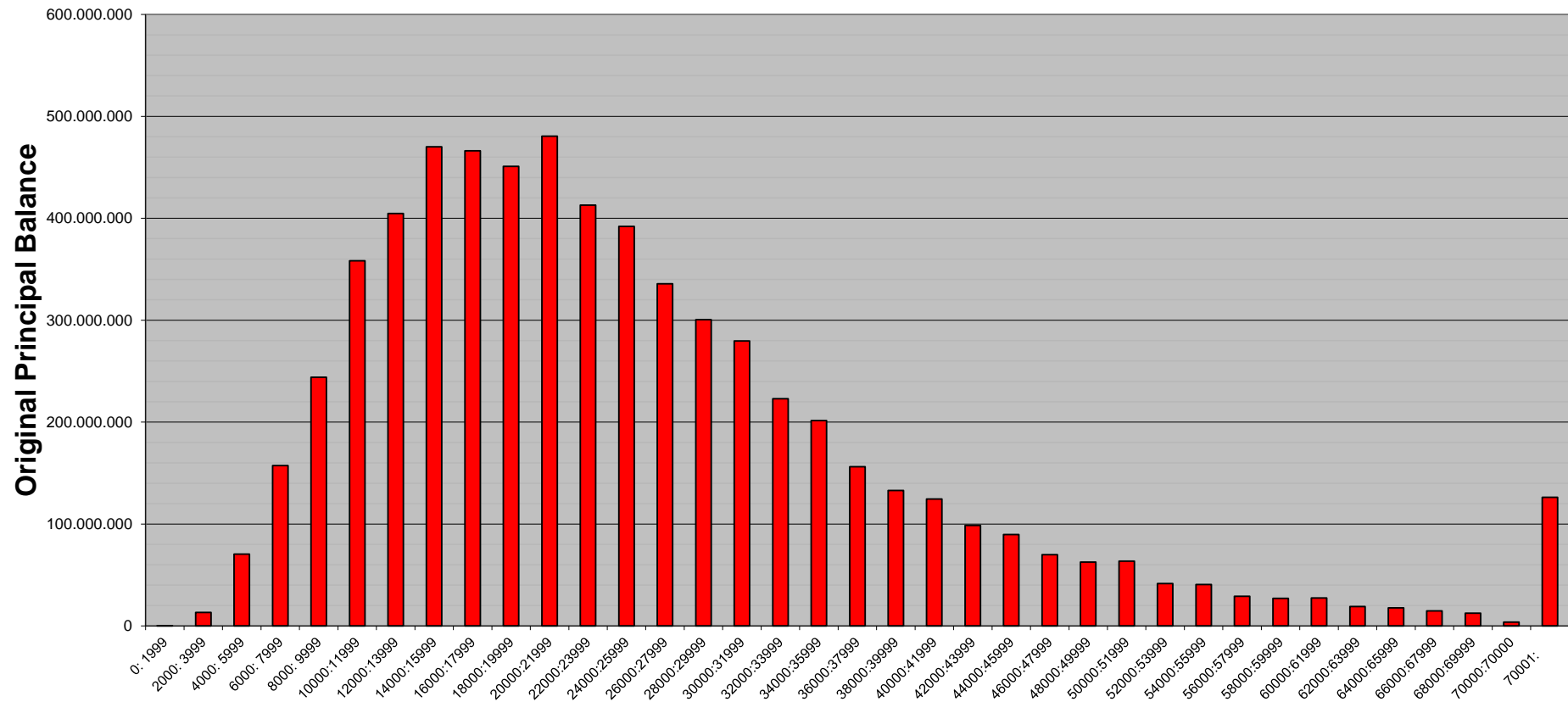
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	278.007,42	0,00%	165	0,05%
2000: 3999	13.148.240,24	0,20%	3.995	1,18%
4000: 5999	70.380.757,64	1,10%	13.785	4,06%
6000: 7999	157.415.822,81	2,45%	22.385	6,59%
8000: 9999	243.978.523,68	3,80%	27.096	7,98%
10000:11999	358.228.703,61	5,58%	32.784	9,66%
12000:13999	404.674.393,34	6,30%	31.184	9,19%
14000:15999	470.168.686,70	7,32%	31.382	9,24%
16000:17999	466.216.681,76	7,26%	27.491	8,10%
18000:19999	450.885.716,70	7,02%	23.770	7,00%
20000:21999	480.486.675,58	7,49%	22.989	6,77%
22000:23999	412.879.237,18	6,43%	17.990	5,30%
24000:25999	392.010.395,33	6,11%	15.699	4,62%
26000:27999	335.654.443,41	5,23%	12.447	3,67%
28000:29999	300.526.595,87	4,68%	10.381	3,06%
30000:31999	279.587.475,88	4,36%	9.060	2,67%
32000:33999	223.003.594,85	3,47%	6.768	1,99%
34000:35999	201.478.493,30	3,14%	5.763	1,70%
36000:37999	156.268.050,94	2,43%	4.228	1,25%
38000:39999	132.885.341,51	2,07%	3.411	1,00%
40000:41999	124.516.944,66	1,94%	3.051	0,90%
42000:43999	98.560.496,83	1,54%	2.294	0,68%
44000:45999	89.656.450,19	1,40%	1.995	0,59%
46000:47999	69.915.622,60	1,09%	1.489	0,44%
48000:49999	62.694.047,45	0,98%	1.280	0,38%
50000:51999	63.638.614,16	0,99%	1.255	0,37%
52000:53999	41.513.947,69	0,65%	784	0,23%
54000:55999	40.713.105,16	0,63%	741	0,22%
56000:57999	29.022.973,86	0,45%	509	0,15%
58000:59999	27.066.919,47	0,42%	459	0,14%
60000:61999	27.398.908,50	0,43%	451	0,13%
62000:63999	19.078.955,64	0,30%	303	0,09%
64000:65999	17.673.296,63	0,28%	272	0,08%
66000:67999	14.712.970,86	0,23%	220	0,06%
68000:69999	12.557.282,11	0,20%	182	0,05%
70000:70000	3.710.000,00	0,06%	53	0,02%
70001:	126.253.357,38	1,97%	1.383	0,41%
<b>Total</b>	<b>6.418.839.730,94</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	18.907,08

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

**7.1 Original PB (Graph)**

Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024



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

**8. Current Principal Balance**



Calculation Date	12.06.2024				
Payment Date	14.06.2024				
Period No	44				
Monthly Period	Jun 2024				
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	

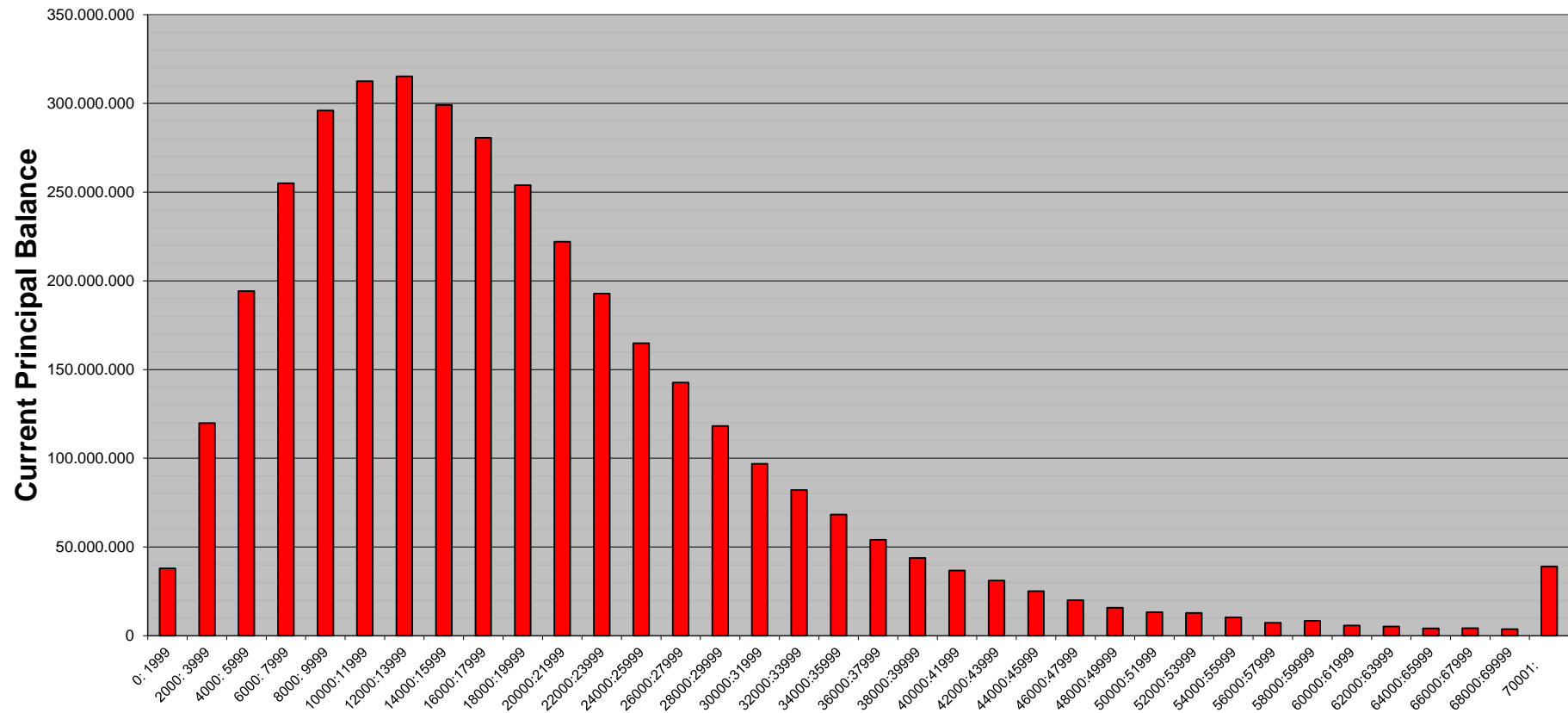
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	37.907.179,30	1,00%	38.814	11,43%
2000: 3999	119.820.519,09	3,16%	39.865	11,74%
4000: 5999	194.230.028,78	5,12%	38.872	11,45%
6000: 7999	254.995.522,85	6,72%	36.500	10,75%
8000: 9999	295.950.912,74	7,80%	32.933	9,70%
10000:11999	312.498.631,29	8,24%	28.475	8,39%
12000:13999	315.236.888,76	8,31%	24.299	7,16%
14000:15999	299.135.789,69	7,89%	19.991	5,89%
16000:17999	280.637.141,47	7,40%	16.544	4,87%
18000:19999	253.946.338,12	6,70%	13.389	3,94%
20000:21999	222.096.071,66	5,86%	10.598	3,12%
22000:23999	192.773.689,38	5,08%	8.395	2,47%
24000:25999	164.844.797,48	4,35%	6.604	1,95%
26000:27999	142.676.489,93	3,76%	5.292	1,56%
28000:29999	118.151.853,44	3,11%	4.080	1,20%
30000:31999	96.838.881,77	2,55%	3.128	0,92%
32000:33999	82.103.115,77	2,16%	2.492	0,73%
34000:35999	68.250.276,41	1,80%	1.954	0,58%
36000:37999	54.036.069,99	1,42%	1.462	0,43%
38000:39999	43.860.274,26	1,16%	1.126	0,33%
40000:41999	36.716.643,93	0,97%	896	0,26%
42000:43999	31.142.026,13	0,82%	725	0,21%
44000:45999	25.172.635,22	0,66%	560	0,16%
46000:47999	20.024.611,25	0,53%	426	0,13%
48000:49999	15.815.332,86	0,42%	323	0,10%
50000:51999	13.294.982,57	0,35%	261	0,08%
52000:53999	12.815.678,05	0,34%	242	0,07%
54000:55999	10.286.434,44	0,27%	187	0,06%
56000:57999	7.234.468,40	0,19%	127	0,04%
58000:59999	8.363.330,39	0,22%	142	0,04%
60000:61999	5.791.206,36	0,15%	95	0,03%
62000:63999	5.219.690,86	0,14%	83	0,02%
64000:65999	4.158.517,95	0,11%	64	0,02%
66000:67999	4.286.953,08	0,11%	64	0,02%
68000:69999	3.722.973,75	0,10%	54	0,02%
70001:	39.025.882,88	1,03%	432	0,13%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	11.172,69

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

**8.1 Current PB (Graph)**

Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024



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

**9. Borrower Concentration**



Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	234.256,23	0,0062%	2
2	198.584,39	0,0052%	2
3	193.759,78	0,0051%	1
4	188.168,01	0,0050%	1
5	181.352,37	0,0048%	1
6	177.580,81	0,0047%	1
7	176.449,21	0,0047%	1
8	171.767,54	0,0045%	1
9	168.757,64	0,0044%	2
10	167.172,84	0,0044%	1
11	163.766,41	0,0043%	3
12	163.073,53	0,0043%	1
13	162.214,33	0,0043%	1
14	160.084,00	0,0042%	1
15	155.918,65	0,0041%	1
16	152.090,73	0,0040%	1
17	151.043,07	0,0040%	1
18	150.140,53	0,0040%	1
19	150.056,16	0,0040%	1
20	147.676,35	0,0039%	1
21	146.767,20	0,0039%	1
22	146.076,10	0,0039%	1
23	141.994,03	0,0037%	1
24	141.523,85	0,0037%	3
25	139.600,05	0,0037%	1
	<b>4.129.873,81</b>	<b>0,1089%</b>	<b>32</b>

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

**10. Geographical Distribution**



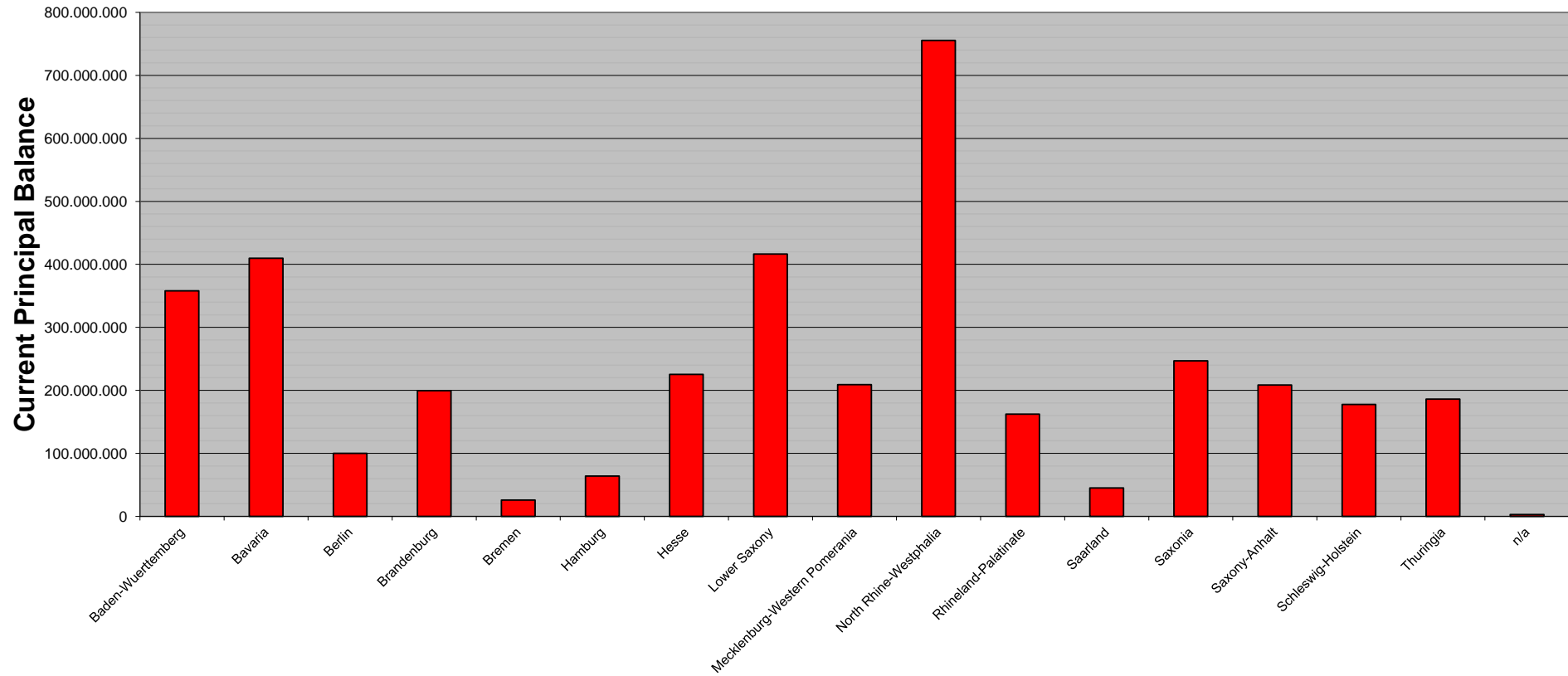
Calculation Date			12.06.2024		
Payment Date			14.06.2024		
Period No			44		
Monthly Period			Jun 2024		
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	358.081.866,70	9,44%	31.371	9,24%
Bavaria	409.600.358,65	10,80%	35.698	10,52%
Berlin	100.070.059,53	2,64%	8.230	2,42%
Brandenburg	199.550.637,24	5,26%	18.524	5,46%
Bremen	26.009.243,07	0,69%	2.159	0,64%
Hamburg	63.870.287,79	1,68%	4.937	1,45%
Hesse	225.304.026,22	5,94%	20.424	6,02%
Lower Saxony	416.424.104,69	10,98%	37.143	10,94%
Mecklenburg-Western Pomerania	208.961.229,26	5,51%	18.745	5,52%
North Rhine-Westphalia	755.426.774,49	19,92%	66.768	19,67%
Rhineland-Palatinate	162.372.375,34	4,28%	14.740	4,34%
Saarland	45.120.483,98	1,19%	4.169	1,23%
Saxonia	246.922.174,63	6,51%	23.658	6,97%
Saxony-Anhalt	208.399.974,60	5,49%	19.985	5,89%
Schleswig-Holstein	177.823.122,58	4,69%	15.568	4,59%
Thuringia	186.168.459,27	4,91%	17.130	5,05%
n/a	2.956.662,26	0,08%	245	0,07%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

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

**10.1 Geographical Distribution (Graph)**

Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024





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

**11. Object/Vehicle Type**



Calculation Date			12.06.2024			
Payment Date			14.06.2024			
Period No			44			
Monthly Period			Jun 2024			
Interest Period	from	14.05.2024	to	14.06.2024	=	31 days
Collection Period	from	01.05.2024	to	31.05.2024		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	15.212.142,35	0,40%	1.169	0,34%
		Private	36.258.507,02	0,96%	3.413	1,01%
			51.470.649,37	1,36%	4.582	1,35%
	Used Vehicle	Commercial	56.196.726,99	1,48%	4.961	1,46%
		Private	264.360.849,81	6,97%	29.565	8,71%
			320.557.576,80	8,45%	34.526	10,17%
	<b>Total</b>		<b>372.028.226,17</b>	<b>9,81%</b>	<b>39.108</b>	<b>11,52%</b>
Non-Online	New Vehicle	Commercial	96.880.949,27	2,55%	6.088	1,79%
		Private	255.663.946,54	6,74%	21.557	6,35%
			352.544.895,81	9,29%	27.645	8,14%
	Used Vehicle	Commercial	552.401.956,77	14,56%	38.128	11,23%
		Private	2.516.086.761,55	66,33%	234.613	69,11%
			3.068.488.718,32	80,90%	272.741	80,34%
	<b>Total</b>		<b>3.421.033.614,13</b>	<b>90,19%</b>	<b>300.386</b>	<b>88,48%</b>
<b>Total</b>			<b>3.793.061.840,00</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	3.620.262.172,20	95,44%	324.257	95,51%
Leisure	133.019.824,53	3,51%	7.354	2,17%
Motorbike	39.779.843,57	1,05%	7883	2,32%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

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

**12. Insurances**



Calculation Date	12.06.2024			
Payment Date	14.06.2024			
Period No	44			
Monthly Period	Jun 2024			
Interest Period	from	14.05.2024	to	14.06.2024
Collection Period	from	01.05.2024	to	31.05.2024
			=	31 days

<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	2.314.069.337,15	61,01%	186.359	54,89%
Yes	1.478.992.503,15	38,99%	153.135	45,11%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

<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	2.743.290.325,48	72,32%	243.209	71,64%
Yes	1.049.771.514,82	27,68%	96.285	28,36%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

<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	3.433.139.935,41	90,51%	307.437	90,56%
Yes	359.921.904,89	9,49%	32.057	9,44%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

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

**13. Type of Contract**



Calculation Date			12.06.2024		
Payment Date			14.06.2024		
Period No			44		
Monthly Period			Jun 2024		
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.626.140.967,75	42,87%	196.063	57,75%
	Vehicle	310.685.007,13	8,19%	31.806	9,37%
	<b>Total</b>	<b>1.936.825.974,88</b>	<b>51,06%</b>	<b>227.869</b>	<b>67,12%</b>
Yes		1.446.229.097,17	38,13%	93.085	27,42%
- of which balloon rates	Auto	921.142.888,60	24,28%		
- of which regular installments		525.086.208,57	13,84%		
Yes		410.006.768,25	10,81%	18.540	5,46%
- of which balloon rates	Vehicle	276.442.470,10	7,29%		
- of which regular installments		133.564.298,15	3,52%		
	<b>Total</b>	<b>1.856.235.865,42</b>	<b>48,94%</b>	<b>111.625</b>	<b>32,88%</b>
<b>Total</b>		<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

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	257.568,49	0,02%	14	0,01%
13:25	8.354.028,83	0,70%	651	0,58%
26:38	73.977.774,99	6,18%	6.143	5,50%
39:51	275.683.104,41	23,02%	25.046	22,44%
52:64	532.724.622,02	44,48%	50.202	44,97%
65:72	186.021.107,13	15,53%	17.714	15,87%
73:	120.567.152,83	10,07%	11.855	10,62%
<b>Total</b>	<b>1.197.585.358,70</b>	<b>100,00%</b>	<b>111.625</b>	<b>100,00%</b>

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	251.653.277,65	21,01%	25.595	22,93%
13:25	307.055.435,83	25,64%	29.245	26,20%
26:38	329.735.242,75	27,53%	30.414	27,25%
39:51	231.850.073,92	19,36%	19.985	17,90%
52:64	76.432.650,45	6,38%	6.353	5,69%
65:72	783.061,19	0,07%	29	0,03%
73:	75.616,91	0,01%	4	0,00%
<b>Total</b>	<b>1.197.585.358,70</b>	<b>100,00%</b>	<b>111.625</b>	<b>100,00%</b>

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

**14. Payment Methods**



Calculation Date			12.06.2024		
Payment Date			14.06.2024		
Period No			44		
Monthly Period			Jun 2024		
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	

<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	3.731.611.250,47	98,38%	333.461	98,22%
Other	61.450.589,83	1,62%	6.033	1,78%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

<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	1.631.918.707,89	43,02%	144.465	42,55%
1st of month	2.161.143.132,41	56,98%	195.029	57,45%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

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

**15. Downpayment**



Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024

<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	1.539.455.447,63	40,59%	140.100	41,27%	0,00%
0: 999	72.045.328,22	1,90%	9.138	2,69%	3,92%
1000: 1999	186.587.635,15	4,92%	21.771	6,41%	8,47%
2000: 2999	243.088.165,85	6,41%	26.307	7,75%	13,08%
3000: 3999	230.341.895,86	6,07%	23.195	6,83%	16,80%
4000: 4999	182.619.270,95	4,81%	17.792	5,24%	20,36%
5000: 5999	277.650.534,69	7,32%	23.424	6,90%	21,72%
6000: 6999	146.872.627,43	3,87%	12.526	3,69%	25,10%
7000: 7999	117.677.920,96	3,10%	9.823	2,89%	27,85%
8000: 8999	101.488.490,03	2,68%	8.358	2,46%	30,29%
9000: 9999	56.571.010,32	1,49%	4.638	1,37%	32,54%
10000:10999	192.527.077,17	5,08%	13.718	4,04%	31,81%
11000:11999	37.302.459,98	0,98%	2.943	0,87%	35,99%
12000:12999	49.605.510,62	1,31%	3.869	1,14%	38,00%
13000:13999	31.605.653,81	0,83%	2.448	0,72%	39,65%
14000:14999	24.522.543,67	0,65%	1.948	0,57%	40,95%
15000:15000	64.981.945,52	1,71%	4.164	1,23%	38,60%
15001:	238.118.322,44	6,28%	13.332	3,93%	46,41%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>	<b>17,47%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.764,39	€ 6.409,36
Average Purchase Price	€ 21.542,76	€ 24.246,95
<b>Downpayment in %</b>	<b>17,47%</b>	<b>26,43%</b>

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

**16. Effective Interest Rate**



Calculation Date			12.06.2024		
Payment Date			14.06.2024		
Period No			44		
Monthly Period			Jun 2024		
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	5.411.677,44	0,14%	243	0,07%
1: 1	288.529.668,37	7,61%	23.269	6,85%
2: 2	899.602.300,18	23,72%	78.696	23,18%
3: 3	1.460.543.270,44	38,51%	131.516	38,74%
4: 4	586.191.412,80	15,45%	61.222	18,03%
5: 5	322.634.473,70	8,51%	25.257	7,44%
6: 6	159.086.019,02	4,19%	12.708	3,74%
7: 7	37.323.386,89	0,98%	3.461	1,02%
8: 8	26.942.070,97	0,71%	2.575	0,76%
9: 9	4.668.355,19	0,12%	366	0,11%
10:10	946.287,80	0,02%	82	0,02%
11:11	834.143,98	0,02%	72	0,02%
12:12	348.773,52	0,01%	27	0,01%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

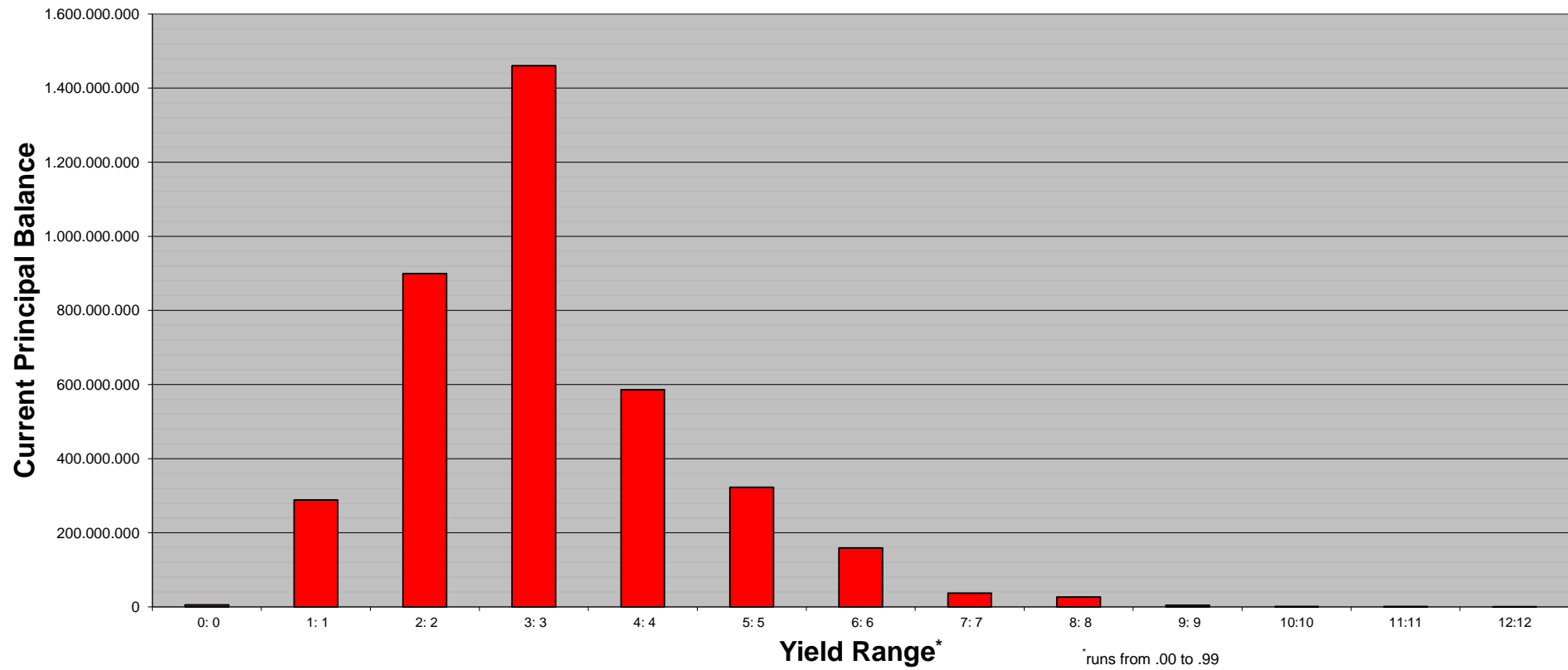
Statistics		in %
WA Interest		3,94%

\* runs from .00 to .99

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

**16.1 Effective Interest Rate (Graph)**

Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024



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

**17. Seasoning**



Calculation Date	12.06.2024			
Payment Date	14.06.2024			
Period No	44			
Monthly Period	Jun 2024			
Interest Period	from	14.05.2024	to	14.06.2024 = 31 days
Collection Period	from	01.05.2024	to	31.05.2024

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
9:11	72.870.770,41	1,92%	4.079	1,20%
12:14	188.892.590,20	4,98%	10.993	3,24%
15:17	232.525.206,14	6,13%	14.615	4,30%
18:20	316.238.758,18	8,34%	20.535	6,05%
21:23	391.870.508,10	10,33%	26.614	7,84%
24:26	375.487.350,77	9,90%	27.163	8,00%
27:29	275.700.596,04	7,27%	21.471	6,32%
30:32	307.406.447,01	8,10%	25.825	7,61%
33:35	318.179.464,68	8,39%	29.399	8,66%
36:38	302.460.478,72	7,97%	28.556	8,41%
39:41	177.036.781,27	4,67%	18.241	5,37%
42:44	211.694.105,88	5,58%	23.933	7,05%
45:47	243.390.746,88	6,42%	29.700	8,75%
48:50	106.153.428,41	2,80%	13.352	3,93%
51:53	93.974.607,25	2,48%	12.276	3,62%
54:56	70.547.239,78	1,86%	10.516	3,10%
57:59	46.394.600,95	1,22%	7.847	2,31%
60:62	19.276.312,12	0,51%	3.428	1,01%
63:65	10.683.351,88	0,28%	2.052	0,60%
66:68	7.897.346,68	0,21%	1.659	0,49%
69:71	6.222.165,64	0,16%	1.539	0,45%
72:74	5.433.549,79	0,14%	1.311	0,39%
75:77	3.549.593,51	0,09%	852	0,25%
78:80	2.753.350,21	0,07%	802	0,24%
81:	6.422.489,80	0,17%	2.736	0,81%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

**Statistics**

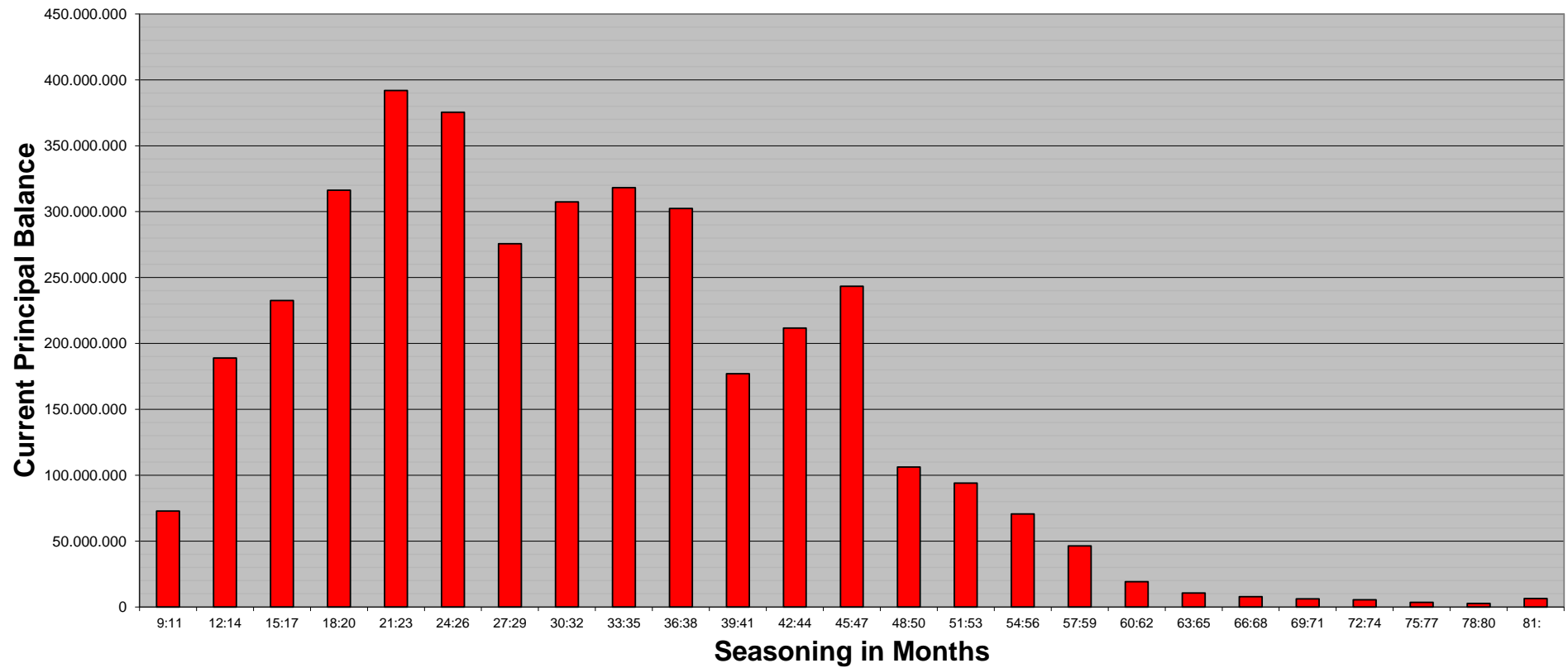
WA Seasoning	31,25
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**17.1 Seasoning (Graph)**

Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024



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

**18. Remaining Term**



Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	132.542.309,01	3,49%	35.023	10,32%
7: 13	275.542.136,58	7,26%	43.969	12,95%
14: 20	328.280.383,25	8,65%	42.758	12,59%
21: 27	429.962.614,13	11,34%	43.221	12,73%
28: 34	457.214.876,75	12,05%	38.637	11,38%
35: 41	526.375.824,96	13,88%	38.947	11,47%
42: 48	445.502.787,14	11,75%	29.589	8,72%
49: 55	365.639.042,38	9,64%	22.220	6,55%
56: 62	216.659.713,45	5,71%	12.750	3,76%
63: 69	121.711.046,66	3,21%	7.381	2,17%
70: 76	131.239.278,39	3,46%	7.302	2,15%
77: 83	102.390.928,49	2,70%	5.485	1,62%
84: 90	84.550.968,88	2,23%	4.208	1,24%
91: 97	69.393.496,29	1,83%	3.260	0,96%
98:104	70.595.704,12	1,86%	3.209	0,95%
105:107	23.018.837,92	0,61%	1.000	0,29%
108:	12.441.891,90	0,33%	535	0,16%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

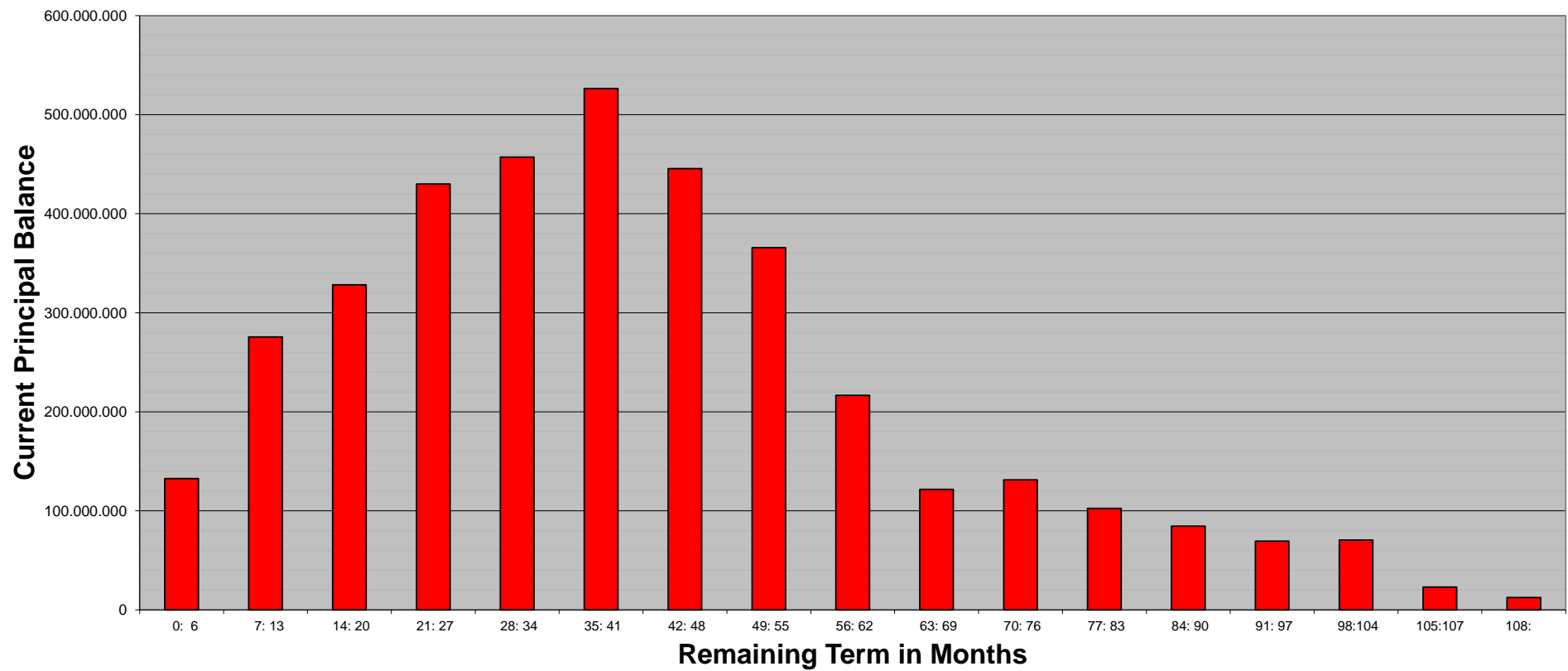
**Statistics**

WA Remaining Term	41,06
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024



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

**19. Original Term**



Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024

<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	246.308,96	0,01%	63	0,02%
13: 25	14.247.166,97	0,38%	3.810	1,12%
26: 38	137.946.698,34	3,64%	23.120	6,81%
39: 51	523.172.736,93	13,79%	62.668	18,46%
52: 64	1.104.904.981,45	29,13%	100.560	29,62%
65: 77	926.923.424,60	24,44%	68.661	20,22%
78: 90	282.154.677,50	7,44%	27.130	7,99%
91:103	421.456.690,60	11,11%	33.550	9,88%
104:116	62.966.960,38	1,66%	3.883	1,14%
117:119	13.384.119,30	0,35%	676	0,20%
120:	305.658.075,27	8,06%	15.373	4,53%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

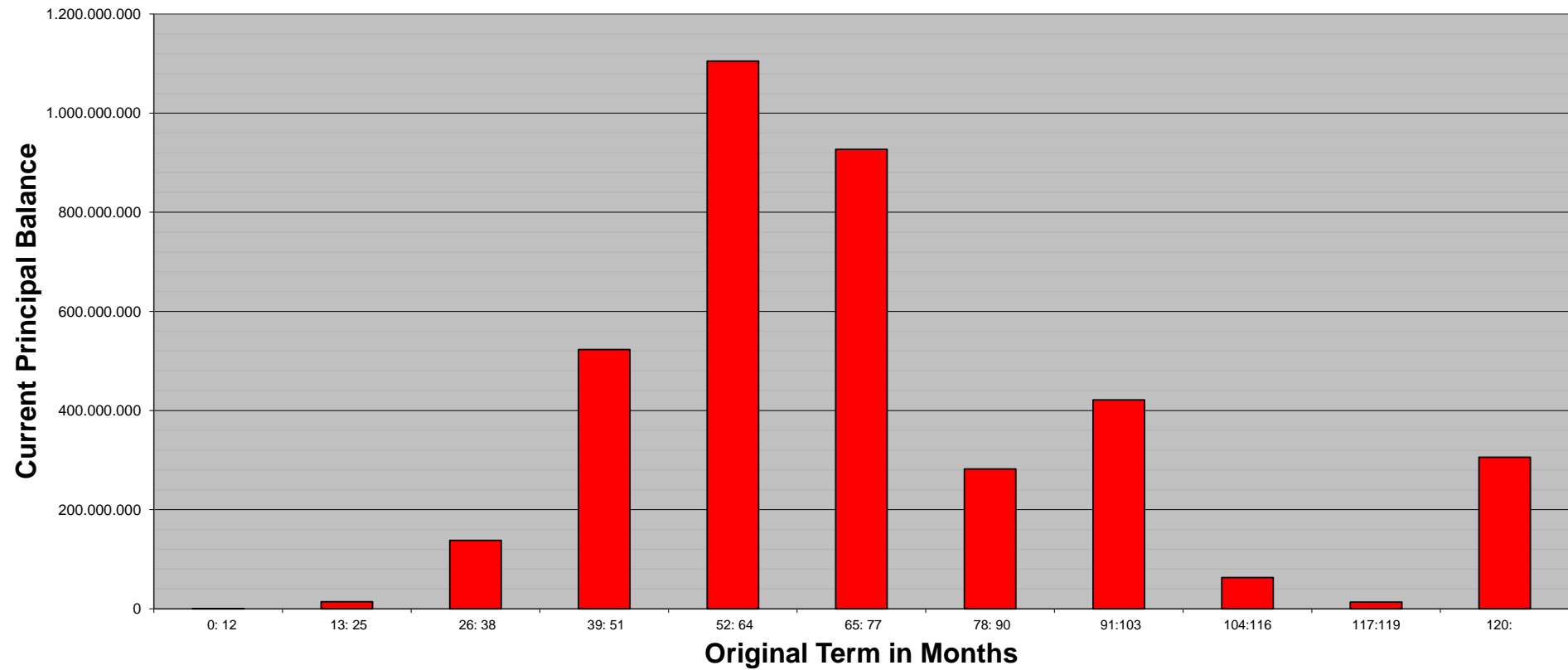
**Statistics**

WA Original Term	72,31
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**

Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024



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

**20. Brands + Fuel Type**



Calculation Date	12.06.2024					
Payment Date	14.06.2024					
Period No	44					
Monthly Period	Jun 2024					
Interest Period	from	14.05.2024	to	14.06.2024	=	31 days
Collection Period	from	01.05.2024	to	31.05.2024		

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	450.511.536,76	11,88%	41.534	12,23%
2	415.229.989,38	10,95%	39.043	11,50%
3	348.672.147,13	9,19%	24.645	7,26%
4	273.529.021,87	7,21%	20.490	6,04%
5	263.740.629,07	6,95%	19.801	5,83%
6	202.106.218,59	5,33%	26.177	7,71%
7	176.110.105,63	4,64%	17.066	5,03%
8	174.039.595,87	4,59%	18.022	5,31%
9	155.040.407,61	4,09%	13.900	4,09%
10	150.615.025,32	3,97%	14.784	4,35%
11	138.830.911,73	3,66%	9.050	2,67%
12	131.920.383,87	3,48%	14.230	4,19%
13	112.519.819,30	2,97%	9.452	2,78%
14	80.728.057,15	2,13%	7.303	2,15%
15	78.758.393,44	2,08%	9.077	2,67%
	<b>3.152.352.242,72</b>	<b>83,11%</b>	<b>284.574</b>	<b>83,82%</b>

TOP 15 manufacturer brands in alphabetical order:

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

Fuel	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Petrol	1.161.931.303,20	30,63%	140.631	41,42%
Diesel Euro 6	473.535.570,29	12,48%	38.675	11,39%
Diesel Euro 5	208.977.987,64	5,51%	24.899	7,33%
Diesel < Euro 5	430.616.971,68	11,35%	35.939	10,59%
Other	42.056.503,23	1,11%	3.559	1,05%
n/a	1.475.943.504,26	38,91%	95.791	28,22%
<b>Total</b>	<b>3.793.061.840,30</b>	<b>100,00%</b>	<b>339.494</b>	<b>100,00%</b>

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

**21. Priority of Payments + Transaction Costs**



Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024

**Priority of Payments**

Available Distribution Amount	157.919.381,19 €
Senior Expenses	- 0,00 €
Interest Notes Class A	- 0,00 €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- 0,00 €
Interest Notes Class B (no PD Trigger Breach)	- 312.148,75 €
Replenishment	- 0,00 €
Purchase Shortfall Ledger	- 32,20 €
Principal Class A	- 142.799.291,25 €
Interest Class B (PD Trigger Breach)	- 0,00 €
Principal Class B	- 0,00 €
Interest Subordinated Loan	- 258,33 €
Principal Subordinated Loan	- 0,00 €
Other payments due	- 0,00 €
Payments to Seller	= 14.607.650,66 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	0,00 €		
Interest accrued for the Period	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest accrued	12.277.118,10 €	0,00 €	12.277.118,10 €
Interest Payments	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest Payments	12.277.118,10 €	0,00 €	12.277.118,10 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	11.033,33 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	11.033,33 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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

**22. Retention**



Calculation Date	12.06.2024				
Payment Date	14.06.2024				
Period No	44				
Monthly Period	Jun 2024				
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	

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:	3.935.860.848,12 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.793.061.840,30 €
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:	3.573.361.163,75 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	3.430.561.872,50 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,01%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,01%



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

**23. Counterparties**



Calculation Date	12.06.2024				
Payment Date	14.06.2024				
Period No	44				
Monthly Period	Jun 2024				
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	

**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 Strozziiaan 101  
1083 HN Amsterdam  
The Netherlands

**Data Trustee**

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

**Rating Agencies**

**Fitch Ratings Limited**  
Neue Mainzer Strasse 46 - 50  
60311 Frankfurt am Main  
Germany

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

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

Ratings as of 31.05.2024, data source: Bloomberg

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

**24. Issuer Information**



Calculation Date		12.06.2024			
Payment Date		14.06.2024			
Period No		44			
Monthly Period		Jun 2024			
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	

**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:** 549300I0DV9V1WKUO071

**Seller of the Receivables:** Santander Consumer Bank AG

**Servicer Name:** Santander Consumer Bank AG

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

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

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

**25. Santander Consumer Bank**



**Contact Details**

Team ABS [abs\\_ger@santander.de](mailto:abs_ger@santander.de)

Calculation Date	12.06.2024	
Payment Date	14.06.2024	
Period No	44	
Monthly Period	Jun 2024	
Interest Period	from 14.05.2024	to 14.06.2024 = 31 days
Collection Period	from 01.05.2024	to 31.05.2024

**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 31.05.2024, data source: Bloomberg

## SC Germany Mobility 2020-1 Monthly Investor Report

### 26. Glossary



Calculation Date	12.06.2024				
Payment Date	14.06.2024				
Period No	44				
Monthly Period	Jun 2024				
Interest Period	from	14.05.2024	to	14.06.2024	= 31 days
Collection Period	from	01.05.2024	to	31.05.2024	

<b>Aggregate Outstanding Principal Amount:</b>	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.
<b>Balloon Loan:</b>	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
<b>Balloon Payment:</b>	The final payment of a balloon loan.
<b>Defaulted Contracts/Defaults:</b>	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.
<b>Delinquent Receivable:</b>	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
<b>Downpayment:</b>	The initial upfront portion of the total net amount due at the time of finalizing the contract.
<b>Excess Spread:</b>	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
<b>Gap Insurance:</b>	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
<b>Legal Maturity:</b>	Final Payment date on which all outstanding notes will mature.
<b>Expected Maturity:</b>	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.
<b>Leisure:</b>	Is composed of motorised and not motorised caravans and campers.
<b>Payment Protection Insurance:</b>	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
<b>Recoveries:</b>	Any amount received on defaulted contracts
<b>Repair Cost Insurance:</b>	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
<b>Set-Off Reserves (X/Y):</b>	Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits
<b>Used Vehicle</b>	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