

SC Germany Mobility 2020-1 Monthly Investor Report



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AWARDS 2024

ABS Issuer
of the Year

Santander Germany

WINNER

2022

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Santander Consumer Bank AG

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2021

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WINNER

SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	46				
Monthly Period	Aug 2024				
Interest Period	from 15.07.2024	to 14.08.2024	=	30 days	
Collection Period	from 01.07.2024	to 31.07.2024			

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1. Portfolio Information



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period from	15.07.2024	to 14.08.2024 = 30 days
Collection Period from	01.07.2024	to 31.07.2024

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	329.582	3.654.297.170,99 €	3.793.061.872,50 €
Scheduled Principal Payments		93.597.604,69 €	93.926.376,42 €
Prepayment Principal		45.882.893,75 €	40.538.991,63 €
Others		526.961,42 €	898.104,73 €
Total Principal Collections		140.007.459,86 €	135.363.472,78 €
Total Interest Collections		14.890.461,16 €	15.377.016,89 €
Defaults		3.545.366,51 €	3.401.196,53 €
Replenishment Amount		- €	- €
End of Period		3.510.744.344,62 €	3.654.297.170,99 €
Purchase Shortfall Amount		440,38 €	35,26 €
Total Assets (End of Period)	319.052	3.510.744.785,00 €	3.654.297.206,25 €
Current Prepayment Rate (annualised)		15,07%	

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2. Reserve Accounts



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
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Monthly Period	Aug 2024				
Interest Period from	15.07.2024	to	14.08.2024	=	30 days
Collection Period from	01.07.2024	to	31.07.2024		

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	-	€

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Collection Period	from	01.07.2024	to	31.07.2024	

3. Delinquency Data



Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	3.199.999.998,66 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	3.199.999.999,58 €	6.628.863,67 €	2.653.038,54 €	556.472,27 €	79.694,63 €	99,69%	0,21%	0,08%	0,02%	0,00%
3	3.199.999.998,97 €	7.028.561,76 €	5.054.776,74 €	1.082.227,93 €	913.197,46 €	99,56%	0,22%	0,16%	0,03%	0,03%
4	3.199.999.999,72 €	6.506.605,67 €	4.760.516,94 €	2.287.163,11 €	2.201.558,60 €	99,51%	0,20%	0,15%	0,07%	0,07%
5	3.199.999.998,96 €	8.452.132,62 €	5.396.555,87 €	1.945.275,10 €	3.639.321,89 €	99,39%	0,26%	0,17%	0,06%	0,11%
6	3.199.999.998,99 €	7.615.274,25 €	5.364.958,15 €	2.437.119,39 €	3.875.238,45 €	99,40%	0,24%	0,17%	0,08%	0,12%
7	3.199.999.975,53 €	6.457.330,66 €	4.625.055,14 €	2.413.020,10 €	4.389.889,46 €	99,44%	0,20%	0,14%	0,08%	0,14%
8	3.199.999.998,95 €	7.187.869,01 €	4.651.426,77 €	2.093.193,77 €	4.347.928,88 €	99,43%	0,22%	0,15%	0,07%	0,14%
9	3.199.999.999,53 €	7.607.061,26 €	5.030.626,37 €	2.276.480,22 €	4.275.265,11 €	99,40%	0,24%	0,16%	0,07%	0,13%
10	4.999.999.997,58 €	7.097.828,52 €	5.211.580,54 €	1.978.441,38 €	4.240.652,29 €	99,63%	0,14%	0,10%	0,04%	0,08%
11	4.999.999.997,70 €	7.953.817,15 €	5.341.810,89 €	1.943.955,78 €	3.801.019,01 €	99,62%	0,16%	0,11%	0,04%	0,08%
12	4.999.999.999,00 €	11.780.831,63 €	7.476.185,66 €	2.568.016,54 €	3.888.210,77 €	99,49%	0,24%	0,15%	0,05%	0,08%
13	4.999.999.999,21 €	11.382.685,89 €	9.207.582,36 €	3.323.478,01 €	4.673.703,52 €	99,43%	0,23%	0,18%	0,07%	0,09%
14	4.999.999.998,45 €	13.178.029,74 €	9.350.918,78 €	4.021.327,93 €	5.456.552,52 €	99,36%	0,26%	0,19%	0,08%	0,11%
15	4.999.999.996,65 €	12.461.525,13 €	9.313.638,64 €	4.104.679,26 €	7.041.844,35 €	99,34%	0,25%	0,19%	0,08%	0,14%
16	4.999.999.997,57 €	11.002.441,28 €	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%
45	3.654.297.170,99 €	6.425.246,81 €	14.035.979,77 €	7.586.072,73 €	18.244.317,64 €	98,73%	0,18%	0,38%	0,21%	0,50%
46	3.510.744.344,62 €	15.435.599,69 €	10.147.966,12 €	6.202.643,91 €	15.393.067,29 €	98,66%	0,44%	0,29%	0,18%	0,44%
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**SC Germany Mobility 2020-1
Monthly Investor Report**

4. Default Data



Calculation Date	12.08.2024				
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Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	3.545.366,51 €	
Current Period Recoveries	1.937.937,47 €	
Current Period Net Default	1.607.429,04 €	
New Number of Defaulted Contracts		260

Cumulative Default

Cumulative Gross Default	84.549.616,14 €	
Cumulative Recoveries	33.783.092,71 €	
Cumulative Net Default	50.766.523,43 €	
Total Number of Defaulted Contracts		6.241

**3-MRA* /
current ratio** **Ratio**

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

0,46%

Annualised Loss Ratio period before previous period	0,32%
Annualised Loss Ratio previous period	0,51%
Annualised Loss Ratio current period	0,55%

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	12.08.2024			
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Collection Period	from	01.07.2024	to	31.07.2024



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%
45	5.981	3.401.196,53 €	81.004.249,63 €	10.220.691.281,36 €	0,79%	1.861.802,21 €	31.845.155,24 €	49.159.094,39 €	0,48%
46	6.241	3.545.366,51 €	84.549.616,14 €	10.220.691.281,36 €	0,83%	1.937.937,47 €	33.783.092,71 €	50.766.523,43 €	0,50%
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**SC Germany Mobility 2020-1
Monthly Investor Report**

5. Concentration Limits



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	46				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

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%	-	

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Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	46				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

6. Outstanding Notes



	All notes	Class A	Class B
1. Note Balance			
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		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	3.654.297.206,25 €	3.291.797.206,25 €	362.500.000,00 €
Available Distribution Amount	157.035.895,55 €		
Replenishment	- €		
Amortisation	143.552.421,25 €		
Redemption per Class	143.552.421,25 €	143.552.421,25 €	- €
Redemption per Note		3.095,47 €	- €
Class Principal Outstanding Balance End of Period	3.510.744.785,00 €	3.148.244.785,00 €	362.500.000,00 €
Current Tranching		89,67%	10,33%
Current Pool Factor		0,68	1,00
2. Payments to Investors per Note			
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		70.982,15 €	100.000,00 €
> Principal Repayment per Note		3.095,47 €	- €
Principal Outstanding per Note End of Period		67.886,68 €	100.000,00 €
> Interest accrued for the period		- €	302.071,25 €
Interest Payment		- €	302.071,25 €
Interest Payment per Note		- €	83,33 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		14,17%	3,84%
Current CE (excl. Excess Spread)		10,33%	0,00%

* Last rating action as of 11.04.2024

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7. Original Principal Balance



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

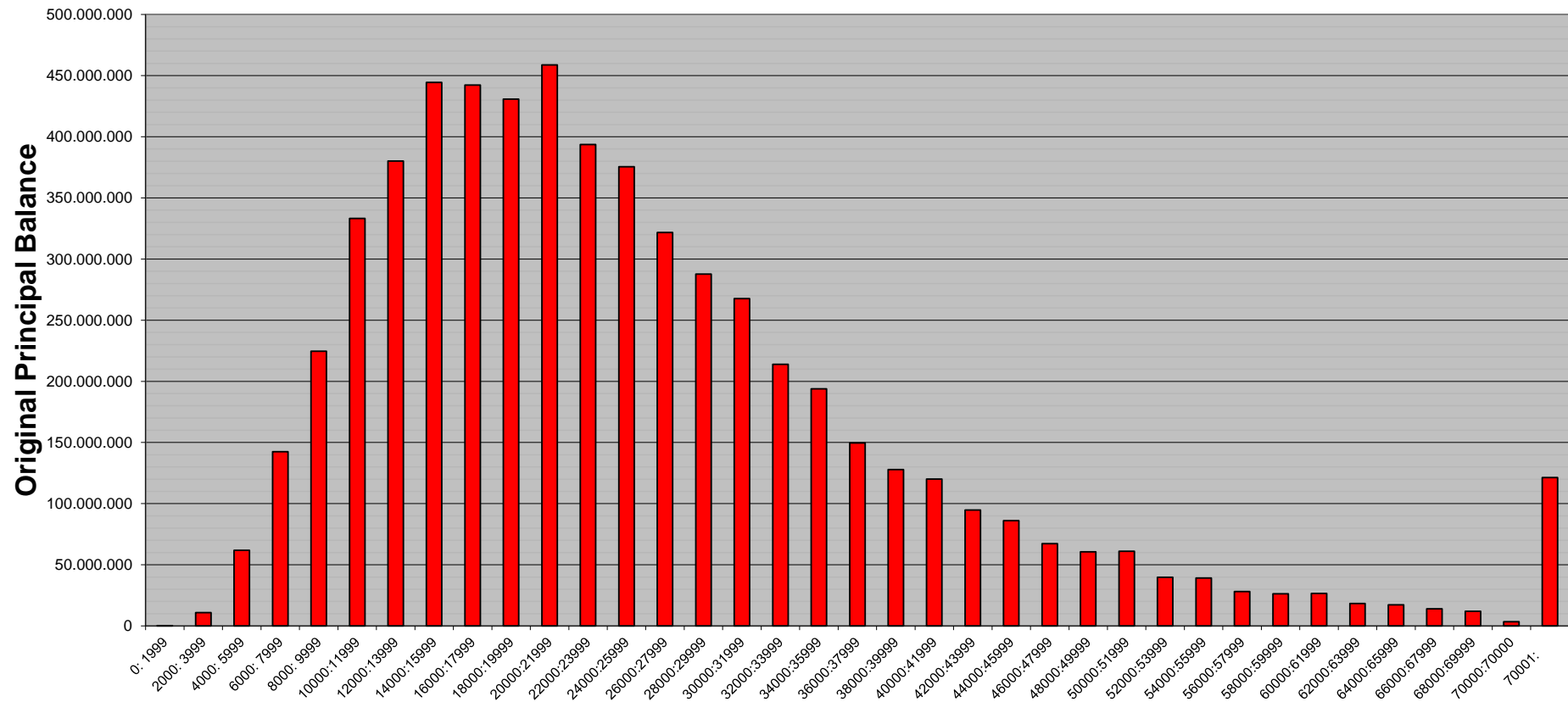
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	217.680,32	0,00%	129	0,04%
2000: 3999	10.936.758,68	0,18%	3.311	1,04%
4000: 5999	61.781.607,23	1,01%	12.073	3,78%
6000: 7999	142.377.316,11	2,34%	20.237	6,34%
8000: 9999	224.677.222,31	3,69%	24.944	7,82%
10000:11999	333.245.944,98	5,47%	30.484	9,55%
12000:13999	380.046.644,76	6,23%	29.284	9,18%
14000:15999	444.479.417,04	7,29%	29.665	9,30%
16000:17999	442.187.488,62	7,25%	26.073	8,17%
18000:19999	430.832.563,50	7,07%	22.711	7,12%
20000:21999	458.781.271,72	7,52%	21.949	6,88%
22000:23999	393.684.817,61	6,46%	17.153	5,38%
24000:25999	375.486.097,79	6,16%	15.037	4,71%
26000:27999	321.705.385,79	5,28%	11.930	3,74%
28000:29999	287.752.725,55	4,72%	9.939	3,12%
30000:31999	267.684.264,98	4,39%	8.674	2,72%
32000:33999	213.846.098,45	3,51%	6.490	2,03%
34000:35999	193.884.638,19	3,18%	5.546	1,74%
36000:37999	149.544.667,03	2,45%	4.046	1,27%
38000:39999	127.896.186,72	2,10%	3.283	1,03%
40000:41999	120.075.875,07	1,97%	2.942	0,92%
42000:43999	94.693.209,56	1,55%	2.204	0,69%
44000:45999	86.011.729,07	1,41%	1.914	0,60%
46000:47999	67.286.361,40	1,10%	1.433	0,45%
48000:49999	60.631.499,42	0,99%	1.238	0,39%
50000:51999	61.059.938,16	1,00%	1.204	0,38%
52000:53999	39.819.831,67	0,65%	752	0,24%
54000:55999	39.122.288,97	0,64%	712	0,22%
56000:57999	28.113.014,35	0,46%	493	0,15%
58000:59999	26.183.671,56	0,43%	444	0,14%
60000:61999	26.611.081,50	0,44%	438	0,14%
62000:63999	18.322.861,60	0,30%	291	0,09%
64000:65999	17.218.337,14	0,28%	265	0,08%
66000:67999	14.042.751,57	0,23%	210	0,07%
68000:69999	11.940.006,09	0,20%	173	0,05%
70000:70000	3.430.000,00	0,06%	49	0,02%
70001:	121.274.303,08	1,99%	1.332	0,42%
Total	6.096.885.557,59	100,00%	319.052	100,00%

Statistics	in EUR
Average Amount	19.109,38

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

7.1 Original PB (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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

8. Current Principal Balance



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	46				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

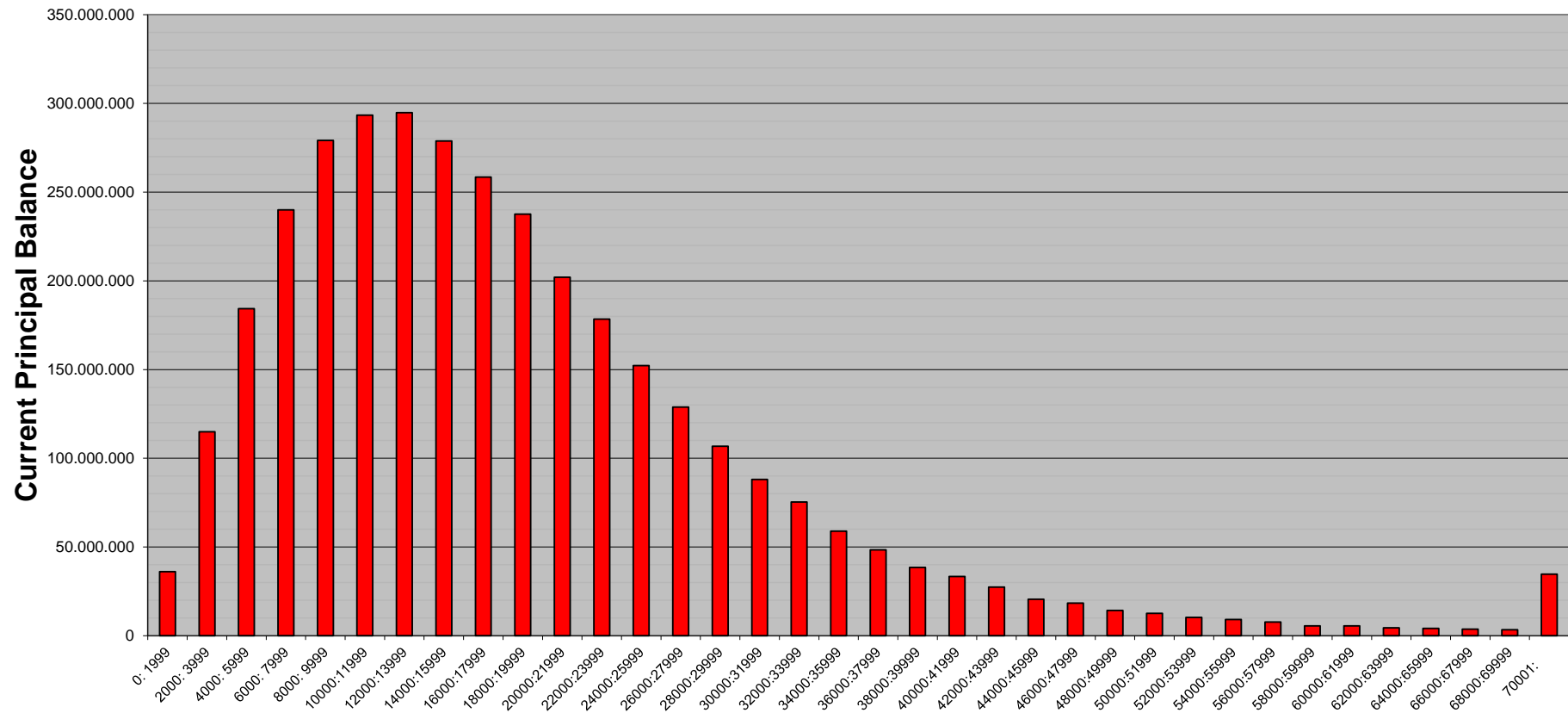
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	36.134.090,86	1,03%	37.234	11,67%
2000: 3999	114.912.441,24	3,27%	38.353	12,02%
4000: 5999	184.316.494,66	5,25%	36.902	11,57%
6000: 7999	240.012.613,24	6,84%	34.371	10,77%
8000: 9999	279.106.350,61	7,95%	31.092	9,75%
10000:11999	293.397.515,32	8,36%	26.739	8,38%
12000:13999	294.739.884,09	8,40%	22.724	7,12%
14000:15999	278.859.650,77	7,94%	18.627	5,84%
16000:17999	258.447.956,25	7,36%	15.238	4,78%
18000:19999	237.589.350,23	6,77%	12.528	3,93%
20000:21999	202.071.757,87	5,76%	9.642	3,02%
22000:23999	178.487.995,85	5,08%	7.775	2,44%
24000:25999	152.240.367,36	4,34%	6.096	1,91%
26000:27999	128.855.970,00	3,67%	4.779	1,50%
28000:29999	106.802.368,14	3,04%	3.688	1,16%
30000:31999	88.045.657,30	2,51%	2.844	0,89%
32000:33999	75.328.533,47	2,15%	2.285	0,72%
34000:35999	58.958.756,84	1,68%	1.687	0,53%
36000:37999	48.436.536,18	1,38%	1.311	0,41%
38000:39999	38.505.005,35	1,10%	988	0,31%
40000:41999	33.387.079,86	0,95%	815	0,26%
42000:43999	27.385.129,06	0,78%	637	0,20%
44000:45999	20.603.605,89	0,59%	458	0,14%
46000:47999	18.387.894,74	0,52%	392	0,12%
48000:49999	14.292.683,44	0,41%	292	0,09%
50000:51999	12.595.319,92	0,36%	247	0,08%
52000:53999	10.382.632,43	0,30%	196	0,06%
54000:55999	9.188.351,87	0,26%	167	0,05%
56000:57999	7.704.162,56	0,22%	135	0,04%
58000:59999	5.597.378,48	0,16%	95	0,03%
60000:61999	5.541.170,88	0,16%	91	0,03%
62000:63999	4.473.662,78	0,13%	71	0,02%
64000:65999	4.086.632,14	0,12%	63	0,02%
66000:67999	3.752.400,87	0,11%	56	0,02%
68000:69999	3.384.688,18	0,10%	49	0,02%
70001:	34.732.255,89	0,99%	385	0,12%
Total	3.510.744.344,62	100,00%	319.052	100,00%

Statistics		in EUR
Average Amount		11.003,67

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

8.1 Current PB (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	46		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



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

9. Borrower Concentration



Calculation Date			12.08.2024			
Payment Date			14.08.2024			
Period No			46			
Monthly Period			Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	229.276,58	0,0065%	2
2	193.791,59	0,0055%	2
3	189.938,73	0,0054%	1
4	181.799,15	0,0052%	1
5	179.162,69	0,0051%	1
6	174.431,12	0,0050%	1
7	168.846,13	0,0048%	1
8	166.166,23	0,0047%	2
9	165.756,25	0,0047%	1
10	161.770,29	0,0046%	1
11	160.960,32	0,0046%	1
12	158.477,31	0,0045%	1
13	153.770,92	0,0044%	1
14	150.978,43	0,0043%	1
15	148.870,69	0,0042%	1
16	146.588,93	0,0042%	1
17	145.687,95	0,0041%	1
18	144.173,26	0,0041%	1
19	143.926,57	0,0041%	1
20	141.584,83	0,0040%	1
21	139.486,74	0,0040%	1
22	138.167,57	0,0039%	3
23	137.475,54	0,0039%	1
24	137.296,44	0,0039%	1
25	135.050,59	0,0038%	1
	3.993.434,85	0,1137%	30

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Monthly Investor Report**

10. Geographical Distribution



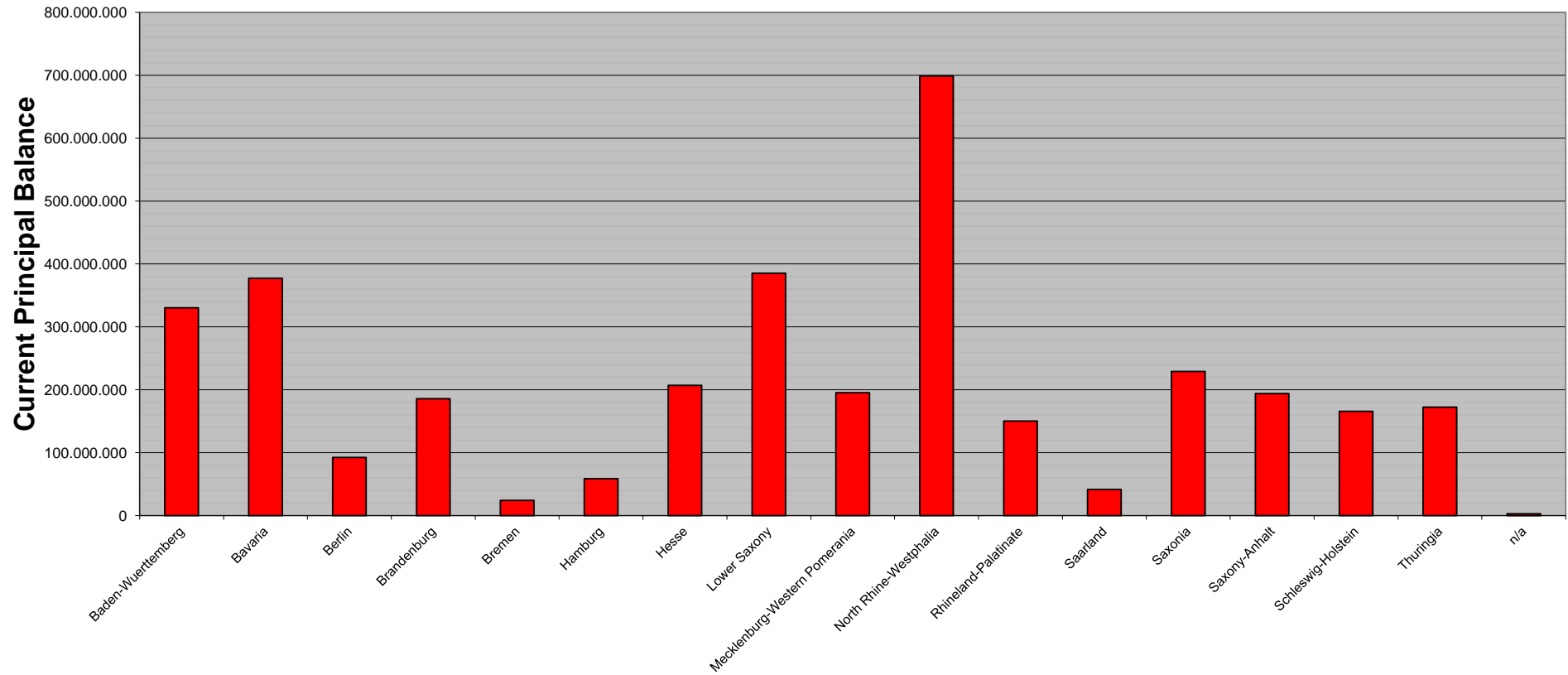
Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			46		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	330.239.784,12	9,41%	29.358	9,20%
Bavaria	377.242.223,85	10,75%	33.352	10,45%
Berlin	92.393.554,86	2,63%	7.727	2,42%
Brandenburg	185.726.810,79	5,29%	17.527	5,49%
Bremen	24.128.719,77	0,69%	2.041	0,64%
Hamburg	58.684.865,70	1,67%	4.623	1,45%
Hesse	207.020.653,07	5,90%	19.094	5,98%
Lower Saxony	385.177.345,86	10,97%	34.936	10,95%
Mecklenburg-Western Pomerania	195.341.146,79	5,56%	17.812	5,58%
North Rhine-Westphalia	698.864.082,06	19,91%	62.693	19,65%
Rhineland-Palatinate	150.249.412,31	4,28%	13.862	4,34%
Saarland	41.675.506,95	1,19%	3.909	1,23%
Saxonia	229.198.498,24	6,53%	22.205	6,96%
Saxony-Anhalt	193.935.226,62	5,52%	18.867	5,91%
Schleswig-Holstein	165.655.408,05	4,72%	14.707	4,61%
Thuringia	172.370.742,88	4,91%	16.102	5,05%
n/a	2.840.362,70	0,08%	237	0,07%
Total	3.510.744.344,62	100,00%	319.052	100,00%

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

10.1 Geographical Distribution (Graph)

Calculation Date	12.08.2024					
Payment Date	14.08.2024					
Period No	46					
Monthly Period	Aug 2024					
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		



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

11. Object/Vehicle Type



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			46		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	13.814.869,59	0,39%	1.088	0,34%
		Private	32.823.469,95	0,93%	3.157	0,99%
			46.638.339,54	1,33%	4.245	1,33%
	Used Vehicle	Commercial	51.324.515,71	1,46%	4.648	1,46%
		Private	240.943.470,22	6,86%	27.690	8,68%
			292.267.985,93	8,32%	32.338	10,14%
	Total		338.906.325,47	9,65%	36.583	11,47%
Non-Online	New Vehicle	Commercial	87.777.049,29	2,50%	5.589	1,75%
		Private	232.282.885,52	6,62%	19.819	6,21%
			320.059.934,81	9,12%	25.408	7,96%
	Used Vehicle	Commercial	510.058.809,80	14,53%	35.793	11,22%
		Private	2.341.719.274,54	66,70%	221.268	69,35%
			2.851.778.084,34	81,23%	257.061	80,57%
	Total		3.171.838.019,15	90,35%	282.469	88,53%
Total			3.510.744.345,00	100,00%	319.052	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	3.351.087.649,30	95,45%	304.957	95,58%
Leisure	124.020.178,36	3,53%	6.989	2,19%
Motorbike	35.636.516,96	1,02%	7106	2,23%
Total	3.510.744.344,62	100,00%	319.052	100,00%

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Monthly Investor Report**

12. Insurances



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

<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	2.152.680.299,22	61,32%	175.912	55,14%
Yes	1.358.064.045,40	38,68%	143.140	44,86%
Total	3.510.744.344,62	100,00%	319.052	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	2.542.287.501,91	72,41%	228.499	71,62%
Yes	968.456.842,71	27,59%	90.553	28,38%
Total	3.510.744.344,62	100,00%	319.052	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	3.177.024.103,95	90,49%	288.702	90,49%
Yes	333.720.240,67	9,51%	30.350	9,51%
Total	3.510.744.344,62	100,00%	319.052	100,00%

**SC Germany Mobility 2020-1
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13. Type of Contract



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			46		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	=
Collection Period	from	01.07.2024	to	31.07.2024	30 days

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.501.946.383,44	42,78%	184.075	57,69%
	Vehicle	282.485.374,54	8,05%	29.642	9,29%
	Total	1.784.431.757,98	50,83%	213.717	66,99%
Yes		1.345.822.716,79	38,33%	87.859	27,54%
- of which balloon rates	Auto	873.370.806,82	24,88%		
- of which regular installments		472.451.909,97	13,46%		
Yes		380.489.869,85	10,84%	17.476	5,48%
- of which balloon rates	Vehicle	261.790.597,66	7,46%		
- of which regular installments		118.699.272,19	3,38%		
	Total	1.726.312.586,64	49,17%	105.335	33,01%
Total		3.510.744.344,62	100,00%	319.052	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	89.712,36	0,01%	5	0,00%
13:25	6.531.208,68	0,58%	483	0,46%
26:38	65.098.282,51	5,73%	5.343	5,07%
39:51	254.462.196,99	22,42%	22.845	21,69%
52:64	509.292.409,75	44,87%	47.808	45,39%
65:72	181.518.846,93	15,99%	17.264	16,39%
73:	118.168.747,26	10,41%	11.587	11,00%
Total	1.135.161.404,48	100,00%	105.335	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	267.561.998,65	23,57%	26.878	25,52%
13:25	295.425.101,06	26,02%	28.111	26,69%
26:38	310.469.397,93	27,35%	28.240	26,81%
39:51	207.139.025,15	18,25%	17.631	16,74%
52:64	53.958.158,24	4,75%	4.453	4,23%
65:72	592.861,41	0,05%	21	0,02%
73:	14.862,04	0,00%	1	0,00%
Total	1.135.161.404,48	100,00%	105.335	100,00%

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Monthly Investor Report**

14. Payment Methods



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

<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	3.448.431.222,90	98,23%	312.471	97,94%
Other	62.313.121,72	1,77%	6.581	2,06%
Total	3.510.744.344,62	100,00%	319.052	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	1.513.322.281,82	43,11%	135.789	42,56%
1st of month	1.997.422.062,80	56,89%	183.263	57,44%
Total	3.510.744.344,62	100,00%	319.052	100,00%

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Monthly Investor Report**

15. Downpayment



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

<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	1.427.234.354,16	40,65%	132.151	41,42%	0,00%
0: 999	66.613.376,13	1,90%	8.590	2,69%	3,87%
1000: 1999	172.526.917,20	4,91%	20.395	6,39%	8,37%
2000: 2999	224.434.589,37	6,39%	24.683	7,74%	12,97%
3000: 3999	212.534.742,52	6,05%	21.740	6,81%	16,65%
4000: 4999	168.070.058,11	4,79%	16.606	5,20%	20,19%
5000: 5999	257.563.106,71	7,34%	22.029	6,90%	21,55%
6000: 6999	136.042.560,95	3,88%	11.722	3,67%	24,88%
7000: 7999	109.048.027,82	3,11%	9.230	2,89%	27,61%
8000: 8999	94.206.688,25	2,68%	7.835	2,46%	30,03%
9000: 9999	52.454.357,84	1,49%	4.372	1,37%	32,31%
10000:10999	178.331.192,36	5,08%	12.889	4,04%	31,62%
11000:11999	34.527.087,77	0,98%	2.730	0,86%	35,64%
12000:12999	45.844.466,00	1,31%	3.618	1,13%	37,75%
13000:13999	29.240.206,10	0,83%	2.290	0,72%	39,23%
14000:14999	22.413.439,59	0,64%	1.812	0,57%	40,80%
15000:15000	60.181.412,79	1,71%	3.910	1,23%	38,35%
15001:	219.477.760,95	6,25%	12.450	3,90%	46,19%
Total	3.510.744.344,62	100,00%	319.052	100,00%	17,29%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.753,35	€ 6.407,21
Average Purchase Price	€ 21.713,34	€ 24.439,47
Downpayment in %	17,29%	26,22%

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Monthly Investor Report**

16. Effective Interest Rate



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	5.148.795,30	0,15%	235	0,07%
1: 1	267.942.632,68	7,63%	22.061	6,91%
2: 2	826.840.620,56	23,55%	73.666	23,09%
3: 3	1.345.649.565,57	38,33%	123.211	38,62%
4: 4	543.331.073,04	15,48%	57.277	17,95%
5: 5	304.114.642,19	8,66%	24.143	7,57%
6: 6	150.513.213,67	4,29%	12.193	3,82%
7: 7	35.128.850,77	1,00%	3.268	1,02%
8: 8	25.569.778,63	0,73%	2.463	0,77%
9: 9	4.464.607,74	0,13%	359	0,11%
10:10	923.350,81	0,03%	81	0,03%
11:11	775.220,64	0,02%	68	0,02%
12:12	341.993,02	0,01%	27	0,01%
Total	3.510.744.344,62	100,00%	319.052	100,00%

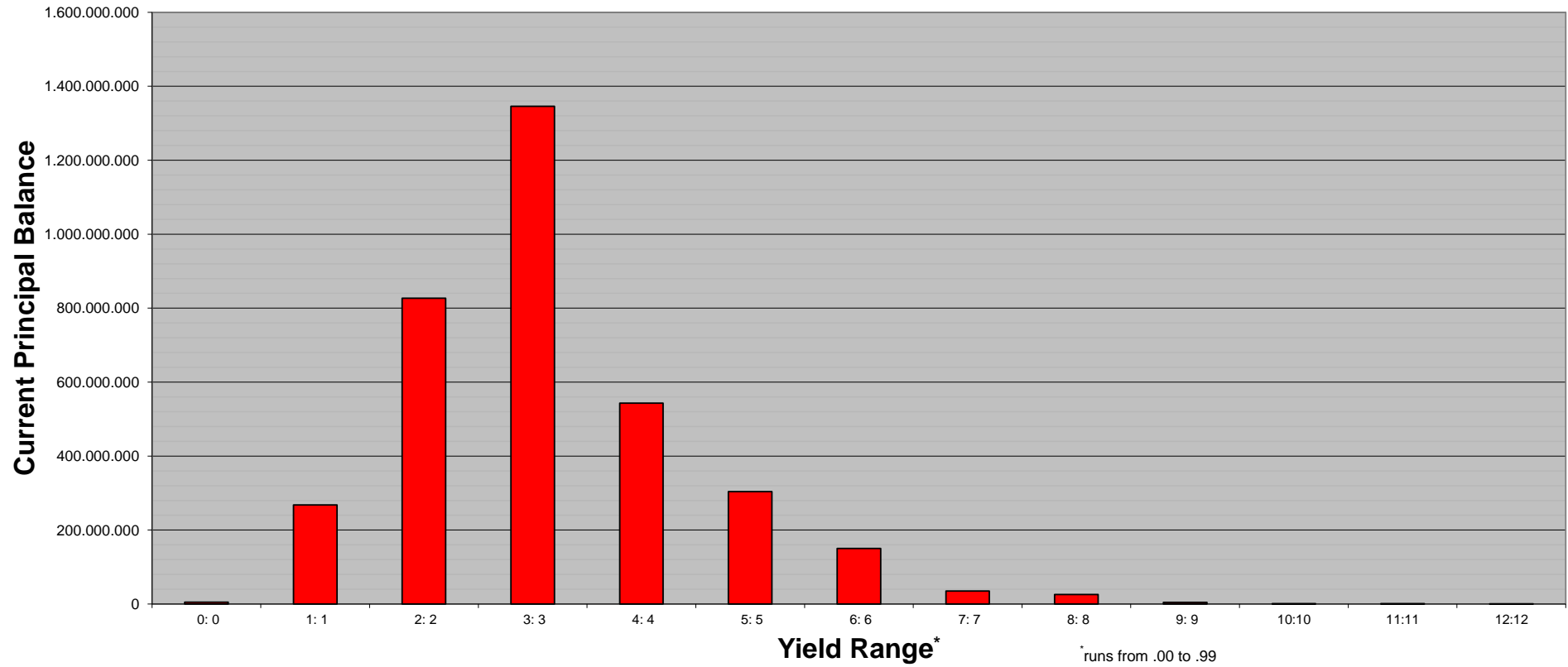
Statistics in %	
WA Interest	3,95%

* runs from .00 to .99

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Monthly Investor Report**

16.1 Effective Interest Rate (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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17. Seasoning



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	46			
Monthly Period	Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024 = 30 days
Collection Period	from	01.07.2024	to	31.07.2024

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
9:11	8.781.154,77	0,25%	511	0,16%
12:14	112.242.706,82	3,20%	6.391	2,00%
15:17	196.290.619,50	5,59%	12.043	3,77%
18:20	249.052.224,76	7,09%	16.256	5,10%
21:23	322.606.911,11	9,19%	21.973	6,89%
24:26	379.842.157,50	10,82%	26.472	8,30%
27:29	317.769.017,89	9,05%	24.395	7,65%
30:32	263.930.327,56	7,52%	21.331	6,69%
33:35	282.576.066,78	8,05%	25.740	8,07%
36:38	291.057.030,84	8,29%	26.582	8,33%
39:41	242.687.531,00	6,91%	24.342	7,63%
42:44	177.191.507,18	5,05%	19.449	6,10%
45:47	202.020.075,15	5,75%	24.738	7,75%
48:50	170.982.728,30	4,87%	20.571	6,45%
51:53	93.545.260,46	2,66%	12.311	3,86%
54:56	73.470.218,74	2,09%	10.594	3,32%
57:59	55.445.607,97	1,58%	9.335	2,93%
60:62	25.535.931,67	0,73%	4.621	1,45%
63:65	13.008.604,61	0,37%	2.453	0,77%
66:68	8.175.354,71	0,23%	1.758	0,55%
69:71	5.899.697,79	0,17%	1.463	0,46%
72:74	5.165.290,49	0,15%	1.180	0,37%
75:77	4.398.276,30	0,13%	1.099	0,34%
78:80	2.740.640,93	0,08%	783	0,25%
81:	6.329.401,79	0,18%	2.661	0,83%
Total	3.510.744.344,62	100,00%	319.052	100,00%

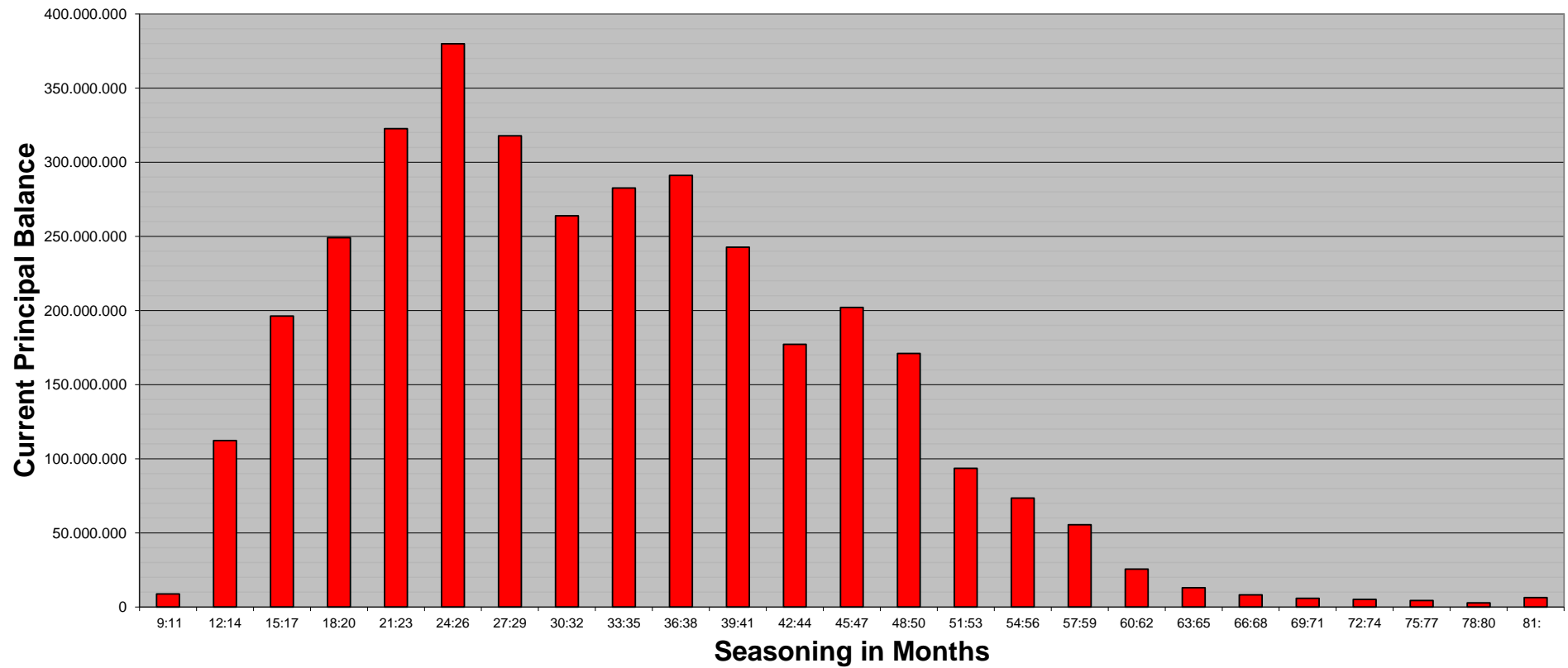
Statistics

WA Seasoning	32,89
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**SC Germany Mobility 2020-1
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17.1 Seasoning (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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18. Remaining Term



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	46				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	128.861.029,84	3,67%	33.172	10,40%
7: 13	291.864.931,58	8,31%	46.238	14,49%
14: 20	287.166.449,73	8,18%	37.505	11,76%
21: 27	437.572.161,56	12,46%	43.618	13,67%
28: 34	455.574.496,51	12,98%	37.704	11,82%
35: 41	465.220.559,55	13,25%	34.753	10,89%
42: 48	424.861.290,45	12,10%	28.072	8,80%
49: 55	279.040.713,35	7,95%	17.203	5,39%
56: 62	189.747.942,57	5,40%	11.610	3,64%
63: 69	107.130.378,99	3,05%	6.451	2,02%
70: 76	127.763.503,94	3,64%	7.246	2,27%
77: 83	92.955.364,17	2,65%	4.963	1,56%
84: 90	69.213.758,89	1,97%	3.432	1,08%
91: 97	73.747.888,82	2,10%	3.494	1,10%
98:104	61.007.194,87	1,74%	2.761	0,87%
105:107	14.623.541,10	0,42%	641	0,20%
108:	4.393.138,70	0,13%	189	0,06%
Total	3.510.744.344,62	100,00%	319.052	100,00%

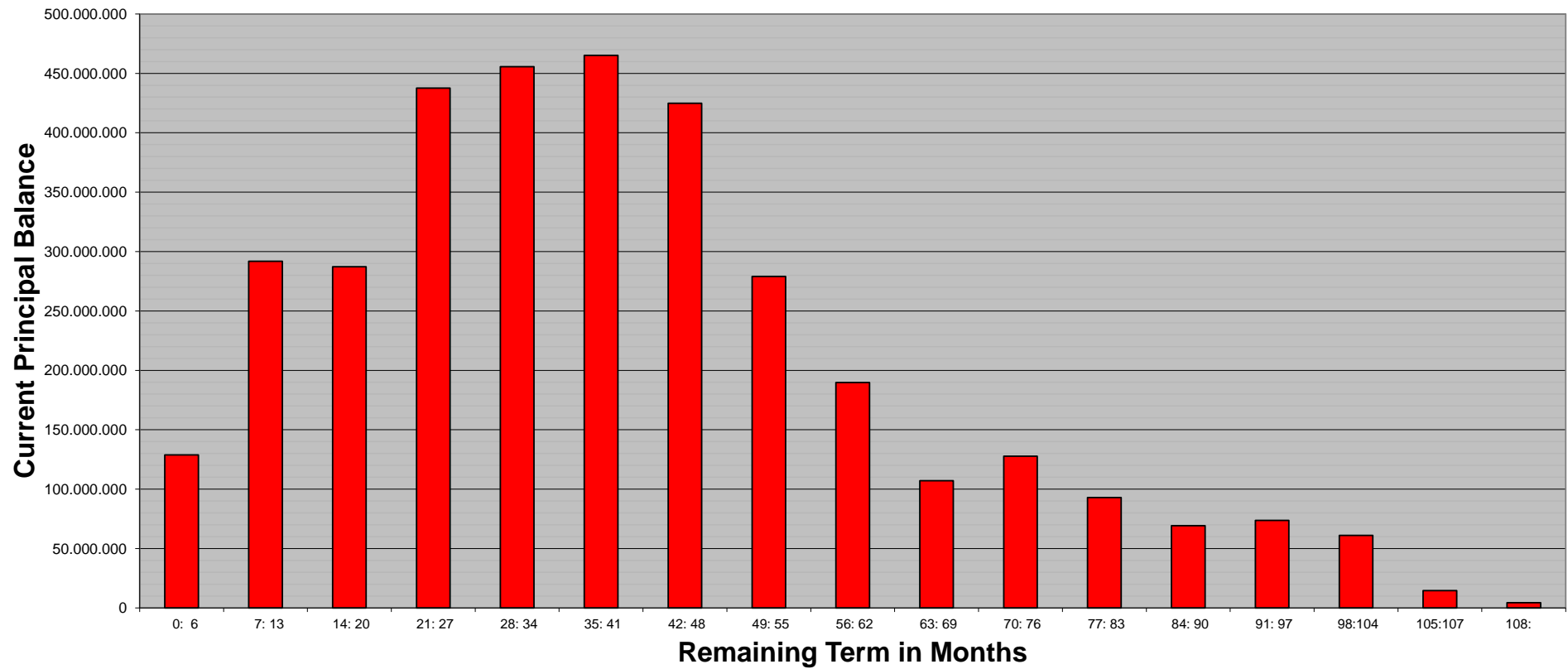
Statistics

WA Remaining Term	39,96
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Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			46		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	



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19. Original Term



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

<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	80.089,02	0,00%	19	0,01%
13: 25	10.115.946,68	0,29%	2.802	0,88%
26: 38	115.011.004,26	3,28%	19.655	6,16%
39: 51	465.404.867,69	13,26%	56.488	17,70%
52: 64	1.019.875.844,29	29,05%	95.578	29,96%
65: 77	875.082.674,15	24,93%	66.530	20,85%
78: 90	263.440.351,72	7,50%	26.135	8,19%
91:103	394.360.654,28	11,23%	32.325	10,13%
104:116	60.733.279,88	1,73%	3.821	1,20%
117:119	13.014.573,85	0,37%	675	0,21%
120:	293.625.058,80	8,36%	15.024	4,71%
Total	3.510.744.344,62	100,00%	319.052	100,00%

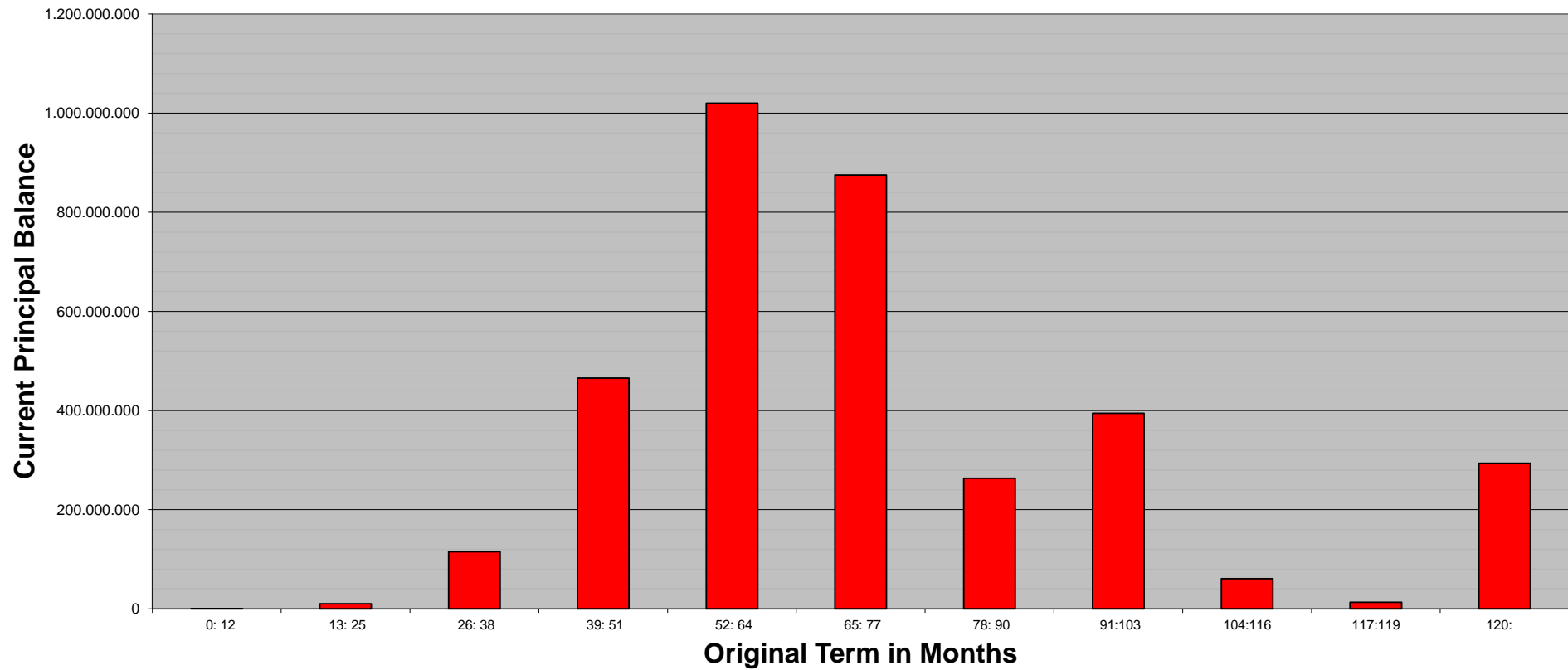
Statistics

WA Original Term	72,85
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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20. Brands + Fuel Type



Calculation Date	12.08.2024					
Payment Date	14.08.2024					
Period No	46					
Monthly Period	Aug 2024					
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

<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	417.573.271,43	11,89%	39.215	12,29%
2	385.304.879,68	10,98%	36.731	11,51%
3	323.116.730,15	9,20%	23.219	7,28%
4	253.429.985,92	7,22%	19.227	6,03%
5	243.954.085,75	6,95%	18.613	5,83%
6	185.575.759,71	5,29%	24.475	7,67%
7	164.217.193,39	4,68%	16.114	5,05%
8	160.844.335,42	4,58%	16.984	5,32%
9	144.820.805,96	4,13%	13.192	4,13%
10	139.455.353,94	3,97%	13.882	4,35%
11	128.169.379,11	3,65%	8.531	2,67%
12	119.078.675,81	3,39%	13.173	4,13%
13	103.770.711,65	2,96%	8.868	2,78%
14	75.532.275,68	2,15%	6.930	2,17%
15	72.931.456,00	2,08%	8.558	2,68%
	2.917.774.899,60	83,11%	267.712	83,91%

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	1.067.284.471,96	30,40%	131.176	41,11%
Diesel Euro 6	435.927.223,05	12,42%	36.252	11,36%
Diesel Euro 5	190.321.439,28	5,42%	22.997	7,21%
Diesel < Euro 5	398.615.517,59	11,35%	33.858	10,61%
Other	39.152.607,35	1,12%	3.330	1,04%
n/a	1.379.443.085,39	39,29%	91.439	28,66%
Total	3.510.744.344,62	100,00%	319.052	100,00%

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Monthly Investor Report**

21. Priority of Payments + Transaction Costs



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

Priority of Payments

Available Distribution Amount	157.035.895,55 €
Senior Expenses	- 12.073,71 €
Interest Notes Class A	- - €
Reserve Fund	- 200.000,00 €
Additional Reserve Fund	- - €
Interest Notes Class B (no PD Trigger Breach)	- 302.071,25 €
Replenishment	- - €
Purchase Shortfall Ledger	- 440,38 €
Principal Class A	- 143.552.421,25 €
Interest Class B (PD Trigger Breach)	- - €
Principal Class B	- - €
Interest Subordinated Loan	- 250,00 €
Principal Subordinated Loan	- - €
Other payments due	- - €
Payments to Seller	= 12.968.638,96 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	12.073,71 €		
Interest accrued for the Period	302.071,25 €	- €	302.071,25 €
Cumulative Interest accrued	12.891.338,10 €	- €	12.891.338,10 €
Interest Payments	302.071,25 €	- €	302.071,25 €
Cumulative Interest Payments	12.891.338,10 €	- €	12.891.338,10 €
Interest accrued on Subordinated Loan for the Period	250,00 €		
Cumulative Interest accrued on Subordinated Loan	11.541,66 €		
Interest Payments on Subordinated Loan	250,00 €		
Cumulative Interest Payments on Subordinated Loan	11.541,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Monthly Investor Report**

22. Retention



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	46				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

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:	3.654.297.170,99 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.510.744.344,62 €
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:	3.291.797.206,25 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	3.148.244.785,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,01%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,01%

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23. Counterparties



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	46				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Arranger

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Manager

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Republic of Ireland

Cash Administrator & Calculation Agent

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125 Old Broad Street
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Transaction Security Trustee

Circumference FS (Netherlands) B.V.
Barbara Strozziiaan 101
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Data Trustee

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London EC2M 4YT
United Kingdom

Rating Agencies

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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)	NEG	performing
	A	F1	POS	A1(cr)	P-1(cr)	NEG	performing
	-	F1	STABLE	-	P-1	NEG	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing

Ratings as of 31.07.2024, data source: Bloomberg

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24. Issuer Information



Calculation Date		12.08.2024			
Payment Date		14.08.2024			
Period No		46			
Monthly Period		Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

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

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

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25. Santander Consumer Bank



Contact Details

Team ABS abs_ger@santander.de

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	46	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

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 31.07.2024, data source: Bloomberg

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26. Glossary



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	46				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

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