

SC Germany Mobility 2020-1 Monthly Investor Report



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AWARDS 2024

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of the Year

Santander Germany

WINNER

2022

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Santander Consumer Bank AG

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WINNER

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

Cover Sheet Monthly Investor Report



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	47				
Monthly Period	Sep 2024				
Interest Period from	14.08.2024	to	16.09.2024	=	33 days
Collection Period from	01.08.2024	to	31.08.2024		

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1. Portfolio Information



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Interest Period from	14.08.2024	to	16.09.2024	=	33 days
Collection Period from	01.08.2024	to	31.08.2024		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	319.052	3.510.744.344,62 €	3.654.297.206,25 €
Scheduled Principal Payments		90.275.343,93 €	93.597.604,69 €
Prepayment Principal		40.377.900,53 €	45.882.893,75 €
Others		1.010.317,68 €	526.961,42 €
Total Principal Collections		131.663.562,14 €	140.007.459,86 €
Total Interest Collections		14.331.792,68 €	14.890.461,16 €
Defaults		2.699.463,18 €	3.545.366,51 €
Replenishment Amount		- €	- €
End of Period		3.376.381.319,30 €	3.510.744.344,62 €
Purchase Shortfall Amount		250,70 €	440,38 €
Total Assets (End of Period)	308.662	3.376.381.570,00 €	3.510.744.785,00 €
Current Prepayment Rate (annualised)		13,80%	

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2. Reserve Accounts



Calculation Date	12.09.2024			
Payment Date	16.09.2024			
Period No	47			
Monthly Period	Sep 2024			
Interest Period from	14.08.2024	to	16.09.2024	= 33 days
Collection Period from	01.08.2024	to	31.08.2024	

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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3. Delinquency Data

Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	47				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	



Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	3.199.999.998,66 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	3.199.999.999,58 €	6.628.863,67 €	2.653.038,54 €	556.472,27 €	79.694,63 €	99,69%	0,21%	0,08%	0,02%	0,00%
3	3.199.999.998,97 €	7.028.561,76 €	5.054.776,74 €	1.082.227,93 €	913.197,46 €	99,56%	0,22%	0,16%	0,03%	0,03%
4	3.199.999.999,72 €	6.506.605,67 €	4.760.516,94 €	2.287.163,11 €	2.201.558,60 €	99,51%	0,20%	0,15%	0,07%	0,07%
5	3.199.999.998,96 €	8.452.132,62 €	5.396.555,87 €	1.945.275,10 €	3.639.321,89 €	99,39%	0,26%	0,17%	0,06%	0,11%
6	3.199.999.998,99 €	7.615.274,25 €	5.364.958,15 €	2.437.119,39 €	3.875.238,45 €	99,40%	0,24%	0,17%	0,08%	0,12%
7	3.199.999.975,53 €	6.457.330,66 €	4.625.055,14 €	2.413.020,10 €	4.389.889,46 €	99,44%	0,20%	0,14%	0,08%	0,14%
8	3.199.999.998,95 €	7.187.869,01 €	4.651.426,77 €	2.093.193,77 €	4.347.928,88 €	99,43%	0,22%	0,15%	0,07%	0,14%
9	3.199.999.999,53 €	7.607.061,26 €	5.030.626,37 €	2.276.480,22 €	4.275.265,11 €	99,40%	0,24%	0,16%	0,07%	0,13%
10	4.999.999.997,58 €	7.097.828,52 €	5.211.580,54 €	1.978.441,38 €	4.240.652,29 €	99,63%	0,14%	0,10%	0,04%	0,08%
11	4.999.999.997,70 €	7.953.817,15 €	5.341.810,89 €	1.943.955,78 €	3.801.019,01 €	99,62%	0,16%	0,11%	0,04%	0,08%
12	4.999.999.999,00 €	11.780.831,63 €	7.476.185,66 €	2.568.016,54 €	3.888.210,77 €	99,49%	0,24%	0,15%	0,05%	0,08%
13	4.999.999.999,21 €	11.382.685,89 €	9.207.582,36 €	3.323.478,01 €	4.673.703,52 €	99,43%	0,23%	0,18%	0,07%	0,09%
14	4.999.999.998,45 €	13.178.029,74 €	9.350.918,78 €	4.021.327,93 €	5.456.552,52 €	99,36%	0,26%	0,19%	0,08%	0,11%
15	4.999.999.996,65 €	12.461.525,13 €	9.313.638,64 €	4.104.679,26 €	7.041.844,35 €	99,34%	0,25%	0,19%	0,08%	0,14%
16	4.999.999.997,57 €	11.002.441,26 €	9.026.814,60 €	3.907.913,68 €	7.506.964,20 €	99,37%	0,22%	0,18%	0,08%	0,15%
17	4.999.999.999,25 €	4.424.048,67 €	10.187.295,72 €	5.417.376,25 €	11.905.520,78 €	99,36%	0,09%	0,20%	0,11%	0,24%
18	4.999.999.998,81 €	12.131.445,46 €	8.308.155,47 €	4.165.124,78 €	8.744.506,30 €	99,33%	0,24%	0,17%	0,08%	0,17%
19	4.999.999.996,31 €	4.442.790,10 €	13.912.940,24 €	5.315.840,13 €	8.506.260,07 €	99,36%	0,09%	0,28%	0,11%	0,17%
20	4.999.999.999,83 €	12.391.573,35 €	7.939.860,32 €	5.639.621,58 €	9.224.665,66 €	99,30%	0,25%	0,16%	0,11%	0,18%
21	4.999.999.995,90 €	4.652.755,60 €	12.659.011,10 €	6.376.612,52 €	11.587.710,67 €	99,29%	0,09%	0,25%	0,13%	0,23%
22	4.999.999.990,50 €	11.725.696,74 €	5.626.123,82 €	6.313.442,96 €	12.757.195,39 €	99,27%	0,23%	0,11%	0,13%	0,26%
23	4.999.999.997,71 €	13.056.610,94 €	7.576.886,61 €	5.417.769,04 €	11.347.096,58 €	99,25%	0,26%	0,15%	0,11%	0,23%
24	4.999.999.998,92 €	5.332.426,22 €	13.001.614,62 €	6.213.622,62 €	13.036.092,41 €	99,25%	0,11%	0,26%	0,12%	0,26%
25	4.999.999.997,64 €	11.265.931,57 €	6.079.870,81 €	7.109.355,70 €	12.843.051,81 €	99,25%	0,23%	0,12%	0,14%	0,26%
26	4.999.999.999,28 €	4.731.443,35 €	13.149.162,41 €	7.098.507,49 €	14.343.680,61 €	99,21%	0,09%	0,26%	0,14%	0,29%
27	4.999.999.998,51 €	12.699.746,67 €	5.415.274,88 €	6.130.204,26 €	15.130.898,66 €	99,21%	0,25%	0,11%	0,12%	0,30%
28	4.999.999.999,49 €	11.313.467,26 €	8.157.759,01 €	2.999.390,31 €	13.534.308,06 €	99,28%	0,23%	0,16%	0,06%	0,27%
29	4.999.999.999,38 €	4.866.456,10 €	14.076.029,25 €	6.054.624,47 €	14.165.281,61 €	99,22%	0,10%	0,28%	0,12%	0,28%
30	4.999.999.998,42 €	13.898.250,85 €	8.255.843,93 €	5.484.625,76 €	11.670.301,56 €	99,21%	0,28%	0,17%	0,11%	0,23%
31	4.999.999.996,51 €	5.270.903,73 €	15.073.055,08 €	5.088.234,06 €	11.531.110,81 €	99,26%	0,11%	0,30%	0,10%	0,23%
32	4.999.999.999,79 €	15.866.429,34 €	9.612.295,88 €	5.536.219,21 €	12.748.255,23 €	99,12%	0,32%	0,19%	0,11%	0,25%
33	4.999.999.999,26 €	5.787.534,67 €	14.333.852,18 €	7.480.877,60 €	15.438.455,06 €	99,14%	0,12%	0,29%	0,15%	0,31%
34	4.999.999.999,04 €	15.349.292,29 €	5.541.279,68 €	7.593.960,42 €	16.041.911,02 €	99,11%	0,31%	0,11%	0,15%	0,32%
35	4.999.999.999,82 €	6.007.365,44 €	16.173.570,81 €	7.562.367,20 €	16.386.087,28 €	99,08%	0,12%	0,32%	0,15%	0,33%
36	4.999.999.999,46 €	6.380.307,05 €	14.644.275,85 €	8.225.930,21 €	16.512.853,78 €	99,08%	0,13%	0,29%	0,16%	0,33%
37	4.840.672.455,08 €	15.759.318,99 €	10.023.419,59 €	3.723.929,84 €	17.395.624,83 €	99,03%	0,33%	0,21%	0,08%	0,36%
38	4.683.884.065,35 €	6.465.052,64 €	17.312.131,19 €	8.082.664,78 €	18.247.888,95 €	98,93%	0,14%	0,37%	0,17%	0,39%
39	4.541.557.958,44 €	14.668.188,50 €	5.743.740,95 €	8.604.427,61 €	17.344.206,94 €	98,98%	0,32%	0,13%	0,19%	0,38%
40	4.388.798.127,21 €	15.365.824,89 €	9.289.337,26 €	6.154.246,50 €	14.834.278,34 €	98,96%	0,35%	0,21%	0,14%	0,34%
41	4.235.065.840,76 €	6.631.292,42 €	15.929.544,39 €	8.485.011,72 €	17.474.893,96 €	98,85%	0,16%	0,38%	0,20%	0,41%
42	4.083.275.253,14 €	16.030.069,33 €	9.462.242,75 €	3.071.734,69 €	17.231.070,12 €	98,88%	0,39%	0,23%	0,08%	0,42%
43	3.935.860.848,12 €	16.291.718,09 €	10.046.483,19 €	5.993.556,84 €	13.887.400,58 €	98,83%	0,41%	0,26%	0,15%	0,35%
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%
47	3.376.381.319,30 €	6.973.267,42 €	14.726.206,63 €	7.310.479,31 €	17.943.881,37 €	98,61%	0,21%	0,44%	0,22%	0,53%
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4.1 Defaults & Recoveries per period

Calculation Date	12.09.2024				
Payment Date	16.09.2024				
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Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
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Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
36	4.239	2.998.098,55 €	54.185.230,04 €	10.220.691.281,36 €	0,53%	887.666,42 €	16.654.910,10 €	37.530.319,94 €	0,37%
37	4.409	2.247.524,20 €	56.432.754,24 €	10.220.691.281,36 €	0,55%	1.541.385,24 €	18.196.295,34 €	38.236.458,90 €	0,37%
38	4.610	3.025.056,98 €	59.457.811,22 €	10.220.691.281,36 €	0,58%	1.674.667,75 €	19.870.963,09 €	39.586.848,13 €	0,39%
39	4.789	2.506.739,58 €	61.964.550,80 €	10.220.691.281,36 €	0,61%	1.044.061,34 €	20.915.024,43 €	41.049.526,37 €	0,40%
40	5.027	3.233.122,00 €	65.197.672,80 €	10.220.691.281,36 €	0,64%	1.329.497,22 €	22.244.521,65 €	42.953.151,15 €	0,42%
41	5.248	3.171.361,57 €	68.369.034,37 €	10.220.691.281,36 €	0,67%	1.899.814,50 €	24.144.336,15 €	44.224.698,22 €	0,43%
42	5.426	3.438.309,98 €	71.807.344,35 €	10.220.691.281,36 €	0,70%	2.453.868,38 €	26.598.204,53 €	45.209.139,82 €	0,44%
43	5.624	2.857.456,44 €	74.664.800,79 €	10.220.691.281,36 €	0,73%	1.462.985,79 €	28.061.190,32 €	46.603.610,47 €	0,46%
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%
47	6.386	2.699.463,18 €	87.249.079,32 €	10.220.691.281,36 €	0,85%	1.637.976,07 €	35.421.068,78 €	51.828.010,54 €	0,51%
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**SC Germany Mobility 2020-1
Monthly Investor Report**

5. Concentration Limits



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	47				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

Amortising

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

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

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

6. Outstanding Notes



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	47				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		AA+ (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	3.510.744.785,00 €	3.148.244.785,00 €	362.500.000,00 €
Available Distribution Amount	147.833.773,13 €		
Replenishment	- €		
Amortisation	134.363.215,00 €		
Redemption per Class	134.363.215,00 €	134.363.215,00 €	- €
Redemption per Note		2.897,32 €	- €
Class Principal Outstanding Balance End of Period	3.376.381.570,00 €	3.013.881.570,00 €	362.500.000,00 €
Current Tranching		89,26%	10,74%
Current Pool Factor		0,65	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		67.886,68 €	100.000,00 €
> Principal Repayment per Note		2.897,32 €	- €
Principal Outstanding per Note End of Period		64.989,36 €	100.000,00 €
> Interest accrued for the period		- €	332.303,75 €
Interest Payment		- €	332.303,75 €
Interest Payment per Note		- €	91,67 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	14,58%	3,84%
Current CE (excl. Excess Spread)	10,74%	0,00%

* Last rating action as of 11.04.2024

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7. Original Principal Balance



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	47	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024

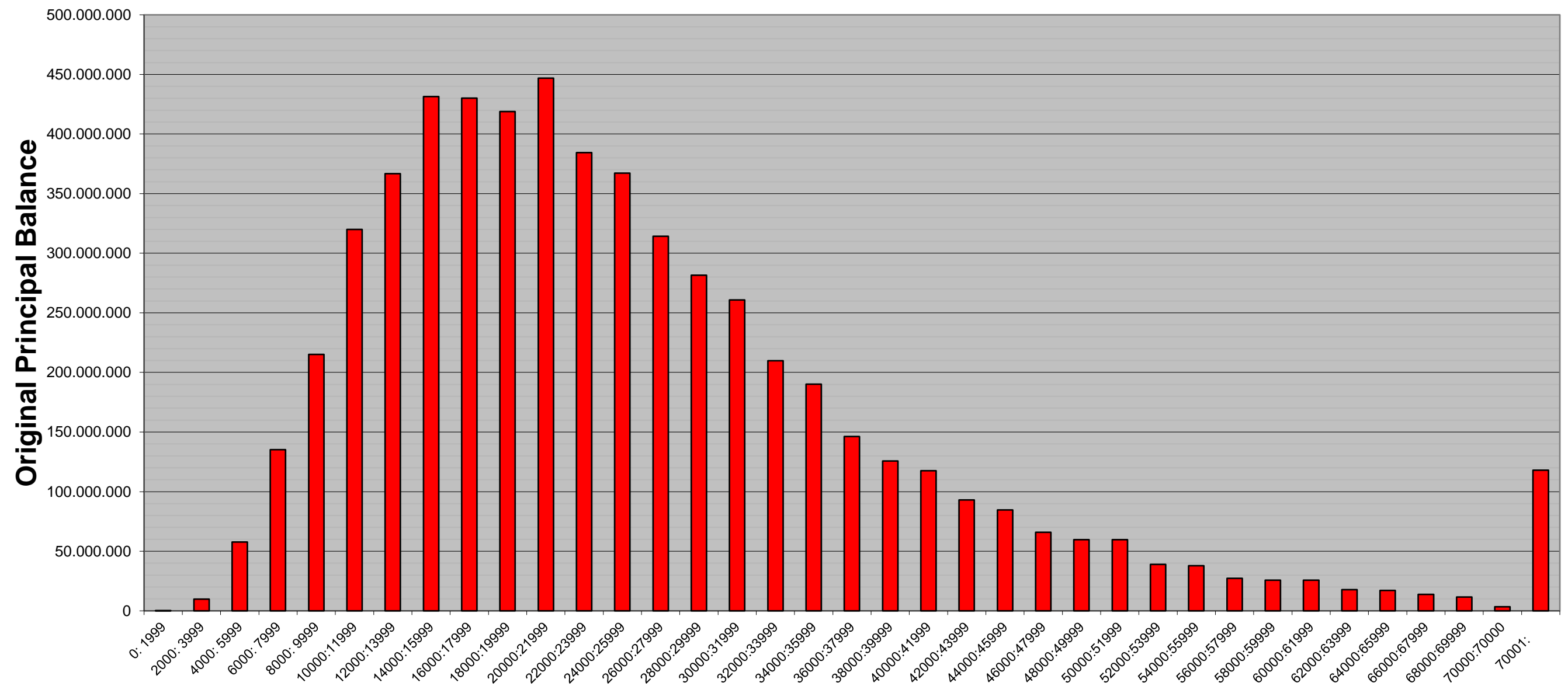
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	183.032,74	0,00%	108	0,03%
2000: 3999	9.923.031,91	0,17%	3.004	0,97%
4000: 5999	57.638.540,66	0,97%	11.255	3,65%
6000: 7999	135.163.781,09	2,28%	19.208	6,22%
8000: 9999	215.013.957,20	3,63%	23.867	7,73%
10000:11999	320.075.048,56	5,40%	29.278	9,49%
12000:13999	366.869.390,19	6,19%	28.268	9,16%
14000:15999	431.538.755,47	7,28%	28.802	9,33%
16000:17999	430.223.917,61	7,25%	25.368	8,22%
18000:19999	418.953.563,06	7,06%	22.086	7,16%
20000:21999	446.844.216,44	7,53%	21.378	6,93%
22000:23999	384.436.288,71	6,48%	16.750	5,43%
24000:25999	367.216.280,17	6,19%	14.706	4,76%
26000:27999	314.177.458,28	5,30%	11.650	3,77%
28000:29999	281.653.730,56	4,75%	9.728	3,15%
30000:31999	260.807.901,59	4,40%	8.451	2,74%
32000:33999	209.754.547,62	3,54%	6.366	2,06%
34000:35999	190.220.130,62	3,21%	5.441	1,76%
36000:37999	146.299.919,30	2,47%	3.958	1,28%
38000:39999	125.829.118,01	2,12%	3.230	1,05%
40000:41999	117.584.750,60	1,98%	2.881	0,93%
42000:43999	93.021.496,51	1,57%	2.165	0,70%
44000:45999	84.711.545,31	1,43%	1.885	0,61%
46000:47999	65.882.625,16	1,11%	1.403	0,45%
48000:49999	59.702.599,34	1,01%	1.219	0,39%
50000:51999	59.693.471,29	1,01%	1.177	0,38%
52000:53999	39.026.311,24	0,66%	737	0,24%
54000:55999	37.972.296,66	0,64%	691	0,22%
56000:57999	27.314.378,35	0,46%	479	0,16%
58000:59999	25.652.952,63	0,43%	435	0,14%
60000:61999	25.703.614,67	0,43%	423	0,14%
62000:63999	17.819.267,96	0,30%	283	0,09%
64000:65999	17.022.657,14	0,29%	262	0,08%
66000:67999	13.841.747,62	0,23%	207	0,07%
68000:69999	11.664.623,53	0,20%	169	0,05%
70000:70000	3.360.000,00	0,06%	48	0,02%
70001:	117.898.584,05	1,99%	1.296	0,42%
Total	5.930.695.531,85	100,00%	308.662	100,00%

Statistics	in EUR
Average Amount	19.214,21

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Monthly Investor Report**

7.1 Original PB (Graph)

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	47	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024



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

8. Current Principal Balance



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	47	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024

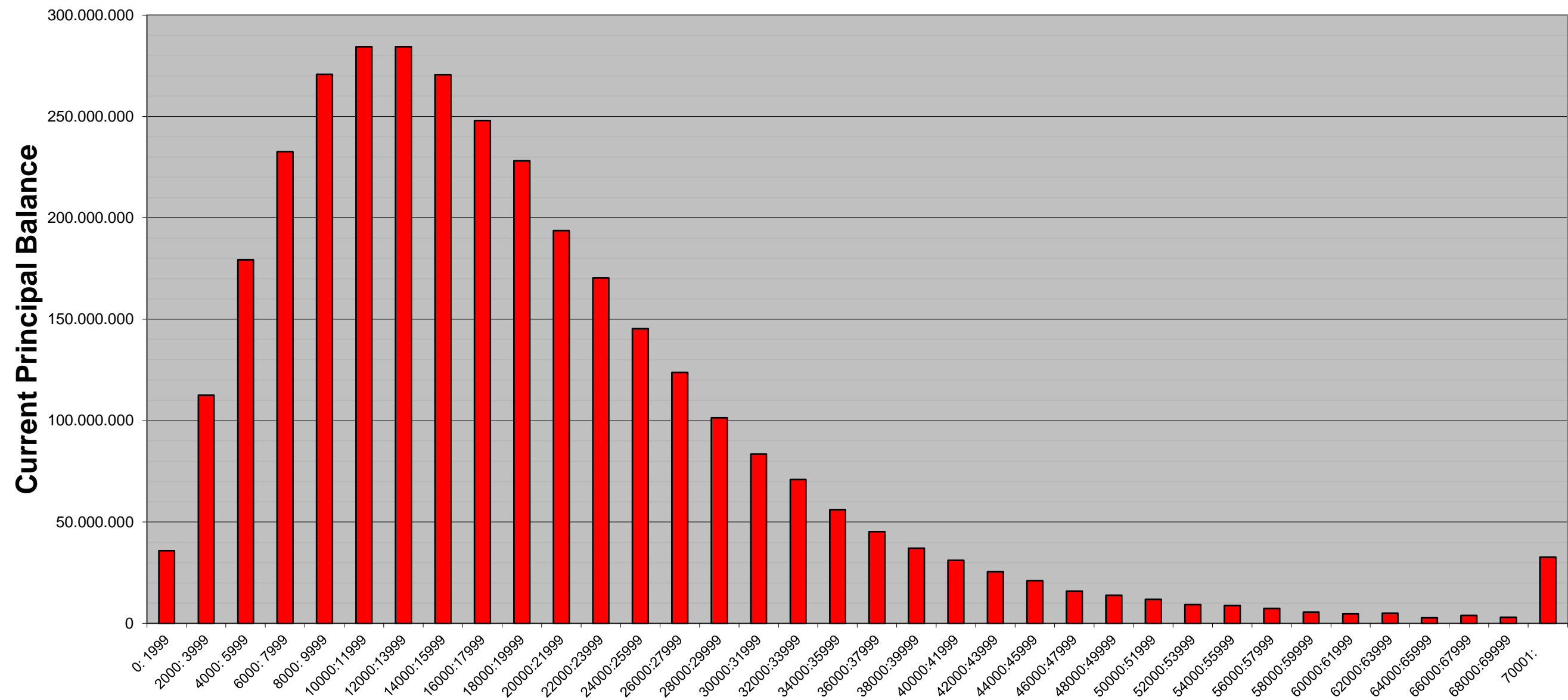
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	35.861.072,33	1,06%	36.023	11,67%
2000: 3999	112.526.335,85	3,33%	37.554	12,17%
4000: 5999	179.323.007,58	5,31%	35.897	11,63%
6000: 7999	232.681.891,09	6,89%	33.328	10,80%
8000: 9999	270.809.462,44	8,02%	30.185	9,78%
10000:11999	284.380.088,05	8,42%	25.919	8,40%
12000:13999	284.443.934,82	8,42%	21.934	7,11%
14000:15999	270.627.826,32	8,02%	18.075	5,86%
16000:17999	248.000.467,71	7,35%	14.616	4,74%
18000:19999	228.151.711,98	6,76%	12.031	3,90%
20000:21999	193.712.434,19	5,74%	9.239	2,99%
22000:23999	170.375.329,34	5,05%	7.421	2,40%
24000:25999	145.320.491,61	4,30%	5.820	1,89%
26000:27999	123.826.428,50	3,67%	4.594	1,49%
28000:29999	101.449.350,03	3,00%	3.502	1,13%
30000:31999	83.568.185,75	2,48%	2.699	0,87%
32000:33999	70.951.461,97	2,10%	2.153	0,70%
34000:35999	56.131.682,39	1,66%	1.606	0,52%
36000:37999	45.186.141,50	1,34%	1.223	0,40%
38000:39999	37.061.969,10	1,10%	951	0,31%
40000:41999	31.067.361,22	0,92%	759	0,25%
42000:43999	25.481.066,88	0,75%	593	0,19%
44000:45999	21.018.554,50	0,62%	467	0,15%
46000:47999	15.767.888,02	0,47%	336	0,11%
48000:49999	13.848.624,15	0,41%	283	0,09%
50000:51999	11.813.601,10	0,35%	232	0,08%
52000:53999	9.159.009,73	0,27%	173	0,06%
54000:55999	8.788.231,45	0,26%	160	0,05%
56000:57999	7.400.045,77	0,22%	130	0,04%
58000:59999	5.548.874,42	0,16%	94	0,03%
60000:61999	4.695.508,67	0,14%	77	0,02%
62000:63999	5.035.323,23	0,15%	80	0,03%
64000:65999	2.727.155,22	0,08%	42	0,01%
66000:67999	3.947.520,79	0,12%	59	0,02%
68000:69999	3.036.640,97	0,09%	44	0,01%
70001:	32.656.640,63	0,97%	363	0,12%
Total	3.376.381.319,30	100,00%	308.662	100,00%

Statistics	in EUR
Average Amount	10.938,77

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

8.1 Current PB (Graph)

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	47	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024



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

9. Borrower Concentration



Calculation Date			12.09.2024			
Payment Date			16.09.2024			
Period No			47			
Monthly Period			Sep 2024			
Interest Period	from	14.08.2024	to	16.09.2024	=	33 days
Collection Period	from	01.08.2024	to	31.08.2024		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	226.770,96	0,0067%	2
2	191.386,36	0,0057%	2
3	188.012,10	0,0056%	1
4	178.063,82	0,0053%	1
5	173.409,92	0,0051%	1
6	167.377,39	0,0050%	1
7	165.036,08	0,0049%	1
8	164.850,30	0,0049%	2
9	161.547,18	0,0048%	1
10	159.897,27	0,0047%	1
11	157.662,83	0,0047%	1
12	152.681,49	0,0045%	1
13	150.945,93	0,0045%	1
14	148.266,06	0,0044%	1
15	144.806,58	0,0043%	1
16	142.859,61	0,0042%	1
17	142.844,48	0,0042%	1
18	141.378,73	0,0042%	1
19	139.480,81	0,0041%	1
20	138.837,41	0,0041%	3
21	136.763,07	0,0041%	1
22	136.713,83	0,0040%	1
23	133.953,34	0,0040%	1
24	133.577,48	0,0040%	1
25	132.713,04	0,0039%	1
	3.909.836,07	0,1158%	30

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Monthly Investor Report**

10. Geographical Distribution



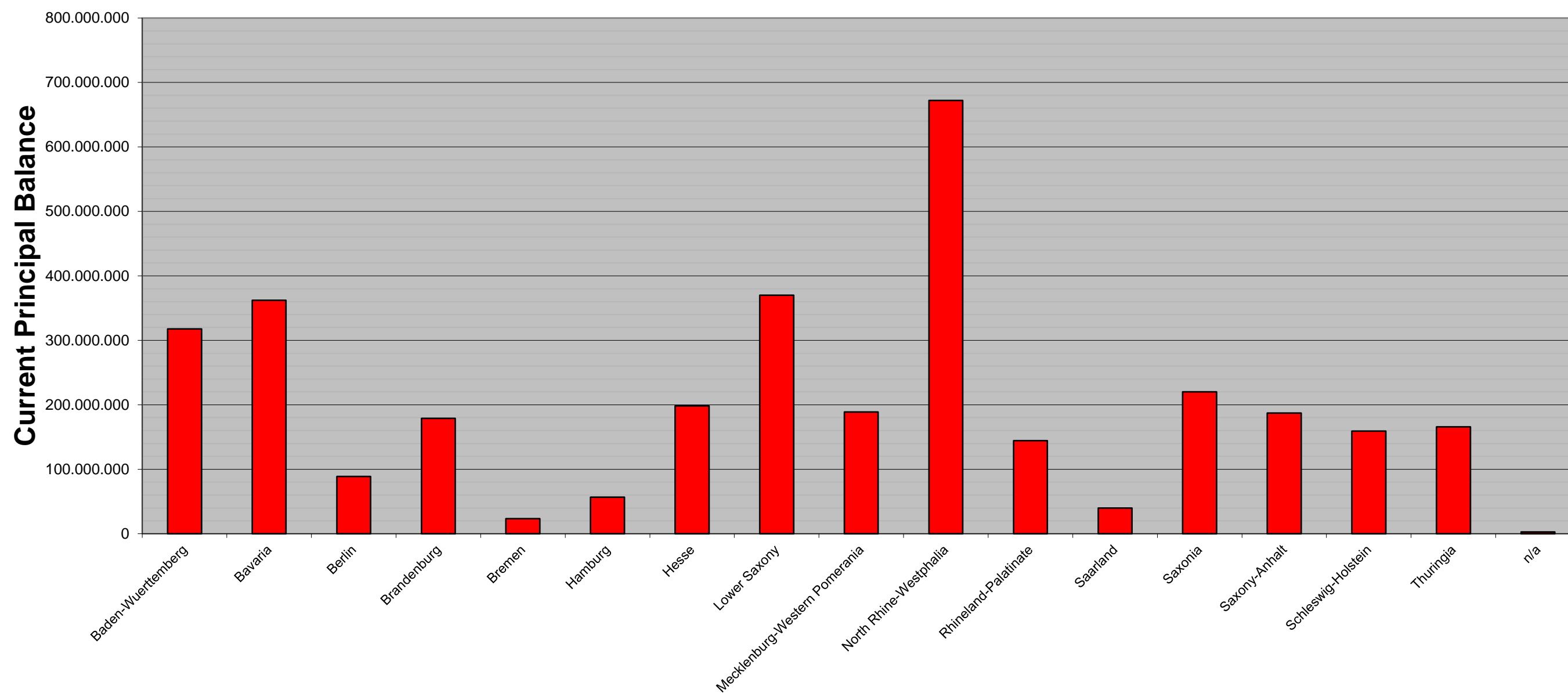
Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			47		
Monthly Period			Sep 2024		
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	317.561.021,40	9,41%	28.348	9,18%
Bavaria	362.311.660,45	10,73%	32.175	10,42%
Berlin	88.831.953,91	2,63%	7.487	2,43%
Brandenburg	179.154.813,79	5,31%	16.996	5,51%
Bremen	23.429.787,16	0,69%	1.982	0,64%
Hamburg	56.549.786,48	1,67%	4.485	1,45%
Hesse	198.264.017,02	5,87%	18.444	5,98%
Lower Saxony	370.160.361,48	10,96%	33.784	10,95%
Mecklenburg-Western Pomerania	188.724.562,58	5,59%	17.321	5,61%
North Rhine-Westphalia	672.293.612,24	19,91%	60.671	19,66%
Rhineland-Palatinate	144.374.644,22	4,28%	13.403	4,34%
Saarland	39.940.745,36	1,18%	3.785	1,23%
Saxonia	219.948.488,02	6,51%	21.411	6,94%
Saxony-Anhalt	187.068.372,79	5,54%	18.317	5,93%
Schleswig-Holstein	159.229.238,15	4,72%	14.257	4,62%
Thuringia	165.736.137,71	4,91%	15.561	5,04%
n/a	2.802.116,54	0,08%	235	0,08%
Total	3.376.381.319,30	100,00%	308.662	100,00%

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Monthly Investor Report**

10.1 Geographical Distribution (Graph)

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	47	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024



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

11. Object/Vehicle Type



Calculation Date			12.09.2024			
Payment Date			16.09.2024			
Period No			47			
Monthly Period			Sep 2024			
Interest Period	from	14.08.2024	to	16.09.2024	=	33 days
Collection Period	from	01.08.2024	to	31.08.2024		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	13.179.157,62	0,39%	1.052	0,34%
		Private	31.044.106,91	0,92%	3.021	0,98%
			44.223.264,53	1,31%	4.073	1,32%
	Used Vehicle	Commercial	48.763.916,56	1,44%	4.462	1,45%
		Private	229.979.881,94	6,81%	26.703	8,65%
			278.743.798,50	8,26%	31.165	10,10%
	Total		322.967.063,03	9,57%	35.238	11,42%
Non-Online	New Vehicle	Commercial	83.373.514,63	2,47%	5.341	1,73%
		Private	221.582.883,42	6,56%	18.918	6,13%
			304.956.398,05	9,03%	24.259	7,86%
	Used Vehicle	Commercial	489.908.458,71	14,51%	34.575	11,20%
		Private	2.258.549.399,51	66,89%	214.590	69,52%
			2.748.457.858,22	81,40%	249.165	80,72%
	Total		3.053.414.256,27	90,43%	273.424	88,58%
Total			3.376.381.319,00	100,00%	308.662	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	3.223.356.493,70	95,47%	295.140	95,62%
Leisure	119.225.017,31	3,53%	6.791	2,20%
Motorbike	33.799.808,29	1,00%	6731	2,18%
Total	3.376.381.319,30	100,00%	308.662	100,00%

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12. Insurances



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	47				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

<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	2.075.441.135,33	61,47%	170.584	55,27%
Yes	1.300.940.183,97	38,53%	138.078	44,73%
Total	3.376.381.319,30	100,00%	308.662	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	2.448.189.407,39	72,51%	221.134	71,64%
Yes	928.191.911,91	27,49%	87.528	28,36%
Total	3.376.381.319,30	100,00%	308.662	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	3.055.012.590,17	90,48%	279.174	90,45%
Yes	321.368.729,13	9,52%	29.488	9,55%
Total	3.376.381.319,30	100,00%	308.662	100,00%

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13. Type of Contract



Calculation Date			12.09.2024			
Payment Date			16.09.2024			
Period No			47			
Monthly Period			Sep 2024			
Interest Period	from	14.08.2024	to	16.09.2024	=	33 days
Collection Period	from	01.08.2024	to	31.08.2024		

<i>Contracts w/Balloon Payments</i>		<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	Auto	1.443.061.547,73	42,74%	178.226	57,74%
	Vehicle	269.121.294,46	7,97%	28.565	9,25%
	Total	1.712.182.842,19	50,71%	206.791	67,00%
Yes		1.298.094.724,05	38,45%	85.006	27,54%
- of which balloon rates	Auto	847.847.460,66	25,11%		
- of which regular installments		450.247.263,39	13,34%		
Yes		366.103.753,06	10,84%	16.865	5,46%
- of which balloon rates	Vehicle	252.958.023,03	7,49%		
- of which regular installments		113.145.730,03	3,35%		
	Total	1.664.198.477,11	49,29%	101.871	33,00%
Total		3.376.381.319,30	100,00%	308.662	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	63.342,01	0,01%	2	0,00%
13:25	5.738.925,83	0,52%	411	0,40%
26:38	60.412.947,31	5,49%	4.953	4,86%
39:51	242.491.256,30	22,03%	21.614	21,22%
52:64	495.896.762,53	45,05%	46.379	45,53%
65:72	179.420.075,49	16,30%	17.069	16,76%
73:	116.782.174,22	10,61%	11.443	11,23%
Total	1.100.805.483,69	100,00%	101.871	100,00%

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	270.672.158,86	24,59%	27.114	26,62%
13:25	288.380.819,60	26,20%	27.310	26,81%
26:38	300.980.816,62	27,34%	27.139	26,64%
39:51	195.468.320,08	17,76%	16.586	16,28%
52:64	44.763.393,36	4,07%	3.702	3,63%
65:72	539.975,17	0,05%	20	0,02%
Total	1.100.805.483,69	100,00%	101.871	100,00%

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

14. Payment Methods



Calculation Date		12.09.2024				
Payment Date		16.09.2024				
Period No		47				
Monthly Period		Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	=	33 days
Collection Period	from	01.08.2024	to	31.08.2024		

<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	3.314.731.741,18	98,17%	302.582	98,03%
Other	61.649.578,12	1,83%	6.080	1,97%
Total	3.376.381.319,30	100,00%	308.662	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	1.456.908.683,86	43,15%	131.442	42,58%
1st of month	1.919.472.635,44	56,85%	177.220	57,42%
Total	3.376.381.319,30	100,00%	308.662	100,00%

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Monthly Investor Report**

15. Downpayment



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	47	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024

<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	1.373.822.985,45	40,69%	128.110	41,50%	0,00%
0: 999	63.966.221,90	1,89%	8.300	2,69%	3,85%
1000: 1999	165.878.792,20	4,91%	19.692	6,38%	8,32%
2000: 2999	215.448.267,18	6,38%	23.815	7,72%	12,91%
3000: 3999	204.349.938,22	6,05%	20.994	6,80%	16,59%
4000: 4999	161.734.265,60	4,79%	16.056	5,20%	20,11%
5000: 5999	248.067.290,61	7,35%	21.314	6,91%	21,45%
6000: 6999	130.501.319,17	3,87%	11.316	3,67%	24,78%
7000: 7999	104.830.257,19	3,10%	8.930	2,89%	27,52%
8000: 8999	90.927.341,27	2,69%	7.577	2,45%	29,87%
9000: 9999	50.276.932,21	1,49%	4.197	1,36%	32,16%
10000:10999	171.778.782,04	5,09%	12.506	4,05%	31,51%
11000:11999	32.840.313,96	0,97%	2.634	0,85%	35,59%
12000:12999	44.038.618,51	1,30%	3.479	1,13%	37,51%
13000:13999	28.052.851,34	0,83%	2.208	0,72%	39,11%
14000:14999	21.587.339,28	0,64%	1.734	0,56%	40,57%
15000:15000	57.881.879,38	1,71%	3.763	1,22%	38,19%
15001:	210.397.923,79	6,23%	12.037	3,90%	46,09%
Total	3.376.381.319,30	100,00%	308.662	100,00%	17,19%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.748,92 €	6.408,95 €
Average Purchase Price	21.802,39 €	24.542,41 €
Downpayment in %	17,19%	26,11%

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

16. Effective Interest Rate



Calculation Date			12.09.2024			
Payment Date			16.09.2024			
Period No			47			
Monthly Period			Sep 2024			
Interest Period	from	14.08.2024	to	16.09.2024	=	33 days
Collection Period	from	01.08.2024	to	31.08.2024		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	4.998.544,94	0,15%	229	0,07%
1: 1	257.793.039,04	7,64%	21.419	6,94%
2: 2	792.189.439,65	23,46%	71.000	23,00%
3: 3	1.290.667.224,11	38,23%	118.933	38,53%
4: 4	523.998.770,50	15,52%	55.396	17,95%
5: 5	295.356.164,33	8,75%	23.633	7,66%
6: 6	146.290.111,68	4,33%	11.924	3,86%
7: 7	33.984.888,71	1,01%	3.188	1,03%
8: 8	24.781.792,06	0,73%	2.415	0,78%
9: 9	4.334.675,52	0,13%	354	0,11%
10:10	900.473,74	0,03%	78	0,03%
11:11	747.528,53	0,02%	66	0,02%
12:12	338.666,49	0,01%	27	0,01%
Total	3.376.381.319,30	100,00%	308.662	100,00%

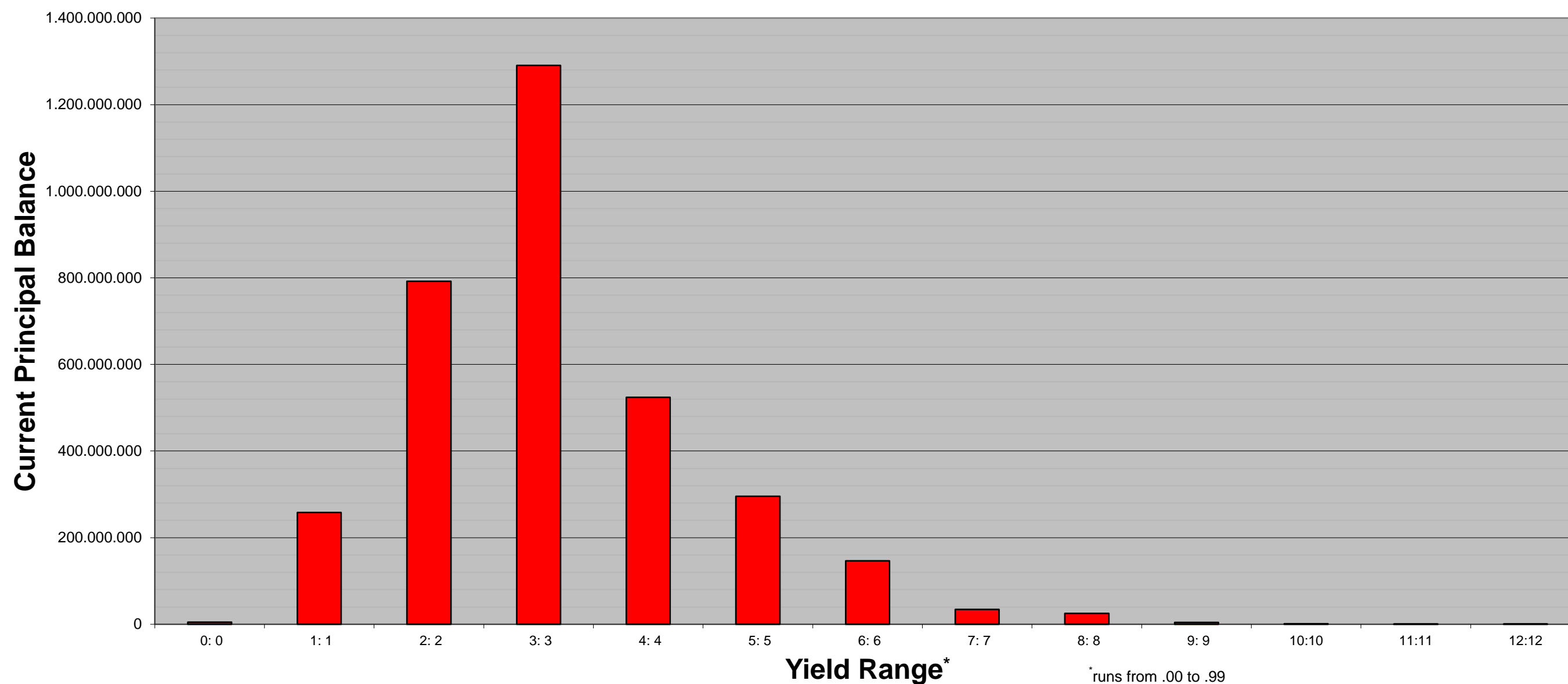
Statistics	in %
WA Interest	3,95%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			47		
Monthly Period			Sep 2024		
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	



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Monthly Investor Report**

17. Seasoning



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	47	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
12:14	67.683.378,67	2,00%	3.894	1,26%
15:17	176.158.989,23	5,22%	10.603	3,44%
18:20	215.441.808,78	6,38%	14.087	4,56%
21:23	291.680.443,94	8,64%	19.709	6,39%
24:26	359.749.402,51	10,65%	24.759	8,02%
27:29	343.195.587,59	10,16%	25.883	8,39%
30:32	250.170.832,25	7,41%	20.483	6,64%
33:35	277.417.990,20	8,22%	24.570	7,96%
36:38	279.474.173,83	8,28%	25.475	8,25%
39:41	270.865.736,73	8,02%	26.685	8,65%
42:44	157.559.470,78	4,67%	17.293	5,60%
45:47	185.148.675,09	5,48%	22.460	7,28%
48:50	195.167.677,85	5,78%	22.830	7,40%
51:53	92.039.726,82	2,73%	12.043	3,90%
54:56	80.962.391,51	2,40%	11.536	3,74%
57:59	57.739.570,93	1,71%	9.657	3,13%
60:62	27.299.196,84	0,81%	4.784	1,55%
63:65	15.347.951,23	0,45%	2.815	0,91%
66:68	8.596.524,50	0,25%	1.883	0,61%
69:71	6.292.422,19	0,19%	1.517	0,49%
72:74	4.855.854,75	0,14%	1.124	0,36%
75:77	4.310.391,90	0,13%	1.116	0,36%
78:80	2.727.622,20	0,08%	784	0,25%
81:	6.495.498,98	0,19%	2.672	0,87%
Total	3.376.381.319,30	100,00%	308.662	100,00%

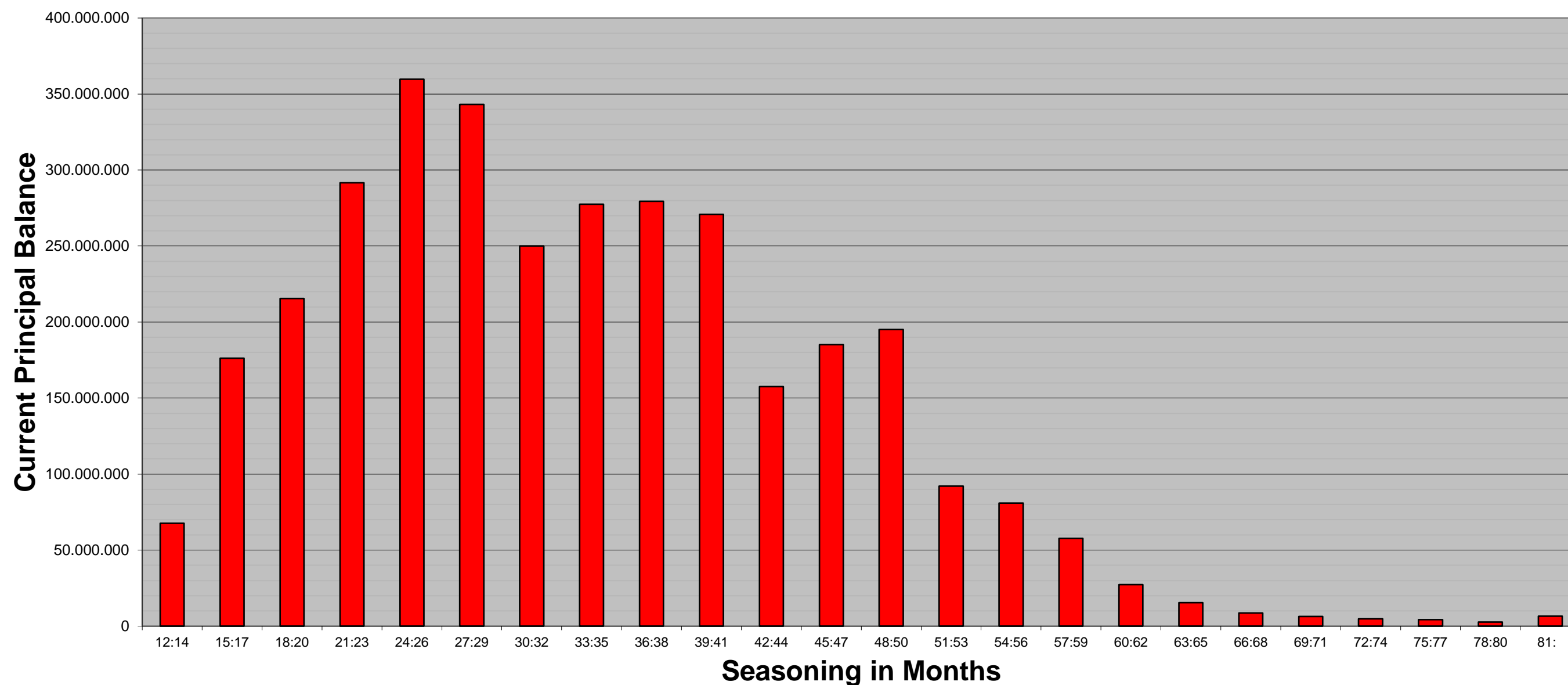
Statistics

WA Seasoning	33,70
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**SC Germany Mobility 2020-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	47	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024



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18. Remaining Term



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	47				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	129.192.596,32	3,83%	31.909	10,34%
7: 13	284.698.733,45	8,43%	45.662	14,79%
14: 20	292.710.511,05	8,67%	37.337	12,10%
21: 27	430.214.403,57	12,74%	42.776	13,86%
28: 34	450.699.568,45	13,35%	37.182	12,05%
35: 41	424.799.354,45	12,58%	31.921	10,34%
42: 48	424.103.449,50	12,56%	28.086	9,10%
49: 55	248.438.386,69	7,36%	15.455	5,01%
56: 62	170.043.555,18	5,04%	10.597	3,43%
63: 69	101.032.091,39	2,99%	6.066	1,97%
70: 76	126.516.261,59	3,75%	7.224	2,34%
77: 83	86.686.260,31	2,57%	4.611	1,49%
84: 90	64.172.253,55	1,90%	3.216	1,04%
91: 97	75.116.424,89	2,22%	3.555	1,15%
98:104	55.470.062,92	1,64%	2.522	0,82%
105:107	10.327.319,89	0,31%	448	0,15%
108:	2.160.086,10	0,06%	95	0,03%
Total	3.376.381.319,30	100,00%	308.662	100,00%

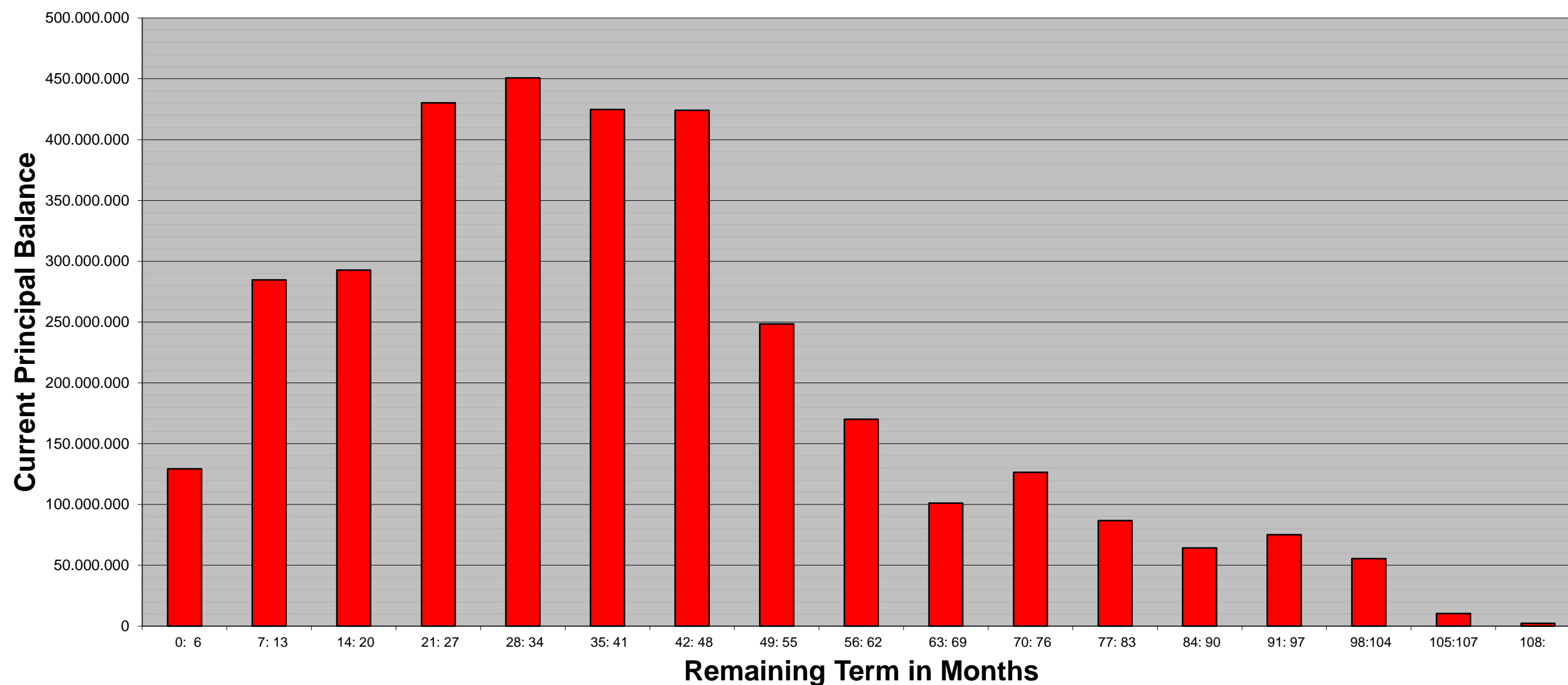
Statistics

WA Remaining Term	39,41
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			47		
Monthly Period			Sep 2024		
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	



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19. Original Term



Calculation Date			12.09.2024			
Payment Date			16.09.2024			
Period No			47			
Monthly Period			Sep 2024			
Interest Period	from	14.08.2024	to	16.09.2024	=	33 days
Collection Period	from	01.08.2024	to	31.08.2024		

<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	6.439,74	0,00%	7	0,00%
13: 25	8.646.000,47	0,26%	2.370	0,77%
26: 38	104.904.205,70	3,11%	18.137	5,88%
39: 51	438.641.477,21	12,99%	53.093	17,20%
52: 64	978.604.818,65	28,98%	92.732	30,04%
65: 77	848.980.586,01	25,14%	65.557	21,24%
78: 90	254.618.555,94	7,54%	25.679	8,32%
91:103	382.043.806,53	11,32%	31.759	10,29%
104:116	59.486.081,87	1,76%	3.797	1,23%
117:119	12.844.799,47	0,38%	675	0,22%
120:	287.604.547,71	8,52%	14.856	4,81%
Total	3.376.381.319,30	100,00%	308.662	100,00%

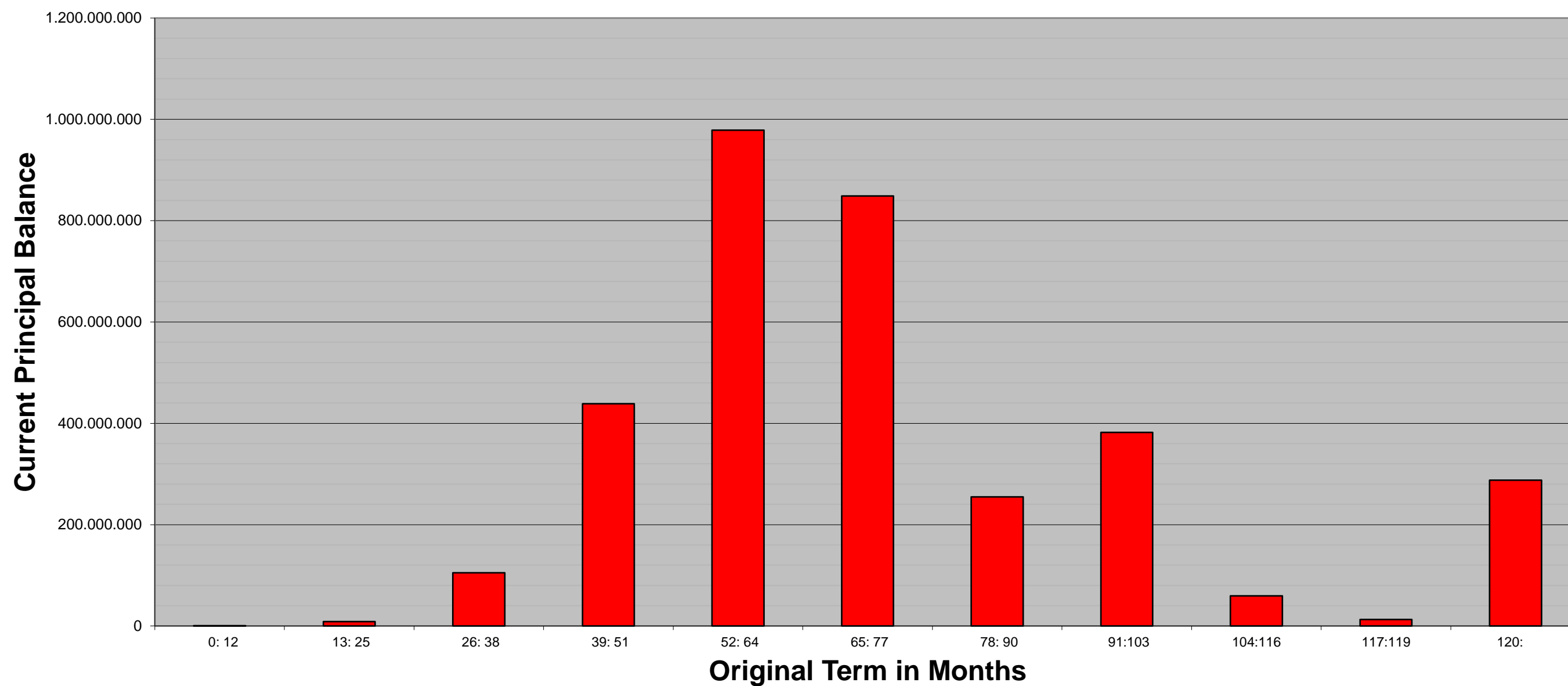
Statistics

WA Original Term	73,12
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			47		
Monthly Period			Sep 2024		
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	



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20. Brands + Fuel Type



Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			47		
Monthly Period			Sep 2024		
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

<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	401.801.349,62	11,90%	38.002	12,31%
2	370.334.966,20	10,97%	35.530	11,51%
3	310.702.663,07	9,20%	22.483	7,28%
4	244.571.111,89	7,24%	18.669	6,05%
5	234.976.834,54	6,96%	18.016	5,84%
6	178.057.726,07	5,27%	23.638	7,66%
7	158.526.552,72	4,70%	15.623	5,06%
8	154.421.240,74	4,57%	16.433	5,32%
9	139.750.788,30	4,14%	12.818	4,15%
10	133.954.494,94	3,97%	13.413	4,35%
11	123.376.244,82	3,65%	8.275	2,68%
12	113.533.153,45	3,36%	12.667	4,10%
13	99.340.370,69	2,94%	8.563	2,77%
14	72.940.592,36	2,16%	6.717	2,18%
15	70.324.539,80	2,08%	8.299	2,69%
	2.806.612.629,21	83,12%	259.146	83,96%

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	1.021.603.349,44	30,26%	126.304	40,92%
Diesel Euro 6	419.051.785,97	12,41%	35.097	11,37%
Diesel Euro 5	181.896.040,52	5,39%	22.101	7,16%
Diesel < Euro 5	383.280.308,91	11,35%	32.827	10,64%
Other	37.777.470,70	1,12%	3.245	1,05%
n/a	1.332.772.363,76	39,47%	89.088	28,86%
Total	3.376.381.319,30	100,00%	308.662	100,00%

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Monthly Investor Report**

21. Priority of Payments + Transaction Costs



Calculation Date	12.09.2024		
Payment Date	16.09.2024		
Period No	47		
Monthly Period	Sep 2024		
Interest Period	from	14.08.2024	to 16.09.2024 = 33 days
Collection Period	from	01.08.2024	to 31.08.2024

Priority of Payments

Available Distribution Amount		147.833.773,13 €
Senior Expenses	-	7.568,98 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	332.303,75 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	250,70 €
Principal Class A	-	134.363.215,00 €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	275,00 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	12.930.159,70 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	7.568,98 €		
Interest accrued for the Period	332.303,75 €	- €	332.303,75 €
Cumulative Interest accrued	13.223.641,85 €	- €	13.223.641,85 €
Interest Payments	332.303,75 €	- €	332.303,75 €
Cumulative Interest Payments	13.223.641,85 €	- €	13.223.641,85 €
Interest accrued on Subordinated Loan for the Period	275,00 €		
Cumulative Interest accrued on Subordinated Loan	11.816,66 €		
Interest Payments on Subordinated Loan	275,00 €		
Cumulative Interest Payments on Subordinated Loan	11.816,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Monthly Investor Report**

22. Retention



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	47				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

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:	3.510.744.344,62 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.376.381.319,30 €
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:	3.148.244.785,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	3.013.881.570,00 €
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	12.09.2024				
Payment Date	16.09.2024				
Period No	47				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

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

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

Rating Agencies	Fitch Ratings Limited Neue Mainzer Strasse 46 - 50 60311 Frankfurt am Main Germany	Moody's Deutschland GmbH Structured Finance Monitoring An der Welle 5 60325 Frankfurt am Main Germany
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Ratings as of 31.08.2024, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

24. Issuer Information



Calculation Date		12.09.2024			
Payment Date		16.09.2024			
Period No		47			
Monthly Period		Sep 2024			
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

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

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

25. Santander Consumer Bank



Contact Details

Team ABS abs_ger@santander.de

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	47	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024

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 31.08.2024, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date		12.09.2024				
Payment Date		16.09.2024				
Period No		47				
Monthly Period		Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	=	33 days
Collection Period	from	01.08.2024	to	31.08.2024		

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