

SC Germany Mobility 2020-1 Monthly Investor Report



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AWARDS 2024

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Santander Germany

WINNER

2022

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WINNER

SC Germany Mobility 2020-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	10.10.2024				
Payment Date	14.10.2024				
Period No	48				
Monthly Period	Oct 2024				
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

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

1. Portfolio Information



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Collection Period from	01.09.2024	to 30.09.2024

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	308.662	3.376.381.319,30 €	3.510.744.785,00 €
Scheduled Principal Payments		85.839.096,11 €	90.275.343,93 €
Prepayment Principal		38.583.598,81 €	40.377.900,53 €
Others		580.897,23 €	1.010.317,68 €
Total Principal Collections		125.003.592,15 €	131.663.562,14 €
Total Interest Collections		13.570.542,94 €	14.331.792,68 €
Defaults		3.021.348,40 €	2.699.463,18 €
Replenishment Amount		- €	- €
End of Period		3.248.356.378,75 €	3.376.381.319,30 €
Purchase Shortfall Amount		47,50 €	250,70 €
Total Assets (End of Period)	299.644	3.248.356.426,25 €	3.376.381.570,00 €
Current Prepayment Rate (annualised)		13,71%	

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2. Reserve Accounts



Calculation Date	10.10.2024				
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Collection Period from	01.09.2024	to	30.09.2024		

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



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%
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%
48	3.248.356.378,75 €	15.239.942,01 €	5.528.815,53 €	8.034.085,75 €	18.782.753,74 €	98,54%	0,47%	0,17%	0,25%	0,58%
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4.1 Defaults & Recoveries per period

Calculation Date	10.10.2024				
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Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
36	4.239	2.998.098,55 €	54.185.230,04 €	10.220.691.281,36 €	0,53%	887.666,42 €	16.654.910,10 €	37.530.319,94 €	0,37%
37	4.409	2.247.524,20 €	56.432.754,24 €	10.220.691.281,36 €	0,55%	1.541.385,24 €	18.196.295,34 €	38.236.458,90 €	0,37%
38	4.610	3.025.056,98 €	59.457.811,22 €	10.220.691.281,36 €	0,58%	1.674.667,75 €	19.870.963,09 €	39.586.848,13 €	0,39%
39	4.789	2.506.739,58 €	61.964.550,80 €	10.220.691.281,36 €	0,61%	1.044.061,34 €	20.915.024,43 €	41.049.526,37 €	0,40%
40	5.027	3.233.122,00 €	65.197.672,80 €	10.220.691.281,36 €	0,64%	1.329.497,22 €	22.244.521,65 €	42.953.151,15 €	0,42%
41	5.248	3.171.361,57 €	68.369.034,37 €	10.220.691.281,36 €	0,67%	1.899.814,50 €	24.144.336,15 €	44.224.698,22 €	0,43%
42	5.426	3.438.309,98 €	71.807.344,35 €	10.220.691.281,36 €	0,70%	2.453.868,38 €	26.598.204,53 €	45.209.139,82 €	0,44%
43	5.624	2.857.456,44 €	74.664.800,79 €	10.220.691.281,36 €	0,73%	1.462.985,79 €	28.061.190,32 €	46.603.610,47 €	0,46%
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%
48	6.572	3.021.348,40 €	90.270.427,72 €	10.220.691.281,36 €	0,88%	1.864.835,50 €	37.285.904,28 €	52.984.523,44 €	0,52%
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**SC Germany Mobility 2020-1
Monthly Investor Report**

5. Concentration Limits



Calculation Date	10.10.2024				
Payment Date	14.10.2024				
Period No	48				
Monthly Period	Oct 2024				
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

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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Monthly Investor Report**

Calculation Date	10.10.2024		
Payment Date	14.10.2024		
Period No	48		
Monthly Period	Oct 2024		
Interest Period	from 16.09.2024	to 14.10.2024	= 28 days
Collection Period	from 01.09.2024	to 30.09.2024	

6. Outstanding Notes



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	3.376.381.570,00 €	3.013.881.570,00 €	362.500.000,00 €
Available Distribution Amount	140.639.221,29 €		
Replenishment	- €		
Amortisation	128.025.143,75 €		
Redemption per Class	128.025.143,75 €	128.025.143,75 €	- €
Redemption per Note		2.760,65 €	- €
Class Principal Outstanding Balance End of Period	3.248.356.426,25 €	2.885.856.426,25 €	362.500.000,00 €
Current Tranching		88,84%	11,16%
Current Pool Factor		0,62	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	28		
Principal Outstanding per Note Beginning of Period		64.989,36 €	100.000,00 €
> Principal Repayment per Note		2.760,65 €	- €
Principal Outstanding per Note End of Period		62.228,71 €	100.000,00 €
> Interest accrued for the period		- €	281.952,50 €
Interest Payment		- €	281.952,50 €
Interest Payment per Note		- €	77,78 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		15,00%	3,84%
Current CE (excl. Excess Spread)		11,16%	0,00%

* Last rating action as of 11.04.2024

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7. Original Principal Balance



Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024

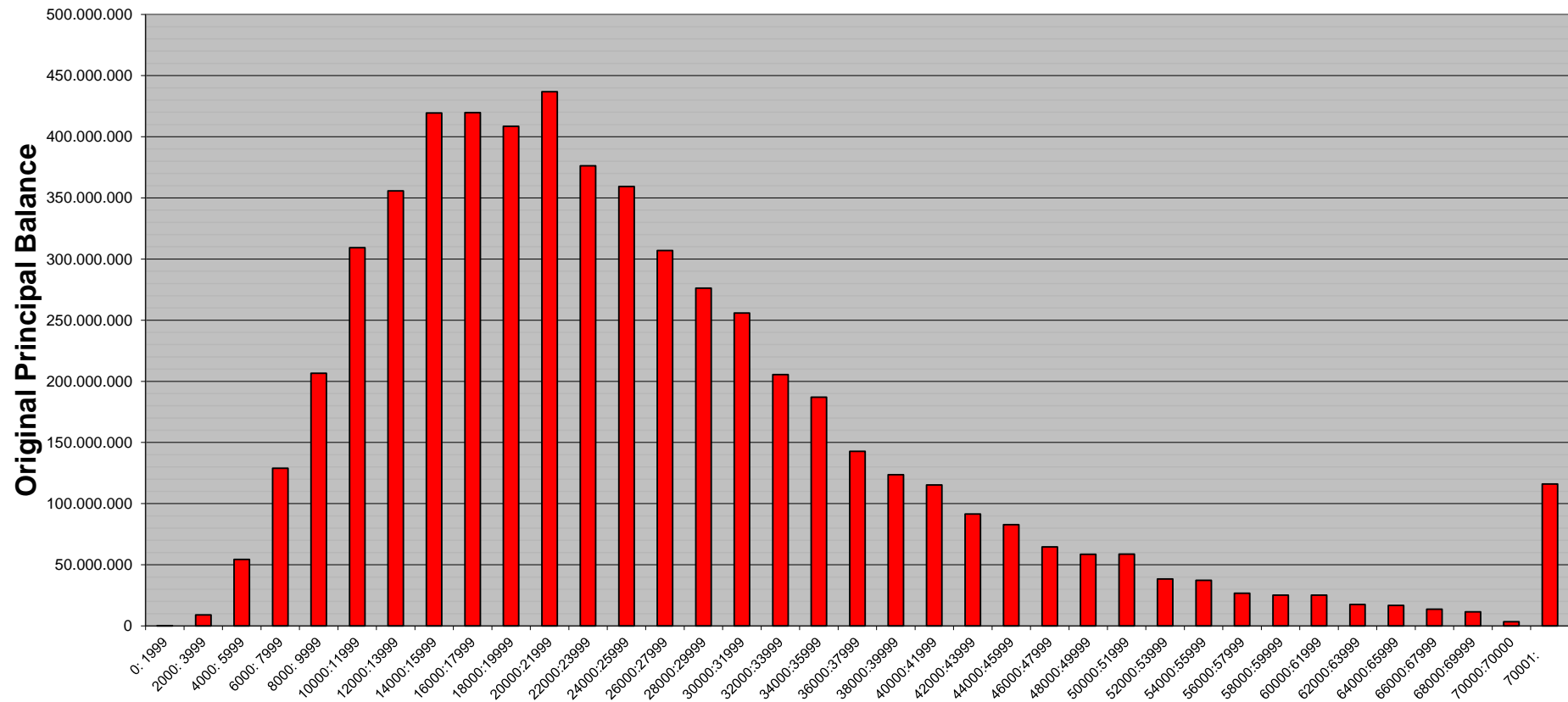
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	168.640,78	0,00%	100	0,03%
2000: 3999	9.010.865,75	0,16%	2.723	0,91%
4000: 5999	54.321.260,58	0,94%	10.602	3,54%
6000: 7999	128.930.402,98	2,23%	18.312	6,11%
8000: 9999	206.608.094,34	3,57%	22.932	7,65%
10000:11999	309.231.023,40	5,34%	28.280	9,44%
12000:13999	355.768.202,28	6,15%	27.411	9,15%
14000:15999	419.438.850,65	7,25%	27.994	9,34%
16000:17999	419.754.253,50	7,26%	24.751	8,26%
18000:19999	408.564.572,67	7,06%	21.539	7,19%
20000:21999	436.899.069,95	7,55%	20.903	6,98%
22000:23999	376.179.110,11	6,50%	16.390	5,47%
24000:25999	359.384.204,88	6,21%	14.392	4,80%
26000:27999	306.995.187,58	5,31%	11.383	3,80%
28000:29999	276.188.808,04	4,77%	9.539	3,18%
30000:31999	255.838.905,02	4,42%	8.290	2,77%
32000:33999	205.511.207,90	3,55%	6.237	2,08%
34000:35999	187.110.634,03	3,23%	5.352	1,79%
36000:37999	142.824.534,11	2,47%	3.864	1,29%
38000:39999	123.724.710,04	2,14%	3.176	1,06%
40000:41999	115.250.616,23	1,99%	2.824	0,94%
42000:43999	91.475.638,12	1,58%	2.129	0,71%
44000:45999	82.867.201,19	1,43%	1.844	0,62%
46000:47999	64.659.651,06	1,12%	1.377	0,46%
48000:49999	58.572.518,24	1,01%	1.196	0,40%
50000:51999	58.785.103,32	1,02%	1.159	0,39%
52000:53999	38.389.777,44	0,66%	725	0,24%
54000:55999	37.313.992,53	0,64%	679	0,23%
56000:57999	26.744.509,74	0,46%	469	0,16%
58000:59999	25.123.227,57	0,43%	426	0,14%
60000:61999	25.215.698,94	0,44%	415	0,14%
62000:63999	17.506.867,30	0,30%	278	0,09%
64000:65999	16.763.473,93	0,29%	258	0,09%
66000:67999	13.639.484,42	0,24%	204	0,07%
68000:69999	11.527.554,53	0,20%	167	0,06%
70000:70000	3.360.000,00	0,06%	48	0,02%
70001:	116.037.775,49	2,01%	1.276	0,43%
Total	5.785.685.628,64	100,00%	299.644	100,00%

Statistics in EUR	
Average Amount	19.308,53

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Monthly Investor Report**

7.1 Original PB (Graph)

Calculation Date	10.10.2024		
Payment Date	14.10.2024		
Period No	48		
Monthly Period	Oct 2024		
Interest Period	from	16.09.2024	to 14.10.2024 = 28 days
Collection Period	from	01.09.2024	to 30.09.2024



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

8. Current Principal Balance



Calculation Date	10.10.2024				
Payment Date	14.10.2024				
Period No	48				
Monthly Period	Oct 2024				
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

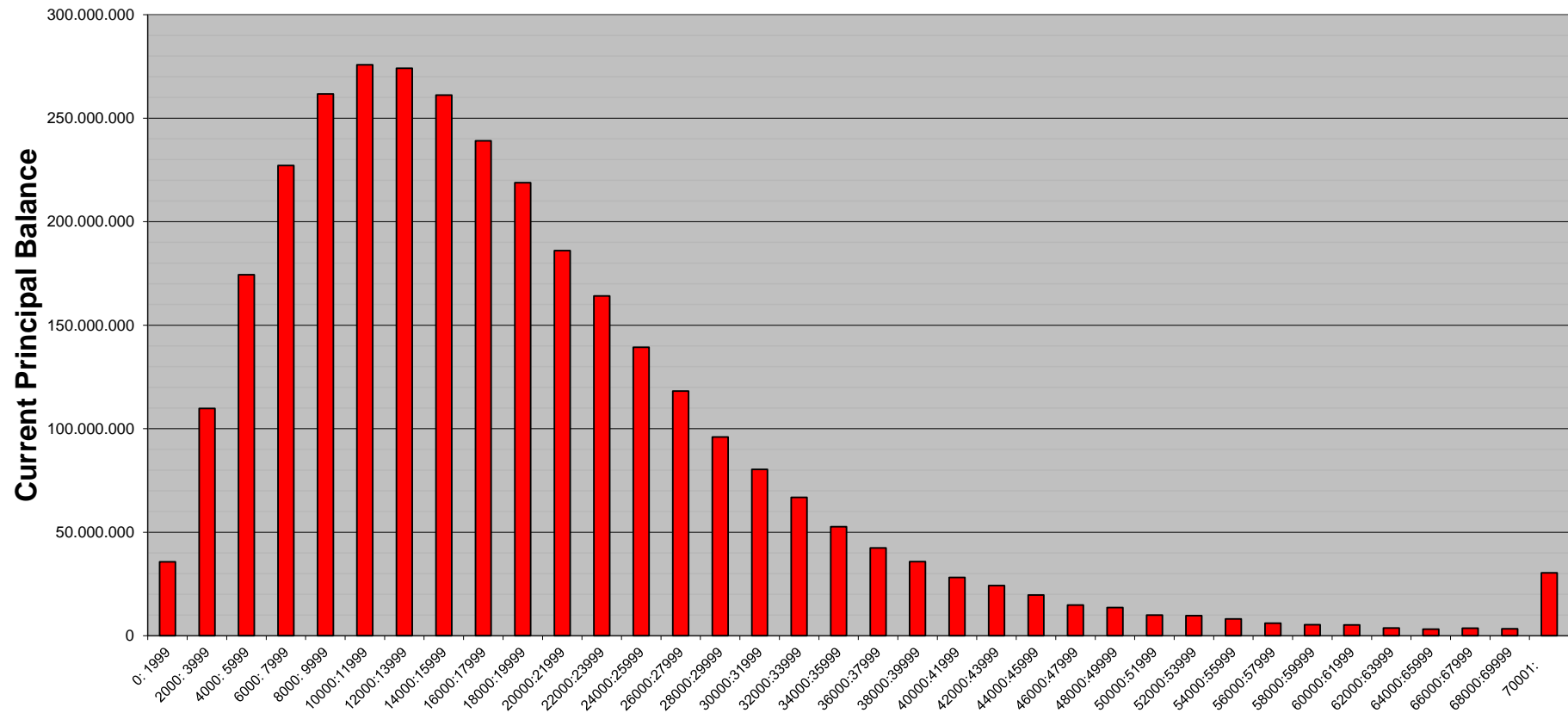
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	35.652.291,57	1,10%	35.858	11,97%
2000: 3999	109.842.944,34	3,38%	36.673	12,24%
4000: 5999	174.384.624,93	5,37%	34.929	11,66%
6000: 7999	227.102.086,52	6,99%	32.529	10,86%
8000: 9999	261.707.329,71	8,06%	29.174	9,74%
10000:11999	275.816.818,87	8,49%	25.140	8,39%
12000:13999	274.126.938,81	8,44%	21.136	7,05%
14000:15999	261.165.685,14	8,04%	17.440	5,82%
16000:17999	239.053.882,72	7,36%	14.087	4,70%
18000:19999	218.892.753,95	6,74%	11.545	3,85%
20000:21999	186.016.954,05	5,73%	8.874	2,96%
22000:23999	164.104.304,63	5,05%	7.149	2,39%
24000:25999	139.306.259,43	4,29%	5.579	1,86%
26000:27999	118.178.967,79	3,64%	4.384	1,46%
28000:29999	95.981.063,14	2,95%	3.314	1,11%
30000:31999	80.360.064,39	2,47%	2.596	0,87%
32000:33999	66.846.172,15	2,06%	2.029	0,68%
34000:35999	52.688.259,57	1,62%	1.507	0,50%
36000:37999	42.374.729,45	1,30%	1.147	0,38%
38000:39999	35.789.787,77	1,10%	918	0,31%
40000:41999	28.119.721,08	0,87%	687	0,23%
42000:43999	24.229.925,94	0,75%	564	0,19%
44000:45999	19.706.555,30	0,61%	438	0,15%
46000:47999	14.793.324,76	0,46%	315	0,11%
48000:49999	13.609.469,42	0,42%	278	0,09%
50000:51999	9.930.200,23	0,31%	195	0,07%
52000:53999	9.688.611,32	0,30%	183	0,06%
54000:55999	8.079.801,29	0,25%	147	0,05%
56000:57999	6.027.788,18	0,19%	106	0,04%
58000:59999	5.306.542,00	0,16%	90	0,03%
60000:61999	5.242.306,35	0,16%	86	0,03%
62000:63999	3.715.046,65	0,11%	59	0,02%
64000:65999	3.184.076,82	0,10%	49	0,02%
66000:67999	3.613.079,12	0,11%	54	0,02%
68000:69999	3.313.856,22	0,10%	48	0,02%
70001:	30.404.155,14	0,94%	337	0,11%
Total	3.248.356.378,75	100,00%	299.644	100,00%

Statistics	in EUR
Average Amount	10.840,72

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Monthly Investor Report**

8.1 Current PB (Graph)

Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024



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

9. Borrower Concentration



Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	224.254,76	0,0069%	2
2	188.975,21	0,0058%	2
3	186.084,30	0,0057%	1
4	176.962,25	0,0054%	1
5	172.390,20	0,0053%	1
6	165.903,27	0,0051%	1
7	164.317,57	0,0051%	1
8	163.540,06	0,0050%	2
9	161.323,35	0,0050%	1
10	158.829,90	0,0049%	1
11	156.850,50	0,0048%	1
12	151.591,25	0,0047%	1
13	150.913,31	0,0046%	1
14	147.663,08	0,0045%	1
15	143.019,85	0,0044%	1
16	141.757,48	0,0044%	1
17	141.544,40	0,0044%	1
18	141.171,63	0,0043%	1
19	139.499,87	0,0043%	1
20	137.792,09	0,0042%	3
21	136.233,20	0,0042%	1
22	135.953,90	0,0042%	1
23	132.851,63	0,0041%	1
24	132.629,78	0,0041%	1
25	130.401,62	0,0040%	1
	3.882.454,46	0,1195%	30

**SC Germany Mobility 2020-1
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10. Geographical Distribution



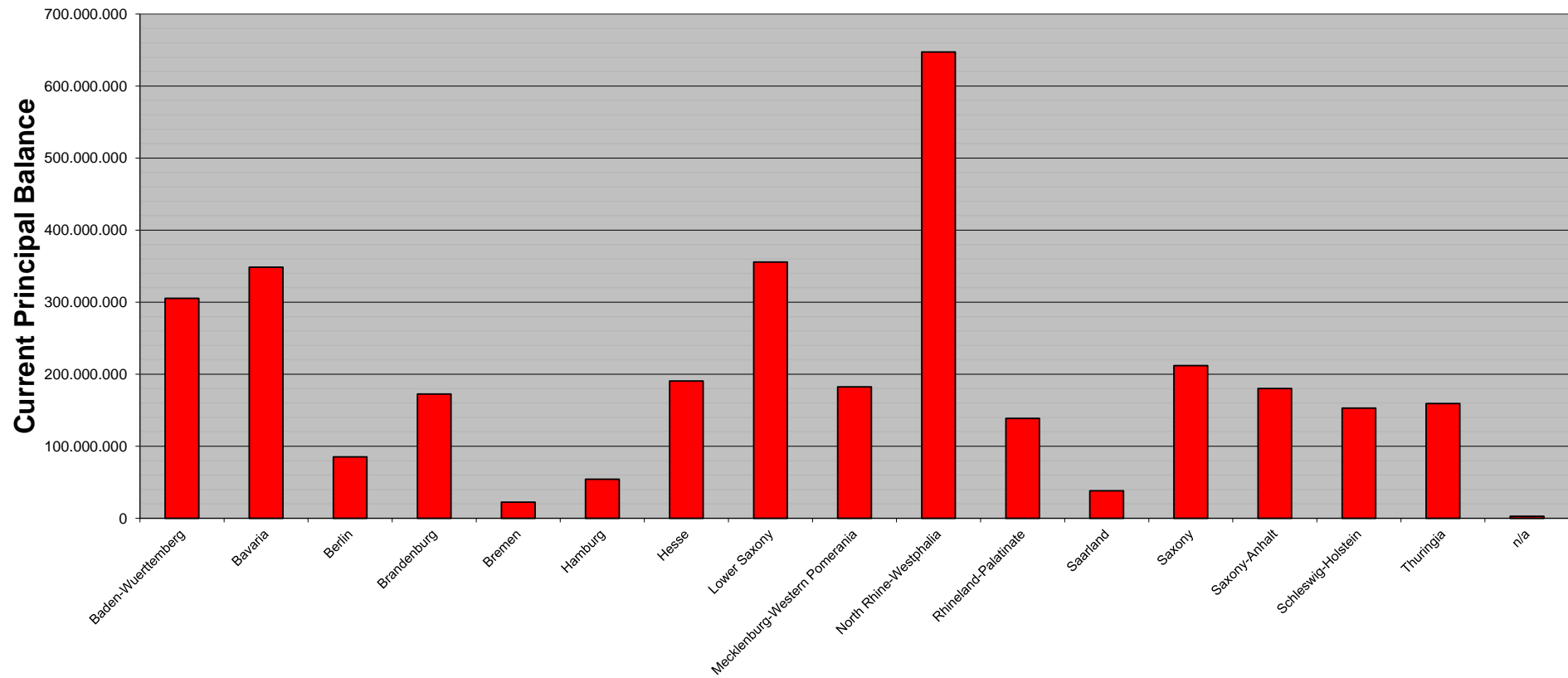
Calculation Date			10.10.2024		
Payment Date			14.10.2024		
Period No			48		
Monthly Period			Oct 2024		
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	305.258.607,29	9,40%	27.536	9,19%
Bavaria	348.554.458,15	10,73%	31.201	10,41%
Berlin	85.338.108,19	2,63%	7.251	2,42%
Brandenburg	172.491.762,57	5,31%	16.503	5,51%
Bremen	22.432.479,59	0,69%	1.917	0,64%
Hamburg	54.240.421,97	1,67%	4.341	1,45%
Hesse	190.544.063,28	5,87%	17.876	5,97%
Lower Saxony	355.722.847,61	10,95%	32.757	10,93%
Mecklenburg-Western Pomerania	182.441.804,39	5,62%	16.894	5,64%
North Rhine-Westphalia	647.264.003,62	19,93%	58.941	19,67%
Rhineland-Palatinate	138.616.796,41	4,27%	12.973	4,33%
Saarland	38.293.654,25	1,18%	3.666	1,22%
Saxony	211.977.518,33	6,53%	20.778	6,93%
Saxony-Anhalt	180.218.046,82	5,55%	17.812	5,94%
Schleswig-Holstein	152.887.606,34	4,71%	13.866	4,63%
Thuringia	159.287.285,15	4,90%	15.091	5,04%
n/a	2.786.914,79	0,09%	241	0,08%
Total	3.248.356.378,75	100,00%	299.644	100,00%

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

10.1 Geographical Distribution (Graph)

Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024



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

11. Object/Vehicle Type



Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	12.471.794,05	0,38%	1.015	0,34%
		Private	29.602.901,51	0,91%	2.924	0,98%
			42.074.695,56	1,30%	3.939	1,31%
	Used Vehicle	Commercial	46.335.700,95	1,43%	4.304	1,44%
		Private	219.391.245,36	6,75%	25.823	8,62%
			265.726.946,31	8,18%	30.127	10,05%
	Total		307.801.641,87	9,48%	34.066	11,37%
Non-Online	New Vehicle	Commercial	79.348.469,04	2,44%	5.133	1,71%
		Private	211.791.326,30	6,52%	18.249	6,09%
			291.139.795,34	8,96%	23.382	7,80%
	Used Vehicle	Commercial	470.792.794,49	14,49%	33.508	11,18%
		Private	2.178.622.147,05	67,07%	208.688	69,65%
			2.649.414.941,54	81,56%	242.196	80,83%
	Total		2.940.554.736,88	90,52%	265.578	88,63%
Total			3.248.356.379,00	100,00%	299.644	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	3.101.528.963,52	95,48%	286.592	95,64%
Leisure	114.717.520,83	3,53%	6.627	2,21%
Motorbike	32.109.894,40	0,99%	6425	2,14%
Total	3.248.356.378,75	100,00%	299.644	100,00%

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Monthly Investor Report**

12. Insurances



Calculation Date	10.10.2024			
Payment Date	14.10.2024			
Period No	48			
Monthly Period	Oct 2024			
Interest Period	from	16.09.2024	to	14.10.2024 = 28 days
Collection Period	from	01.09.2024	to	30.09.2024

<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	2.001.094.288,24	61,60%	165.827	55,34%
Yes	1.247.262.090,51	38,40%	133.817	44,66%
Total	3.248.356.378,75	100,00%	299.644	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	2.357.331.305,51	72,57%	214.619	71,62%
Yes	891.025.073,24	27,43%	85.025	28,38%
Total	3.248.356.378,75	100,00%	299.644	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	2.939.275.083,20	90,48%	270.927	90,42%
Yes	309.081.295,55	9,52%	28.717	9,58%
Total	3.248.356.378,75	100,00%	299.644	100,00%

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13. Type of Contract



Calculation Date			10.10.2024			
Payment Date			14.10.2024			
Period No			48			
Monthly Period			Oct 2024			
Interest Period	from	16.09.2024	to	14.10.2024	=	28 days
Collection Period	from	01.09.2024	to	30.09.2024		

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.386.307.515,48	42,68%	173.040	57,75%
	Vehicle	256.171.906,94	7,89%	27.618	9,22%
	Total	1.642.479.422,42	50,56%	200.658	66,97%
Yes		1.253.100.104,74	38,58%	82.644	27,58%
- of which balloon rates	Auto	825.417.072,47	25,41%		
- of which regular installments		427.683.032,27	13,17%		
Yes		352.776.851,59	10,86%	16.342	5,45%
- of which balloon rates	Vehicle	245.578.540,28	7,56%		
- of which regular installments		107.198.311,31	3,30%		
	Total	1.605.876.956,33	49,44%	98.986	33,03%
Total		3.248.356.378,75	100,00%	299.644	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	18.056,53	0,00%	2	0,00%
13:25	4.880.913,29	0,46%	344	0,35%
26:38	56.414.380,67	5,27%	4.626	4,67%
39:51	233.701.804,45	21,82%	20.705	20,92%
52:64	482.936.971,84	45,09%	45.122	45,58%
65:72	177.635.802,03	16,59%	16.886	17,06%
73:	115.407.683,94	10,78%	11.301	11,42%
Total	1.070.995.612,75	100,00%	98.986	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	268.344.990,00	25,06%	26.890	27,17%
13:25	291.232.015,23	27,19%	27.397	27,68%
26:38	291.896.342,84	27,25%	26.139	26,41%
39:51	183.203.057,44	17,11%	15.566	15,73%
52:64	35.928.315,25	3,35%	2.978	3,01%
65:72	390.891,99	0,04%	16	0,02%
Total	1.070.995.612,75	100,00%	98.986	100,00%

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

14. Payment Methods



Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024

<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	3.184.398.576,26	98,03%	293.321	97,89%
Other	63.957.802,49	1,97%	6.323	2,11%
Total	3.248.356.378,75	100,00%	299.644	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	1.402.661.856,66	43,18%	127.743	42,63%
1st of month	1.845.694.522,09	56,82%	171.901	57,37%
Total	3.248.356.378,75	100,00%	299.644	100,00%

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Monthly Investor Report**

15. Downpayment



Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024

<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	1.323.294.716,73	40,74%	124.556	41,57%	0,00%
0: 999	61.610.342,08	1,90%	8.036	2,68%	3,82%
1000: 1999	159.244.487,54	4,90%	19.105	6,38%	8,28%
2000: 2999	207.084.480,46	6,38%	23.100	7,71%	12,86%
3000: 3999	196.149.113,56	6,04%	20.308	6,78%	16,52%
4000: 4999	155.838.363,21	4,80%	15.630	5,22%	20,03%
5000: 5999	238.939.527,03	7,36%	20.696	6,91%	21,36%
6000: 6999	125.184.344,90	3,85%	10.962	3,66%	24,69%
7000: 7999	100.638.338,38	3,10%	8.658	2,89%	27,43%
8000: 8999	87.542.109,44	2,69%	7.353	2,45%	29,75%
9000: 9999	48.460.407,26	1,49%	4.064	1,36%	32,00%
10000:10999	164.948.999,15	5,08%	12.106	4,04%	31,43%
11000:11999	31.462.573,20	0,97%	2.545	0,85%	35,49%
12000:12999	42.182.997,61	1,30%	3.356	1,12%	37,34%
13000:13999	26.879.639,02	0,83%	2.125	0,71%	38,92%
14000:14999	20.703.950,67	0,64%	1.686	0,56%	40,41%
15000:15000	55.557.820,03	1,71%	3.657	1,22%	38,12%
15001:	202.634.168,48	6,24%	11.701	3,90%	45,96%
Total	3.248.356.378,75	100,00%	299.644	100,00%	17,12%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.745,64 €	6.410,25 €
Average Purchase Price	21.883,38 €	24.633,93 €
Downpayment in %	17,12%	26,02%

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Monthly Investor Report**

16. Effective Interest Rate



Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	4.893.581,70	0,15%	225	0,08%
1: 1	248.464.195,36	7,65%	20.900	6,97%
2: 2	759.683.131,34	23,39%	68.780	22,95%
3: 3	1.238.871.404,71	38,14%	115.279	38,47%
4: 4	504.203.175,47	15,52%	53.675	17,91%
5: 5	286.889.472,44	8,83%	23.132	7,72%
6: 6	142.066.848,61	4,37%	11.664	3,89%
7: 7	33.054.013,71	1,02%	3.109	1,04%
8: 8	24.075.376,97	0,74%	2.365	0,79%
9: 9	4.216.217,41	0,13%	345	0,12%
10:10	888.876,52	0,03%	77	0,03%
11:11	714.941,72	0,02%	66	0,02%
12:12	335.142,79	0,01%	27	0,01%
Total	3.248.356.378,75	100,00%	299.644	100,00%

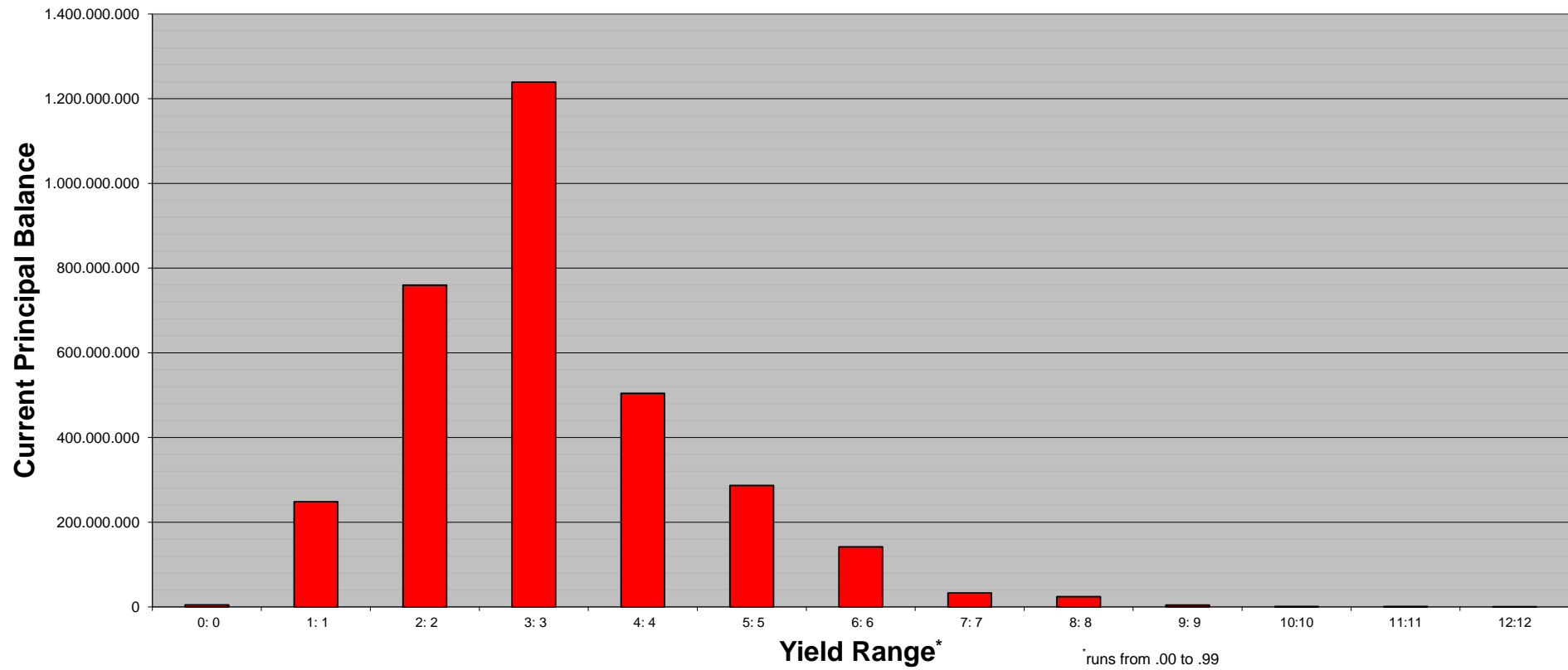
Statistics in %	
WA Interest	3,96%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024



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17. Seasoning



Calculation Date	10.10.2024				
Payment Date	14.10.2024				
Period No	48				
Monthly Period	Oct 2024				
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
12:14	30.722.432,46	0,95%	1.789	0,60%
15:17	136.145.513,66	4,19%	8.052	2,69%
18:20	207.640.637,39	6,39%	13.529	4,52%
21:23	255.217.371,07	7,86%	17.137	5,72%
24:26	333.047.898,76	10,25%	22.932	7,65%
27:29	343.261.840,66	10,57%	25.350	8,46%
30:32	267.414.171,50	8,23%	22.123	7,38%
33:35	265.180.022,61	8,16%	22.708	7,58%
36:38	247.265.529,01	7,61%	22.498	7,51%
39:41	280.332.342,23	8,63%	27.058	9,03%
42:44	174.491.455,87	5,37%	18.883	6,30%
45:47	182.695.848,03	5,62%	21.727	7,25%
48:50	189.946.804,32	5,85%	22.022	7,35%
51:53	104.065.050,49	3,20%	13.472	4,50%
54:56	91.120.452,36	2,81%	12.909	4,31%
57:59	58.406.731,83	1,80%	9.653	3,22%
60:62	30.167.784,10	0,93%	5.344	1,78%
63:65	16.671.317,31	0,51%	3.058	1,02%
66:68	9.868.186,24	0,30%	2.138	0,71%
69:71	6.506.634,76	0,20%	1.582	0,53%
72:74	4.447.799,24	0,14%	1.041	0,35%
75:77	4.140.638,47	0,13%	1.061	0,35%
78:80	3.228.625,84	0,10%	931	0,31%
81:	6.371.290,54	0,20%	2.647	0,88%
Total	3.248.356.378,75	100,00%	299.644	100,00%

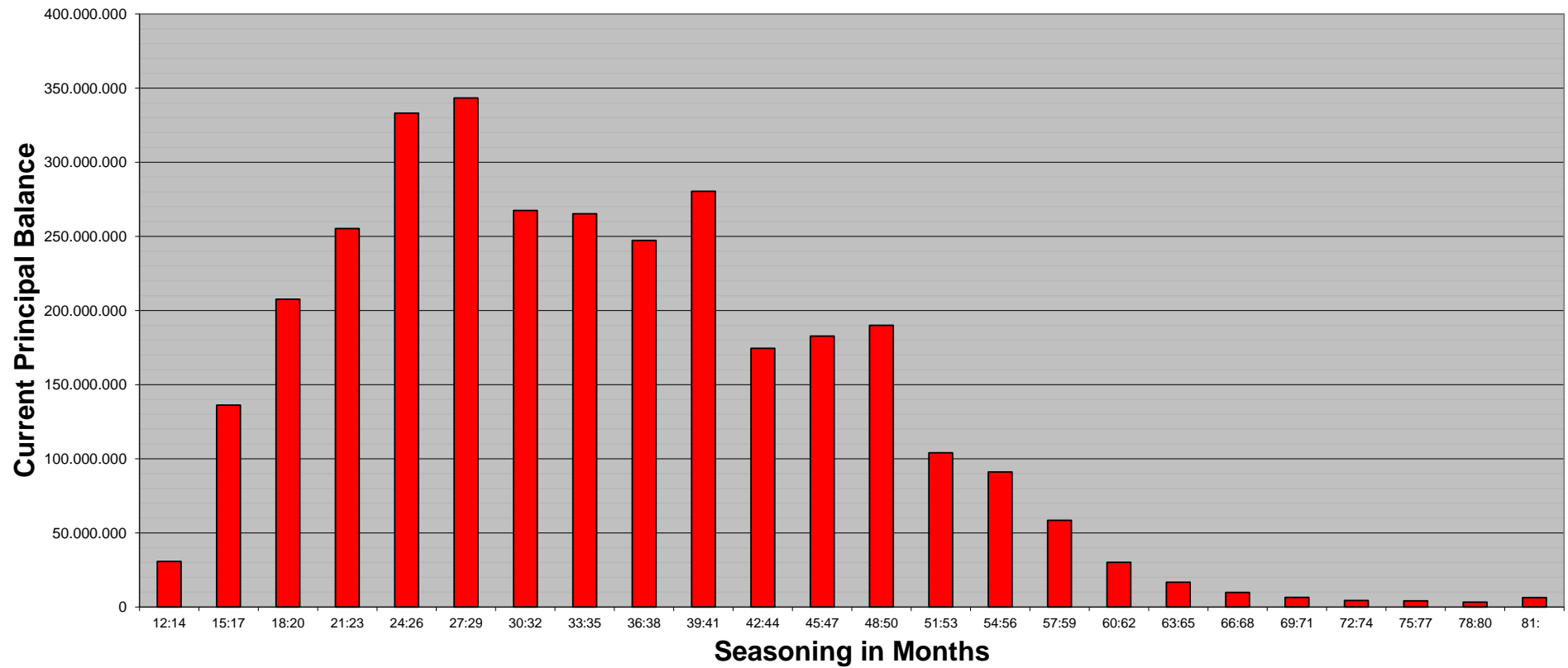
Statistics

WA Seasoning	34,53
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**SC Germany Mobility 2020-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024



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18. Remaining Term



Calculation Date	10.10.2024				
Payment Date	14.10.2024				
Period No	48				
Monthly Period	Oct 2024				
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	139.796.363,93	4,30%	33.214	11,08%
7: 13	272.184.833,49	8,38%	44.108	14,72%
14: 20	292.493.055,07	9,00%	36.765	12,27%
21: 27	426.902.814,19	13,14%	41.993	14,01%
28: 34	441.409.667,07	13,59%	36.581	12,21%
35: 41	396.848.602,03	12,22%	29.944	9,99%
42: 48	402.510.428,90	12,39%	26.606	8,88%
49: 55	230.507.094,33	7,10%	14.419	4,81%
56: 62	151.369.474,68	4,66%	9.587	3,20%
63: 69	98.760.973,82	3,04%	5.926	1,98%
70: 76	117.538.842,07	3,62%	6.757	2,26%
77: 83	85.690.519,99	2,64%	4.565	1,52%
84: 90	60.998.892,99	1,88%	3.066	1,02%
91: 97	74.215.256,44	2,28%	3.534	1,18%
98:104	48.951.251,62	1,51%	2.225	0,74%
105:107	7.151.803,54	0,22%	304	0,10%
108:	1.026.504,59	0,03%	50	0,02%
Total	3.248.356.378,75	100,00%	299.644	100,00%

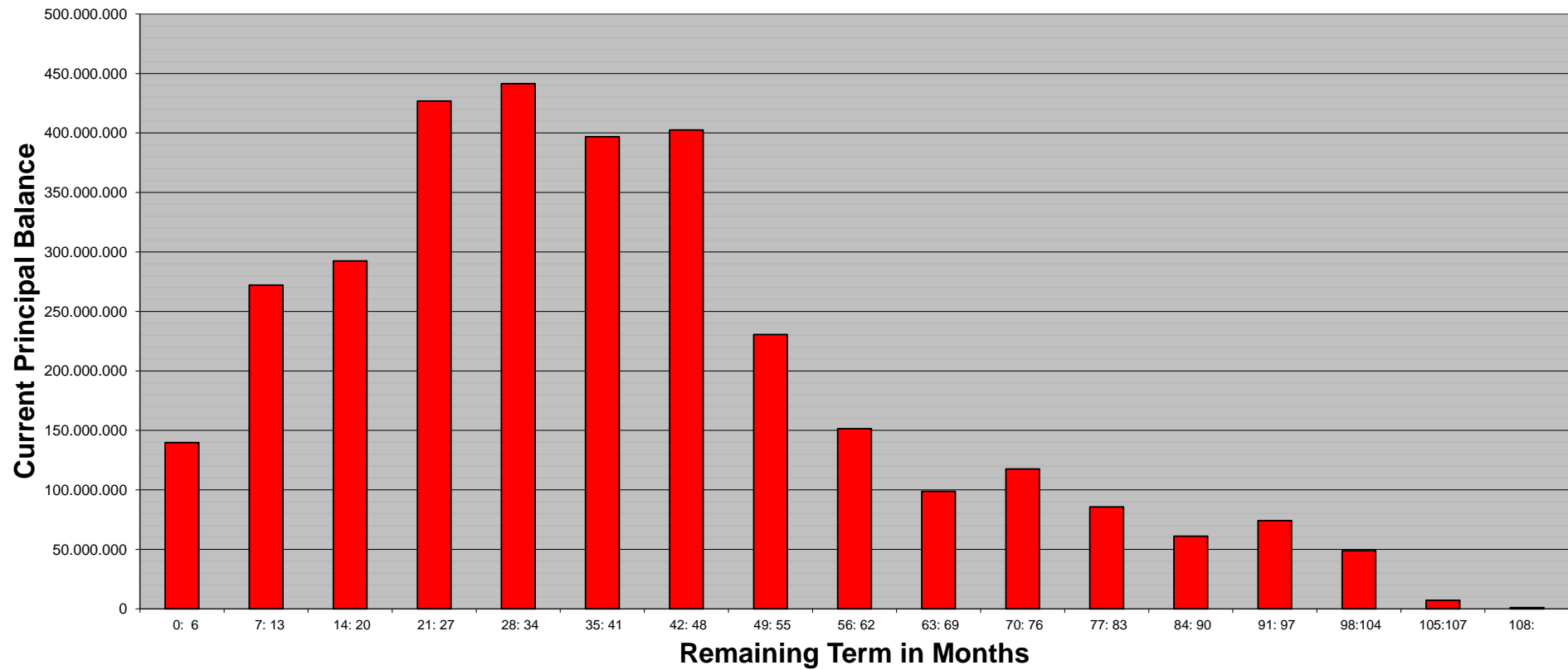
Statistics

WA Remaining Term	38,85
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**SC Germany Mobility 2020-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Calculation Date	10.10.2024	
Payment Date	14.10.2024	
Period No	48	
Monthly Period	Oct 2024	
Interest Period	from 16.09.2024	to 14.10.2024 = 28 days
Collection Period	from 01.09.2024	to 30.09.2024



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19. Original Term



Calculation Date	10.10.2024				
Payment Date	14.10.2024				
Period No	48				
Monthly Period	Oct 2024				
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

<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	3.939,74	0,00%	7	0,00%
13: 25	7.161.427,17	0,22%	1.979	0,66%
26: 38	95.472.012,94	2,94%	16.769	5,60%
39: 51	414.740.426,92	12,77%	50.563	16,87%
52: 64	937.701.736,18	28,87%	90.151	30,09%
65: 77	824.853.829,72	25,39%	64.591	21,56%
78: 90	245.689.198,85	7,56%	25.223	8,42%
91:103	370.425.372,39	11,40%	31.240	10,43%
104:116	58.417.515,34	1,80%	3.770	1,26%
117:119	12.508.981,62	0,39%	668	0,22%
120:	281.381.937,88	8,66%	14.683	4,90%
Total	3.248.356.378,75	100,00%	299.644	100,00%

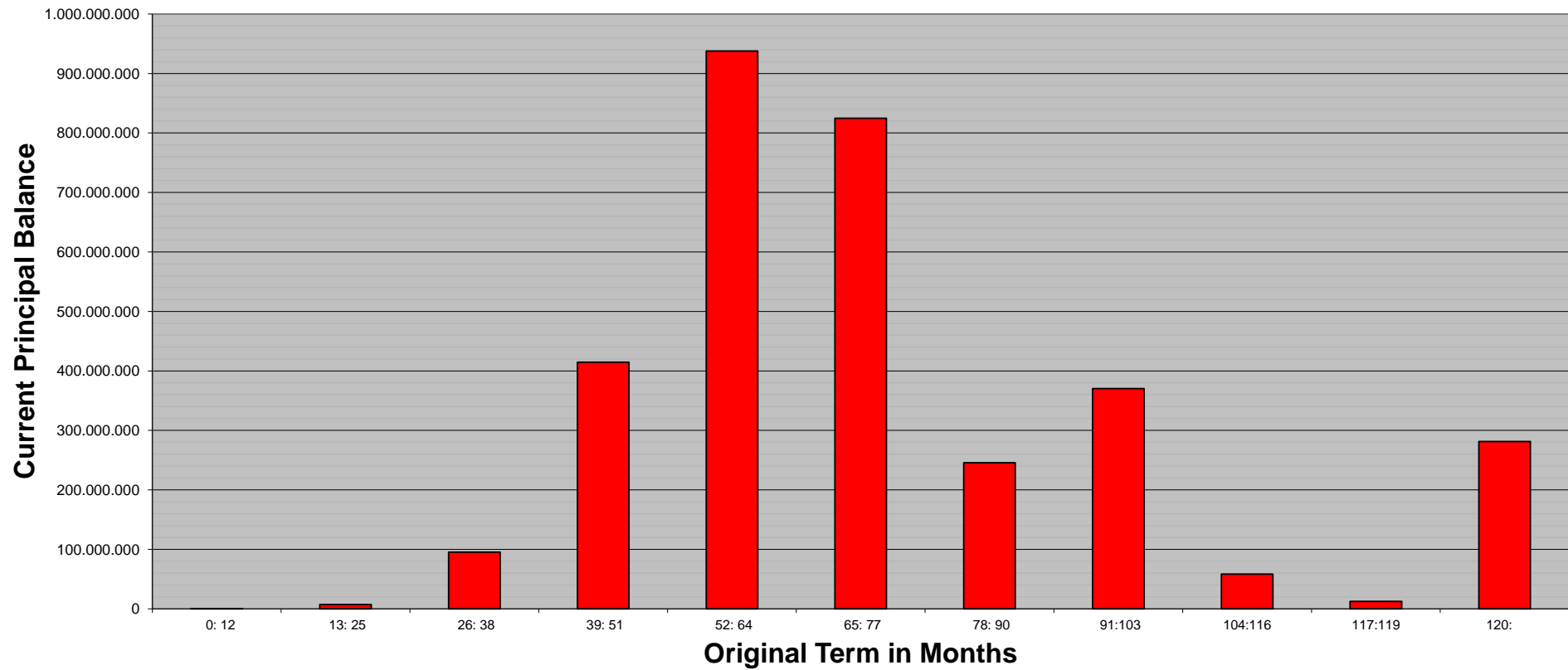
Statistics

WA Original Term	73,38
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**SC Germany Mobility 2020-1
Monthly Investor Report**

19.1 Original Term (Graph)

Calculation Date			10.10.2024		
Payment Date			14.10.2024		
Period No			48		
Monthly Period			Oct 2024		
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	



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20. Brands + Fuel Type



Calculation Date	10.10.2024					
Payment Date	14.10.2024					
Period No	48					
Monthly Period	Oct 2024					
Interest Period	from	16.09.2024	to	14.10.2024	=	28 days
Collection Period	from	01.09.2024	to	30.09.2024		

<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	386.948.072,70	11,91%	36.931	12,32%
2	356.183.955,23	10,97%	34.460	11,50%
3	299.236.029,41	9,21%	21.842	7,29%
4	235.621.321,94	7,25%	18.153	6,06%
5	226.471.779,81	6,97%	17.550	5,86%
6	170.463.199,47	5,25%	22.867	7,63%
7	152.829.189,59	4,70%	15.176	5,06%
8	148.322.144,44	4,57%	15.993	5,34%
9	135.190.575,82	4,16%	12.485	4,17%
10	128.925.926,25	3,97%	13.018	4,34%
11	118.747.086,75	3,66%	8.047	2,69%
12	108.631.788,65	3,34%	12.298	4,10%
13	95.454.043,17	2,94%	8.283	2,76%
14	70.336.431,01	2,17%	6.543	2,18%
15	67.453.986,91	2,08%	8.051	2,69%
	2.700.815.531,15	83,14%	251.697	84,00%

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	979.197.987,57	30,14%	122.215	40,79%
Diesel Euro 6	402.553.693,13	12,39%	34.077	11,37%
Diesel Euro 5	173.925.916,70	5,35%	21.300	7,11%
Diesel < Euro 5	368.556.349,89	11,35%	31.848	10,63%
Other	36.388.718,58	1,12%	3.139	1,05%
n/a	1.287.733.712,88	39,64%	87.065	29,06%
Total	3.248.356.378,75	100,00%	299.644	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date	10.10.2024		
Payment Date	14.10.2024		
Period No	48		
Monthly Period	Oct 2024		
Interest Period	from	16.09.2024	to 14.10.2024 = 28 days
Collection Period	from	01.09.2024	to 30.09.2024

Priority of Payments

Available Distribution Amount		140.639.221,29 €
Senior Expenses	-	0,00 €
Interest Notes Class A	-	0,00 €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	0,00 €
Interest Notes Class B (no PD Trigger Breach)	-	281.952,50 €
Replenishment	-	0,00 €
Purchase Shortfall Ledger	-	47,50 €
Principal Class A	-	128.025.143,75 €
Interest Class B (PD Trigger Breach)	-	0,00 €
Principal Class B	-	0,00 €
Interest Subordinated Loan	-	233,33 €
Principal Subordinated Loan	-	0,00 €
Other payments due	-	0,00 €
Payments to Seller	=	12.131.844,21 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	0,00 €		
Interest accrued for the Period	281.952,50 €	0,00 €	281.952,50 €
Cumulative Interest accrued	13.505.594,35 €	0,00 €	13.505.594,35 €
Interest Payments	281.952,50 €	0,00 €	281.952,50 €
Cumulative Interest Payments	13.505.594,35 €	0,00 €	13.505.594,35 €
Interest accrued on Subordinated Loan for the Period	233,33 €		
Cumulative Interest accrued on Subordinated Loan	12.049,99 €		
Interest Payments on Subordinated Loan	233,33 €		
Cumulative Interest Payments on Subordinated Loan	12.049,99 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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Monthly Investor Report**

22. Retention



Calculation Date	10.10.2024				
Payment Date	14.10.2024				
Period No	48				
Monthly Period	Oct 2024				
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

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:	3.376.381.319,30 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.248.356.378,75 €
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:	3.013.881.570,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	2.885.856.426,25 €
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	10.10.2024				
Payment Date	14.10.2024				
Period No	48				
Monthly Period	Oct 2024				
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

Arranger	Société Générale S.A. Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	
Manager	Société Générale S.A. One Bank Street, Canary Wharf London E14 4SG United Kingdom	
Account Bank & Paying Agent E-mail: mbs.erg.london@usbank.com	Elavon Financial Services Limited Block E, Cherrywood Business Park, Loughlinstown Co. Dublin Republic of Ireland	
Cash Administrator & Calculation Agent	U.S. Bank Global Corporate Trust Limited 125 Old Broad Street London, EC2N 1AR United Kingdom	
Transaction Security Trustee	Circumference FS (Netherlands) B.V. Barbara Strozziiaan 101 1083 HN Amsterdam The Netherlands	
Data Trustee	Circumference FS (UK) Limited 14 Devonshire Square London EC2M 4YT United Kingdom	
Rating Agencies	Fitch Ratings Limited Neue Mainzer Strasse 46 - 50 60311 Frankfurt am Main Germany	Moody's Deutschland GmbH Structured Finance Monitoring An der Welle 5 60325 Frankfurt am Main Germany

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

Ratings as of 30.09.2024, data source: Bloomberg

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24. Issuer Information



Calculation Date		10.10.2024			
Payment Date		14.10.2024			
Period No		48			
Monthly Period		Oct 2024			
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

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	10.10.2024				
Payment Date	14.10.2024				
Period No	48				
Monthly Period	Oct 2024				
Interest Period	from	16.09.2024	to	14.10.2024	= 28 days
Collection Period	from	01.09.2024	to	30.09.2024	

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 30.09.2024, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date		10.10.2024				
Payment Date		14.10.2024				
Period No		48				
Monthly Period		Oct 2024				
Interest Period	from	16.09.2024	to	14.10.2024	=	28 days
Collection Period	from	01.09.2024	to	30.09.2024		

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