

# SC Germany Mobility 2020-1 Monthly Investor Report



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AWARDS 2024

ABS Issuer  
of the Year

Santander Germany

**WINNER**

 2022

GlobalCapital  
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AWARDS

ABS Issuer of the Year  
Santander Consumer Bank AG

**WINNER**

 2021

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AWARDS

ABS ISSUER OF THE YEAR

**WINNER**

## SC Germany Mobility 2020-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Calculation Date	12.11.2024
Payment Date	14.11.2024
Period No	49
Monthly Period	Nov 2024
Interest Period	from 14.10.2024 to 14.11.2024 = 31 days
Collection Period	from 01.10.2024 to 31.10.2024

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***Nominations for this year's GlobalCapital Securitization Awards are now open.***

***We invite you to take a moment to recognize our work and support Santander Germany / Santander Consumer Bank AG through your nomination as e.g. ABS Issuer of the year.***

**[European Securitization Awards 2025 - Call for Nominations](#)**

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

**1. Portfolio Information**



Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period from	14.10.2024	to 14.11.2024 = 31 days
Collection Period from	01.10.2024	to 31.10.2024

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>299.644</b>	<b>3.248.356.378,75 €</b>	<b>3.376.381.570,00 €</b>
Scheduled Principal Payments		85.048.869,50 €	85.839.096,11 €
Prepayment Principal		40.665.267,17 €	38.583.598,81 €
Others		484.777,70 €	580.897,23 €
<b>Total Principal Collections</b>		<b>126.198.914,37 €</b>	<b>125.003.592,15 €</b>
<b>Total Interest Collections</b>		<b>13.383.556,27 €</b>	<b>13.570.542,94 €</b>
<b>Defaults</b>		<b>2.771.407,14 €</b>	<b>3.021.348,40 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>		<b>3.119.386.057,24 €</b>	<b>3.248.356.378,75 €</b>
Purchase Shortfall Amount		102,76 €	47,50 €
<b>Total Assets (End of Period)</b>	<b>290.208</b>	<b>3.119.386.160,00 €</b>	<b>3.248.356.426,25 €</b>
Current Prepayment Rate (annualised)		15,02%	

# SC Germany Mobility 2020-1 Monthly Investor Report

## 2. Reserve Accounts



Calculation Date	12.11.2024				
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Monthly Period	Nov 2024				
Interest Period from	14.10.2024	to	14.11.2024	=	31 days
Collection Period from	01.10.2024	to	31.10.2024		

### Reserve Accounts

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

### Additional Reserve

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

**SC Germany Mobility 2020-1  
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Collection Period	from	01.10.2024	to	31.10.2024	

**3. Delinquency Data**



**Delinquency Data and Ratios**

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	3.199.999.998,66 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	3.199.999.999,58 €	6.628.863,67 €	2.653.038,54 €	556.472,27 €	79.694,63 €	99,69%	0,21%	0,08%	0,02%	0,00%
3	3.199.999.998,97 €	7.028.561,76 €	5.054.776,74 €	1.082.227,93 €	913.197,46 €	99,56%	0,22%	0,16%	0,03%	0,03%
4	3.199.999.999,72 €	6.506.605,67 €	4.760.516,94 €	2.287.163,11 €	2.201.558,60 €	99,51%	0,20%	0,15%	0,07%	0,07%
5	3.199.999.998,96 €	8.452.132,62 €	5.396.555,87 €	1.945.275,10 €	3.639.321,89 €	99,39%	0,26%	0,17%	0,06%	0,11%
6	3.199.999.998,99 €	7.615.274,25 €	5.364.958,15 €	2.437.119,39 €	3.875.238,45 €	99,40%	0,24%	0,17%	0,08%	0,12%
7	3.199.999.975,53 €	6.457.330,66 €	4.625.055,14 €	2.413.020,10 €	4.389.889,46 €	99,44%	0,20%	0,14%	0,08%	0,14%
8	3.199.999.998,95 €	7.187.869,01 €	4.651.426,77 €	2.093.193,77 €	4.347.928,88 €	99,43%	0,22%	0,15%	0,07%	0,14%
9	3.199.999.999,53 €	7.607.061,26 €	5.030.626,37 €	2.276.480,22 €	4.275.265,11 €	99,40%	0,24%	0,16%	0,07%	0,13%
10	4.999.999.997,58 €	7.097.828,52 €	5.211.580,54 €	1.978.441,38 €	4.240.652,29 €	99,63%	0,14%	0,10%	0,04%	0,08%
11	4.999.999.997,70 €	7.953.817,15 €	5.341.810,89 €	1.943.955,78 €	3.801.019,01 €	99,62%	0,16%	0,11%	0,04%	0,08%
12	4.999.999.999,00 €	11.780.831,63 €	7.476.185,66 €	2.568.016,54 €	3.888.210,77 €	99,49%	0,24%	0,15%	0,05%	0,08%
13	4.999.999.999,21 €	11.382.685,89 €	9.207.582,36 €	3.323.478,01 €	4.673.703,52 €	99,43%	0,23%	0,18%	0,07%	0,09%
14	4.999.999.998,45 €	13.178.029,74 €	9.350.918,78 €	4.021.327,93 €	5.456.552,52 €	99,36%	0,26%	0,19%	0,08%	0,11%
15	4.999.999.996,65 €	12.461.525,13 €	9.313.638,64 €	4.104.679,26 €	7.041.844,35 €	99,34%	0,25%	0,19%	0,08%	0,14%
16	4.999.999.997,57 €	11.002.441,28 €	9.026.814,60 €	3.907.913,68 €	7.506.964,20 €	99,37%	0,22%	0,18%	0,08%	0,15%
17	4.999.999.999,25 €	4.424.048,67 €	10.187.295,72 €	5.417.376,25 €	11.905.520,78 €	99,36%	0,09%	0,20%	0,11%	0,24%
18	4.999.999.998,81 €	12.131.445,46 €	8.308.155,47 €	4.165.124,78 €	8.744.506,30 €	99,33%	0,24%	0,17%	0,08%	0,17%
19	4.999.999.996,31 €	4.442.790,10 €	13.912.940,24 €	5.315.840,13 €	8.506.260,07 €	99,36%	0,09%	0,28%	0,11%	0,17%
20	4.999.999.999,83 €	12.391.573,35 €	7.939.860,32 €	5.639.621,58 €	9.224.665,66 €	99,30%	0,25%	0,16%	0,11%	0,18%
21	4.999.999.995,90 €	4.652.755,60 €	12.659.011,10 €	6.376.612,52 €	11.587.710,67 €	99,29%	0,09%	0,25%	0,13%	0,23%
22	4.999.999.990,50 €	11.725.696,74 €	5.626.123,82 €	6.313.442,96 €	12.757.195,39 €	99,27%	0,23%	0,11%	0,13%	0,26%
23	4.999.999.997,71 €	13.056.610,94 €	7.576.886,61 €	5.417.769,04 €	11.347.096,58 €	99,25%	0,26%	0,15%	0,11%	0,23%
24	4.999.999.998,92 €	5.332.426,22 €	13.001.614,62 €	6.213.622,62 €	13.036.092,41 €	99,25%	0,11%	0,26%	0,12%	0,26%
25	4.999.999.997,64 €	11.265.931,57 €	6.079.870,81 €	7.109.355,70 €	12.843.051,81 €	99,25%	0,23%	0,12%	0,14%	0,26%
26	4.999.999.999,28 €	4.731.443,35 €	13.149.162,41 €	7.098.507,49 €	14.343.680,61 €	99,21%	0,09%	0,26%	0,14%	0,29%
27	4.999.999.998,51 €	12.699.746,67 €	5.415.274,88 €	6.130.204,26 €	15.130.898,66 €	99,21%	0,25%	0,11%	0,12%	0,30%
28	4.999.999.999,49 €	11.313.467,26 €	8.157.759,01 €	2.999.390,31 €	13.534.308,06 €	99,28%	0,23%	0,16%	0,06%	0,27%
29	4.999.999.999,38 €	4.866.456,10 €	14.076.029,25 €	6.054.624,47 €	14.165.281,61 €	99,22%	0,10%	0,28%	0,12%	0,28%
30	4.999.999.998,42 €	13.898.250,85 €	8.255.843,93 €	5.484.625,76 €	11.670.301,56 €	99,21%	0,28%	0,17%	0,11%	0,23%
31	4.999.999.996,51 €	5.270.903,73 €	15.073.055,08 €	5.088.234,06 €	11.531.110,81 €	99,26%	0,11%	0,30%	0,10%	0,23%
32	4.999.999.999,79 €	15.866.429,34 €	9.612.295,88 €	5.536.219,21 €	12.748.255,23 €	99,12%	0,32%	0,19%	0,11%	0,25%
33	4.999.999.999,26 €	5.787.534,67 €	14.333.852,18 €	7.480.877,60 €	15.438.455,06 €	99,14%	0,12%	0,29%	0,15%	0,31%
34	4.999.999.999,04 €	15.349.292,29 €	5.541.279,68 €	7.593.960,42 €	16.041.911,02 €	99,11%	0,31%	0,11%	0,15%	0,32%
35	4.999.999.999,82 €	6.007.365,44 €	16.173.570,81 €	7.562.367,20 €	16.386.087,28 €	99,08%	0,12%	0,32%	0,15%	0,33%
36	4.999.999.999,46 €	6.380.307,05 €	14.644.275,85 €	8.225.930,21 €	16.512.853,78 €	99,08%	0,13%	0,29%	0,16%	0,33%
37	4.840.672.455,08 €	15.759.318,99 €	10.023.419,59 €	3.723.929,84 €	17.395.624,83 €	99,03%	0,33%	0,21%	0,08%	0,36%
38	4.683.884.065,35 €	6.465.052,64 €	17.312.131,19 €	8.082.664,78 €	18.247.888,95 €	98,93%	0,14%	0,37%	0,17%	0,39%
39	4.541.557.958,44 €	14.668.188,50 €	5.743.740,95 €	8.604.427,61 €	17.344.206,94 €	98,98%	0,32%	0,13%	0,19%	0,38%
40	4.388.798.127,21 €	15.365.824,89 €	9.289.337,26 €	6.154.246,50 €	14.834.278,34 €	98,96%	0,35%	0,21%	0,14%	0,34%
41	4.235.065.840,76 €	6.631.292,42 €	15.929.544,39 €	8.485.011,72 €	17.474.893,96 €	98,85%	0,16%	0,38%	0,20%	0,41%
42	4.083.275.253,14 €	16.030.069,33 €	9.462.242,75 €	3.071.734,69 €	17.231.070,12 €	98,88%	0,39%	0,23%	0,08%	0,42%
43	3.935.860.848,12 €	16.291.718,09 €	10.046.483,19 €	5.993.556,84 €	13.887.400,58 €	98,83%	0,41%	0,26%	0,15%	0,35%
44	3.793.061.840,30 €	14.747.177,03 €	6.049.496,59 €	10.376.732,05 €	14.441.462,92 €	98,80%	0,39%	0,16%	0,27%	0,38%
45	3.654.297.170,99 €	6.425.246,81 €	14.035.979,77 €	7.586.072,73 €	18.244.317,64 €	98,73%	0,18%	0,38%	0,21%	0,50%
46	3.510.744.344,62 €	15.435.599,69 €	10.147.966,12 €	6.202.643,91 €	15.393.067,29 €	98,66%	0,44%	0,29%	0,18%	0,44%
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%
49	3.119.386.057,24 €	14.964.425,64 €	5.292.089,67 €	7.020.435,39 €	19.350.513,33 €	98,51%	0,48%	0,17%	0,23%	0,62%
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**4. Default Data**



Calculation Date	12.11.2024				
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**Default Data and Ratios**

**Current Default**

	Amount	Number of Loans
Current Period Gross Default	2.771.407,14 €	
Current Period Recoveries	1.609.905,47 €	
Current Period Net Default	1.161.501,67 €	
New Number of Defaulted Contracts		190

**Cumulative Default**

Cumulative Gross Default	93.041.834,86 €	
Cumulative Recoveries	38.895.809,75 €	
Cumulative Net Default	54.146.025,11 €	
Total Number of Defaulted Contracts		6.762

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

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

	<b>0,42%</b>	
Annualised Loss Ratio period before previous period		0,38%
Annualised Loss Ratio previous period		0,43%
Annualised Loss Ratio current period	0,45%	0,45%

**Principal Deficiency**

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

**PDL Trigger**

62.500.000,00 €

**Repurchased Assets**

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

\* 3-MRA stands for three months rolling average



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

**4.1 Defaults & Recoveries per period**

Calculation Date	12.11.2024				
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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%
49	6.762	2.771.407,14 €	93.041.834,86 €	10.220.691.281,36 €	0,91%	1.609.905,47 €	38.895.809,75 €	54.146.025,11 €	0,53%
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**5. Concentration Limits**



Calculation Date	12.11.2024				
Payment Date	14.11.2024				
Period No	49				
Monthly Period	Nov 2024				
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	

**Amortising**

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

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



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Calculation Date	12.11.2024		
Payment Date	14.11.2024		
Period No	49		
Monthly Period	Nov 2024		
Interest Period from	14.10.2024	to	14.11.2024 = 31 days
Collection Period from	01.10.2024	to	31.10.2024

**6. Outstanding Notes**



	All notes	Class A	Class B
<b>1. Note Balance</b>			
<b>General Note Information</b>			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)			
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	3.248.356.426,25 €	2.885.856.426,25 €	362.500.000,00 €
Available Distribution Amount	141.392.427,27 €		
Replenishment	- €		
Amortisation	128.970.266,25 €		
Redemption per Class	128.970.266,25 €	128.970.266,25 €	- €
Redemption per Note		2.781,03 €	- €
Class Principal Outstanding Balance End of Period	3.119.386.160,00 €	2.756.886.160,00 €	362.500.000,00 €
Current Tranching		88,38%	11,62%
Current Pool Factor		0,59	1,00
<b>2. Payments to Investors per Note</b>			
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		62.228,71 €	100.000,00 €
> Principal Repayment per Note		2.781,03 €	- €
Principal Outstanding per Note End of Period		59.447,68 €	100.000,00 €
> Interest accrued for the period		- €	312.148,75 €
Interest Payment		- €	312.148,75 €
Interest Payment per Note		- €	86,11 €
<b>3. Credit Enhancements</b>			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		15,46%	3,84%
Current CE (excl. Excess Spread)		11,62%	0,00%

\* Last rating action as of 11.04.2024

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**7. Original Principal Balance**



Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period	from 14.10.2024	to 14.11.2024 = 31 days
Collection Period	from 01.10.2024	to 31.10.2024

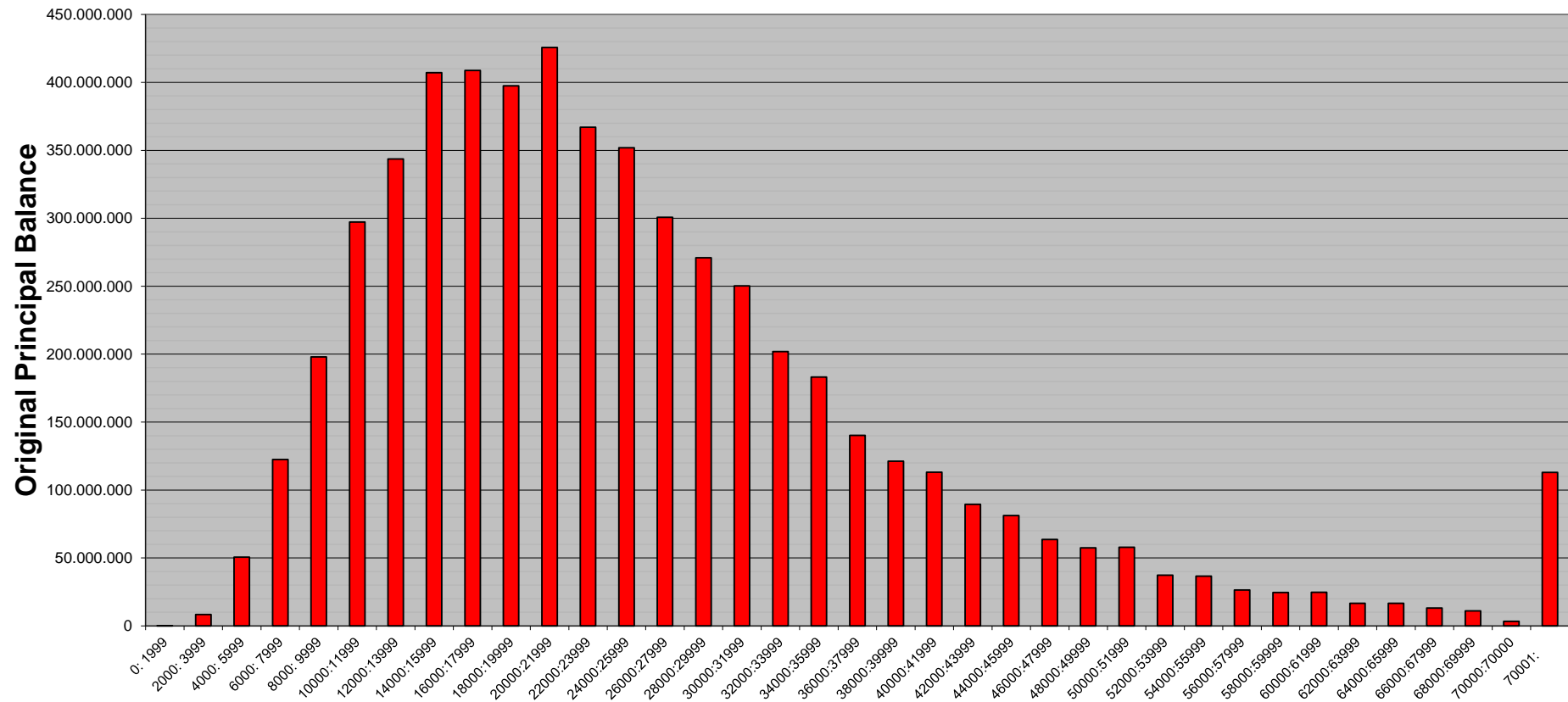
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	155.196,38	0,00%	92	0,03%
2000: 3999	8.355.078,14	0,15%	2.518	0,87%
4000: 5999	50.640.574,84	0,90%	9.874	3,40%
6000: 7999	122.464.186,51	2,17%	17.387	5,99%
8000: 9999	197.982.978,28	3,51%	21.968	7,57%
10000:11999	297.252.448,03	5,28%	27.180	9,37%
12000:13999	343.615.600,43	6,10%	26.473	9,12%
14000:15999	407.135.547,97	7,23%	27.170	9,36%
16000:17999	408.789.109,33	7,26%	24.103	8,31%
18000:19999	397.468.255,66	7,06%	20.953	7,22%
20000:21999	425.705.448,14	7,56%	20.367	7,02%
22000:23999	366.979.197,34	6,51%	15.989	5,51%
24000:25999	351.831.788,55	6,25%	14.090	4,86%
26000:27999	300.704.638,29	5,34%	11.150	3,84%
28000:29999	270.961.870,82	4,81%	9.358	3,22%
30000:31999	250.238.416,47	4,44%	8.109	2,79%
32000:33999	201.893.178,61	3,58%	6.127	2,11%
34000:35999	183.121.808,56	3,25%	5.238	1,80%
36000:37999	140.236.463,67	2,49%	3.794	1,31%
38000:39999	121.274.615,93	2,15%	3.113	1,07%
40000:41999	113.059.110,58	2,01%	2.770	0,95%
42000:43999	89.539.482,90	1,59%	2.084	0,72%
44000:45999	81.245.185,74	1,44%	1.808	0,62%
46000:47999	63.672.490,06	1,13%	1.356	0,47%
48000:49999	57.450.547,24	1,02%	1.173	0,40%
50000:51999	57.822.844,02	1,03%	1.140	0,39%
52000:53999	37.385.627,25	0,66%	706	0,24%
54000:55999	36.655.776,63	0,65%	667	0,23%
56000:57999	26.400.239,37	0,47%	463	0,16%
58000:59999	24.591.774,29	0,44%	417	0,14%
60000:61999	24.790.994,94	0,44%	408	0,14%
62000:63999	16.689.200,15	0,30%	265	0,09%
64000:65999	16.569.474,42	0,29%	255	0,09%
66000:67999	13.105.115,63	0,23%	196	0,07%
68000:69999	11.044.695,38	0,20%	160	0,06%
70000:70000	3.290.000,00	0,06%	47	0,02%
70001:	112.902.432,62	2,00%	1.240	0,43%
<b>Total</b>	<b>5.633.021.393,17</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	19.410,29

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**7.1 Original PB (Graph)**

Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period	from 14.10.2024	to 14.11.2024 = 31 days
Collection Period	from 01.10.2024	to 31.10.2024



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**8. Current Principal Balance**



Calculation Date	12.11.2024				
Payment Date	14.11.2024				
Period No	49				
Monthly Period	Nov 2024				
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	

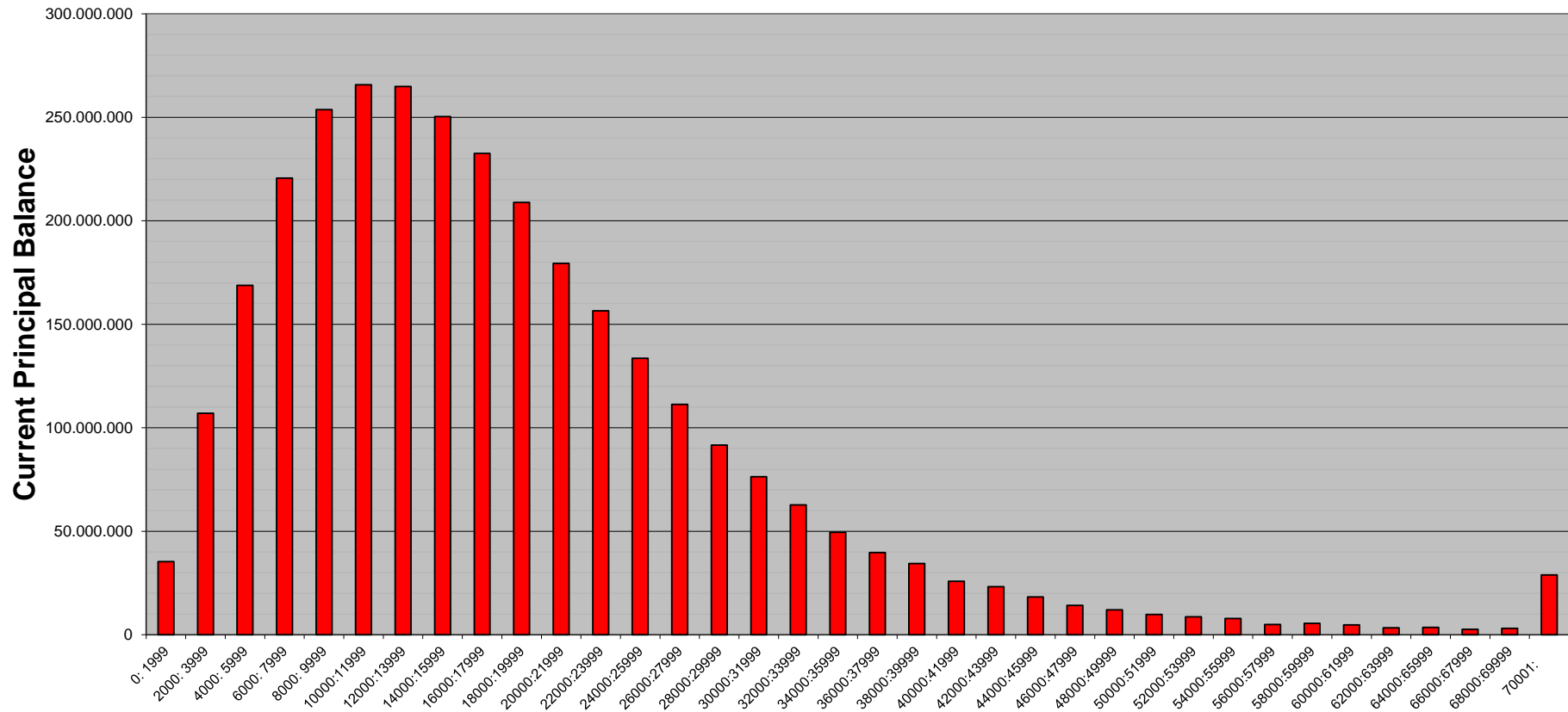
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	35.354.799,95	1,13%	35.524	12,24%
2000: 3999	107.043.865,52	3,43%	35.715	12,31%
4000: 5999	168.791.325,29	5,41%	33.824	11,66%
6000: 7999	220.658.799,26	7,07%	31.624	10,90%
8000: 9999	253.675.970,98	8,13%	28.273	9,74%
10000:11999	265.687.975,75	8,52%	24.215	8,34%
12000:13999	264.866.138,07	8,49%	20.423	7,04%
14000:15999	250.389.476,10	8,03%	16.727	5,76%
16000:17999	232.559.885,58	7,46%	13.706	4,72%
18000:19999	208.885.070,47	6,70%	11.018	3,80%
20000:21999	179.451.331,89	5,75%	8.560	2,95%
22000:23999	156.484.710,06	5,02%	6.819	2,35%
24000:25999	133.573.922,07	4,28%	5.351	1,84%
26000:27999	111.285.517,59	3,57%	4.130	1,42%
28000:29999	91.590.617,25	2,94%	3.163	1,09%
30000:31999	76.361.016,26	2,45%	2.467	0,85%
32000:33999	62.716.669,94	2,01%	1.904	0,66%
34000:35999	49.482.010,32	1,59%	1.415	0,49%
36000:37999	39.678.617,98	1,27%	1.074	0,37%
38000:39999	34.418.264,46	1,10%	883	0,30%
40000:41999	25.843.132,20	0,83%	631	0,22%
42000:43999	23.190.701,58	0,74%	540	0,19%
44000:45999	18.300.826,96	0,59%	407	0,14%
46000:47999	14.144.138,29	0,45%	301	0,10%
48000:49999	12.047.969,25	0,39%	246	0,08%
50000:51999	9.742.685,17	0,31%	191	0,07%
52000:53999	8.684.821,82	0,28%	164	0,06%
54000:55999	7.861.531,03	0,25%	143	0,05%
56000:57999	4.953.237,22	0,16%	87	0,03%
58000:59999	5.487.051,33	0,18%	93	0,03%
60000:61999	4.747.385,66	0,15%	78	0,03%
62000:63999	3.336.787,28	0,11%	53	0,02%
64000:65999	3.519.550,16	0,11%	54	0,02%
66000:67999	2.613.373,94	0,08%	39	0,01%
68000:69999	3.099.937,65	0,10%	45	0,02%
70001:	28.856.942,91	0,93%	321	0,11%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

Statistics		in EUR
Average Amount		10.748,79

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**8.1 Current PB (Graph)**

Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period	from 14.10.2024	to 14.11.2024 = 31 days
Collection Period	from 01.10.2024	to 31.10.2024



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**9. Borrower Concentration**



Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period	from 14.10.2024	to 14.11.2024 = 31 days
Collection Period	from 01.10.2024	to 31.10.2024

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	221.727,92	0,0071%	2
2	186.558,12	0,0060%	2
3	184.155,32	0,0059%	1
4	175.857,97	0,0056%	1
5	171.371,95	0,0055%	1
6	164.423,74	0,0053%	1
7	163.600,71	0,0052%	1
8	162.235,52	0,0052%	2
9	161.098,78	0,0052%	1
10	157.758,19	0,0051%	1
11	156.040,32	0,0050%	1
12	150.880,57	0,0048%	1
13	150.500,17	0,0048%	1
14	147.061,73	0,0047%	1
15	141.228,73	0,0045%	1
16	140.963,53	0,0045%	1
17	140.665,54	0,0045%	1
18	140.227,60	0,0045%	1
19	139.468,92	0,0045%	1
20	135.706,83	0,0044%	1
21	135.195,74	0,0043%	1
22	133.091,44	0,0043%	3
23	131.745,44	0,0042%	1
24	131.683,03	0,0042%	1
25	128.973,37	0,0041%	1
	<b>3.852.221,18</b>	<b>0,1235%</b>	<b>30</b>

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**10. Geographical Distribution**



Calculation Date			12.11.2024		
Payment Date			14.11.2024		
Period No			49		
Monthly Period			Nov 2024		
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	

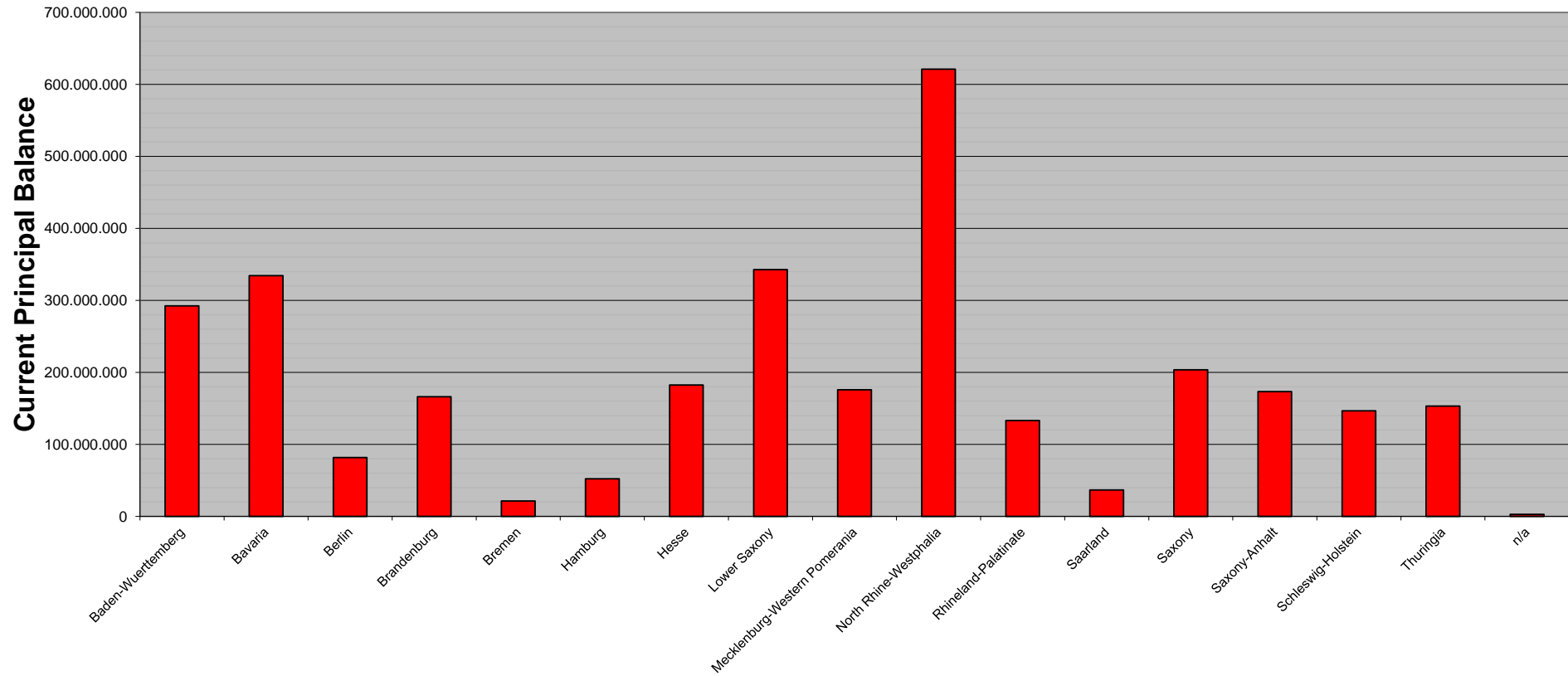
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	292.318.211,71	9,37%	26.590	9,16%
Bavaria	334.261.377,42	10,72%	30.219	10,41%
Berlin	81.791.934,04	2,62%	7.011	2,42%
Brandenburg	166.106.306,24	5,32%	16.016	5,52%
Bremen	21.485.907,10	0,69%	1.857	0,64%
Hamburg	52.105.972,47	1,67%	4.184	1,44%
Hesse	182.540.401,26	5,85%	17.307	5,96%
Lower Saxony	342.767.060,41	10,99%	31.778	10,95%
Mecklenburg-Western Pomerania	175.839.316,79	5,64%	16.434	5,66%
North Rhine-Westphalia	621.169.595,32	19,91%	57.088	19,67%
Rhineland-Palatinate	132.966.825,59	4,26%	12.547	4,32%
Saarland	36.719.339,86	1,18%	3.538	1,22%
Saxony	203.486.758,95	6,52%	20.127	6,94%
Saxony-Anhalt	173.267.446,33	5,55%	17.251	5,94%
Schleswig-Holstein	146.522.774,10	4,70%	13.416	4,62%
Thuringia	153.271.788,07	4,91%	14.610	5,03%
n/a	2.765.041,58	0,09%	235	0,08%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>



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**10.1 Geographical Distribution (Graph)**

Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period	from 14.10.2024	to 14.11.2024 = 31 days
Collection Period	from 01.10.2024	to 31.10.2024



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**11. Object/Vehicle Type**



Calculation Date			12.11.2024		
Payment Date			14.11.2024		
Period No			49		
Monthly Period			Nov 2024		
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	11.784.136,90	0,38%	977	0,34%
		Private	28.305.256,10	0,91%	2.832	0,98%
			40.089.393,00	1,29%	3.809	1,31%
	Used Vehicle	Commercial	44.044.027,43	1,41%	4.144	1,43%
		Private	209.377.294,32	6,71%	24.949	8,60%
			253.421.321,75	8,12%	29.093	10,02%
	<b>Total</b>		<b>293.510.714,75</b>	<b>9,41%</b>	<b>32.902</b>	<b>11,34%</b>
Non-Online	New Vehicle	Commercial	75.000.637,38	2,40%	4.920	1,70%
		Private	202.262.189,74	6,48%	17.581	6,06%
			277.262.827,12	8,89%	22.501	7,75%
	Used Vehicle	Commercial	452.010.598,05	14,49%	32.417	11,17%
		Private	2.096.601.917,32	67,21%	202.388	69,74%
			2.548.612.515,37	81,70%	234.805	80,91%
	<b>Total</b>		<b>2.825.875.342,49</b>	<b>90,59%</b>	<b>257.306</b>	<b>88,66%</b>
<b>Total</b>			<b>3.119.386.057,00</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	2.978.656.417,21	95,49%	277.604	95,66%
Leisure	110.262.063,77	3,53%	6.446	2,22%
Motorbike	30.467.576,26	0,98%	6158	2,12%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

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**12. Insurances**



Calculation Date	12.11.2024			
Payment Date	14.11.2024			
Period No	49			
Monthly Period	Nov 2024			
Interest Period	from	14.10.2024	to	14.11.2024 = 31 days
Collection Period	from	01.10.2024	to	31.10.2024

<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	1.927.162.739,61	61,78%	160.964	55,47%
Yes	1.192.223.317,63	38,22%	129.244	44,53%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.266.380.164,64	72,65%	207.963	71,66%
Yes	853.005.892,60	27,35%	82.245	28,34%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.822.633.502,10	90,49%	262.280	90,38%
Yes	296.752.555,14	9,51%	27.928	9,62%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

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**13. Type of Contract**



Calculation Date			12.11.2024		
Payment Date			14.11.2024		
Period No			49		
Monthly Period			Nov 2024		
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.329.856.283,66	42,63%	167.642	57,77%
	Vehicle	243.613.419,77	7,81%	26.591	9,16%
	<b>Total</b>	<b>1.573.469.703,43</b>	<b>50,44%</b>	<b>194.233</b>	<b>66,93%</b>
Yes		1.206.690.373,82	38,68%	80.108	27,60%
- of which balloon rates	Auto	802.755.260,26	25,73%		
- of which regular installments		403.935.113,56	12,95%		
Yes		339.225.979,99	10,87%	15.867	5,47%
- of which balloon rates	Vehicle	238.750.448,59	7,65%		
- of which regular installments		100.475.531,40	3,22%		
	<b>Total</b>	<b>1.545.916.353,81</b>	<b>49,56%</b>	<b>95.975</b>	<b>33,07%</b>
<b>Total</b>		<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

Balloon Loans - Original Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	18.056,53	0,00%	2	0,00%
13:25	4.403.791,41	0,42%	310	0,32%
26:38	52.926.736,59	5,08%	4.316	4,50%
39:51	225.675.565,79	21,67%	19.865	20,70%
52:64	469.295.901,09	45,06%	43.655	45,49%
65:72	175.343.457,93	16,84%	16.669	17,37%
73:	113.842.199,51	10,93%	11.158	11,63%
<b>Total</b>	<b>1.041.505.708,85</b>	<b>100,00%</b>	<b>95.975</b>	<b>100,00%</b>

Balloon Loans - Remaining Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	269.284.975,36	25,86%	26.772	27,89%
13:25	292.334.117,48	28,07%	27.357	28,50%
26:38	279.117.864,95	26,80%	24.868	25,91%
39:51	170.533.128,43	16,37%	14.491	15,10%
52:64	29.897.831,38	2,87%	2.473	2,58%
65:72	337.791,25	0,03%	14	0,01%
<b>Total</b>	<b>1.041.505.708,85</b>	<b>100,00%</b>	<b>95.975</b>	<b>100,00%</b>

**SC Germany Mobility 2020-1  
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**14. Payment Methods**



Calculation Date			12.11.2024		
Payment Date			14.11.2024		
Period No			49		
Monthly Period			Nov 2024		
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	

<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	3.054.240.014,25	97,91%	283.657	97,74%
Other	65.146.042,99	2,09%	6.551	2,26%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	1.347.277.750,80	43,19%	123.670	42,61%
1st of month	1.772.108.306,44	56,81%	166.538	57,39%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

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**15. Downpayment**



Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period	from 14.10.2024	to 14.11.2024 = 31 days
Collection Period	from 01.10.2024	to 31.10.2024

<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	1.272.149.291,54	40,78%	120.792	41,62%	0,00%
0: 999	59.271.113,21	1,90%	7.794	2,69%	3,80%
1000: 1999	152.983.148,86	4,90%	18.488	6,37%	8,24%
2000: 2999	198.765.566,47	6,37%	22.332	7,70%	12,81%
3000: 3999	187.935.147,89	6,02%	19.641	6,77%	16,46%
4000: 4999	149.523.470,54	4,79%	15.127	5,21%	19,96%
5000: 5999	229.481.655,94	7,36%	20.049	6,91%	21,28%
6000: 6999	120.084.770,68	3,85%	10.638	3,67%	24,60%
7000: 7999	96.712.354,38	3,10%	8.380	2,89%	27,31%
8000: 8999	83.971.481,50	2,69%	7.109	2,45%	29,65%
9000: 9999	46.205.221,01	1,48%	3.912	1,35%	31,93%
10000:10999	158.574.453,06	5,08%	11.742	4,05%	31,33%
11000:11999	29.990.407,90	0,96%	2.438	0,84%	35,32%
12000:12999	40.543.467,97	1,30%	3.227	1,11%	37,15%
13000:13999	25.837.952,63	0,83%	2.059	0,71%	38,75%
14000:14999	19.770.926,65	0,63%	1.610	0,55%	40,32%
15000:15000	53.316.622,51	1,71%	3.559	1,23%	38,06%
15001:	194.269.004,50	6,23%	11.311	3,90%	45,84%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>	<b>17,03%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.740,74	€ 6.407,85
Average Purchase Price	€ 21.969,90	€ 24.720,78
<b>Downpayment in %</b>	<b>17,03%</b>	<b>25,92%</b>

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

**16. Effective Interest Rate**



Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period	from 14.10.2024	to 14.11.2024 = 31 days
Collection Period	from 01.10.2024	to 31.10.2024

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	4.644.614,82	0,15%	214	0,07%
1: 1	239.011.896,36	7,66%	20.338	7,01%
2: 2	727.465.807,34	23,32%	66.497	22,91%
3: 3	1.186.787.259,13	38,05%	111.475	38,41%
4: 4	484.178.756,39	15,52%	51.815	17,85%
5: 5	278.317.103,02	8,92%	22.598	7,79%
6: 6	137.745.825,00	4,42%	11.424	3,94%
7: 7	31.799.717,60	1,02%	3.013	1,04%
8: 8	23.427.230,09	0,75%	2.324	0,80%
9: 9	4.106.144,93	0,13%	340	0,12%
10:10	864.190,93	0,03%	77	0,03%
11:11	705.893,87	0,02%	66	0,02%
12:12	331.617,76	0,01%	27	0,01%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

Statistics in %	
WA Interest	3,96%

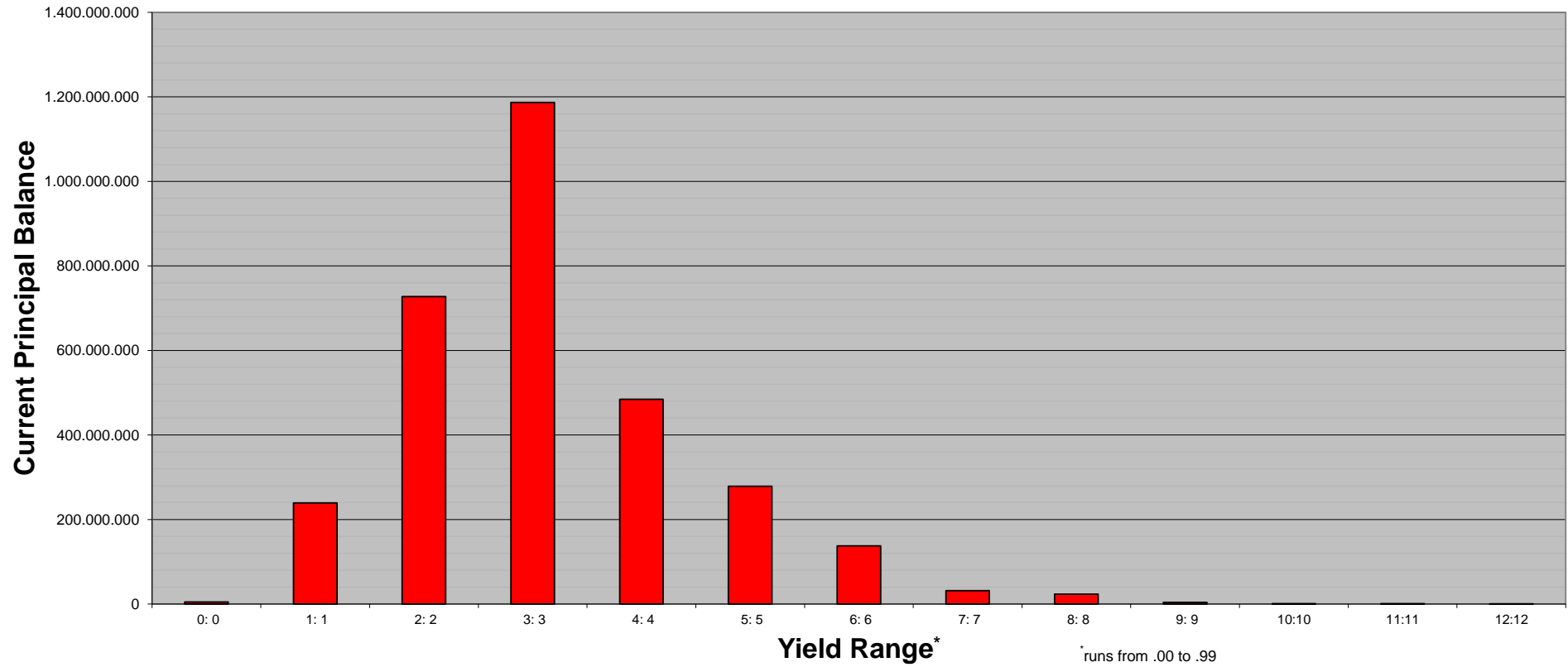
\* runs from .00 to .99



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**16.1 Effective Interest Rate (Graph)**

Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period	from 14.10.2024	to 14.11.2024 = 31 days
Collection Period	from 01.10.2024	to 31.10.2024



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**17. Seasoning**



Calculation Date	12.11.2024				
Payment Date	14.11.2024				
Period No	49				
Monthly Period	Nov 2024				
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
12:14	8.076.384,43	0,26%	477	0,16%
15:17	104.777.840,19	3,36%	6.168	2,13%
18:20	181.708.870,07	5,83%	11.580	3,99%
21:23	229.595.569,07	7,36%	15.587	5,37%
24:26	296.019.705,03	9,49%	20.415	7,03%
27:29	348.917.494,61	11,19%	25.293	8,72%
30:32	289.130.801,13	9,27%	23.267	8,02%
33:35	237.627.074,08	7,62%	20.272	6,99%
36:38	248.073.122,77	7,95%	22.416	7,72%
39:41	261.488.607,64	8,38%	25.015	8,62%
42:44	216.022.998,74	6,93%	23.050	7,94%
45:47	154.721.969,35	4,96%	18.263	6,29%
48:50	165.302.236,57	5,30%	19.479	6,71%
51:53	148.760.643,78	4,77%	18.543	6,39%
54:56	80.825.866,78	2,59%	11.565	3,99%
57:59	60.297.489,31	1,93%	9.772	3,37%
60:62	32.335.140,26	1,04%	5.661	1,95%
63:65	20.092.902,14	0,64%	3.722	1,28%
66:68	10.540.220,46	0,34%	2.244	0,77%
69:71	6.530.366,74	0,21%	1.636	0,56%
72:74	4.620.037,15	0,15%	1.088	0,37%
75:77	4.125.237,59	0,13%	1.017	0,35%
78:80	3.413.409,14	0,11%	1.003	0,35%
81:	6.382.070,21	0,20%	2.675	0,92%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

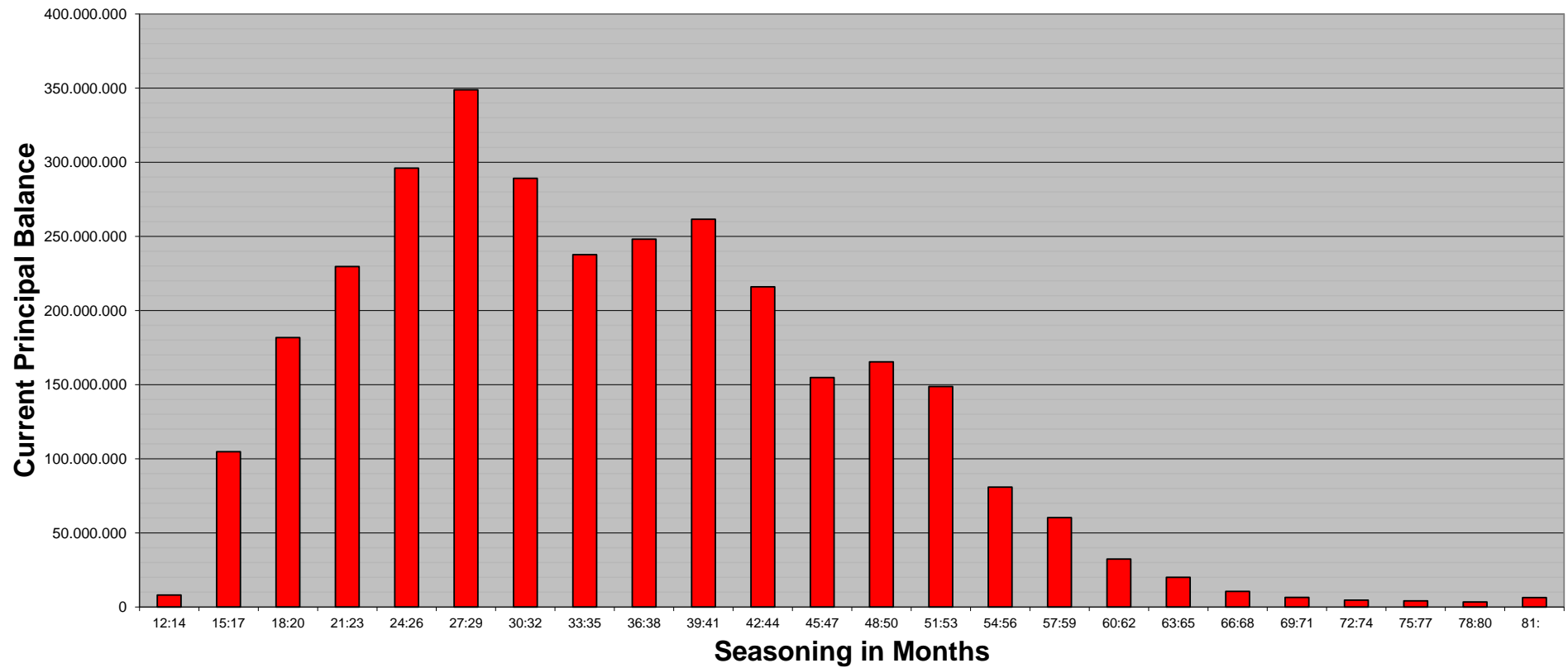
**Statistics**

WA Seasoning	35,35
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Monthly Investor Report**

**17.1 Seasoning (Graph)**

Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period	from 14.10.2024	to 14.11.2024 = 31 days
Collection Period	from 01.10.2024	to 31.10.2024



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**18. Remaining Term**



Calculation Date	12.11.2024				
Payment Date	14.11.2024				
Period No	49				
Monthly Period	Nov 2024				
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	143.619.108,29	4,60%	33.397	11,51%
7: 13	263.464.712,61	8,45%	42.829	14,76%
14: 20	302.838.082,54	9,71%	37.247	12,83%
21: 27	393.390.323,41	12,61%	38.987	13,43%
28: 34	446.689.839,12	14,32%	37.135	12,80%
35: 41	383.474.305,95	12,29%	28.840	9,94%
42: 48	371.180.819,81	11,90%	24.544	8,46%
49: 55	212.783.954,72	6,82%	13.377	4,61%
56: 62	134.434.992,37	4,31%	8.703	3,00%
63: 69	100.158.279,54	3,21%	6.027	2,08%
70: 76	104.277.035,40	3,34%	6.034	2,08%
77: 83	84.073.787,35	2,70%	4.504	1,55%
84: 90	60.140.964,69	1,93%	3.029	1,04%
91: 97	70.748.343,71	2,27%	3.385	1,17%
98:104	43.478.187,75	1,39%	1.965	0,68%
105:107	3.848.736,35	0,12%	169	0,06%
108:	784.583,63	0,03%	36	0,01%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

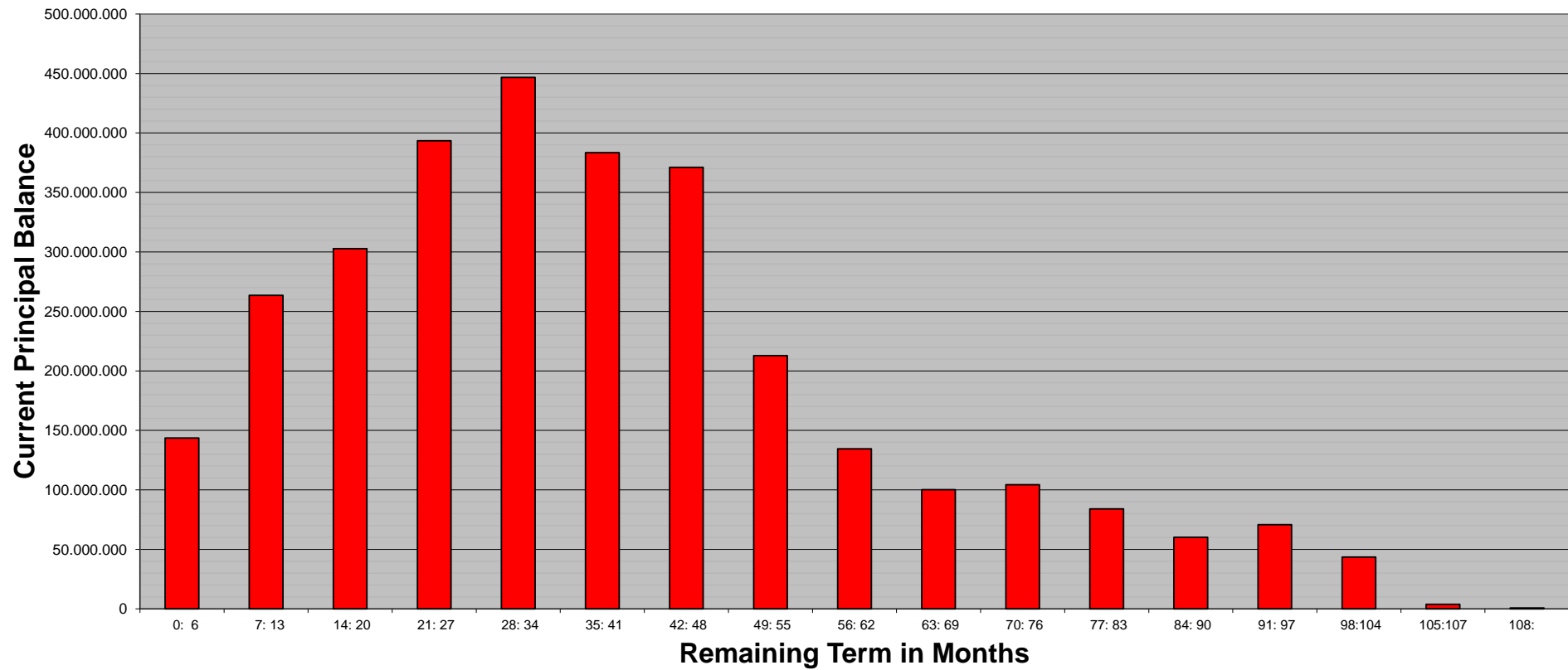
**Statistics**

WA Remaining Term	38,29
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**18.1 Remaining Term (Graph)**

Calculation Date			12.11.2024		
Payment Date			14.11.2024		
Period No			49		
Monthly Period			Nov 2024		
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	



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**19. Original Term**



Calculation Date	12.11.2024			
Payment Date	14.11.2024			
Period No	49			
Monthly Period	Nov 2024			
Interest Period	from	14.10.2024	to	14.11.2024 = 31 days
Collection Period	from	01.10.2024	to	31.10.2024

<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	445,23	0,00%	6	0,00%
13: 25	5.914.794,65	0,19%	1.651	0,57%
26: 38	86.556.950,73	2,77%	15.340	5,29%
39: 51	391.451.063,08	12,55%	48.096	16,57%
52: 64	896.789.458,16	28,75%	87.201	30,05%
65: 77	798.922.206,98	25,61%	63.518	21,89%
78: 90	236.886.444,28	7,59%	24.741	8,53%
91:103	358.292.533,66	11,49%	30.754	10,60%
104:116	57.282.609,97	1,84%	3.734	1,29%
117:119	12.211.936,42	0,39%	660	0,23%
120:	275.077.614,08	8,82%	14.507	5,00%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

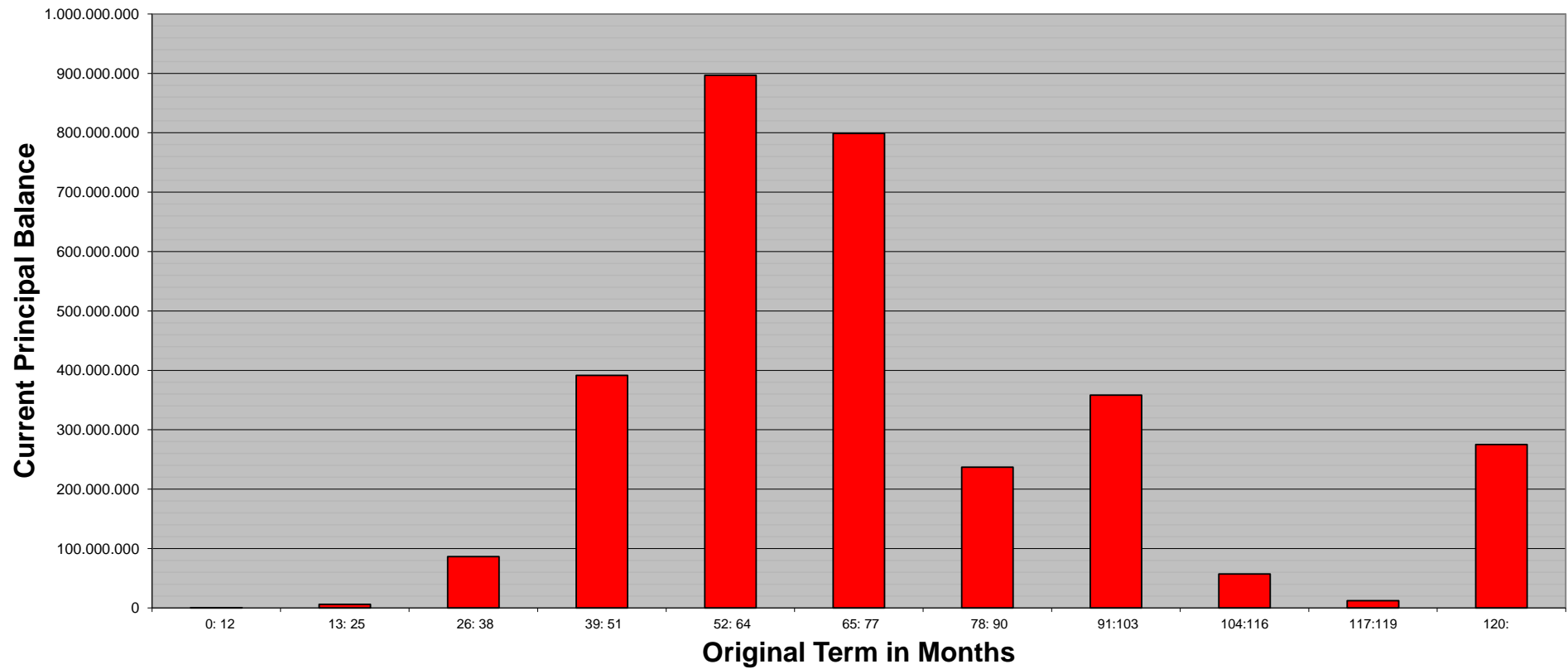
**Statistics**

WA Original Term	73,64
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**19.1 Original Term (Graph)**

Calculation Date			12.11.2024		
Payment Date			14.11.2024		
Period No			49		
Monthly Period			Nov 2024		
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	





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**20. Brands + Fuel Type**



Calculation Date	12.11.2024					
Payment Date	14.11.2024					
Period No	49					
Monthly Period	Nov 2024					
Interest Period	from	14.10.2024	to	14.11.2024	=	31 days
Collection Period	from	01.10.2024	to	31.10.2024		

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	372.018.930,55	11,93%	35.796	12,33%
2	341.796.920,45	10,96%	33.364	11,50%
3	287.153.951,06	9,21%	21.202	7,31%
4	226.547.883,04	7,26%	17.622	6,07%
5	217.661.868,34	6,98%	17.004	5,86%
6	162.923.464,41	5,22%	22.046	7,60%
7	147.469.017,93	4,73%	14.749	5,08%
8	142.692.044,31	4,57%	15.508	5,34%
9	130.408.278,37	4,18%	12.143	4,18%
10	123.933.766,98	3,97%	12.616	4,35%
11	113.831.324,80	3,65%	7.799	2,69%
12	103.744.922,30	3,33%	11.882	4,09%
13	91.434.049,87	2,93%	7.996	2,76%
14	67.763.376,32	2,17%	6.338	2,18%
15	64.703.887,43	2,07%	7.813	2,69%
	<b>2.594.083.686,16</b>	<b>83,16%</b>	<b>243.878</b>	<b>84,04%</b>

TOP 15 manufacturer brands in alphabetical order:

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

Fuel	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Petrol	937.260.411,38	30,05%	117.915	40,63%
Diesel Euro 6	385.787.686,07	12,37%	32.992	11,37%
Diesel Euro 5	165.916.291,15	5,32%	20.494	7,06%
Diesel < Euro 5	354.064.538,23	11,35%	30.869	10,64%
Other	34.912.477,74	1,12%	3.033	1,05%
n/a	1.241.444.652,67	39,80%	84.905	29,26%
<b>Total</b>	<b>3.119.386.057,24</b>	<b>100,00%</b>	<b>290.208</b>	<b>100,00%</b>

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



Calculation Date	12.11.2024		
Payment Date	14.11.2024		
Period No	49		
Monthly Period	Nov 2024		
Interest Period	from	14.10.2024	to 14.11.2024 = 31 days
Collection Period	from	01.10.2024	to 31.10.2024

**Priority of Payments**

Available Distribution Amount		141.392.427,27 €
Senior Expenses	-	36.373,00 €
Interest Notes Class A	-	0,00 €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	0,00 €
Interest Notes Class B (no PD Trigger Breach)	-	312.148,75 €
Replenishment	-	0,00 €
Purchase Shortfall Ledger	-	102,76 €
Principal Class A	-	128.970.266,25 €
Interest Class B (PD Trigger Breach)	-	0,00 €
Principal Class B	-	0,00 €
Interest Subordinated Loan	-	258,33 €
Principal Subordinated Loan	-	0,00 €
Other payments due	-	0,00 €
Payments to Seller	=	11.873.278,18 €

**Transaction Costs**

	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	36.373,00 €		
Interest accrued for the Period	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest accrued	13.817.743,10 €	0,00 €	13.817.743,10 €
Interest Payments	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest Payments	13.817.743,10 €	0,00 €	13.817.743,10 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	12.308,32 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	12.308,32 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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**22. Retention**



Calculation Date	12.11.2024				
Payment Date	14.11.2024				
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Collection Period	from	01.10.2024	to	31.10.2024	

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:	3.248.356.378,75 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.119.386.057,24 €
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:	2.885.856.426,25 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	2.756.886.160,00 €
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	12.11.2024				
Payment Date	14.11.2024				
Period No	49				
Monthly Period	Nov 2024				
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	

**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, Loughinstown  
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	
Arranger	A	F1	STABLE	A1(cr)	P-1(cr)	NEG	performing
Manager	A	F1	STABLE	A1(cr)	P-1(cr)	NEG	performing
Account Bank & Paying Agent	-	F1	STABLE	-	P-1	NEG	performing
Cash Administrator & Calculation Agent	-	-	-	-	-	-	performing
Transaction Security Trustee	-	-	-	-	-	-	performing
Data Trustee	-	-	-	-	-	-	performing

Ratings as of 31.10.2024, data source: Bloomberg

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### 24. Issuer Information



Calculation Date		12.11.2024			
Payment Date		14.11.2024			
Period No		49			
Monthly Period		Nov 2024			
Interest Period	from	14.10.2024	to	14.11.2024	= 31 days
Collection Period	from	01.10.2024	to	31.10.2024	

**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  
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**25. Santander Consumer Bank**



**Contact Details**

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

Calculation Date	12.11.2024	
Payment Date	14.11.2024	
Period No	49	
Monthly Period	Nov 2024	
Interest Period	from 14.10.2024	to 14.11.2024 = 31 days
Collection Period	from 01.10.2024	to 31.10.2024

**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 31.10.2024, data source: Bloomberg

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### 26. Glossary



Calculation Date		12.11.2024				
Payment Date		14.11.2024				
Period No		49				
Monthly Period		Nov 2024				
Interest Period	from	14.10.2024	to	14.11.2024	=	31 days
Collection Period	from	01.10.2024	to	31.10.2024		

<b>Aggregate Outstanding Principal Amount:</b>	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
<b>Balloon Loan:</b>	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
<b>Balloon Payment:</b>	The final payment of a balloon loan.
<b>Defaulted Contracts/Defaults:</b>	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
<b>Delinquent Receivable:</b>	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
<b>Downpayment:</b>	The initial upfront portion of the total net amount due at the time of finalizing the contract.
<b>Excess Spread:</b>	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
<b>Gap Insurance:</b>	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
<b>Legal Maturity:</b>	Final Payment date on which all outstanding notes will mature.
<b>Expected Maturity:</b>	Maturity date of the notes under the assumption of inter alia (a) a 13 % constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.
<b>Leisure:</b>	Is composed of motorised and not motorised caravans and campers.
<b>Payment Protection Insurance:</b>	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
<b>Recoveries:</b>	Any amount received on defaulted contracts
<b>Repair Cost Insurance:</b>	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
<b>Set-Off Reserves (X/Y):</b>	Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits
<b>Used Vehicle</b>	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle