

# SC Germany Mobility 2020-1 Monthly Investor Report



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2022

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WINNER

## SC Germany Mobility 2020-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	50				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

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

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

**1. Portfolio Information**



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
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Monthly Period	Dec 2024				
Interest Period from	14.11.2024	to	16.12.2024	=	32 days
Collection Period from	01.11.2024	to	30.11.2024		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>290.208</b>	<b>3.119.386.057,24 €</b>	<b>3.248.356.426,25 €</b>
Scheduled Principal Payments		84.889.163,64 €	85.048.869,50 €
Prepayment Principal		38.971.904,13 €	40.665.267,17 €
Others		918.132,59 €	484.777,70 €
<b>Total Principal Collections</b>		<b>124.779.200,36 €</b>	<b>126.198.914,37 €</b>
<b>Total Interest Collections</b>		<b>12.673.553,10 €</b>	<b>13.383.556,27 €</b>
<b>Defaults</b>		<b>2.654.366,59 €</b>	<b>2.771.407,14 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>		<b>2.991.952.490,29 €</b>	<b>3.119.386.057,24 €</b>
Purchase Shortfall Amount		270,96 €	102,76 €
<b>Total Assets (End of Period)</b>	<b>280.733</b>	<b>2.991.952.761,25 €</b>	<b>3.119.386.160,00 €</b>
Current Prepayment Rate (annualised)		14,99%	

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

**2. Reserve Accounts**



Calculation Date	12.12.2024				
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Period No	50				
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Interest Period from	14.11.2024	to	16.12.2024	=	32 days
Collection Period from	01.11.2024	to	30.11.2024		

**Reserve Accounts**

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

**Additional Reserve**

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

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

**3. Delinquency Data**



Calculation Date	12.12.2024				
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Period No	50				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

**Delinquency Data and Ratios**

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	3.199.999.998,66 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	3.199.999.999,58 €	6.628.863,67 €	2.653.038,54 €	556.472,27 €	79.694,63 €	99,69%	0,21%	0,08%	0,02%	0,00%
3	3.199.999.998,97 €	7.028.561,76 €	5.054.776,74 €	1.082.227,93 €	913.197,46 €	99,56%	0,22%	0,16%	0,03%	0,03%
4	3.199.999.999,72 €	6.506.605,67 €	4.760.516,94 €	2.287.163,11 €	2.201.558,60 €	99,51%	0,20%	0,15%	0,07%	0,07%
5	3.199.999.998,96 €	8.452.132,62 €	5.396.555,87 €	1.945.275,10 €	3.639.321,89 €	99,39%	0,26%	0,17%	0,06%	0,11%
6	3.199.999.998,99 €	7.615.274,25 €	5.364.958,15 €	2.437.119,39 €	3.875.238,45 €	99,40%	0,24%	0,17%	0,08%	0,12%
7	3.199.999.975,53 €	6.457.330,66 €	4.625.055,14 €	2.413.020,10 €	4.389.889,46 €	99,44%	0,20%	0,14%	0,08%	0,14%
8	3.199.999.998,95 €	7.187.869,01 €	4.651.426,77 €	2.093.193,77 €	4.347.928,88 €	99,43%	0,22%	0,15%	0,07%	0,14%
9	3.199.999.999,53 €	7.607.061,26 €	5.030.626,37 €	2.276.480,22 €	4.275.265,11 €	99,40%	0,24%	0,16%	0,07%	0,13%
10	4.999.999.997,58 €	7.097.828,52 €	5.211.580,54 €	1.978.441,38 €	4.240.652,29 €	99,63%	0,14%	0,10%	0,04%	0,08%
11	4.999.999.997,70 €	7.953.817,15 €	5.341.810,89 €	1.943.955,78 €	3.801.019,01 €	99,62%	0,16%	0,11%	0,04%	0,08%
12	4.999.999.999,00 €	11.780.831,63 €	7.476.185,66 €	2.568.016,54 €	3.888.210,77 €	99,49%	0,24%	0,15%	0,05%	0,08%
13	4.999.999.999,21 €	11.382.685,89 €	9.207.582,36 €	3.323.478,01 €	4.673.703,52 €	99,43%	0,23%	0,18%	0,07%	0,09%
14	4.999.999.998,45 €	13.178.029,74 €	9.350.918,78 €	4.021.327,93 €	5.456.552,52 €	99,36%	0,26%	0,19%	0,08%	0,11%
15	4.999.999.996,65 €	12.461.525,13 €	9.313.638,64 €	4.104.679,26 €	7.041.844,35 €	99,34%	0,25%	0,19%	0,08%	0,14%
16	4.999.999.997,57 €	11.002.441,28 €	9.026.814,60 €	3.907.913,68 €	7.506.964,20 €	99,37%	0,22%	0,18%	0,08%	0,15%
17	4.999.999.999,25 €	4.424.048,67 €	10.187.295,72 €	5.417.376,25 €	11.905.520,78 €	99,36%	0,09%	0,20%	0,11%	0,24%
18	4.999.999.998,81 €	12.131.445,46 €	8.308.155,47 €	4.165.124,78 €	8.744.506,30 €	99,33%	0,24%	0,17%	0,08%	0,17%
19	4.999.999.996,31 €	4.442.790,10 €	13.912.940,24 €	5.315.840,13 €	8.506.260,07 €	99,36%	0,09%	0,28%	0,11%	0,17%
20	4.999.999.999,83 €	12.391.573,35 €	7.939.860,32 €	5.639.621,58 €	9.224.665,66 €	99,30%	0,25%	0,16%	0,11%	0,18%
21	4.999.999.995,90 €	4.652.755,60 €	12.659.011,10 €	6.376.612,52 €	11.587.710,67 €	99,29%	0,09%	0,25%	0,13%	0,23%
22	4.999.999.990,50 €	11.725.696,74 €	5.626.123,82 €	6.313.442,96 €	12.757.195,39 €	99,27%	0,23%	0,11%	0,13%	0,26%
23	4.999.999.997,71 €	13.056.610,94 €	7.576.886,61 €	5.417.769,04 €	11.347.096,58 €	99,25%	0,26%	0,15%	0,11%	0,23%
24	4.999.999.998,92 €	5.332.426,22 €	13.001.614,62 €	6.213.622,62 €	13.036.092,41 €	99,25%	0,11%	0,26%	0,12%	0,26%
25	4.999.999.997,64 €	11.265.931,57 €	6.079.870,81 €	7.109.355,70 €	12.843.051,81 €	99,25%	0,23%	0,12%	0,14%	0,26%
26	4.999.999.999,28 €	4.731.443,35 €	13.149.162,41 €	7.098.507,49 €	14.343.680,61 €	99,21%	0,09%	0,26%	0,14%	0,29%
27	4.999.999.998,51 €	12.699.746,67 €	5.415.274,88 €	6.130.204,26 €	15.130.898,66 €	99,21%	0,25%	0,11%	0,12%	0,30%
28	4.999.999.999,49 €	11.313.467,26 €	8.157.759,01 €	2.999.390,31 €	13.534.308,06 €	99,28%	0,23%	0,16%	0,06%	0,27%
29	4.999.999.999,38 €	4.866.456,10 €	14.076.029,25 €	6.054.624,47 €	14.165.281,61 €	99,22%	0,10%	0,28%	0,12%	0,28%
30	4.999.999.998,42 €	13.898.250,85 €	8.255.843,93 €	5.484.625,76 €	11.670.301,56 €	99,21%	0,28%	0,17%	0,11%	0,23%
31	4.999.999.996,51 €	5.270.903,73 €	15.073.055,08 €	5.088.234,06 €	11.531.110,81 €	99,26%	0,11%	0,30%	0,10%	0,23%
32	4.999.999.999,79 €	15.866.429,34 €	9.612.295,88 €	5.536.219,21 €	12.748.255,23 €	99,12%	0,32%	0,19%	0,11%	0,25%
33	4.999.999.999,26 €	5.787.534,67 €	14.333.852,18 €	7.480.877,60 €	15.438.455,06 €	99,14%	0,12%	0,29%	0,15%	0,31%
34	4.999.999.999,04 €	15.349.292,29 €	5.541.279,68 €	7.593.960,42 €	16.041.911,02 €	99,11%	0,31%	0,11%	0,15%	0,32%
35	4.999.999.999,82 €	6.007.365,44 €	16.173.570,81 €	7.562.367,20 €	16.386.087,28 €	99,08%	0,12%	0,32%	0,15%	0,33%
36	4.999.999.999,46 €	6.380.307,05 €	14.644.275,85 €	8.225.930,21 €	16.512.853,78 €	99,08%	0,13%	0,29%	0,16%	0,33%
37	4.840.672.455,08 €	15.759.318,99 €	10.023.419,59 €	3.723.929,84 €	17.395.624,83 €	99,03%	0,33%	0,21%	0,08%	0,36%
38	4.683.884.065,35 €	6.465.052,64 €	17.312.131,19 €	8.082.664,78 €	18.247.888,95 €	98,93%	0,14%	0,37%	0,17%	0,39%
39	4.541.557.958,44 €	14.668.188,50 €	5.743.740,95 €	8.604.427,61 €	17.344.206,94 €	98,98%	0,32%	0,13%	0,19%	0,38%
40	4.388.798.127,21 €	15.365.824,89 €	9.289.337,26 €	6.154.246,50 €	14.834.278,34 €	98,96%	0,35%	0,21%	0,14%	0,34%
41	4.235.065.840,76 €	6.631.292,42 €	15.929.544,39 €	8.485.011,72 €	17.474.893,96 €	98,85%	0,16%	0,38%	0,20%	0,41%
42	4.083.275.253,14 €	16.030.069,33 €	9.462.242,75 €	3.071.734,69 €	17.231.070,12 €	98,88%	0,39%	0,23%	0,08%	0,42%
43	3.935.860.848,12 €	16.291.718,09 €	10.046.483,19 €	5.993.556,84 €	13.887.400,58 €	98,83%	0,41%	0,26%	0,15%	0,35%
44	3.793.061.840,30 €	14.747.177,03 €	6.049.496,59 €	10.376.732,05 €	14.441.462,92 €	98,80%	0,39%	0,16%	0,27%	0,38%
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%
50	2.991.952.490,29 €	7.345.879,48 €	13.004.680,25 €	7.161.589,07 €	19.278.925,94 €	98,44%	0,25%	0,43%	0,24%	0,64%
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## SC Germany Mobility 2020-1 Monthly Investor Report

### 4. Default Data



Calculation Date	12.12.2024	
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Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	2.654.366,59 €	
Current Period Recoveries	1.798.916,81 €	
Current Period Net Default	855.449,78 €	
New Number of Defaulted Contracts		215

#### Cumulative Default

Cumulative Gross Default	95.696.201,45 €	
Cumulative Recoveries	40.694.726,56 €	
Cumulative Net Default	55.001.474,89 €	
Total Number of Defaulted Contracts		6.977

3-MRA\* /  
current ratio                      Ratio

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

Annualised Loss Ratio period before previous period	0,41%	0,43%
Annualised Loss Ratio previous period		0,45%
Annualised Loss Ratio current period	0,34%	0,34%

#### Principal Deficiency

		Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
<b>PDL Trigger</b>	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	12.12.2024				
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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%
50	6.977	2.654.366,59 €	95.696.201,45 €	10.220.691.281,36 €	0,94%	1.798.916,81 €	40.694.726,56 €	55.001.474,89 €	0,54%
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**5. Concentration Limits**



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	50				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

**Amortising**

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

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



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

Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	50				
Monthly Period	Dec 2024				
Interest Period from	14.11.2024	to	16.12.2024	=	32 days
Collection Period from	01.11.2024	to	30.11.2024		

**6. Outstanding Notes**



	All notes	Class A	Class B
<b>1. Note Balance</b>			
<b>General Note Information</b>			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		AA+ (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	3.119.386.160,00 €	2.756.886.160,00 €	362.500.000,00 €
Available Distribution Amount	139.451.773,03 €		
Replenishment	- €		
Amortisation	127.433.398,75 €		
Redemption per Class	127.433.398,75 €	127.433.398,75 €	- €
Redemption per Note		2.747,89 €	- €
Class Principal Outstanding Balance End of Period	2.991.952.761,25 €	2.629.452.761,25 €	362.500.000,00 €
Current Tranching		87,88%	12,12%
Current Pool Factor		0,57	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	30		
Principal Outstanding per Note Beginning of Period		59.447,68 €	100.000,00 €
> Principal Repayment per Note		2.747,89 €	- €
Principal Outstanding per Note End of Period		56.699,79 €	100.000,00 €
> Interest accrued for the period		- €	322.226,25 €
Interest Payment		- €	322.226,25 €
Interest Payment per Note		- €	88,89 €
<b>3. Credit Enhancements</b>			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		15,96%	3,84%
Current CE (excl. Excess Spread)		12,12%	0,00%

\* Last rating action as of 11.04.2024

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

**7. Original Principal Balance**



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

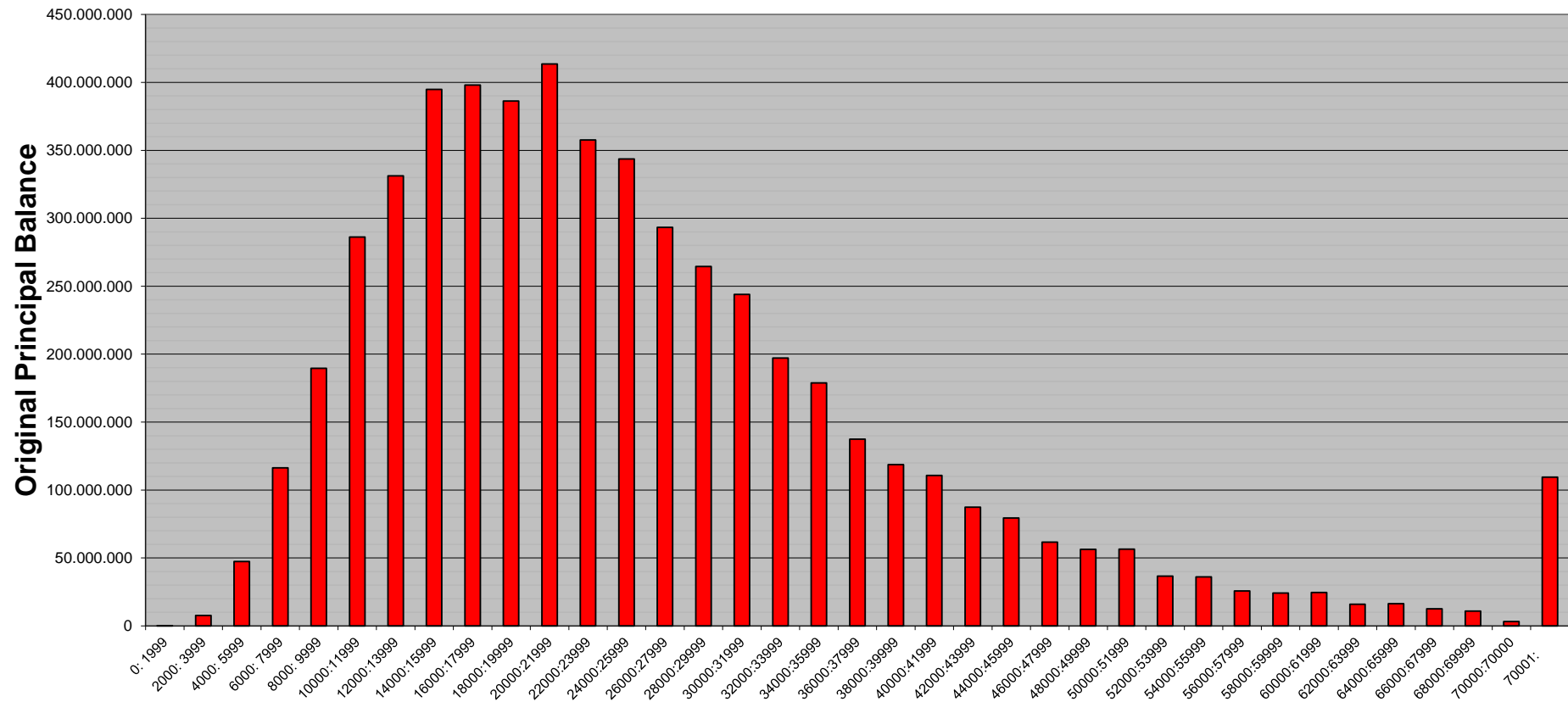
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	141.652,72	0,00%	84	0,03%
2000: 3999	7.703.683,38	0,14%	2.321	0,83%
4000: 5999	47.353.895,67	0,87%	9.224	3,29%
6000: 7999	116.302.879,34	2,12%	16.507	5,88%
8000: 9999	189.510.871,93	3,46%	21.023	7,49%
10000:11999	286.192.569,45	5,23%	26.166	9,32%
12000:13999	331.165.791,16	6,05%	25.513	9,09%
14000:15999	394.791.469,93	7,21%	26.346	9,38%
16000:17999	398.016.080,13	7,27%	23.467	8,36%
18000:19999	386.322.097,89	7,06%	20.365	7,25%
20000:21999	413.580.966,09	7,56%	19.787	7,05%
22000:23999	357.560.870,66	6,53%	15.579	5,55%
24000:25999	343.700.846,25	6,28%	13.764	4,90%
26000:27999	293.313.187,15	5,36%	10.876	3,87%
28000:29999	264.558.779,58	4,83%	9.137	3,25%
30000:31999	243.998.141,22	4,46%	7.907	2,82%
32000:33999	197.127.086,75	3,60%	5.982	2,13%
34000:35999	178.858.009,02	3,27%	5.116	1,82%
36000:37999	137.418.097,54	2,51%	3.718	1,32%
38000:39999	118.701.606,24	2,17%	3.047	1,09%
40000:41999	110.775.219,18	2,02%	2.714	0,97%
42000:43999	87.342.489,63	1,60%	2.033	0,72%
44000:45999	79.447.705,56	1,45%	1.768	0,63%
46000:47999	61.656.650,46	1,13%	1.313	0,47%
48000:49999	56.322.233,03	1,03%	1.150	0,41%
50000:51999	56.553.065,58	1,03%	1.115	0,40%
52000:53999	36.642.552,76	0,67%	692	0,25%
54000:55999	36.052.981,89	0,66%	656	0,23%
56000:57999	25.773.914,14	0,47%	452	0,16%
58000:59999	24.181.262,98	0,44%	410	0,15%
60000:61999	24.608.138,03	0,45%	405	0,14%
62000:63999	15.872.106,12	0,29%	252	0,09%
64000:65999	16.309.427,81	0,30%	251	0,09%
66000:67999	12.637.143,03	0,23%	189	0,07%
68000:69999	10.906.431,84	0,20%	158	0,06%
70000:70000	3.150.000,00	0,06%	45	0,02%
70001:	109.451.164,22	2,00%	1.201	0,43%
<b>Total</b>	<b>5.474.001.068,36</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	19.498,96

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

**7.1 Original PB (Graph)**

Calculation Date	12.12.2024		
Payment Date	16.12.2024		
Period No	50		
Monthly Period	Dec 2024		
Interest Period	from	14.11.2024	to 16.12.2024 = 32 days
Collection Period	from	01.11.2024	to 30.11.2024



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

**8. Current Principal Balance**



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	50				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

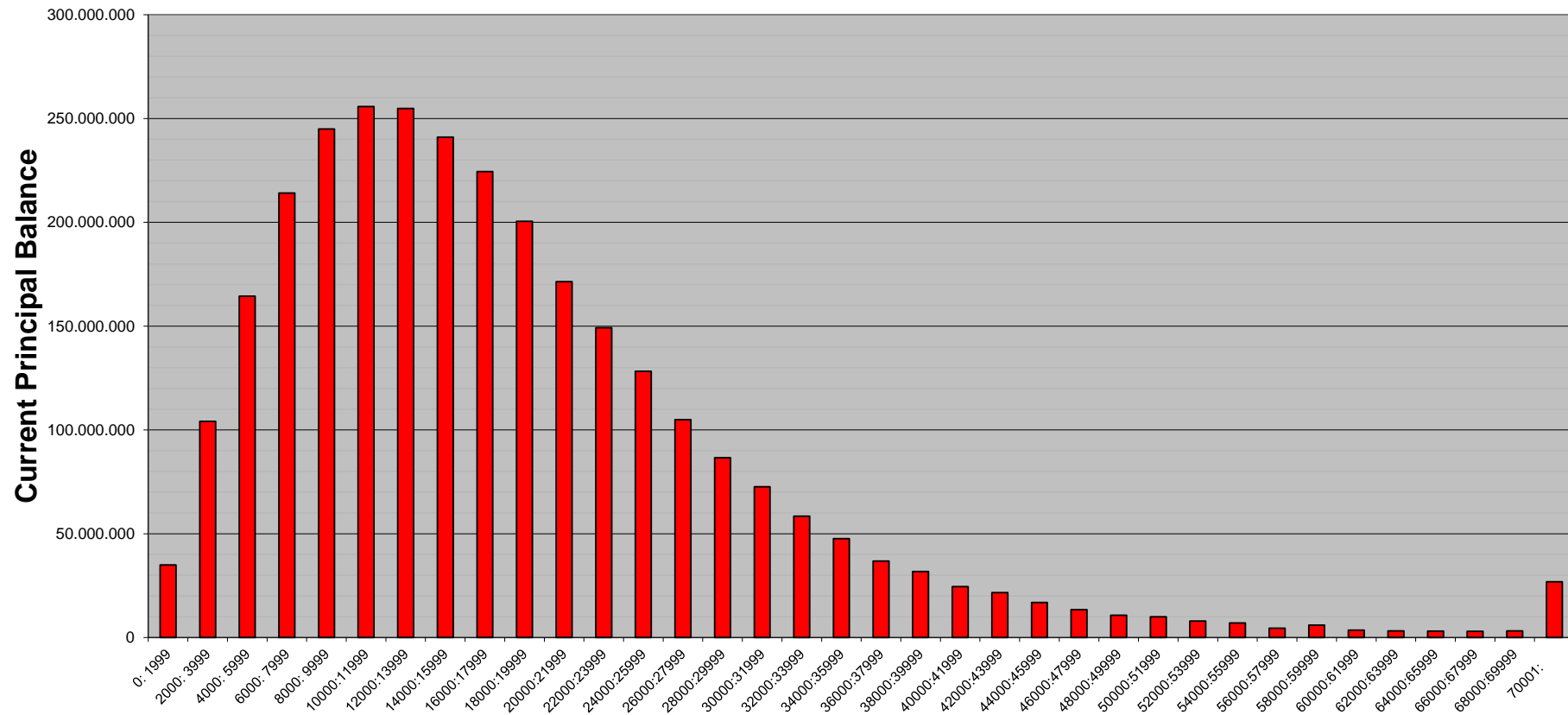
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	34.973.931,63	1,17%	34.996	12,47%
2000: 3999	104.132.359,01	3,48%	34.794	12,39%
4000: 5999	164.398.619,75	5,49%	32.938	11,73%
6000: 7999	214.116.198,35	7,16%	30.669	10,92%
8000: 9999	244.911.914,13	8,19%	27.288	9,72%
10000:11999	255.781.582,17	8,55%	23.318	8,31%
12000:13999	254.866.440,19	8,52%	19.658	7,00%
14000:15999	241.025.673,99	8,06%	16.104	5,74%
16000:17999	224.423.449,15	7,50%	13.226	4,71%
18000:19999	200.442.981,33	6,70%	10.572	3,77%
20000:21999	171.360.798,85	5,73%	8.171	2,91%
22000:23999	149.250.208,49	4,99%	6.505	2,32%
24000:25999	128.245.050,03	4,29%	5.137	1,83%
26000:27999	104.965.331,76	3,51%	3.895	1,39%
28000:29999	86.587.331,46	2,89%	2.990	1,07%
30000:31999	72.590.604,76	2,43%	2.345	0,84%
32000:33999	58.446.727,40	1,95%	1.775	0,63%
34000:35999	47.659.452,56	1,59%	1.363	0,49%
36000:37999	36.830.120,58	1,23%	996	0,35%
38000:39999	31.816.532,20	1,06%	817	0,29%
40000:41999	24.537.997,97	0,82%	599	0,21%
42000:43999	21.584.370,29	0,72%	503	0,18%
44000:45999	16.903.792,77	0,56%	376	0,13%
46000:47999	13.386.910,57	0,45%	285	0,10%
48000:49999	10.675.587,97	0,36%	218	0,08%
50000:51999	9.991.687,78	0,33%	196	0,07%
52000:53999	7.946.037,71	0,27%	150	0,05%
54000:55999	6.975.105,81	0,23%	127	0,05%
56000:57999	4.450.722,43	0,15%	78	0,03%
58000:59999	5.957.656,26	0,20%	101	0,04%
60000:61999	3.530.430,74	0,12%	58	0,02%
62000:63999	3.150.390,07	0,11%	50	0,02%
64000:65999	3.050.990,51	0,10%	47	0,02%
66000:67999	3.015.508,47	0,10%	45	0,02%
68000:69999	3.171.180,76	0,11%	46	0,02%
70001:	26.798.812,39	0,90%	297	0,11%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	10.657,64

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

**8.1 Current PB (Graph)**

Calculation Date	12.12.2024		
Payment Date	16.12.2024		
Period No	50		
Monthly Period	Dec 2024		
Interest Period	from	14.11.2024	to 16.12.2024 = 32 days
Collection Period	from	01.11.2024	to 30.11.2024



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

**9. Borrower Concentration**



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	219.190,40	0,0073%	2
2	184.135,09	0,0062%	2
3	182.210,73	0,0061%	1
4	174.750,98	0,0058%	1
5	170.340,75	0,0057%	1
6	162.938,78	0,0054%	1
7	162.871,09	0,0054%	1
8	160.907,85	0,0054%	2
9	160.873,48	0,0054%	1
10	156.682,13	0,0052%	1
11	155.217,87	0,0052%	1
12	150.847,71	0,0050%	1
13	149.393,81	0,0050%	1
14	146.447,59	0,0049%	1
15	140.754,42	0,0047%	1
16	139.568,64	0,0047%	1
17	139.462,96	0,0047%	1
18	139.433,21	0,0047%	1
19	138.894,78	0,0046%	1
20	135.169,55	0,0045%	1
21	134.424,93	0,0045%	1
22	131.388,21	0,0044%	3
23	130.722,81	0,0044%	1
24	130.634,75	0,0044%	1
25	127.646,07	0,0043%	1
	<b>3.824.908,59</b>	<b>0,1278%</b>	<b>30</b>

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

**10. Geographical Distribution**



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			50		
Monthly Period			Dec 2024		
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

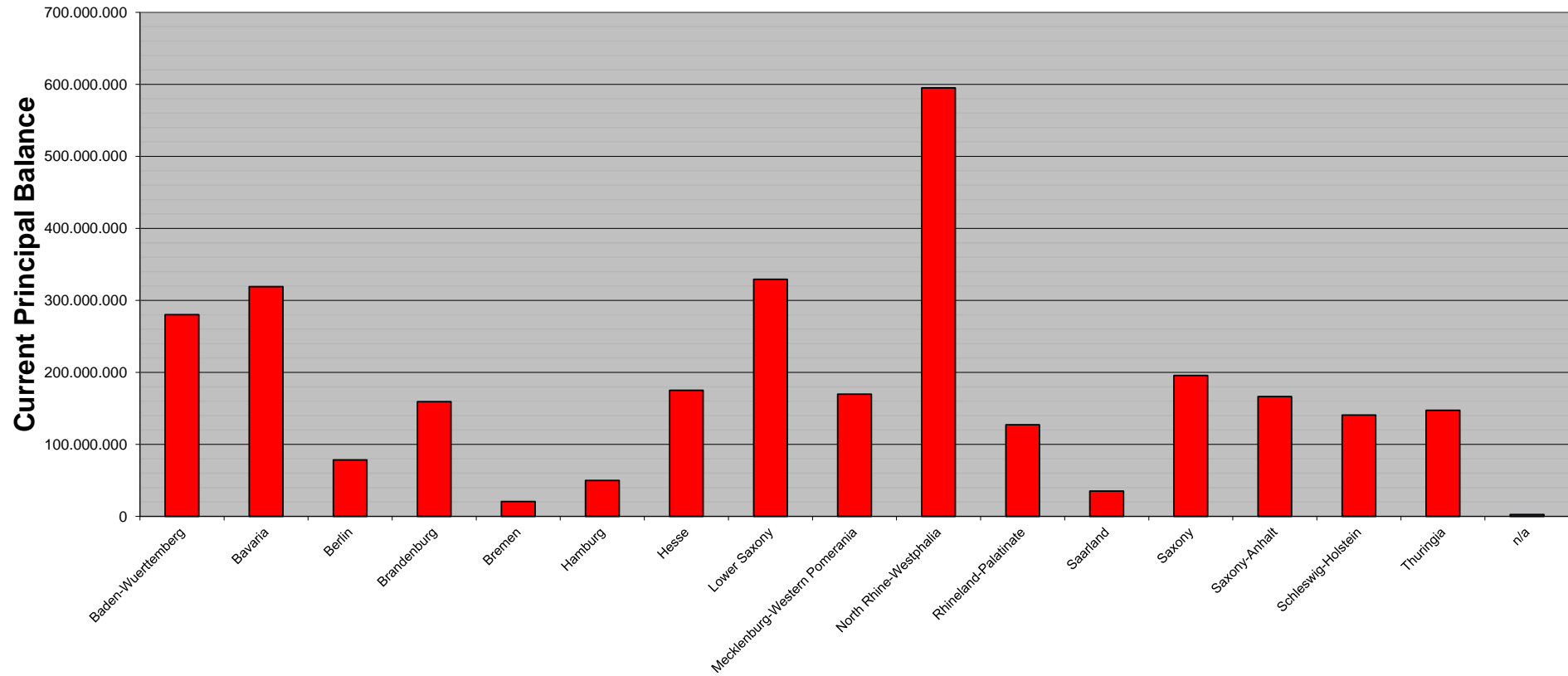
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	280.250.745,42	9,37%	25.641	9,13%
Bavaria	319.136.588,88	10,67%	29.072	10,36%
Berlin	78.505.721,75	2,62%	6.775	2,41%
Brandenburg	159.284.553,46	5,32%	15.527	5,53%
Bremen	20.651.521,74	0,69%	1.803	0,64%
Hamburg	49.958.898,28	1,67%	4.056	1,44%
Hesse	174.993.375,06	5,85%	16.704	5,95%
Lower Saxony	329.235.760,08	11,00%	30.734	10,95%
Mecklenburg-Western Pomerania	169.671.186,18	5,67%	16.007	5,70%
North Rhine-Westphalia	595.242.414,24	19,89%	55.275	19,69%
Rhineland-Palatinate	127.203.975,65	4,25%	12.141	4,32%
Saarland	35.114.652,60	1,17%	3.422	1,22%
Saxony	195.676.016,06	6,54%	19.483	6,94%
Saxony-Anhalt	166.514.005,63	5,57%	16.729	5,96%
Schleswig-Holstein	140.699.800,63	4,70%	12.983	4,62%
Thuringia	147.240.721,10	4,92%	14.154	5,04%
n/a	2.572.553,53	0,09%	227	0,08%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>



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

**10.1 Geographical Distribution (Graph)**

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024



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

**11. Object/Vehicle Type**



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	10.993.994,55	0,37%	936	0,33%
		Private	26.992.244,64	0,90%	2.727	0,97%
			37.986.239,19	1,27%	3.663	1,30%
	Used Vehicle	Commercial	41.752.731,26	1,40%	3.974	1,42%
		Private	199.474.676,84	6,67%	24.080	8,58%
			241.227.408,10	8,06%	28.054	9,99%
	<b>Total</b>		<b>279.213.647,29</b>	<b>9,33%</b>	<b>31.717</b>	<b>11,30%</b>
Non-Online	New Vehicle	Commercial	70.521.318,27	2,36%	4.685	1,67%
		Private	192.863.841,16	6,45%	16.892	6,02%
			263.385.159,43	8,80%	21.577	7,69%
	Used Vehicle	Commercial	432.851.886,07	14,47%	31.276	11,14%
		Private	2.016.501.797,50	67,40%	196.163	69,88%
			2.449.353.683,57	81,86%	227.439	81,02%
	<b>Total</b>		<b>2.712.738.843,00</b>	<b>90,67%</b>	<b>249.016</b>	<b>88,70%</b>
<b>Total</b>			<b>2.991.952.490,00</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	2.856.914.870,00	95,49%	268.522	95,65%
Leisure	106.028.567,66	3,54%	6.274	2,23%
Motorbike	29.009.052,63	0,97%	5937	2,11%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

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

**12. Insurances**



Calculation Date	12.12.2024			
Payment Date	16.12.2024			
Period No	50			
Monthly Period	Dec 2024			
Interest Period	from	14.11.2024	to	16.12.2024 = 32 days
Collection Period	from	01.11.2024	to	30.11.2024

<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	1.854.620.807,38	61,99%	156.154	55,62%
Yes	1.137.331.682,91	38,01%	124.579	44,38%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</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	2.176.517.282,85	72,75%	201.234	71,68%
Yes	815.435.207,44	27,25%	79.499	28,32%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</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	2.707.525.063,95	90,49%	253.630	90,35%
Yes	284.427.426,34	9,51%	27.103	9,65%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

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

**13. Type of Contract**



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			50		
Monthly Period			Dec 2024		
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.276.587.303,37	42,67%	162.427	57,86%
	Vehicle	231.342.281,51	7,73%	25.611	9,12%
	<b>Total</b>	<b>1.507.929.584,88</b>	<b>50,40%</b>	<b>188.038</b>	<b>66,98%</b>
Yes		1.159.245.256,77	38,75%	77.435	27,58%
- of which balloon rates	Auto	776.652.002,66	25,96%		
- of which regular installments		382.593.254,11	12,79%		
Yes		324.777.648,64	10,86%	15.260	5,44%
- of which balloon rates	Vehicle	229.696.239,97	7,68%		
- of which regular installments		95.081.408,67	3,18%		
	<b>Total</b>	<b>1.484.022.905,41</b>	<b>49,60%</b>	<b>92.695</b>	<b>33,02%</b>
<b>Total</b>		<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</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	3.405.448,89	0,34%	254	0,27%
26:38	48.376.603,74	4,81%	3.945	4,26%
39:51	215.628.308,87	21,43%	18.890	20,38%
52:64	453.175.272,88	45,03%	42.109	45,43%
65:72	173.177.614,75	17,21%	16.464	17,76%
73:	112.566.936,97	11,19%	11.031	11,90%
<b>Total</b>	<b>1.006.348.242,63</b>	<b>100,00%</b>	<b>92.695</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	263.018.210,43	26,14%	26.159	28,22%
13:25	294.919.839,85	29,31%	27.413	29,57%
26:38	262.419.113,15	26,08%	23.430	25,28%
39:51	161.553.758,47	16,05%	13.703	14,78%
52:64	24.171.610,46	2,40%	1.978	2,13%
65:72	265.710,27	0,03%	12	0,01%
<b>Total</b>	<b>1.006.348.242,63</b>	<b>100,00%</b>	<b>92.695</b>	<b>100,00%</b>

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

**14. Payment Methods**



Calculation Date			12.12.2024			
Payment Date			16.12.2024			
Period No			50			
Monthly Period			Dec 2024			
Interest Period	from	14.11.2024	to	16.12.2024	=	32 days
Collection Period	from	01.11.2024	to	30.11.2024		

<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	2.926.668.407,13	97,82%	274.297	97,71%
Other	65.284.083,16	2,18%	6.436	2,29%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</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	1.292.601.623,87	43,20%	119.721	42,65%
1st of month	1.699.350.866,42	56,80%	161.012	57,35%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

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

**15. Downpayment**



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

<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	1.221.654.697,64	40,83%	117.015	41,68%	0,00%
0: 999	56.931.549,79	1,90%	7.550	2,69%	3,78%
1000: 1999	146.753.739,52	4,90%	17.858	6,36%	8,20%
2000: 2999	190.623.906,64	6,37%	21.608	7,70%	12,75%
3000: 3999	180.462.784,56	6,03%	19.002	6,77%	16,39%
4000: 4999	143.087.386,11	4,78%	14.633	5,21%	19,92%
5000: 5999	220.267.372,25	7,36%	19.410	6,91%	21,21%
6000: 6999	115.173.446,89	3,85%	10.274	3,66%	24,51%
7000: 7999	92.534.700,41	3,09%	8.085	2,88%	27,22%
8000: 8999	80.741.020,51	2,70%	6.890	2,45%	29,55%
9000: 9999	44.290.917,16	1,48%	3.784	1,35%	31,80%
10000:10999	151.832.616,46	5,07%	11.340	4,04%	31,24%
11000:11999	28.568.098,14	0,95%	2.338	0,83%	35,19%
12000:12999	38.912.758,75	1,30%	3.096	1,10%	37,10%
13000:13999	24.571.503,07	0,82%	1.974	0,70%	38,66%
14000:14999	18.832.708,68	0,63%	1.553	0,55%	40,24%
15000:15000	51.239.356,83	1,71%	3.443	1,23%	37,99%
15001:	185.473.926,88	6,20%	10.880	3,88%	45,77%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>	<b>16,94%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.733,76 €	6.402,41 €
Average Purchase Price	22.041,62 €	24.793,78 €
<b>Downpayment in %</b>	<b>16,94%</b>	<b>25,82%</b>

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

**16. Effective Interest Rate**



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024
Collection Period	from 01.11.2024	to 30.11.2024
		= 32 days

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	4.530.247,13	0,15%	209	0,07%
1: 1	229.333.465,21	7,67%	19.702	7,02%
2: 2	693.600.693,32	23,18%	64.017	22,80%
3: 3	1.136.587.578,40	37,99%	107.803	38,40%
4: 4	464.923.010,75	15,54%	50.026	17,82%
5: 5	269.663.536,38	9,01%	22.089	7,87%
6: 6	133.758.838,27	4,47%	11.184	3,98%
7: 7	30.883.754,11	1,03%	2.922	1,04%
8: 8	22.764.046,39	0,76%	2.277	0,81%
9: 9	4.046.513,45	0,14%	338	0,12%
10:10	852.411,09	0,03%	75	0,03%
11:11	691.265,52	0,02%	64	0,02%
12:12	317.130,27	0,01%	27	0,01%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

Statistics in %	
WA Interest	3,97%

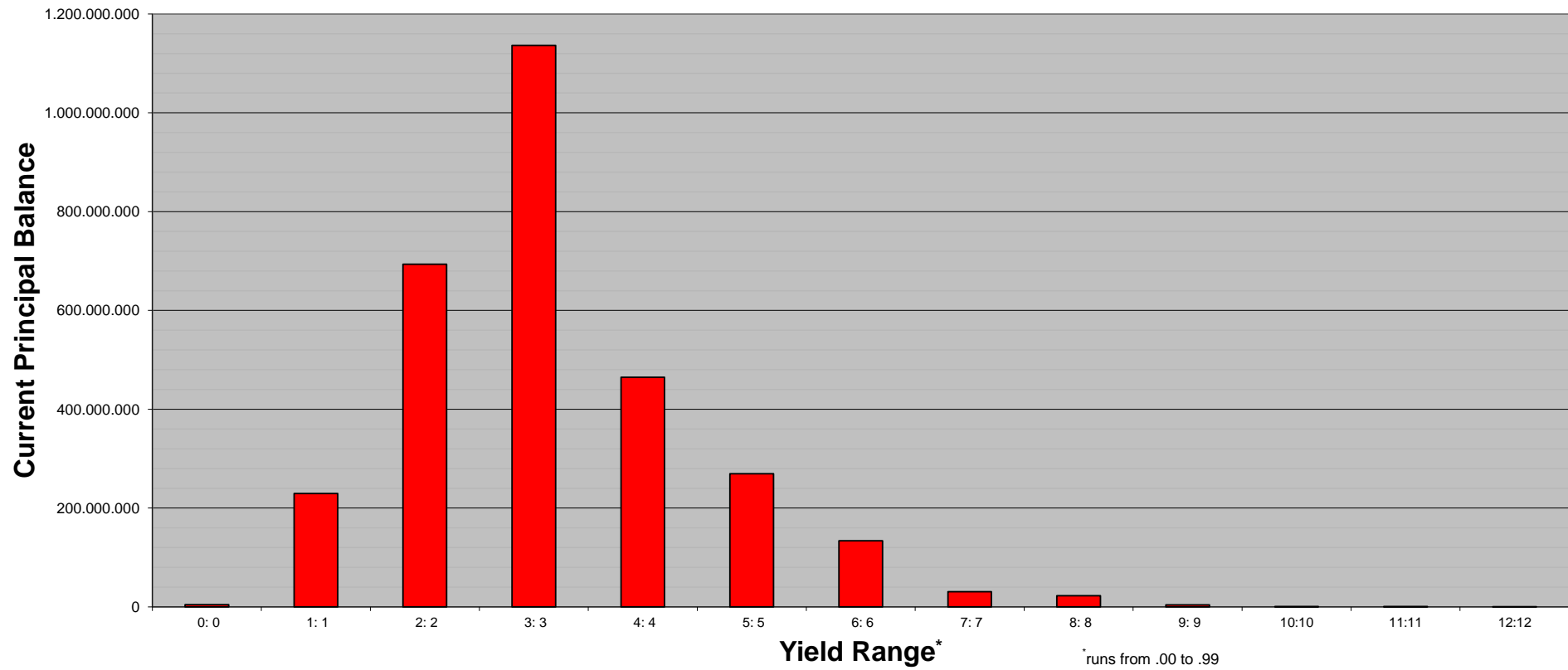
\* runs from .00 to .99



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

**16.1 Effective Interest Rate (Graph)**

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024



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

**17. Seasoning**



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

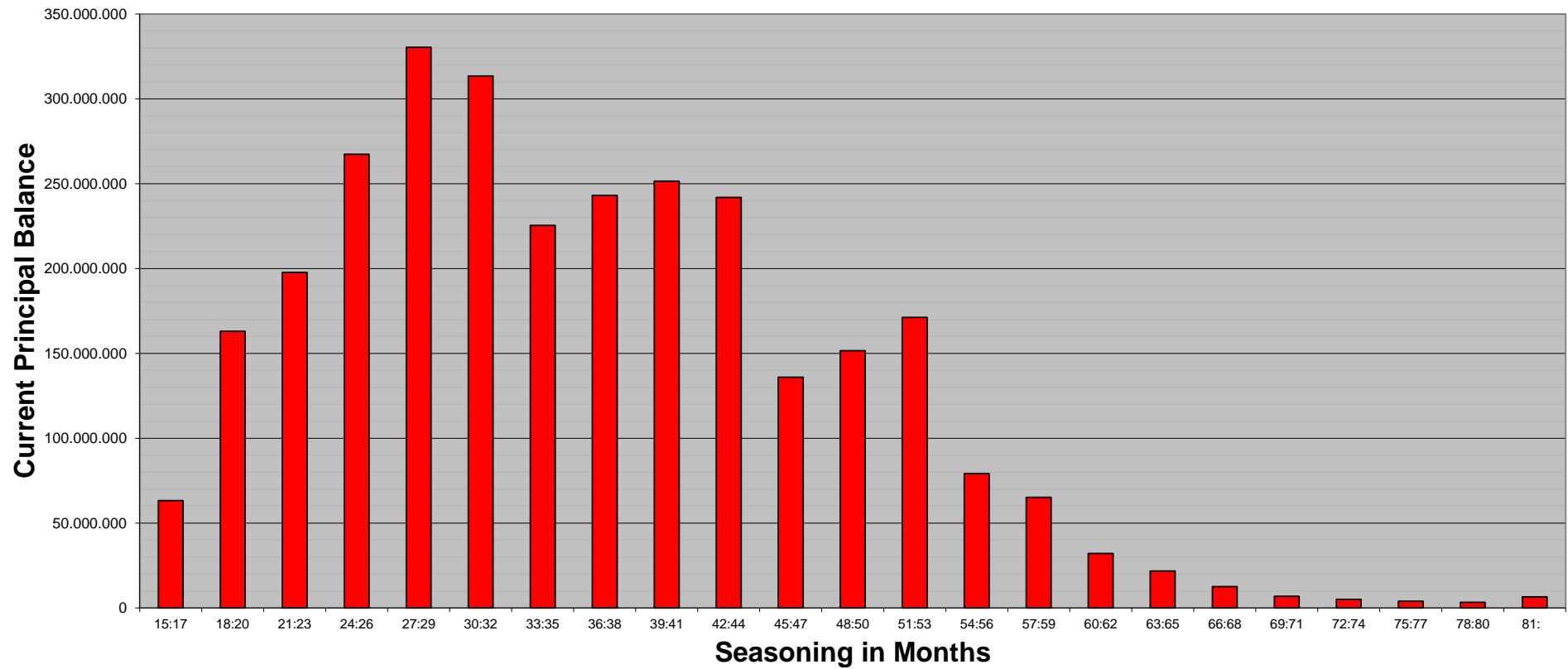
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15:17	63.178.805,17	2,11%	3.768	1,34%
18:20	163.042.156,37	5,45%	10.189	3,63%
21:23	197.733.928,82	6,61%	13.477	4,80%
24:26	267.331.211,09	8,94%	18.284	6,51%
27:29	330.330.208,52	11,04%	23.668	8,43%
30:32	313.448.560,47	10,48%	24.758	8,82%
33:35	225.448.159,18	7,54%	19.414	6,92%
36:38	243.110.557,52	8,13%	21.409	7,63%
39:41	251.497.296,37	8,41%	23.905	8,52%
42:44	241.864.619,04	8,08%	25.413	9,05%
45:47	135.938.647,57	4,54%	16.085	5,73%
48:50	151.568.184,53	5,07%	17.716	6,31%
51:53	171.219.020,17	5,72%	21.008	7,48%
54:56	79.152.674,26	2,65%	11.318	4,03%
57:59	65.195.191,97	2,18%	10.547	3,76%
60:62	32.090.876,43	1,07%	5.692	2,03%
63:65	21.751.080,76	0,73%	3.970	1,41%
66:68	12.519.859,87	0,42%	2.604	0,93%
69:71	6.814.651,27	0,23%	1.740	0,62%
72:74	4.979.671,27	0,17%	1.122	0,40%
75:77	3.902.112,95	0,13%	961	0,34%
78:80	3.350.715,22	0,11%	1.023	0,36%
81:	6.484.301,47	0,22%	2.662	0,95%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

Statistics	
WA Seasoning	36,15

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

**17.1 Seasoning (Graph)**

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024



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

**18. Remaining Term**



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	145.315.073,15	4,86%	33.331	11,87%
7: 13	254.160.395,35	8,49%	41.549	14,80%
14: 20	305.772.391,69	10,22%	37.385	13,32%
21: 27	372.940.667,40	12,46%	36.728	13,08%
28: 34	442.268.813,40	14,78%	36.886	13,14%
35: 41	374.254.033,34	12,51%	28.053	9,99%
42: 48	336.817.001,83	11,26%	22.403	7,98%
49: 55	198.038.649,48	6,62%	12.559	4,47%
56: 62	115.783.806,59	3,87%	7.643	2,72%
63: 69	108.799.292,09	3,64%	6.572	2,34%
70: 76	93.047.011,11	3,11%	5.399	1,92%
77: 83	78.707.460,28	2,63%	4.242	1,51%
84: 90	60.121.796,16	2,01%	3.005	1,07%
91: 97	66.915.683,14	2,24%	3.218	1,15%
98:104	36.385.650,80	1,22%	1.644	0,59%
105:107	1.937.499,51	0,06%	86	0,03%
108:	687.264,97	0,02%	30	0,01%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

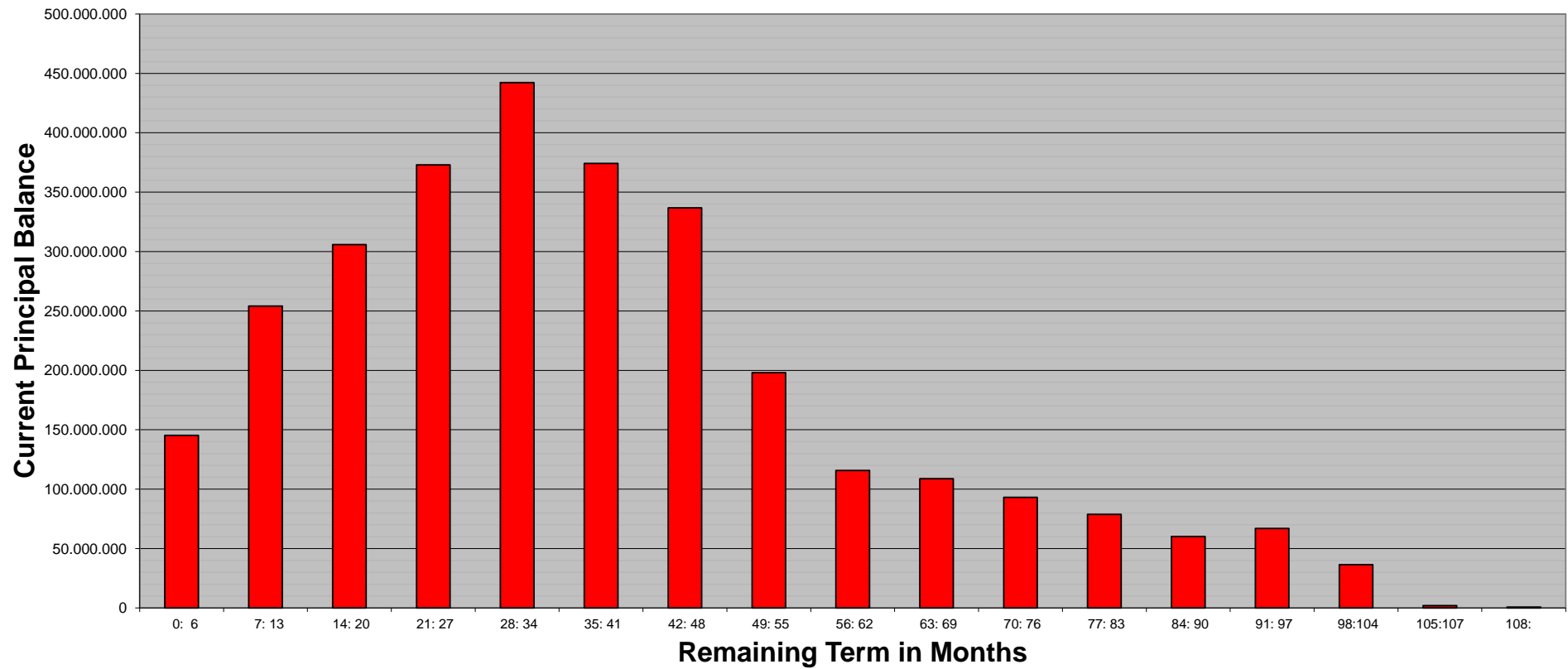
**Statistics**

WA Remaining Term	37,80
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024



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

**19. Original Term**



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	50				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

<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	4.543.331,51	0,15%	1.335	0,48%
26: 38	77.771.434,89	2,60%	14.025	5,00%
39: 51	368.119.373,50	12,30%	45.540	16,22%
52: 64	854.905.560,63	28,57%	84.161	29,98%
65: 77	774.206.220,95	25,88%	62.504	22,26%
78: 90	228.150.415,06	7,63%	24.268	8,64%
91:103	346.715.111,63	11,59%	30.205	10,76%
104:116	56.140.544,76	1,88%	3.709	1,32%
117:119	11.865.085,10	0,40%	650	0,23%
120:	269.534.967,03	9,01%	14.330	5,10%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

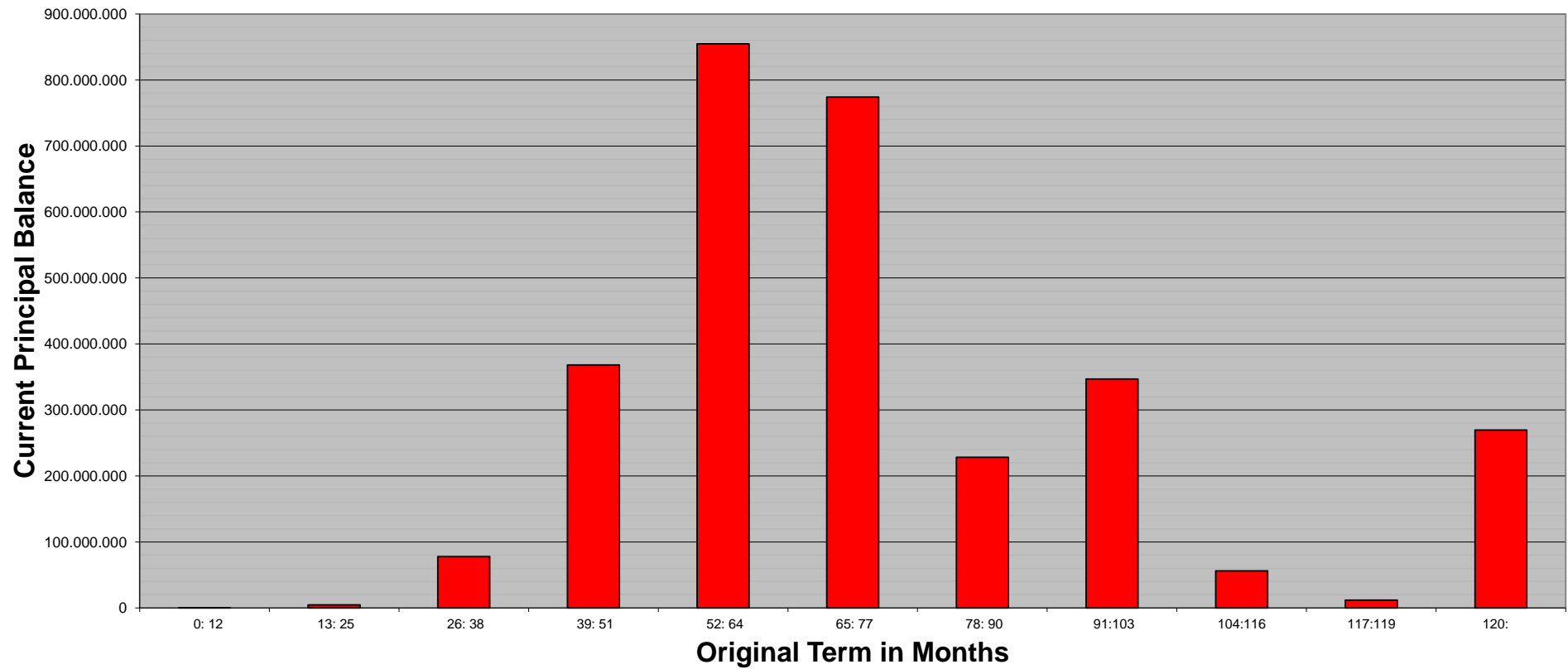
**Statistics**

WA Original Term	73,94
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**SC Germany Mobility 2020-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**

Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			50		
Monthly Period			Dec 2024		
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	





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

**20. Brands + Fuel Type**



Calculation Date	12.12.2024					
Payment Date	16.12.2024					
Period No	50					
Monthly Period	Dec 2024					
Interest Period	from	14.11.2024	to	16.12.2024	=	32 days
Collection Period	from	01.11.2024	to	30.11.2024		

<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	356.928.838,37	11,93%	34.665	12,35%
2	328.005.765,26	10,96%	32.280	11,50%
3	274.993.041,50	9,19%	20.524	7,31%
4	217.498.981,53	7,27%	17.048	6,07%
5	208.940.194,51	6,98%	16.470	5,87%
6	155.717.812,42	5,20%	21.235	7,56%
7	141.876.169,06	4,74%	14.297	5,09%
8	136.765.174,78	4,57%	15.025	5,35%
9	125.609.121,05	4,20%	11.778	4,20%
10	119.143.115,33	3,98%	12.220	4,35%
11	108.739.465,65	3,63%	7.553	2,69%
12	98.732.761,97	3,30%	11.426	4,07%
13	87.652.574,44	2,93%	7.724	2,75%
14	65.314.589,25	2,18%	6.152	2,19%
15	62.009.930,62	2,07%	7.575	2,70%
	<b>2.487.927.535,74</b>	<b>83,15%</b>	<b>235.972</b>	<b>84,06%</b>

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	897.355.807,83	29,99%	113.827	40,55%
Diesel Euro 6	368.922.807,43	12,33%	31.886	11,36%
Diesel Euro 5	157.988.759,47	5,28%	19.664	7,00%
Diesel < Euro 5	338.908.891,79	11,33%	29.847	10,63%
Other	33.555.086,69	1,12%	2.929	1,04%
n/a	1.195.221.137,08	39,95%	82.580	29,42%
<b>Total</b>	<b>2.991.952.490,29</b>	<b>100,00%</b>	<b>280.733</b>	<b>100,00%</b>

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

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



Calculation Date	12.12.2024		
Payment Date	16.12.2024		
Period No	50		
Monthly Period	Dec 2024		
Interest Period	from	14.11.2024	to 16.12.2024 = 32 days
Collection Period	from	01.11.2024	to 30.11.2024

**Priority of Payments**

Available Distribution Amount		139.451.773,03 €
Senior Expenses	-	21.679,67 €
Interest Notes Class A	-	0,00 €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	0,00 €
Interest Notes Class B (no PD Trigger Breach)	-	322.226,25 €
Replenishment	-	0,00 €
Purchase Shortfall Ledger	-	270,96 €
Principal Class A	-	127.433.398,75 €
Interest Class B (PD Trigger Breach)	-	0,00 €
Principal Class B	-	0,00 €
Interest Subordinated Loan	-	266,67 €
Principal Subordinated Loan	-	0,00 €
Other payments due	-	0,00 €
Payments to Seller	=	11.473.930,73 €

**Transaction Costs**

	<b>All notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	21.679,67 €		
Interest accrued for the Period	322.226,25 €	0,00 €	322.226,25 €
Cumulative Interest accrued	14.139.969,35 €	0,00 €	14.139.969,35 €
Interest Payments	322.226,25 €	0,00 €	322.226,25 €
Cumulative Interest Payments	14.139.969,35 €	0,00 €	14.139.969,35 €
Interest accrued on Subordinated Loan for the Period	266,67 €		
Cumulative Interest accrued on Subordinated Loan	12.574,99 €		
Interest Payments on Subordinated Loan	266,67 €		
Cumulative Interest Payments on Subordinated Loan	12.574,99 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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

**22. Retention**



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	50				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

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:	3.119.386.057,24 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	2.991.952.490,29 €
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:	2.756.886.160,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	2.629.452.761,25 €
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%

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

**23. Counterparties**



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	50				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

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

Ratings as of 30.11.2024, data source: Bloomberg

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

**24. Issuer Information**



Calculation Date		12.12.2024			
Payment Date		16.12.2024			
Period No		50			
Monthly Period		Dec 2024			
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

**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](mailto:abs_ger@santander.de)

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	50	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

**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 30.11.2024, data source: Bloomberg

## SC Germany Mobility 2020-1 Monthly Investor Report

### 26. Glossary



Calculation Date		12.12.2024				
Payment Date		16.12.2024				
Period No		50				
Monthly Period		Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	=	32 days
Collection Period	from	01.11.2024	to	30.11.2024		

<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