

SC Germany Mobility 2020-1 Monthly Investor Report



 Santander

 GlobalCapital
EUROPEAN SECURITIZATION
AWARDS 2024

ABS Issuer
of the Year

Santander Germany

WINNER

2022

GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER

2021

GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS ISSUER OF THE YEAR

WINNER

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

Cover Sheet Monthly Investor Report



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from 14.01.2025	to	14.02.2025	=	31 days
Collection Period	from 01.01.2025	to	31.01.2025		

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

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

1. Portfolio Information



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period from	14.01.2025	to	14.02.2025	=	31 days
Collection Period from	01.01.2025	to	31.01.2025		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	272.197	2.880.077.110,16 €	2.991.952.761,25 €
Scheduled Principal Payments		77.491.059,55 €	78.339.292,51 €
Prepayment Principal		41.307.942,91 €	30.635.058,16 €
Others		- 289.938,18 €	361.152,13 €
Total Principal Collections		118.509.064,28 €	109.335.502,80 €
Total Interest Collections		11.544.166,20 €	11.750.398,70 €
Defaults		3.282.947,49 €	2.539.877,33 €
Replenishment Amount		- €	- €
End of Period		2.758.285.098,39 €	2.880.077.110,16 €
Purchase Shortfall Amount		269,11 €	137,34 €
Total Assets (End of Period)	263.879	2.758.285.367,50 €	2.880.077.247,50 €
Current Prepayment Rate (annualised)		17,21%	

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

2. Reserve Accounts



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period from	14.01.2025	to	14.02.2025	=	31 days
Collection Period from	01.01.2025	to	31.01.2025		

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
Monthly Investor Report**

3. Delinquency Data

Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	



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%
51	2.880.077.110,16 €	15.494.983,70 €	8.860.246,03 €	5.990.033,77 €	17.242.890,37 €	98,35%	0,54%	0,31%	0,21%	0,60%
52	2.758.285.098,39 €	14.788.971,65 €	9.496.805,66 €	3.514.357,39 €	20.512.444,56 €	98,25%	0,54%	0,34%	0,13%	0,74%
53										
54										
55										
56										
57										
58										
59										
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										

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

4. Default Data



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	3.282.947,49 €	
Current Period Recoveries	1.845.481,91 €	
Current Period Net Default	1.437.465,58 €	
New Number of Defaulted Contracts		220

Cumulative Default

Cumulative Gross Default	101.519.026,27 €	
Cumulative Recoveries	43.997.407,34 €	
Cumulative Net Default	57.521.618,93 €	
Total Number of Defaulted Contracts		7.356

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

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

	0,47%	
Annualised Loss Ratio period before previous period		0,34%
Annualised Loss Ratio previous period		0,45%
Annualised Loss Ratio current period	0,63%	0,63%

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	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	



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%
51	7.136	2.539.877,33 €	98.236.078,78 €	10.220.691.281,36 €	0,96%	1.457.198,87 €	42.151.925,43 €	56.084.153,35 €	0,55%
52	7.356	3.282.947,49 €	101.519.026,27 €	10.220.691.281,36 €	0,99%	1.845.481,91 €	43.997.407,34 €	57.521.618,93 €	0,56%
53									
54									
55									
56									
57									
58									
59									
60									
61									
62									
63									
64									
65									
66									
67									
68									
69									
70									
71									
72									
73									
74									
75									
76									
77									
78									
79									
80									

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

5. Concentration Limits



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

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	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period from	14.01.2025	to	14.02.2025	=	31 days
Collection Period from	01.01.2025	to	31.01.2025		

6. Outstanding Notes



	All notes	Class A	Class B
1. Note Balance			
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		AA+ (sf) / Aaa (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	2.880.077.247,50 €	2.517.577.247,50 €	362.500.000,00 €
Available Distribution Amount	132.098.849,73 €		
Replenishment	- €		
Amortisation	121.791.880,00 €		
Redemption per Class	121.791.880,00 €	121.791.880,00 €	- €
Redemption per Note		2.626,24 €	- €
Class Principal Outstanding Balance End of Period	2.758.285.367,50 €	2.395.785.367,50 €	362.500.000,00 €
Current Tranching		86,86%	13,14%
Current Pool Factor		0,52	1,00
2. Payments to Investors per Note			
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		54.287,38 €	100.000,00 €
> Principal Repayment per Note		2.626,24 €	- €
Principal Outstanding per Note End of Period		51.661,14 €	100.000,00 €
> Interest accrued for the period		- €	312.148,75 €
Interest Payment		- €	312.148,75 €
Interest Payment per Note		- €	86,11 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		7,26%	0,01%
Current CE (incl. Excess Spread)		16,99%	3,85%
Current CE (excl. Excess Spread)		13,14%	0,00%

* Last rating action as of 28.01.2025

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

7. Original Principal Balance



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

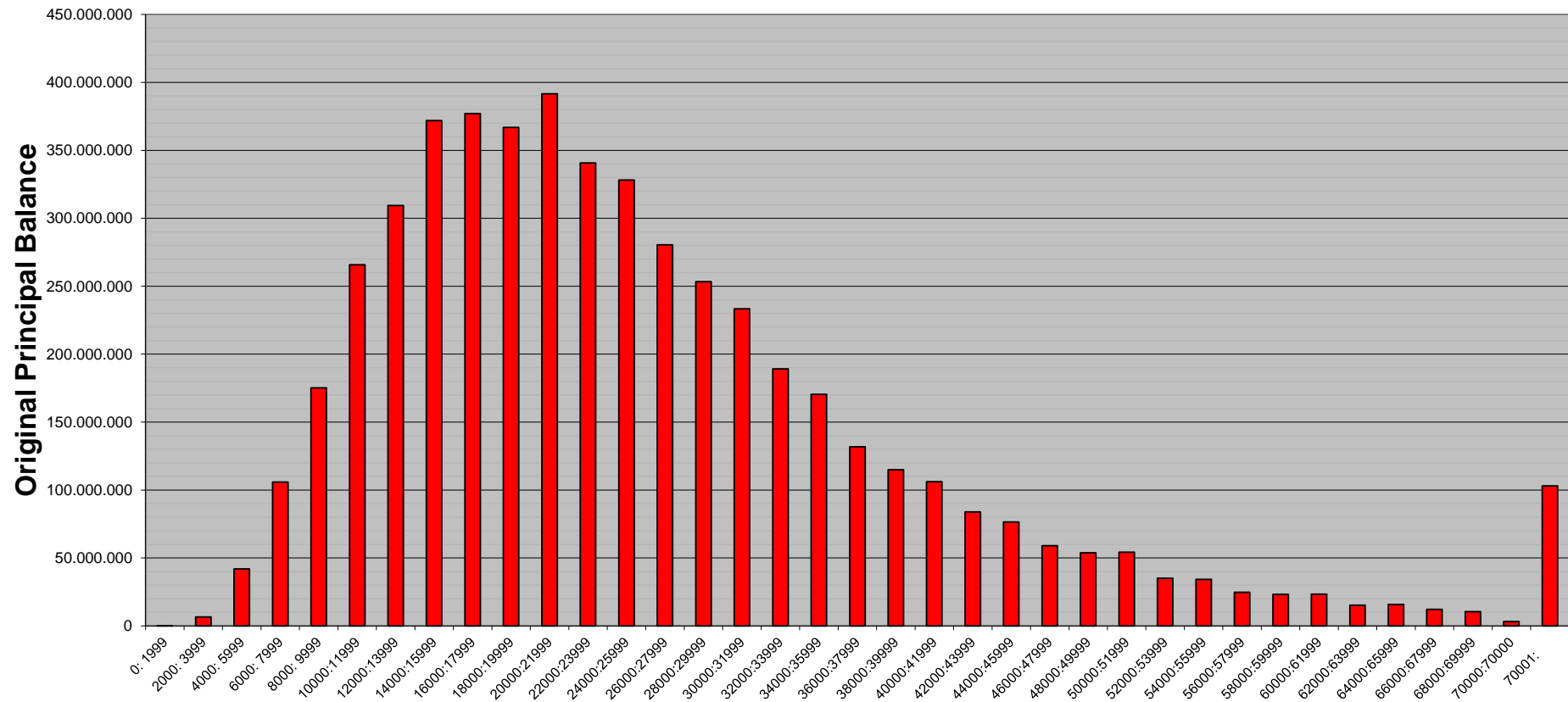
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	113.179,69	0,00%	67	0,03%
2000: 3999	6.565.465,54	0,13%	1.975	0,75%
4000: 5999	41.944.545,69	0,81%	8.165	3,09%
6000: 7999	105.819.633,33	2,04%	15.009	5,69%
8000: 9999	175.203.590,94	3,38%	19.429	7,36%
10000:11999	265.711.592,28	5,12%	24.290	9,20%
12000:13999	309.361.457,54	5,96%	23.832	9,03%
14000:15999	371.882.737,94	7,17%	24.814	9,40%
16000:17999	377.084.807,57	7,27%	22.233	8,43%
18000:19999	366.875.673,08	7,07%	19.340	7,33%
20000:21999	391.652.566,12	7,55%	18.736	7,10%
22000:23999	340.650.987,84	6,57%	14.841	5,62%
24000:25999	328.064.990,23	6,32%	13.138	4,98%
26000:27999	280.516.999,10	5,41%	10.401	3,94%
28000:29999	253.311.060,67	4,88%	8.748	3,32%
30000:31999	233.342.608,50	4,50%	7.562	2,87%
32000:33999	189.208.472,35	3,65%	5.742	2,18%
34000:35999	170.369.884,85	3,28%	4.873	1,85%
36000:37999	131.881.657,12	2,54%	3.568	1,35%
38000:39999	114.968.547,89	2,22%	2.951	1,12%
40000:41999	106.085.548,51	2,04%	2.599	0,98%
42000:43999	83.824.590,00	1,62%	1.951	0,74%
44000:45999	76.437.354,47	1,47%	1.701	0,64%
46000:47999	59.030.238,75	1,14%	1.257	0,48%
48000:49999	53.824.040,04	1,04%	1.099	0,42%
50000:51999	54.222.183,15	1,05%	1.069	0,41%
52000:53999	35.057.418,09	0,68%	662	0,25%
54000:55999	34.239.662,04	0,66%	623	0,24%
56000:57999	24.689.894,01	0,48%	433	0,16%
58000:59999	23.237.427,88	0,45%	394	0,15%
60000:61999	23.336.064,78	0,45%	384	0,15%
62000:63999	15.178.513,13	0,29%	241	0,09%
64000:65999	15.788.054,30	0,30%	243	0,09%
66000:67999	12.103.110,58	0,23%	181	0,07%
68000:69999	10.422.767,19	0,20%	151	0,06%
70000:70000	3.150.000,00	0,06%	45	0,02%
70001:	103.001.075,92	1,99%	1.132	0,43%
Total	5.188.158.401,11	100,00%	263.879	100,00%

Statistics in EUR	
Average Amount	19.661,13

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

7.1 Original PB (Graph)

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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

8. Current Principal Balance



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

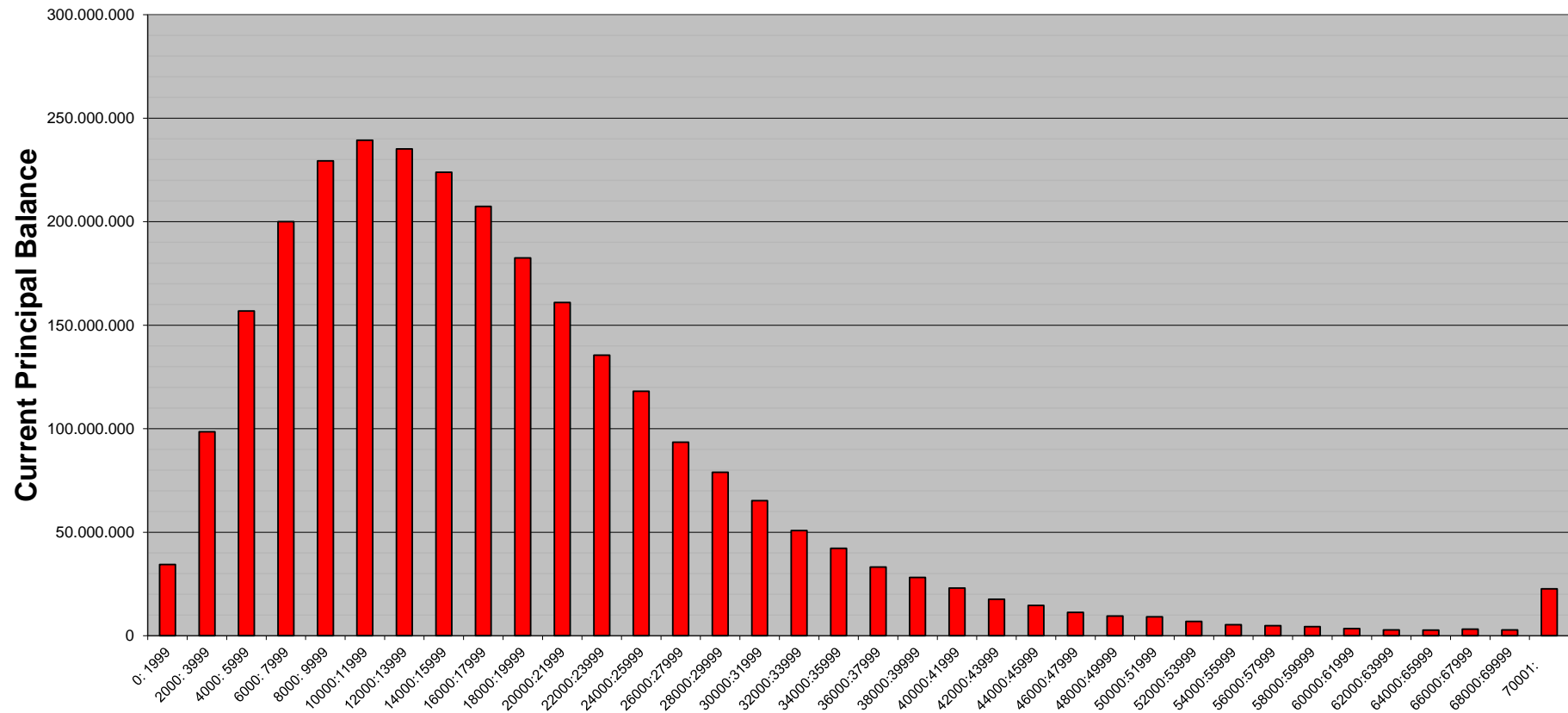
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	34.368.247,53	1,25%	34.902	13,23%
2000: 3999	98.500.690,75	3,57%	32.860	12,45%
4000: 5999	156.874.802,73	5,69%	31.402	11,90%
6000: 7999	200.036.673,94	7,25%	28.630	10,85%
8000: 9999	229.390.023,84	8,32%	25.556	9,68%
10000:11999	239.388.441,86	8,68%	21.815	8,27%
12000:13999	235.177.658,13	8,53%	18.136	6,87%
14000:15999	223.917.683,62	8,12%	14.963	5,67%
16000:17999	207.396.746,39	7,52%	12.225	4,63%
18000:19999	182.477.134,66	6,62%	9.631	3,65%
20000:21999	160.992.174,91	5,84%	7.679	2,91%
22000:23999	135.476.469,97	4,91%	5.900	2,24%
24000:25999	118.087.761,05	4,28%	4.731	1,79%
26000:27999	93.468.554,42	3,39%	3.467	1,31%
28000:29999	78.937.184,56	2,86%	2.726	1,03%
30000:31999	65.249.101,23	2,37%	2.107	0,80%
32000:33999	50.758.521,77	1,84%	1.540	0,58%
34000:35999	42.205.088,68	1,53%	1.208	0,46%
36000:37999	33.201.232,08	1,20%	898	0,34%
38000:39999	28.152.601,23	1,02%	723	0,27%
40000:41999	23.007.352,67	0,83%	561	0,21%
42000:43999	17.658.693,66	0,64%	411	0,16%
44000:45999	14.616.026,38	0,53%	325	0,12%
46000:47999	11.313.127,04	0,41%	241	0,09%
48000:49999	9.506.586,07	0,34%	194	0,07%
50000:51999	9.175.793,41	0,33%	180	0,07%
52000:53999	6.891.664,96	0,25%	130	0,05%
54000:55999	5.324.547,86	0,19%	97	0,04%
56000:57999	4.841.874,48	0,18%	85	0,03%
58000:59999	4.356.346,63	0,16%	74	0,03%
60000:61999	3.413.720,58	0,12%	56	0,02%
62000:63999	2.833.882,39	0,10%	45	0,02%
64000:65999	2.665.073,82	0,10%	41	0,02%
66000:67999	3.146.287,41	0,11%	47	0,02%
68000:69999	2.823.636,70	0,10%	41	0,02%
70001:	22.653.690,98	0,82%	252	0,10%
Total	2.758.285.098,39	100,00%	263.879	100,00%

Statistics		in EUR
Average Amount		10.452,84

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

8.1 Current PB (Graph)

Calculation Date	12.02.2025		
Payment Date	14.02.2025		
Period No	52		
Monthly Period	Feb 2025		
Interest Period	from	14.01.2025	to 14.02.2025 = 31 days
Collection Period	from	01.01.2025	to 31.01.2025



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

9. Borrower Concentration



Calculation Date			12.02.2025			
Payment Date			14.02.2025			
Period No			52			
Monthly Period			Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	214.083,15	0,0078%	2
2	179.271,19	0,0065%	2
3	178.317,87	0,0065%	1
4	168.282,69	0,0061%	1
5	161.416,70	0,0059%	1
6	159.952,52	0,0058%	1
7	158.269,50	0,0057%	2
8	154.516,85	0,0056%	1
9	153.579,35	0,0056%	1
10	150.781,63	0,0055%	1
11	147.187,96	0,0053%	1
12	145.224,09	0,0053%	1
13	140.333,14	0,0051%	1
14	137.359,87	0,0050%	1
15	136.224,14	0,0049%	1
16	135.828,92	0,0049%	1
17	134.386,30	0,0049%	3
18	134.105,46	0,0049%	1
19	132.888,52	0,0048%	1
20	128.399,82	0,0047%	1
21	125.880,08	0,0046%	1
22	125.694,02	0,0046%	1
23	125.346,96	0,0045%	2
24	124.984,99	0,0045%	1
25	123.388,31	0,0045%	1
	3.675.704,03	0,1333%	31

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

10. Geographical Distribution



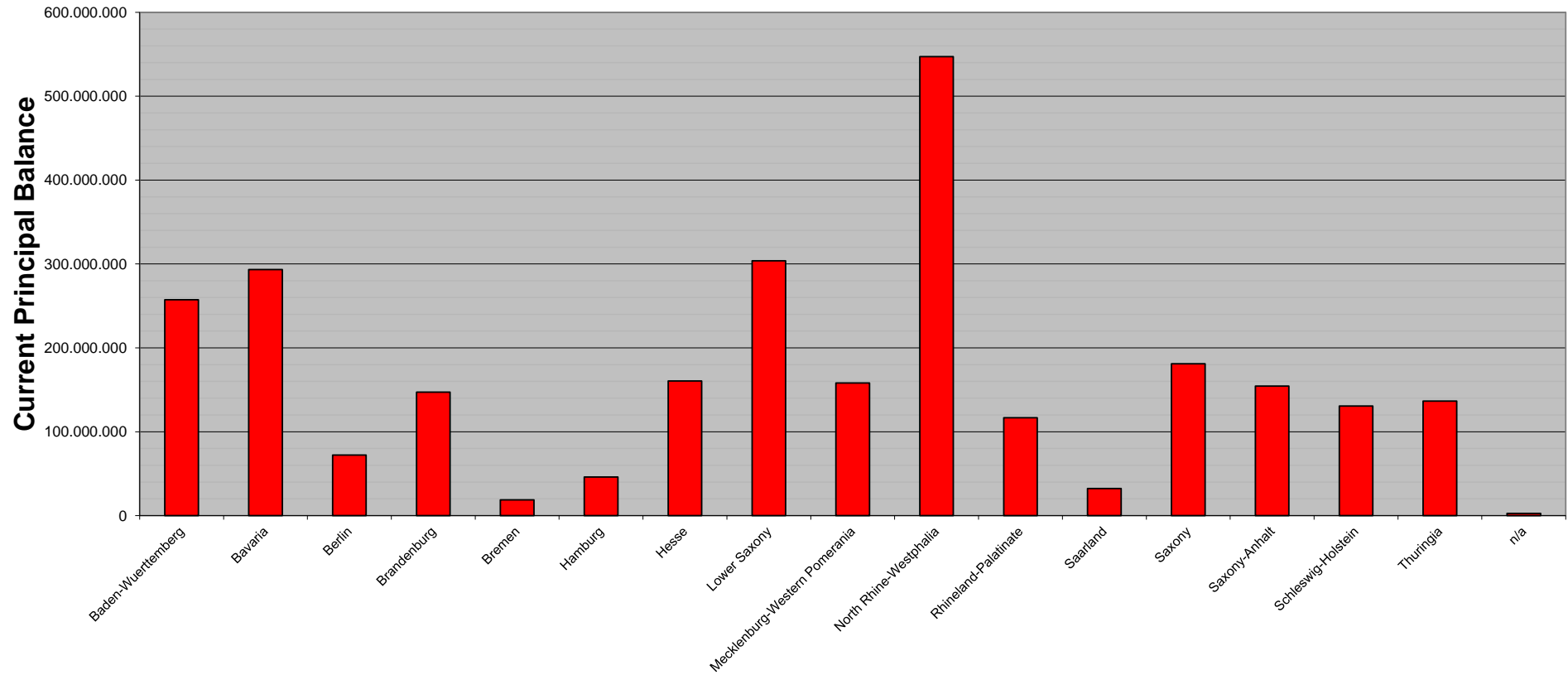
Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			52		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	257.275.228,37	9,33%	23.938	9,07%
Bavaria	293.237.935,44	10,63%	27.256	10,33%
Berlin	72.126.139,58	2,61%	6.360	2,41%
Brandenburg	147.212.298,84	5,34%	14.650	5,55%
Bremen	18.679.524,53	0,68%	1.684	0,64%
Hamburg	45.990.563,97	1,67%	3.825	1,45%
Hesse	160.473.687,26	5,82%	15.600	5,91%
Lower Saxony	303.751.791,27	11,01%	28.890	10,95%
Mecklenburg-Western Pomerania	158.085.629,80	5,73%	15.220	5,77%
North Rhine-Westphalia	547.250.562,67	19,84%	51.826	19,64%
Rhineland-Palatinate	116.651.012,34	4,23%	11.326	4,29%
Saarland	32.238.189,20	1,17%	3.226	1,22%
Saxony	181.065.203,89	6,56%	18.374	6,96%
Saxony-Anhalt	154.342.618,65	5,60%	15.836	6,00%
Schleswig-Holstein	130.675.988,63	4,74%	12.296	4,66%
Thuringia	136.501.794,68	4,95%	13.339	5,05%
n/a	2.726.929,27	0,10%	233	0,09%
Total	2.758.285.098,39	100,00%	263.879	100,00%

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

10.1 Geographical Distribution (Graph)

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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

11. Object/Vehicle Type



Calculation Date			12.02.2025			
Payment Date			14.02.2025			
Period No			52			
Monthly Period			Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	9.729.449,24	0,35%	860	0,33%
		Private	24.494.803,87	0,89%	2.555	0,97%
			34.224.253,11	1,24%	3.415	1,29%
	Used Vehicle	Commercial	37.335.991,88	1,35%	3.662	1,39%
		Private	181.509.713,76	6,58%	22.568	8,55%
			218.845.705,64	7,93%	26.230	9,94%
	Total		253.069.958,75	9,17%	29.645	11,23%
Non-Online	New Vehicle	Commercial	63.439.662,79	2,30%	4.337	1,64%
		Private	175.638.565,94	6,37%	15.753	5,97%
			239.078.228,73	8,67%	20.090	7,61%
	Used Vehicle	Commercial	396.268.541,91	14,37%	29.134	11,04%
		Private	1.869.868.369,00	67,79%	185.010	70,11%
			2.266.136.910,91	82,16%	214.144	81,15%
	Total		2.505.215.139,64	90,83%	234.234	88,77%
Total			2.758.285.098,00	100,00%	263.879	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	2.632.801.013,59	95,45%	252.218	95,58%
Leisure	99.026.907,64	3,59%	6.038	2,29%
Motorbike	26.457.177,16	0,96%	5623	2,13%
Total	2.758.285.098,39	100,00%	263.879	100,00%

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

12. Insurances



Calculation Date	12.02.2025			
Payment Date	14.02.2025			
Period No	52			
Monthly Period	Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025 = 31 days
Collection Period	from	01.01.2025	to	31.01.2025

<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	1.720.087.453,06	62,36%	147.541	55,91%
Yes	1.038.197.645,33	37,64%	116.338	44,09%
Total	2.758.285.098,39	100,00%	263.879	100,00%

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.012.194.982,04	72,95%	189.455	71,80%
Yes	746.090.116,35	27,05%	74.424	28,20%
Total	2.758.285.098,39	100,00%	263.879	100,00%

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.496.379.081,66	90,50%	238.349	90,33%
Yes	261.906.016,73	9,50%	25.530	9,67%
Total	2.758.285.098,39	100,00%	263.879	100,00%

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

13. Type of Contract



Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			52		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.176.453.862,93	42,65%	153.228	58,07%
	Vehicle	208.291.756,49	7,55%	23.799	9,02%
	Total	1.384.745.619,42	50,20%	177.027	67,09%
Yes		1.075.057.589,64	38,98%	72.658	27,53%
- of which balloon rates	Auto	733.316.426,44	26,59%		
- of which regular installments		341.741.163,20	12,39%		
Yes		298.481.889,33	10,82%	14.194	5,38%
- of which balloon rates	Vehicle	214.420.632,96	7,77%		
- of which regular installments		84.061.256,37	3,05%		
	Total	1.373.539.478,97	49,80%	86.852	32,91%
Total		2.758.285.098,39	100,00%	263.879	100,00%

Balloon Loans - Original Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	18.056,53	0,00%	1	0,00%
13:25	2.451.663,02	0,26%	177	0,20%
26:38	41.062.096,11	4,33%	3.317	3,82%
39:51	200.262.739,84	21,13%	17.343	19,97%
52:64	424.277.640,67	44,77%	39.108	45,03%
65:72	169.261.705,66	17,86%	16.096	18,53%
73:	110.403.157,57	11,65%	10.810	12,45%
Total	947.737.059,40	100,00%	86.852	100,00%

Balloon Loans - Remaining Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	252.967.335,21	26,69%	24.822	28,58%
13:25	289.905.753,45	30,59%	26.880	30,95%
26:38	253.923.527,51	26,79%	22.545	25,96%
39:51	138.186.794,43	14,58%	11.616	13,37%
52:64	12.678.031,89	1,34%	985	1,13%
65:72	75.616,91	0,01%	4	0,00%
Total	947.737.059,40	100,00%	86.852	100,00%

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

14. Payment Methods



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

<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	2.694.971.826,40	97,70%	257.715	97,66%
Other	63.313.271,99	2,30%	6.164	2,34%
Total	2.758.285.098,39	100,00%	263.879	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	1.193.445.018,53	43,27%	112.524	42,64%
1st of month	1.564.840.079,86	56,73%	151.355	57,36%
Total	2.758.285.098,39	100,00%	263.879	100,00%

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

15. Downpayment



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

<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	1.129.494.545,47	40,95%	110.233	41,77%	0,00%
0: 999	52.310.639,46	1,90%	7.084	2,68%	3,74%
1000: 1999	135.377.348,72	4,91%	16.808	6,37%	8,14%
2000: 2999	175.367.680,61	6,36%	20.248	7,67%	12,66%
3000: 3999	166.247.884,87	6,03%	17.835	6,76%	16,28%
4000: 4999	131.817.305,07	4,78%	13.748	5,21%	19,78%
5000: 5999	202.999.649,79	7,36%	18.265	6,92%	21,08%
6000: 6999	106.150.547,17	3,85%	9.651	3,66%	24,36%
7000: 7999	85.098.165,61	3,09%	7.585	2,87%	27,09%
8000: 8999	74.777.319,73	2,71%	6.478	2,45%	29,36%
9000: 9999	40.776.099,53	1,48%	3.547	1,34%	31,60%
10000:10999	139.539.161,78	5,06%	10.628	4,03%	31,09%
11000:11999	26.242.944,95	0,95%	2.185	0,83%	35,06%
12000:12999	35.828.886,39	1,30%	2.902	1,10%	36,80%
13000:13999	22.404.155,30	0,81%	1.833	0,69%	38,52%
14000:14999	17.169.021,63	0,62%	1.441	0,55%	40,07%
15000:15000	47.181.250,51	1,71%	3.223	1,22%	37,83%
15001:	169.502.491,80	6,15%	10.185	3,86%	45,65%
Total	2.758.285.098,39	100,00%	263.879	100,00%	16,79%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.724,35 €	6.396,38 €
Average Purchase Price	22.175,72 €	24.925,54 €
Downpayment in %	16,79%	25,66%

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

16. Effective Interest Rate



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	4.297.190,85	0,16%	197	0,07%
1: 1	210.859.213,33	7,64%	18.595	7,05%
2: 2	634.559.789,74	23,01%	59.756	22,65%
3: 3	1.042.295.766,40	37,79%	101.198	38,35%
4: 4	430.362.215,84	15,60%	46.910	17,78%
5: 5	253.545.993,50	9,19%	21.087	7,99%
6: 6	126.143.918,90	4,57%	10.690	4,05%
7: 7	29.097.580,31	1,05%	2.776	1,05%
8: 8	21.441.932,65	0,78%	2.182	0,83%
9: 9	3.904.824,68	0,14%	330	0,13%
10:10	822.654,08	0,03%	70	0,03%
11:11	643.950,22	0,02%	62	0,02%
12:12	310.067,89	0,01%	26	0,01%
Total	2.758.285.098,39	100,00%	263.879	100,00%

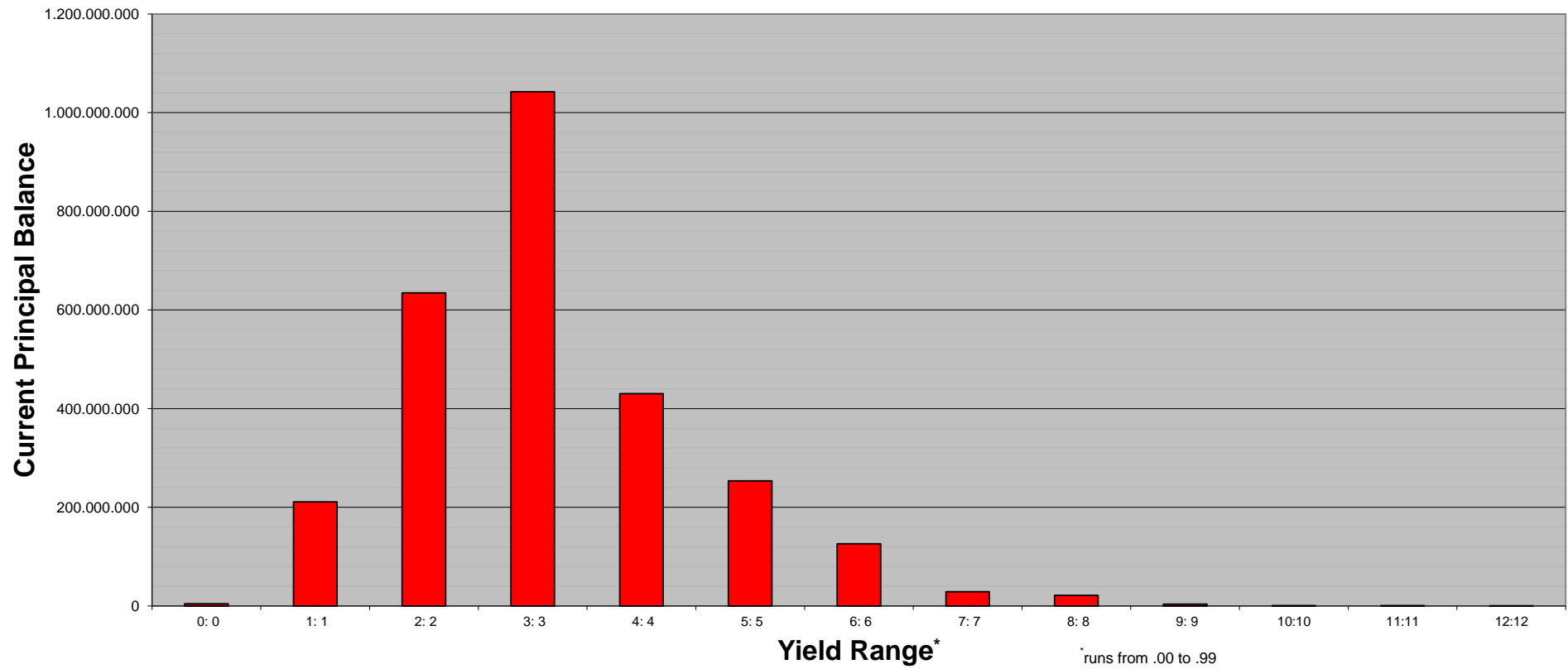
Statistics in %	
WA Interest	3,98%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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

17. Seasoning



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

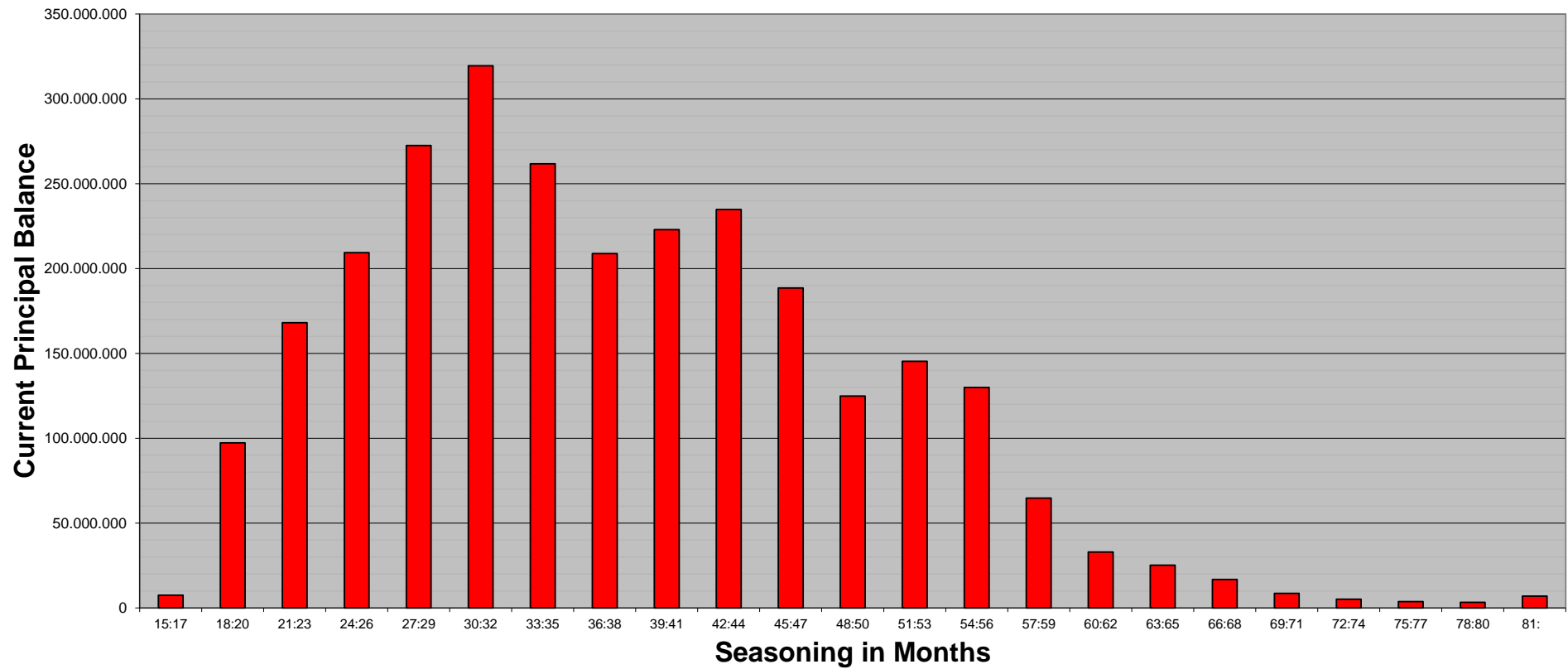
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15:17	7.460.503,10	0,27%	462	0,18%
18:20	97.239.019,49	3,53%	5.944	2,25%
21:23	168.105.543,93	6,09%	11.156	4,23%
24:26	209.335.189,05	7,59%	14.436	5,47%
27:29	272.492.186,90	9,88%	19.540	7,40%
30:32	319.501.652,40	11,58%	24.236	9,18%
33:35	261.715.293,06	9,49%	22.155	8,40%
36:38	208.844.841,85	7,57%	17.693	6,70%
39:41	222.977.445,91	8,08%	21.027	7,97%
42:44	234.733.109,76	8,51%	23.822	9,03%
45:47	188.579.932,03	6,84%	21.675	8,21%
48:50	124.881.068,02	4,53%	14.100	5,34%
51:53	145.330.423,02	5,27%	17.846	6,76%
54:56	129.893.029,17	4,71%	17.501	6,63%
57:59	64.700.508,45	2,35%	10.554	4,00%
60:62	32.930.411,68	1,19%	5.610	2,13%
63:65	25.210.093,65	0,91%	4.605	1,75%
66:68	16.728.984,21	0,61%	3.456	1,31%
69:71	8.547.324,85	0,31%	2.100	0,80%
72:74	5.115.183,49	0,19%	1.215	0,46%
75:77	3.742.918,35	0,14%	903	0,34%
78:80	3.252.483,20	0,12%	942	0,36%
81:	6.967.952,82	0,25%	2.901	1,10%
Total	2.758.285.098,39	100,00%	263.879	100,00%

Statistics	
WA Seasoning	37,78

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

17.1 Seasoning (Graph)

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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

18. Remaining Term



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

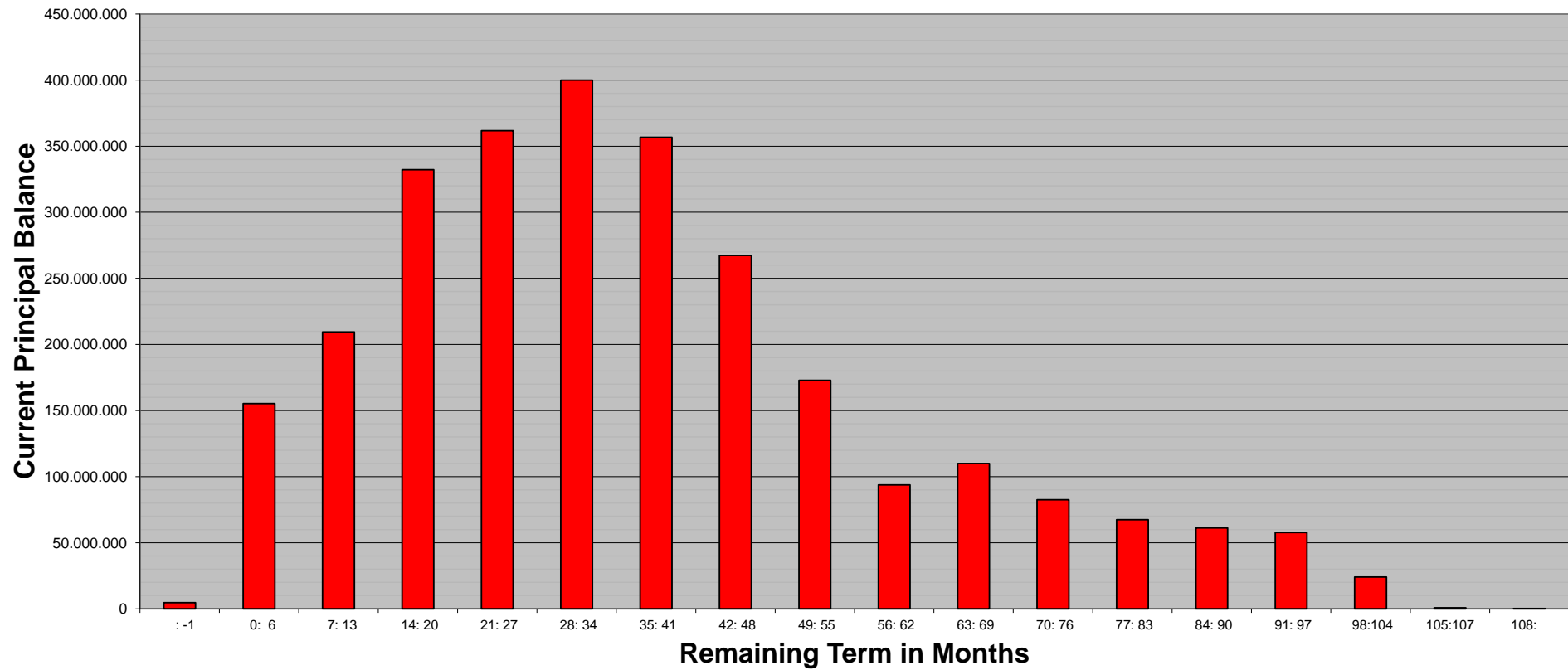
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
: -1	4.678.062,85	0,17%	895	0,34%
0: 6	155.292.117,39	5,63%	34.598	13,11%
7: 13	209.486.946,72	7,59%	35.402	13,42%
14: 20	332.201.061,07	12,04%	39.944	15,14%
21: 27	361.757.076,98	13,12%	35.009	13,27%
28: 34	400.010.316,61	14,50%	33.667	12,76%
35: 41	356.705.337,58	12,93%	26.477	10,03%
42: 48	267.373.979,62	9,69%	18.029	6,83%
49: 55	172.859.078,18	6,27%	11.413	4,33%
56: 62	93.718.611,22	3,40%	6.261	2,37%
63: 69	109.943.984,11	3,99%	6.781	2,57%
70: 76	82.545.749,57	2,99%	4.762	1,80%
77: 83	67.485.935,63	2,45%	3.626	1,37%
84: 90	61.224.962,79	2,22%	3.070	1,16%
91: 97	57.782.550,59	2,09%	2.800	1,06%
98:104	24.125.673,51	0,87%	1.096	0,42%
105:107	820.542,76	0,03%	37	0,01%
108:	273.111,21	0,01%	12	0,00%
Total	2.758.285.098,39	100,00%	263.879	100,00%

Statistics	
WA Remaining Term	36,74

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

18.1 Remaining Term (Graph)

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	52	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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

19. Original Term



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

<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	-218,17	0,00%	4	0,00%
13: 25	2.944.934,70	0,11%	856	0,32%
26: 38	62.632.839,63	2,27%	11.787	4,47%
39: 51	326.843.686,53	11,85%	41.178	15,60%
52: 64	776.422.098,78	28,15%	78.369	29,70%
65: 77	728.388.559,43	26,41%	60.635	22,98%
78: 90	212.189.524,27	7,69%	23.456	8,89%
91:103	324.541.408,16	11,77%	29.251	11,09%
104:116	54.021.746,92	1,96%	3.652	1,38%
117:119	11.595.878,43	0,42%	651	0,25%
120:	258.704.639,71	9,38%	14.040	5,32%
Total	2.758.285.098,39	100,00%	263.879	100,00%

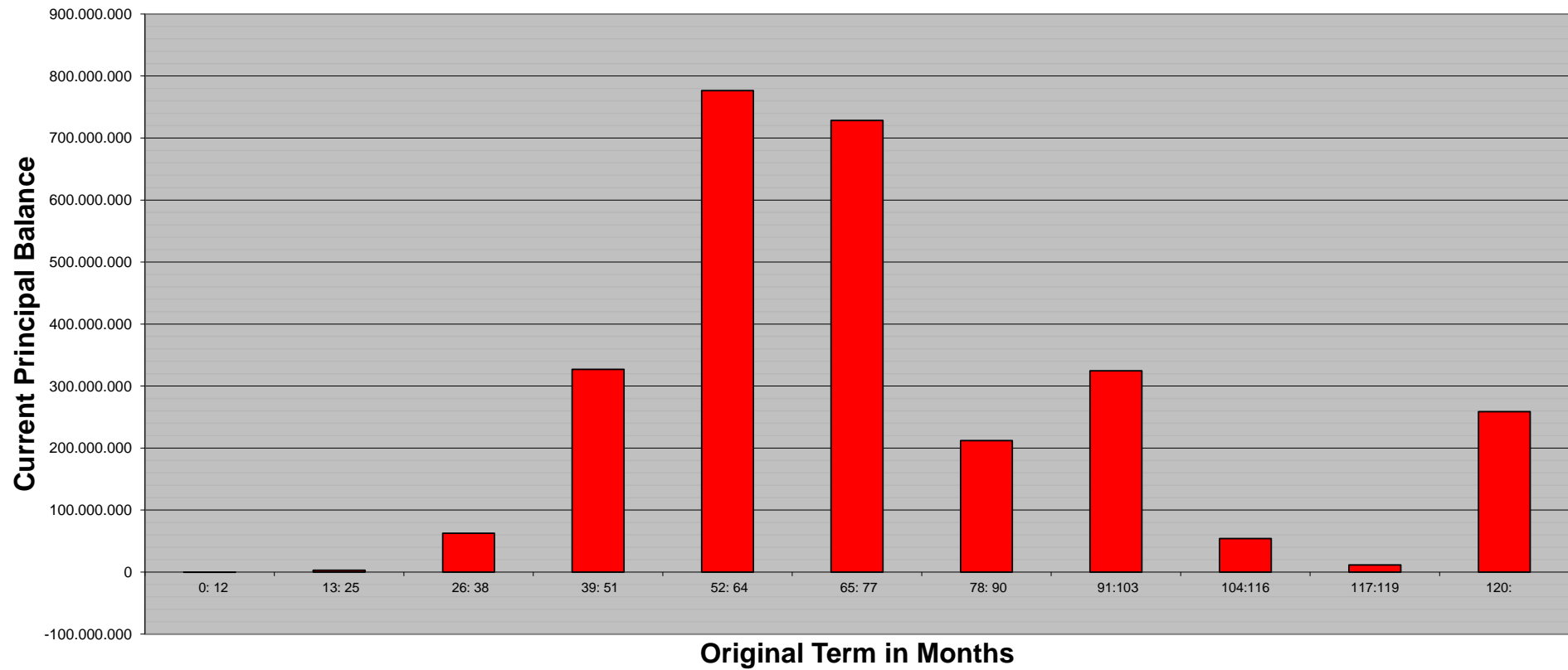
Statistics

WA Original Term	74,52
------------------	-------

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

19.1 Original Term (Graph)

Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			52		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	



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

20. Brands + Fuel Type



Calculation Date	12.02.2025					
Payment Date	14.02.2025					
Period No	52					
Monthly Period	Feb 2025					
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	329.502.277,32	11,95%	32.685	12,39%
2	302.958.570,66	10,98%	30.307	11,49%
3	252.948.860,04	9,17%	19.235	7,29%
4	200.678.996,17	7,28%	15.988	6,06%
5	192.506.136,21	6,98%	15.462	5,86%
6	142.465.723,26	5,17%	19.809	7,51%
7	131.707.309,60	4,77%	13.482	5,11%
8	125.398.267,14	4,55%	14.093	5,34%
9	117.305.170,47	4,25%	11.140	4,22%
10	109.386.594,85	3,97%	11.474	4,35%
11	99.647.553,75	3,61%	7.114	2,70%
12	90.096.503,53	3,27%	10.681	4,05%
13	81.165.361,56	2,94%	7.252	2,75%
14	60.568.705,46	2,20%	5.836	2,21%
15	57.087.528,82	2,07%	7.137	2,70%
	2.293.423.558,84	83,15%	221.695	84,01%

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	822.418.554,47	29,82%	106.547	40,38%
Diesel Euro 6	338.798.859,74	12,28%	29.875	11,32%
Diesel Euro 5	143.714.094,69	5,21%	18.137	6,87%
Diesel < Euro 5	311.968.837,88	11,31%	28.025	10,62%
Other	31.208.640,64	1,13%	2.772	1,05%
n/a	1.110.176.110,97	40,25%	78.523	29,76%
Total	2.758.285.098,39	100,00%	263.879	100,00%

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

21. Priority of Payments + Transaction Costs



Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			52		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

Priority of Payments

Available Distribution Amount		132.098.849,73 €
Senior Expenses	-	3.159,34 €
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	-	269,11 €
Principal Class A	-	121.791.880,00 €
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	=	9.791.134,20 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	3.159,34 €		
Interest accrued for the Period	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest accrued	14.744.148,10 €	0,00 €	14.744.148,10 €
Interest Payments	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest Payments	14.744.148,10 €	0,00 €	14.744.148,10 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	13.074,99 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	13.074,99 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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

22. Retention



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

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:	2.880.077.110,16 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	2.758.285.098,39 €
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:	2.517.577.247,50 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	2.395.785.367,50 €
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	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

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 Strozziilaan 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 31.01.2025, data source: Bloomberg

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

24. Issuer Information



Calculation Date		12.02.2025			
Payment Date		14.02.2025			
Period No		52			
Monthly Period		Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

Deal Name: SC Germany Mobility 2020-1

Issuer: SC GERMANY S.A., COMPARTMENT MOBILITY 2020-1
The Managing Directors
22-24 Boulevard Royal
L-2449 Luxembourg,
Grand Duchy of Luxembourg

LEI: 549300I0DV9V1WKUO071

Seller of the Receivables: Santander Consumer Bank AG

Servicer Name: Santander Consumer Bank AG

Reporting Entity: Santander Consumer Bank AG
Capital Markets
Santander-Platz 1
41061 Mönchengladbach
Germany
eMail abs_ger@santander.de

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

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

25. Santander Consumer Bank



Contact Details

Team ABS abs_ger@santander.de

Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

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 31.01.2025, data source: Bloomberg

SC Germany Mobility 2020-1 Monthly Investor Report

26. Glossary



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	52				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

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