

SC Germany Mobility 2020-1 Monthly Investor Report



ABS Issuer
of the Year

Santander Germany

WINNER



GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



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AWARDS

ABS ISSUER OF THE YEAR

WINNER

SC Germany Mobility 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

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1. Portfolio Information



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period from	14.06.2024	to	15.07.2024	=	31 days
Collection Period from	01.06.2024	to	30.06.2024		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	339.494	3.793.061.840,30 €	3.935.861.163,75 €
Scheduled Principal Payments		93.926.376,42 €	94.648.659,44 €
Prepayment Principal		40.538.991,63 €	43.878.195,64 €
Others		898.104,73 €	1.333.900,43 €
Total Principal Collections		135.363.472,78 €	139.860.755,51 €
Total Interest Collections		15.377.016,89 €	15.936.145,54 €
Defaults		3.401.196,53 €	2.938.252,31 €
Replenishment Amount		- €	- €
End of Period		3.654.297.170,99 €	3.793.061.840,30 €
Purchase Shortfall Amount		35,26 €	32,20 €
Total Assets (End of Period)	329.582	3.654.297.206,25 €	3.793.061.872,50 €
Current Prepayment Rate (annualised)		12,83%	

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2. Reserve Accounts



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period from	14.06.2024	to	15.07.2024	=	31 days
Collection Period from	01.06.2024	to	30.06.2024		

Reserve Accounts

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

Additional Reserve

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

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3. Delinquency Data

Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	



Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	3.199.999.998,66 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	3.199.999.999,58 €	6.628.863,67 €	2.653.038,54 €	556.472,27 €	79.694,63 €	99,69%	0,21%	0,08%	0,02%	0,00%
3	3.199.999.998,97 €	7.028.561,76 €	5.054.776,74 €	1.082.227,93 €	913.197,46 €	99,56%	0,22%	0,16%	0,03%	0,03%
4	3.199.999.999,72 €	6.506.605,67 €	4.760.516,94 €	2.287.163,11 €	2.201.558,60 €	99,51%	0,20%	0,15%	0,07%	0,07%
5	3.199.999.998,96 €	8.452.132,62 €	5.396.555,87 €	1.945.275,10 €	3.639.321,89 €	99,39%	0,26%	0,17%	0,06%	0,11%
6	3.199.999.998,99 €	7.615.274,25 €	5.364.958,15 €	2.437.119,39 €	3.875.238,45 €	99,40%	0,24%	0,17%	0,08%	0,12%
7	3.199.999.975,53 €	6.457.330,66 €	4.625.055,14 €	2.413.020,10 €	4.389.889,46 €	99,44%	0,20%	0,14%	0,08%	0,14%
8	3.199.999.998,95 €	7.187.869,01 €	4.651.426,77 €	2.093.193,77 €	4.347.928,88 €	99,43%	0,22%	0,15%	0,07%	0,14%
9	3.199.999.999,53 €	7.607.061,26 €	5.030.626,37 €	2.276.480,22 €	4.275.265,11 €	99,40%	0,24%	0,16%	0,07%	0,13%
10	4.999.999.997,58 €	7.097.828,52 €	5.211.580,54 €	1.978.441,38 €	4.240.652,29 €	99,63%	0,14%	0,10%	0,04%	0,08%
11	4.999.999.997,70 €	7.953.817,15 €	5.341.810,89 €	1.943.955,78 €	3.801.019,01 €	99,62%	0,16%	0,11%	0,04%	0,08%
12	4.999.999.999,00 €	11.780.831,63 €	7.476.185,66 €	2.568.016,54 €	3.888.210,77 €	99,49%	0,24%	0,15%	0,05%	0,08%
13	4.999.999.999,21 €	11.382.685,89 €	9.207.582,36 €	3.323.478,01 €	4.673.703,52 €	99,43%	0,23%	0,18%	0,07%	0,09%
14	4.999.999.998,45 €	13.178.029,74 €	9.350.918,78 €	4.021.327,93 €	5.456.552,52 €	99,36%	0,26%	0,19%	0,08%	0,11%
15	4.999.999.996,65 €	12.461.525,13 €	9.313.638,64 €	4.104.679,26 €	7.041.844,35 €	99,34%	0,25%	0,19%	0,08%	0,14%
16	4.999.999.997,57 €	11.002.441,26 €	9.026.814,60 €	3.907.913,68 €	7.506.964,20 €	99,37%	0,22%	0,18%	0,08%	0,15%
17	4.999.999.999,25 €	4.424.048,67 €	10.187.295,72 €	5.417.376,25 €	11.905.520,78 €	99,36%	0,09%	0,20%	0,11%	0,24%
18	4.999.999.998,81 €	12.131.445,46 €	8.308.155,47 €	4.165.124,78 €	8.744.506,30 €	99,33%	0,24%	0,17%	0,08%	0,17%
19	4.999.999.996,31 €	4.442.790,10 €	13.912.940,24 €	5.315.840,13 €	8.506.260,07 €	99,36%	0,09%	0,28%	0,11%	0,17%
20	4.999.999.999,83 €	12.391.573,35 €	7.939.860,32 €	5.639.621,58 €	9.224.665,66 €	99,30%	0,25%	0,16%	0,11%	0,18%
21	4.999.999.995,90 €	4.652.755,60 €	12.659.011,10 €	6.376.612,52 €	11.587.710,67 €	99,29%	0,09%	0,25%	0,13%	0,23%
22	4.999.999.990,50 €	11.725.696,74 €	5.626.123,82 €	6.313.442,96 €	12.757.195,39 €	99,27%	0,23%	0,11%	0,13%	0,26%
23	4.999.999.997,71 €	13.056.610,94 €	7.576.886,61 €	5.417.769,04 €	11.347.096,58 €	99,25%	0,26%	0,15%	0,11%	0,23%
24	4.999.999.998,82 €	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%
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4. Default Data



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
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Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Default Data and Ratios

Current Default

Current Period Gross Default	3.401.196,53 €	
Current Period Recoveries	1.861.802,21 €	
Current Period Net Default	1.539.394,32 €	
New Number of Defaulted Contracts		193

Cumulative Default

Cumulative Gross Default	81.004.249,63 €	
Cumulative Recoveries	31.845.155,24 €	
Cumulative Net Default	49.159.094,39 €	
Total Number of Defaulted Contracts		5.981

3-MRA* /
current ratio

Ratio

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

	0,42%	
Annualised Loss Ratio period before previous period		0,43%
Annualised Loss Ratio previous period		0,32%
Annualised Loss Ratio current period	0,51%	0,51%

Principal Deficiency

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

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4.1 Defaults & Recoveries per period

Calculation Date	11.07.2024					
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Collection Period	from	01.06.2024	to	30.06.2024		



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%
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5. Concentration Limits



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Amortising				
Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	-	
Average Yield (applicable for Total Portfolio)	3,00%	-	-	
Weighted average remaining term in months	-	67,00	-	
Early Amortisation Events		Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio				
- prior to or on 30 September 2021		1,00%	-	
- prior to or on 30 September 2022		2,00%	-	
- prior to or on 30 September 2023		3,00%	-	
Purchase Shortfall Event				
Period before previous period		10,00%	-	
Previous period		10,00%	-	
Current period		10,00%	-	
Principal Deficiency Trigger Event		1,25%	-	

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6. Outstanding Notes



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		AA+ (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	3.793.061.872,50 €	3.430.561.872,50 €	362.500.000,00 €
Available Distribution Amount	152.802.325,94 €		
Replenishment	- €		
Amortisation	138.764.666,25 €		
Redemption per Class	138.764.666,25 €	138.764.666,25 €	- €
Redemption per Note		2.992,23 €	- €
Class Principal Outstanding Balance End of Period	3.654.297.206,25 €	3.291.797.206,25 €	362.500.000,00 €
Current Tranching		90,08%	9,92%
Current Pool Factor		0,71	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		73.974,38 €	100.000,00 €
> Principal Repayment per Note		2.992,23 €	- €
Principal Outstanding per Note End of Period		70.982,15 €	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

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	13,76%	3,84%
Current CE (excl. Excess Spread)	9,92%	0,00%

* Last rating action as of 11.04.2024

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7. Original Principal Balance



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

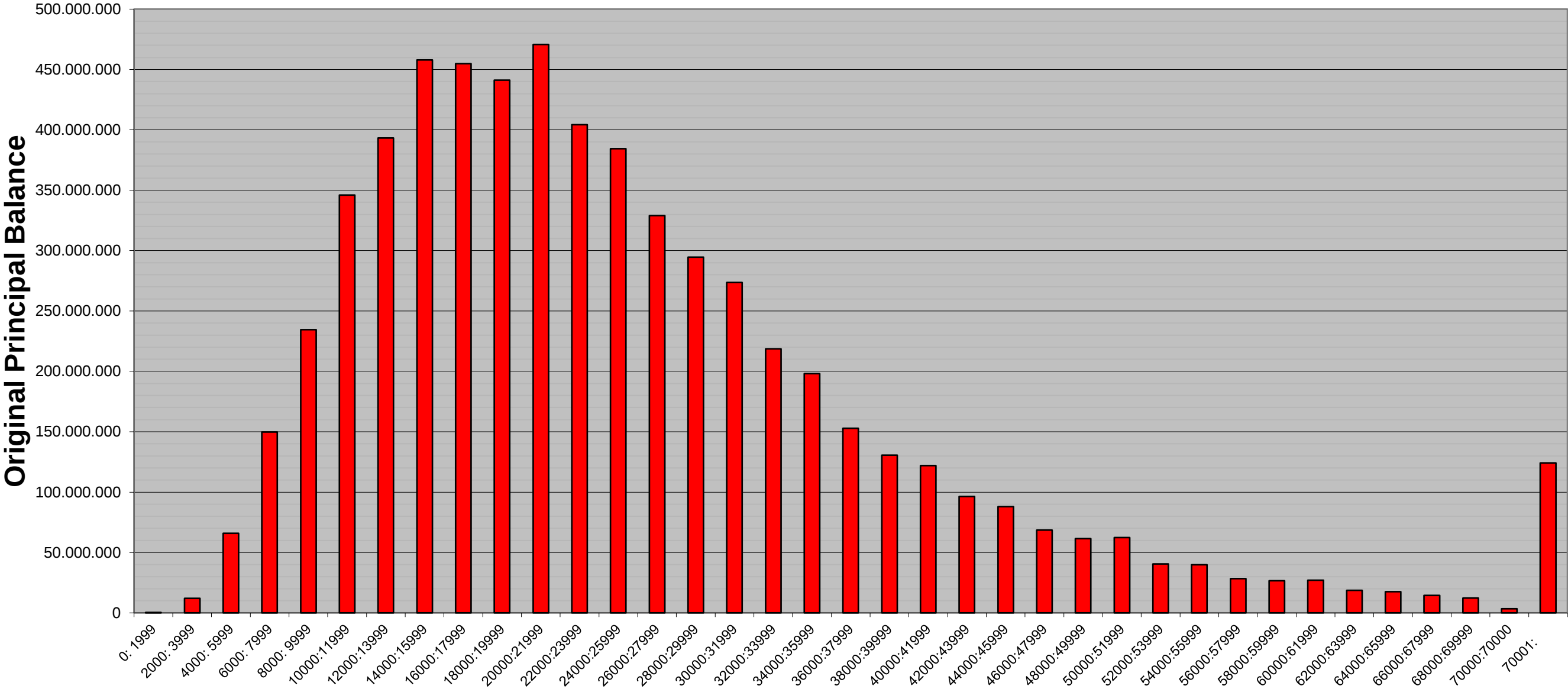
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	245.523,36	0,00%	145	0,04%
2000: 3999	11.987.503,26	0,19%	3.633	1,10%
4000: 5999	65.959.586,33	1,05%	12.903	3,91%
6000: 7999	149.887.448,40	2,39%	21.310	6,47%
8000: 9999	234.466.111,77	3,74%	26.032	7,90%
10000:11999	345.976.825,77	5,52%	31.655	9,60%
12000:13999	393.288.346,38	6,28%	30.306	9,20%
14000:15999	458.011.542,36	7,31%	30.570	9,28%
16000:17999	454.777.882,53	7,26%	26.817	8,14%
18000:19999	441.125.217,33	7,04%	23.254	7,06%
20000:21999	470.836.497,14	7,52%	22.527	6,84%
22000:23999	404.256.358,12	6,45%	17.614	5,34%
24000:25999	384.348.514,26	6,14%	15.392	4,67%
26000:27999	329.015.131,04	5,25%	12.201	3,70%
28000:29999	294.642.779,18	4,70%	10.177	3,09%
30000:31999	273.573.237,82	4,37%	8.865	2,69%
32000:33999	218.559.174,48	3,49%	6.633	2,01%
34000:35999	198.014.182,17	3,16%	5.664	1,72%
36000:37999	152.978.909,64	2,44%	4.139	1,26%
38000:39999	130.550.337,14	2,08%	3.351	1,02%
40000:41999	122.031.355,86	1,95%	2.990	0,91%
42000:43999	96.326.204,84	1,54%	2.242	0,68%
44000:45999	87.993.083,54	1,40%	1.958	0,59%
46000:47999	68.649.699,41	1,10%	1.462	0,44%
48000:49999	61.515.149,21	0,98%	1.256	0,38%
50000:51999	62.425.583,49	1,00%	1.231	0,37%
52000:53999	40.455.202,72	0,65%	764	0,23%
54000:55999	39.888.703,24	0,64%	726	0,22%
56000:57999	28.396.315,64	0,45%	498	0,15%
58000:59999	26.536.728,84	0,42%	450	0,14%
60000:61999	27.036.058,50	0,43%	445	0,14%
62000:63999	18.764.419,89	0,30%	298	0,09%
64000:65999	17.543.396,63	0,28%	270	0,08%
66000:67999	14.377.791,46	0,23%	215	0,07%
68000:69999	12.213.913,09	0,19%	177	0,05%
70000:70000	3.430.000,00	0,05%	49	0,01%
70001:	124.217.601,93	1,98%	1.363	0,41%
Total	6.264.302.316,77	100,00%	329.582	100,00%

Statistics	in EUR
Average Amount	19.006,81

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7.1 Original PB (Graph)

Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	



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8. Current Principal Balance



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

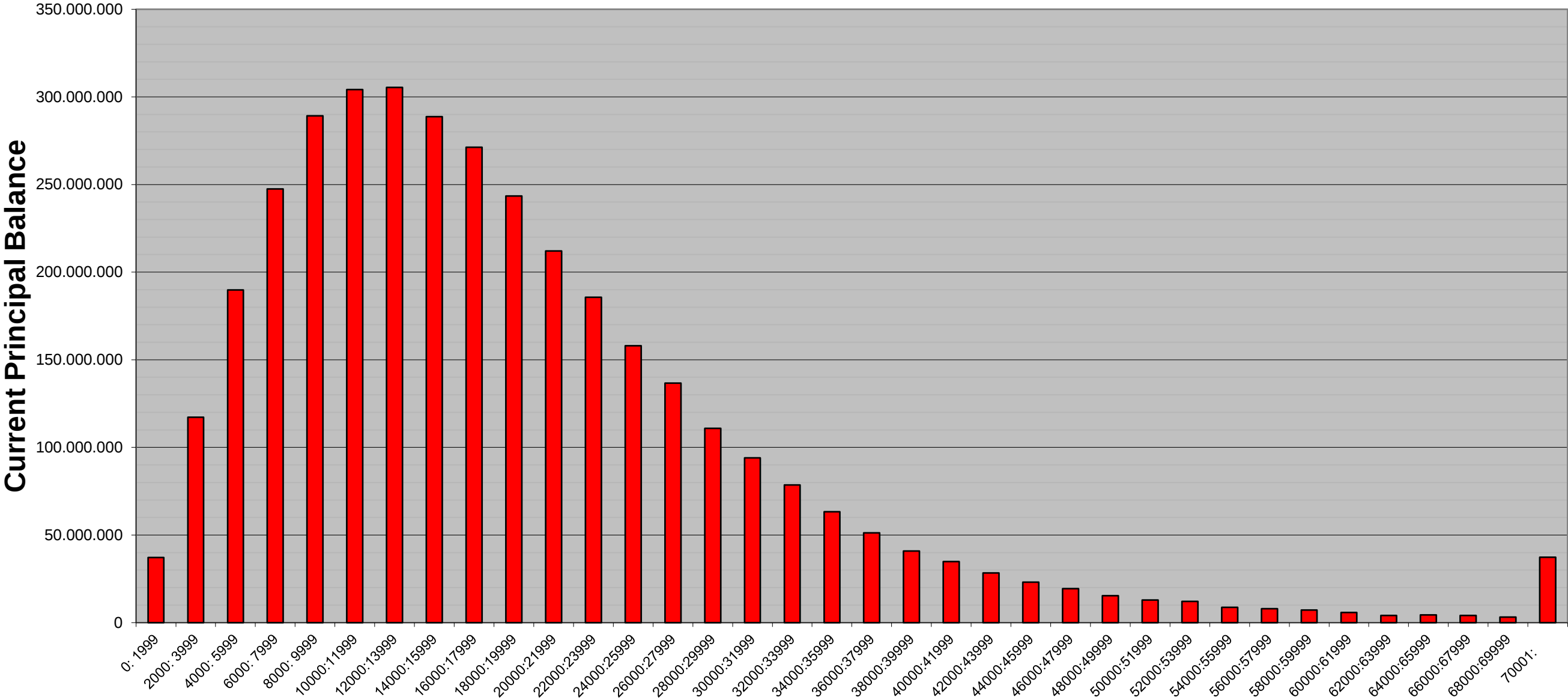
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	37.128.172,70	1,02%	37.993	11,53%
2000: 3999	117.150.866,44	3,21%	39.047	11,85%
4000: 5999	189.803.038,25	5,19%	38.009	11,53%
6000: 7999	247.507.709,20	6,77%	35.452	10,76%
8000: 9999	289.197.970,84	7,91%	32.205	9,77%
10000:11999	304.184.645,06	8,32%	27.716	8,41%
12000:13999	305.468.068,06	8,36%	23.540	7,14%
14000:15999	288.671.723,91	7,90%	19.284	5,85%
16000:17999	271.286.437,16	7,42%	15.989	4,85%
18000:19999	243.467.276,75	6,66%	12.834	3,89%
20000:21999	212.147.782,45	5,81%	10.125	3,07%
22000:23999	185.692.373,24	5,08%	8.088	2,45%
24000:25999	157.992.445,27	4,32%	6.329	1,92%
26000:27999	136.729.164,27	3,74%	5.071	1,54%
28000:29999	110.840.606,14	3,03%	3.828	1,16%
30000:31999	93.962.468,98	2,57%	3.035	0,92%
32000:33999	78.616.947,95	2,15%	2.384	0,72%
34000:35999	63.320.478,35	1,73%	1.812	0,55%
36000:37999	51.210.932,49	1,40%	1.385	0,42%
38000:39999	40.844.855,11	1,12%	1.048	0,32%
40000:41999	34.883.917,90	0,95%	851	0,26%
42000:43999	28.383.010,44	0,78%	661	0,20%
44000:45999	23.123.279,95	0,63%	515	0,16%
46000:47999	19.386.744,74	0,53%	413	0,13%
48000:49999	15.373.674,32	0,42%	314	0,10%
50000:51999	12.950.722,47	0,35%	254	0,08%
52000:53999	12.135.589,52	0,33%	229	0,07%
54000:55999	8.700.050,58	0,24%	158	0,05%
56000:57999	7.923.052,66	0,22%	139	0,04%
58000:59999	7.240.871,98	0,20%	123	0,04%
60000:61999	5.798.054,50	0,16%	95	0,03%
62000:63999	4.091.428,15	0,11%	65	0,02%
64000:65999	4.478.910,48	0,12%	69	0,02%
66000:67999	4.152.154,90	0,11%	62	0,02%
68000:69999	3.105.240,52	0,08%	45	0,01%
70001:	37.346.505,26	1,02%	415	0,13%
Total	3.654.297.170,99	100,00%	329.582	100,00%

Statistics in EUR	
Average Amount	11.087,67

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8.1 Current PB (Graph)

Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	



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9. Borrower Concentration



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	231.771,65	0,0063%	2
2	196.190,93	0,0054%	2
3	191.849,82	0,0052%	1
4	184.988,76	0,0051%	1
5	180.258,87	0,0049%	1
6	175.485,33	0,0048%	1
7	175.439,41	0,0048%	1
8	170.309,51	0,0047%	1
9	167.459,07	0,0046%	2
10	166.463,70	0,0046%	1
11	162.019,07	0,0044%	1
12	161.992,67	0,0044%	1
13	161.989,99	0,0044%	3
14	159.279,57	0,0044%	1
15	154.845,16	0,0042%	1
16	151.010,81	0,0041%	1
17	149.462,59	0,0041%	1
18	148.366,91	0,0041%	1
19	146.683,37	0,0040%	1
20	145.470,98	0,0040%	1
21	145.003,77	0,0040%	1
22	141.789,93	0,0039%	1
23	140.271,28	0,0038%	3
24	139.492,66	0,0038%	1
25	138.224,63	0,0038%	1
	4.086.120,44	0,1118%	32

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10. Geographical Distribution



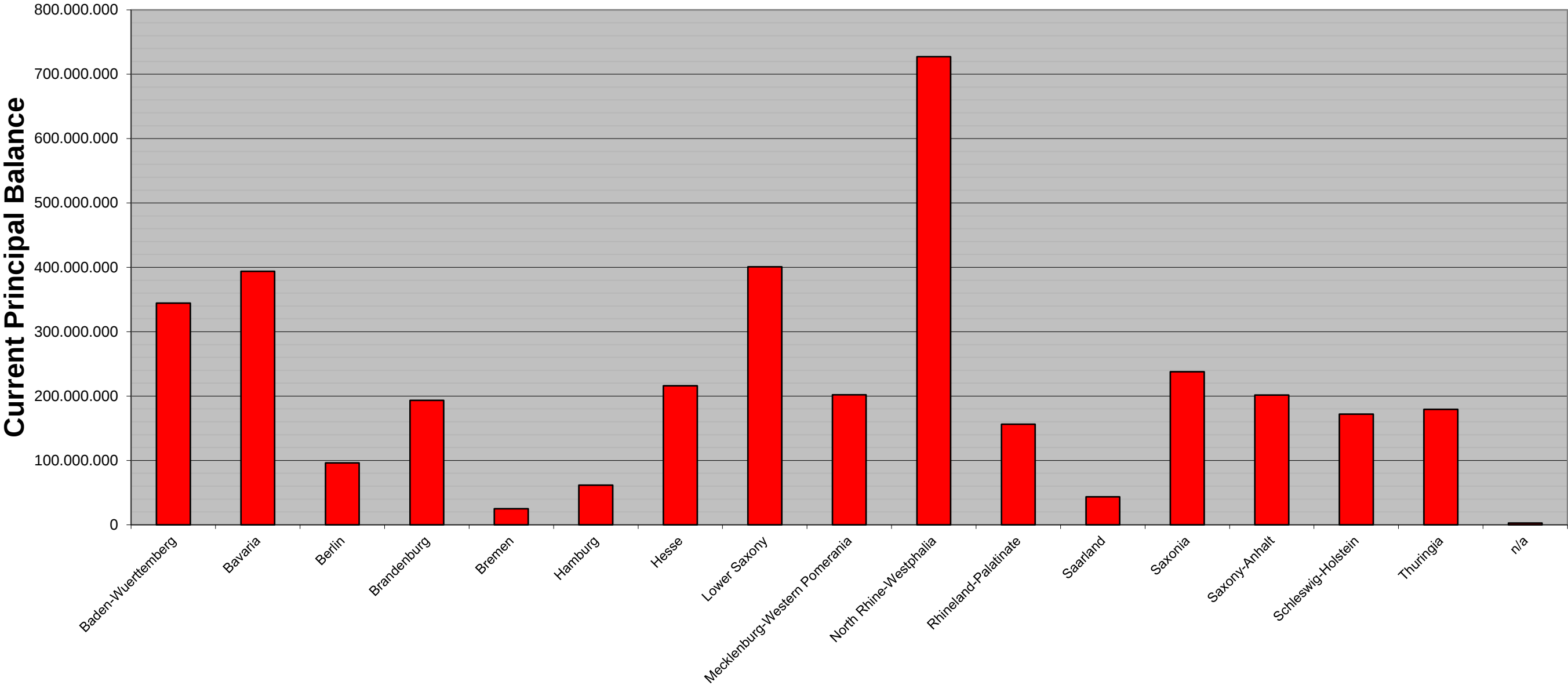
Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	344.534.219,23	9,43%	30.399	9,22%
Bavaria	394.041.342,41	10,78%	34.573	10,49%
Berlin	96.230.189,36	2,63%	7.972	2,42%
Brandenburg	193.210.638,58	5,29%	18.067	5,48%
Bremen	24.922.151,92	0,68%	2.089	0,63%
Hamburg	61.449.184,06	1,68%	4.782	1,45%
Hesse	216.055.089,44	5,91%	19.783	6,00%
Lower Saxony	400.844.493,07	10,97%	36.072	10,94%
Mecklenburg-Western Pomerania	202.172.986,60	5,53%	18.288	5,55%
North Rhine-Westphalia	727.382.081,67	19,90%	64.772	19,65%
Rhineland-Palatinate	156.368.613,22	4,28%	14.309	4,34%
Saarland	43.468.336,58	1,19%	4.045	1,23%
Saxonia	237.858.261,22	6,51%	22.968	6,97%
Saxony-Anhalt	201.497.112,83	5,51%	19.419	5,89%
Schleswig-Holstein	171.871.730,92	4,70%	15.155	4,60%
Thuringia	179.510.934,24	4,91%	16.649	5,05%
n/a	2.879.805,64	0,08%	240	0,07%
Total	3.654.297.170,99	100,00%	329.582	100,00%

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10.1 Geographical Distribution (Graph)

Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	



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11. Object/Vehicle Type



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	14.464.684,77	0,40%	1.129	0,34%
		Private	34.402.927,11	0,94%	3.276	0,99%
			48.867.611,88	1,34%	4.405	1,34%
	Used Vehicle	Commercial	53.857.692,76	1,47%	4.809	1,46%
		Private	252.806.712,19	6,92%	28.649	8,69%
			306.664.404,95	8,39%	33.458	10,15%
	Total		355.532.016,83	9,73%	37.863	11,49%
Non-Online	New Vehicle	Commercial	92.149.813,26	2,52%	5.837	1,77%
		Private	244.630.060,90	6,69%	20.740	6,29%
			336.779.874,16	9,22%	26.577	8,06%
	Used Vehicle	Commercial	531.399.583,89	14,54%	36.949	11,21%
		Private	2.430.585.696,11	66,51%	228.193	69,24%
			2.961.985.280,00	81,05%	265.142	80,45%
	Total		3.298.765.154,16	90,27%	291.719	88,51%
Total			3.654.297.171,00	100,00%	329.582	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	3.487.967.252,40	95,45%	314.910	95,55%
Leisure	128.707.882,72	3,52%	7.187	2,18%
Motorbike	37.622.035,87	1,03%	7485	2,27%
Total	3.654.297.170,99	100,00%	329.582	100,00%

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12. Insurances



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Payment Protection Insurance	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	2.234.765.004,18	61,15%	181.265	55,00%
Yes	1.419.532.166,81	38,85%	148.317	45,00%
Total	3.654.297.170,99	100,00%	329.582	100,00%

Gap Insurance (Santander Safe)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	2.644.929.546,37	72,38%	236.066	71,63%
Yes	1.009.367.624,62	27,62%	93.516	28,37%
Total	3.654.297.170,99	100,00%	329.582	100,00%

Repair Cost Insurance (Santander AutoCare)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	3.307.301.261,30	90,50%	298.367	90,53%
Yes	346.995.909,69	9,50%	31.215	9,47%
Total	3.654.297.170,99	100,00%	329.582	100,00%

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13. Type of Contract



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Auto	1.564.300.540,04	42,81%	190.207	57,71%
	Vehicle	296.643.843,33	8,12%	30.735	9,33%
	Total	1.860.944.383,37	50,92%	220.942	67,04%
Yes	Auto	1.398.124.856,27	38,26%	90.651	27,50%
- of which balloon rates		898.828.714,38	24,60%		
- of which regular installments		499.296.141,89	13,66%		
Yes	Vehicle	395.227.931,35	10,82%	17.989	5,46%
- of which balloon rates		268.659.383,30	7,35%		
- of which regular installments		126.568.548,05	3,46%		
	Total	1.793.352.787,62	49,08%	108.640	32,96%
Total		3.654.297.170,99	100,00%	329.582	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	178.291,90	0,02%	8	0,01%
13:25	7.392.132,20	0,63%	557	0,51%
26:38	68.911.423,73	5,90%	5.702	5,25%
39:51	265.821.350,72	22,77%	24.056	22,14%
52:64	521.652.023,92	44,68%	49.064	45,16%
65:72	183.915.218,14	15,75%	17.506	16,11%
73:	119.617.657,07	10,25%	11.747	10,81%
Total	1.167.488.097,68	100,00%	108.640	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	261.294.898,81	22,38%	26.396	24,30%
13:25	299.399.576,06	25,64%	28.554	26,28%
26:38	321.594.929,84	27,55%	29.514	27,17%
39:51	219.701.951,80	18,82%	18.811	17,31%
52:64	64.752.762,33	5,55%	5.338	4,91%
65:72	729.116,80	0,06%	26	0,02%
73:	14.862,04	0,00%	1	0,00%
Total	1.167.488.097,68	100,00%	108.640	100,00%

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Monthly Investor Report

14. Payment Methods



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Payment Method	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Direct Debit	3.591.185.562,70	98,27%	323.134	98,04%
Other	63.111.608,29	1,73%	6.448	1,96%
Total	3.654.297.170,99	100,00%	329.582	100,00%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15th of month	1.574.199.738,79	43,08%	140.262	42,56%
1st of month	2.080.097.432,20	56,92%	189.320	57,44%
Total	3.654.297.170,99	100,00%	329.582	100,00%

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Monthly Investor Report

15. Downpayment



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Downpayment (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans	Downpayment / Purchase Price in %
No Downpayment	1.483.899.312,68	40,61%	136.232	41,33%	0,00%
0: 999	69.336.257,35	1,90%	8.877	2,69%	3,90%
1000: 1999	179.702.898,38	4,92%	21.103	6,40%	8,42%
2000: 2999	234.180.006,48	6,41%	25.535	7,75%	13,02%
3000: 3999	221.700.831,02	6,07%	22.479	6,82%	16,72%
4000: 4999	175.725.160,14	4,81%	17.225	5,23%	20,26%
5000: 5999	267.697.323,73	7,33%	22.743	6,90%	21,64%
6000: 6999	141.616.191,91	3,88%	12.147	3,69%	24,98%
7000: 7999	113.650.242,23	3,11%	9.553	2,90%	27,71%
8000: 8999	97.826.397,08	2,68%	8.104	2,46%	30,18%
9000: 9999	54.589.971,50	1,49%	4.522	1,37%	32,47%
10000:10999	185.024.018,76	5,06%	13.305	4,04%	31,74%
11000:11999	35.937.089,32	0,98%	2.838	0,86%	35,79%
12000:12999	47.712.774,01	1,31%	3.747	1,14%	37,93%
13000:13999	30.479.548,19	0,83%	2.359	0,72%	39,35%
14000:14999	23.520.281,00	0,64%	1.882	0,57%	40,88%
15000:15000	62.639.189,55	1,71%	4.040	1,23%	38,49%
15001:	229.059.677,66	6,27%	12.891	3,91%	46,30%
Total	3.654.297.170,99	100,00%	329.582	100,00%	17,38%

Downpayment and Purchase Price	All Contracts	Contracts with Downpayment
Average downpayment	€ 3.757,94	€ 6.405,74
Average Purchase Price	€ 21.625,76	€ 24.338,03
Downpayment in %	17,38%	26,32%

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Monthly Investor Report

16. Effective Interest Rate



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	5.263.851,95	0,14%	238	0,07%
1: 1	278.335.384,73	7,62%	22.689	6,88%
2: 2	863.456.479,71	23,63%	76.266	23,14%
3: 3	1.404.227.364,78	38,43%	127.535	38,70%
4: 4	565.137.633,56	15,47%	59.272	17,98%
5: 5	313.650.198,92	8,58%	24.727	7,50%
6: 6	154.947.295,22	4,24%	12.439	3,77%
7: 7	36.354.317,81	0,99%	3.360	1,02%
8: 8	26.263.503,84	0,72%	2.517	0,76%
9: 9	4.593.705,66	0,13%	363	0,11%
10:10	934.749,25	0,03%	81	0,02%
11:11	787.319,62	0,02%	68	0,02%
12:12	345.365,94	0,01%	27	0,01%
Total	3.654.297.170,99	100,00%	329.582	100,00%

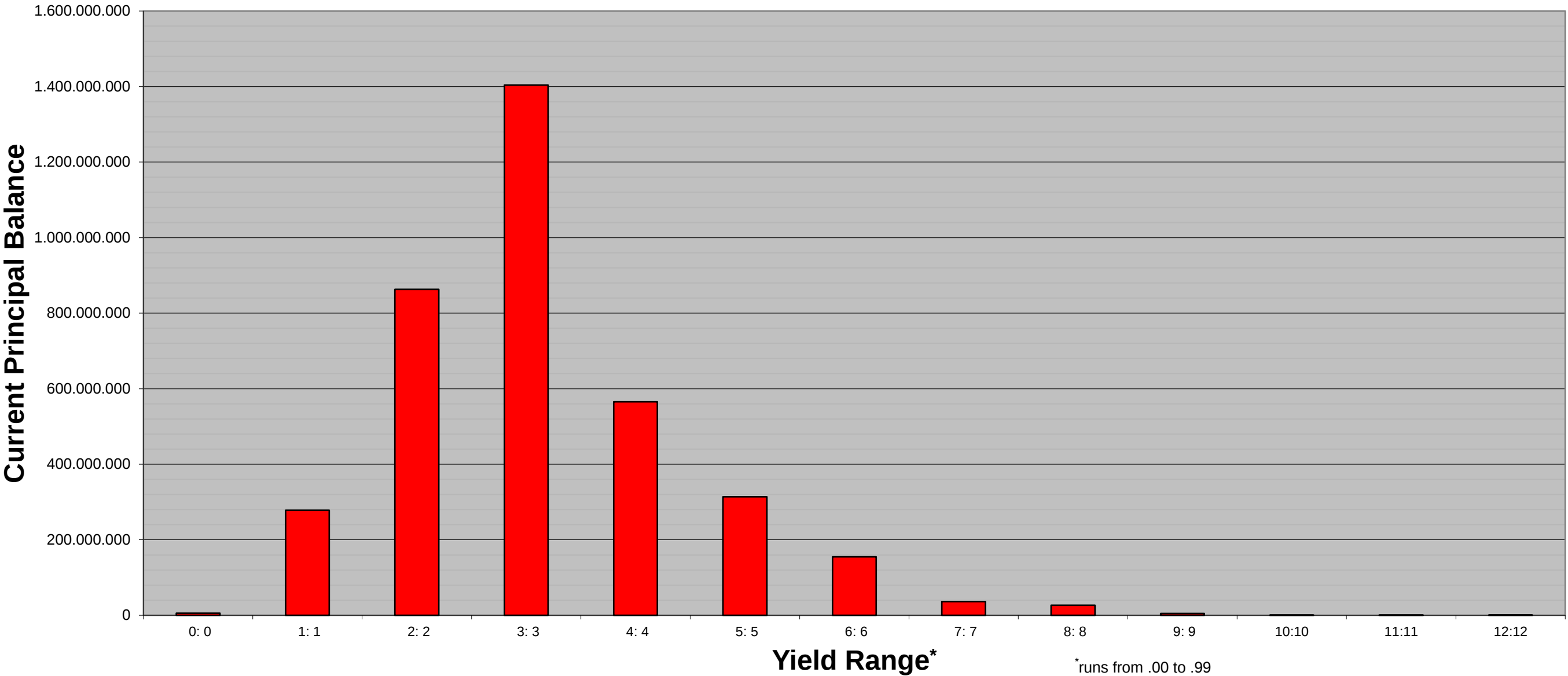
Statistics in %	
WA Interest	3,94%

* runs from .00 to .99

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16.1 Effective Interest Rate (Graph)

Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	



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17. Seasoning



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

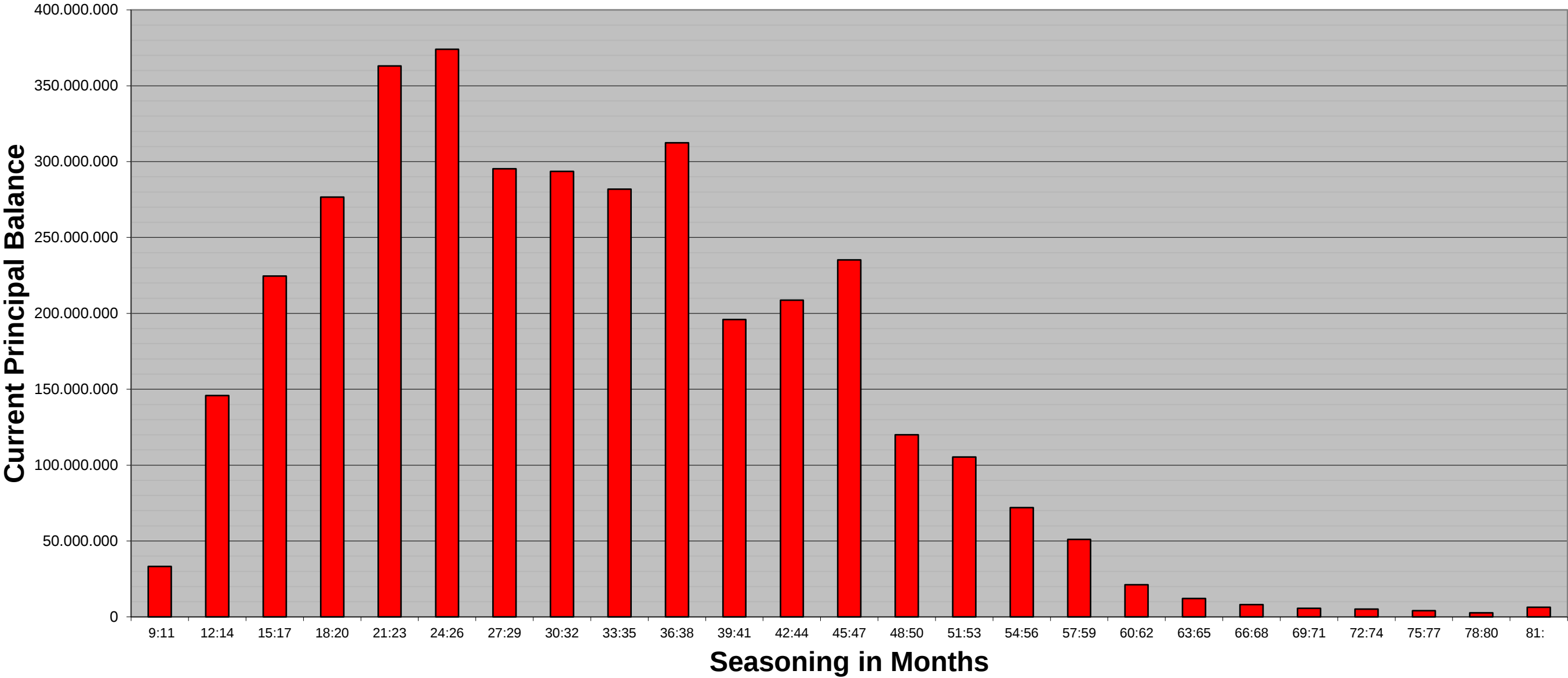
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
9:11	33.168.033,25	0,91%	1.867	0,57%
12:14	145.910.092,98	3,99%	8.348	2,53%
15:17	224.553.590,15	6,14%	14.054	4,26%
18:20	276.600.869,14	7,57%	17.850	5,42%
21:23	363.073.457,10	9,94%	24.646	7,48%
24:26	374.133.185,00	10,24%	26.549	8,06%
27:29	295.272.259,91	8,08%	23.261	7,06%
30:32	293.596.015,41	8,03%	23.866	7,24%
33:35	281.822.784,81	7,71%	25.830	7,84%
36:38	312.403.410,66	8,55%	28.870	8,76%
39:41	195.950.007,79	5,36%	19.982	6,06%
42:44	208.622.189,10	5,71%	23.108	7,01%
45:47	235.243.679,71	6,44%	28.421	8,62%
48:50	120.012.829,30	3,28%	15.063	4,57%
51:53	105.318.879,09	2,88%	13.720	4,16%
54:56	72.015.249,45	1,97%	10.517	3,19%
57:59	51.115.802,64	1,40%	8.719	2,65%
60:62	21.124.282,71	0,58%	3.724	1,13%
63:65	12.140.237,68	0,33%	2.315	0,70%
66:68	8.102.246,79	0,22%	1.715	0,52%
69:71	5.720.585,01	0,16%	1.416	0,43%
72:74	5.183.352,52	0,14%	1.247	0,38%
75:77	4.149.627,32	0,11%	1.012	0,31%
78:80	2.711.143,96	0,07%	776	0,24%
81:	6.353.359,51	0,17%	2.706	0,82%
Total	3.654.297.170,99	100,00%	329.582	100,00%

Statistics	
WA Seasoning	32,08

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17.1 Seasoning (Graph)

Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	



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18. Remaining Term



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	136.858.006,00	3,75%	34.912	10,59%
7: 13	279.133.742,36	7,64%	44.346	13,46%
14: 20	301.658.390,49	8,25%	39.629	12,02%
21: 27	439.533.937,19	12,03%	44.016	13,36%
28: 34	458.191.700,83	12,54%	38.330	11,63%
35: 41	496.263.081,64	13,58%	36.825	11,17%
42: 48	435.376.382,95	11,91%	28.914	8,77%
49: 55	320.431.752,41	8,77%	19.561	5,94%
56: 62	206.433.701,86	5,65%	12.399	3,76%
63: 69	112.061.734,51	3,07%	6.799	2,06%
70: 76	130.569.069,92	3,57%	7.337	2,23%
77: 83	96.751.046,65	2,65%	5.156	1,56%
84: 90	77.614.093,64	2,12%	3.871	1,17%
91: 97	69.831.302,54	1,91%	3.286	1,00%
98:104	66.106.434,83	1,81%	3.007	0,91%
105:107	19.464.331,79	0,53%	853	0,26%
108:	8.018.461,38	0,22%	341	0,10%
Total	3.654.297.170,99	100,00%	329.582	100,00%

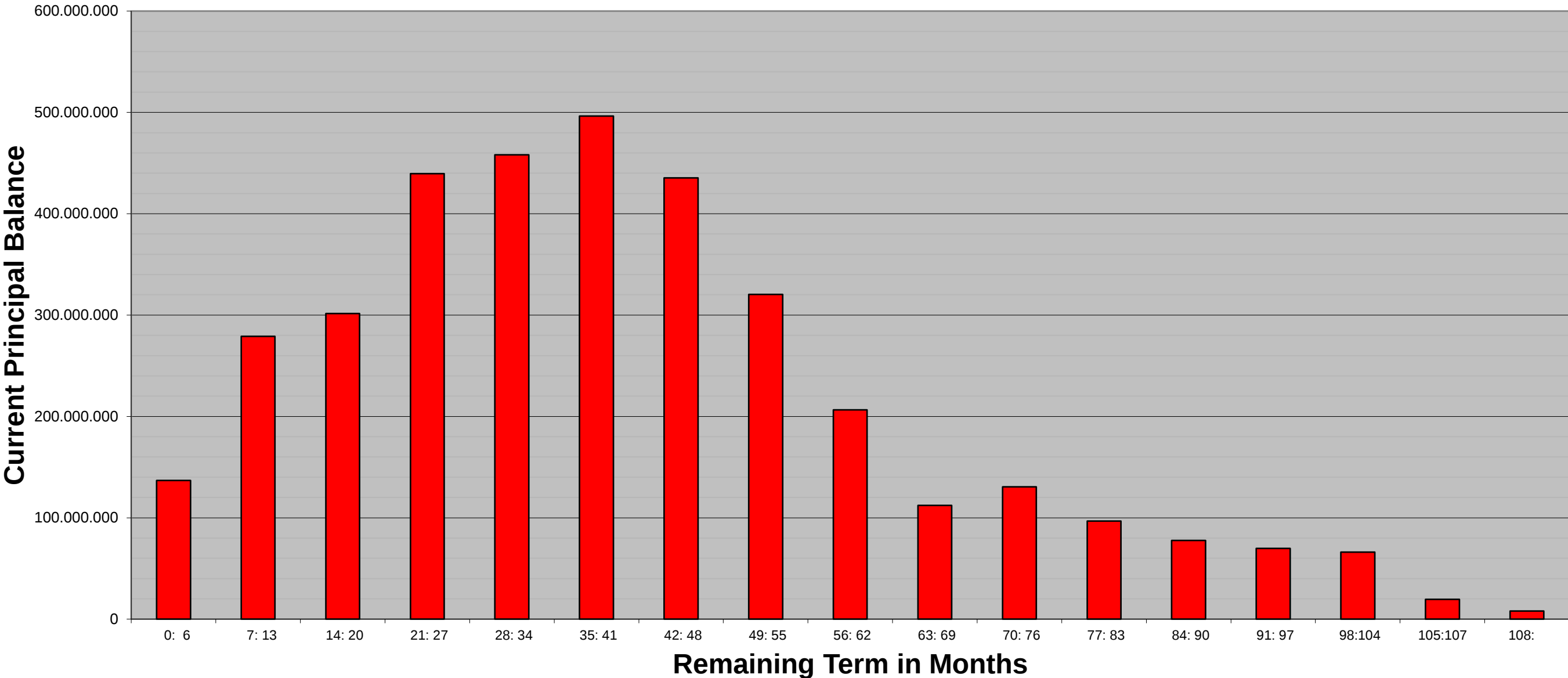
Statistics

WA Remaining Term	40,49
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18.1 Remaining Term (Graph)

Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	



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19. Original Term



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 12	170.090,50	0,00%	32	0,01%
13: 25	12.066.757,77	0,33%	3.236	0,98%
26: 38	125.763.392,01	3,44%	21.205	6,43%
39: 51	495.269.712,84	13,55%	59.837	18,16%
52: 64	1.063.640.598,69	29,11%	98.180	29,79%
65: 77	901.513.776,08	24,67%	67.676	20,53%
78: 90	272.779.209,82	7,46%	26.672	8,09%
91:103	408.030.415,44	11,17%	32.998	10,01%
104:116	61.955.466,63	1,70%	3.849	1,17%
117:119	13.106.687,81	0,36%	673	0,20%
120:	300.001.063,40	8,21%	15.224	4,62%
Total	3.654.297.170,99	100,00%	329.582	100,00%

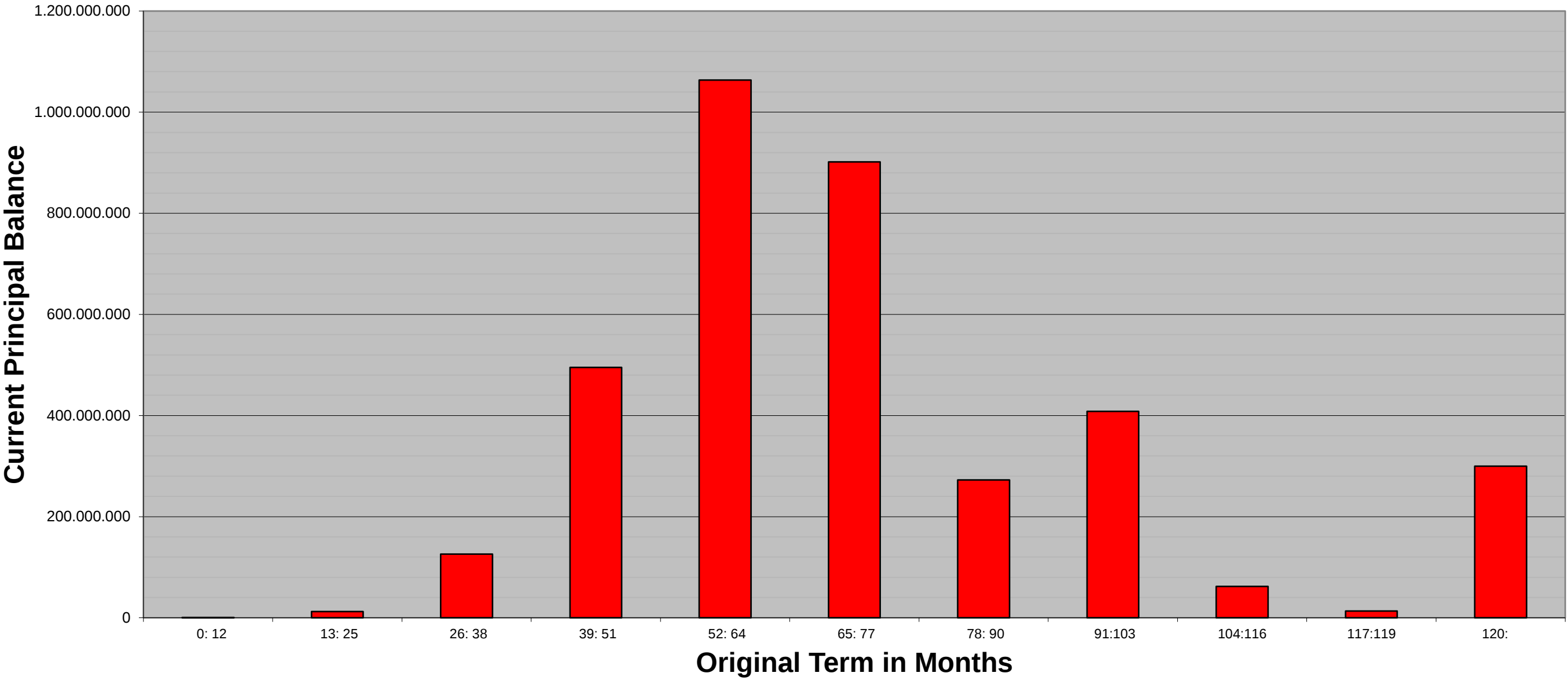
Statistics

WA Original Term	72,57
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19.1 Original Term (Graph)

Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	



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20. Brands + Fuel Type



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	434.320.622,00	11,89%	40.420	12,26%
2	400.463.564,93	10,96%	37.925	11,51%
3	335.722.413,56	9,19%	23.918	7,26%
4	263.442.330,81	7,21%	19.868	6,03%
5	254.495.194,52	6,96%	19.234	5,84%
6	194.120.808,14	5,31%	25.357	7,69%
7	170.586.520,08	4,67%	16.620	5,04%
8	167.644.175,70	4,59%	17.517	5,31%
9	149.868.793,58	4,10%	13.559	4,11%
10	145.122.180,14	3,97%	14.381	4,36%
11	133.446.859,24	3,65%	8.809	2,67%
12	125.671.700,69	3,44%	13.719	4,16%
13	108.153.739,11	2,96%	9.148	2,78%
14	78.149.961,79	2,14%	7.120	2,16%
15	75.961.568,05	2,08%	8.836	2,68%
	3.037.170.432,34	83,11%	276.431	83,87%

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	1.115.264.221,36	30,52%	135.942	41,25%
Diesel Euro 6	454.773.470,50	12,44%	37.528	11,39%
Diesel Euro 5	199.691.605,10	5,46%	23.973	7,27%
Diesel < Euro 5	415.137.875,94	11,36%	34.978	10,61%
Other	40.594.198,30	1,11%	3.445	1,05%
n/a	1.428.835.799,79	39,10%	93.716	28,43%
Total	3.654.297.170,99	100,00%	329.582	100,00%

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21. Priority of Payments + Transaction Costs



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

Priority of Payments

Available Distribution Amount		152.802.325,94 €
Senior Expenses	-	0,00 €
Interest Notes Class A	-	0,00 €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	0,00 €
Interest Notes Class B (no PD Trigger Breach)	-	312.148,75 €
Replenishment	-	0,00 €
Purchase Shortfall Ledger	-	35,26 €
Principal Class A	-	138.764.666,25 €
Interest Class B (PD Trigger Breach)	-	0,00 €
Principal Class B	-	0,00 €
Interest Subordinated Loan	-	258,33 €
Principal Subordinated Loan	-	0,00 €
Other payments due	-	0,00 €
Payments to Seller	=	13.525.217,35 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	0,00 €		
Interest accrued for the Period	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest accrued	12.589.266,85 €	0,00 €	12.589.266,85 €
Interest Payments	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest Payments	12.589.266,85 €	0,00 €	12.589.266,85 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	11.291,66 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	11.291,66 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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22. Retention



Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

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:	3.793.061.840,30 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	3.654.297.170,99 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	3.430.561.872,50 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	3.291.797.206,25 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,01%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,01%

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23. Counterparties



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 Strozzi laan 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

Ratings as of 30.06.2024, data source: Bloomberg

Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	= 31 days
Collection Period	from	01.06.2024	to	30.06.2024	

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

Moody's Deutschland GmbH
Structured Finance Monitoring
An der Welle 5
60325 Frankfurt am Main
Germany

SC Germany Mobility 2020-1 Monthly Investor Report

24. Issuer Information



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

Calculation Date	11.07.2024				
Payment Date	15.07.2024				
Period No	45				
Monthly Period	Jul 2024				
Interest Period	from 14.06.2024	to	15.07.2024	=	31 days
Collection Period	from 01.06.2024	to	30.06.2024		

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25. Santander Consumer Bank



Contact Details

Team ABS abs_ger@santander.de

Calculation Date	11.07.2024					
Payment Date	15.07.2024					
Period No	45					
Monthly Period	Jul 2024					
Interest Period	from	14.06.2024	to	15.07.2024	=	31 days
Collection Period	from	01.06.2024	to	30.06.2024		

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 30.06.2024, data source: Bloomberg

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26. Glossary



Calculation Date		11.07.2024				
Payment Date		15.07.2024				
Period No		45				
Monthly Period		Jul 2024				
Interest Period	from	14.06.2024	to	15.07.2024	=	31 days
Collection Period	from	01.06.2024	to	30.06.2024		

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