SC Germany Mobility 2020-1
Monthly Investor Report

Santander

SC Germany Mobility 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

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Santander Consumer Bank AG
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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**254.821**	**2.636.239.222,04 €**	**2.758.285.367,50 €**
Scheduled Principal Payments		76.530.701,00 €	76.962.477,12 €
Prepayment Principal		42.202.852,01 €	41.274.618,11 €
Others		526.161,49 €	971.027,15 €
Total Principal Collections		**119.259.714,50 €**	**119.208.122,38 €**
Total Interest Collections		**11.202.755,62 €**	**11.543.847,36 €**
Defaults		**4.206.852,12 €**	**2.837.753,97 €**
Replenishment Amount		**- €**	**- €**
End of Period		2.512.772.655,42 €	2.636.239.222,04 €
Purchase Shortfall Amount		215,83 €	130,46 €
Total Assets (End of Period)	**244.779**	**2.512.772.871,25 €**	**2.636.239.352,50 €**
Current Prepayment Rate (annualised)		19,21%	

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2. Reserve Accounts

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

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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	4.999.999.998,92 €	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	2.636.239.222,04 €	5.719.640,32 €	12.410.277,95 €	7.142.135,09 €	21.748.215,34 €	98,22%	0,22%	0,47%	0,27%	0,82%
54	2.512.772.655,42 €	15.299.594,64 €	7.860.734,89 €	5.776.582,83 €	18.473.381,52 €	98,11%	0,61%	0,31%	0,23%	0,74%
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4. Default Data

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Default Data and Ratios

	3-MRA* / current ratio	Amount / Ratio	Number of Loans / Trigger Event y/n
Current Default			
Current Period Gross Default		4.206.852,12 €	
Current Period Recoveries		1.637.102,59 €	
Current Period Net Default		2.569.749,53 €	
New Number of Defaulted Contracts			281
Cumulative Default			
Cumulative Gross Default		108.563.632,36 €	
Cumulative Recoveries		46.937.252,20 €	
Cumulative Net Default		61.626.380,16 €	
Total Number of Defaulted Contracts			7.808
	3-MRA* / current ratio	**Ratio**	
3-MRA* Annualised Net Default Ratio (New Default)	**0,85%**		
Annualised Loss Ratio period before previous period		0,63%	
Annualised Loss Ratio previous period		0,70%	
Annualised Loss Ratio current period	1,23%	1,23%	
Principal Deficiency			**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

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4.1 Defaults & Recoveries per period

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Default/Recovery Data and Ratios

Collection Period	*Number of defaulted contracts*	*Defaults in collection period*	*cumulated Defaults since cut-off*	*cumulated amount of purchased receivables*	*Cumulated Default Ratio %*	*Recoveries in collection period*	*cumulated Recoveries since cut-off*	*cumulated net losses*	*cumulated net loss ratio %*
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
36	4.239	2.998.098,55 €	54.185.230,04 €	10.220.691.281,36 €	0,53%	887.666,42 €	16.654.910,10 €	37.530.319,94 €	0,37%
37	4.409	2.247.524,20 €	56.432.754,24 €	10.220.691.281,36 €	0,55%	1.541.385,24 €	18.196.295,34 €	38.236.458,90 €	0,37%
38	4.610	3.025.056,98 €	59.457.811,22 €	10.220.691.281,36 €	0,58%	1.674.667,75 €	19.870.963,09 €	39.586.848,13 €	0,39%
39	4.789	2.506.739,58 €	61.964.550,80 €	10.220.691.281,36 €	0,61%	1.044.061,34 €	20.915.024,43 €	41.049.526,37 €	0,40%
40	5.027	3.233.122,00 €	65.197.672,80 €	10.220.691.281,36 €	0,64%	1.329.497,22 €	22.244.521,65 €	42.953.151,15 €	0,42%
41	5.248	3.171.361,57 €	68.369.034,37 €	10.220.691.281,36 €	0,67%	1.899.814,50 €	24.144.336,15 €	44.224.698,22 €	0,43%
42	5.426	3.438.309,98 €	71.807.344,35 €	10.220.691.281,36 €	0,70%	2.453.868,38 €	26.598.204,53 €	45.209.139,82 €	0,44%
43	5.624	2.857.456,44 €	74.664.800,79 €	10.220.691.281,36 €	0,73%	1.462.985,79 €	28.061.190,32 €	46.603.610,47 €	0,46%
44	5.788	2.938.252,31 €	77.603.053,10 €	10.220.691.281,36 €	0,76%	1.922.162,71 €	29.983.353,03 €	47.619.700,07 €	0,47%
45	5.981	3.401.196,53 €	81.004.249,63 €	10.220.691.281,36 €	0,79%	1.861.802,21 €	31.845.155,24 €	49.159.094,39 €	0,48%
46	6.241	3.545.366,51 €	84.549.616,14 €	10.220.691.281,36 €	0,83%	1.937.937,47 €	33.783.092,71 €	50.766.523,43 €	0,50%
47	6.386	2.699.463,18 €	87.249.079,32 €	10.220.691.281,36 €	0,85%	1.637.976,07 €	35.421.068,78 €	51.828.010,54 €	0,51%
48	6.572	3.021.348,40 €	90.270.427,72 €	10.220.691.281,36 €	0,88%	1.864.835,50 €	37.285.904,28 €	52.984.523,44 €	0,52%
49	6.762	2.771.407,14 €	93.041.834,86 €	10.220.691.281,36 €	0,91%	1.609.905,47 €	38.895.809,75 €	54.146.025,11 €	0,53%
50	6.977	2.654.366,59 €	95.696.201,45 €	10.220.691.281,36 €	0,94%	1.798.916,81 €	40.694.726,56 €	55.001.474,89 €	0,54%
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	7.527	2.837.753,97 €	104.356.780,24 €	10.220.691.281,36 €	1,02%	1.302.742,27 €	45.300.149,61 €	59.056.630,63 €	0,58%
54	7.808	4.206.852,12 €	108.563.632,36 €	10.220.691.281,36 €	1,06%	1.637.102,59 €	46.937.252,20 €	61.626.380,16 €	0,60%
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5. Concentration Limits

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

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%	-	

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6. Outstanding Notes

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Santander

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)		AAA (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	2.636.239.352,50 €	2.273.739.352,50 €	362.500.000,00 €
Available Distribution Amount	132.299.704,85 €		
Replenishment	- €		
Amortisation	123.466.481,25 €		
Redemption per Class	123.466.481,25 €	123.466.481,25 €	- €
Redemption per Note		2.662,35 €	- €
Class Principal Outstanding Balance End of Period	2.512.772.871,25 €	2.150.272.871,25 €	362.500.000,00 €
Current Tranching		85,57%	14,43%
Current Pool Factor		0,46	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	31		
Principal Outstanding per Note Beginning of Period		49.029,42 €	100.000,00 €
> Principal Repayment per Note		2.662,35 €	- €
Principal Outstanding per Note End of Period		46.367,07 €	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)	18,27%	3,85%
Current CE (excl. Excess Spread)	14,43%	0,00%

* Last rating action as of 05.02.2025

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7. Original Principal Balance

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Santander

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	82.766,76	0,00%	49	0,02%
2000: 3999	5.535.269,25	0,11%	1.665	0,68%
4000: 5999	36.546.700,76	0,75%	7.103	2,90%
6000: 7999	93.997.671,46	1,94%	13.325	5,44%
8000: 9999	158.339.609,05	3,26%	17.553	7,17%
10000:11999	243.667.626,96	5,02%	22.269	9,10%
12000:13999	285.829.966,90	5,89%	22.011	8,99%
14000:15999	345.451.593,82	7,11%	23.050	9,42%
16000:17999	353.579.150,20	7,28%	20.846	8,52%
18000:19999	344.329.857,22	7,09%	18.149	7,41%
20000:21999	367.492.649,81	7,57%	17.581	7,18%
22000:23999	320.265.210,78	6,60%	13.954	5,70%
24000:25999	310.113.473,73	6,39%	12.420	5,07%
26000:27999	264.542.895,46	5,45%	9.808	4,01%
28000:29999	239.138.535,54	4,93%	8.259	3,37%
30000:31999	221.438.902,38	4,56%	7.176	2,93%
32000:33999	177.938.804,00	3,66%	5.400	2,21%
34000:35999	160.691.430,25	3,31%	4.596	1,88%
36000:37999	124.734.642,26	2,57%	3.375	1,38%
38000:39999	108.885.203,92	2,24%	2.795	1,14%
40000:41999	100.339.679,04	2,07%	2.458	1,00%
42000:43999	79.828.696,39	1,64%	1.858	0,76%
44000:45999	72.172.262,37	1,49%	1.606	0,66%
46000:47999	55.987.736,21	1,15%	1.192	0,49%
48000:49999	50.747.102,01	1,05%	1.036	0,42%
50000:51999	51.634.834,98	1,06%	1.018	0,42%
52000:53999	33.094.593,12	0,68%	625	0,26%
54000:55999	32.428.960,70	0,67%	590	0,24%
56000:57999	23.262.516,95	0,48%	408	0,17%
58000:59999	22.057.173,67	0,45%	374	0,15%
60000:61999	22.308.508,33	0,46%	367	0,15%
62000:63999	14.172.476,97	0,29%	225	0,09%
64000:65999	14.621.231,64	0,30%	225	0,09%
66000:67999	11.501.318,78	0,24%	172	0,07%
68000:69999	9.734.112,96	0,20%	141	0,06%
70000:70000	3.010.000,00	0,06%	43	0,02%
70001:	96.063.437,63	1,98%	1.057	0,43%
Total	**4.855.566.602,26**	**100,00%**	**244.779**	**100,00%**

Statistics	**in EUR**
Average Amount	19.836,53

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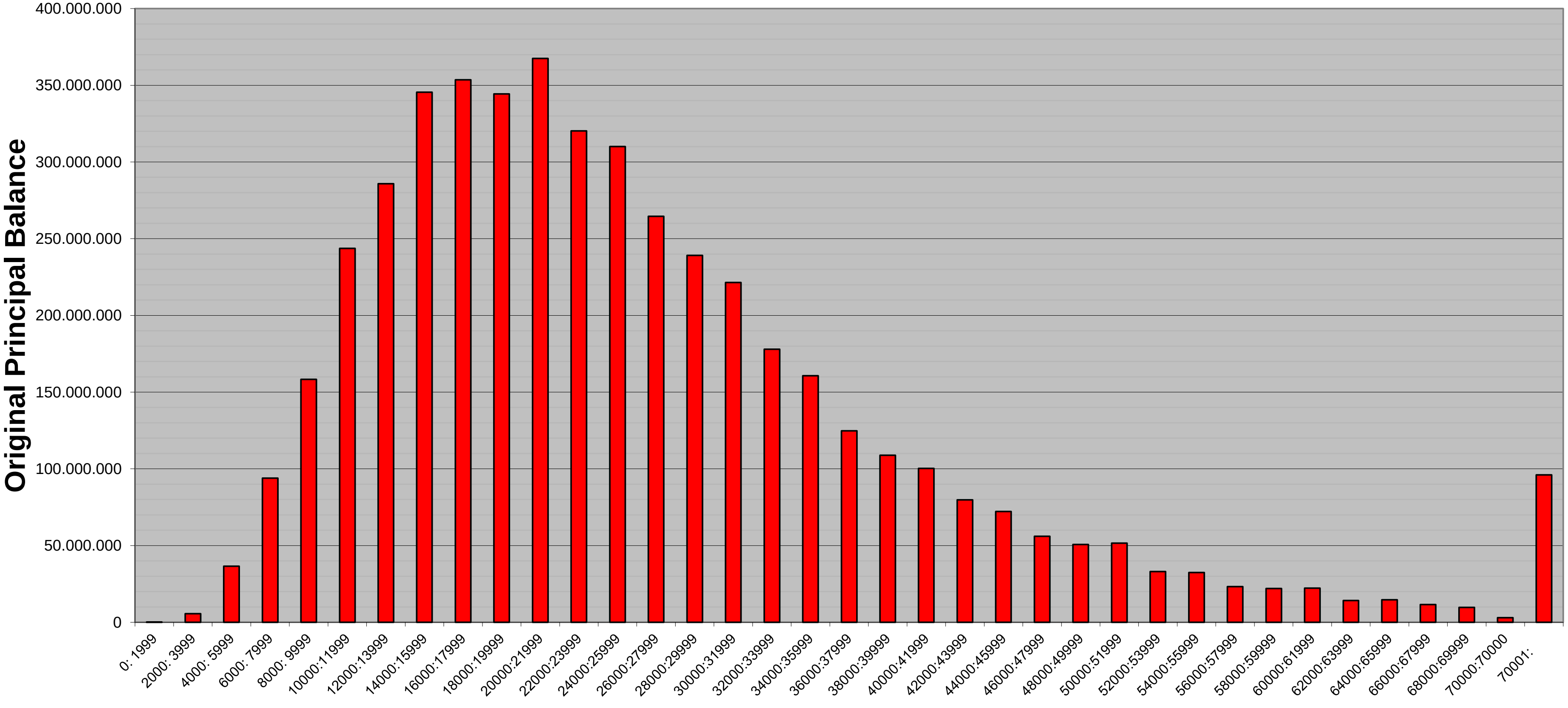
Monthly Investor Report

7.1 Original PB (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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8. Current Principal Balance

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	32.288.360,11	1,28%	33.424	13,65%
2000: 3999	93.009.310,95	3,70%	31.060	12,69%
4000: 5999	146.630.243,41	5,84%	29.400	12,01%
6000: 7999	186.510.825,04	7,42%	26.705	10,91%
8000: 9999	211.915.056,40	8,43%	23.621	9,65%
10000:11999	221.546.602,80	8,82%	20.192	8,25%
12000:13999	215.053.478,61	8,56%	16.574	6,77%
14000:15999	204.639.750,01	8,14%	13.672	5,59%
16000:17999	192.578.956,31	7,66%	11.354	4,64%
18000:19999	164.047.095,37	6,53%	8.652	3,53%
20000:21999	145.492.812,57	5,79%	6.943	2,84%
22000:23999	124.201.441,40	4,94%	5.408	2,21%
24000:25999	103.724.238,72	4,13%	4.158	1,70%
26000:27999	83.785.325,21	3,33%	3.108	1,27%
28000:29999	69.778.799,74	2,78%	2.410	0,98%
30000:31999	57.781.888,73	2,30%	1.868	0,76%
32000:33999	45.820.317,07	1,82%	1.390	0,57%
34000:35999	35.753.059,85	1,42%	1.023	0,42%
36000:37999	29.218.295,36	1,16%	791	0,32%
38000:39999	23.706.068,49	0,94%	609	0,25%
40000:41999	20.888.632,11	0,83%	510	0,21%
42000:43999	14.093.517,98	0,56%	328	0,13%
44000:45999	13.479.147,29	0,54%	300	0,12%
46000:47999	8.773.281,32	0,35%	187	0,08%
48000:49999	9.537.064,71	0,38%	195	0,08%
50000:51999	7.484.851,61	0,30%	147	0,06%
52000:53999	5.712.723,87	0,23%	108	0,04%
54000:55999	4.789.663,13	0,19%	87	0,04%
56000:57999	4.326.045,73	0,17%	76	0,03%
58000:59999	3.587.784,93	0,14%	61	0,02%
60000:61999	2.495.216,55	0,10%	41	0,02%
62000:63999	2.644.370,64	0,11%	42	0,02%
64000:65999	2.666.268,85	0,11%	41	0,02%
66000:67999	2.875.608,57	0,11%	43	0,02%
68000:69999	2.273.460,59	0,09%	33	0,01%
70001:	19.663.091,39	0,78%	218	0,09%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

Statistics	**in EUR**
Average Amount	10.265,47

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Mobility 2020-1
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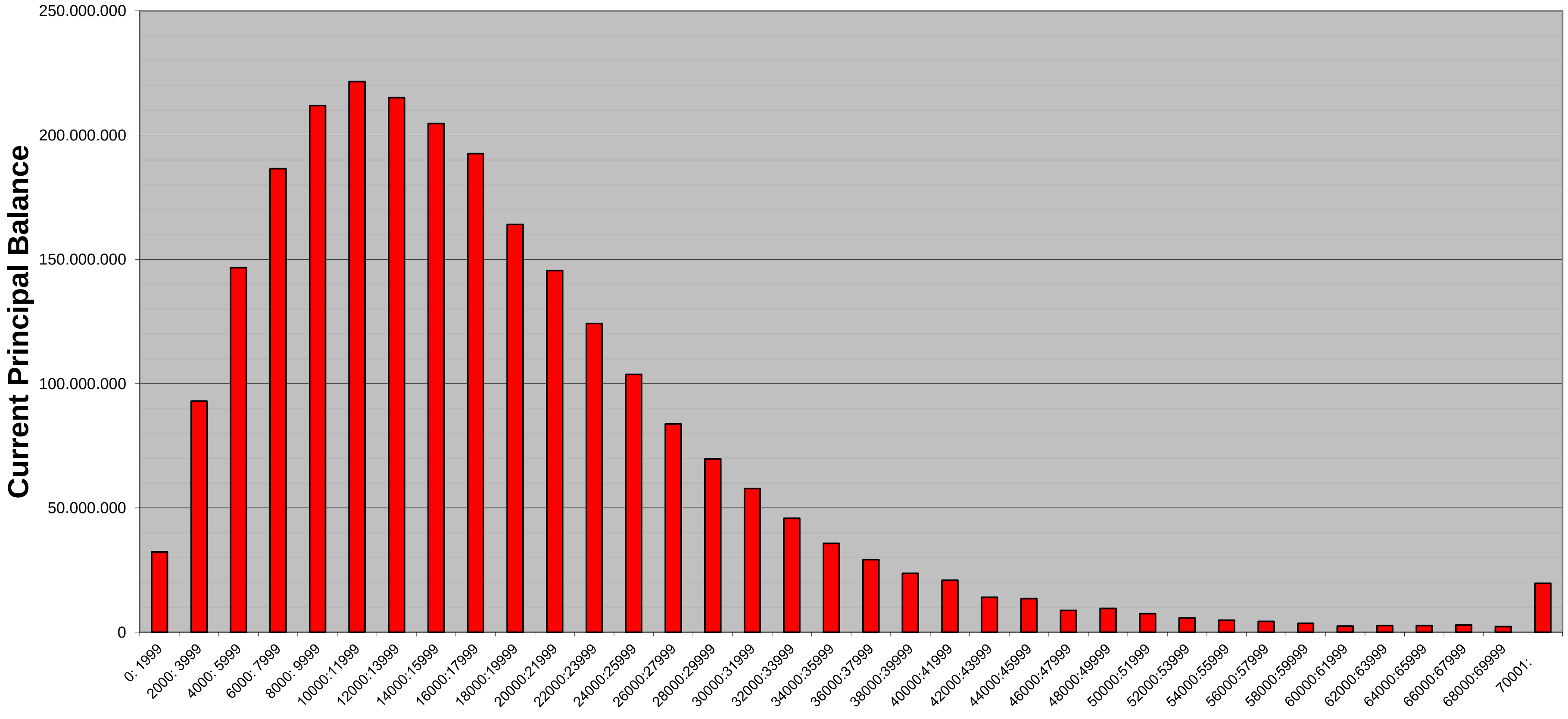
8.1 Current PB (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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41061 Mönchengladbach

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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

9. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	208.932,65	0,0083%	2
2	174.391,17	0,0069%	1
3	174.383,33	0,0069%	2
4	166.201,55	0,0066%	1
5	159.939,88	0,0064%	1
6	156.944,31	0,0062%	1
7	152.333,92	0,0061%	1
8	151.920,48	0,0060%	1
9	150.715,07	0,0060%	1
10	145.419,96	0,0058%	2
11	144.930,28	0,0058%	1
12	143.978,06	0,0057%	1
13	139.907,77	0,0056%	1
14	135.130,98	0,0054%	1
15	133.517,83	0,0053%	1
16	133.026,51	0,0053%	1
17	132.206,88	0,0053%	1
18	131.330,18	0,0052%	1
19	127.035,81	0,0051%	3
20	126.146,66	0,0050%	1
21	124.146,27	0,0049%	2
22	123.827,01	0,0049%	1
23	122.286,23	0,0049%	1
24	121.337,03	0,0048%	1
25	118.599,58	0,0047%	2
	3.598.589,40	**0,1432%**	**32**

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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

10. Geographical Distribution

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State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	233.961.359,64	9,31%	22.188	9,06%
Bavaria	264.012.866,81	10,51%	24.989	10,21%
Berlin	65.498.471,72	2,61%	5.898	2,41%
Brandenburg	134.581.370,39	5,36%	13.659	5,58%
Bremen	16.981.244,16	0,68%	1.568	0,64%
Hamburg	42.176.101,46	1,68%	3.549	1,45%
Hesse	145.461.800,23	5,79%	14.391	5,88%
Lower Saxony	276.869.687,63	11,02%	26.850	10,97%
Mecklenburg-Western Pomerania	145.215.909,59	5,78%	14.228	5,81%
North Rhine-Westphalia	498.238.301,51	19,83%	47.968	19,60%
Rhineland-Palatinate	105.818.337,64	4,21%	10.458	4,27%
Saarland	29.697.511,51	1,18%	3.025	1,24%
Saxony	165.376.890,97	6,58%	17.127	7,00%
Saxony-Anhalt	142.085.394,00	5,65%	14.823	6,06%
Schleswig-Holstein	119.329.824,67	4,75%	11.421	4,67%
Thuringia	124.735.773,15	4,96%	12.406	5,07%
n/a	2.731.810,34	0,11%	231	0,09%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

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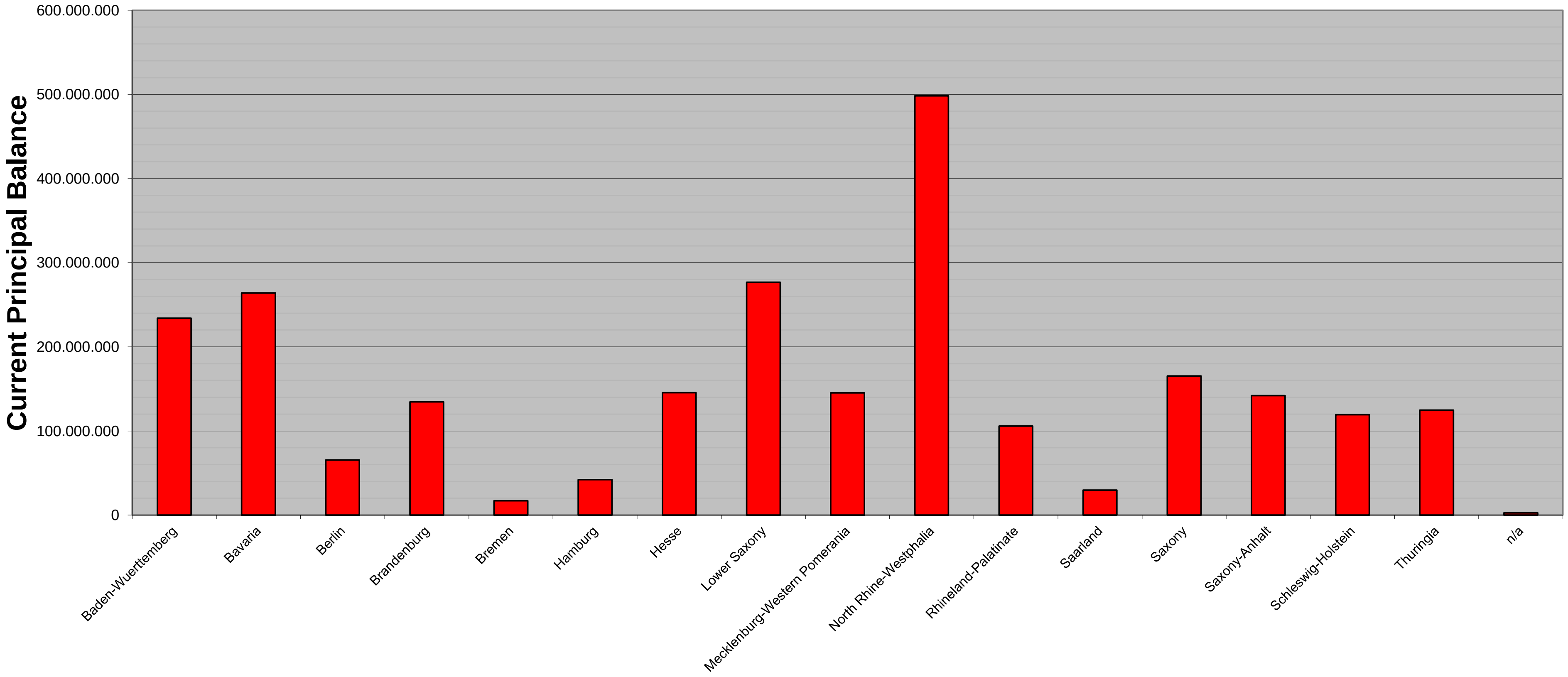
10.1 Geographical Distribution (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Santander



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11. Object/Vehicle Type

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	8.589.496,89	0,34%	790	0,32%
		Private	21.865.642,65	0,87%	2.377	0,97%
			30.455.139,54	1,21%	3.167	1,29%
	Used Vehicle	Commercial	33.362.722,03	1,33%	3.353	1,37%
		Private	163.288.167,32	6,50%	20.988	8,57%
			196.650.889,35	7,83%	24.341	9,94%
	Total		**227.106.028,89**	**9,04%**	**27.508**	**11,24%**
Non-Online	New Vehicle	Commercial	55.997.109,25	2,23%	3.926	1,60%
		Private	157.106.192,52	6,25%	14.403	5,88%
			213.103.301,77	8,48%	18.329	7,49%
	Used Vehicle	Commercial	358.628.816,39	14,27%	26.777	10,94%
		Private	1.713.934.508,37	68,21%	172.165	70,33%
			2.072.563.324,76	82,48%	198.942	81,27%
	Total		**2.285.666.626,53**	**90,96%**	**217.271**	**88,76%**
Total			**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	2.397.783.442,30	95,42%	233.941	95,57%
Leisure	91.574.429,12	3,64%	5.712	2,33%
Motorbike	23.414.784,00	0,93%	5126	2,09%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

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12. Insurances

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.578.528.565,35	62,82%	137.846	56,31%
Yes	934.244.090,07	37,18%	106.933	43,69%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.839.891.686,06	73,22%	176.237	72,00%
Yes	672.880.969,36	26,78%	68.542	28,00%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.274.887.142,48	90,53%	221.103	90,33%
Yes	237.885.512,94	9,47%	23.676	9,67%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

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13. Type of Contract

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Santander

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	1.075.953.054,27	42,82%	142.984	58,41%
	Vehicle	186.066.601,69	7,40%	21.834	8,92%
	Total	1.262.019.655,96	50,22%	164.818	67,33%
Yes	Auto	980.241.456,59	39,01%	66.949	27,35%
- of which balloon rates		677.751.447,25	26,97%		
- of which regular installments		302.490.009,34	12,04%		
Yes	Vehicle	270.511.542,87	10,77%	13.012	5,32%
- of which balloon rates		196.885.558,92	7,84%		
- of which regular installments		73.625.983,95	2,93%		
	Total	1.250.752.999,46	49,78%	79.961	32,67%
Total		**2.512.772.655,42**	**100,00%**	**244.779**	**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	1.295.295,39	0,15%	94	0,12%
26:38	33.317.746,05	3,81%	2.674	3,34%
39:51	179.820.962,39	20,56%	15.456	19,33%
52:64	388.708.367,60	44,44%	35.583	44,50%
65:72	163.846.108,97	18,73%	15.613	19,53%
73:	107.630.469,24	12,31%	10.540	13,18%
Total	**874.637.006,17**	**100,00%**	**79.961**	**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	232.838.548,37	26,62%	22.742	28,44%
13:25	295.493.256,02	33,78%	27.393	34,26%
26:38	233.119.503,86	26,65%	20.466	25,59%
39:51	109.132.004,15	12,48%	9.066	11,34%
52:64	4.038.831,73	0,46%	293	0,37%
65:72	14.862,04	0,00%	1	0,00%
Total	**874.637.006,17**	**100,00%**	**79.961**	**100,00%**

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14. Payment Methods

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	2.447.570.217,20	97,41%	238.430	97,41%
Other	65.202.438,22	2,59%	6.349	2,59%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	1.091.330.066,26	43,43%	104.499	42,69%
1st of month	1.421.442.589,16	56,57%	140.280	57,31%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

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15. Downpayment

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Santander

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	1.033.815.886,36	41,14%	102.707	41,96%	0,00%
0: 999	47.386.966,07	1,89%	6.522	2,66%	3,70%
1000: 1999	123.040.765,03	4,90%	15.569	6,36%	8,07%
2000: 2999	159.709.273,71	6,36%	18.747	7,66%	12,56%
3000: 3999	151.145.766,11	6,02%	16.519	6,75%	16,20%
4000: 4999	119.870.118,57	4,77%	12.759	5,21%	19,65%
5000: 5999	184.882.995,93	7,36%	16.923	6,91%	20,94%
6000: 6999	96.537.000,81	3,84%	8.931	3,65%	24,21%
7000: 7999	77.354.189,72	3,08%	7.034	2,87%	26,97%
8000: 8999	67.877.921,71	2,70%	5.981	2,44%	29,21%
9000: 9999	36.405.263,64	1,45%	3.241	1,32%	31,48%
10000:10999	127.281.082,36	5,07%	9.871	4,03%	30,94%
11000:11999	23.757.544,10	0,95%	2.008	0,82%	34,85%
12000:12999	32.900.767,04	1,31%	2.681	1,10%	36,55%
13000:13999	20.109.390,17	0,80%	1.657	0,68%	38,30%
14000:14999	15.453.332,88	0,61%	1.321	0,54%	39,79%
15000:15000	42.881.617,52	1,71%	2.972	1,21%	37,61%
15001:	152.362.773,69	6,06%	9.336	3,81%	45,30%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**	**16,58%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.698,00	€ 6.371,37
Average Purchase Price	€ 22.303,78	€ 25.042,99
Downpayment in %	**16,58%**	**25,44%**

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16. Effective Interest Rate

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	4.095.796,44	0,16%	192	0,08%
1: 1	190.976.971,31	7,60%	17.265	7,05%
2: 2	572.003.613,12	22,76%	54.941	22,45%
3: 3	943.834.175,49	37,56%	93.645	38,26%
4: 4	394.875.541,89	15,71%	43.466	17,76%
5: 5	236.169.310,09	9,40%	19.918	8,14%
6: 6	118.090.951,53	4,70%	10.193	4,16%
7: 7	27.100.694,75	1,08%	2.612	1,07%
8: 8	20.236.840,31	0,81%	2.080	0,85%
9: 9	3.739.906,80	0,15%	316	0,13%
10:10	762.906,07	0,03%	67	0,03%
11:11	599.398,93	0,02%	59	0,02%
12:12	286.548,69	0,01%	25	0,01%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

Statistics	**in %**
WA Interest	3,99%

*runs from .00 to .99

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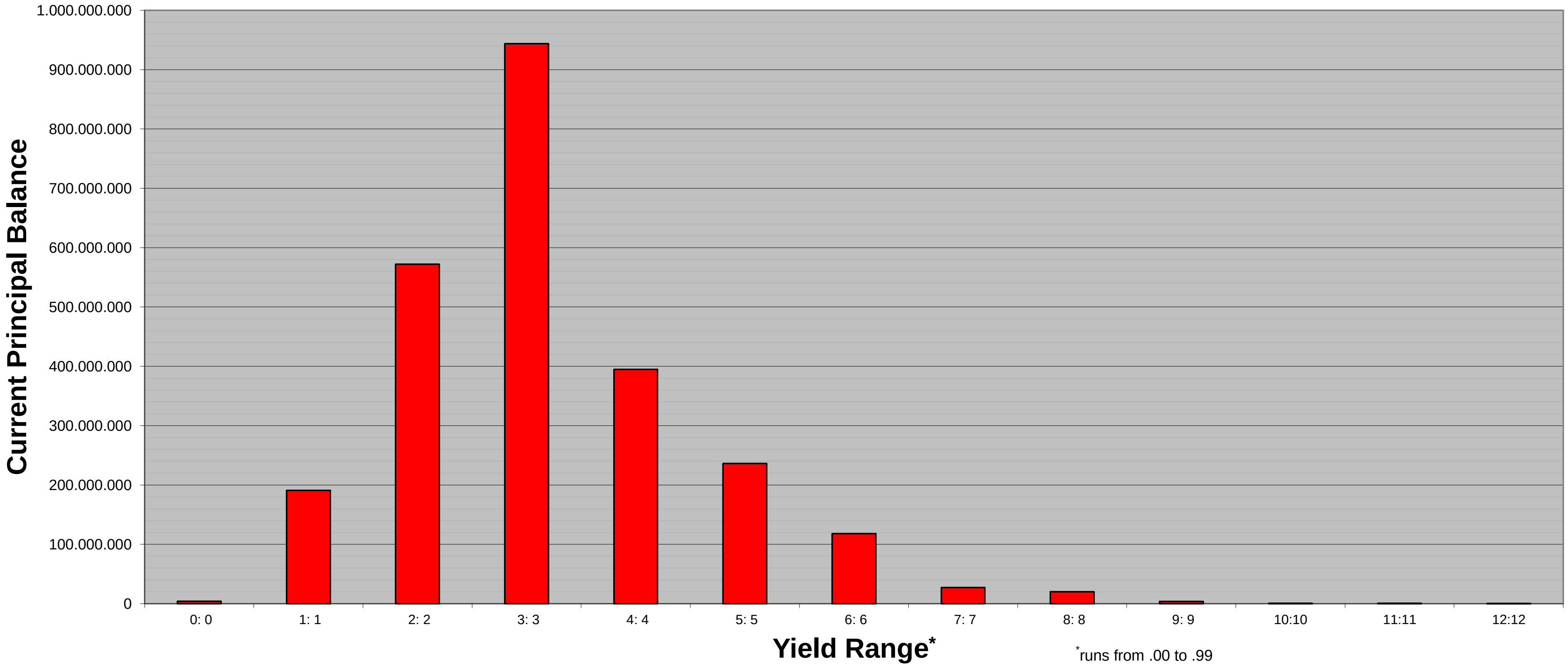
16.1 Effective Interest Rate (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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17. Seasoning

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
18:20	26.544.817,08	1,06%	1.657	0,68%
21:23	116.061.600,89	4,62%	7.452	3,04%
24:26	173.962.488,76	6,92%	11.979	4,89%
27:29	213.217.650,13	8,49%	15.066	6,15%
30:32	279.504.461,61	11,12%	20.936	8,55%
33:35	282.424.392,85	11,24%	23.027	9,41%
36:38	211.657.914,46	8,42%	18.254	7,46%
39:41	208.632.741,95	8,30%	18.502	7,56%
42:44	198.172.765,76	7,89%	20.010	8,17%
45:47	217.810.415,84	8,67%	24.119	9,85%
48:50	120.854.433,91	4,81%	13.730	5,61%
51:53	129.264.106,18	5,14%	15.433	6,30%
54:56	145.491.275,26	5,79%	19.156	7,83%
57:59	74.226.289,78	2,95%	11.589	4,73%
60:62	39.235.387,62	1,56%	6.505	2,66%
63:65	25.043.449,70	1,00%	4.507	1,84%
66:68	19.665.347,73	0,78%	4.069	1,66%
69:71	10.976.841,12	0,44%	2.619	1,07%
72:74	6.113.470,38	0,24%	1.431	0,58%
75:77	4.006.012,59	0,16%	976	0,40%
78:80	2.839.349,41	0,11%	805	0,33%
81:	7.067.442,41	0,28%	2.957	1,21%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

Statistics

WA Seasoning	39,37

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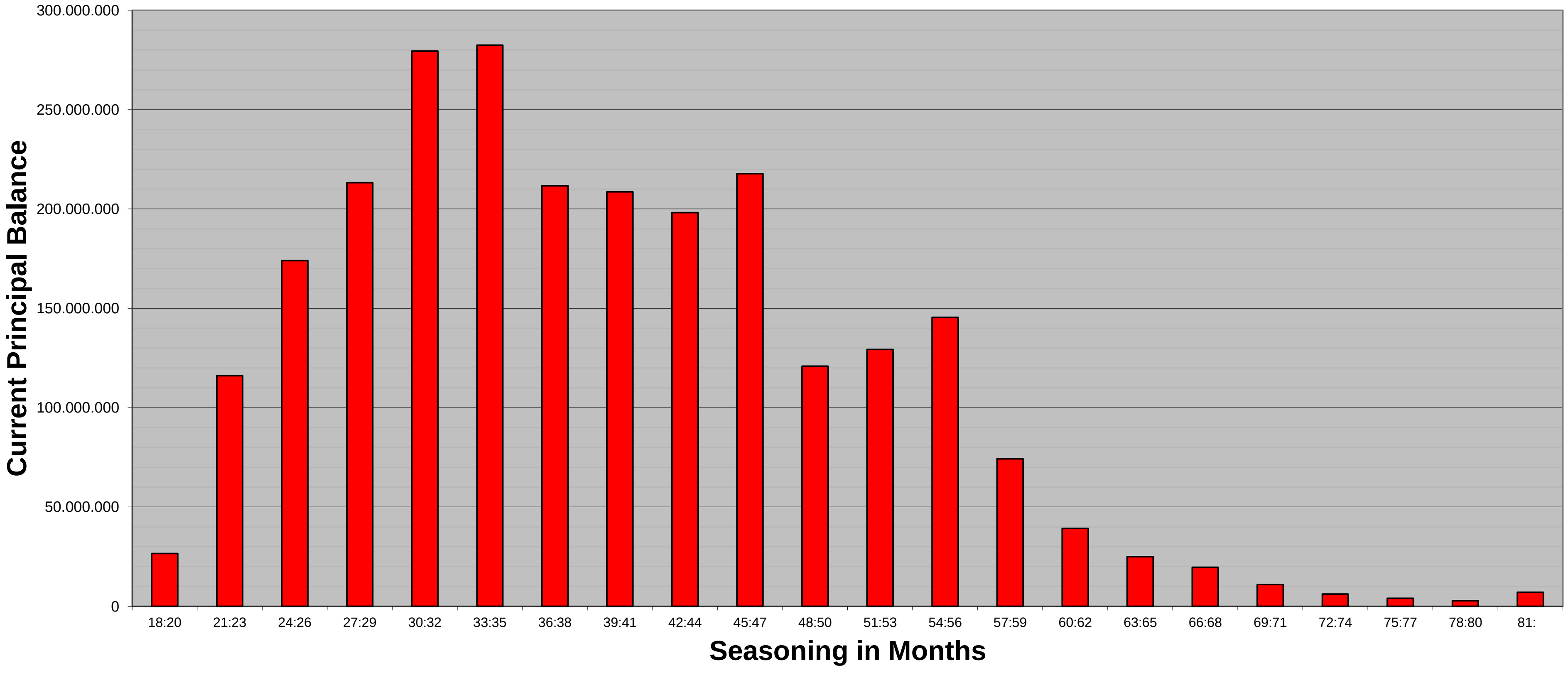
17.1 Seasoning (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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18. Remaining Term

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
: -1	4.536.772,50	0,18%	937	0,38%
0: 6	146.579.114,53	5,83%	33.638	13,74%
7: 13	204.434.746,09	8,14%	33.353	13,63%
14: 20	325.109.629,44	12,94%	38.823	15,86%
21: 27	352.854.278,91	14,04%	33.698	13,77%
28: 34	339.888.784,16	13,53%	29.087	11,88%
35: 41	347.982.488,95	13,85%	25.731	10,51%
42: 48	206.050.914,84	8,20%	14.175	5,79%
49: 55	140.547.380,85	5,59%	9.719	3,97%
56: 62	83.592.203,66	3,33%	5.557	2,27%
63: 69	106.311.944,85	4,23%	6.640	2,71%
70: 76	74.068.813,64	2,95%	4.264	1,74%
77: 83	55.089.223,91	2,19%	2.982	1,22%
84: 90	64.918.655,94	2,58%	3.276	1,34%
91: 97	48.793.140,29	1,94%	2.357	0,96%
98:104	11.274.128,62	0,45%	510	0,21%
105:107	549.689,51	0,02%	25	0,01%
108:	190.744,73	0,01%	7	0,00%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

Statistics

WA Remaining Term	35,83

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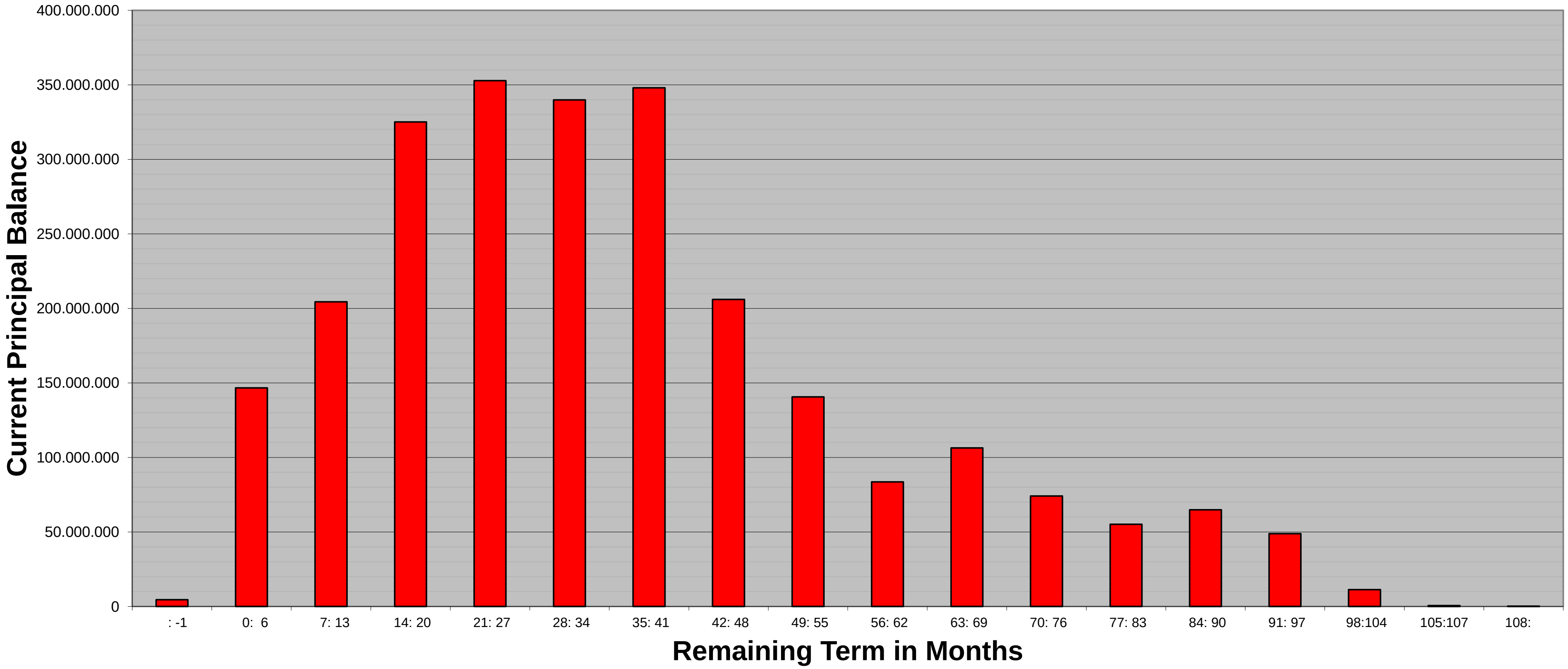
18.1 Remaining Term (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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19. Original Term

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	-218,17	0,00%	4	0,00%
13: 25	1.482.457,45	0,06%	475	0,19%
26: 38	48.312.416,57	1,92%	9.456	3,86%
39: 51	282.316.399,33	11,24%	36.534	14,93%
52: 64	695.740.101,16	27,69%	71.566	29,24%
65: 77	678.961.821,28	27,02%	58.341	23,83%
78: 90	195.693.272,73	7,79%	22.453	9,17%
91:103	300.485.733,11	11,96%	28.052	11,46%
104:116	52.050.520,72	2,07%	3.609	1,47%
117:119	10.995.562,83	0,44%	627	0,26%
120:	246.734.588,41	9,82%	13.662	5,58%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

Statistics

WA Original Term	75,20

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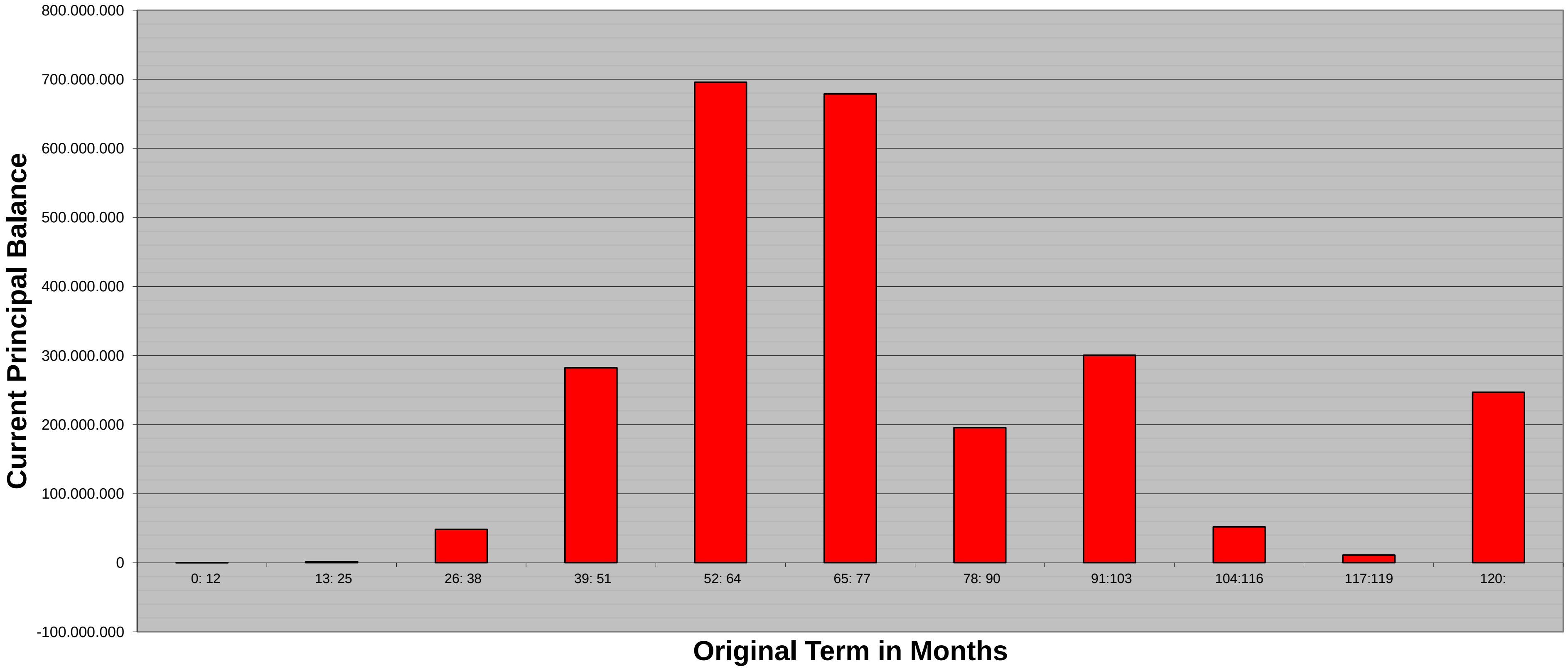
19.1 Original Term (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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20. Brands + Fuel Type

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	300.469.451,00	11,96%	30.342	12,40%
2	276.931.000,38	11,02%	28.143	11,50%
3	228.683.053,70	9,10%	17.771	7,26%
4	183.670.121,92	7,31%	14.870	6,07%
5	175.301.871,28	6,98%	14.418	5,89%
6	128.844.419,62	5,13%	18.270	7,46%
7	120.876.758,02	4,81%	12.536	5,12%
8	113.684.904,27	4,52%	13.024	5,32%
9	107.808.594,43	4,29%	10.398	4,25%
10	99.219.064,51	3,95%	10.581	4,32%
11	90.246.642,60	3,59%	6.582	2,69%
12	81.452.655,89	3,24%	9.912	4,05%
13	74.196.881,18	2,95%	6.702	2,74%
14	55.505.604,29	2,21%	5.470	2,23%
15	52.051.857,10	2,07%	6.643	2,71%
	2.088.942.880,19	**83,13%**	**205.662**	**84,02%**

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	744.358.096,63	29,62%	98.217	40,12%
Diesel Euro 6	307.292.190,44	12,23%	27.750	11,34%
Diesel Euro 5	129.482.805,03	5,15%	16.568	6,77%
Diesel < Euro 5	283.640.338,61	11,29%	26.004	10,62%
Other	28.804.260,78	1,15%	2.588	1,06%
n/a	1.019.194.963,93	40,56%	73.652	30,09%
Total	**2.512.772.655,42**	**100,00%**	**244.779**	**100,00%**

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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		54				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

21. Priority of Payments + Transaction Costs

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Priority of Payments

Available Distribution Amount		132.299.704,85 €
Senior Expenses	-	9.191,00 €
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	-	215,83 €
Principal Class A	-	123.466.481,25 €
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	=	8.311.409,69 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	9.191,00 €		
Interest accrued for the Period	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest accrued	15.338.249,35 €	0,00 €	15.338.249,35 €
Interest Payments	312.148,75 €	0,00 €	312.148,75 €
Cumulative Interest Payments	15.338.249,35 €	0,00 €	15.338.249,35 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	13.566,65 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	13.566,65 €		
Unpaid Interest for the Period	0,00 €		
Cumulative Unpaid Interest	0,00 €		

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22. Retention

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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:	2.636.239.222,04 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	2.512.772.655,42 €
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:	2.273.739.352,50 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	2.150.272.871,25 €
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

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		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Arranger	**Société Générale S.A.** Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	A	F1	STABLE	A1(cr)	P-1(cr)	NEG	performing
Manager	**Société Générale S.A.** One Bank Street, Canary Wharf London E14 4SG United Kingdom	A	F1	STABLE	A1(cr)	P-1(cr)	NEG	performing
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	-	F1	STABLE	-	P-1	NEG	performing
Cash Administrator & Calculation Agent	**U.S. Bank Global Corporate Trust Limited** 125 Old Broad Street London, EC2N 1AR United Kingdom	-	-	-	-	-	-	performing
Transaction Security Trustee	**Circumference FS (Netherlands) B.V.** Barbara Strozzilaan 101 1083 HN Amsterdam The Netherlands	-	-	-	-	-	-	performing
Data Trustee	**Circumference FS (UK) Limited** 14 Devonshire Square London EC2M 4YT United Kingdom	-	-	-	-	-	-	performing

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

Ratings as of 31.03.2025, data source: Bloomberg

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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

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25. Santander Consumer Bank

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Santander

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

	Fitch			Moody's		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A	F1	STABLE	A3(cr)	P-2(cr)	POS
Santander Consumer Finance S.A.	A+	F1	STABLE	A3(cr)	P-2(cr)	POS
Santander Consumer Bank AG	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.03.2025, data source: Bloomberg

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26. Glossary

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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