SC Germany Consumer 2020-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	56				
Monthly Period	Jul 2025				
Interest Period from	16.06.2025	to	14.07.2025	=	28 days
Collection Period from	01.06.2025	to	30.06.2025		

Santander

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

Calculation Date		10.07.2025			
Payment Date		14.07.2025			
Period No		56			
Monthly Period		Jul 2025			
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

Outstanding Receivables

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**42.773**	**296.328.148,41 €**	**310.618.786,56 €**
Scheduled Principal Payments		9.579.376,90 €	9.917.370,91 €
Prepayment Principal		3.352.633,51 €	3.495.609,49 €
Total Principal Collections		**12.932.010,41 €**	**13.412.980,40 €**
Total Interest Collections		**1.312.140,77 €**	**1.376.611,35 €**
Defaults		**675.247,55 €**	**877.657,75 €**
Replenishment Amount		**- €**	**- €**
End of Period		**282.720.890,45 €**	**296.328.148,41 €**
Purchase Shortfall Amount		**149,20 €**	**160,44 €**
Total Assets (End of Period)	**41.505**	282.721.039,65 €	296.328.308,85 €
Current Prepayment Rate (annualised)		12,8%	
Current Poolfactor		13,5%	

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1.1 Portfolio Information per period

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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Collection Period	*Outstanding BOP*	*Scheduled Principal Payments*	*Prepayment Principal*	*Total Principal Collections*	*Prepayment Rate*
1	1.799.999.933,09 €	28.004.372,02 €	37.328.045,90 €	65.332.417,92 €	22,23%
2	1.799.999.978,57 €	27.656.379,76 €	32.092.572,15 €	59.748.951,91 €	19,42%
3	1.799.999.995,61 €	30.260.180,50 €	40.849.586,79 €	71.109.767,29 €	24,08%
4	1.799.999.991,50 €	29.666.354,11 €	42.585.774,69 €	72.252.128,80 €	24,97%
5	1.799.999.993,97 €	29.272.948,70 €	52.031.411,07 €	81.304.359,77 €	29,67%
6	1.799.999.998,42 €	28.945.451,65 €	45.554.564,24 €	74.500.015,89 €	26,48%
7	1.799.999.986,54 €	29.236.040,56 €	43.340.599,83 €	72.576.640,39 €	25,36%
8	1.799.999.989,63 €	29.279.001,04 €	50.076.352,28 €	79.355.353,32 €	28,72%
9	1.799.999.997,62 €	29.869.284,36 €	62.441.257,36 €	92.310.541,72 €	34,54%
10	1.799.999.984,70 €	29.621.444,89 €	51.566.098,32 €	81.187.543,21 €	29,45%
11	1.799.999.992,84 €	30.177.669,47 €	47.987.492,90 €	78.165.162,37 €	27,69%
12	1.799.999.993,58 €	30.876.744,16 €	47.465.290,02 €	78.342.034,18 €	27,43%
13	1.799.999.958,80 €	29.556.876,67 €	45.760.187,19 €	75.317.063,86 €	26,58%
14	1.721.647.673,05 €	28.588.769,79 €	30.693.631,43 €	59.282.401,22 €	19,42%
15	1.658.715.590,68 €	28.499.176,78 €	47.084.893,55 €	75.584.070,33 €	29,22%
16	1.579.516.526,08 €	27.185.727,46 €	44.025.413,58 €	71.211.141,04 €	28,77%
17	1.504.720.267,30 €	26.381.970,38 €	42.816.372,78 €	69.198.343,16 €	29,28%
18	1.432.703.420,57 €	26.625.784,19 €	34.486.040,66 €	61.111.824,85 €	25,35%
19	1.366.855.787,27 €	24.783.879,79 €	37.217.290,41 €	62.001.170,20 €	28,20%
20	1.301.382.552,83 €	23.445.035,29 €	31.526.190,43 €	54.971.225,72 €	25,49%
21	1.243.335.118,53 €	23.488.188,23 €	27.123.684,87 €	50.611.873,10 €	23,25%
22	1.189.492.514,20 €	22.033.853,80 €	26.062.473,99 €	48.096.327,79 €	23,34%
23	1.137.704.113,13 €	21.376.728,61 €	22.264.065,20 €	43.640.793,81 €	21,11%
24	1.091.302.713,23 €	20.896.411,55 €	17.461.551,76 €	38.357.963,31 €	17,60%
25	1.050.040.105,16 €	20.553.036,44 €	14.978.129,26 €	35.531.165,70 €	15,84%
26	1.011.546.703,21 €	19.883.570,13 €	9.981.424,55 €	29.864.994,68 €	11,22%
27	979.508.496,29 €	19.747.624,75 €	16.740.256,79 €	36.487.881,54 €	18,69%
28	940.396.572,93 €	19.164.568,53 €	14.265.507,47 €	33.430.076,00 €	16,76%
29	904.083.465,13 €	18.959.919,52 €	14.103.398,55 €	33.063.318,07 €	17,19%
30	867.754.835,41 €	18.442.913,19 €	10.244.883,26 €	28.687.796,45 €	13,28%
31	837.573.133,32 €	17.521.972,50 €	12.252.968,87 €	29.774.941,37 €	16,21%
32	805.344.476,12 €	17.333.857,71 €	11.466.605,82 €	28.800.463,53 €	15,81%
33	774.337.554,90 €	16.768.072,82 €	11.233.018,29 €	28.001.091,11 €	16,08%
34	744.253.182,52 €	16.558.540,01 €	11.174.524,56 €	27.733.064,57 €	16,60%
35	714.652.736,22 €	16.488.206,14 €	6.880.698,32 €	23.368.904,46 €	10,96%
36	689.208.813,99 €	15.952.962,62 €	7.342.513,82 €	23.295.476,44 €	12,06%
37	664.036.503,02 €	15.429.784,11 €	6.956.068,94 €	22.385.853,05 €	11,87%
38	640.143.017,52 €	15.255.509,43 €	4.508.080,21 €	19.763.589,64 €	8,13%
39	618.529.801,11 €	15.218.681,96 €	8.160.241,19 €	23.378.923,15 €	14,73%
40	593.148.563,20 €	14.451.149,37 €	6.947.331,42 €	21.398.480,79 €	13,18%
41	570.129.389,58 €	14.338.922,15 €	6.971.384,24 €	21.310.306,39 €	13,73%
42	547.537.466,85 €	13.875.942,96 €	6.931.744,92 €	20.807.687,88 €	14,18%
43	525.478.887,66 €	13.394.198,89 €	6.448.230,30 €	19.842.429,19 €	13,77%
44	504.470.040,89 €	13.279.658,99 €	5.690.703,85 €	18.970.362,84 €	12,73%
45	483.797.256,40 €	13.035.463,55 €	6.586.923,12 €	19.622.386,67 €	15,17%
46	462.729.654,54 €	12.551.419,97 €	5.527.303,30 €	18.078.723,27 €	13,43%
47	443.196.259,31 €	12.176.477,02 €	5.092.917,04 €	17.269.394,06 €	12,95%
48	424.915.466,90 €	12.221.607,01 €	4.601.998,50 €	16.823.605,51 €	12,25%
49	406.972.073,69 €	11.638.694,55 €	4.210.609,25 €	15.849.303,80 €	11,73%
50	389.757.980,50 €	11.258.049,42 €	2.706.553,84 €	13.964.603,26 €	8,02%
51	374.849.302,11 €	11.343.997,87 €	4.935.729,04 €	16.279.726,91 €	14,71%
52	357.461.476,33 €	10.837.869,98 €	4.359.003,68 €	15.196.873,66 €	13,69%
53	341.121.321,93 €	10.629.875,39 €	4.043.611,57 €	14.673.486,96 €	13,33%
54	325.648.786,46 €	10.053.480,15 €	4.073.198,34 €	14.126.678,49 €	14,02%
55	310.618.786,56 €	9.917.370,91 €	3.495.609,49 €	13.412.980,40 €	12,70%
56	296.328.148,41 €	9.579.376,90 €	3.352.633,51 €	12.932.010,41 €	12,76%
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2. Reserve Accounts

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	2,3%	6.000.000,00 €	
Cash Outflow		6.000.000,00 €	
of which Liquidity Reserve Excess Amount		- €	
Cash Inflow		6.000.000,00 €	
End of Period	2,5%	6.000.000,00 €	
Required Liquidity Reserve Amount	2,5%	6.000.000,00 €	
Commingling Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	
Set-Off Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

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3.1 Delinquency Data

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Collection Period	from	01.06.2025	to	30.06.2025		

Delinquency Data and Ratios

Collection Period	*Outstanding BOP*	*Days past due*				*not delinquent*	*Days past due*			
		1-30	*31-60*	*61-90*	*>90*		*1-30*	*31-60*	*61-90*	*>90*
1	**1.799.999.933,09 €**	0,00 €	0,00 €	0,00 €	0,00 €	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**1.799.999.978,57 €**	6.313.367,70 €	882.720,82 €	170.291,73 €	106.711,25 €	**99,58%**	0,35%	0,05%	0,01%	0,01%
3	**1.799.999.995,61 €**	6.239.761,54 €	4.939.221,31 €	866.738,74 €	194.212,76 €	**99,32%**	0,35%	0,27%	0,05%	0,01%
4	**1.799.999.991,50 €**	5.963.979,66 €	5.640.605,03 €	3.166.805,23 €	1.020.162,48 €	**99,12%**	0,33%	0,31%	0,18%	0,06%
5	**1.799.999.993,97 €**	6.549.435,07 €	5.068.350,47 €	3.154.504,95 €	3.340.625,38 €	**98,99%**	0,36%	0,28%	0,18%	0,19%
6	**1.799.999.998,42 €**	6.277.838,82 €	5.527.447,42 €	3.012.488,71 €	3.870.498,36 €	**98,96%**	0,35%	0,31%	0,17%	0,22%
7	**1.799.999.986,54 €**	6.655.977,58 €	5.191.130,95 €	3.407.325,83 €	4.039.360,98 €	**98,93%**	0,37%	0,29%	0,19%	0,22%
8	**1.799.999.989,63 €**	6.989.530,24 €	6.091.686,44 €	3.286.422,04 €	3.722.868,68 €	**98,88%**	0,39%	0,34%	0,18%	0,21%
9	**1.799.999.997,62 €**	7.133.920,03 €	6.233.651,41 €	3.951.906,29 €	3.968.753,90 €	**98,82%**	0,40%	0,35%	0,22%	0,22%
10	**1.799.999.984,70 €**	7.100.911,44 €	6.845.812,22 €	3.913.890,47 €	4.226.440,32 €	**98,77%**	0,39%	0,38%	0,22%	0,23%
11	**1.799.999.992,84 €**	7.461.489,74 €	7.241.101,48 €	4.275.039,66 €	4.343.151,61 €	**98,70%**	0,41%	0,40%	0,24%	0,24%
12	**1.799.999.993,58 €**	8.614.820,87 €	7.514.271,62 €	4.335.660,83 €	4.808.361,93 €	**98,60%**	0,48%	0,42%	0,24%	0,27%
13	**1.799.999.958,85 €**	8.149.643,43 €	7.414.728,38 €	5.196.772,53 €	4.804.992,51 €	**98,58%**	0,45%	0,41%	0,29%	0,27%
14	**1.721.647.673,05 €**	9.154.824,92 €	7.683.441,10 €	4.571.313,06 €	5.450.520,47 €	**98,44%**	0,53%	0,45%	0,27%	0,32%
15	**1.658.715.590,68 €**	8.019.501,54 €	7.716.322,14 €	4.957.459,62 €	5.141.187,28 €	**98,44%**	0,48%	0,47%	0,30%	0,31%
16	**1.579.516.526,08 €**	2.156.410,29 €	5.288.311,38 €	5.855.455,62 €	8.834.829,65 €	**98,60%**	0,14%	0,33%	0,37%	0,56%
17	**1.504.720.267,30 €**	6.103.836,10 €	6.642.996,27 €	5.178.304,37 €	5.506.748,66 €	**98,44%**	0,41%	0,44%	0,34%	0,37%
18	**1.432.703.420,57 €**	2.260.407,34 €	9.054.085,70 €	5.365.320,18 €	5.974.539,81 €	**98,42%**	0,16%	0,63%	0,37%	0,42%
19	**1.366.855.787,27 €**	5.370.518,81 €	5.457.118,45 €	5.095.288,19 €	6.238.919,17 €	**98,38%**	0,39%	0,40%	0,37%	0,46%
20	**1.301.382.552,83 €**	2.149.017,19 €	5.760.350,49 €	4.844.307,25 €	8.429.770,89 €	**98,37%**	0,17%	0,44%	0,37%	0,65%
21	**1.243.335.118,53 €**	4.753.479,16 €	2.338.223,15 €	5.410.463,65 €	7.949.872,40 €	**98,36%**	0,38%	0,19%	0,44%	0,64%
22	**1.189.492.514,20 €**	5.484.736,32 €	5.666.697,26 €	4.538.040,41 €	5.916.666,61 €	**98,18%**	0,46%	0,48%	0,38%	0,50%
23	**1.137.704.113,13 €**	1.757.770,17 €	4.233.101,56 €	4.546.757,95 €	7.527.347,52 €	**98,41%**	0,15%	0,37%	0,40%	0,66%
24	**1.091.302.713,23 €**	5.094.657,88 €	1.689.545,81 €	4.808.622,74 €	7.285.895,52 €	**98,27%**	0,47%	0,15%	0,44%	0,67%
25	**1.050.040.105,16 €**	2.059.584,85 €	5.233.159,66 €	4.294.615,30 €	7.814.341,32 €	**98,15%**	0,20%	0,50%	0,41%	0,74%
26	**1.011.546.703,21 €**	4.456.205,77 €	1.815.264,82 €	4.953.579,13 €	6.770.256,79 €	**98,22%**	0,44%	0,18%	0,49%	0,67%
27	**979.508.496,29 €**	4.706.084,98 €	4.781.727,82 €	1.417.695,23 €	7.880.938,28 €	**98,08%**	0,48%	0,49%	0,14%	0,80%
28	**940.396.572,93 €**	1.945.485,70 €	4.168.293,21 €	4.301.529,82 €	7.337.130,76 €	**98,11%**	0,21%	0,44%	0,46%	0,78%
29	**904.083.465,13 €**	4.901.116,10 €	4.564.945,11 €	3.265.378,23 €	4.891.706,97 €	**98,05%**	0,54%	0,50%	0,36%	0,54%
30	**867.754.835,41 €**	1.533.474,44 €	6.127.716,82 €	3.270.227,48 €	3.810.132,42 €	**98,30%**	0,18%	0,71%	0,38%	0,44%
31	**837.573.133,32 €**	4.796.556,50 €	3.678.024,96 €	3.464.176,11 €	4.968.428,66 €	**97,98%**	0,57%	0,44%	0,41%	0,59%
32	**805.344.476,12 €**	2.122.777,51 €	3.561.041,38 €	3.605.145,19 €	6.335.455,55 €	**98,06%**	0,26%	0,44%	0,45%	0,79%
33	**774.337.554,90 €**	4.473.384,62 €	1.535.075,82 €	3.309.766,94 €	5.941.946,53 €	**98,03%**	0,58%	0,20%	0,43%	0,77%
34	**744.253.182,52 €**	2.132.407,47 €	3.503.142,97 €	3.669.346,01 €	5.342.471,85 €	**98,03%**	0,29%	0,47%	0,49%	0,72%
35	**714.652.736,22 €**	1.891.767,24 €	4.020.922,40 €	2.804.854,34 €	5.075.477,04 €	**98,07%**	0,26%	0,56%	0,39%	0,71%
36	**689.208.813,99 €**	4.015.303,90 €	3.507.063,77 €	1.245.723,22 €	4.597.970,47 €	**98,06%**	0,58%	0,51%	0,18%	0,67%
37	**664.036.503,02 €**	1.615.005,19 €	3.351.474,16 €	3.410.957,12 €	4.983.436,81 €	**97,99%**	0,24%	0,50%	0,51%	0,75%
38	**640.143.017,52 €**	3.820.235,41 €	1.299.255,89 €	2.792.930,92 €	5.401.686,20 €	**97,92%**	0,60%	0,20%	0,44%	0,84%
39	**618.529.801,11 €**	3.345.055,50 €	3.163.187,63 €	2.532.583,65 €	3.528.784,90 €	**97,97%**	0,54%	0,51%	0,41%	0,57%
40	**593.148.563,20 €**	1.557.008,81 €	2.701.841,43 €	2.703.966,97 €	5.021.908,87 €	**97,98%**	0,26%	0,46%	0,46%	0,85%
41	**570.129.389,58 €**	3.270.910,87 €	3.015.472,85 €	523.870,24 €	4.324.867,15 €	**98,05%**	0,57%	0,53%	0,09%	0,76%
42	**547.537.466,85 €**	3.892.343,73 €	2.770.911,81 €	2.266.822,84 €	3.355.316,26 €	**97,76%**	0,71%	0,51%	0,41%	0,61%
43	**525.478.887,66 €**	3.220.590,92 €	1.083.273,29 €	3.804.331,90 €	2.761.434,36 €	**97,93%**	0,61%	0,21%	0,72%	0,53%
44	**504.470.040,89 €**	1.217.385,98 €	2.470.401,76 €	2.457.322,43 €	4.325.953,00 €	**97,92%**	0,24%	0,49%	0,49%	0,86%
45	**483.797.256,40 €**	3.666.050,91 €	2.289.090,67 €	2.104.811,90 €	2.941.467,90 €	**97,73%**	0,76%	0,47%	0,44%	0,61%
46	**462.729.654,54 €**	1.430.444,59 €	2.481.013,57 €	2.100.394,72 €	3.590.332,63 €	**97,92%**	0,31%	0,54%	0,45%	0,78%
47	**443.196.259,31 €**	3.479.794,80 €	879.683,18 €	2.279.885,16 €	3.359.991,49 €	**97,74%**	0,79%	0,20%	0,51%	0,76%
48	**424.915.466,90 €**	3.109.251,13 €	789.854,05 €	2.231.102,16 €	3.485.444,38 €	**97,74%**	0,73%	0,19%	0,53%	0,82%
49	**406.972.073,69 €**	1.212.942,40 €	2.178.056,14 €	1.796.094,18 €	3.737.363,05 €	**97,81%**	0,30%	0,54%	0,44%	0,92%
50	**389.757.980,50 €**	3.118.885,55 €	1.945.041,95 €	1.564.948,55 €	2.271.917,19 €	**97,72%**	0,80%	0,50%	0,40%	0,58%
51	**374.849.302,11 €**	2.336.577,88 €	2.007.672,25 €	459.404,84 €	3.254.026,55 €	**97,85%**	0,62%	0,54%	0,12%	0,87%
52	**357.461.476,33 €**	1.253.317,26 €	2.374.334,05 €	1.587.726,10 €	2.960.862,60 €	**97,71%**	0,35%	0,66%	0,44%	0,83%
53	**341.121.321,93 €**	2.766.773,45 €	2.174.527,97 €	1.450.008,08 €	1.963.450,76 €	**97,55%**	0,81%	0,64%	0,43%	0,58%
54	**325.648.786,46 €**	997.504,37 €	2.684.697,54 €	1.543.197,05 €	2.064.327,58 €	**97,76%**	0,31%	0,82%	0,47%	0,63%
55	**310.618.786,56 €**	2.247.778,36 €	723.490,30 €	2.142.429,59 €	1.907.741,66 €	**97,74%**	0,72%	0,23%	0,69%	0,61%
56	**296.328.148,41 €**	1.900.073,58 €	1.600.253,58 €	539.492,35 €	2.530.649,70 €	**97,78%**	0,64%	0,54%	0,18%	0,85%
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3.2 Default Data

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Santander

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	675.247,55 €	
Current Period Recoveries	318.422,42 €	
Current Period Net Default	356.825,13 €	
New Number of Defaulted Contracts		83
Cumulative Default		
Cumulative Gross Default	117.707.810,95 €	
Cumulative Recoveries	19.238.528,41 €	
Cumulative Net Default	98.469.282,54 €	
Total Number of Defaulted Contracts		11.955

Principal Deficiency Ledgers

Class A PDL Sub-Ledger	
Class A PDL BoP	- €
Class A Amount debited to the PDL	- €
Class A Amount credited to the PDL	- €
Class A PDL EoP	- €
Class B PDL Sub-Ledger	
Class B PDL BoP	- €
Class B Amount debited to the PDL	- €
Class B Amount credited to the PDL	- €
Class B PDL EoP	- €
Class C PDL Sub-Ledger	
Class C PDL BoP	- €
Class C Amount debited to the PDL	- €
Class C Amount credited to the PDL	- €
Class C PDL EoP	- €
Class D PDL Sub-Ledger	
Class D PDL BoP	- €
Class D Amount debited to the PDL	- €
Class D Amount credited to the PDL	- €
Class D PDL EoP	- €
Class E PDL Sub-Ledger	
Class E PDL BoP	- €
Class E Amount debited to the PDL	- €
Class E Amount credited to the PDL	- €
Class E PDL EoP	- €
Class F PDL Sub-Ledger	
Class F PDL BoP	- €
Class F Amount debited to the PDL	- €
Class F Amount credited to the PDL	- €
Class F PDL EoP	- €
Class G PDL Sub-Ledger	
Class G PDL BoP	- €
Class G Amount debited to the PDL	675.247,55 €
Class G Amount credited to the PDL	675.247,55 €
Class G PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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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	0	0,00 €	0,00 €	1.865.332.396,49 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%
2	16	147.487,32 €	147.487,32 €	1.925.228.852,76 €	0,01%	-479,73 €	-479,73 €	147.967,05 €	0,01%
3	24	157.926,42 €	305.413,74 €	1.996.496.542,36 €	0,02%	257,69 €	-222,04 €	305.635,78 €	0,02%
4	132	1.099.521,49 €	1.404.935,23 €	2.069.848.195,12 €	0,07%	9.982,50 €	9.760,46 €	1.395.174,77 €	0,07%
5	315	2.218.875,82 €	3.623.811,05 €	2.153.371.435,16 €	0,17%	24.886,76 €	34.647,22 €	3.589.163,83 €	0,17%
6	507	2.239.836,88 €	5.863.647,93 €	2.230.111.276,05 €	0,26%	3.854,39 €	38.501,61 €	5.825.146,32 €	0,26%
7	775	2.857.778,09 €	8.721.426,02 €	2.305.545.697,62 €	0,38%	5.493,97 €	43.995,58 €	8.677.430,44 €	0,38%
8	1.035	2.403.241,33 €	11.124.667,35 €	2.387.304.300,26 €	0,47%	22.450,16 €	66.445,74 €	11.058.221,61 €	0,46%
9	1.358	3.038.826,26 €	14.163.493,61 €	2.482.653.655,32 €	0,57%	31.479,16 €	97.924,90 €	14.065.568,71 €	0,57%
10	1.606	2.948.583,92 €	17.112.077,53 €	2.566.789.790,59 €	0,67%	52.785,46 €	150.710,36 €	16.961.367,17 €	0,66%
11	1.934	3.478.842,52 €	20.590.920,05 €	2.648.433.796,22 €	0,78%	70.308,76 €	221.019,12 €	20.369.900,93 €	0,77%
12	2.253	3.348.605,56 €	23.939.525,61 €	2.730.124.401,23 €	0,88%	118.385,37 €	339.404,49 €	23.600.121,12 €	0,86%
13	2.547	3.035.221,94 €	26.974.747,55 €	2.730.124.401,23 €	0,99%	101.904,44 €	441.308,93 €	26.533.438,62 €	0,97%
14	2.882	3.649.681,15 €	30.624.428,70 €	2.730.124.401,23 €	1,12%	168.996,44 €	610.305,37 €	30.014.123,33 €	1,10%
15	3.239	3.614.994,27 €	34.239.422,97 €	2.730.124.401,23 €	1,25%	152.385,89 €	762.691,26 €	33.476.731,71 €	1,23%
16	3.622	3.585.117,74 €	37.824.540,71 €	2.730.124.401,23 €	1,39%	111.648,37 €	874.339,63 €	36.950.201,08 €	1,35%
17	3.912	2.818.503,57 €	40.643.044,28 €	2.730.124.401,23 €	1,49%	178.137,94 €	1.052.477,57 €	39.590.566,71 €	1,45%
18	4.325	4.735.808,45 €	45.378.852,73 €	2.730.124.401,23 €	1,66%	186.401,94 €	1.238.879,51 €	44.139.973,22 €	1,62%
19	4.652	3.472.064,24 €	48.850.916,97 €	2.730.124.401,23 €	1,79%	185.101,49 €	1.423.981,00 €	47.426.935,97 €	1,74%
20	4.988	3.076.208,58 €	51.927.125,55 €	2.730.124.401,23 €	1,90%	169.052,85 €	1.593.033,85 €	50.334.091,70 €	1,84%
21	5.324	3.230.731,23 €	55.157.856,78 €	2.730.124.401,23 €	2,02%	209.071,26 €	1.802.105,11 €	53.355.751,67 €	1,95%
22	5.671	3.692.073,28 €	58.849.930,06 €	2.730.124.401,23 €	2,16%	286.489,58 €	2.088.594,69 €	56.761.335,37 €	2,08%
23	5.972	2.760.606,09 €	61.610.536,15 €	2.730.124.401,23 €	2,26%	281.752,38 €	2.370.347,07 €	59.240.189,08 €	2,17%
24	6.280	2.904.644,76 €	64.515.180,91 €	2.730.124.401,23 €	2,36%	185.063,20 €	2.555.410,27 €	61.959.770,64 €	2,27%
25	6.589	2.962.236,25 €	67.477.417,16 €	2.730.124.401,23 €	2,47%	4.711.560,27 €	7.266.970,54 €	60.210.446,62 €	2,21%
26	6.808	2.173.212,24 €	69.650.629,40 €	2.730.124.401,23 €	2,55%	177.779,61 €	7.444.750,15 €	62.205.879,25 €	2,28%
27	7.053	2.624.041,82 €	72.274.671,22 €	2.730.124.401,23 €	2,65%	161.908,40 €	7.606.658,55 €	64.668.012,67 €	2,37%
28	7.325	2.883.031,80 €	75.157.703,02 €	2.730.124.401,23 €	2,75%	196.623,44 €	7.803.281,99 €	67.354.421,03 €	2,47%
29	7.620	3.265.311,65 €	78.423.014,67 €	2.730.124.401,23 €	2,87%	249.299,79 €	8.052.581,78 €	70.370.432,89 €	2,58%
30	7.829	1.493.905,64 €	79.916.920,31 €	2.730.124.401,23 €	2,93%	250.132,45 €	8.302.714,23 €	71.614.206,08 €	2,62%
31	8.081	2.453.715,83 €	82.370.636,14 €	2.730.124.401,23 €	3,02%	263.009,47 €	8.565.723,70 €	73.804.912,44 €	2,70%
32	8.325	2.206.457,69 €	84.577.093,83 €	2.730.124.401,23 €	3,10%	276.668,58 €	8.842.392,28 €	75.734.701,55 €	2,77%
33	8.542	2.083.281,27 €	86.660.375,10 €	2.730.124.401,23 €	3,17%	261.274,42 €	9.103.666,70 €	77.556.708,40 €	2,84%
34	8.746	1.867.381,73 €	88.527.756,83 €	2.730.124.401,23 €	3,24%	315.106,35 €	9.418.773,05 €	79.108.983,78 €	2,90%
35	8.943	2.075.017,77 €	90.602.774,60 €	2.730.124.401,23 €	3,32%	204.987,12 €	9.623.760,17 €	80.979.014,43 €	2,97%
36	9.135	1.876.834,53 €	92.479.609,13 €	2.730.124.401,23 €	3,39%	1.560.772,79 €	11.184.532,96 €	81.295.076,17 €	2,98%
37	9.311	1.507.632,45 €	93.987.241,58 €	2.730.124.401,23 €	3,44%	317.518,50 €	11.502.051,46 €	82.485.190,12 €	3,02%
38	9.501	1.849.626,77 €	95.836.868,35 €	2.730.124.401,23 €	3,51%	277.721,07 €	11.779.772,53 €	84.057.095,82 €	3,08%
39	9.695	2.002.314,76 €	97.839.183,11 €	2.730.124.401,23 €	3,58%	314.968,47 €	12.094.741,00 €	85.744.442,11 €	3,14%
40	9.848	1.620.692,83 €	99.459.875,94 €	2.730.124.401,23 €	3,64%	277.300,58 €	12.372.041,58 €	87.087.834,36 €	3,19%
41	9.994	1.281.616,34 €	100.741.492,28 €	2.730.124.401,23 €	3,69%	278.569,33 €	12.650.610,91 €	88.090.881,37 €	3,23%
42	10.140	1.250.891,31 €	101.992.383,59 €	2.730.124.401,23 €	3,74%	326.599,52 €	12.977.210,43 €	89.015.173,16 €	3,26%
43	10.276	1.166.417,58 €	103.158.801,17 €	2.730.124.401,23 €	3,78%	312.342,63 €	13.289.553,06 €	89.869.248,11 €	3,29%
44	10.441	1.702.421,65 €	104.861.222,82 €	2.730.124.401,23 €	3,84%	281.732,40 €	13.571.285,46 €	91.289.937,36 €	3,34%
45	10.597	1.445.215,19 €	106.306.438,01 €	2.730.124.401,23 €	3,89%	332.224,62 €	13.903.510,08 €	92.402.927,93 €	3,38%
46	10.756	1.454.671,96 €	107.761.109,97 €	2.730.124.401,23 €	3,95%	372.435,02 €	14.275.945,10 €	93.485.164,87 €	3,42%
47	10.887	1.011.398,35 €	108.772.508,32 €	2.730.124.401,23 €	3,98%	340.485,08 €	14.616.430,18 €	94.156.078,14 €	3,45%
48	11.030	1.119.787,70 €	109.892.296,02 €	2.730.124.401,23 €	4,03%	334.974,38 €	14.951.404,56 €	94.940.891,46 €	3,48%
49	11.171	1.364.789,39 €	111.257.085,41 €	2.730.124.401,23 €	4,08%	2.663.051,43 €	17.614.455,99 €	93.642.629,42 €	3,43%
50	11.287	944.075,13 €	112.201.160,54 €	2.730.124.401,23 €	4,11%	-8.077,94 €	17.606.378,05 €	94.594.782,49 €	3,46%
51	11.414	1.108.098,87 €	113.309.259,41 €	2.730.124.401,23 €	4,15%	236.397,08 €	17.842.775,13 €	95.466.484,28 €	3,50%
52	11.547	1.143.276,32 €	114.452.535,73 €	2.730.124.401,23 €	4,19%	262.503,79 €	18.105.278,92 €	96.347.256,81 €	3,53%
53	11.656	799.048,51 €	115.251.584,24 €	2.730.124.401,23 €	4,22%	263.265,02 €	18.368.543,94 €	96.883.040,30 €	3,55%
54	11.765	903.321,41 €	116.154.905,65 €	2.730.124.401,23 €	4,25%	268.765,70 €	18.637.309,64 €	97.517.596,01 €	3,57%
55	11.872	877.657,75 €	117.032.563,40 €	2.730.124.401,23 €	4,29%	282.796,35 €	18.920.105,99 €	98.112.457,41 €	3,59%
56	11.955	675.247,55 €	117.707.810,95 €	2.730.124.401,23 €	4,31%	318.422,42 €	19.238.528,41 €	98.469.282,54 €	3,61%
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4. Concentration Limits

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Current Transaction Status **Amortising**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,60%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		80,00	-	

	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				
Period before previous period		180.000.000,00 €	-	
Previous period		180.000.000,00 €	-	
Current period		180.000.000,00 €	-	
Termination/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio				
- until (and including) the Payment Date in Nov 2021		1,50%		no
- from the Payment Date in Dec 2021 until (and including) the Payment Date in Nov 2022		2,50%	3,61%	no
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023		3,50%		no
- from the Payment Date in Dec 2023 onwards		4,50%		no
Class G PDL fully debited		0,00 €	0,00 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent. of the Aggregate Outstanding Portfolio Portfolio Principal Amount of the Purchased Receivables on the Cut-Off Date	10,00%		15,71%	no
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to 31 October 2021		n/a	n/a	
Purchase Shortfall Event				
Termination Event or Servicer Termination Event				
Event of Default / Termination Event, as defined in the Interest Rate Swap				
Any debit of class G after application of funds in current period		n/a	n/a	

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5. Outstanding Notes

Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	56				
Monthly Period	Jul 2025				
Interest Period from	16.06.2025	to	14.07.2025	=	28 days
Collection Period from	01.06.2025	to	30.06.2025		

1. Note Balance

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		XS2239090785	XS2239091320	XS2239091593	XS2239091759	XS2239091833	XS2239091916	XS2239092138
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	76,50%	5,25%	6,00%	4,50%	3,00%	2,50%	2,25%
Legal Maturity		Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034
Expected Maturity		Sep 2025	Sep 2025	Sep 2025	Sep 2025	Sep 2025	Sep 2025	Dez 2023
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / A3 (sf)	BBB (sf) / Baa2 (sf)	BB+ (sf) / Ba2 (sf)	BB (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf)/Aaa (sf)	AAA (sf)/Aaa (sf)	AA+ (sf)/Aa2 (sf)	AA (sf)/A2 (sf)	AA- (sf)/A3 (sf)	A+ (sf)/Baa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.800.000.000 €	1.377.000.000,00 €	94.500.000,00 €	108.000.000,00 €	81.000.000,00 €	54.000.000,00 €	45.000.000,00 €	40.500.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		13.770	945	1.080	810	540	450	405
Current Note Information								
Class Principal Outstanding Balance Beginning of Period	255.828.308,85 €	200.213.459,10 €	13.740.139,35 €	15.703.016,40 €	11.777.262,30 €	7.851.508,20 €	6.542.923,50 €	- €
Replenishment	- €							
Amortisation	13.607.269,20 €							
Redemption per Class		10.649.167,20 €	730.825,20 €	835.228,80 €	626.421,60 €	417.614,40 €	348.012,00 €	- €
Redemption per Note		773,36 €	773,36 €	773,36 €	773,36 €	773,36 €	773,36 €	- €
Class Principal Outstanding Balance End of Period	242.221.039,65 €	189.564.291,90 €	13.009.314,15 €	14.867.787,60 €	11.150.840,70 €	7.433.893,80 €	6.194.911,50 €	- €
Current Tranching		78,3%	5,4%	6,1%	4,6%	3,1%	2,6%	0,0%
Current Pool Factor	0,13	0,14	0,14	0,14	0,14	0,14	0,14	0,00

2. Payments to Investors per Note

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,892%	1mE+70bp	1mE+115bp	1mE+175bp	1mE+250bp	1mE+390bp	1mE+530bp	6,20%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	28							
Principal Outstanding per Note Beginning of Period		14.539,83 €	14.539,83 €	14.539,83 €	14.539,83 €	14.539,83 €	14.539,83 €	- €
Class G only: Accrued Target Amortisation Amounts								- €
> Principal Repayment per Note		**773,36 €**	**773,36 €**	**773,36 €**	**773,36 €**	**773,36 €**	**773,36 €**	**- €**
Principal Outstanding per Note End of Period		13.766,47 €	13.766,47 €	13.766,47 €	13.766,47 €	13.766,47 €	13.766,47 €	- €
> Interest accrued for the period		**- 403.598,70 €**	**- 32.508,00 €**	**- 44.485,20 €**	**- 40.232,70 €**	**- 35.370,00 €**	**- 36.598,50 €**	**- €**
Interest Payment		**403.598,70 €**	**32.508,00 €**	**44.485,20 €**	**40.232,70 €**	**35.370,00 €**	**36.598,50 €**	**- €**
Interest Payment per Note		**29,31 €**	**34,40 €**	**41,19 €**	**49,67 €**	**65,50 €**	**81,33 €**	**- €**

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Initial total CE (Subordination, Reserve)	23,50%	18,25%	12,25%	7,75%	4,75%	2,25%	0,00%
Current CE	32,95%	28,35%	23,09%	19,15%	16,52%	14,33%	14,33%

* Last rating action as of 24.02.2025

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6. Original Principal Balance

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.099.326,89	0,14%	835	2,01%
2000: 3999	9.409.296,74	1,22%	3.189	7,68%
4000: 5999	20.698.410,38	2,68%	4.201	10,12%
6000: 7999	22.420.743,43	2,91%	3.286	7,92%
8000: 9999	22.639.720,77	2,94%	2.564	6,18%
10000: 11999	37.911.419,20	4,92%	3.552	8,56%
12000: 13999	29.559.897,51	3,83%	2.308	5,56%
14000: 15999	36.148.217,90	4,69%	2.416	5,82%
16000: 17999	33.439.379,14	4,34%	1.975	4,76%
18000: 19999	31.397.485,84	4,07%	1.664	4,01%
20000: 21999	48.059.543,05	6,23%	2.330	5,61%
22000: 23999	34.159.334,08	4,43%	1.490	3,59%
24000: 25999	45.269.811,47	5,87%	1.815	4,37%
26000: 27999	32.033.141,21	4,15%	1.190	2,87%
28000: 29999	30.119.451,74	3,91%	1.040	2,51%
30000: 31999	34.054.978,83	4,42%	1.111	2,68%
32000: 33999	23.141.652,70	3,00%	704	1,70%
34000: 35999	27.017.707,77	3,50%	773	1,86%
36000: 37999	20.247.470,26	2,63%	548	1,32%
38000: 39999	19.471.036,66	2,52%	500	1,20%
40000: 41999	23.154.577,94	3,00%	569	1,37%
42000: 43999	16.086.677,12	2,09%	375	0,90%
44000: 45999	17.357.420,40	2,25%	386	0,93%
46000: 47999	12.716.844,24	1,65%	271	0,65%
48000: 49999	12.877.761,21	1,67%	263	0,63%
50000: 51999	21.748.445,52	2,82%	431	1,04%
52000: 53999	12.415.010,81	1,61%	234	0,56%
54000: 55999	11.968.009,53	1,55%	218	0,53%
56000: 57999	8.934.926,47	1,16%	157	0,38%
58000: 59999	7.779.153,41	1,01%	132	0,32%
60000: 61999	15.338.804,79	1,99%	254	0,61%
62000: 63999	6.300.331,87	0,82%	100	0,24%
64000: 65999	7.322.635,47	0,95%	113	0,27%
66000: 67999	4.274.623,90	0,55%	64	0,15%
68000: 69999	5.518.602,06	0,72%	80	0,19%
70000: 71999	4.891.857,57	0,63%	69	0,17%
72000: 73999	3.943.786,43	0,51%	54	0,13%
74000: 75999	4.720.116,88	0,61%	63	0,15%
76000: 77999	1.464.427,69	0,19%	19	0,05%
78000: 79999	1.895.204,40	0,25%	24	0,06%
80000: 81999	2.349.334,30	0,30%	29	0,07%
82000: 83999	1.826.280,97	0,24%	22	0,05%
84000: 85999	2.714.683,86	0,35%	32	0,08%
86000: 87999	1.044.437,95	0,14%	12	0,03%
88000: 89999	800.259,36	0,10%	9	0,02%
90000: 91999	181.070,93	0,02%	2	0,00%
92000: 93999	556.845,49	0,07%	6	0,01%
94000: 95999	285.313,62	0,04%	3	0,01%
96000: 97999	581.644,27	0,08%	6	0,01%
98000: 99999	496.306,37	0,06%	5	0,01%
100000:	1.298.019,45	0,17%	12	0,03%
Total	**771.141.439,85**	**100,00%**	**41.505**	**100,00%**

Statistics	**in EUR**
Average Amount	18.579,48

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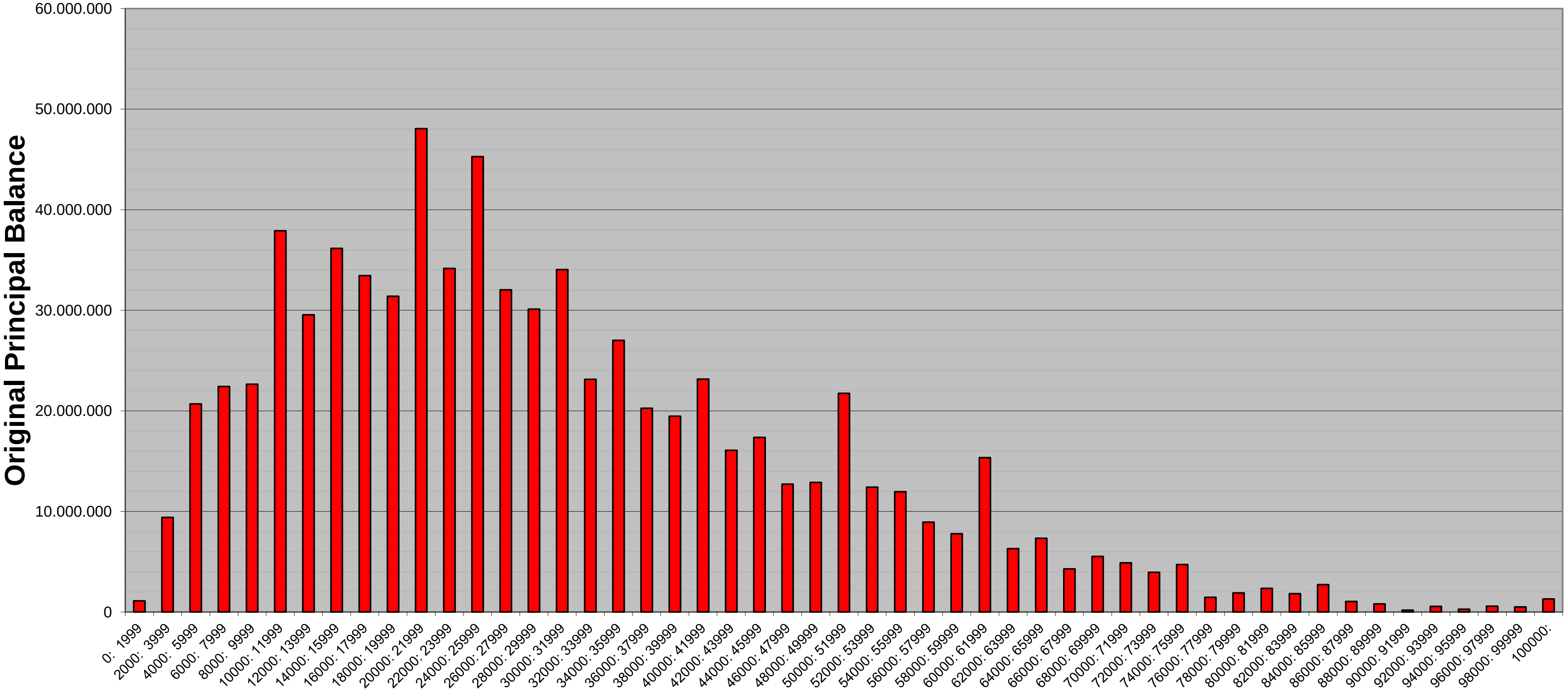
6.1 Original PB (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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7. Current Principal Balance

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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	10.915.215,96	3,86%	11.808	28,45%
2000: 3999	22.176.593,47	7,84%	7.584	18,27%
4000: 5999	25.797.297,31	9,12%	5.218	12,57%
6000: 7999	28.007.149,47	9,91%	4.017	9,68%
8000: 9999	28.560.829,37	10,10%	3.193	7,69%
10000:11999	26.741.399,94	9,46%	2.443	5,89%
12000:13999	22.147.061,07	7,83%	1.712	4,12%
14000:15999	19.523.431,47	6,91%	1.304	3,14%
16000:17999	16.764.127,72	5,93%	988	2,38%
18000:19999	13.693.566,85	4,84%	723	1,74%
20000:21999	12.264.341,63	4,34%	584	1,41%
22000:23999	9.128.358,57	3,23%	398	0,96%
24000:25999	9.866.778,27	3,49%	396	0,95%
26000:27999	7.114.547,87	2,52%	264	0,64%
28000:29999	7.123.340,92	2,52%	246	0,59%
30000:31999	4.887.551,63	1,73%	158	0,38%
32000:33999	3.828.810,46	1,35%	116	0,28%
34000:35999	3.351.849,66	1,19%	96	0,23%
36000:37999	2.917.019,85	1,03%	79	0,19%
38000:39999	2.061.161,37	0,73%	53	0,13%
40000:41999	1.263.292,41	0,45%	31	0,07%
42000:43999	1.204.548,19	0,43%	28	0,07%
44000:45999	626.002,79	0,22%	14	0,03%
46000:47999	563.892,30	0,20%	12	0,03%
48000:49999	441.561,19	0,16%	9	0,02%
50000:51999	456.808,30	0,16%	9	0,02%
52000:53999	157.894,78	0,06%	3	0,01%
54000:55999	329.798,23	0,12%	6	0,01%
56000:57999	283.602,62	0,10%	5	0,01%
58000:59999	59.821,83	0,02%	1	0,00%
60000:61999	60.878,73	0,02%	1	0,00%
62000:63999	62.249,52	0,02%	1	0,00%
64000:65999	65.803,72	0,02%	1	0,00%
66000:67999	67.021,98	0,02%	1	0,00%
68000:69999	137.039,77	0,05%	2	0,00%
70000:71999	70.241,23	0,02%	1	0,00%
72000:73999	0,00	0,00%	0	0,00%
74000:75999	0,00	0,00%	0	0,00%
76000:77999	0,00	0,00%	0	0,00%
78000:79999	0,00	0,00%	0	0,00%
80000:	0,00	0,00%	0	0,00%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**

Statistics	**in EUR**
Average Amount	6.811,73

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Calculation Date		10.07.2025				
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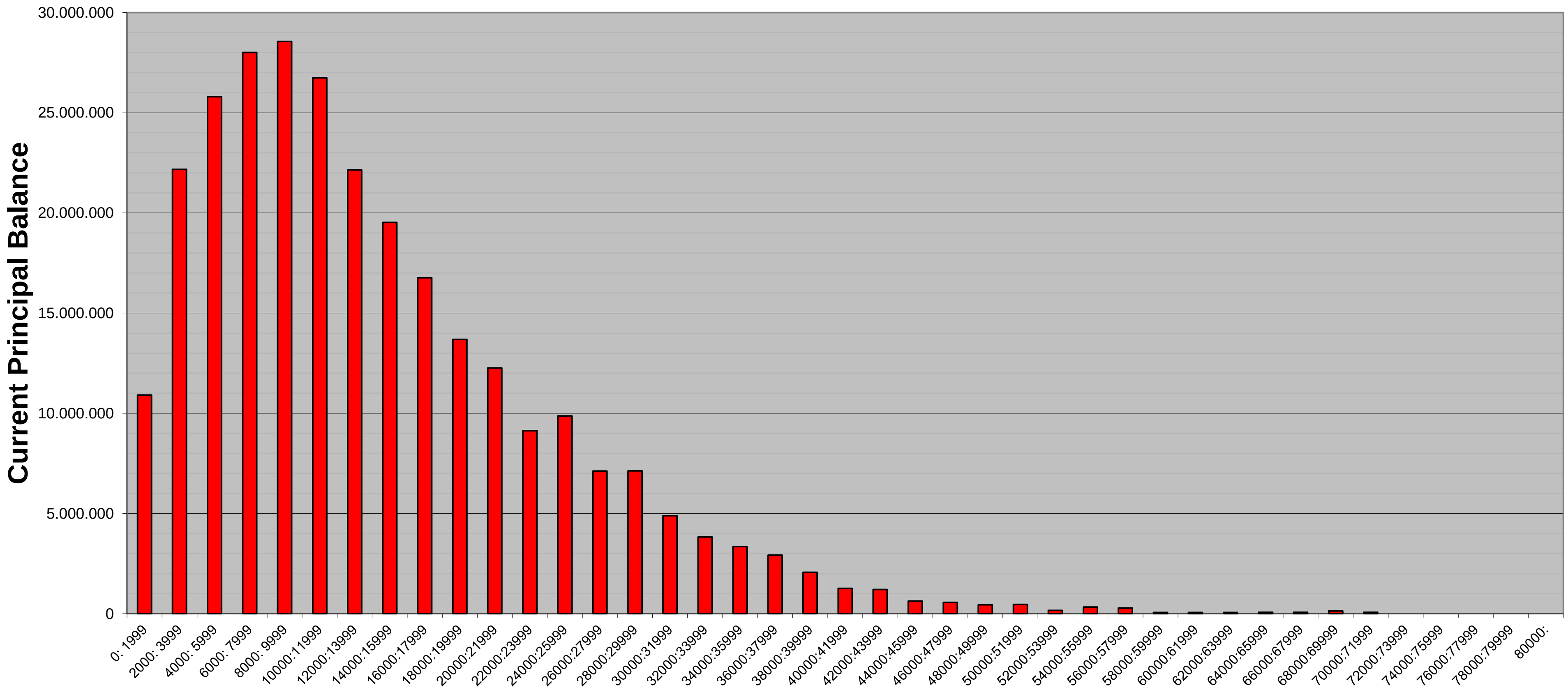
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

7.1 Current PB (Graph)



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8. Borrower Concentration

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	70.241,23	0,0248%	1
2	68.939,85	0,0244%	1
3	68.099,92	0,0241%	1
4	67.021,98	0,0237%	1
5	65.803,72	0,0233%	1
6	62.249,52	0,0220%	1
7	60.878,73	0,0215%	1
8	59.821,83	0,0212%	1
9	57.149,93	0,0202%	1
10	57.118,35	0,0202%	1
11	56.624,64	0,0200%	1
12	56.361,07	0,0199%	1
13	56.348,63	0,0199%	1
14	55.944,56	0,0198%	1
15	55.758,67	0,0197%	1
16	55.372,00	0,0196%	1
17	54.552,14	0,0193%	1
18	54.144,73	0,0192%	1
19	54.026,13	0,0191%	1
20	53.724,40	0,0190%	2
21	52.999,76	0,0187%	1
22	52.642,87	0,0186%	1
23	52.252,15	0,0185%	1
24	51.498,45	0,0182%	1
25	51.371,76	0,0182%	1
	1.450.947,02	**0,5132%**	**26**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
n/a	1.083.619,36	0,38%	140	0,34%
Baden-Wuerttemberg	33.508.264,57	11,85%	4.612	11,11%
Bavaria	36.034.784,79	12,75%	5.018	12,09%
Berlin	11.817.965,27	4,18%	1.739	4,19%
Brandenburg	11.478.323,06	4,06%	1.863	4,49%
Bremen	2.405.300,08	0,85%	361	0,87%
Hamburg	5.271.397,25	1,86%	773	1,86%
Hesse	20.500.133,61	7,25%	2.969	7,15%
Mecklenburg-Western Pomerania	10.685.744,13	3,78%	1.565	3,77%
Lower Saxony	28.348.604,31	10,03%	4.258	10,26%
North Rhine-Westphalia	61.053.760,93	21,60%	8.855	21,33%
Rhineland-Palatinate	14.454.452,96	5,11%	2.132	5,14%
Saarland	3.464.778,35	1,23%	518	1,25%
Saxony	13.094.594,49	4,63%	2.113	5,09%
Saxony-Anhalt	11.339.069,21	4,01%	1.719	4,14%
Schleswig-Holstein	9.451.369,87	3,34%	1.484	3,58%
Thuringia	8.728.728,21	3,09%	1.386	3,34%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**

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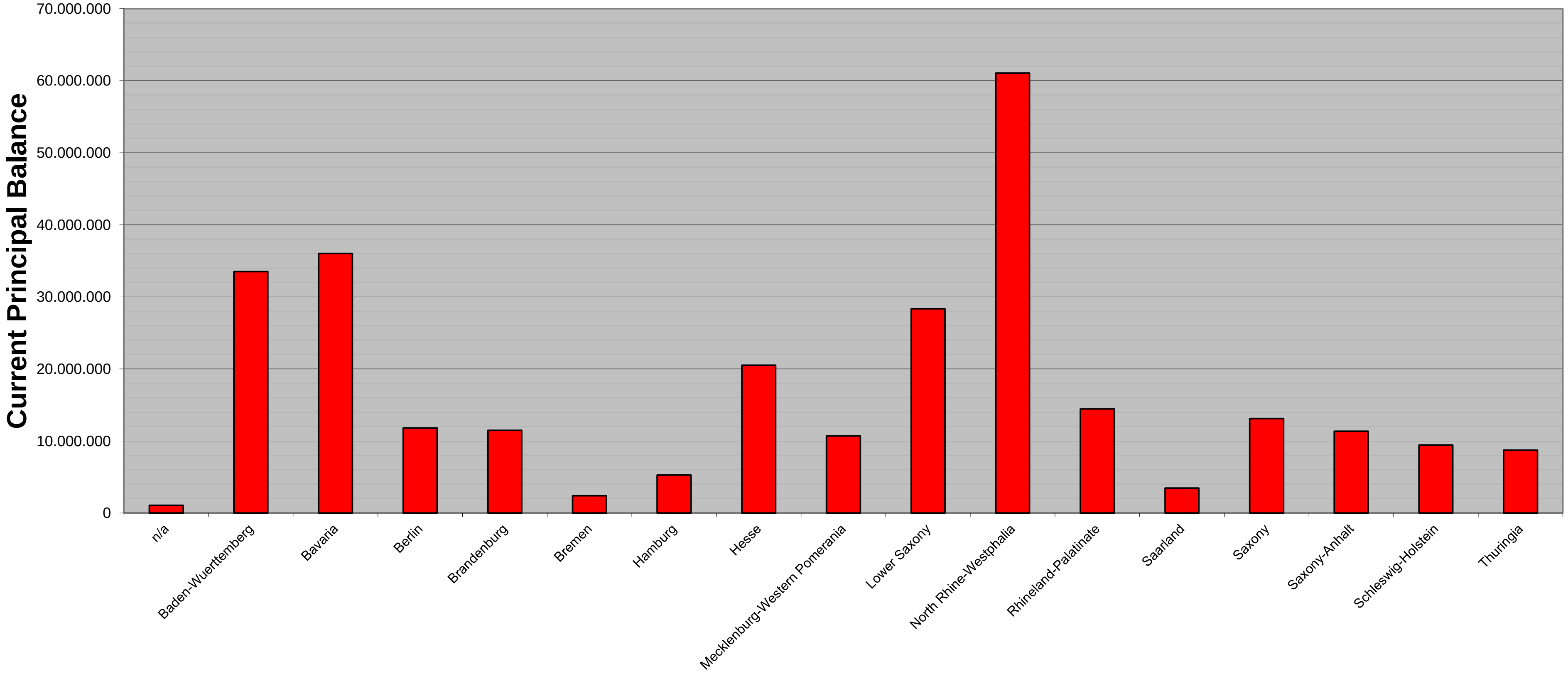
9.1 Geographical Distribution (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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10. Collateral

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	23.084.666,98	8,17%	2.024	4,88%
unsecured	259.636.223,47	91,83%	39.481	95,12%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**

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11. Insurances

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	108.911.099,19	38,52%	18.520	44,62%
Yes	173.809.791,26	61,48%	22.985	55,38%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**

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12. Payment Methods

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	262.394.911,69	92,81%	38.908	93,74%
Other	20.325.978,76	7,19%	2.597	6,26%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	78.555.222,43	27,79%	11.151	26,87%
1st of month	204.165.668,02	72,21%	30.354	73,13%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

13. Effective Interest Rate

Yield Range [*]	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	615.660,38	0,22%	477	1,15%
1: 1	2.344.965,52	0,83%	643	1,55%
2: 2	19.777.391,40	7,00%	3.007	7,24%
3: 3	34.487.821,19	12,20%	5.576	13,43%
4: 4	59.010.182,95	20,87%	9.452	22,77%
5: 5	59.084.125,23	20,90%	8.036	19,36%
6: 6	58.285.572,35	20,62%	6.852	16,51%
7: 7	33.754.639,36	11,94%	5.185	12,49%
8: 8	10.683.554,71	3,78%	1.510	3,64%
9: 9	3.683.302,44	1,30%	609	1,47%
10:10	758.245,87	0,27%	122	0,29%
11:11	173.677,94	0,06%	26	0,06%
12:12	57.308,48	0,02%	9	0,02%
13:	4.442,63	0,00%	1	0,00%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**

Statistics	**in %**
WA Interest	5,67%

[*] runs from .00 to .99

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13.1 Effective Interest Rate (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
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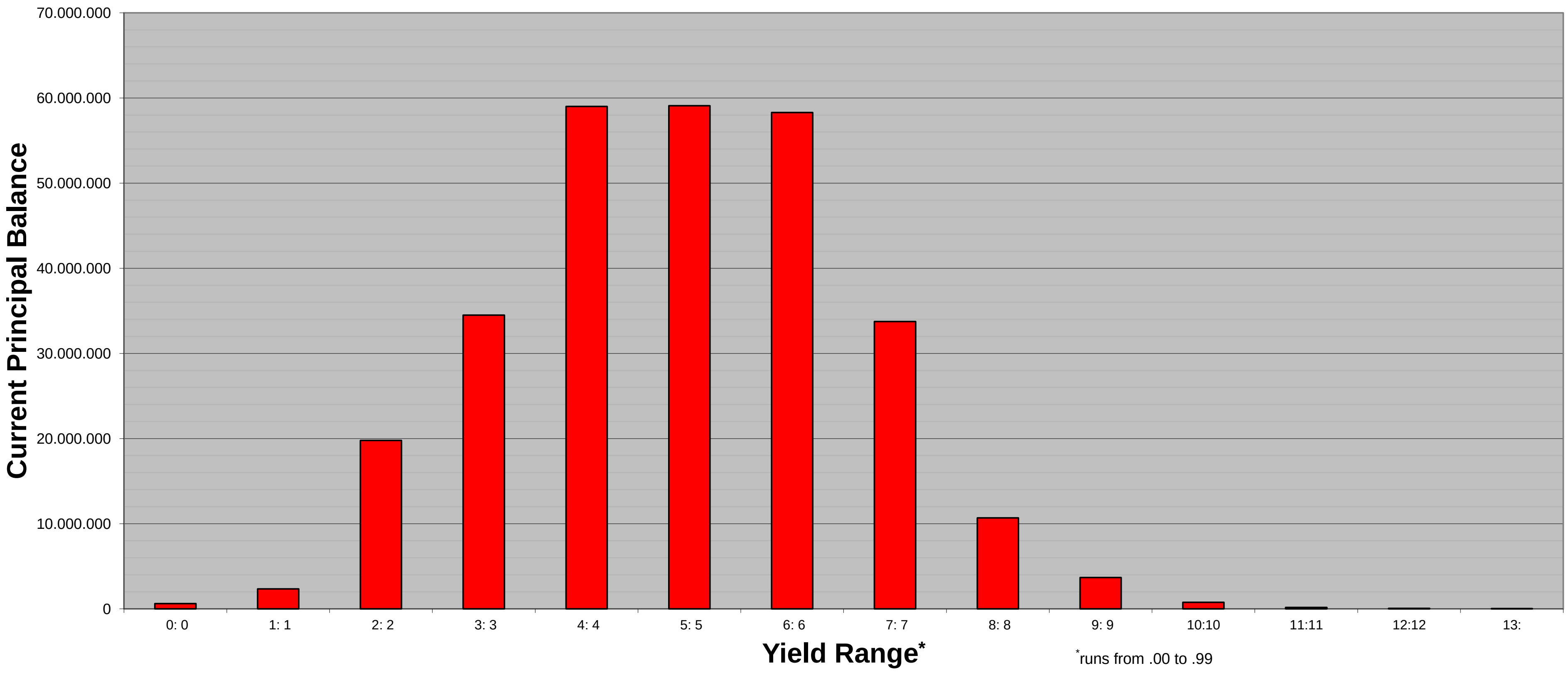

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14. Seasoning

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	0,00	0,00%	0	0,00%
3: 5	0,00	0,00%	0	0,00%
6: 8	0,00	0,00%	0	0,00%
9:11	0,00	0,00%	0	0,00%
12:14	0,00	0,00%	0	0,00%
15:17	0,00	0,00%	0	0,00%
18:20	0,00	0,00%	0	0,00%
21:23	0,00	0,00%	0	0,00%
24:26	0,00	0,00%	0	0,00%
27:29	0,00	0,00%	0	0,00%
30:32	0,00	0,00%	0	0,00%
33:35	0,00	0,00%	0	0,00%
36:38	0,00	0,00%	0	0,00%
39:41	0,00	0,00%	0	0,00%
42:44	0,00	0,00%	0	0,00%
45:47	7.368.392,02	2,61%	816	1,97%
48:50	24.474.968,76	8,66%	2.581	6,22%
51:53	32.767.204,18	11,59%	3.722	8,97%
54:56	38.726.026,13	13,70%	5.054	12,18%
57:59	56.520.204,11	19,99%	8.402	20,24%
60:62	40.360.301,23	14,28%	6.251	15,06%
63:65	39.367.048,54	13,92%	6.308	15,20%
66:68	26.283.313,40	9,30%	4.807	11,58%
69:71	6.986.356,55	2,47%	1.187	2,86%
72:74	2.975.249,56	1,05%	557	1,34%
75:77	4.002.912,47	1,42%	886	2,13%
78:80	1.927.895,84	0,68%	531	1,28%
81:	961.017,66	0,34%	403	0,97%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**

Statistics

WA Seasoning	58,90

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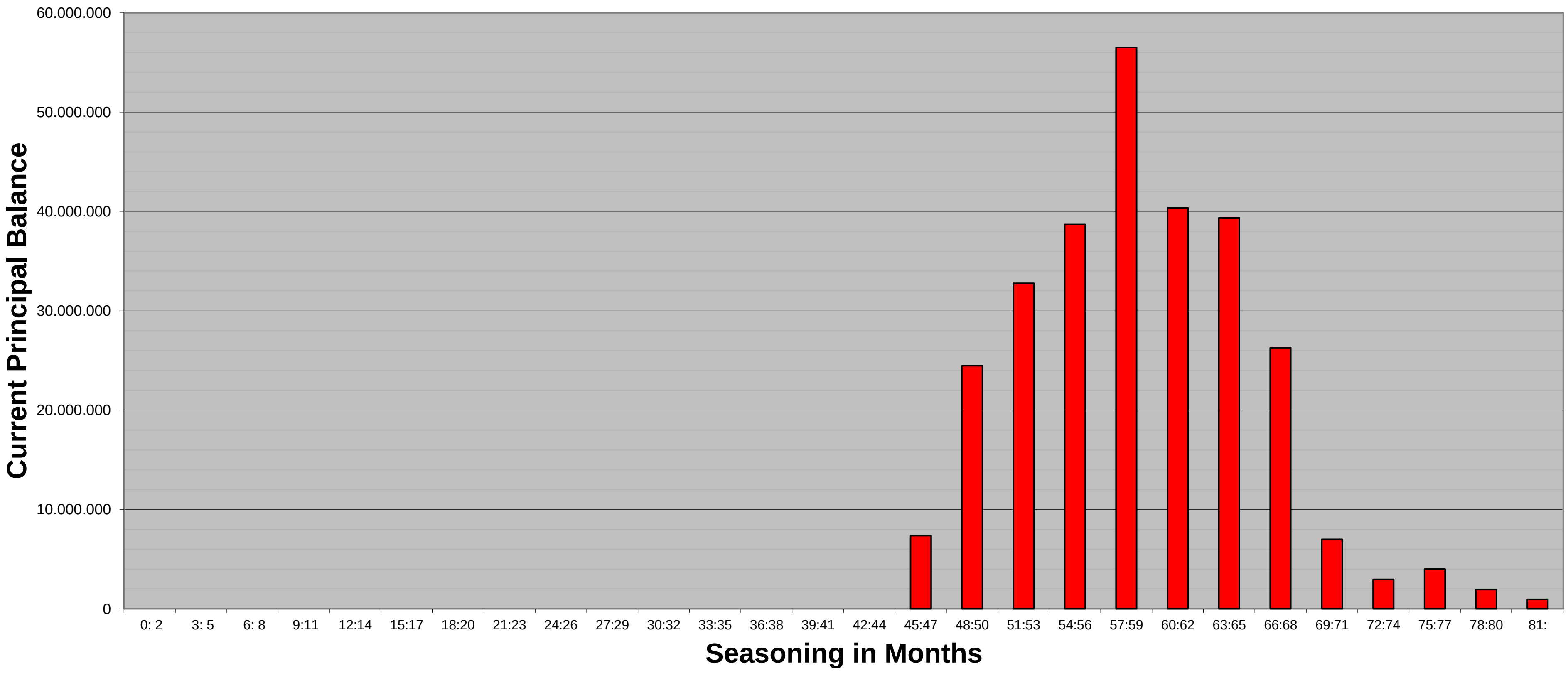
14.1 Seasoning (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

15. Remaining Term

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	3.385.700,85	1,20%	4.578	11,03%
7: 13	9.836.238,85	3,48%	4.248	10,23%
14: 20	19.227.047,20	6,80%	4.954	11,94%
21: 27	32.368.895,27	11,45%	6.123	14,75%
28: 34	61.075.854,49	21,60%	8.111	19,54%
35: 41	76.605.894,49	27,10%	7.736	18,64%
42: 48	54.700.221,12	19,35%	4.318	10,40%
49: 55	19.836.501,55	7,02%	1.183	2,85%
56: 62	3.618.250,02	1,28%	166	0,40%
63: 69	939.750,23	0,33%	41	0,10%
70: 76	342.742,75	0,12%	15	0,04%
77: 83	347.930,05	0,12%	13	0,03%
84: 90	160.753,80	0,06%	8	0,02%
91: 97	117.574,51	0,04%	5	0,01%
98:	157.535,27	0,06%	6	0,01%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**

Statistics

WA Remaining Term	34,96

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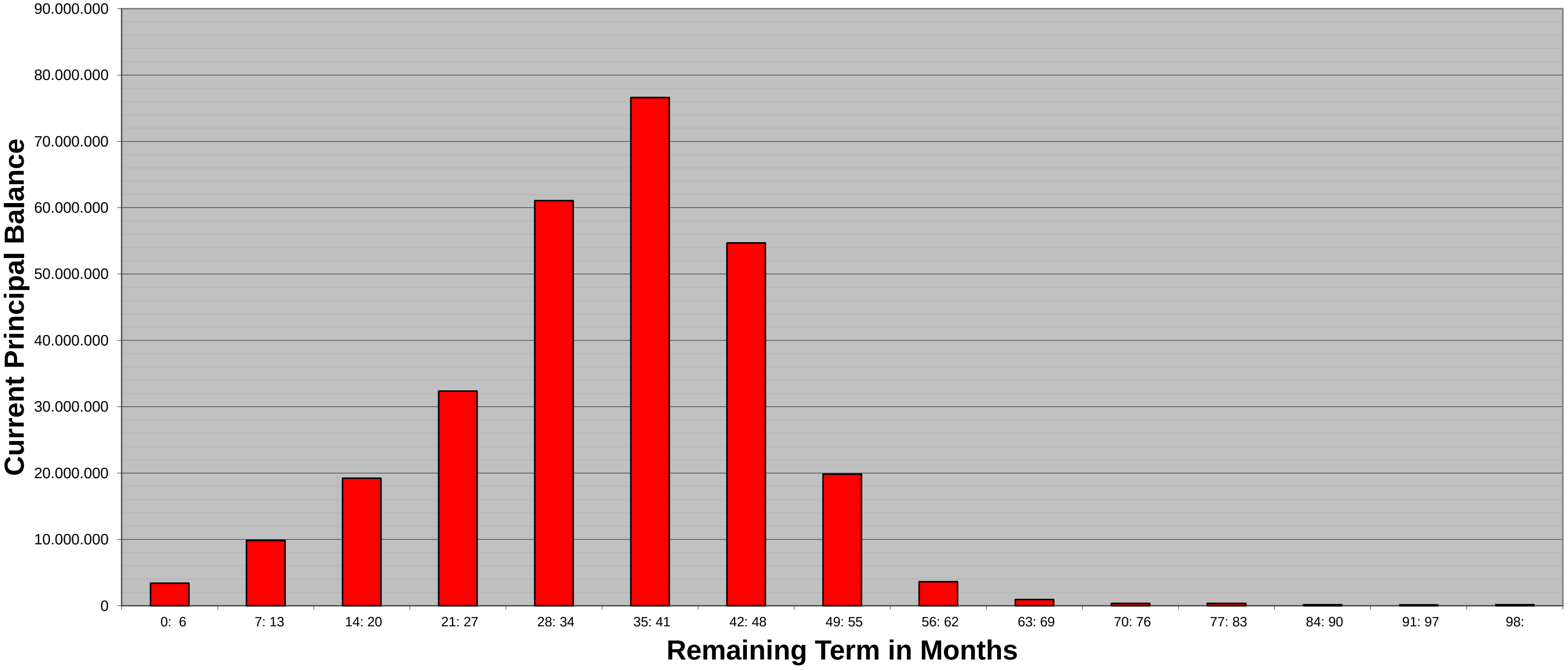
15.1 Remaining Term (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



Santander Consumer Bank AG
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16. Original Term

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-15.391,59	-0,01%	17	0,04%
14: 20	-32.552,49	-0,01%	25	0,06%
21: 27	-2.291,51	0,00%	22	0,05%
28: 34	-13.646,42	0,00%	16	0,04%
35: 41	15.308,18	0,01%	29	0,07%
42: 48	-5.504,16	0,00%	31	0,07%
49: 55	282.148,34	0,10%	416	1,00%
56: 62	3.724.042,25	1,32%	3.501	8,44%
63: 69	2.340.189,55	0,83%	1.223	2,95%
70: 76	15.248.163,25	5,39%	5.038	12,14%
77: 83	7.176.207,13	2,54%	1.329	3,20%
84: 90	53.669.364,16	18,98%	10.423	25,11%
91: 97	89.456.487,71	31,64%	9.651	23,25%
98:104	93.592.326,99	33,10%	8.840	21,30%
105:111	11.933.547,59	4,22%	689	1,66%
112:	5.352.491,47	1,89%	255	0,61%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**

Statistics

WA Original Term	93,86

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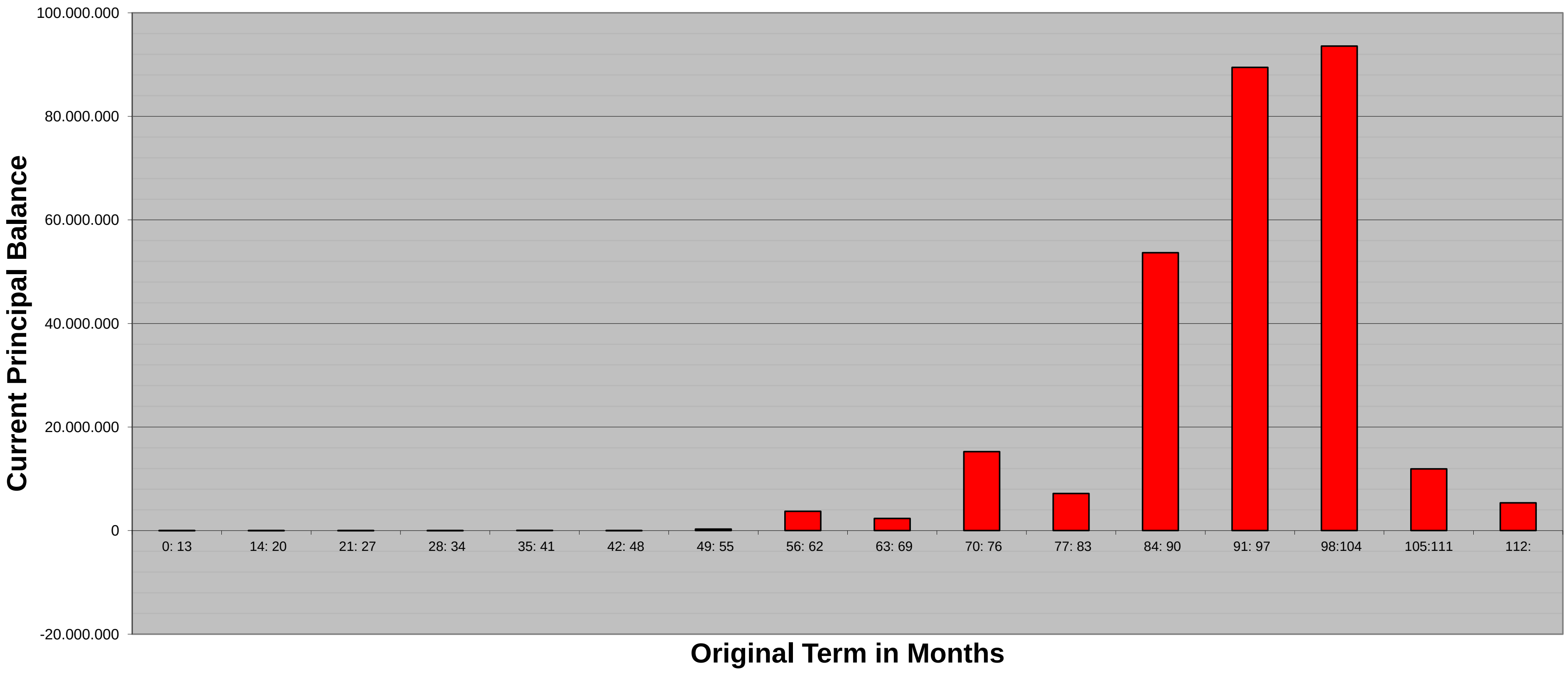
16.1 Original Term (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

17. Loan Concentration

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	276.494.636,47	97,80%	39.336	94,77%	39.336	97,81%
2: 2	5.002.260,92	1,77%	1.366	3,29%	683	1,70%
3: 3	670.786,48	0,24%	336	0,81%	112	0,28%
4: 4	226.701,43	0,08%	168	0,40%	42	0,10%
5: 5	84.836,08	0,03%	75	0,18%	15	0,04%
6: 6	65.196,42	0,02%	48	0,12%	8	0,02%
7:	176.472,65	0,06%	176	0,42%	19	0,05%
Total	**282.720.890,45**	**100,00%**	**41.505**	**100,00%**	**40.215**	**100,00%**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

18. Amortisation Profile

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Amortisation profile

Collection Period	*Outstanding Volume*	*Collection Period*	*Outstanding Volume*
1	**282.720.890,45 €**	51	**1.778.192,76 €**
2	**273.145.185,80 €**	52	**1.479.906,78 €**
3	**263.836.023,33 €**	53	**1.255.273,65 €**
4	**254.635.742,86 €**	54	**1.076.169,34 €**
5	**245.542.345,39 €**	55	**924.081,89 €**
6	**236.529.310,86 €**	56	**799.032,76 €**
7	**227.641.049,69 €**	57	**697.042,33 €**
8	**218.875.848,63 €**	58	**613.517,18 €**
9	**210.225.723,34 €**	59	**541.784,46 €**
10	**201.666.132,91 €**	60	**486.006,25 €**
11	**193.224.391,35 €**	61	**437.733,30 €**
12	**184.890.923,31 €**	62	**393.583,80 €**
13	**176.658.427,41 €**	63	**356.798,85 €**
14	**168.521.336,83 €**	64	**324.529,54 €**
15	**160.492.882,63 €**	65	**296.960,74 €**
16	**152.575.899,75 €**	66	**274.206,30 €**
17	**144.767.029,17 €**	67	**252.309,14 €**
18	**137.051.189,74 €**	68	**232.605,62 €**
19	**129.481.588,92 €**	69	**215.120,44 €**
20	**122.102.120,51 €**	70	**198.479,59 €**
21	**114.871.788,03 €**	71	**182.499,68 €**
22	**107.760.252,09 €**	72	**167.356,23 €**
23	**100.832.866,81 €**	73	**153.514,47 €**
24	**94.078.862,37 €**	74	**140.634,71 €**
25	**87.510.337,86 €**	75	**129.288,33 €**
26	**81.095.685,02 €**	76	**117.935,56 €**
27	**74.841.430,90 €**	77	**106.526,39 €**
28	**68.764.167,20 €**	78	**95.866,93 €**
29	**62.865.703,79 €**	79	**87.080,81 €**
30	**57.111.005,69 €**	80	**79.153,60 €**
31	**51.669.778,04 €**	81	**73.041,02 €**
32	**46.533.148,96 €**	82	**66.898,19 €**
33	**41.673.646,41 €**	83	**61.028,76 €**
34	**37.051.415,28 €**	84	**55.491,48 €**
35	**32.750.045,42 €**	85	**49.927,55 €**
36	**28.788.339,65 €**	86	**45.386,87 €**
37	**25.107.602,03 €**	87	**41.258,98 €**
38	**21.702.173,86 €**	88	**37.858,78 €**
39	**18.604.405,00 €**	89	**34.442,43 €**
40	**15.850.424,74 €**	90	**31.009,85 €**
41	**13.439.724,30 €**	91	**27.640,88 €**
42	**11.324.904,38 €**	92	**24.255,78 €**
43	**9.472.841,80 €**	93	**21.025,60 €**
44	**7.886.082,87 €**	94	**17.780,19 €**
45	**6.498.606,24 €**	95	**15.022,46 €**
46	**5.269.277,42 €**	96	**12.651,20 €**
47	**4.231.118,04 €**	97	**10.268,93 €**
48	**3.399.736,94 €**	98	**8.368,04 €**
49	**2.722.031,08 €**	99	**6.458,29 €**
50	**2.188.561,79 €**	100	**4.539,63 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
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Pre-Enforcement Available Interest Amount

Interest Collections	+	1.312.140,77 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	318.422,42 €
Interest on Transaction and Purchase Shortfall Account	+	- €
After the Commingling Reserve related to interest payments after such event	+	- €
Amounts on the Liquidity Reserve Account	+	6.000.000,00 €
Amounts received by the Interest Rate Swap counterparty	+	490.081,76 €
Principal Amount borrowed to cover interest shortfall (Senior Expense Deficit)	+	- €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	8.120.644,95 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	12.932.010,41 €
other principal amount paid by the Seller to the Issuer	+	- €
Final Repurchase Price	+	- €
Amounts standing to the credit of the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Set-Off Reserve Account	+	- €
Purchase Shortfall Amount	+	160,44 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	675.247,55 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	13.607.418,40 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		8.120.644,95 €
Senior Expenses and Taxes	-	- €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	403.598,70 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	32.508,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	44.485,20 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	40.232,70 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	35.370,00 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	36.598,50 €
Required Liquidity Reserve Amount Replenishment	-	6.000.000,00 €
Liquidity Reserve Reduction Amount	-	- €
Crediting the PDLs until cleared	-	675.247,55 €
Interest Class B (if not paid above)	-	- €
Interest Class C (if not paid above)	-	- €
Interest Class D (if not paid above)	-	- €
Interest Class E (if not paid above)	-	- €
Interest Class F (if not paid above)	-	- €
Interest Class G	-	- €
Mezzanin Loan Interest	-	- €
Subordinateed Swap Amounts (if applicable)	-	- €
Fees for Commingling Reserve Account and Set-Off Reserve Account	-	- €
Interest on Liquidity Reserve Loan	-	- €
Principal on Liquidity Reserve Loan	-	- €
Target Amortisation of Class G (inlcuding previously accrued)	-	- €
Remaining Amount to the Seller		852.604,30 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		13.607.418,40 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	13.607.418,40 €
Replenishment	-	- €
Purchase Shortfall Amount	-	149,20 €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	-	10.649.167,20 €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	-	730.825,20 €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	-	835.228,80 €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	-	626.421,60 €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	-	417.614,40 €
Prior to Sequential Payment Trigger Event: Class F Pro Rata- Principal Payment Amount	-	348.012,00 €
On or after to Sequential Payment Trigger Event: Redemption Class A	-	- €
Full Redemption Class B - G (after Regulatory Change Event)	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class B	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class C	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class D	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class E	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class F	-	- €
Redemption Class G Notes	-	- €
Mezzanine Loan Principal	-	- €
Transaction Account Remaining Amount		- €

Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	- €								
Interest accrued for the Period	592.793,10 €	403.598,70 €	32.508,00 €	44.485,20 €	40.232,70 €	35.370,00 €	36.598,50 €	- €	- €
Cumulative Interest accrued	87.605.225,51 €	51.089.454,00 €	4.642.813,35 €	7.038.176,40 €	6.902.431,20 €	6.622.387,20 €	7.202.619,00 €	4.103.682,75 €	3.661,61 €
Interest Payments	592.793,10 €	403.598,70 €	32.508,00 €	44.485,20 €	40.232,70 €	35.370,00 €	36.598,50 €	- €	- €
Cumulative Interest Payments	87.605.225,51 €	51.089.454,00 €	4.642.813,35 €	7.038.176,40 €	6.902.431,20 €	6.622.387,20 €	7.202.619,00 €	4.103.682,75 €	3.661,61 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	- €								- €

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Collection Period	from	01.06.2025	to	30.06.2025		

20. Retention

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For the purposes of compliance with the requirements of Article 6(3)(c) of the Securitisation Regulation, the Seller will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an ongoing basis for the life of the transaction, such net economic interest through an interest in randomly selected exposures.

Amount of randomly Selected Exposures	13.001.228,12 €

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21. Counterparties

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
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Role	Counterparty	Fitch Long Term	Fitch Short Term	Fitch Outlook	Moody's Long Term	Moody's Short Term	Moody's Outlook	Counterparty status
Joint Lead Managers:	**Banco Santander S.A.** Paseo de Pareda 9-12 39004 Santander Spain	A	F1	STABLE	A2	P-1	POS	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A-	F1	STABLE	A1	P-1	NEG	performing
	Merrill Lynch International 2 King Edward Street London EC1A 1 HQ United Kingdom	AA	F1+	STABLE	-	-	-	performing
Luxembourg Listing Agent and Local Agent:	**Banque Internationale à Luxembourg S.A.** 69, Route d'Esch L-2953 Luxembourg	-	-	-	A2	P-1	STABLE	performing
Principal Paying Agent, **Account Bank and Interest Determination Agent:** E-mail: mbs.erg.london@usbank.com	**Elavon Financial Services DAC** Block E, Cherrywood Business Park Loughlinstown, Dublin Republic of Ireland	A+	F1	STABLE	-	P-1	NEG	performing
Cash Administrator and 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 1083HN Amsterdam the Netherlands	-	-	-	-	-	-	performing
Data Trustee:	**Circumference FS (UK) Limited** 14 Devonshire Square EC2M 4YT London United Kingdom	-	-	-	-	-	-	performing
Interest Swap Counterparty:	**DZ Bank AG** Platz der Republik 60265 Frankfurt am Main Germany	AA-	F1+	STABLE	Aa2	P-1	STABLE	performing

Rating Agencies:

Fitch Ratings Ireland Limited
39/40 Mount Street Upper
Dublin 2, D02PR89
Ireland

Moody's Investors Service España, S.A.
Calle Principe De Vergara
131 6 Planta
Madrid, 28002
Spain

Ratings as of 30.06.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Santander

Deal Name:	**SC Germany Consumer 2020-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT CONSUMER 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 fax +49 (0) 2161 690 7077
SPV-Administrator:	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg

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23. Swap Counterparty Data

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
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Swap Counterparty

Swap Counterparty DZ Bank AG
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Fitch Long Term or Derivative Counterparty Rating	Fitch Short Term	Fitch Outlook	Moody's Long Term (CRA)	Moody's Short Term	Moody's Outlook	Trigger breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A	F1		A3			no
2nd Rating Trigger	Replacement	BBB-	F3		Baa1			no
Current Counterparty Ratings		AA(dcr)	F1+	STABLE	Aa2(cr)	P-1	STABLE	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	255.828.308,85 €
Fixed Rate	-0,5710%
Floating Rate (Euribor)	1,8920%
Net Swap Payments	-490.081,76 €
Notional Amount next period	242.221.039,65 €

Swap Counterparty Details

DZ Bank AG
Kapitalmärkte Handel / ABS-Emissionen
Platz der Republik
60265 Frankfurt am Main
Germany
Email: structured.products@dzbank.de

Counterparty Replacement

Old Counterparty	DZ Bank AG
Current Counterparty	DZ Bank AG

Swap Collateral

Begining of Period	- €
Cash Outflow	- €
Cash Inflow	- €
End of Period	- €

Ratings as of 30.06.2025, data source: Bloomberg

In case of Fitch, only one required rating must be held

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24. Santander Consumer Bank

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		56				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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 30.06.2025, data source: Bloomberg

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Calculation Date		10.07.2025				
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Period No		56				
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Collection Period	from	01.06.2025	to	30.06.2025		

25. Glossary

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.

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.

Excess Spread: Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin.

Legal Maturity: Final Payment date on which each Class A Note will be redeemed in full.

Expected Maturity: Maturity date of the notes under the assumption of inter alia (a) a 27% constant prepayment rate, (b) an exercised Clean-Up Call at 10%.

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.

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.