SC Germany Consumer 2021-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		12.08.2025			
Payment Date		14.08.2025			
Period No		45			
Monthly Period		Aug 2025			
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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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	**50.574**	**494.394.868,24 €**	**513.403.236,25 €**
Scheduled Principal Payments		12.050.270,47 €	12.159.850,61 €
Prepayment Principal		6.967.558,47 €	5.528.451,20 €
Total Principal Collections		**19.017.828,94 €**	**17.688.301,81 €**
Total Interest Collections		**2.057.005,35 €**	**2.142.889,25 €**
Defaults		**1.263.651,16 €**	**1.320.066,20 €**
Replenishment Amount		**- €**	**- €**
End of Period		**474.113.388,14 €**	**494.394.868,24 €**
Purchase Shortfall Amount		**38,86 €**	**2,51 €**
Total Assets (End of Period)	**49.117**	**474.113.427,00 €**	**494.394.870,75 €**
Current Prepayment Rate (annualised)		15,7%	
Current Poolfactor		29,4%	

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1.1 Portfolio Information per period

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Collection Period	*Outstanding BOP*	*Scheduled Principal Payments*	*Prepayment Principal*	*Total Principal Collections*	*Prepayment Rate*
1	1.499.999.993,14 €	6.155.052,72 €	24.768.887,02 €	30.923.939,74 €	18,11%
2	1.499.999.987,15 €	20.336.323,42 €	21.804.395,16 €	42.140.718,58 €	16,11%
3	1.499.999.985,98 €	20.706.928,99 €	46.034.738,03 €	66.741.667,02 €	31,21%
4	1.499.999.995,73 €	21.033.939,66 €	41.567.085,59 €	62.601.025,25 €	28,63%
5	1.499.999.998,69 €	21.318.836,68 €	44.100.171,15 €	65.419.007,83 €	30,10%
6	1.499.999.992,23 €	22.160.443,99 €	40.552.897,35 €	62.713.341,34 €	28,03%
7	1.499.999.992,54 €	22.229.969,22 €	44.514.750,62 €	66.744.719,84 €	30,34%
8	1.499.999.979,11 €	21.312.739,17 €	40.284.527,73 €	61.597.266,90 €	27,87%
9	1.499.999.999,19 €	22.137.961,55 €	36.389.346,04 €	58.527.307,59 €	25,52%
10	1.499.999.987,23 €	22.004.535,01 €	34.862.780,27 €	56.867.315,28 €	24,59%
11	1.499.999.983,58 €	21.916.283,23 €	31.044.367,07 €	52.960.650,30 €	22,19%
12	1.499.999.995,55 €	21.706.166,03 €	27.343.026,33 €	49.049.192,36 €	19,81%
13	1.499.999.988,13 €	21.961.381,34 €	26.259.060,51 €	48.220.441,85 €	19,10%
14	1.448.430.826,05 €	21.475.334,56 €	16.265.547,65 €	37.740.882,21 €	12,67%
15	1.408.138.828,08 €	21.243.673,95 €	25.341.351,64 €	46.585.025,59 €	19,58%
16	1.357.977.306,98 €	20.292.080,90 €	22.566.824,39 €	42.858.905,29 €	18,22%
17	1.311.498.086,61 €	20.386.778,35 €	22.714.315,44 €	43.101.093,79 €	18,91%
18	1.263.657.178,09 €	20.326.877,75 €	16.440.117,16 €	36.766.994,91 €	14,54%
19	1.224.289.047,19 €	19.346.145,52 €	17.957.624,83 €	37.303.770,35 €	16,25%
20	1.182.859.822,29 €	19.317.317,74 €	18.569.479,78 €	37.886.797,52 €	17,29%
21	1.141.056.211,34 €	18.305.732,70 €	18.717.523,17 €	37.023.255,87 €	18,00%
22	1.100.935.602,54 €	17.817.159,50 €	17.701.594,16 €	35.518.753,66 €	17,68%
23	1.062.469.617,39 €	18.353.063,08 €	12.886.410,07 €	31.239.473,15 €	13,62%
24	1.028.500.235,04 €	17.414.879,85 €	11.301.352,25 €	28.716.232,10 €	12,42%
25	996.314.992,66 €	16.923.257,69 €	11.513.836,90 €	28.437.094,59 €	13,02%
26	965.159.527,05 €	16.507.771,31 €	7.064.581,31 €	23.572.352,62 €	8,44%
27	938.909.475,80 €	16.895.781,13 €	13.780.316,37 €	30.676.097,50 €	16,26%
28	904.913.061,14 €	16.234.694,61 €	10.209.723,61 €	26.444.418,22 €	12,73%
29	876.367.308,93 €	16.226.187,91 €	11.087.676,59 €	27.313.864,50 €	14,17%
30	845.897.968,16 €	15.890.480,89 €	9.787.684,26 €	25.678.165,15 €	13,03%
31	818.131.957,10 €	15.393.861,41 €	10.104.088,53 €	25.497.949,94 €	13,85%
32	790.155.624,61 €	15.549.361,76 €	8.478.337,19 €	24.027.698,95 €	12,14%
33	763.569.871,73 €	15.015.481,48 €	10.203.525,95 €	25.219.007,43 €	14,91%
34	735.367.523,19 €	14.468.427,46 €	8.616.340,51 €	23.084.767,97 €	13,19%
35	710.172.681,26 €	14.150.944,01 €	8.236.605,48 €	22.387.549,49 €	13,06%
36	685.566.657,28 €	14.246.337,68 €	8.264.777,40 €	22.511.115,08 €	13,54%
37	660.901.546,09 €	14.328.361,42 €	6.634.940,50 €	20.963.301,92 €	11,40%
38	637.903.729,57 €	13.389.099,28 €	4.492.210,69 €	17.881.309,97 €	8,13%
39	618.318.454,58 €	13.700.725,69 €	6.976.923,92 €	20.677.649,61 €	12,73%
40	596.063.188,09 €	13.120.514,32 €	6.448.056,62 €	19.568.570,94 €	12,24%
41	574.282.915,78 €	12.739.959,82 €	6.355.862,22 €	19.095.822,04 €	12,50%
42	553.545.473,48 €	12.678.318,62 €	6.032.932,23 €	18.711.250,85 €	12,32%
43	533.508.450,69 €	12.493.808,94 €	6.201.286,36 €	18.695.095,30 €	13,09%
44	513.403.236,25 €	12.159.850,61 €	5.528.451,20 €	17.688.301,81 €	12,18%
45	494.394.868,24 €	12.050.270,47 €	6.967.558,47 €	19.017.828,94 €	15,66%
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2. Reserve Accounts

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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,1%	4.993.195,41 €	
Cash Outflow		4.993.195,41 €	
of which Liquidity Reserve Excess Amount		8.195,41 €	
Cash Inflow		4.985.000,00 €	
End of Period	1,1%	4.985.000,00 €	
Required Liquidity Reserve Amount	1,1%	4.985.000,00 €	
Commingling Reserve	**in %**	n/a	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		n/a	
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	0,00%	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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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	**1.499.999.993,14 €**	0,00 €	0,00 €	0,00 €	0,00 €	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**1.499.999.987,15 €**	3.093.997,92 €	473.721,34 €	25.764,03 €	133.791,66 €	**99,75%**	0,21%	0,03%	0,00%	0,01%
3	**1.499.999.985,98 €**	5.002.652,16 €	2.128.186,78 €	532.500,42 €	59.335,79 €	**99,49%**	0,33%	0,14%	0,04%	0,00%
4	**1.499.999.995,73 €**	638.653,43 €	3.095.149,53 €	3.745.437,90 €	2.795.134,93 €	**99,32%**	0,04%	0,21%	0,25%	0,19%
5	**1.499.999.998,69 €**	3.235.364,58 €	4.134.580,93 €	3.063.513,26 €	2.500.790,83 €	**99,14%**	0,22%	0,28%	0,20%	0,17%
6	**1.499.999.992,23 €**	933.171,22 €	7.396.351,01 €	3.430.276,31 €	3.999.130,36 €	**98,95%**	0,06%	0,49%	0,23%	0,27%
7	**1.499.999.992,54 €**	3.796.457,98 €	5.109.633,29 €	3.841.574,92 €	4.796.991,73 €	**98,83%**	0,25%	0,34%	0,26%	0,32%
8	**1.499.999.979,11 €**	1.536.147,57 €	4.386.980,50 €	5.662.736,04 €	7.260.818,77 €	**98,74%**	0,10%	0,29%	0,38%	0,48%
9	**1.499.999.999,19 €**	4.122.467,51 €	2.049.128,04 €	4.984.234,60 €	8.029.562,24 €	**98,72%**	0,27%	0,14%	0,33%	0,54%
10	**1.499.999.987,23 €**	4.661.486,04 €	5.464.321,07 €	4.703.791,17 €	5.415.418,22 €	**98,65%**	0,31%	0,36%	0,31%	0,36%
11	**1.499.999.983,58 €**	1.680.382,43 €	4.649.146,31 €	5.271.569,71 €	7.457.862,16 €	**98,73%**	0,11%	0,31%	0,35%	0,50%
12	**1.499.999.995,55 €**	5.344.867,49 €	1.652.849,12 €	4.448.420,55 €	7.820.068,21 €	**98,72%**	0,36%	0,11%	0,30%	0,52%
13	**1.499.999.988,13 €**	1.955.755,05 €	5.201.897,61 €	5.333.675,09 €	8.503.803,33 €	**98,60%**	0,13%	0,35%	0,36%	0,57%
14	**1.448.430.826,05 €**	4.982.329,04 €	2.287.991,79 €	6.118.204,11 €	8.565.807,13 €	**98,48%**	0,34%	0,16%	0,42%	0,59%
15	**1.408.138.828,08 €**	5.972.313,13 €	5.888.409,68 €	1.737.522,12 €	9.888.679,44 €	**98,33%**	0,42%	0,42%	0,12%	0,70%
16	**1.357.977.306,98 €**	2.674.498,62 €	5.692.945,42 €	5.170.688,72 €	9.656.001,53 €	**98,29%**	0,20%	0,42%	0,38%	0,71%
17	**1.311.498.086,61 €**	5.343.071,01 €	6.558.294,68 €	5.185.831,44 €	6.320.068,25 €	**98,22%**	0,41%	0,50%	0,40%	0,48%
18	**1.263.657.178,09 €**	1.750.949,88 €	8.528.512,19 €	5.117.877,71 €	5.085.544,22 €	**98,38%**	0,14%	0,67%	0,41%	0,40%
19	**1.224.289.047,19 €**	5.527.606,69 €	5.418.645,99 €	5.026.185,52 €	7.083.757,76 €	**98,12%**	0,45%	0,44%	0,41%	0,58%
20	**1.182.859.822,29 €**	2.192.893,26 €	5.195.602,82 €	5.026.481,74 €	8.932.406,37 €	**98,20%**	0,19%	0,44%	0,42%	0,76%
21	**1.141.056.211,34 €**	4.842.434,14 €	2.121.939,71 €	5.511.311,72 €	7.772.082,44 €	**98,23%**	0,42%	0,19%	0,48%	0,68%
22	**1.100.935.602,54 €**	2.768.382,93 €	5.548.537,86 €	4.943.579,22 €	8.245.554,83 €	**98,05%**	0,25%	0,50%	0,45%	0,75%
23	**1.062.469.617,39 €**	2.234.285,48 €	5.491.669,33 €	4.991.770,98 €	7.675.243,27 €	**98,08%**	0,21%	0,52%	0,47%	0,72%
24	**1.028.500.235,04 €**	5.155.277,34 €	5.183.201,68 €	2.018.965,50 €	7.972.634,95 €	**98,02%**	0,50%	0,50%	0,20%	0,78%
25	**996.314.992,66 €**	2.521.677,16 €	4.392.822,69 €	4.586.380,06 €	7.862.413,37 €	**98,06%**	0,25%	0,44%	0,46%	0,79%
26	**965.159.527,05 €**	5.493.748,72 €	2.108.428,69 €	4.258.830,70 €	7.880.897,11 €	**97,95%**	0,57%	0,22%	0,44%	0,82%
27	**938.909.475,80 €**	5.179.300,79 €	4.774.130,30 €	3.608.967,46 €	5.020.798,52 €	**98,02%**	0,55%	0,51%	0,38%	0,53%
28	**904.913.061,14 €**	2.579.210,45 €	4.489.891,66 €	4.511.487,32 €	6.469.726,41 €	**98,01%**	0,29%	0,50%	0,50%	0,71%
29	**876.367.308,93 €**	5.228.390,23 €	4.668.837,49 €	1.280.986,38 €	7.401.531,23 €	**97,88%**	0,60%	0,53%	0,15%	0,84%
30	**845.897.968,16 €**	4.841.251,50 €	4.414.060,45 €	3.564.825,00 €	5.265.175,59 €	**97,86%**	0,57%	0,52%	0,42%	0,62%
31	**818.131.957,10 €**	4.411.961,95 €	1.714.665,26 €	6.245.036,45 €	4.663.596,85 €	**97,92%**	0,54%	0,21%	0,76%	0,57%
32	**790.155.624,61 €**	1.674.815,00 €	3.687.613,43 €	3.922.732,55 €	6.915.533,45 €	**97,95%**	0,21%	0,47%	0,50%	0,88%
33	**763.569.871,73 €**	4.900.837,36 €	4.108.662,73 €	3.204.503,44 €	5.138.789,68 €	**97,73%**	0,64%	0,54%	0,42%	0,67%
34	**735.367.523,19 €**	1.815.190,75 €	3.423.890,68 €	3.927.057,35 €	5.723.960,80 €	**97,98%**	0,25%	0,47%	0,53%	0,78%
35	**710.172.681,26 €**	4.057.890,12 €	1.247.238,03 €	3.290.005,38 €	6.174.463,65 €	**97,92%**	0,57%	0,18%	0,46%	0,87%
36	**685.566.657,28 €**	4.798.143,22 €	1.231.078,34 €	2.963.340,05 €	5.921.167,74 €	**97,82%**	0,70%	0,18%	0,43%	0,86%
37	**660.901.546,09 €**	1.602.710,30 €	3.973.521,95 €	3.298.702,65 €	5.744.240,88 €	**97,79%**	0,24%	0,60%	0,50%	0,87%
38	**637.903.729,57 €**	5.063.587,30 €	3.874.881,86 €	2.690.910,61 €	3.371.049,05 €	**97,65%**	0,79%	0,61%	0,42%	0,53%
39	**618.318.454,58 €**	4.024.053,24 €	3.614.218,60 €	992.381,23 €	5.382.294,19 €	**97,73%**	0,65%	0,58%	0,16%	0,87%
40	**596.063.188,09 €**	1.546.831,52 €	3.753.103,57 €	2.799.555,96 €	5.208.181,52 €	**97,77%**	0,26%	0,63%	0,47%	0,87%
41	**574.282.915,78 €**	3.820.113,38 €	3.211.164,61 €	2.405.734,46 €	3.289.481,82 €	**97,78%**	0,67%	0,56%	0,42%	0,57%
42	**553.545.473,48 €**	1.996.790,45 €	4.622.123,40 €	2.370.174,44 €	3.350.161,35 €	**97,77%**	0,36%	0,84%	0,43%	0,61%
43	**533.508.450,69 €**	3.699.913,14 €	1.303.908,34 €	3.775.634,27 €	3.319.759,27 €	**97,73%**	0,69%	0,24%	0,71%	0,62%
44	**513.403.236,25 €**	3.719.700,11 €	2.796.537,41 €	855.096,93 €	4.367.640,43 €	**97,71%**	0,72%	0,54%	0,17%	0,85%
45	**494.394.868,24 €**	3.622.882,63 €	1.453.773,55 €	2.190.097,40 €	4.131.552,10 €	**97,69%**	0,73%	0,29%	0,44%	0,84%
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3.2 Default Data

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Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.263.651,16 €	
Current Period Recoveries	403.896,19 €	
Current Period Net Default	859.754,97 €	
New Number of Defaulted Contracts		133
Cumulative Default		
Cumulative Gross Default	109.341.822,71 €	
Cumulative Recoveries	10.160.854,29 €	
Cumulative Net Losses	99.180.968,42 €	
Total Number of Defaulted Contracts		7.837

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	1.263.651,16 €
Class G Amount credited to the PDL	1.263.651,16 €
Class G PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Santander

Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	n/a

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	cumulative net loss ratio %	Dynamic Net Loss Ratio
1	0	0,00 €	0,00 €	1.530.923.926,89 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	0	0,00 €	0,00 €	1.573.064.644,30 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	0,00%
3	4	46.022,55 €	46.022,55 €	1.639.852.343,62 €	0,00%	-115,04 €	-115,04 €	46.137,59 €	0,00%	0,00%
4	49	798.889,37 €	844.911,92 €	1.703.252.261,20 €	0,05%	-427,84 €	-542,88 €	845.454,80 €	0,05%	0,05%
5	114	942.733,47 €	1.787.645,39 €	1.769.613.996,04 €	0,10%	-2.610,54 €	-3.153,42 €	1.790.798,81 €	0,10%	0,06%
6	281	2.476.697,01 €	4.264.342,40 €	1.834.804.034,70 €	0,23%	-3.716,66 €	-6.870,08 €	4.271.212,48 €	0,23%	0,17%
7	450	2.769.354,19 €	7.033.696,59 €	1.904.318.095,30 €	0,37%	-282,43 €	-7.152,51 €	7.040.849,10 €	0,37%	0,18%
8	620	2.339.166,89 €	9.372.863,48 €	1.968.254.549,17 €	0,48%	31.600,55 €	24.448,04 €	9.348.415,44 €	0,47%	0,15%
9	857	3.512.656,23 €	12.885.519,71 €	2.030.294.501,03 €	0,63%	54.215,38 €	78.663,42 €	12.806.856,29 €	0,63%	0,23%
10	1135	4.005.510,70 €	16.891.030,41 €	2.091.167.323,36 €	0,81%	44.602,91 €	123.266,33 €	16.767.764,08 €	0,80%	0,26%
11	1384	3.472.587,05 €	20.363.617,46 €	2.147.600.572,68 €	0,95%	53.112,10 €	176.378,43 €	20.187.239,03 €	0,94%	0,23%
12	1618	3.202.444,37 €	23.566.061,83 €	2.199.852.201,99 €	1,07%	57.580,25 €	233.958,68 €	23.332.103,15 €	1,06%	0,21%
13	1884	3.348.720,23 €	26.914.782,06 €	2.199.852.201,99 €	1,22%	116.940,70 €	350.899,38 €	26.563.882,68 €	1,21%	0,22%
14	2106	2.551.115,76 €	29.465.897,82 €	2.199.852.201,99 €	1,34%	107.420,03 €	458.319,41 €	29.007.578,41 €	1,32%	0,16%
15	2361	3.576.495,51 €	33.042.393,33 €	2.199.852.201,99 €	1,50%	125.351,28 €	583.670,69 €	32.458.722,64 €	1,48%	0,24%
16	2626	3.620.315,08 €	36.662.708,41 €	2.199.852.201,99 €	1,67%	148.305,12 €	731.975,81 €	35.930.732,60 €	1,63%	0,25%
17	2922	4.739.814,73 €	41.402.523,14 €	2.199.852.201,99 €	1,88%	161.562,97 €	893.538,78 €	40.508.984,36 €	1,84%	0,34%
18	3114	2.601.135,99 €	44.003.659,13 €	2.199.852.201,99 €	2,00%	183.618,21 €	1.077.156,99 €	42.926.502,14 €	1,95%	0,18%
19	3294	4.125.454,55 €	48.129.113,68 €	2.199.852.201,99 €	2,19%	123.736,46 €	1.200.893,45 €	46.928.220,23 €	2,13%	0,32%
20	3462	3.916.813,43 €	52.045.927,11 €	2.199.852.201,99 €	2,37%	195.382,00 €	1.396.275,45 €	50.649.651,66 €	2,30%	0,30%
21	3582	3.097.352,93 €	55.143.280,04 €	2.199.852.201,99 €	2,51%	182.808,87 €	1.579.084,32 €	53.564.195,72 €	2,43%	0,25%
22	3839	2.947.231,49 €	58.090.511,53 €	2.199.852.201,99 €	2,64%	188.633,92 €	1.767.718,24 €	56.322.793,29 €	2,56%	0,24%
23	4049	2.729.909,20 €	60.820.420,73 €	2.199.852.201,99 €	2,76%	177.264,11 €	1.944.982,35 €	58.875.438,38 €	2,68%	0,23%
24	4292	3.469.010,28 €	64.289.431,01 €	2.199.852.201,99 €	2,92%	855.695,09 €	2.800.677,44 €	61.488.753,57 €	2,80%	0,25%
25	4509	2.718.371,02 €	67.007.802,03 €	2.199.852.201,99 €	3,05%	323.814,90 €	3.124.492,34 €	63.883.309,69 €	2,90%	0,23%
26	4715	2.677.698,63 €	69.685.500,66 €	2.199.852.201,99 €	3,17%	211.420,52 €	3.335.912,86 €	66.349.587,80 €	3,02%	0,25%
27	4952	3.320.317,16 €	73.005.817,82 €	2.199.852.201,99 €	3,32%	222.497,58 €	3.558.410,44 €	69.447.407,38 €	3,16%	0,32%
28	5121	2.101.333,99 €	75.107.151,81 €	2.199.852.201,99 €	3,41%	267.936,64 €	3.826.347,08 €	71.280.804,73 €	3,24%	0,20%
29	5317	3.155.476,27 €	78.262.628,08 €	2.199.852.201,99 €	3,56%	298.845,23 €	4.125.192,31 €	74.137.435,77 €	3,37%	0,32%
30	5480	2.087.845,91 €	80.350.473,99 €	2.199.852.201,99 €	3,65%	251.055,72 €	4.376.248,03 €	75.974.225,96 €	3,45%	0,21%
31	5645	2.478.382,55 €	82.828.856,54 €	2.199.852.201,99 €	3,77%	290.789,95 €	4.667.037,98 €	78.161.818,56 €	3,55%	0,26%
32	5793	2.558.053,93 €	85.386.910,47 €	2.199.852.201,99 €	3,88%	251.172,82 €	4.918.210,80 €	80.468.699,67 €	3,66%	0,28%
33	5972	2.983.341,11 €	88.370.251,58 €	2.199.852.201,99 €	4,02%	268.948,33 €	5.187.159,13 €	83.183.092,45 €	3,78%	0,34%
34	6149	2.110.073,96 €	90.480.325,54 €	2.199.852.201,99 €	4,11%	264.450,23 €	5.451.609,36 €	85.028.716,18 €	3,87%	0,24%
35	6323	2.218.474,49 €	92.698.800,03 €	2.199.852.201,99 €	4,21%	255.064,08 €	5.706.673,44 €	86.992.126,59 €	3,95%	0,27%
36	6507	2.153.996,11 €	94.852.796,14 €	2.199.852.201,99 €	4,31%	318.452,77 €	6.025.126,21 €	88.827.669,93 €	4,04%	0,26%
37	6683	2.034.514,60 €	96.887.310,74 €	2.199.852.201,99 €	4,40%	1.503.687,15 €	7.528.813,36 €	89.358.497,38 €	4,06%	0,08%
38	6838	1.703.965,02 €	98.591.275,76 €	2.199.852.201,99 €	4,48%	299.397,60 €	7.828.210,96 €	90.763.064,80 €	4,13%	0,21%
39	6992	1.577.616,88 €	100.168.892,64 €	2.199.852.201,99 €	4,55%	269.998,09 €	8.098.209,05 €	92.070.683,59 €	4,19%	0,20%
40	7153	2.211.701,37 €	102.380.594,01 €	2.199.852.201,99 €	4,65%	357.224,63 €	8.455.433,68 €	93.925.160,33 €	4,27%	0,30%
41	7296	1.641.620,26 €	104.022.214,27 €	2.199.852.201,99 €	4,73%	269.193,66 €	8.724.627,34 €	95.297.586,93 €	4,33%	0,23%
42	7445	1.325.771,94 €	105.347.986,21 €	2.199.852.201,99 €	4,79%	388.220,05 €	9.112.847,39 €	96.235.138,82 €	4,37%	0,16%
43	7575	1.410.119,14 €	106.758.105,35 €	2.199.852.201,99 €	4,85%	291.125,95 €	9.403.973,34 €	97.354.132,01 €	4,43%	0,20%
44	7704	1.320.066,20 €	108.078.171,55 €	2.199.852.201,99 €	4,91%	352.984,76 €	9.756.958,10 €	98.321.213,45 €	4,47%	0,18%
45	7837	1.263.651,16 €	109.341.822,71 €	2.199.852.201,99 €	4,97%	403.896,19 €	10.160.854,29 €	99.180.968,42 €	4,51%	0,17%
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*** trigger applies for the first 24 Payment Dates following the end of the Replenishment Period**

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4. Concentration Limits

Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	45				
Monthly Period	Aug 2025				
Interest Period from	14.07.2025	to	14.08.2025	=	31 days
Collection Period from	01.07.2025	to	31.07.2025		

Santander

Current Transaction Status **Amortising**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,30%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		85,00	-	
		Maximum-Trigger	**Current Value**	**Trigger Breach**
Purchase Shortfall Event				no
Period before previous period		150.000.000,00 €		
Previous period		150.000.000,00 €		
Current period		150.000.000,00 €		
Termination/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				
Cumulative Net Loss Ratio		**Maximum-Trigger**	**31.10.2023**	
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023		2,75%	2,80%	yes
- current value			**31.07.2025** 4,51%	
Debit balance PDL		7.500.000,00 €	- €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		31,61%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,40%	n/a	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Servicer Termination Event				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to 31 October 2022		1,50%	-	
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		0,00 €	-	

*** trigger applies for the first 24 Payment Dates following the end of the Replenishment Period**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	45				
Monthly Period	Aug 2025				
Interest Period from	14.07.2025	to	14.08.2025	=	31 days
Collection Period from	01.07.2025	to	31.07.2025		

5. Outstanding Notes

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1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		XS2398387071	XS2398387741	XS2398388129	XS2398388632	XS2398388715	XS2398389010	XS2398389440
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	79,50%	4,00%	6,50%	5,00%	2,50%	2,20%	0,30%
Legal Maturity		Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035
Expected Maturity		Nov 2026	Nov 2026	Nov 2026	Nov 2026	Nov 2026	Dez 2023	Nov 2026
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / Aa3 (sf)	BBB (sf) / Baa3 (sf)	BBB- (sf) / Ba3 (sf)	BB+ (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf)/Aaa (sf)	AAA (sf)/Aaa (sf)	AA+ (sf)/Aa1 (sf)	A- (sf)/A2 (sf)	BBB- (sf)/Ba1 (sf)	PIF (sf)/WR (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.500.000.000 €	1.192.500.000,00 €	60.000.000,00 €	97.500.000,00 €	75.000.000,00 €	37.500.000,00 €	33.000.000,00 €	4.500.000,00 €
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		11.925	600	975	750	375	330	45
Current Note Information								
Class Principal Outstanding Balance Beginning of Period	461.394.870,75 €	273.940.980,75 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Replenishment	- €							
Amortisation	20.281.443,75 €							
Redemption per Class		20.281.443,75 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.700,75 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	441.113.427,00 €	253.659.537,00 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Current Tranching		57,5%	9,2%	15,0%	11,5%	5,8%	0,0%	1,0%
Current Pool Factor	0,29	0,21	0,68	0,68	0,68	0,68	0,00	1,00

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	1,926%	1mE+70bp	1mE+95bp	1mE+135bp	1mE+185bp	1mE+280bp	1mE+350bp	5,85%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31							
Principal Outstanding per Note Beginning of Period		22.971,99 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
Class F only: Accrued Target Amortisation Amounts							- €	
> Principal Repayment per Note		**1.700,75 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		21.271,24 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
> Interest accrued for the period		**- 619.503,75 €**	**- 100.686,00 €**	**- 186.371,25 €**	**- 165.247,50 €**	**- 103.410,00 €**	**- €**	**- 22.668,75 €**
Interest Payment		**619.503,75 €**	**100.686,00 €**	**186.371,25 €**	**165.247,50 €**	**103.410,00 €**	**- €**	**22.668,75 €**
Interest Payment per Note		**51,95 €**	**167,81 €**	**191,15 €**	**220,33 €**	**275,76 €**	**- €**	**503,75 €**

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Initial total CE (Subordination, Reserve)	21,00%	17,00%	10,50%	5,50%	3,00%	0,80%	0,50%
Current CE	47,00%	38,42%	24,49%	13,77%	8,41%	8,41%	7,46%

* Last rating action as of 24.02.2025

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

6. Original Principal Balance

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Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.554.545,93	0,16%	1.161	2,36%
2000: 3999	12.011.206,98	1,24%	4.163	8,48%
4000: 5999	24.209.043,30	2,51%	4.935	10,05%
6000: 7999	26.262.920,78	2,72%	3.849	7,84%
8000: 9999	26.081.517,09	2,70%	2.972	6,05%
10000: 11999	42.342.232,66	4,38%	3.983	8,11%
12000: 13999	31.835.406,18	3,30%	2.488	5,07%
14000: 15999	39.929.483,02	4,13%	2.672	5,44%
16000: 17999	33.145.625,70	3,43%	1.959	3,99%
18000: 19999	32.734.308,42	3,39%	1.737	3,54%
20000: 21999	52.398.480,14	5,42%	2.547	5,19%
22000: 23999	34.969.869,04	3,62%	1.528	3,11%
24000: 25999	47.402.569,17	4,91%	1.903	3,87%
26000: 27999	33.174.162,80	3,43%	1.233	2,51%
28000: 29999	33.268.791,51	3,44%	1.150	2,34%
30000: 31999	46.500.819,00	4,81%	1.522	3,10%
32000: 33999	27.444.511,80	2,84%	836	1,70%
34000: 35999	33.696.460,02	3,49%	965	1,96%
36000: 37999	25.364.962,58	2,63%	687	1,40%
38000: 39999	22.451.614,08	2,32%	578	1,18%
40000: 41999	34.312.781,96	3,55%	846	1,72%
42000: 43999	21.985.455,95	2,28%	513	1,04%
44000: 45999	22.825.513,13	2,36%	508	1,03%
46000: 47999	16.379.910,46	1,70%	349	0,71%
48000: 49999	17.301.133,13	1,79%	354	0,72%
50000: 51999	38.123.098,10	3,95%	757	1,54%
52000: 53999	16.844.153,96	1,74%	318	0,65%
54000: 55999	18.186.208,61	1,88%	331	0,67%
56000: 57999	13.437.851,34	1,39%	236	0,48%
58000: 59999	13.485.106,67	1,40%	229	0,47%
60000: 61999	22.153.654,54	2,29%	367	0,75%
62000: 63999	11.024.306,03	1,14%	175	0,36%
64000: 65999	15.564.698,83	1,61%	240	0,49%
66000: 67999	8.434.027,83	0,87%	126	0,26%
68000: 69999	6.838.245,01	0,71%	99	0,20%
70000: 71999	10.309.704,37	1,07%	146	0,30%
72000: 73999	6.634.759,18	0,69%	91	0,19%
74000: 75999	15.360.657,67	1,59%	205	0,42%
76000: 77999	4.233.728,14	0,44%	55	0,11%
78000: 79999	4.905.690,81	0,51%	62	0,13%
80000: 81999	4.284.724,71	0,44%	53	0,11%
82000: 83999	3.237.025,69	0,34%	39	0,08%
84000: 85999	3.910.595,63	0,40%	46	0,09%
86000: 87999	3.131.919,04	0,32%	36	0,07%
88000: 89999	3.024.336,97	0,31%	34	0,07%
90000: 91999	636.754,49	0,07%	7	0,01%
92000: 93999	559.415,82	0,06%	6	0,01%
94000: 95999	378.108,70	0,04%	4	0,01%
96000: 97999	484.922,52	0,05%	5	0,01%
98000: 99999	398.552,41	0,04%	4	0,01%
100000:	899.661,45	0,09%	8	0,02%
Total	**966.065.233,35**	**100,00%**	**49.117**	**100,00%**

Statistics	**in EUR**
Average Amount	19.668,65

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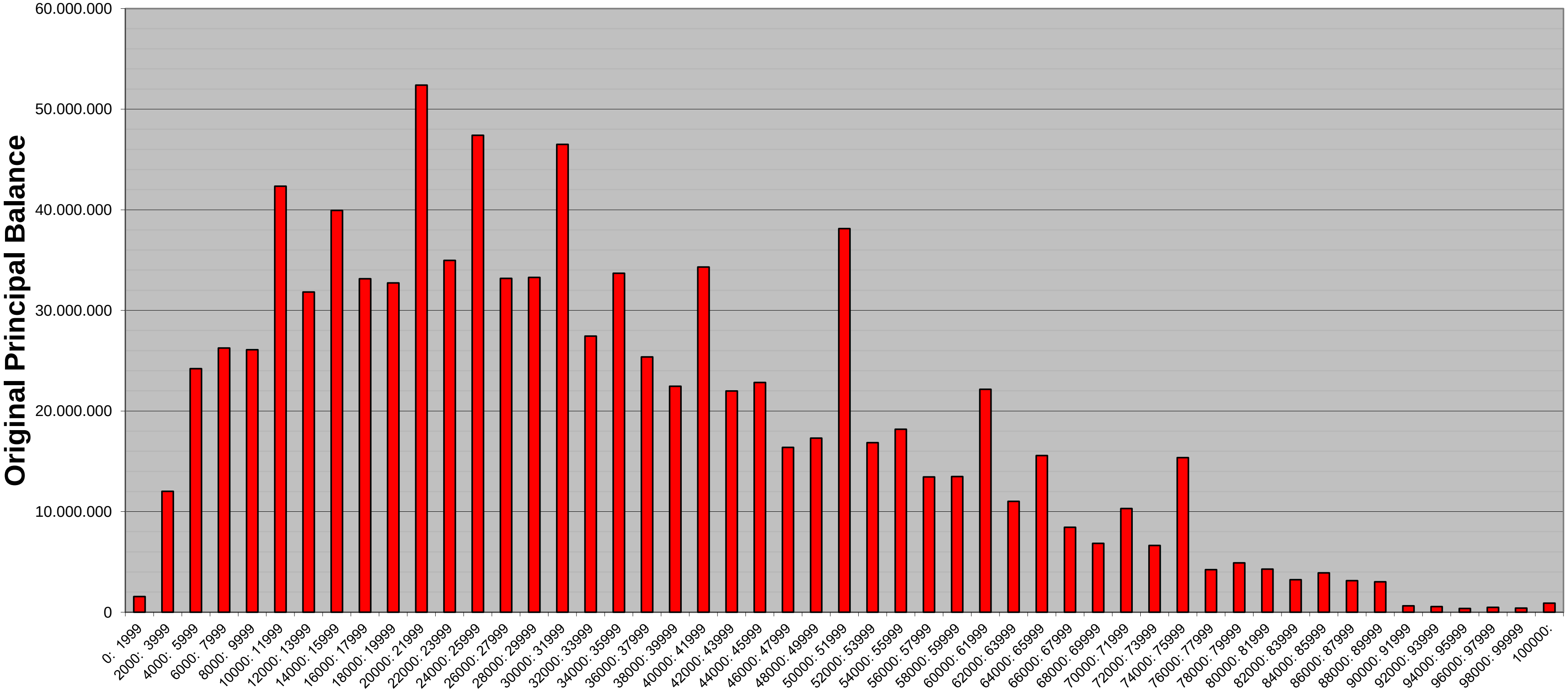
Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

6.1 Original PB (Graph)



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7. Current Principal Balance

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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	10.399.476,42	2,19%	11.186	22,77%
2000: 3999	21.510.623,58	4,54%	7.308	14,88%
4000: 5999	27.163.722,07	5,73%	5.473	11,14%
6000: 7999	28.922.130,49	6,10%	4.160	8,47%
8000: 9999	30.080.284,58	6,34%	3.353	6,83%
10000:11999	33.416.610,08	7,05%	3.046	6,20%
12000:13999	31.559.800,95	6,66%	2.434	4,96%
14000:15999	30.452.200,23	6,42%	2.033	4,14%
16000:17999	30.906.932,95	6,52%	1.820	3,71%
18000:19999	26.780.658,77	5,65%	1.414	2,88%
20000:21999	25.275.465,02	5,33%	1.206	2,46%
22000:23999	21.818.546,88	4,60%	950	1,93%
24000:25999	21.079.278,67	4,45%	843	1,72%
26000:27999	19.077.426,80	4,02%	708	1,44%
28000:29999	17.280.652,68	3,64%	597	1,22%
30000:31999	15.709.074,95	3,31%	507	1,03%
32000:33999	13.969.602,61	2,95%	423	0,86%
34000:35999	11.783.172,02	2,49%	337	0,69%
36000:37999	10.302.127,42	2,17%	279	0,57%
38000:39999	9.764.744,12	2,06%	251	0,51%
40000:41999	7.241.256,11	1,53%	177	0,36%
42000:43999	6.199.053,42	1,31%	144	0,29%
44000:45999	5.478.986,72	1,16%	122	0,25%
46000:47999	4.784.227,78	1,01%	102	0,21%
48000:49999	2.841.098,97	0,60%	58	0,12%
50000:51999	2.246.345,60	0,47%	44	0,09%
52000:53999	2.542.777,85	0,54%	48	0,10%
54000:55999	1.704.494,66	0,36%	31	0,06%
56000:57999	1.310.658,09	0,28%	23	0,05%
58000:59999	652.671,67	0,14%	11	0,02%
60000:61999	546.350,03	0,12%	9	0,02%
62000:63999	694.356,45	0,15%	11	0,02%
64000:65999	259.859,01	0,05%	4	0,01%
66000:67999	66.022,44	0,01%	1	0,00%
68000:69999	139.750,98	0,03%	2	0,00%
70000:71999	0,00	0,00%	0	0,00%
72000:73999	0,00	0,00%	0	0,00%
74000:75999	74.324,57	0,02%	1	0,00%
76000:77999	0,00	0,00%	0	0,00%
78000:79999	78.622,50	0,02%	1	0,00%
80000:	0,00	0,00%	0	0,00%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**

Statistics	**in EUR**
Average Amount	9.652,74

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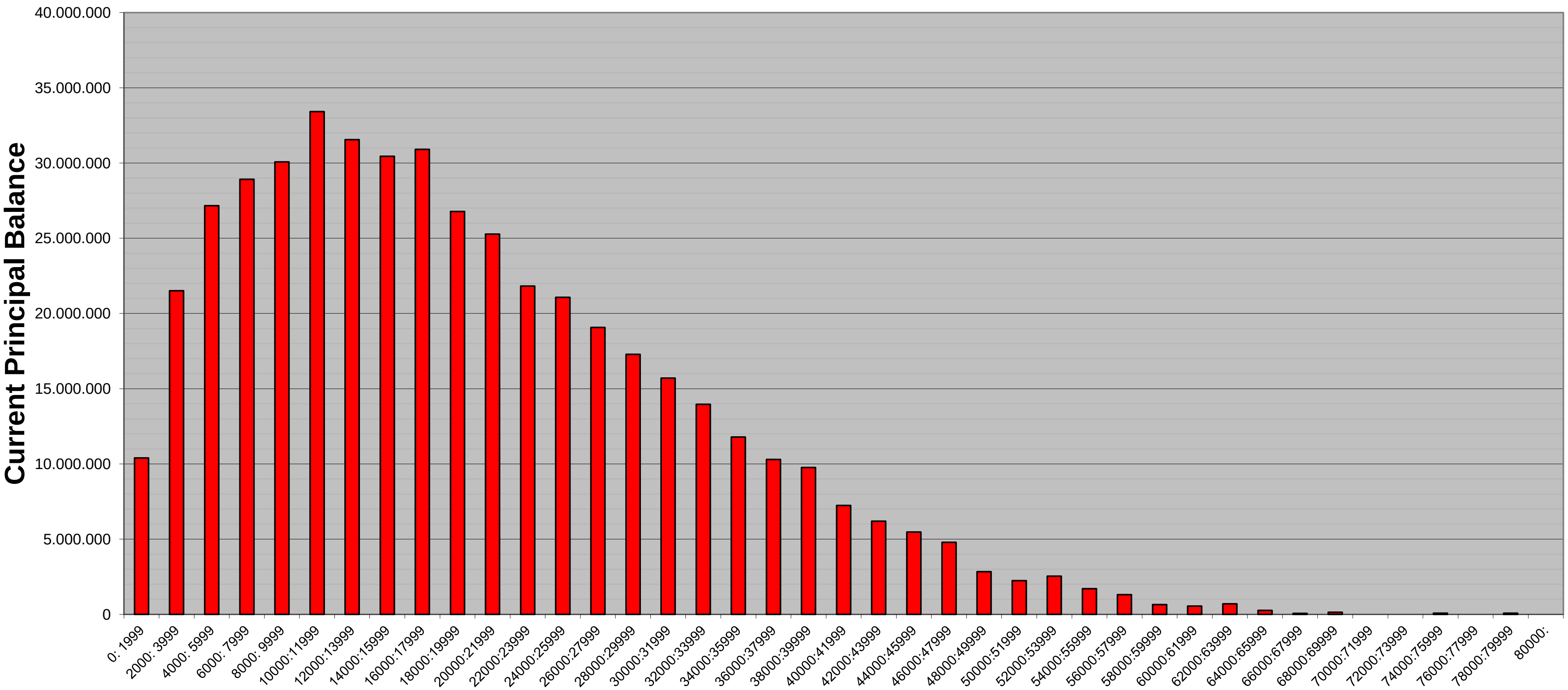
7.1 Current PB (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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8. Borrower Concentration

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	78.622,50	0,0166%	1
2	74.324,57	0,0157%	1
3	69.993,34	0,0148%	1
4	69.757,64	0,0147%	1
5	66.976,36	0,0141%	2
6	66.531,40	0,0140%	2
7	66.022,44	0,0139%	1
8	65.863,84	0,0139%	1
9	65.325,15	0,0138%	1
10	64.420,45	0,0136%	1
11	63.800,14	0,0135%	1
12	63.467,86	0,0134%	1
13	63.349,33	0,0134%	1
14	63.329,38	0,0134%	1
15	63.321,72	0,0134%	1
16	63.294,41	0,0134%	1
17	63.123,31	0,0133%	1
18	62.890,62	0,0133%	1
19	62.720,35	0,0132%	1
20	62.657,86	0,0132%	1
21	62.401,47	0,0132%	1
22	61.469,97	0,0130%	1
23	61.112,22	0,0129%	1
24	60.917,81	0,0128%	1
25	60.790,78	0,0128%	1
	1.626.484,92	**0,3431%**	**27**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

9. Geographical Distribution

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	61.080.789,14	12,88%	5.810	11,83%
Bavaria	66.679.390,18	14,06%	6.630	13,50%
Berlin	19.412.511,02	4,09%	2.040	4,15%
Brandenburg	17.414.562,56	3,67%	1.983	4,04%
Bremen	3.338.359,86	0,70%	350	0,71%
Hamburg	8.478.630,58	1,79%	884	1,80%
Hesse	36.751.995,39	7,75%	3.600	7,33%
Lower Saxony	45.567.531,12	9,61%	4.961	10,10%
Mecklenburg-Western Pomerania	15.054.142,92	3,18%	1.570	3,20%
North Rhine-Westphalia	103.602.213,18	21,85%	10.624	21,63%
Rhineland-Palatinate	23.089.853,01	4,87%	2.438	4,96%
Saarland	6.533.350,53	1,38%	667	1,36%
Saxony	20.673.605,98	4,36%	2.299	4,68%
Saxony-Anhalt	15.621.832,01	3,29%	1.817	3,70%
Schleswig-Holstein	16.555.673,19	3,49%	1.821	3,71%
Thuringia	12.468.085,35	2,63%	1.465	2,98%
n/a	1.790.862,12	0,38%	158	0,32%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**

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9.1 Geographical Distribution (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
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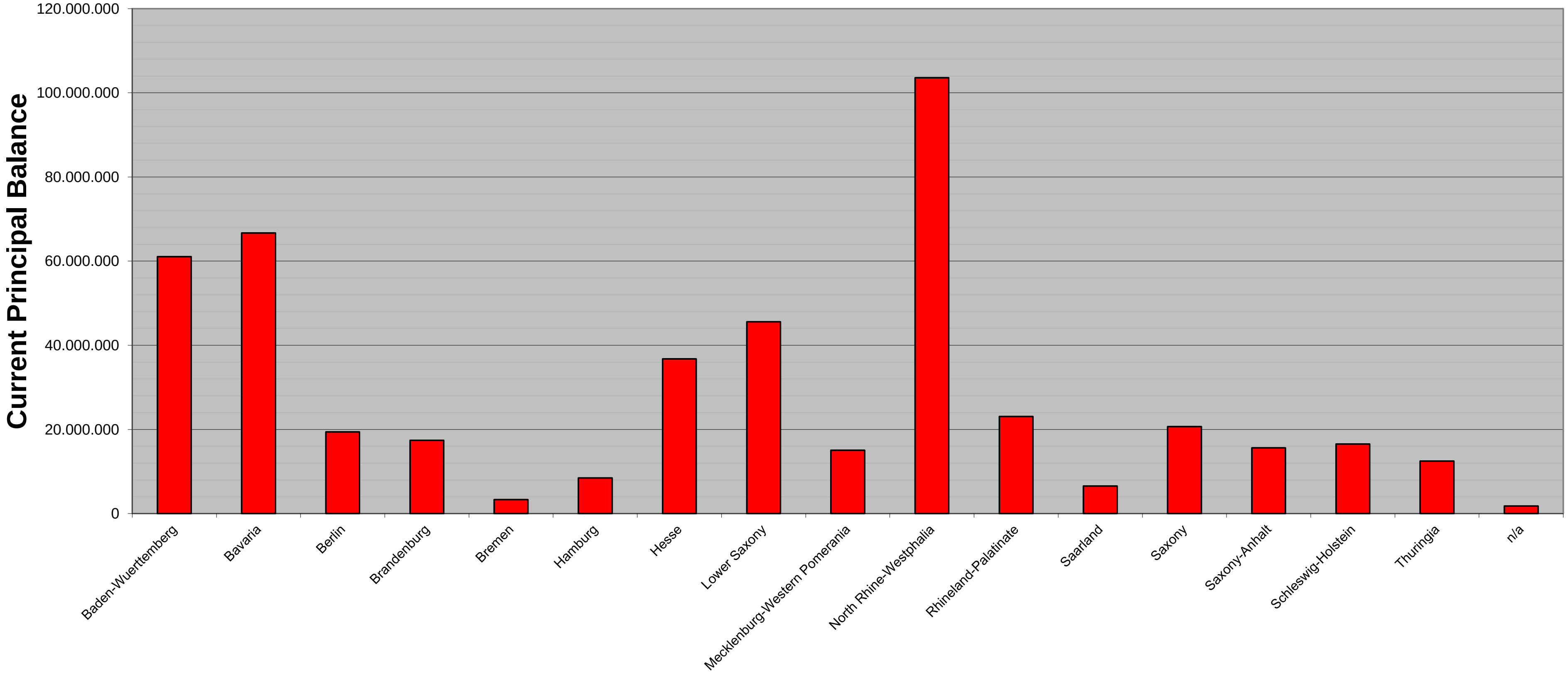
Santander



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

10. Collateral

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	19.909.429,50	4,20%	1.044	2,13%
unsecured	454.203.958,64	95,80%	48.073	97,87%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**

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11. Insurances

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	215.649.650,02	45,48%	25.068	51,04%
Yes	258.463.738,12	54,52%	24.049	48,96%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**

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12. Payment Methods

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	444.512.823,28	93,76%	46.470	94,61%
Other	29.600.564,86	6,24%	2.647	5,39%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	123.480.365,55	26,04%	12.142	24,72%
1st of month	350.633.022,59	73,96%	36.975	75,28%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

13. Effective Interest Rate

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	271.997,53	0,06%	283	0,58%
1: 1	7.693.710,27	1,62%	1.333	2,71%
2: 2	97.273.103,51	20,52%	12.785	26,03%
3: 3	66.575.223,51	14,04%	6.550	13,34%
4: 4	65.236.076,84	13,76%	6.321	12,87%
5: 5	65.976.302,97	13,92%	6.333	12,89%
6: 6	102.943.506,86	21,71%	8.749	17,81%
7: 7	50.831.655,42	10,72%	4.987	10,15%
8: 8	11.977.151,99	2,53%	1.174	2,39%
9: 9	4.255.749,93	0,90%	448	0,91%
10:10	582.545,34	0,12%	86	0,18%
11:11	381.178,75	0,08%	48	0,10%
12:12	100.645,72	0,02%	17	0,03%
13:	14.539,50	0,00%	3	0,01%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**

Statistics	**in %**
WA Interest	5,29%

*runs from .00 to .99

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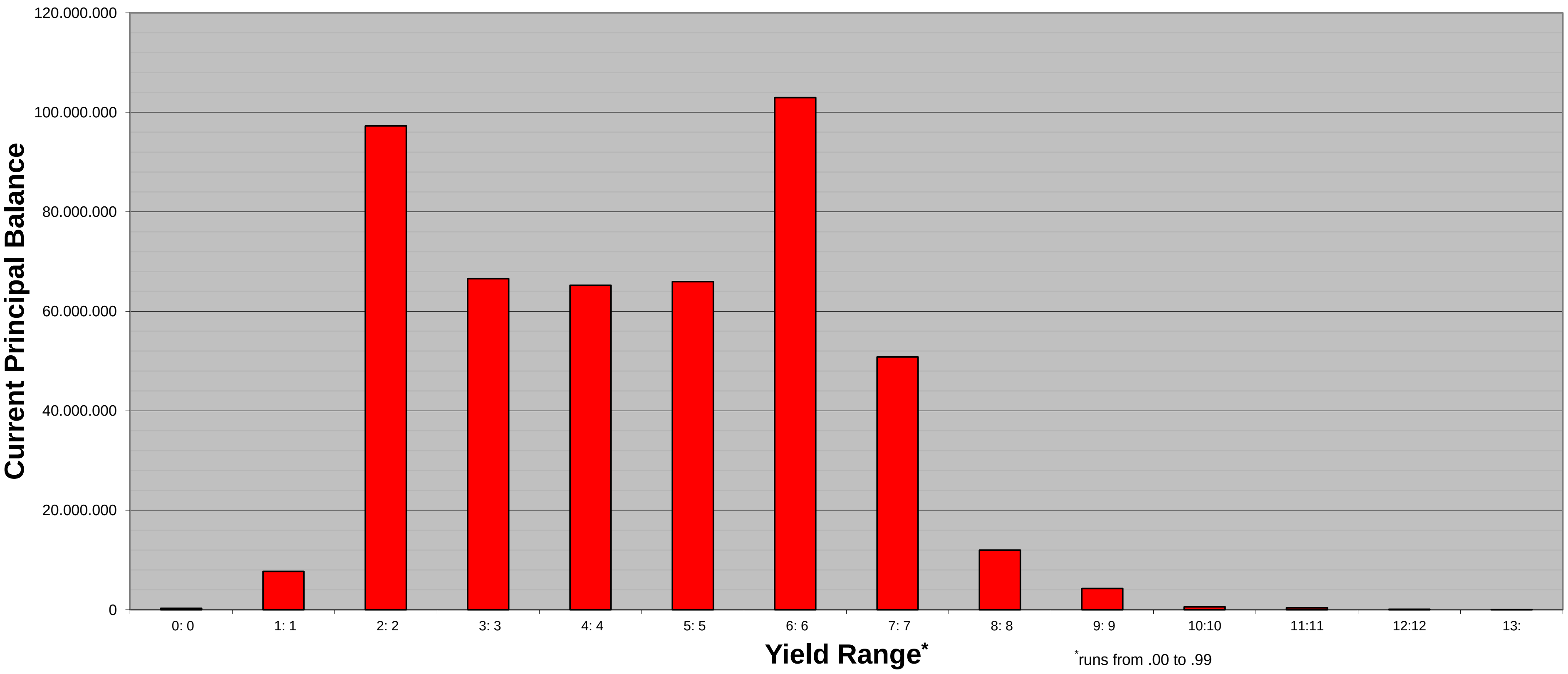
13.1 Effective Interest Rate (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Santander



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14. Seasoning

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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	3.771.773,09	0,80%	355	0,72%
36:38	24.540.318,37	5,18%	2.009	4,09%
39:41	47.390.881,14	10,00%	4.062	8,27%
42:44	53.522.952,30	11,29%	5.352	10,90%
45:47	100.323.482,59	21,16%	11.305	23,02%
48:50	117.905.400,04	24,87%	11.586	23,59%
51:53	66.908.951,53	14,11%	6.900	14,05%
54:56	35.396.344,38	7,47%	4.162	8,47%
57:59	19.548.838,88	4,12%	2.596	5,29%
60:62	1.659.187,04	0,35%	240	0,49%
63:65	1.154.381,51	0,24%	165	0,34%
66:68	1.034.296,62	0,22%	167	0,34%
69:71	507.369,53	0,11%	98	0,20%
72:74	82.108,44	0,02%	19	0,04%
75:77	144.417,03	0,03%	41	0,08%
78:80	124.572,81	0,03%	26	0,05%
81:	98.112,84	0,02%	34	0,07%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**

Statistics

WA Seasoning	47,46

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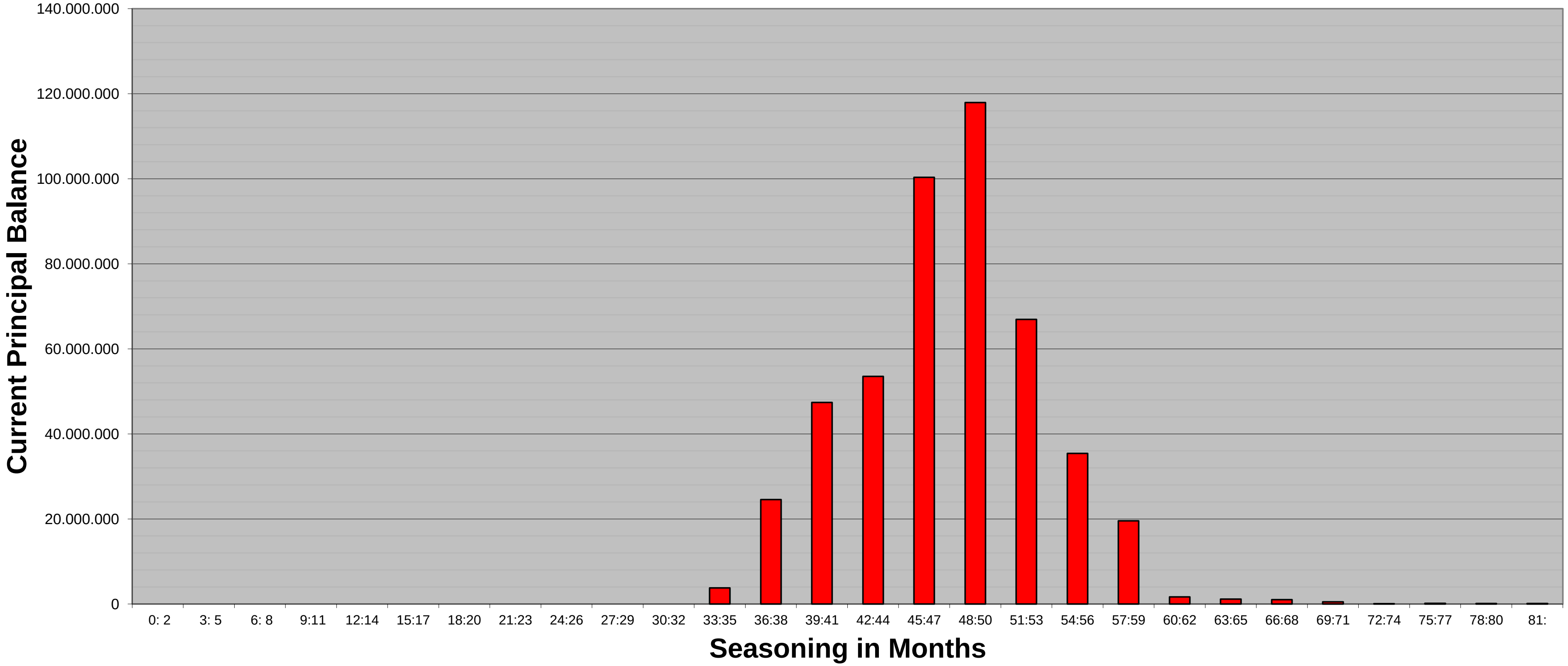
14.1 Seasoning (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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15. Remaining Term

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	2.349.900,83	0,50%	4.047	8,24%
7: 13	8.403.740,58	1,77%	3.955	8,05%
14: 20	13.486.936,57	2,84%	3.811	7,76%
21: 27	19.974.810,95	4,21%	3.556	7,24%
28: 34	34.814.334,90	7,34%	4.740	9,65%
35: 41	61.370.909,02	12,94%	6.842	13,93%
42: 48	111.557.193,70	23,53%	8.562	17,43%
49: 55	137.771.853,41	29,06%	9.171	18,67%
56: 62	67.900.609,74	14,32%	3.829	7,80%
63: 69	12.479.631,16	2,63%	472	0,96%
70: 76	2.806.607,36	0,59%	90	0,18%
77: 83	387.309,67	0,08%	14	0,03%
84: 90	241.863,80	0,05%	7	0,01%
91: 97	103.440,87	0,02%	3	0,01%
98:	464.245,58	0,10%	18	0,04%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**

Statistics

WA Remaining Term	45,38

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15.1 Remaining Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
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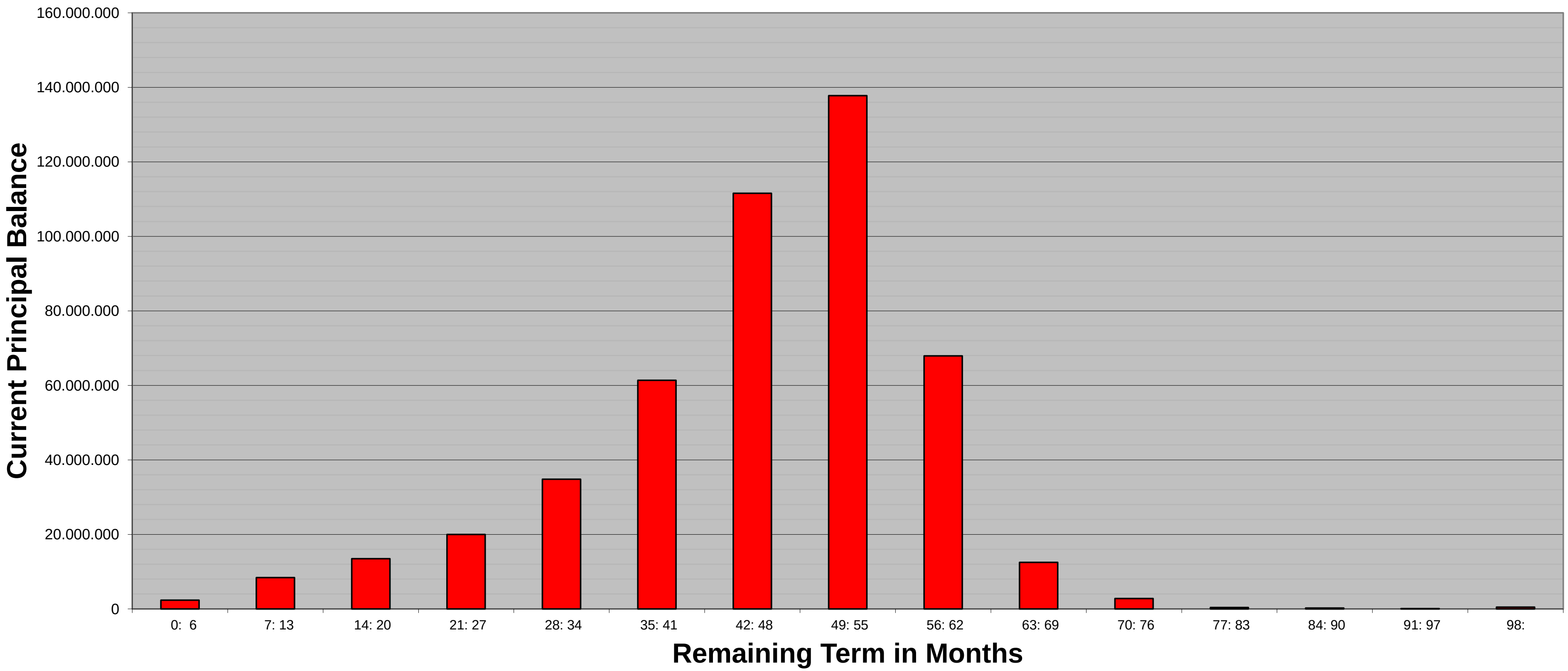

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

16. Original Term

Santander

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-16.493,35	0,00%	12	0,02%
14: 20	-1.419,16	0,00%	14	0,03%
21: 27	-41.664,37	-0,01%	20	0,04%
28: 34	-6.611,11	0,00%	19	0,04%
35: 41	44.197,63	0,01%	109	0,22%
42: 48	256.060,97	0,05%	341	0,69%
49: 55	3.094.659,10	0,65%	3.660	7,45%
56: 62	14.681.174,58	3,10%	6.003	12,22%
63: 69	5.358.201,38	1,13%	1.212	2,47%
70: 76	25.789.777,59	5,44%	4.554	9,27%
77: 83	10.784.570,90	2,27%	1.132	2,30%
84: 90	82.940.775,45	17,49%	10.174	20,71%
91: 97	180.180.987,45	38,00%	12.984	26,43%
98:104	121.775.335,32	25,68%	7.742	15,76%
105:111	21.888.552,44	4,62%	878	1,79%
112:	7.385.283,32	1,56%	263	0,54%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**

Statistics

WA Original Term	92,84

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16.1 Original Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
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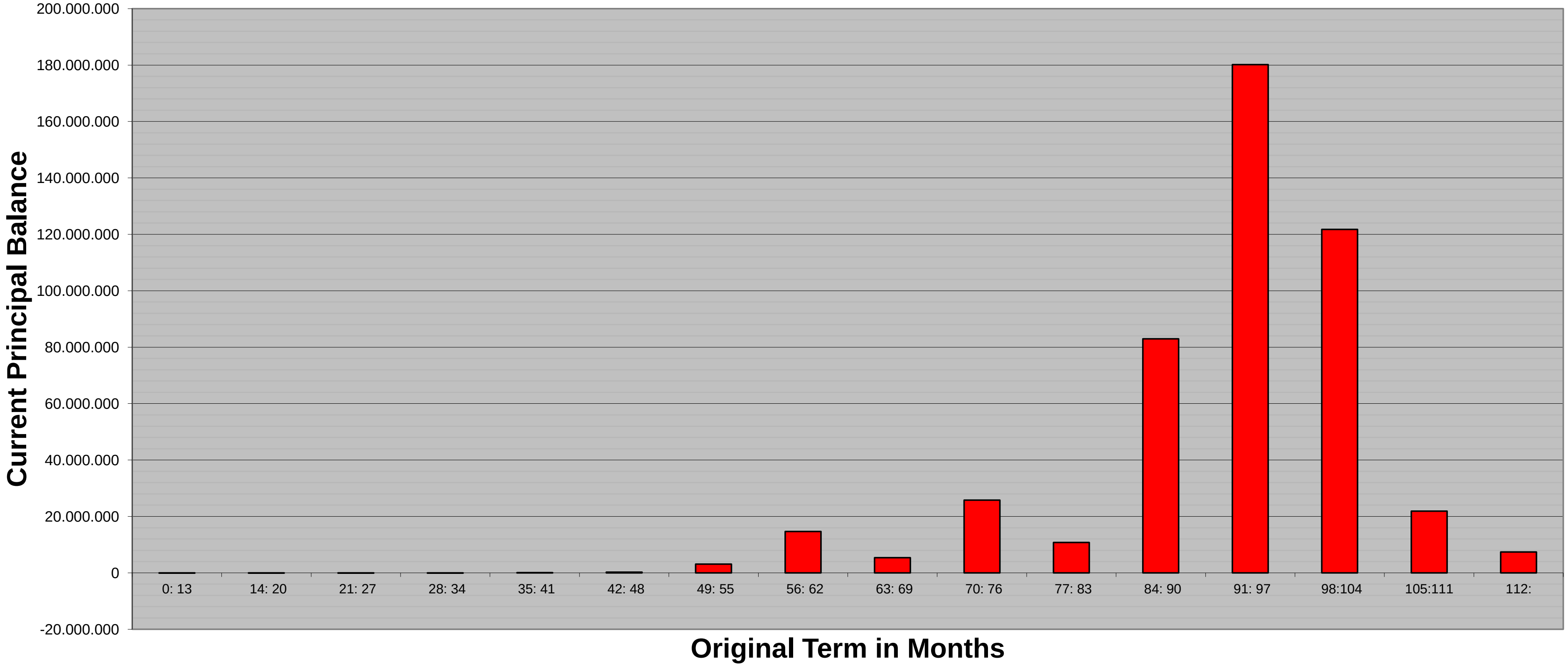

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

17. Loan Concentration

Santander

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	463.889.393,72	97,84%	46.790	95,26%	46.790	97,76%
2: 2	9.270.057,58	1,96%	1.856	3,78%	928	1,94%
3: 3	729.140,78	0,15%	342	0,70%	114	0,24%
4: 4	155.764,36	0,03%	84	0,17%	21	0,04%
5: 5	69.031,70	0,01%	45	0,09%	9	0,02%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7:	0,00	0,00%	0	0,00%	0	0,00%
Total	**474.113.388,14**	**100,00%**	**49.117**	**100,00%**	**47.862**	**100,00%**

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18. Amortisation Profile

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Amortisation profile

Collection Period	*Outstanding Volume*	*Collection Period*	*Outstanding Volume*
1	**474.113.388,14 €**	51	**20.531.621,75 €**
2	**462.695.082,87 €**	52	**17.171.201,12 €**
3	**451.314.772,01 €**	53	**14.356.003,62 €**
4	**440.016.910,22 €**	54	**11.898.733,48 €**
5	**428.806.620,32 €**	55	**9.777.881,58 €**
6	**417.658.311,81 €**	56	**7.911.025,16 €**
7	**406.578.910,23 €**	57	**6.329.173,26 €**
8	**395.548.842,53 €**	58	**5.013.941,12 €**
9	**384.569.433,56 €**	59	**3.972.225,31 €**
10	**373.651.208,99 €**	60	**3.140.084,09 €**
11	**362.805.025,21 €**	61	**2.494.741,22 €**
12	**352.032.857,26 €**	62	**2.005.247,98 €**
13	**341.341.342,65 €**	63	**1.630.724,84 €**
14	**330.734.674,10 €**	64	**1.349.102,60 €**
15	**320.220.055,91 €**	65	**1.120.104,39 €**
16	**309.796.035,09 €**	66	**929.593,06 €**
17	**299.470.166,43 €**	67	**773.704,84 €**
18	**289.221.672,70 €**	68	**647.120,34 €**
19	**279.058.223,15 €**	69	**550.513,37 €**
20	**268.940.485,63 €**	70	**473.822,87 €**
21	**258.882.742,52 €**	71	**411.814,18 €**
22	**248.890.820,40 €**	72	**362.697,69 €**
23	**238.970.522,40 €**	73	**324.827,74 €**
24	**229.138.161,76 €**	74	**294.900,36 €**
25	**219.371.230,93 €**	75	**270.693,72 €**
26	**209.675.659,74 €**	76	**247.906,66 €**
27	**200.061.605,40 €**	77	**229.140,06 €**
28	**190.535.603,19 €**	78	**213.537,50 €**
29	**181.118.920,79 €**	79	**199.068,04 €**
30	**171.812.680,18 €**	80	**186.130,82 €**
31	**162.631.359,87 €**	81	**174.647,89 €**
32	**153.568.895,20 €**	82	**164.183,37 €**
33	**144.612.050,17 €**	83	**154.179,02 €**
34	**135.799.537,72 €**	84	**144.121,89 €**
35	**127.139.121,81 €**	85	**134.210,89 €**
36	**118.636.011,10 €**	86	**125.207,49 €**
37	**110.327.631,47 €**	87	**116.156,25 €**
38	**102.213.767,73 €**	88	**107.056,91 €**
39	**94.300.090,21 €**	89	**97.909,19 €**
40	**86.574.151,71 €**	90	**89.850,96 €**
41	**79.088.439,89 €**	91	**82.822,52 €**
42	**71.824.585,41 €**	92	**76.004,88 €**
43	**64.815.247,81 €**	93	**69.149,94 €**
44	**58.032.887,10 €**	94	**62.802,80 €**
45	**51.485.833,21 €**	95	**56.420,89 €**
46	**45.278.196,78 €**	96	**50.404,16 €**
47	**39.436.262,32 €**	97	**44.354,07 €**
48	**33.979.378,98 €**	98	**38.778,24 €**
49	**29.001.960,89 €**	99	**33.172,86 €**
50	**24.504.162,08 €**	100	**28.090,32 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Santander

Pre-Enforcement Available Interest Amount

Interest Collections	+	2.057.005,35 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	403.896,19 €
Interest on Transaction and Purchase Shortfall Account	+	- €
Amounts on the Commingling Reserve account*	+	- €
Amounts on the Liquidity Reserve Account	+	4.993.195,41 €
Amounts received by the Interest Rate Swap counterparty	+	852.185,08 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	8.306.282,03 €

*excl. any interest earned on any balance credited to the Commingling Reserve Account

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	19.017.828,94 €
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	+	2,51 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	1.263.651,16 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	20.281.482,61 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		8.306.282,03 €
Senior Expenses and Taxes	-	22.050,51 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	619.503,75 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	100.686,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	186.371,25 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	165.247,50 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	103.410,00 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	- €
Required Liquidity Reserve Amount Replenishment	-	4.985.000,00 €
Crediting the PDLs until cleared	-	1.263.651,16 €
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)	-	- €
Target Amortisation of Class F (inlcuding previously accrued)	-	- €
Interest Class G	-	22.668,75 €
Mezzanine Loan Interest	-	- €
Subordinateed Swap Amounts (if applicable)	-	- €
Fees for Commingling Reserve Account and Set-Off Reserve Account	-	- €
Interest on Liquidity Reserve Loan	-	29.404,58 €
Principal on Liquidity Reserve Loan	-	- €
Remaining Amount to the Seller		808.288,53 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		20.281.482,61 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	20.281.482,61 €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class A	-	20.281.443,75 €
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	-	- €
Redemption Class F Notes	-	- €
Redemption Class G Notes	-	- €
Mezzanine Loan Principal	-	- €
Clearing of rounding differences	-	- €

Transaction Costs

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	22.050,51 €								
Interest accrued for the Period	1.227.291,83 €	619.503,75 €	100.686,00 €	186.371,25 €	165.247,50 €	103.410,00 €	- €	22.668,75 €	29.404,58 €
Cumulative Interest accrued	109.682.358,79 €	75.953.067,75 €	5.243.388,00 €	9.710.151,75 €	8.613.217,50 €	5.393.291,25 €	1.504.800,00 €	1.645.312,50 €	1.619.130,04 €
Interest Payments	1.227.291,83 €	619.503,75 €	100.686,00 €	186.371,25 €	165.247,50 €	103.410,00 €	- €	22.668,75 €	29.404,58 €
Cumulative Interest Payments	108.733.388,19 €	75.953.067,75 €	5.243.388,00 €	9.710.151,75 €	8.613.217,50 €	5.393.291,25 €	1.504.800,00 €	998.887,50 €	1.316.584,44 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	948.970,60 €	- €	- €	- €	- €	- €	- €	646.425,00 €	302.545,60 €
Liquidity Reserve Loan only: Outstanding Amount	4.985.000,00 €								4.985.000,00 €

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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Calculation Date		12.08.2025				
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Period No		45				
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20. Retention

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	22.822.913,08 €

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21. Counterparties

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
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Collection Period	from	01.07.2025	to	31.07.2025		

		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	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	STABLE	performing
Joint Lead Manager (Class A)	**Citigroup Global Markets Europe AG** Reuterweg 16 60323 Frankfurt am Main Germany	-	-	-	-	P-1	STABLE	performing
Corporate Administrator	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
Luxembourg Listing Agent	**Bank of New York Mellon SA-NV/Luxembourg** 2-4 rue Eugène Ruppert L-2453 Luxembourg Grand Duchy of Luxembourg	AA	F1+	STABLE	-	P-1	STABLE	performing
Principal Paying Agent, Calculation Agent, Cash Administrator, Interest Determination Agent & Back-Up Servicer Facilitator	**Bank of New York Mellon** One Canada Square London E14 5AL United Kingdom	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
Account Bank & Transaction Security Trustee	**Bank of New York Mellon** Messe Turm, Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main Germany	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
Interest Swap Counterparty:	**DZ Bank AG** Platz der Republik 60265 Frankfurt am Main Germany	AA-	F1+	STABLE	Aa2	P-1	STABLE	performing
Data Trustee:	**Oversea FS B.V.** Barbara Strozzilaan 101 1083 HN Amsterdam The Netherlands	-	-	-	-	-	-	performing

Rating Agencies:

Fitch Ratings
Neue Mainzer Strasse 46 - 50
60311 Frankfurt am Main
Germany

Moody's Investors Service España, S.A.
Principe de Vergara, 131 - 6º Floor
28002 Madrid
Spain

Ratings as of 31.07.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
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Collection Period	from	01.07.2025	to	31.07.2025		

Deal Name:	**SC Germany Consumer 2021-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT CONSUMER 2021-1** 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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23. Swap Counterparty Data

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
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Swap Counterparty

Swap Counterparty	DZ Bank AG
Swap Rating Trigger Breach	no

Rating Trigger & Current Ratings	Consequenses	Fitch			Moody's			Trigger breach
		Long Term or Derivative Counterparty Rating	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	
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	456.894.870,75 €
Fixed Rate	-0,2400%
Floating Rate (Euribor)	1,9260%
Net Swap Payments	- 852.185,08 €
Notional Amount next period	436.613.427,00 €

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 31.07.2025, data source: Bloomberg

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

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24. Santander Consumer Bank

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		45				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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 31.07.2025, data source: Bloomberg

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25. Glossary

Calculation Date		12.08.2025				
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Collection Period	from	01.07.2025	to	31.07.2025		

Aggregate Outstanding Principal Amount: Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.

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.