SC Germany Consumer 2023-1
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	24				
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

Calculation Date	12.08.2025				
Payment Date	14.08.2025				
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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**39.067**	**565.909.952,77 €**	**583.440.638,31 €**
Scheduled Principal Payments		8.990.452,67 €	9.159.227,87 €
Prepayment Principal		8.514.966,00 €	6.921.439,07 €
Total Principal Collections		**17.505.418,67 €**	**16.080.666,94 €**
Total Interest Collections		**3.413.557,80 €**	**3.531.047,79 €**
Defaults		**2.442.411,21 €**	**1.450.018,60 €**
Replenishment Amount		**- €**	**- €**
End of Period		**545.962.122,89 €**	**565.909.952,77 €**
Purchase Shortfall Amount		**4,21 €**	**31,22 €**
Total Assets (End of Period)	**38.131**	**545.962.127,10 €**	**565.909.983,99 €**
Current Prepayment Rate (annualised)		16,6%	
Current Poolfactor		67,3%	

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1.1 Portfolio Information per period

Calculation Date		12.08.2025				
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Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Collection Period	*Outstanding BOP*	*Scheduled Principal Payments*	*Prepayment Principal*	*Total Principal Collections*	*Prepayment Rate*
1	799.999.981,56 €	10.261.648,47 €	12.394.844,21 €	22.656.492,68 €	17,09%
2	799.999.981,56 €	10.582.715,70 €	9.485.939,22 €	20.068.654,92 €	13,34%
3	799.999.941,96 €	10.289.028,23 €	9.151.176,25 €	19.440.204,48 €	12,90%
4	799.999.971,16 €	9.939.918,83 €	10.413.806,88 €	20.353.725,71 €	14,55%
5	799.999.965,69 €	9.871.476,79 €	6.550.441,01 €	16.421.917,80 €	9,40%
6	799.999.978,48 €	10.979.167,32 €	15.537.572,99 €	26.516.740,31 €	20,97%
7	799.999.981,27 €	11.106.669,15 €	12.924.974,65 €	24.031.643,80 €	17,75%
8	799.999.972,77 €	11.483.029,04 €	12.487.025,30 €	23.970.054,34 €	17,20%
9	799.999.975,18 €	11.025.237,62 €	14.344.913,09 €	25.370.150,71 €	19,52%
10	799.999.960,76 €	11.163.027,21 €	12.122.966,33 €	23.285.993,54 €	16,74%
11	799.999.954,81 €	11.145.369,15 €	12.397.144,78 €	23.542.513,93 €	17,09%
12	799.999.976,96 €	12.305.618,01 €	15.468.810,66 €	27.774.428,67 €	20,89%
13	799.999.953,43 €	11.190.351,49 €	13.033.181,79 €	24.223.533,28 €	17,89%
14	773.493.852,49 €	10.673.564,68 €	12.207.476,80 €	22.881.041,48 €	17,38%
15	749.195.329,34 €	10.816.233,13 €	12.190.468,27 €	23.006.701,40 €	17,87%
16	723.934.669,34 €	10.391.715,34 €	9.366.010,91 €	19.757.726,25 €	14,47%
17	702.538.142,62 €	9.800.878,33 €	5.164.945,97 €	14.965.824,30 €	8,47%
18	685.574.203,97 €	10.489.266,94 €	9.446.739,00 €	19.936.005,94 €	15,34%
19	663.385.495,13 €	9.971.135,75 €	8.139.337,37 €	18.110.473,12 €	13,77%
20	642.933.391,97 €	9.882.574,98 €	8.282.281,16 €	18.164.856,14 €	14,41%
21	622.702.749,44 €	9.434.955,07 €	7.989.945,65 €	17.424.900,72 €	14,36%
22	603.149.210,98 €	9.443.670,02 €	8.150.790,86 €	17.594.460,88 €	15,06%
23	583.440.638,31 €	9.159.227,87 €	6.921.439,07 €	16.080.666,94 €	13,34%
24	565.909.952,77 €	8.990.452,67 €	8.514.966,00 €	17.505.418,67 €	16,63%
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2. Reserve Accounts

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,0%	5.646.996,37 €	
Cash Outflow		5.646.996,37 €	
of which Liquidity Reserve Excess Amount		- €	
of which added to Priority of Payments		- €	
Cash Inflow		5.459.831,35 €	
End of Period	1,0%	5.459.831,35 €	
Required Liquidity Reserve Amount	1,6%	8.189.747,03 €	
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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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	**799.999.981,56 €**	0,00 €	0,00 €	0,00 €	0,00 €	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**799.999.981,56 €**	300.686,16 €	1.480.295,14 €	1.104.548,65 €	30.223,25 €	**99,64%**	0,04%	0,19%	0,14%	0,00%
3	**799.999.941,96 €**	1.500.995,62 €	1.592.449,73 €	535.431,58 €	967.777,77 €	**99,43%**	0,19%	0,20%	0,07%	0,12%
4	**799.999.971,16 €**	654.632,58 €	1.880.033,26 €	2.290.342,96 €	2.123.217,06 €	**99,13%**	0,08%	0,24%	0,29%	0,27%
5	**799.999.965,69 €**	2.088.424,78 €	1.048.972,35 €	2.036.381,93 €	3.247.767,98 €	**98,95%**	0,26%	0,13%	0,25%	0,41%
6	**799.999.978,48 €**	2.775.795,73 €	3.043.261,33 €	2.079.886,02 €	2.578.179,84 €	**98,69%**	0,35%	0,38%	0,26%	0,32%
7	**799.999.981,27 €**	1.164.177,04 €	2.617.418,49 €	3.057.357,74 €	4.809.039,37 €	**98,54%**	0,15%	0,33%	0,38%	0,60%
8	**799.999.972,77 €**	2.710.748,80 €	3.310.713,44 €	793.492,26 €	4.478.472,58 €	**98,59%**	0,34%	0,41%	0,10%	0,56%
9	**799.999.975,18 €**	3.535.515,87 €	3.393.550,14 €	2.922.140,91 €	3.294.778,98 €	**98,36%**	0,44%	0,42%	0,37%	0,41%
10	**799.999.960,76 €**	2.751.827,06 €	1.334.554,38 €	5.194.079,08 €	3.296.587,69 €	**98,43%**	0,34%	0,17%	0,65%	0,41%
11	**799.999.954,81 €**	1.263.148,75 €	2.701.830,53 €	2.935.515,35 €	5.468.424,45 €	**98,45%**	0,16%	0,34%	0,37%	0,68%
12	**799.999.976,96 €**	3.005.727,01 €	3.245.004,32 €	2.556.197,75 €	3.853.833,82 €	**98,42%**	0,38%	0,41%	0,32%	0,48%
13	**799.999.953,43 €**	1.121.534,93 €	3.290.506,59 €	2.995.097,03 €	4.900.308,80 €	**98,46%**	0,14%	0,41%	0,37%	0,61%
14	**773.493.852,49 €**	3.390.296,77 €	1.251.038,01 €	3.405.899,31 €	4.651.112,39 €	**98,36%**	0,44%	0,16%	0,44%	0,60%
15	**749.195.329,34 €**	3.688.258,37 €	1.471.123,59 €	3.254.532,10 €	5.336.618,76 €	**98,16%**	0,49%	0,20%	0,43%	0,71%
16	**723.934.669,34 €**	1.225.837,21 €	4.062.349,35 €	3.277.623,85 €	5.009.666,30 €	**98,12%**	0,17%	0,56%	0,45%	0,69%
17	**702.538.142,62 €**	3.530.115,51 €	4.171.506,81 €	2.915.982,06 €	3.622.855,90 €	**97,97%**	0,50%	0,59%	0,42%	0,52%
18	**685.574.203,97 €**	4.091.381,25 €	3.440.904,43 €	1.042.185,65 €	5.849.109,30 €	**97,90%**	0,60%	0,50%	0,15%	0,85%
19	**663.385.495,13 €**	1.201.972,56 €	3.838.731,41 €	3.571.471,86 €	5.606.125,60 €	**97,86%**	0,18%	0,58%	0,54%	0,85%
20	**642.933.391,97 €**	3.610.642,52 €	3.516.909,99 €	3.483.255,79 €	3.670.197,55 €	**97,78%**	0,56%	0,55%	0,54%	0,57%
21	**622.702.749,44 €**	1.724.722,17 €	5.293.904,22 €	2.805.141,57 €	4.336.865,29 €	**97,73%**	0,28%	0,85%	0,45%	0,70%
22	**603.149.210,98 €**	3.706.944,68 €	1.515.086,07 €	5.002.133,84 €	3.956.239,96 €	**97,65%**	0,61%	0,25%	0,83%	0,66%
23	**583.440.638,31 €**	3.063.567,44 €	4.542.905,75 €	1.137.245,27 €	5.657.088,01 €	**97,53%**	0,53%	0,78%	0,19%	0,97%
24	**565.909.952,77 €**	3.306.208,91 €	1.427.173,89 €	3.651.564,26 €	6.420.399,52 €	**97,38%**	0,58%	0,25%	0,65%	1,13%
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3.2 Default Data

Calculation Date	12.08.2025				
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Collection Period from	01.07.2025	to	31.07.2025		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	2.442.411,21 €	
Current Period Recoveries	62.466,87 €	
Current Period Net Default	2.379.944,34 €	
New Number of Defaulted Contracts		118
Cumulative Default		
Cumulative Gross Default	39.603.566,34 €	
Cumulative Recoveries	601.555,78 €	
Cumulative Net Losses	39.002.010,56 €	
Total Number of Defaulted Contracts		1.896

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	- €
OC PDL Sub-Ledger	
OC PDL BoP	233.132,77 €
OC Amount debited to the PDL	2.442.411,21 €
OC Amount credited to the PDL	1.420.583,84 €
OC PDL EoP	1.254.960,14 €

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3.3 Defaults & Recoveries per period

Calculation Date		12.08.2025					
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Monthly Period		Aug 2025					
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Collection Period	from	01.07.2025	to	31.07.2025			

Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	**0,32%**

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 €	822.656.474,24 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	0	0,00 €	0,00 €	842.725.089,56 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	0,00%
3	6	277.861,92 €	277.861,92 €	862.443.185,16 €	0,03%	-741,14 €	-741,14 €	278.603,06 €	0,03%	0,03%
4	40	657.619,94 €	935.481,86 €	883.454.525,34 €	0,11%	-1.902,33 €	-2.643,47 €	938.125,33 €	0,11%	0,08%
5	74	874.440,48 €	1.809.922,34 €	900.750.896,41 €	0,20%	-4.553,34 €	-7.196,81 €	1.817.119,15 €	0,20%	0,11%
6	121	899.526,81 €	2.709.449,15 €	928.167.166,32 €	0,29%	-1.486,95 €	-8.683,76 €	2.718.132,91 €	0,29%	0,11%
7	199	1.864.992,84 €	4.574.441,99 €	954.063.794,46 €	0,48%	-3.874,74 €	-12.558,50 €	4.587.000,49 €	0,48%	0,23%
8	275	1.721.018,44 €	6.295.460,43 €	979.754.869,65 €	0,64%	-7.015,00 €	-19.573,50 €	6.315.033,93 €	0,64%	0,22%
9	370	2.055.289,17 €	8.350.749,60 €	1.007.180.295,11 €	0,83%	2.033,10 €	-17.540,40 €	8.368.290,00 €	0,83%	0,26%
10	454	1.963.230,39 €	10.313.979,99 €	1.032.429.513,09 €	1,00%	14.644,48 €	-2.895,92 €	10.316.875,91 €	1,00%	0,24%
11	560	2.496.297,40 €	12.810.277,39 €	1.058.468.346,57 €	1,21%	-9.644,29 €	-12.540,21 €	12.822.817,60 €	1,21%	0,31%
12	669	2.407.067,53 €	15.217.344,92 €	1.088.649.819,24 €	1,40%	29.897,93 €	17.357,72 €	15.199.987,20 €	1,40%	0,30%
13	791	2.282.567,66 €	17.499.912,58 €	1.088.649.819,24 €	1,61%	-1.560,44 €	15.797,28 €	17.484.115,30 €	1,61%	0,29%
14	869	1.417.481,67 €	18.917.394,25 €	1.088.649.819,24 €	1,74%	40.791,87 €	56.589,15 €	18.860.805,10 €	1,73%	0,17%
15	974	2.253.958,60 €	21.171.352,85 €	1.088.649.819,24 €	1,94%	41.020,86 €	97.610,01 €	21.073.742,84 €	1,94%	0,29%
16	1.068	1.638.800,47 €	22.810.153,32 €	1.088.649.819,24 €	2,10%	29.155,90 €	126.765,91 €	22.683.387,41 €	2,08%	0,21%
17	1.167	1.998.114,35 €	24.808.267,67 €	1.088.649.819,24 €	2,28%	45.260,67 €	172.026,58 €	24.636.241,09 €	2,26%	0,27%
18	1.283	2.252.702,90 €	27.060.970,57 €	1.088.649.819,24 €	2,49%	56.833,14 €	228.859,72 €	26.832.110,85 €	2,46%	0,31%
19	1.390	2.341.630,04 €	29.402.600,61 €	1.088.649.819,24 €	2,70%	25.885,26 €	254.744,98 €	29.147.855,63 €	2,68%	0,34%
20	1.499	2.065.786,39 €	31.468.387,00 €	1.088.649.819,24 €	2,89%	86.314,16 €	341.059,14 €	31.127.327,86 €	2,86%	0,30%
21	1.602	2.128.637,74 €	33.597.024,74 €	1.088.649.819,24 €	3,09%	76.314,04 €	417.373,18 €	33.179.651,56 €	3,05%	0,32%
22	1.708	2.114.111,79 €	35.711.136,53 €	1.088.649.819,24 €	3,28%	39.070,45 €	456.443,63 €	35.254.692,90 €	3,24%	0,33%
23	1.778	1.450.018,60 €	37.161.155,13 €	1.088.649.819,24 €	3,41%	82.645,28 €	539.088,91 €	36.622.066,22 €	3,36%	0,23%
24	1.896	2.442.411,21 €	39.603.566,34 €	1.088.649.819,24 €	3,64%	62.466,87 €	601.555,78 €	39.002.010,56 €	3,58%	0,41%
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*** trigger applies for the first 25 Payment Dates following the end of the Replenishment Period**

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4. Concentration Limits

Santander

Current Transaction Status **Amortising**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	7,30%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		85,00	-	

	Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event			
Period before previous period	78.320.000,00 €	-	
Previous period	78.320.000,00 €	-	
Current period	78.320.000,00 €	-	
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			
- from the first Payment Date in Sep 2023 until (and including) the Payment Date in Aug 2024	2,00%		no
- from the Payment Date in Sep 2024 until (and including) the Payment Date in Aug 2025	3,50%	3,58%	yes
- from the Payment Date in Sep 2025 until (and including) the Payment Date in Aug 2026	4,25%		no
- from the Payment Date in Sep 2026 onwards	5,00%		no
Debit balance PDL	16.000.000,00 €	1.254.960,14 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10% (Minimum-Trigger)	68,25%	no
Three Months Rolling Average Dynamic Net Loss Ratio *	0,42%	0,32%	no
Tax Call Redemption date			no
Regulatory Change Event Redemption Date			no
Termination Event or Servicer Termination Event			no
Early Amortisation Event			
Cumulative Net Loss Ratio			
- prior to or on 31 July 2024	2,00%	-	
Purchase Shortfall Event			
Termination Event or Servicer Termination Event			
Event of Default / Termination Event, as defined in the Interest Rate Swap			
Any debit of OC PDL equal to or higher than 0.25% on two consecutive Payment Dates			
Previous period	0,25%	-	
Current period		-	

*** trigger applies for the first 25 Payment Dates following the end of the Replenishment Period**

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Monthly Investor Report	Reporting Date	12.08.2025			
	Payment Date	14.08.2025			
	Period No	24			
5. Outstanding Notes	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	

1. Note Balance

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2639842348	XS2639842694	XS2639843072	XS2639843403	XS2639843742	XS2639844047
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	75,70%	5,00%	5,30%	5,20%	5,30%	1,40%
Legal Maturity		Sep 2037	Sep 2037	Sep 2037	Sep 2037	Sep 2037	Sep 2037
Expected Maturity		Sep 2034	Sep 2034	Sep 2034	Sep 2034	Sep 2034	Sep 2034
Original Rating (DBRS / Fitch / Moody's)		AAA (sf)/AAA (sf)/Aaa (sf)	AA (sf)/AA (sf)/Aa1 (sf)	A (high) (sf)/A (sf)/Aa3 (sf)	A (low) (sf)/BBB (sf)/Baa1 (sf)	BBB (low) (sf)/BB (sf)/Ba1 (sf)	BB (high) (sf)/BB (sf)/Ba3 (sf)
Current Rating (DBRS / Fitch / Moody's)*		AAA (sf)/AAA (sf)/Aaa (sf)	AA (sf)/AA (sf)/Aa1 (sf)	A (high) (sf)/A (sf)/Aa3 (sf)	A (low) (sf)/BBB (sf)/Baa1 (sf)	BBB (low) (sf)/BB (sf)/Ba1 (sf)	BB (high) (sf)/BB (sf)/Ba3 (sf)
Initial Notes Aggregate Principal Outstanding Balance	783.200.000 €	605.600.000,00 €	40.000.000,00 €	42.400.000,00 €	41.600.000,00 €	42.400.000,00 €	11.200.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		6.056	400	424	416	424	112
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	545.983.135,20 €	422.149.588,96 €	27.883.064,00 €	29.556.047,84 €	28.998.386,56 €	29.556.047,84 €	7.840.000,00 €
Replenishment	- €						
Amortisation	18.926.029,52 €						
Redemption per Class		18.926.029,52 €	- €	- €	- €	- €	- €
Redemption per Note		3.125,17 €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	527.057.105,68 €	403.223.559,44 €	27.883.064,00 €	29.556.047,84 €	28.998.386,56 €	29.556.047,84 €	7.840.000,00 €
Current Tranching		76,5%	5,3%	5,6%	5,5%	5,6%	1,5%
Current Pool Factor	0,67	0,67	0,70	0,70	0,70	0,70	0,70

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
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,926%	1mE+72bp	1mE+155bp	1mE+270bp	1mE+415bp	1mE+675bp	1mE+875bp
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31						
Principal Outstanding per Note Beginning of Period		69.707,66 €	69.707,66 €	69.707,66 €	69.707,66 €	69.707,66 €	70.000,00 €
Class F only: Accrued Target Amortisation Amounts							90.000,00 €
> Principal Repayment per Note		**3.125,17 €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		66.582,49 €	69.707,66 €	69.707,66 €	69.707,66 €	69.707,66 €	70.000,00 €
> Interest accrued for the period		**- 961.874,48 €**	**- 83.460,00 €**	**- 117.736,32 €**	**- 151.723,52 €**	**- 220.814,96 €**	**- 72.075,36 €**
Interest Payment		961.874,48 €	83.460,00 €	117.736,32 €	151.723,52 €	220.814,96 €	72.075,36 €
Interest Payment per Note		**158,83 €**	**208,65 €**	**277,68 €**	**364,72 €**	**520,79 €**	**643,53 €**

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination, Reserve)	25,77%	20,77%	15,47%	10,27%	4,97%	3,57%
Current CE	27,14%	22,04%	16,62%	11,31%	5,90%	4,46%

* Last rating action as of 24.02.2025

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6. Original Principal Balance

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	781.533,33	0,10%	592	1,55%
2000: 3999	7.357.222,14	0,96%	2.570	6,74%
4000: 5999	17.794.824,96	2,31%	3.627	9,51%
6000: 7999	23.519.403,70	3,06%	3.394	8,90%
8000: 9999	21.460.097,51	2,79%	2.436	6,39%
10000: 11999	35.427.317,23	4,61%	3.338	8,75%
12000: 13999	26.708.667,24	3,47%	2.080	5,45%
14000: 15999	34.320.718,53	4,46%	2.279	5,98%
16000: 17999	25.069.567,73	3,26%	1.480	3,88%
18000: 19999	25.711.689,47	3,34%	1.362	3,57%
20000: 21999	41.511.770,78	5,40%	2.009	5,27%
22000: 23999	24.490.604,99	3,18%	1.068	2,80%
24000: 25999	32.389.922,38	4,21%	1.301	3,41%
26000: 27999	29.057.306,54	3,78%	1.084	2,84%
28000: 29999	23.666.397,16	3,08%	819	2,15%
30000: 31999	35.929.941,59	4,67%	1.170	3,07%
32000: 33999	21.610.945,27	2,81%	656	1,72%
34000: 35999	24.069.431,72	3,13%	689	1,81%
36000: 37999	23.638.723,60	3,07%	641	1,68%
38000: 39999	18.111.037,39	2,35%	465	1,22%
40000: 41999	30.211.486,92	3,93%	740	1,94%
42000: 43999	17.909.403,81	2,33%	417	1,09%
44000: 45999	18.694.447,32	2,43%	416	1,09%
46000: 47999	15.951.921,66	2,07%	340	0,89%
48000: 49999	14.766.216,16	1,92%	302	0,79%
50000: 51999	22.888.220,22	2,98%	454	1,19%
52000: 53999	16.527.953,89	2,15%	313	0,82%
54000: 55999	14.243.252,36	1,85%	259	0,68%
56000: 57999	11.222.905,55	1,46%	197	0,52%
58000: 59999	7.947.405,65	1,03%	135	0,35%
60000: 61999	13.985.988,07	1,82%	231	0,61%
62000: 63999	10.190.337,26	1,32%	162	0,42%
64000: 65999	9.811.465,90	1,28%	151	0,40%
66000: 67999	6.240.410,21	0,81%	93	0,24%
68000: 69999	7.788.682,31	1,01%	113	0,30%
70000: 71999	8.270.466,47	1,08%	117	0,31%
72000: 73999	8.023.755,57	1,04%	110	0,29%
74000: 75999	12.738.404,15	1,66%	170	0,45%
76000: 77999	5.021.624,21	0,65%	65	0,17%
78000: 79999	6.766.328,06	0,88%	86	0,23%
80000: 81999	3.726.817,78	0,48%	46	0,12%
82000: 83999	3.570.921,89	0,46%	43	0,11%
84000: 85999	3.235.308,65	0,42%	38	0,10%
86000: 87999	1.735.568,53	0,23%	20	0,05%
88000: 89999	1.335.053,29	0,17%	15	0,04%
90000: 91999	999.428,35	0,13%	11	0,03%
92000: 93999	187.344,48	0,02%	2	0,01%
94000: 95999	567.093,62	0,07%	6	0,02%
96000: 97999	96.459,59	0,01%	1	0,00%
98000: 99999	198.134,50	0,03%	2	0,01%
100000:	1.792.769,55	0,23%	16	0,04%
Total	**769.272.699,24**	**100,00%**	**38.131**	**100,00%**

Statistics	**in EUR**
Average Amount	20.174,47

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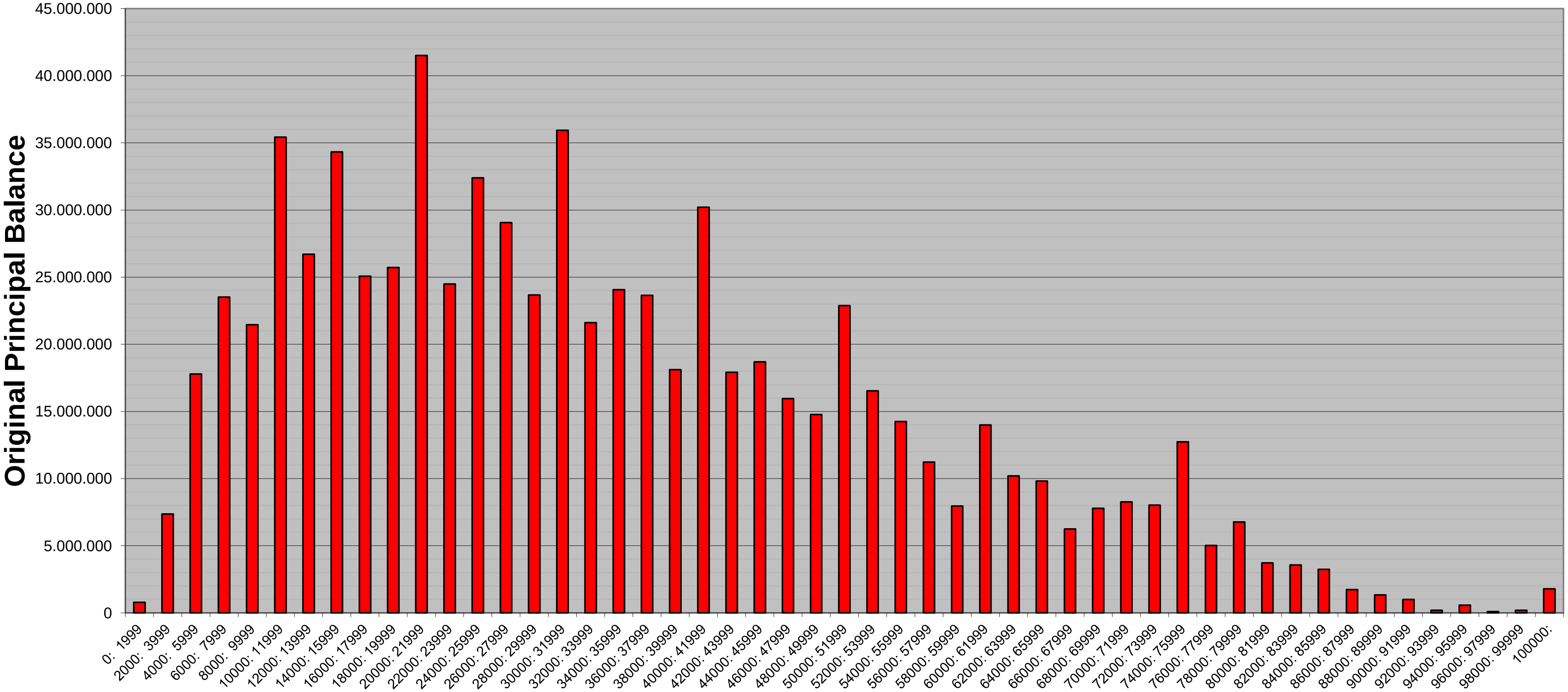
6.1 Original PB (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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		

7. Current Principal Balance

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	4.040.574,24	0,74%	3.996	10,48%
2000: 3999	13.348.149,70	2,44%	4.415	11,58%
4000: 5999	19.860.814,60	3,64%	3.983	10,45%
6000: 7999	25.962.308,72	4,76%	3.716	9,75%
8000: 9999	25.440.578,43	4,66%	2.852	7,48%
10000:11999	27.047.208,43	4,95%	2.457	6,44%
12000:13999	26.463.545,94	4,85%	2.042	5,36%
14000:15999	28.264.631,20	5,18%	1.884	4,94%
16000:17999	28.329.753,35	5,19%	1.672	4,38%
18000:19999	27.774.719,75	5,09%	1.462	3,83%
20000:21999	26.581.023,12	4,87%	1.267	3,32%
22000:23999	25.494.015,47	4,67%	1.109	2,91%
24000:25999	22.446.025,57	4,11%	900	2,36%
26000:27999	21.599.493,59	3,96%	801	2,10%
28000:29999	21.162.172,22	3,88%	730	1,91%
30000:31999	20.798.320,91	3,81%	671	1,76%
32000:33999	19.719.843,85	3,61%	598	1,57%
34000:35999	18.409.534,98	3,37%	526	1,38%
36000:37999	16.571.472,51	3,04%	448	1,17%
38000:39999	16.008.261,38	2,93%	410	1,08%
40000:41999	13.139.498,91	2,41%	321	0,84%
42000:43999	11.698.338,99	2,14%	272	0,71%
44000:45999	12.158.485,06	2,23%	270	0,71%
46000:47999	8.999.031,76	1,65%	192	0,50%
48000:49999	9.937.695,86	1,82%	203	0,53%
50000:51999	7.955.642,89	1,46%	156	0,41%
52000:53999	6.562.681,32	1,20%	124	0,33%
54000:55999	6.991.175,04	1,28%	127	0,33%
56000:57999	7.146.346,13	1,31%	125	0,33%
58000:59999	5.129.021,11	0,94%	87	0,23%
60000:61999	4.141.022,79	0,76%	68	0,18%
62000:63999	3.844.490,03	0,70%	61	0,16%
64000:65999	3.249.969,20	0,60%	50	0,13%
66000:67999	3.212.523,43	0,59%	48	0,13%
68000:69999	2.279.412,30	0,42%	33	0,09%
70000:71999	918.934,44	0,17%	13	0,03%
72000:73999	872.761,02	0,16%	12	0,03%
74000:75999	674.789,96	0,12%	9	0,02%
76000:77999	536.247,76	0,10%	7	0,02%
78000:79999	158.208,34	0,03%	2	0,01%
80000:	1.033.398,59	0,19%	12	0,03%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**

Statistics	**in EUR**
Average Amount	14.318,06

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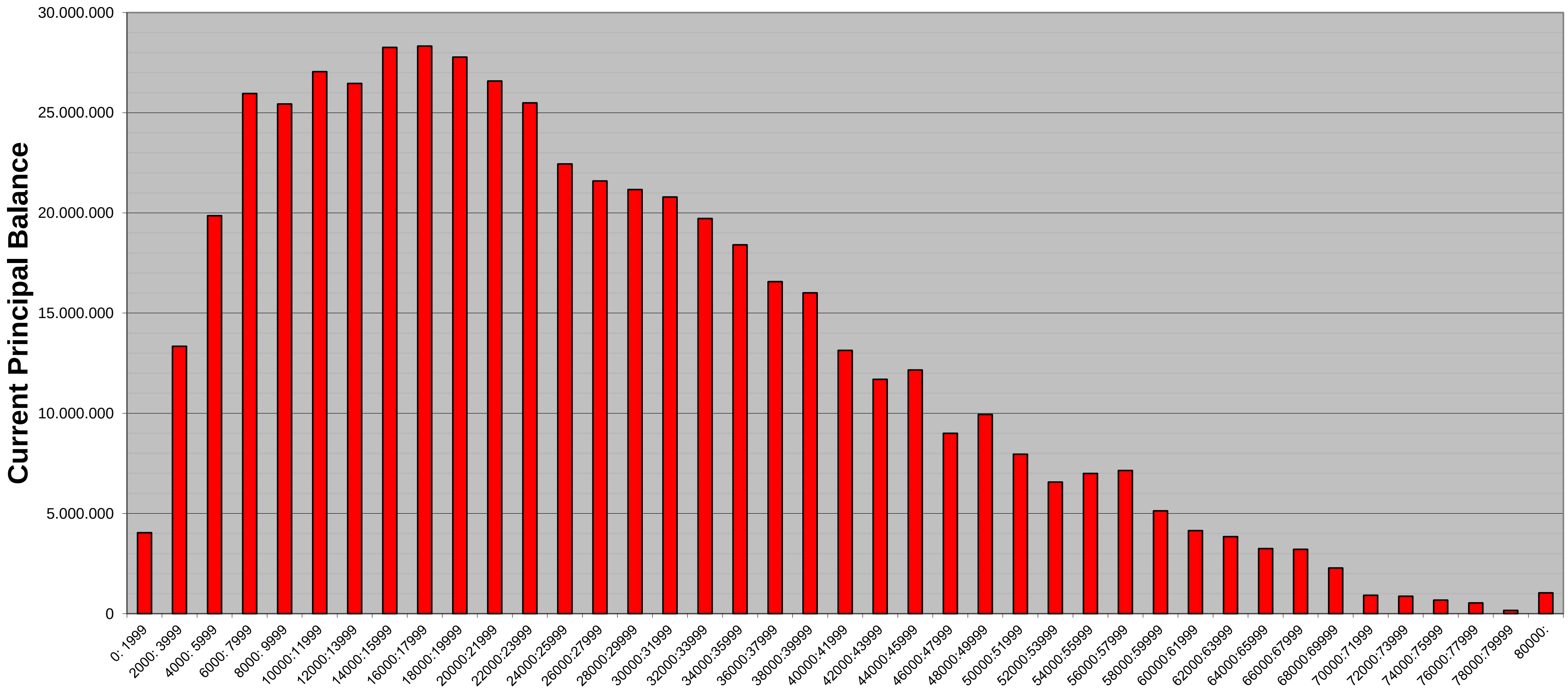
7.1 Current PB (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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		24				
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	105.363,96	0,0193%	1
2	92.185,04	0,0169%	1
3	87.788,74	0,0161%	1
4	86.793,83	0,0159%	1
5	84.848,71	0,0155%	1
6	84.187,67	0,0154%	1
7	83.449,98	0,0153%	1
8	83.165,65	0,0152%	1
9	82.271,70	0,0151%	1
10	81.839,14	0,0150%	1
11	80.805,66	0,0148%	1
12	80.698,51	0,0148%	1
13	79.968,77	0,0146%	1
14	78.239,57	0,0143%	1
15	77.495,70	0,0142%	1
16	77.269,07	0,0142%	1
17	76.461,90	0,0140%	1
18	76.445,36	0,0140%	1
19	76.248,61	0,0140%	1
20	76.223,93	0,0140%	1
21	76.103,19	0,0139%	1
22	75.879,12	0,0139%	1
23	75.547,79	0,0138%	2
24	75.416,52	0,0138%	1
25	75.397,82	0,0138%	1
	2.030.095,94	**0,3718%**	**26**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	76.411.418,73	14,00%	4.910	12,88%
Bavaria	75.237.750,36	13,78%	5.032	13,20%
Berlin	22.153.617,43	4,06%	1.478	3,88%
Brandenburg	20.055.077,92	3,67%	1.513	3,97%
Bremen	4.728.889,85	0,87%	313	0,82%
Hamburg	10.391.928,42	1,90%	687	1,80%
Hesse	39.761.139,33	7,28%	2.677	7,02%
Lower Saxony	56.562.478,79	10,36%	3.912	10,26%
Mecklenburg-Western Pomerania	15.141.208,38	2,77%	1.131	2,97%
North Rhine-Westphalia	116.906.896,78	21,41%	8.347	21,89%
Rhineland-Palatinate	27.792.660,23	5,09%	1.923	5,04%
Saarland	7.624.184,09	1,40%	553	1,45%
Saxony	21.385.584,56	3,92%	1.706	4,47%
Saxony-Anhalt	17.269.475,14	3,16%	1.364	3,58%
Schleswig-Holstein	18.528.660,54	3,39%	1.399	3,67%
Thuringia	15.134.070,91	2,77%	1.131	2,97%
n/a	877.081,43	0,16%	55	0,14%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**

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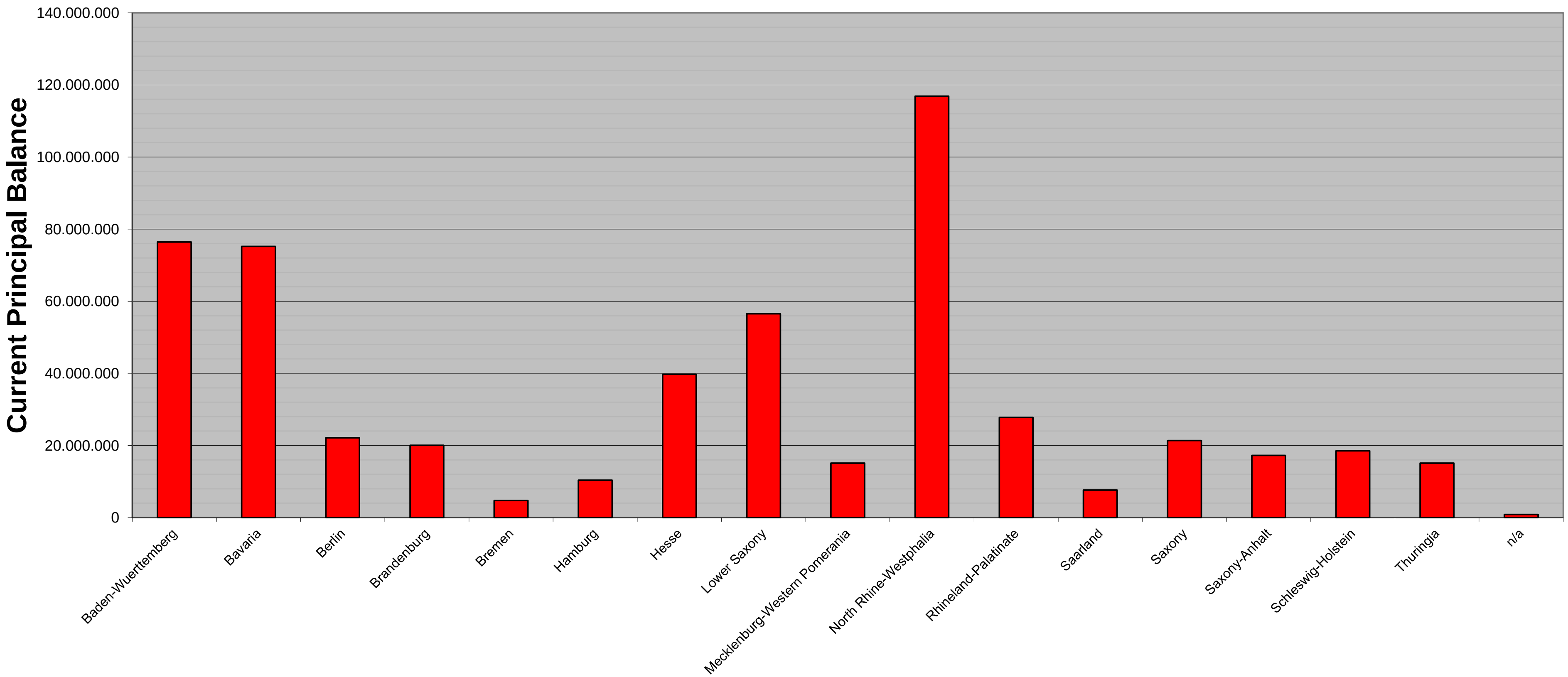
9.1 Geographical Distribution (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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	6.654.596,48	1,22%	233	0,61%
unsecured	539.307.526,41	98,78%	37.898	99,39%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	173.059.840,35	31,70%	14.668	38,47%
Yes	372.902.282,54	68,30%	23.463	61,53%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**

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12. Payment Methods

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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	520.971.017,78	95,42%	36.735	96,34%
Other	24.991.105,11	4,58%	1.396	3,66%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	142.985.848,80	26,19%	9.837	25,80%
1st of month	402.976.274,09	73,81%	28.294	74,20%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**

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Monthly Investor Report

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	40.211,57	0,01%	48	0,13%
1: 1	1.780.878,17	0,33%	257	0,67%
2: 2	20.337.081,63	3,72%	1.844	4,84%
3: 3	15.305.444,36	2,80%	1.316	3,45%
4: 4	29.556.148,41	5,41%	2.182	5,72%
5: 5	55.256.022,54	10,12%	3.434	9,01%
6: 6	73.535.914,65	13,47%	4.785	12,55%
7: 7	113.053.437,64	20,71%	7.405	19,42%
8: 8	129.414.131,43	23,70%	8.334	21,86%
9: 9	70.150.570,74	12,85%	5.293	13,88%
10:10	24.786.371,52	4,54%	1.977	5,18%
11:11	9.186.741,77	1,68%	843	2,21%
12:12	2.396.197,98	0,44%	222	0,58%
13:	1.162.970,48	0,21%	191	0,50%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**

Statistics	**in %**
WA Interest	7,67%

* runs from .00 to .99

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Payment Date		14.08.2025				
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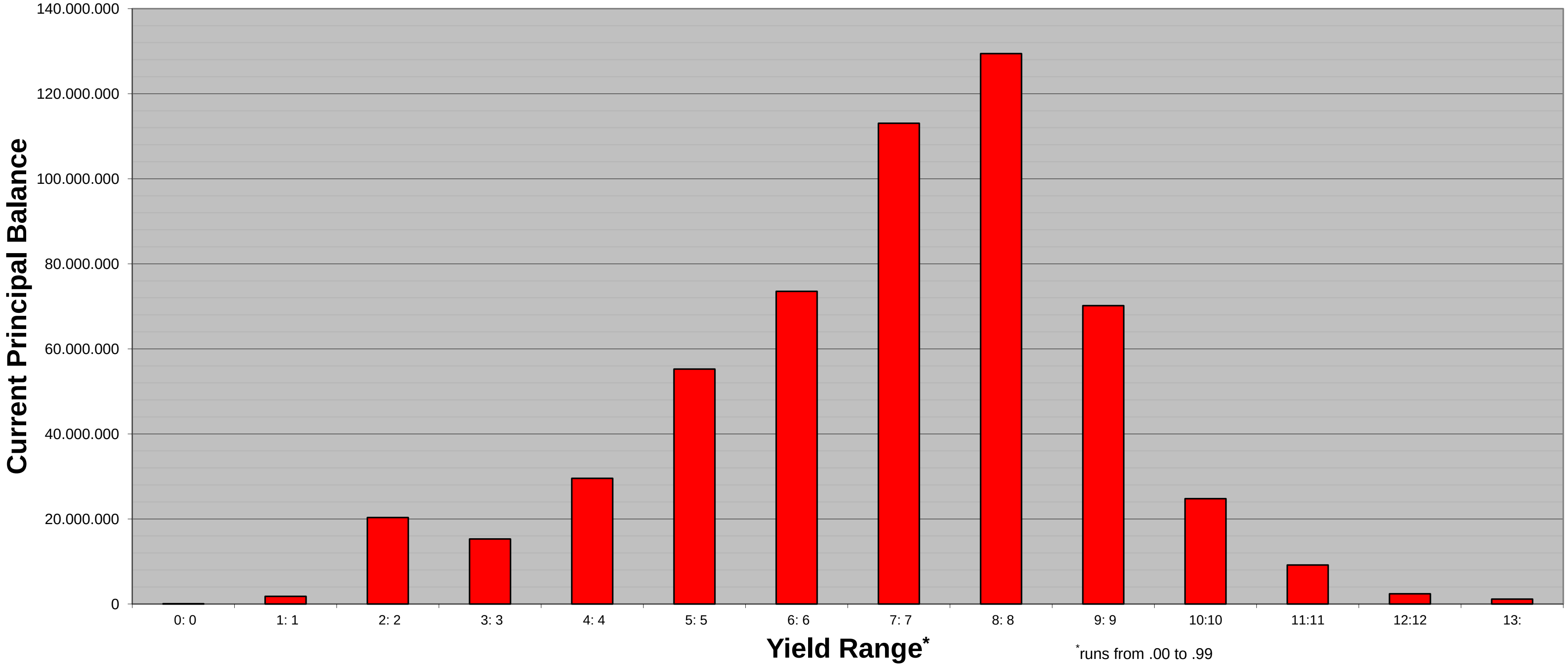
Collection Period	from	01.07.2025	to	31.07.2025		

13.1 Effective Interest Rate (Graph)



*runs from .00 to .99

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14. Seasoning

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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	7.313.265,70	1,34%	509	1,33%
15:17	34.428.695,12	6,31%	2.259	5,92%
18:20	15.427.122,92	2,83%	1.237	3,24%
21:23	28.733.647,17	5,26%	2.248	5,90%
24:26	97.077.283,32	17,78%	6.446	16,90%
27:29	135.035.143,14	24,73%	8.717	22,86%
30:32	76.282.124,88	13,97%	5.048	13,24%
33:35	63.848.487,56	11,69%	4.567	11,98%
36:38	37.516.452,65	6,87%	2.841	7,45%
39:41	25.922.781,40	4,75%	1.922	5,04%
42:44	13.855.796,39	2,54%	1.240	3,25%
45:47	6.438.331,25	1,18%	637	1,67%
48:50	1.581.538,87	0,29%	171	0,45%
51:53	1.330.284,25	0,24%	112	0,29%
54:56	489.442,97	0,09%	65	0,17%
57:59	406.590,95	0,07%	54	0,14%
60:62	62.645,68	0,01%	7	0,02%
63:65	57.954,92	0,01%	14	0,04%
66:68	74.948,62	0,01%	16	0,04%
69:71	28.676,74	0,01%	3	0,01%
72:74	15.090,61	0,00%	6	0,02%
75:77	27.323,61	0,01%	7	0,02%
78:80	2.593,41	0,00%	3	0,01%
81:	5.900,76	0,00%	2	0,01%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**

Statistics

WA Seasoning	29,06

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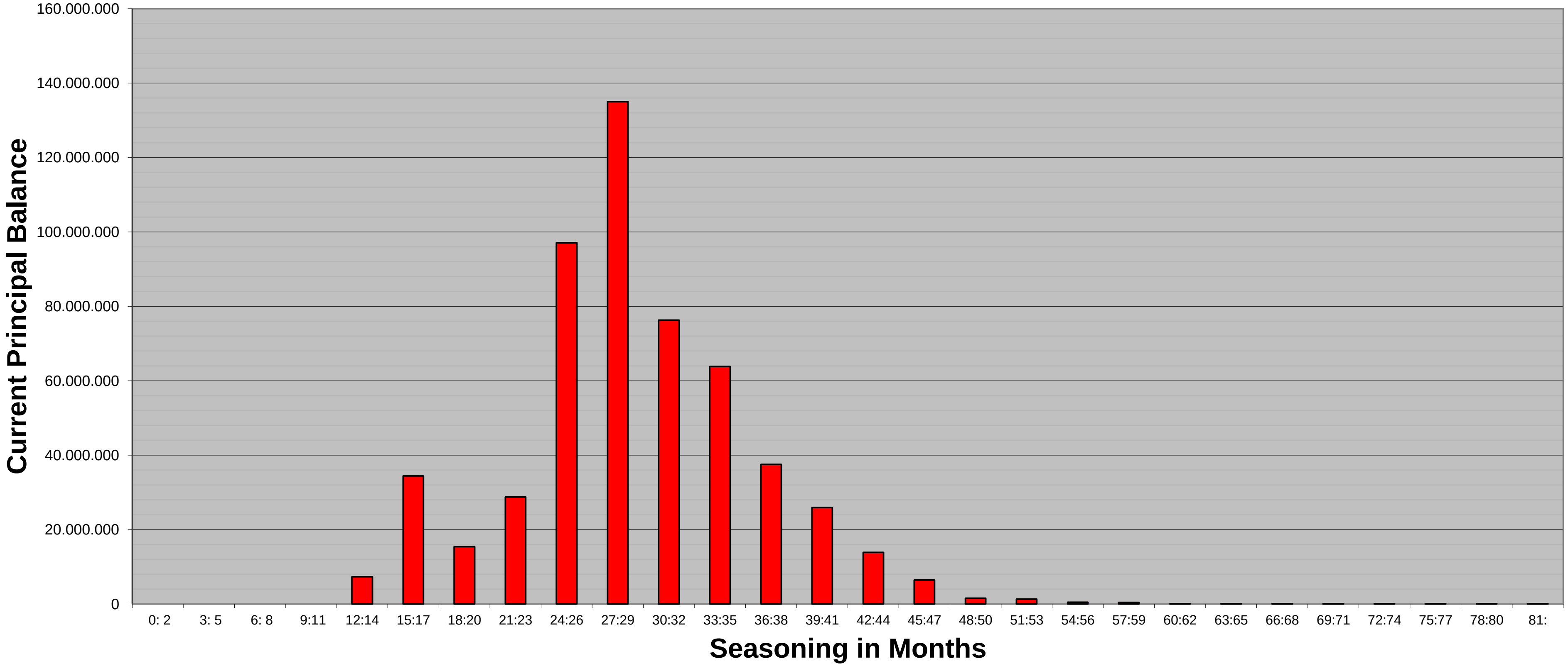
Collection Period	from	01.07.2025	to	31.07.2025		

14.1 Seasoning (Graph)



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15. Remaining Term

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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	712.954,61	0,13%	1.202	3,15%
7: 13	3.224.448,50	0,59%	1.624	4,26%
14: 20	5.074.504,39	0,93%	1.479	3,88%
21: 27	9.090.469,10	1,67%	1.876	4,92%
28: 34	12.682.365,50	2,32%	1.813	4,75%
35: 41	14.987.375,11	2,75%	1.801	4,72%
42: 48	25.860.699,12	4,74%	2.487	6,52%
49: 55	35.800.080,58	6,56%	2.845	7,46%
56: 62	86.934.514,53	15,92%	5.482	14,38%
63: 69	140.465.417,44	25,73%	7.398	19,40%
70: 76	146.514.953,15	26,84%	7.264	19,05%
77: 83	55.964.539,40	10,25%	2.578	6,76%
84: 90	7.702.682,81	1,41%	249	0,65%
91: 97	840.779,70	0,15%	28	0,07%
98:	106.338,95	0,02%	5	0,01%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**

Statistics

WA Remaining Term	63,48

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15.1 Remaining Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
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Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
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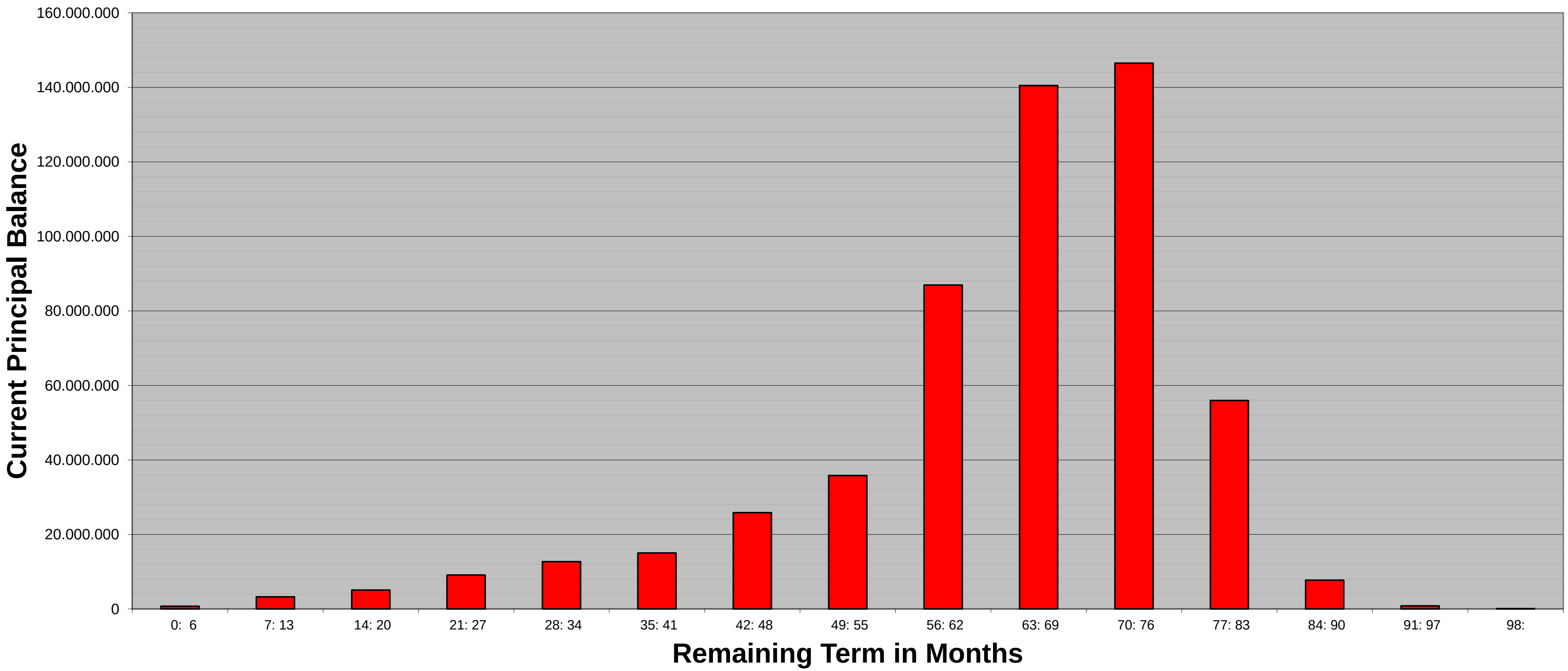

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16. Original Term

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	15,40	0,00%	3	0,01%
14: 20	27.873,97	0,01%	55	0,14%
21: 27	338.060,17	0,06%	385	1,01%
28: 34	316.147,12	0,06%	292	0,77%
35: 41	3.382.702,87	0,62%	1.720	4,51%
42: 48	1.814.706,72	0,33%	466	1,22%
49: 55	9.565.400,20	1,75%	2.578	6,76%
56: 62	16.927.440,92	3,10%	2.715	7,12%
63: 69	5.674.143,65	1,04%	609	1,60%
70: 76	22.775.464,23	4,17%	2.418	6,34%
77: 83	8.353.988,73	1,53%	595	1,56%
84: 90	61.165.669,44	11,20%	5.256	13,78%
91: 97	268.888.691,55	49,25%	14.840	38,92%
98:104	125.301.544,32	22,95%	5.523	14,48%
105:111	18.819.526,26	3,45%	601	1,58%
112:	2.610.747,34	0,48%	75	0,20%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**

Statistics

WA Original Term	92,54

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Calculation Date		12.08.2025				
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Period No		24				
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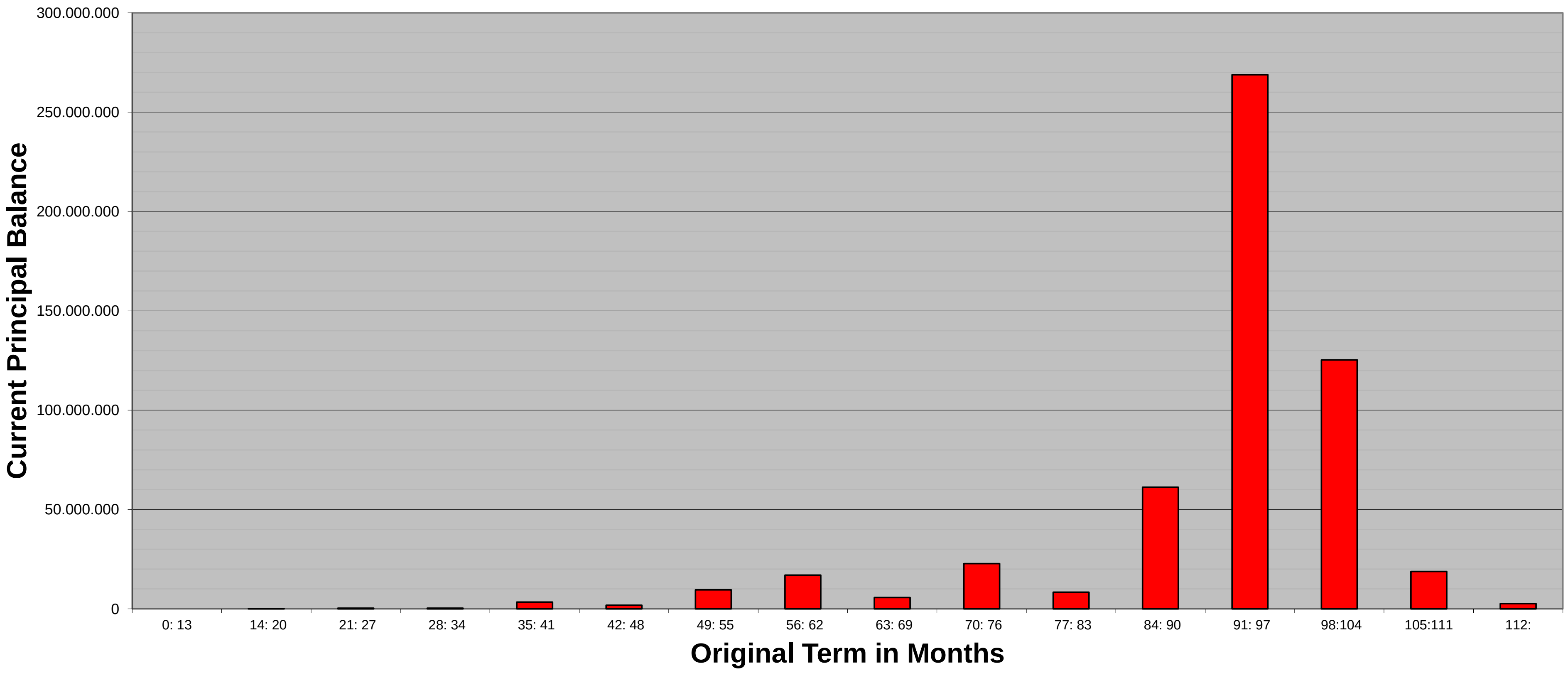
Collection Period	from	01.07.2025	to	31.07.2025		

16.1 Original Term (Graph)



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
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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	538.343.765,97	98,60%	37.368	98,00%	37.368	99,00%
2: 2	7.524.206,40	1,38%	742	1,95%	371	0,98%
3: 3	94.150,52	0,02%	21	0,06%	7	0,02%
4: 4	0,00	0,00%	0	0,00%	0	0,00%
5: 5	0,00	0,00%	0	0,00%	0	0,00%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7:	0,00	0,00%	0	0,00%	0	0,00%
Total	**545.962.122,89**	**100,00%**	**38.131**	**100,00%**	**37.746**	**100,00%**

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18. Amortisation Profile

Calculation Date		12.08.2025				
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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	545.962.122,89 €	51	140.117.701,22 €
2	537.886.300,91 €	52	132.477.706,77 €
3	529.780.308,57 €	53	124.891.154,03 €
4	521.662.353,58 €	54	117.384.517,54 €
5	513.527.373,35 €	55	109.968.181,37 €
6	505.378.107,86 €	56	102.591.360,57 €
7	497.217.863,61 €	57	95.318.535,61 €
8	489.035.997,89 €	58	88.180.726,90 €
9	480.842.874,69 €	59	81.219.658,92 €
10	472.647.427,22 €	60	74.439.975,62 €
11	464.451.675,42 €	61	67.923.626,38 €
12	456.259.812,27 €	62	61.586.881,30 €
13	448.081.298,82 €	63	55.443.519,86 €
14	439.889.495,94 €	64	49.571.538,99 €
15	431.686.472,18 €	65	43.948.259,21 €
16	423.466.498,53 €	66	38.552.456,46 €
17	415.227.353,52 €	67	33.438.104,76 €
18	406.981.800,81 €	68	28.504.397,28 €
19	398.733.682,84 €	69	23.967.740,74 €
20	390.473.071,64 €	70	19.927.650,17 €
21	382.220.286,79 €	71	16.406.538,01 €
22	373.968.184,33 €	72	13.441.017,93 €
23	365.725.882,41 €	73	11.275.357,65 €
24	357.501.393,02 €	74	9.401.551,38 €
25	349.305.646,58 €	75	7.795.603,36 €
26	341.105.388,42 €	76	6.393.924,58 €
27	332.906.164,11 €	77	5.190.866,50 €
28	324.707.297,68 €	78	4.156.281,94 €
29	316.509.069,47 €	79	3.270.386,28 €
30	308.315.118,50 €	80	2.476.905,88 €
31	300.121.824,99 €	81	1.782.852,04 €
32	291.924.600,24 €	82	1.187.577,26 €
33	283.734.343,55 €	83	789.372,96 €
34	275.566.404,15 €	84	553.258,36 €
35	267.429.637,60 €	85	418.832,13 €
36	259.320.878,10 €	86	313.834,20 €
37	251.253.586,44 €	87	231.731,21 €
38	243.186.062,71 €	88	164.065,04 €
39	235.126.275,81 €	89	113.101,41 €
40	227.070.966,01 €	90	78.847,65 €
41	219.022.745,79 €	91	55.935,10 €
42	210.994.628,14 €	92	41.707,92 €
43	202.976.071,79 €	93	31.445,56 €
44	194.963.972,55 €	94	24.588,26 €
45	186.972.911,90 €	95	20.035,87 €
46	179.019.592,59 €	96	16.118,24 €
47	171.114.643,41 €	97	12.566,60 €
48	163.283.255,23 €	98	10.051,75 €
49	155.530.605,61 €	99	8.765,36 €
50	147.808.741,26 €	100	7.471,54 €

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19. Priority of Payments + Transaction Costs

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Pre-Enforcement Available Interest Amount

Interest Collections	+	3.413.557,80 €
Other Interest Payments by the Seller to the Issuer	+	0,00 €
Recoveries recieved by the Seller	+	62.466,87 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,00 €
Amounts standing to the Commingling Reserve Account	+	0,00 €
Amounts standing to the credit of the Liquidity Reserve Account	+	5.646.996,37 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	0,00 €
Principal Adition Amounts	+	0,00 €
Other Amounts paid to the Issuer	+	0,00 €
Remaining Pre-Enforcement Available Principal Amount	+	0,00 €
Available Interest Amount	=	9.123.021,04 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	17.505.418,67 €
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	+	- €
Amounts standing to the credit of the Purchase Shortfall Account	+	31,22 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	1.420.583,84 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	18.926.033,73 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		9.123.021,04 €
Senior Expenses and Taxes	-	40.648,90 €
Replacement Servicer Fee Reserve Shortfall	-	- €
Swap Interest Paymenst other than subordinated Payments	-	594.272,31 €
Interest on Class A Notes	-	961.874,48 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	83.460,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	117.736,32 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	151.723,52 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	220.814,96 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	72.075,36 €
Liquidity Reserve Amount Replenishment (Part I)	-	5.459.831,35 €
Crediting the PDLs until cleared	-	1.420.583,84 €
Liquidity Reserve Amount Replenishment (Part II)	-	- €
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 Principal Redemption Amount Class F	-	- €
Mezzanine Loan Interest	-	- €
Termination Payment [Re. Swap Agreement]	-	- €
Interests Liquidity Reserve Loan	-	- €
Principal Of Liquidity Reserve Loan	-	- €
Any Remaining Amount To The Seller	=	- €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		18.926.033,73 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	18.926.033,73 €
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	-	18.926.029,52 €
Full Redemption Class B - F (after Regulatory Change Event)	-	- €
Full Payment of Deferred Purchase Price	-	- €
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	-	- €
Mezzanine Loan Principal	-	- €
On or after to Sequential Payment Trigger Event: Redemption of Deferred Purchase Price	-	- €
Clearing of rounding differences	-	4,21 €
Transaction Account Remaining Amount	=	- €

Transaction Costs

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	40.648,90 €							
Interest accrued for the Period	1.617.764,81 €	961.874,48 €	83.460,00 €	117.736,32 €	151.723,52 €	220.814,96 €	72.075,36 €	10.080,17 €
Cumulative Interest accrued	69.146.182,62 €	45.045.920,88 €	3.586.536,00 €	4.699.454,88 €	5.721.335,36 €	7.860.989,68 €	1.997.368,80 €	234.577,02 €
Interest Payments	1.607.684,64 €	961.874,48 €	83.460,00 €	117.736,32 €	151.723,52 €	220.814,96 €	72.075,36 €	- €
Cumulative Interest Payments	68.968.316,44 €	45.045.920,88 €	3.586.536,00 €	4.699.454,88 €	5.721.335,36 €	7.860.989,68 €	1.997.368,80 €	56.710,84 €
Unpaid Interest for the Period	10.080,17 €	- €	- €	- €	- €	- €	- €	10.080,17 €
Cumulative Unpaid Interest	177.866,18 €	- €	- €	- €	- €	- €	- €	177.866,18 €
Liquidity Reserve Loan only: Outstanding Amount	11.706.000,00 €							11.706.000,00 €

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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	26.648.295,76 €

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21. Counterparties

Calculation Date		12.08.2025			
Payment Date		14.08.2025			
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Santander

Role	Counterparty	Fitch Long Term	Fitch Short Term	Fitch Outlook	Moody's Long Term	Moody's Short Term	Moody's Outlook	DBRS Long Term	DBRS Short Term	DBRS Outlook	Counterparty status
Joint Lead Managers	**Santander Corporate & Investment Banking** 2 Triton Square Regent's Place London NW1 3AN United Kingdom	A+	F1	STABLE	A2	P-1	POS	AH	R-1M	STABLE	performing
	Deutsche Bank AG Taunusanlage 12 60325 Frankfurt am Main Germany	A-	F1	STABLE	A1	P-1	STABLE	AH	R-1M	STABLE	performing
	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands	A+	F1	STABLE	Baa1	-	STABLE	AH	R-1M	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	AAH	R-1H	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	AAH	R-1H	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	AAH	R-1H	STABLE	performing
Interest Swap Counterparty:	**DZ Bank AG** Platz der Republik 60325 Frankfurt am Main Germany	AA-	F1+	STABLE	Aa2	P-1	STABLE	AAL	R-1M	STABLE	performing
Data Trustee:	**Oversea FS B.V.** Museumlaan 23581 HK, Utrecht 3581 HK Utrecht 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

DBRS Ratings Ltd.
Structured Finance
1 Minister Court, 10th floor, Mincing Lane
EC3R 7 AA London
United Kingom

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		24				
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		

Deal Name:	**SC Germany Consumer 2023-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT CONSUMER 2023-1** 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				
Period No		24				
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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Swap Counterparty

Swap Counterparty	DZ Bank AG
Swap Rating Trigger Breach	no

		Fitch			Moody's			DBRS		
Rating Trigger & Current Ratings	Consequenses	Long Term or Derivative Counterparty Rating	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	"Critical obligations rating" or higher of "issuer rating" and "senior unsecured debt rating"	Outlook	Trigger breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A	F1		A3			A		no
2nd Rating Trigger	Replacement	BBB-	F3		Baa1			BBB		no
Current Counterparty Ratings		AA(dcr)	F1+	STABLE	Aa2(cr)	P-1	STABLE	AAL	STABLE	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	545.983.135,20 €
Fixed Rate	3,1900%
Floating Rate (Euribor)	1,9260%
Net Swap Payments	594.272,31 €
Notional Amount next period	527.057.105,68 €

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		24				
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

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

	Fitch			Moody's			DBRS		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A+	F1	STABLE	A3(cr)	P-2(cr)	POS	AH	R-1M	STABLE
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

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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25. Glossary

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		24				
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		

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 20 **%** 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.