SC Germany Consumer 2025-1
Monthly Investor Report

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Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	2				
Monthly Period	Jul 2025				
Interest Period from	16.06.2025	to	14.07.2025	=	28 days
Collection Period from	01.06.2025	to	30.06.2025		

Cover Sheet Monthly Investor Report

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Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	2				
Monthly Period	Jul 2025				
Interest Period from	16.06.2025	to	14.07.2025	=	28 days
Collection Period from	01.06.2025	to	30.06.2025		

1. Portfolio Information

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**35.646**	**699.999.907,38 €**	**699.999.837,13 €**
Scheduled Principal Payments		9.025.906,85 €	8.956.275,53 €
Prepayment Principal		7.549.759,77 €	7.906.947,39 €
Total Principal Collections		**16.575.666,62 €**	**16.863.222,92 €**
Total Interest Collections		**5.092.484,99 €**	**5.087.857,18 €**
Defaults		**- €**	**79.072,92 €**
Replenishment Amount		**16.575.674,61 €**	**16.942.366,09 €**
End of Period		**699.999.915,37 €**	**699.999.907,38 €**
Purchase Shortfall Amount		**84,63 €**	**92,62 €**
Total Assets (End of Period)	**36.182**	**700.000.000,00 €**	**700.000.000,00 €**
Current Prepayment Rate (annualised)		12%	
Current Poolfactor		99,83%	

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1.1 Portfolio Information per period

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Collection Period	*Outstanding BOP*	*Scheduled Principal Payments*	*Prepayment Principal*	*Total Principal Collections*	*Prepayment Rate*
1	699.999.837,13 €	8.956.275,53 €	7.906.947,39 €	16.863.222,92 €	12,74%
2	699.999.907,38 €	9.025.906,85 €	7.549.759,77 €	16.575.666,62 €	12,20%
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2. Reserve Accounts

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
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Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,5%	10.517.423,40 €	
Cash Outflow		10.517.423,40 €	
of which Liquidity Reserve Excess Amount		26.173,41 €	
Cash Inflow		10.491.249,99 €	
End of Period	1,5%	10.491.249,99 €	
Required Liquidity Reserve Amount	1,5%	10.491.249,99 €	
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

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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	**699.999.837,13 €**	0,00 €	0,00 €	0,00 €	0,00 €	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**699.999.907,38 €**	1.565.129,19 €	1.592.976,01 €	0,00 €	1.652,56 €	**99,55%**	0,22%	0,23%	0,00%	0,00%
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3.2 Default Data

Calculation Date		10.07.2025			
Payment Date		14.07.2025			
Period No		2			
Monthly Period		Jul 2025			
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	- €	
Current Period Recoveries	- 135,02 €	
Current Period Net Default	135,02 €	
New Number of Defaulted Contracts		0
Cumulative Default		
Cumulative Gross Default	79.072,92 €	
Cumulative Recoveries	- 69,08 €	
Cumulative Net Losses	79.142,00 €	
Total Number of Defaulted Contracts		3

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	- €

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3.3 Defaults & Recoveries per period

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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Default/Recovery Data and Ratios

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	3	79.072,92 €	79.072,92 €	716.942.203,22 €	0,01%	65,94 €	65,94 €	79.006,98 €	0,01%	n/a
2	3	0,00 €	79.072,92 €	733.517.877,83 €	0,01%	-135,02 €	-69,08 €	79.142,00 €	0,01%	n/a
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*** starting after the end of the Replenishment Period until and including the 25th Payment Date following the end of the Replenishment Period**

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4. Concentration Limits

Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	2				
Monthly Period	Jul 2025				
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Collection Period from	01.06.2025	to	30.06.2025		

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Current Transaction Status

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	8,80%	-	9,24%	no
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	92.858,26 €	no
WA Remaining Term		88	83,36	no

	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				no
Period before previous period			162,87 €	
Previous period		70.000.000,00 €	92,62 €	
Current period			84,63 €	
Termination/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Pro Rata Payment Trigger Event				
Class A Credit Enhancement		23%	15,74%	
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio				
- from the first Payment Date in Jun 2025 until (and including) the Payment Date in Dec 2025		1,00%		no
- from the Payment Date in Jan 2026 until (and including) the Payment Date in Jun 2026		2,25%		no
- from the Payment Date in Jul 2026 until (and including) the Payment Date in Dec 2026		3,50%	0,01%	no
- from the Payment Date in Jan 2027 until (and including) the Payment Date in Jun 2027		4,75%		no
- from the Payment Date inJul 2027 onwards		6,00%		no
Debit balance PDL		3.500.000,00 €	0,00 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		100,00%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	n/a	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 30 November 2025		1,00%	0,01%	no
Purchase Shortfall Event				no
Termination Event or Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Any debit of F PDL higher than EUR 0 on two consecutive Payment Dates				
Previous period		0,00 €	0,00 €	no
Current period			0,00 €	

*** starting after the end of the Replenishment Period until and including the 25th Payment Date following the end of the Replenishment Period**

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Reporting Date	10.07.2025				
Payment Date	14.07.2025				
Period No	2				
Monthly Period	Jul 2025				
Interest Period from	16.06.2025	to	14.07.2025	=	28 days
Collection Period from	01.06.2025	to	30.06.2025		

5. Outstanding Notes

1. Note Balance

	All notes	Class A1	Class A2	Class B	Class C	Class D	Class E	Class F
General Note Information								
ISIN Code		XS3035233595	XS3035234056	XS3035235616	XS3035235707	XS3035236002	XS3035236184	XS3035236267
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	42,13%	42,13%	6,00%	3,25%	3,25%	1,25%	2,00%
Legal Maturity		Dez 2038	Dez 2038	Dez 2038	Dez 2038	Dez 2038	Dez 2038	Dez 2038
Expected Maturity		Jun 2031	Jun 2031	Jun 2031	Jun 2031	Jun 2031	Jun 2031	Mai 2027
Original Rating (DBRS / Fitch)		AAA (sf) / AAA(sf)	AAA (sf) / AAA(sf)	AA (sf) / AA- (sf)	A (high) (sf) / A (sf)	A (low) (sf) / BBB+ (sf)	BBB (high) (sf) / BBB (sf)	BBB (high) (sf) / BBB+ (sf)
Current Rating (DBRS / Fitch)*		AAA (sf)/AAA (sf)	AAA (sf)/AAA (sf)	AA (sf)/AA- (sf)	A (high) (sf)/A (sf)	A (low) (sf)/BBB+ (sf)	BBB (high) (sf)/BBB (sf)	BBB (high) (sf)/BBB+ (sf)
Initial Notes Aggregate Principal Outstanding Balance	700.000.000 €	294.900.000,00 €	294.900.000,00 €	42.000.000,00 €	22.700.000,00 €	22.700.000,00 €	8.800.000,00 €	14.000.000,00 €
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		2.949	2.949	420	227	227	88	140
Current Note Information								
Class Principal Outstanding Balance Beginning of Period	699.416.666,20 €	294.900.000,00 €	294.900.000,00 €	42.000.000,00 €	22.700.000,00 €	22.700.000,00 €	8.800.000,00 €	13.416.666,20 €
Replenishment	16.575.674,61 €							
Amortisation	583.333,80 €							
Redemption per Class		- €	- €	- €	- €	- €	- €	583.333,80 €
Redemption per Note		- €	- €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	698.833.332,40 €	294.900.000,00 €	294.900.000,00 €	42.000.000,00 €	22.700.000,00 €	22.700.000,00 €	8.800.000,00 €	12.833.332,40 €
Current Tranching		42,20%	42,20%	6,01%	3,25%	3,25%	1,26%	1,84%
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	1,00	0,92

2. Payments to Investors per Note

	All notes	Class A1	Class A2	Class B	Class C	Class D	Class E	Class F
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,892%	1mE+73bp	1mE+73bp	1mE+95bp	1mE+120bp	1mE+175bp	1mE+300bp	1mE+207bp
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	28							
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	95.833,33 €
Class F only: Accrued Target Amortisation Amounts								4.166,67 €
> Principal Repayment per Note		**- €**	**- €**	**- €**	**- €**	**- €**	**- €**	**4.166,67 €**
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	91.666,66 €
> Interest accrued for the period	-	**601.389,57 €**	- **601.389,57 €**	- **92.836,80 €**	- **54.591,23 €**	- **64.302,29 €**	- **33.483,12 €**	- **41.344,80 €**
Interest Payment		601.389,57 €	601.389,57 €	92.836,80 €	54.591,23 €	64.302,29 €	33.483,12 €	41.344,80 €
Interest Payment per Note		**203,93 €**	**203,93 €**	**221,04 €**	**240,49 €**	**283,27 €**	**380,49 €**	**295,32 €**

3. Credit Enhancements

	Class A1	Class A2	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination, Reserve)	17,25%	17,25%	11,25%	8,00%	4,75%	3.5%	1,50%
Current CE	17,24%	17,24%	11,24%	8,00%	4,76%	3,50%	1,67%

* Last rating action as of 21.05.2025

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6. Original Principal Balance

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
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Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.141.227,54	0,15%	899	2,48%
2000: 3999	7.274.549,86	0,97%	2.553	7,06%
4000: 5999	15.911.940,97	2,11%	3.261	9,01%
6000: 7999	20.910.236,16	2,78%	3.040	8,40%
8000: 9999	18.836.542,97	2,50%	2.148	5,94%
10000: 11999	31.572.978,89	4,20%	3.007	8,31%
12000: 13999	22.095.214,82	2,94%	1.727	4,77%
14000: 15999	30.506.198,99	4,05%	2.037	5,63%
16000: 17999	22.352.826,12	2,97%	1.321	3,65%
18000: 19999	24.742.238,92	3,29%	1.311	3,62%
20000: 21999	36.064.563,23	4,79%	1.751	4,84%
22000: 23999	24.280.460,26	3,23%	1.060	2,93%
24000: 25999	34.775.029,81	4,62%	1.395	3,86%
26000: 27999	22.760.124,49	3,03%	848	2,34%
28000: 29999	23.822.337,78	3,17%	822	2,27%
30000: 31999	34.454.285,93	4,58%	1.122	3,10%
32000: 33999	22.309.040,22	2,97%	677	1,87%
34000: 35999	29.768.961,58	3,96%	852	2,35%
36000: 37999	19.874.796,20	2,64%	538	1,49%
38000: 39999	21.922.899,96	2,91%	563	1,56%
40000: 41999	24.514.641,30	3,26%	603	1,67%
42000: 43999	19.540.878,20	2,60%	456	1,26%
44000: 45999	20.975.754,96	2,79%	467	1,29%
46000: 47999	17.043.585,75	2,27%	363	1,00%
48000: 49999	17.428.414,24	2,32%	356	0,98%
50000: 51999	22.414.907,32	2,98%	443	1,22%
52000: 53999	16.971.787,81	2,26%	321	0,89%
54000: 55999	14.887.238,41	1,98%	271	0,75%
56000: 57999	12.034.291,38	1,60%	211	0,58%
58000: 59999	11.338.850,60	1,51%	192	0,53%
60000: 61999	14.092.188,17	1,87%	232	0,64%
62000: 63999	11.464.647,95	1,52%	182	0,50%
64000: 65999	13.569.832,43	1,80%	209	0,58%
66000: 67999	8.034.070,51	1,07%	120	0,33%
68000: 69999	8.844.360,70	1,18%	128	0,35%
70000: 71999	8.857.444,83	1,18%	125	0,35%
72000: 73999	7.013.170,74	0,93%	96	0,27%
74000: 75999	10.412.640,01	1,38%	139	0,38%
76000: 77999	4.006.720,36	0,53%	52	0,14%
78000: 79999	6.155.691,63	0,82%	78	0,22%
80000: 81999	4.694.287,82	0,62%	58	0,16%
82000: 83999	4.645.051,14	0,62%	56	0,15%
84000: 85999	2.890.789,76	0,38%	34	0,09%
86000: 87999	1.569.953,87	0,21%	18	0,05%
88000: 89999	2.397.263,33	0,32%	27	0,07%
90000: 91999	636.683,84	0,08%	7	0,02%
92000: 93999	277.870,03	0,04%	3	0,01%
94000: 95999	95.597,17	0,01%	1	0,00%
96000: 97999	0,00	0,00%	0	0,00%
98000: 99999	199.114,37	0,03%	2	0,01%
100000:	0,00	0,00%	0	0,00%
Total	**752.384.183,33**	**100,00%**	**36.182**	**100,00%**

Statistics	**in EUR**
Average Amount	20.794,43

Santander Consumer Bank AG
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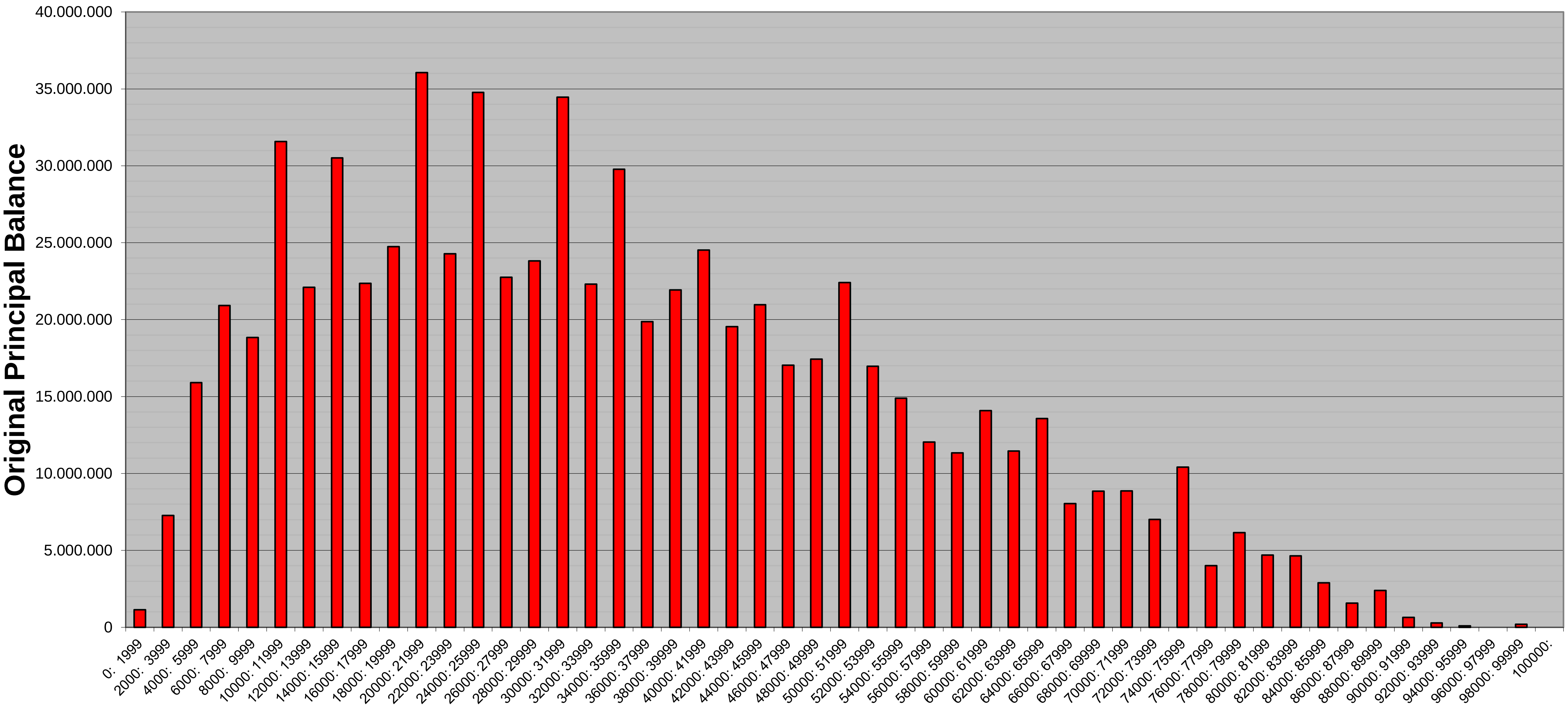
6.1 Original PB (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

7. Current Principal Balance

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	2.210.086,05	0,32%	1.981	5,48%
2000: 3999	8.326.532,95	1,19%	2.756	7,62%
4000: 5999	17.290.455,77	2,47%	3.454	9,55%
6000: 7999	20.656.982,98	2,95%	2.915	8,06%
8000: 9999	28.893.725,43	4,13%	3.134	8,66%
10000:11999	20.309.487,56	2,90%	1.841	5,09%
12000:13999	20.871.912,47	2,98%	1.606	4,44%
14000:15999	28.616.951,14	4,09%	1.921	5,31%
16000:17999	24.062.606,24	3,44%	1.413	3,91%
18000:19999	35.177.288,62	5,03%	1.840	5,09%
20000:21999	22.606.156,60	3,23%	1.077	2,98%
22000:23999	27.885.815,86	3,98%	1.211	3,35%
24000:25999	30.277.207,86	4,33%	1.219	3,37%
26000:27999	21.849.055,98	3,12%	809	2,24%
28000:29999	33.598.537,76	4,80%	1.158	3,20%
30000:31999	22.917.217,12	3,27%	740	2,05%
32000:33999	24.122.043,39	3,45%	730	2,02%
34000:35999	24.203.186,96	3,46%	694	1,92%
36000:37999	21.855.908,82	3,12%	591	1,63%
38000:39999	24.449.200,16	3,49%	628	1,74%
40000:41999	17.161.982,70	2,45%	419	1,16%
42000:43999	20.580.098,16	2,94%	478	1,32%
44000:45999	18.294.018,47	2,61%	407	1,12%
46000:47999	17.921.172,87	2,56%	381	1,05%
48000:49999	21.204.952,84	3,03%	433	1,20%
50000:51999	12.900.856,49	1,84%	253	0,70%
52000:53999	14.418.498,36	2,06%	272	0,75%
54000:55999	11.106.268,30	1,59%	202	0,56%
56000:57999	12.489.022,55	1,78%	219	0,61%
58000:59999	13.157.304,14	1,88%	223	0,62%
60000:61999	12.205.554,08	1,74%	200	0,55%
62000:63999	11.523.767,61	1,65%	183	0,51%
64000:65999	7.600.212,46	1,09%	117	0,32%
66000:67999	7.782.878,68	1,11%	116	0,32%
68000:69999	8.949.687,63	1,28%	130	0,36%
70000:71999	7.596.512,42	1,09%	107	0,30%
72000:73999	7.155.729,13	1,02%	98	0,27%
74000:75999	4.947.828,99	0,71%	66	0,18%
76000:77999	3.769.332,58	0,54%	49	0,14%
78000:79999	3.475.270,29	0,50%	44	0,12%
80000:	5.578.606,90	0,80%	67	0,19%
Total	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**

Statistics	**in EUR**
Average Amount	19.346,63

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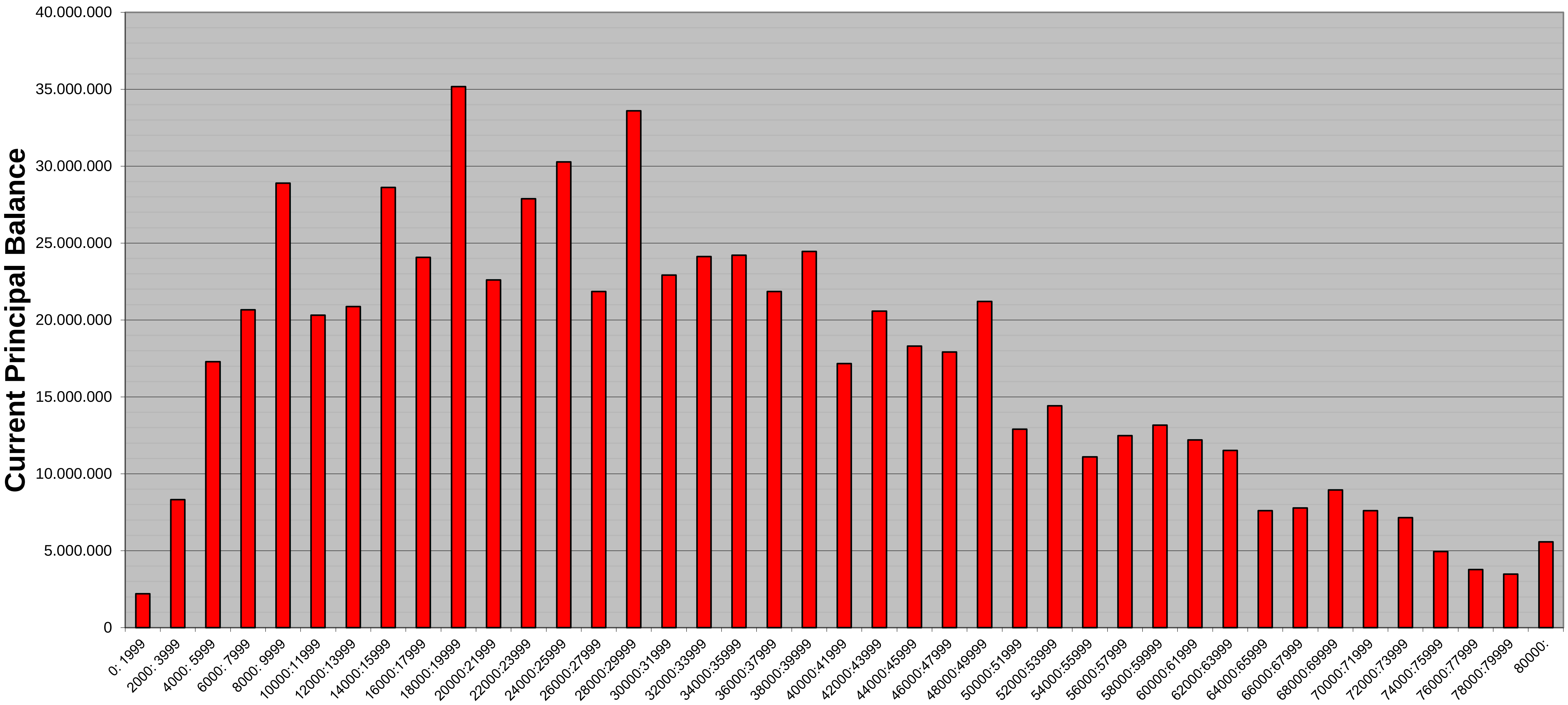
7.1 Current PB (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

8. Borrower Concentration

Santander

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	92.858,26	0,0133%	1
2	90.446,57	0,0129%	1
3	87.822,92	0,0125%	1
4	87.620,49	0,0125%	1
5	86.959,48	0,0124%	1
6	86.595,60	0,0124%	1
7	86.528,75	0,0124%	1
8	86.001,04	0,0123%	1
9	85.963,63	0,0123%	1
10	85.619,22	0,0122%	1
11	85.445,33	0,0122%	1
12	85.172,96	0,0122%	1
13	84.970,03	0,0121%	1
14	84.904,21	0,0121%	1
15	84.844,79	0,0121%	1
16	84.796,84	0,0121%	1
17	84.788,25	0,0121%	1
18	84.736,78	0,0121%	1
19	84.706,91	0,0121%	1
20	84.558,46	0,0121%	1
21	84.423,47	0,0121%	1
22	84.349,44	0,0120%	1
23	84.215,68	0,0120%	1
24	84.143,12	0,0120%	1
25	84103,5	0,000120	1
	2.146.575,73	**0,3067%**	**25**

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9. Geographical Distribution

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	86.182.398,20	12,31%	4.381	12,11%
Bavaria	82.907.406,53	11,84%	4.333	11,98%
Berlin	31.033.922,73	4,43%	1.509	4,17%
Brandenburg	27.226.964,21	3,89%	1.464	4,05%
Bremen	7.406.516,34	1,06%	381	1,05%
Hamburg	13.943.325,86	1,99%	735	2,03%
Hesse	51.702.729,95	7,39%	2.508	6,93%
Lower Saxony	74.514.458,45	10,64%	3.849	10,64%
Mecklenburg-Western Pomerania	20.981.590,49	3,00%	1.110	3,07%
North Rhine-Westphalia	155.584.067,75	22,23%	7.888	21,80%
Rhineland-Palatinate	38.965.740,68	5,57%	2.004	5,54%
Saarland	11.370.804,35	1,62%	604	1,67%
Saxony	31.229.034,06	4,46%	1.680	4,64%
Saxony-Anhalt	20.909.761,10	2,99%	1.200	3,32%
Schleswig-Holstein	25.435.927,88	3,63%	1.421	3,93%
Thuringia	20.583.115,40	2,94%	1.114	3,08%
n/a	22.151,39	0,00%	1	0,00%
Total	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**

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9.1 Geographical Distribution (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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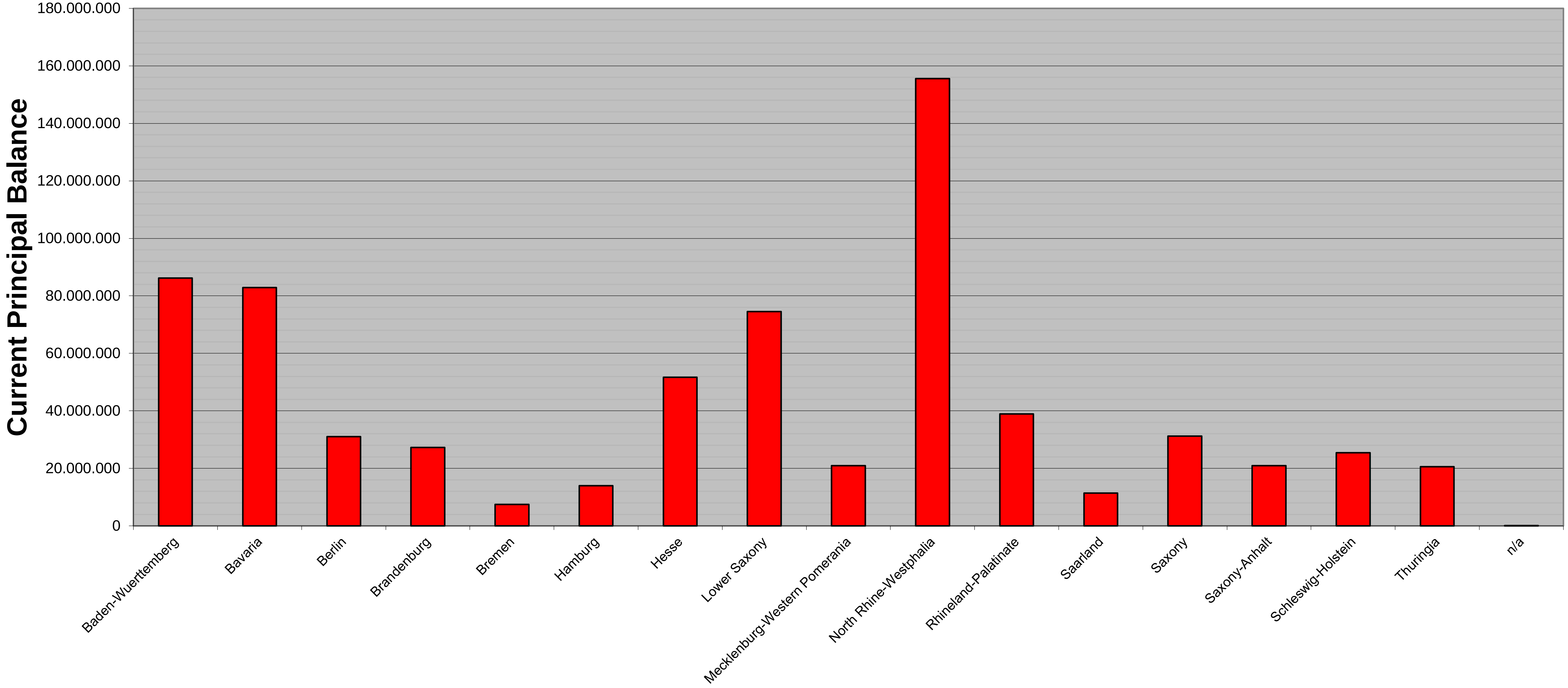

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10. Collateral

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	179142912,00%	0,26%	76	0,21%
unsecured	698.208.486,25	99,74%	36.106	99,79%
Total	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	376.920.813,63	53,85%	22.485	62,14%
Yes	323.079.101,74	46,15%	13.697	37,86%
Total	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**

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12. Payment Methods

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	693.498.174,76	99,07%	35.833	99,04%
Other	6.501.740,61	0,93%	349	0,96%
Total	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	141.290.875,98	20,18%	6.666	18,42%
1st of month	558.709.039,39	79,82%	29.516	81,58%
Total	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**

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13. Effective Interest Rate

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	36.488,53	0,01%	9	0,02%
1: 1	14.227,51	0,00%	3	0,01%
2: 2	856.024,73	0,12%	79	0,22%
3: 3	1.639.175,72	0,23%	85	0,23%
4: 4	5.427.691,60	0,78%	257	0,71%
5: 5	20.419.857,25	2,92%	840	2,32%
6: 6	49.743.414,49	7,11%	2.144	5,93%
7: 7	118.599.642,75	16,94%	4.183	11,56%
8: 8	156.139.090,22	22,31%	7.154	19,77%
9: 9	176.204.309,31	25,17%	9.135	25,25%
10:10	87.013.056,61	12,43%	5.506	15,22%
11:11	46.955.865,66	6,71%	3.340	9,23%
12:12	19.435.809,47	2,78%	1.651	4,56%
13:	17.515.261,52	2,50%	1.796	4,96%
Total	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**

Statistics	**in %**
WA Interest	9,24%

*runs from .00 to .99

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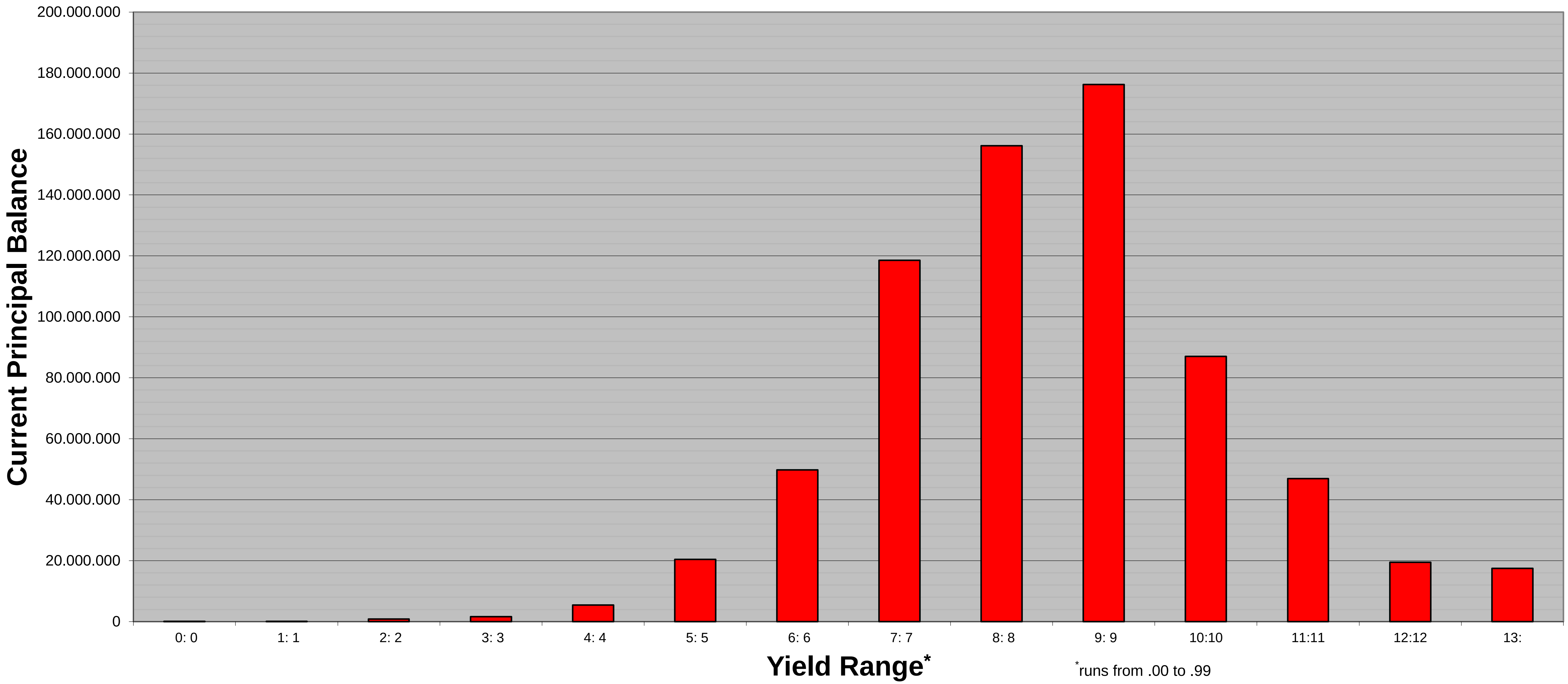
13.1 Effective Interest Rate (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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14. Seasoning

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	7.966.312,10	1,14%	590	1,63%
3: 5	258.070.050,46	36,87%	14.392	39,78%
6: 8	268.844.583,43	38,41%	13.567	37,50%
9:11	97.165.925,15	13,88%	4.107	11,35%
12:14	43.600.501,46	6,23%	2.133	5,90%
15:17	11.555.305,98	1,65%	540	1,49%
18:20	1.930.177,98	0,28%	102	0,28%
21:23	3.201.157,29	0,46%	172	0,48%
24:26	1.915.457,20	0,27%	115	0,32%
27:29	1.558.100,96	0,22%	89	0,25%
30:32	939.596,91	0,13%	56	0,15%
33:35	834.429,66	0,12%	66	0,18%
36:38	652.728,65	0,09%	52	0,14%
39:41	419.249,86	0,06%	48	0,13%
42:44	614.342,03	0,09%	48	0,13%
45:47	167.698,02	0,02%	19	0,05%
48:50	94.078,43	0,01%	10	0,03%
51:53	127.826,95	0,02%	12	0,03%
54:56	99.888,79	0,01%	21	0,06%
57:59	107.406,50	0,02%	11	0,03%
60:62	10.476,47	0,00%	4	0,01%
63:65	75.184,23	0,01%	13	0,04%
66:68	21.139,45	0,00%	5	0,01%
69:71	0,00	0,00%	0	0,00%
72:74	19.434,89	0,00%	4	0,01%
75:77	6.340,41	0,00%	3	0,01%
78:80	0,00	0,00%	0	0,00%
81:	2.522,11	0,00%	3	0,01%
Total	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**

Statistics

WA Seasoning	7,35

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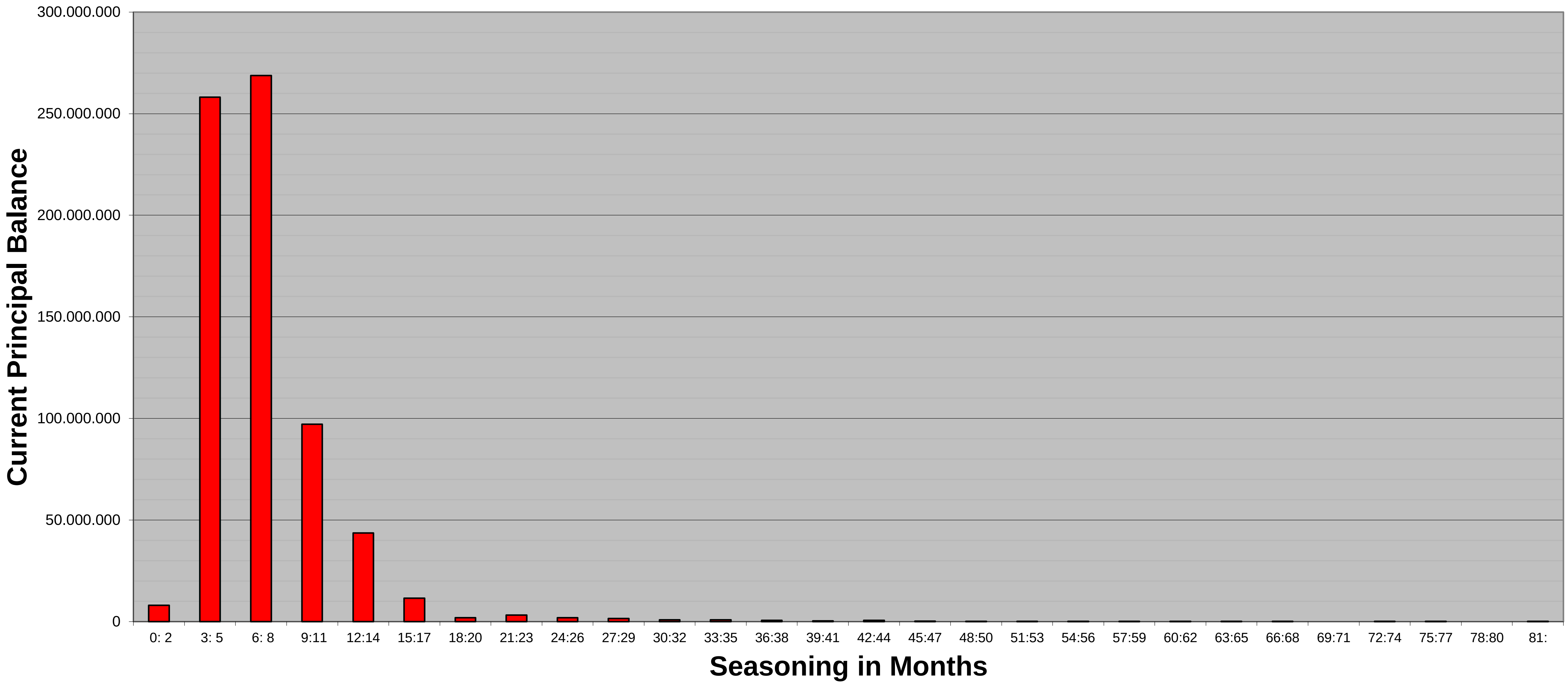
14.1 Seasoning (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
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Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

15. Remaining Term

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	515.043,66	0,07%	617	1,71%
7: 13	1.586.656,87	0,23%	691	1,91%
14: 20	3.685.265,30	0,53%	1.063	2,94%
21: 27	3.282.950,70	0,47%	688	1,90%
28: 34	8.882.756,74	1,27%	1.507	4,17%
35: 41	7.239.931,91	1,03%	889	2,46%
42: 48	13.691.136,13	1,96%	1.507	4,17%
49: 55	16.803.459,97	2,40%	1.407	3,89%
56: 62	16.913.143,47	2,42%	1.325	3,66%
63: 69	24.101.098,90	3,44%	1.491	4,12%
70: 76	22.209.199,59	3,17%	1.102	3,05%
77: 83	57.044.120,59	8,15%	2.724	7,53%
84: 90	268.262.695,01	38,32%	9.531	26,34%
91: 97	255.745.918,25	36,54%	11.637	32,16%
98:	36.538,28	0,01%	3	0,01%
Total	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**

Statistics

WA Remaining Term	83,36

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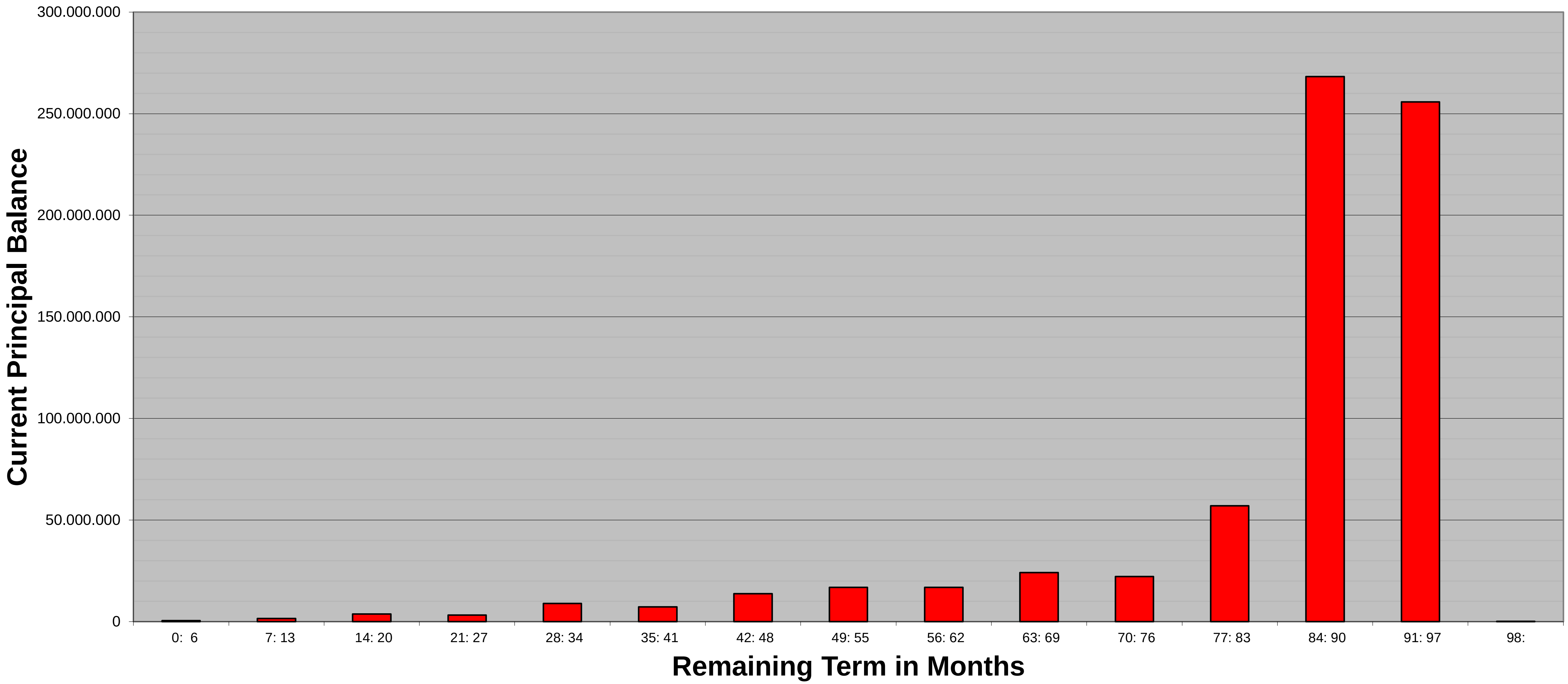
15.1 Remaining Term (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

16. Original Term

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	952.982,77	0,14%	759	2,10%
14: 20	1.333.744,64	0,19%	519	1,43%
21: 27	4.207.973,20	0,60%	1.213	3,35%
28: 34	1.250.423,11	0,18%	198	0,55%
35: 41	9.570.857,69	1,37%	1.725	4,77%
42: 48	3.464.242,38	0,49%	339	0,94%
49: 55	15.664.579,11	2,24%	1.904	5,26%
56: 62	25.050.439,43	3,58%	2.288	6,32%
63: 69	5.577.355,65	0,80%	321	0,89%
70: 76	24.475.806,04	3,50%	1.597	4,41%
77: 83	8.989.921,69	1,28%	387	1,07%
84: 90	47.286.400,93	6,76%	2.678	7,40%
91: 97	493.016.007,44	70,43%	19.990	55,25%
98:104	58.853.733,98	8,41%	2.249	6,22%
105:111	210.628,51	0,03%	11	0,03%
112:	94.818,80	0,01%	4	0,01%
Total	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**

Statistics

WA Original Term	90,71

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16.1 Original Term (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
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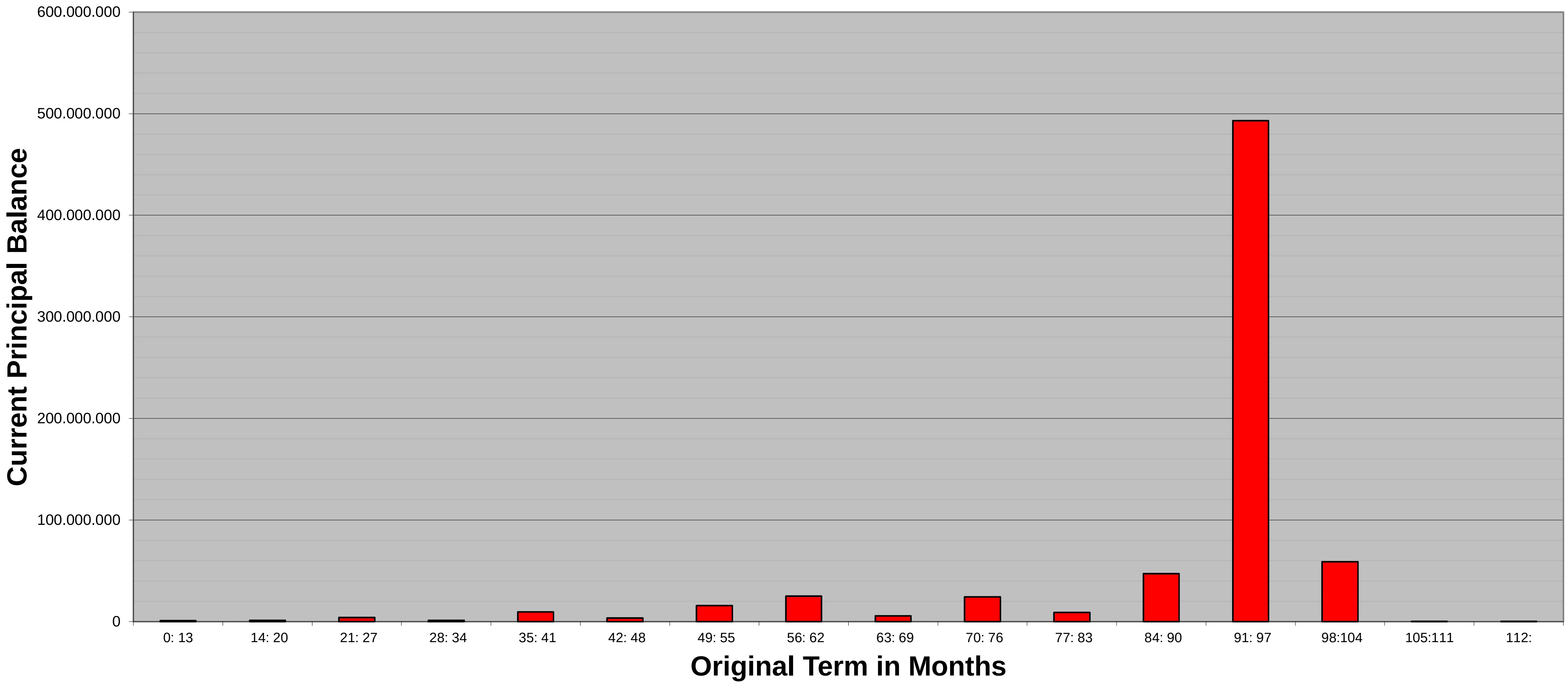

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

17. Loan Concentration

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	695.166.641,45	99,31%	35.837	99,05%	35.837	99,52%
2: 2	4.832.138,54	0,69%	342	0,95%	171	0,47%
3: 3	1.135,38	0,00%	3	0,01%	1	0,00%
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	**699.999.915,37**	**100,00%**	**36.182**	**100,00%**	**36.009**	**100,00%**

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18. Amortisation Profile

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	**699.999.915,37 €**	51	**323.949.854,30 €**
2	**693.181.511,58 €**	52	**315.865.924,43 €**
3	**686.292.315,09 €**	53	**307.753.676,22 €**
4	**679.367.482,05 €**	54	**299.622.338,91 €**
5	**672.396.900,52 €**	55	**291.528.338,13 €**
6	**665.383.317,74 €**	56	**283.455.403,61 €**
7	**658.357.316,08 €**	57	**275.392.993,70 €**
8	**651.315.326,17 €**	58	**267.354.029,60 €**
9	**644.241.573,80 €**	59	**259.366.889,65 €**
10	**637.146.900,49 €**	60	**251.358.476,92 €**
11	**630.029.857,49 €**	61	**243.319.177,62 €**
12	**622.873.729,50 €**	62	**235.239.389,80 €**
13	**615.688.599,17 €**	63	**227.130.483,68 €**
14	**608.470.706,78 €**	64	**218.996.368,20 €**
15	**601.216.969,94 €**	65	**210.833.377,64 €**
16	**593.931.417,01 €**	66	**202.650.022,97 €**
17	**586.620.665,93 €**	67	**194.477.012,75 €**
18	**579.273.741,20 €**	68	**186.313.893,30 €**
19	**571.923.632,52 €**	69	**178.148.362,01 €**
20	**564.554.825,49 €**	70	**170.002.984,89 €**
21	**557.161.664,51 €**	71	**161.889.147,00 €**
22	**549.746.421,80 €**	72	**153.765.755,49 €**
23	**542.328.011,90 €**	73	**145.626.789,10 €**
24	**534.870.240,63 €**	74	**137.476.912,31 €**
25	**527.373.127,78 €**	75	**129.317.933,93 €**
26	**519.837.680,56 €**	76	**121.151.317,81 €**
27	**512.260.993,80 €**	77	**112.979.058,81 €**
28	**504.644.370,45 €**	78	**104.818.845,01 €**
29	**496.983.914,03 €**	79	**96.733.781,59 €**
30	**489.284.944,82 €**	80	**88.712.378,34 €**
31	**481.580.668,25 €**	81	**80.710.492,95 €**
32	**473.865.623,97 €**	82	**72.784.960,98 €**
33	**466.128.998,84 €**	83	**64.934.093,18 €**
34	**458.395.422,82 €**	84	**57.165.921,58 €**
35	**450.677.491,76 €**	85	**49.514.985,26 €**
36	**442.926.771,33 €**	86	**41.989.424,15 €**
37	**435.139.230,10 €**	87	**34.629.337,63 €**
38	**427.320.547,58 €**	88	**27.486.849,81 €**
39	**419.460.850,74 €**	89	**20.525.693,88 €**
40	**411.566.287,15 €**	90	**14.286.504,02 €**
41	**403.633.383,27 €**	91	**9.309.712,73 €**
42	**395.675.429,52 €**	92	**5.449.107,88 €**
43	**387.721.732,31 €**	93	**2.267.158,22 €**
44	**379.772.926,46 €**	94	**445.072,04 €**
45	**371.820.792,34 €**	95	**120.730,40 €**
46	**363.876.119,87 €**	96	**16.970,50 €**
47	**355.950.051,67 €**	97	**5.080,77 €**
48	**347.998.711,94 €**	98	**2.151,19 €**
49	**340.012.744,37 €**	99	**1.612,32 €**
50	**331.997.291,81 €**	100	**1.068,22 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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Pre-Enforcement Available Interest Amount

Interest Collections	+	5.092.484,99 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+ -	135,02 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	25,82 €
Amounts standing to the Commingling Reserve Account*	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	10.517.423,40 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	- €
Principal Adition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	15.609.799,19 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	16.575.666,62 €
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	+	92,62 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	- €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	16.575.759,24 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		15.609.799,19 €
Senior Expenses and Taxes	-	62.868,63 €
Replacement Servicer Fee Reserve Shortfall	-	- €
Swap Interest Paymenst other than subordinated Payments	-	38.623,34 €
Interest on Class A1 Notes and Class A2 Notes	-	1.202.779,14 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	92.836,80 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	54.591,23 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	64.302,29 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	33.483,12 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	41.344,80 €
Liquidity Reserve Amount Replenishment	-	10.491.249,99 €
Crediting the PDLs until cleared	-	- €
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	-	583.333,80 €
Mezzanine Loan Interest	-	- €
Termination Payment [Re. Swap Agreement]	-	- €
Interests Liquidity Reserve Loan	-	8.166,67 €
Principal Of Liquidity Reserve Loan	-	8.750,01 €
Credit the Replacement Servicer Fee Reserve [If RSF Reserve Funding Failure occurred]	-	- €
Any Remaining Amount To The Seller	=	2.927.469,37 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		16.575.759,24 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	16.575.759,24 €
Replenishment	-	16.575.674,61 €
Purchase Shortfall Amount	-	84,63 €
Class A1 and Class A2: Sequential Principal	-	- €
After Pro Rata Payment Trigger Event: Class A1 Pro Rata Principal Payment Amount	-	- €
After Pro Rata Payment Trigger Event: Class A2 Pro Rata Principal Payment Amount	-	- €
After Pro Rata Payment Trigger Event: Class B Pro Rata Principal Payment Amount	-	- €
After Pro Rata Payment Trigger Event: Class C Pro Rata Principal Payment Amount	-	- €
After Pro Rata Payment Trigger Event: Class D Pro Rata Principal Payment Amount	-	- €
After Pro Rata Payment Trigger Event: Class E Pro Rata Principal Payment Amount	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class A1 and Class A2	-	- €
Full Redemption Class B - F (on or after Regulatory Change Event)	-	- €
On or after Sequential Payment Trigger Event: Redemption Class B	-	- €
On or after Sequential Payment Trigger Event: Redemption Class C	-	- €
On or after Sequential Payment Trigger Event: Redemption Class D	-	- €
On or after Sequential Payment Trigger Event: Redemption Class E	-	- €
On or after Sequential Payment Trigger Event: Redemption Class F	-	- €
Mezzanine Loan Principal	-	- €
Clearing of rounding differences	-	- €
Transaction Account Remaining Amount	=	- €

Transaction Costs	Total	Class A1	Class A2	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	62.868,63 €								
Interest accrued for the Period	1.497.504,05 €	601.389,57 €	601.389,57 €	92.836,80 €	54.591,23 €	64.302,29 €	33.483,12 €	41.344,80 €	8.166,67 €
Cumulative Interest accrued	3.002.947,72 €	1.207.527,03 €	1.207.527,03 €	185.837,40 €	108.955,46 €	127.682,96 €	65.998,24 €	83.669,60 €	15.750,00 €
Interest Payments	1.497.504,05 €	601.389,57 €	601.389,57 €	92.836,80 €	54.591,23 €	64.302,29 €	33.483,12 €	41.344,80 €	8.166,67 €
Cumulative Interest Payments	3.002.947,72 €	1.207.527,03 €	1.207.527,03 €	185.837,40 €	108.955,46 €	127.682,96 €	65.998,24 €	83.669,60 €	15.750,00 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	10.491.249,99 €								10.491.249,99 €

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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20. Retention

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
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For the purposes of compliance with the requirements of Article 6(3)(c) of the Securitisation Regulation, the Seller will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an ongoing basis for the life of the transaction, such net economic interest through an interest in randomly selected exposures.

Amount of randomly Selected Exposures	35.149.974,85 €

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21. Counterparties

Calculation Date		10.07.2025			
Payment Date		14.07.2025			
Period No		2			
Monthly Period		Jul 2025			
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

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		Fitch			DBRS			Counterparty status
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
Joint Lead Managers	**Banco Santander S.A.** Ciudad Grupo Santander Avenida de Cantabria s/n Edificio Encinar 28660, Boadilla del Monte Madrid Spain	A	F1	STABLE	AH	R-1M	STABLE	performing
	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands	A+	F1	STABLE	AH	R-1M	STABLE	performing
	SMBC Bank EU AG Neue Mainzer Straße 52-58 60311 Frankfurt am Main Germany	A-	F1	STABLE	-	-	-	performing
Corporate Administrator	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
Principal Paying Agent, Calculation Agent, Cash Administrator, Interest Determination Agent & Back-Up Servicer Facilitator	**Bank of New York Mellon** 160 Queen Victoria Street London, EC4V 4LA United Kingdom	AA	F1+	STABLE	AAH	R-1H	STABLE	performing
Account Bank	**Bank of New York Mellon Frankfurt** Ebert- Anlage 49 60327 Frankfurt am Main Canary Wharf	AA	F1+	STABLE	AAH	R-1H	STABLE	performing
Transaction Security Trustee	**Bank of New York Mellon Frankfurt** Ebert- Anlage 49 60327 Frankfurt am Main Canary Wharf	AA	F1+	STABLE	AAH	R-1H	STABLE	performing
Interest Swap Counterparty	**Banco Santander S.A.** Ciudad Grupo Santander Avenida de Cantabria s/n Edificio Encinar 28660, Boadilla del Monte Madrid Spain	A	F1	STABLE	AH	R-1M	STABLE	performing
Data Trustee	**Oversea FS B.V.** Museumlaan 23581 HK, Utrecht 3581 HK Utrecht The Netherlands	-	-	-	-	-	-	performing

Rating Agencies	**Fitch Ratings, German branch** Neue Mainzer Strasse 46-50 60311 Frankfurt am Main Germany	**DBRS Ratings GmbH** Neue Mainzer Str. 75 60311 Frankfurt am Main Germany

Ratings as of 30.06.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
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Collection Period	from	01.06.2025	to	30.06.2025		

Deal Name:	**SC Germany Consumer 2025-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT CONSUMER 2025-1** 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		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
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Collection Period	from	01.06.2025	to	30.06.2025		

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Swap Counterparty

Swap Counterparty	Banco Santander S.A.
Swap Rating Trigger Breach	no

		Fitch			DBRS		
Rating Trigger & Current Ratings	Consequenses	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		A		**no**
2nd Rating Trigger	Replacement	BBB-	F3		BBB		**no**
Current Counterparty Ratings		**A+(dcr)**	**F1**	**STABLE**	**AH**	**STABLE**	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	699.416.666,20 €
Fixed Rate	1,963%
Floating Rate (Euribor)	1,892%
Net Swap Payments	38.623,34 €
Notional Amount next period	698.833.332,40 €

Swap Counterparty Details

Banco Santander S.A.
Ciudad Grupo Santander
Avenida de Cantabria s/n
Edificio Encinar
28660, Boadilla del Monte
Madrid
Spain

Counterparty Replacement

Old Counterparty	Banco Santander S.A.
Current Counterparty	Banco Santander S.A.

Swap Collateral

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

Ratings as of 30.06.2025, data source: Bloomberg

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24. Santander Consumer Bank

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		2				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Contact Details

Team ABS	abs_ger@santander.de

Ratings Santander

	Fitch			DBRS		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A	F1	STABLE	AH	R-1M	STABLE
Santander Consumer Finance S.A.	A+	F1	STABLE	-	-	-
Santander Consumer Bank AG	A	F1	STABLE	-	-	-

Ratings as of 30.06.2025, data source: Bloomberg

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25. Glossary

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
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Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
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 15 **%** 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.