SC Germany Consumer 2025-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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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Calculation Date		12.08.2025			
Payment Date		14.08.2025			
Period No		3			
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. Portfolio Information

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**36.182**	**699.999.915,37 €**	**699.999.907,38 €**
Scheduled Principal Payments		8.693.768,98 €	9.025.906,85 €
Prepayment Principal		11.958.561,75 €	7.549.759,77 €
Total Principal Collections		**20.652.330,73 €**	**16.575.666,62 €**
Total Interest Collections		**5.081.921,71 €**	**5.092.484,99 €**
Defaults		**113.350,60 €**	**- €**
Replenishment Amount		**20.765.756,44 €**	**16.575.674,61 €**
End of Period		**699.999.990,48 €**	**699.999.915,37 €**
Purchase Shortfall Amount		**9,52 €**	**84,63 €**
Total Assets (End of Period)	**36.800**	**700.000.000,00 €**	**700.000.000,00 €**
Current Prepayment Rate (annualised)		19%	
Current Poolfactor		99,75%	

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1.1 Portfolio Information per period

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
Collection Period	from	01.07.2025	to	31.07.2025	

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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%
3	699.999.915,37 €	8.693.768,98 €	11.958.561,75 €	20.652.330,73 €	18,68%
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2. Reserve Accounts

Calculation Date	12.08.2025				
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Collection Period from	01.07.2025	to	31.07.2025		

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,5%	10.507.734,90 €	
Cash Outflow		10.507.734,90 €	
of which Liquidity Reserve Excess Amount		25.234,91 €	
Cash Inflow		10.482.499,99 €	
End of Period	1,5%	10.482.499,99 €	
Required Liquidity Reserve Amount	1,5%	10.482.499,99 €	
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		12.08.2025				
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Collection Period	from	01.07.2025	to	31.07.2025		

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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	**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%
3	**699.999.915,37 €**	1.765.819,40 €	530.928,36 €	2.049.593,23 €	869.386,94 €	**99,25%**	0,25%	0,08%	0,29%	0,12%
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3.2 Default Data

Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	3				
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		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	113.350,60 €	
Current Period Recoveries	77,90 €	
Current Period Net Default	113.272,70 €	
New Number of Defaulted Contracts		3
Cumulative Default		
Cumulative Gross Default	192.423,52 €	
Cumulative Recoveries	8,82 €	
Cumulative Net Losses	192.414,70 €	
Total Number of Defaulted Contracts		6

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	113.350,60 €
Class F Amount credited to the PDL	113.350,60 €
Class F PDL EoP	- €

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3.3 Defaults & Recoveries per period

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		

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%	0,00%
3	6	113.350,60 €	192.423,52 €	754.283.634,27 €	0,03%	77,90 €	8,82 €	192.414,70 €	0,03%	0,02%
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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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Collection Period from	01.07.2025	to	31.07.2025		

4. Concentration Limits

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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%	-	9,25%	no
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	92.102,48 €	no
WA Remaining Term		88	82,57	no
		Maximum-Trigger	**Current Value**	**Trigger Breach**
Purchase Shortfall Event				no
Period before previous period			92,62 €	
Previous period		70.000.000,00 €	84,63 €	
Current period			9,52 €	
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%	0,03%	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%	0,03%	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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5. Outstanding Notes

Reporting Date	12.08.2025				
Payment Date	14.08.2025				
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Monthly Period	Aug 2025				
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Collection Period from	01.07.2025	to	31.07.2025		

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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	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 €
Replenishment	20.765.756,44 €							
Amortisation	583.333,80 €							
Redemption per Class		- €	- €	- €	- €	- €	- €	583.333,80 €
Redemption per Note		- €	- €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	698.249.998,60 €	294.900.000,00 €	294.900.000,00 €	42.000.000,00 €	22.700.000,00 €	22.700.000,00 €	8.800.000,00 €	12.249.998,60 €
Current Tranching		42,23%	42,23%	6,02%	3,25%	3,25%	1,26%	1,75%
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	1,00	0,87

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	1,926%	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	31							
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 €	91.666,66 €
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 €	87.499,99 €
> Interest accrued for the period	-	**674.465,79 €**	- **674.465,79 €**	- **104.017,20 €**	- **61.103,86 €**	- **71.854,58 €**	- **37.327,84 €**	- **44.158,80 €**
Interest Payment		674.465,79 €	674.465,79 €	104.017,20 €	61.103,86 €	71.854,58 €	37.327,84 €	44.158,80 €
Interest Payment per Note		**228,71 €**	**228,71 €**	**247,66 €**	**269,18 €**	**316,54 €**	**424,18 €**	**315,42 €**

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%	4,75%	3,50%	1,75%

* Last rating action as of 21.05.2025

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6. Original Principal Balance

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Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.125.226,50	0,15%	887	2,41%
2000: 3999	7.408.526,34	0,98%	2.603	7,07%
4000: 5999	16.470.983,15	2,17%	3.375	9,17%
6000: 7999	21.644.265,42	2,85%	3.147	8,55%
8000: 9999	19.352.654,68	2,55%	2.207	6,00%
10000: 11999	32.451.744,93	4,27%	3.091	8,40%
12000: 13999	22.633.259,75	2,98%	1.770	4,81%
14000: 15999	31.278.032,81	4,12%	2.088	5,67%
16000: 17999	22.559.100,23	2,97%	1.334	3,63%
18000: 19999	24.872.983,78	3,27%	1.318	3,58%
20000: 21999	36.490.631,02	4,80%	1.772	4,82%
22000: 23999	24.455.184,33	3,22%	1.068	2,90%
24000: 25999	35.199.103,66	4,63%	1.412	3,84%
26000: 27999	23.217.825,70	3,06%	865	2,35%
28000: 29999	24.052.493,23	3,17%	830	2,26%
30000: 31999	34.506.178,98	4,54%	1.124	3,05%
32000: 33999	22.409.934,02	2,95%	680	1,85%
34000: 35999	30.160.093,14	3,97%	863	2,35%
36000: 37999	19.802.187,94	2,61%	536	1,46%
38000: 39999	22.076.325,65	2,91%	567	1,54%
40000: 41999	24.633.689,39	3,24%	606	1,65%
42000: 43999	19.496.873,89	2,57%	455	1,24%
44000: 45999	20.925.735,58	2,75%	466	1,27%
46000: 47999	17.275.102,67	2,27%	368	1,00%
48000: 49999	17.431.071,69	2,29%	356	0,97%
50000: 51999	22.614.442,44	2,98%	447	1,21%
52000: 53999	16.916.866,44	2,23%	320	0,87%
54000: 55999	14.941.335,73	1,97%	272	0,74%
56000: 57999	11.976.255,72	1,58%	210	0,57%
58000: 59999	11.395.680,30	1,50%	193	0,52%
60000: 61999	14.215.056,82	1,87%	234	0,64%
62000: 63999	11.590.176,29	1,53%	184	0,50%
64000: 65999	13.763.557,46	1,81%	212	0,58%
66000: 67999	7.900.441,77	1,04%	118	0,32%
68000: 69999	8.911.231,04	1,17%	129	0,35%
70000: 71999	8.714.986,34	1,15%	123	0,33%
72000: 73999	6.939.804,26	0,91%	95	0,26%
74000: 75999	10.412.163,07	1,37%	139	0,38%
76000: 77999	4.006.720,36	0,53%	52	0,14%
78000: 79999	6.234.570,81	0,82%	79	0,21%
80000: 81999	4.694.287,82	0,62%	58	0,16%
82000: 83999	4.645.051,14	0,61%	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	544.688,93	0,07%	6	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	**759.777.113,75**	**100,00%**	**36.800**	**100,00%**

Statistics	**in EUR**
Average Amount	20.646,12

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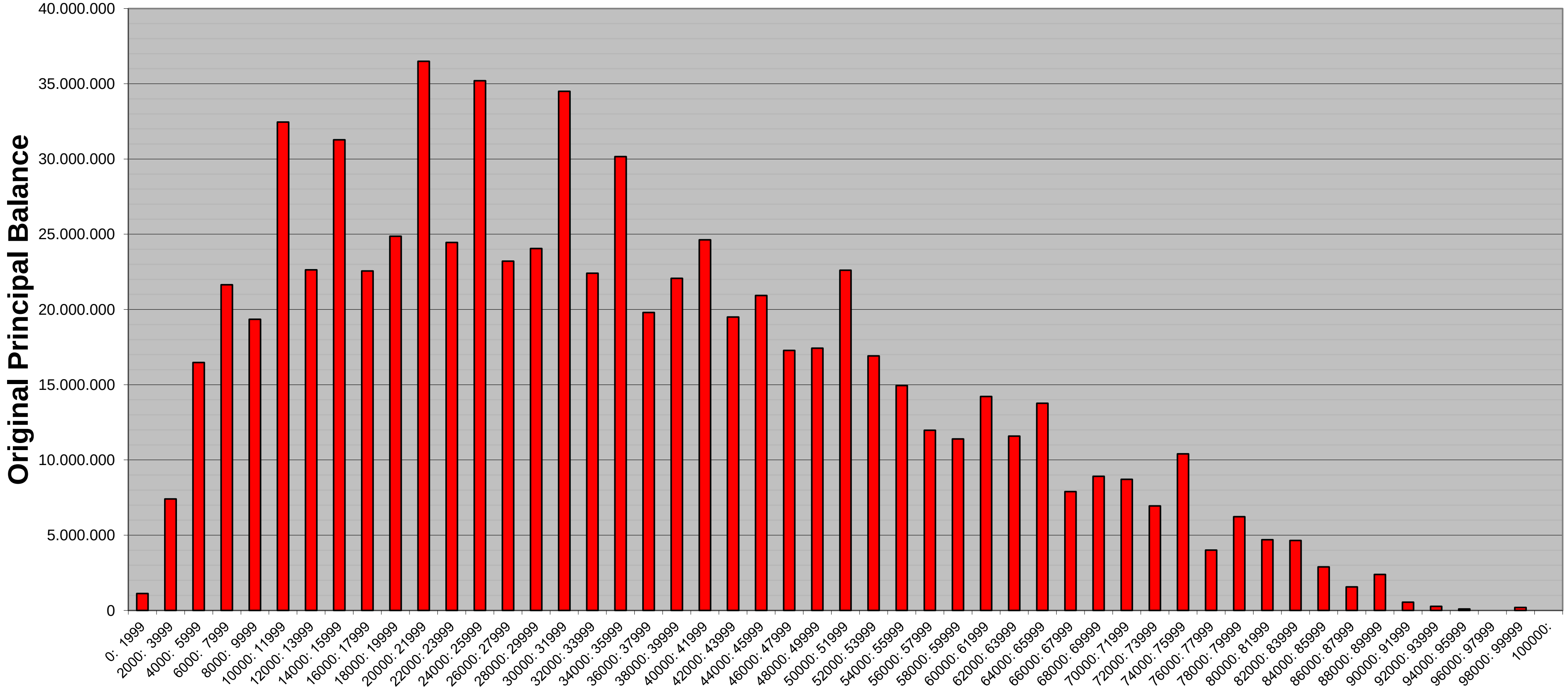
6.1 Original PB (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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		3				
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	2.272.271,79	0,32%	2.089	5,68%
2000: 3999	8.597.439,49	1,23%	2.853	7,75%
4000: 5999	17.891.586,18	2,56%	3.583	9,74%
6000: 7999	21.060.322,04	3,01%	2.979	8,10%
8000: 9999	30.037.219,99	4,29%	3.269	8,88%
10000:11999	20.465.734,66	2,92%	1.854	5,04%
12000:13999	21.181.215,90	3,03%	1.632	4,43%
14000:15999	29.473.752,33	4,21%	1.982	5,39%
16000:17999	24.221.723,90	3,46%	1.423	3,87%
18000:19999	35.341.286,42	5,05%	1.853	5,04%
20000:21999	22.833.983,59	3,26%	1.087	2,95%
22000:23999	28.834.333,99	4,12%	1.252	3,40%
24000:25999	29.089.914,38	4,16%	1.172	3,18%
26000:27999	23.281.684,83	3,33%	862	2,34%
28000:29999	33.313.864,54	4,76%	1.150	3,13%
30000:31999	22.659.652,76	3,24%	731	1,99%
32000:33999	25.474.708,90	3,64%	770	2,09%
34000:35999	23.305.631,84	3,33%	667	1,81%
36000:37999	21.958.597,17	3,14%	593	1,61%
38000:39999	23.786.742,60	3,40%	611	1,66%
40000:41999	16.639.247,21	2,38%	406	1,10%
42000:43999	21.813.722,06	3,12%	507	1,38%
44000:45999	17.239.631,52	2,46%	383	1,04%
46000:47999	18.018.038,28	2,57%	383	1,04%
48000:49999	20.180.117,43	2,88%	413	1,12%
50000:51999	13.569.499,19	1,94%	266	0,72%
52000:53999	14.047.720,64	2,01%	265	0,72%
54000:55999	10.792.214,23	1,54%	196	0,53%
56000:57999	12.025.522,83	1,72%	211	0,57%
58000:59999	13.262.511,35	1,89%	225	0,61%
60000:61999	12.201.437,74	1,74%	200	0,54%
62000:63999	10.694.091,27	1,53%	170	0,46%
64000:65999	7.275.385,78	1,04%	112	0,30%
66000:67999	9.258.227,58	1,32%	138	0,38%
68000:69999	7.371.852,26	1,05%	107	0,29%
70000:71999	7.510.136,31	1,07%	106	0,29%
72000:73999	7.297.493,44	1,04%	100	0,27%
74000:75999	4.199.699,91	0,60%	56	0,15%
76000:77999	3.697.418,91	0,53%	48	0,13%
78000:79999	2.842.775,81	0,41%	36	0,10%
80000:	4.981.579,43	0,71%	60	0,16%
Total	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**

Statistics	**in EUR**
Average Amount	19.021,74

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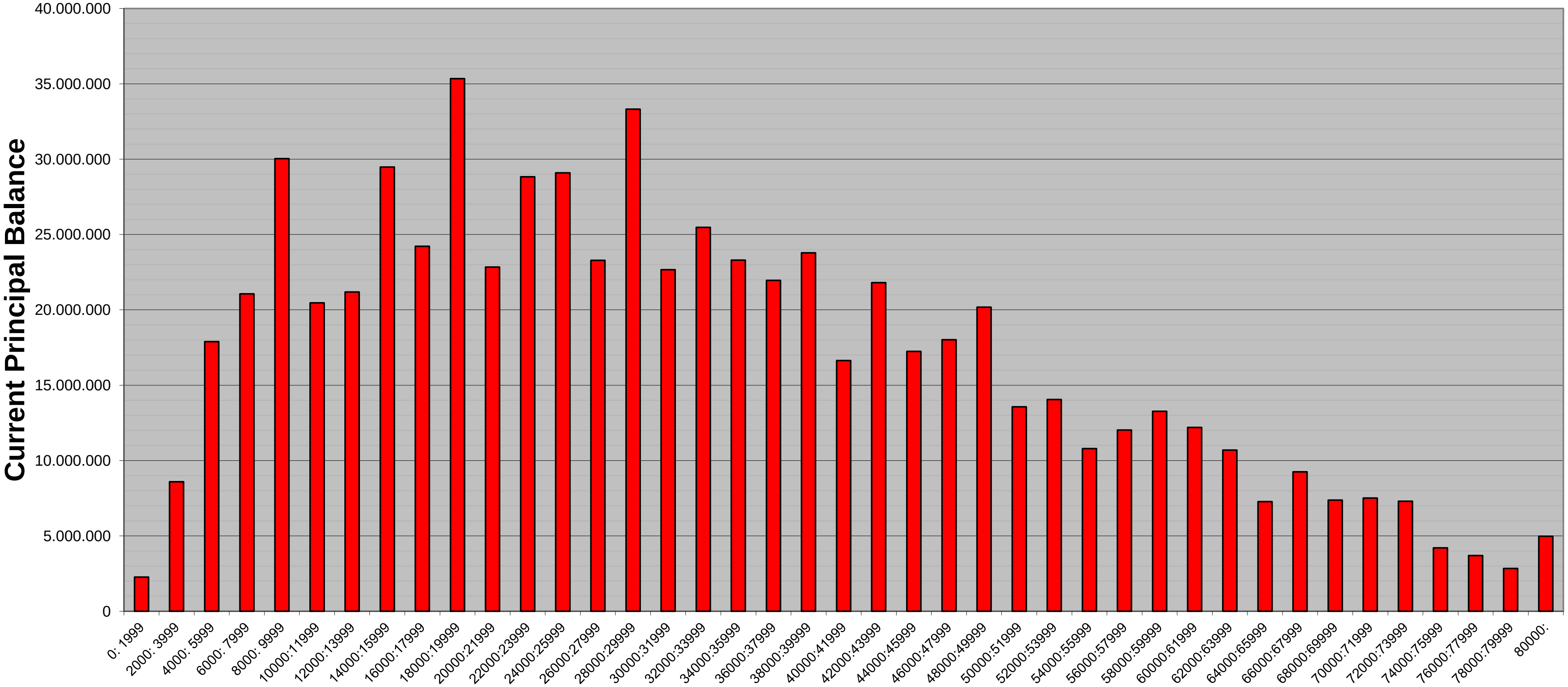
Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

7.1 Current PB (Graph)



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8. Borrower Concentration

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	92.102,48	0,0132%	1
2	89.759,14	0,0128%	1
3	88.149,71	0,0126%	1
4	87.151,70	0,0125%	1
5	86.333,98	0,0123%	1
6	85.905,60	0,0123%	1
7	85.858,64	0,0123%	1
8	85.838,37	0,0123%	1
9	85.306,61	0,0122%	1
10	85.232,89	0,0122%	1
11	84.964,87	0,0121%	1
12	84.447,43	0,0121%	1
13	84.310,60	0,0120%	1
14	84.181,38	0,0120%	1
15	84.145,57	0,0120%	1
16	84.115,51	0,0120%	1
17	84.115,30	0,0120%	1
18	84.068,56	0,0120%	1
19	84.061,11	0,0120%	1
20	83.891,62	0,0120%	1
21	83.768,25	0,0120%	1
22	83.698,22	0,0120%	1
23	83.564,67	0,0119%	1
24	83.500,06	0,0119%	1
25	83413,06	0,000119	1
	2.131.885,33	**0,3046%**	**25**

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9. Geographical Distribution

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	85.948.162,41	12,28%	4.450	12,09%
Bavaria	82.973.926,88	11,85%	4.412	11,99%
Berlin	31.116.183,56	4,45%	1.534	4,17%
Brandenburg	27.225.124,67	3,89%	1.490	4,05%
Bremen	7.318.563,45	1,05%	385	1,05%
Hamburg	13.753.314,35	1,96%	740	2,01%
Hesse	51.622.183,75	7,37%	2.532	6,88%
Lower Saxony	75.099.330,29	10,73%	3.928	10,67%
Mecklenburg-Western Pomerania	21.180.513,35	3,03%	1.143	3,11%
North Rhine-Westphalia	155.244.481,96	22,18%	8.032	21,83%
Rhineland-Palatinate	38.623.430,14	5,52%	2.022	5,49%
Saarland	11.380.424,68	1,63%	616	1,67%
Saxony	31.279.100,74	4,47%	1.698	4,61%
Saxony-Anhalt	21.259.003,97	3,04%	1.238	3,36%
Schleswig-Holstein	25.465.273,93	3,64%	1.449	3,94%
Thuringia	20.473.298,21	2,92%	1.129	3,07%
n/a	37.674,14	0,01%	2	0,01%
Total	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**

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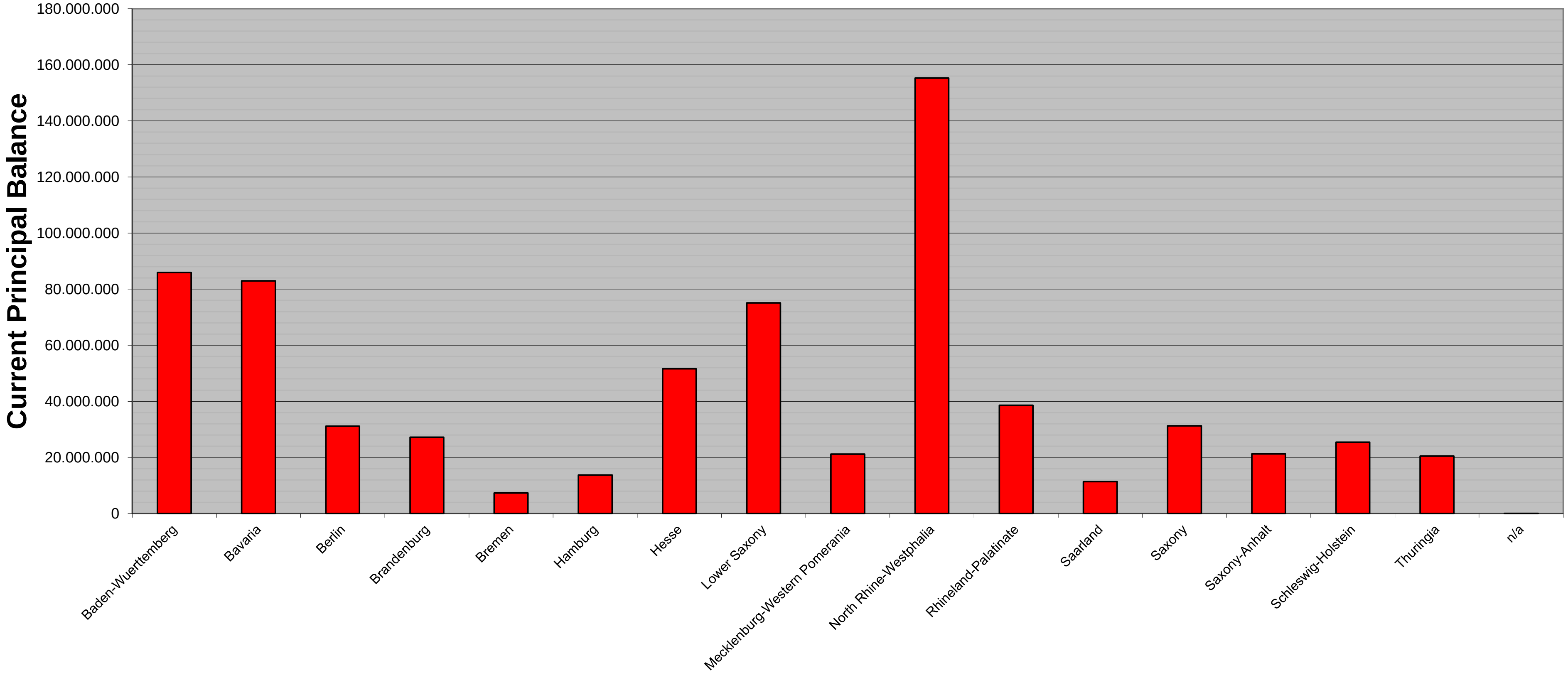
Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

9.1 Geographical Distribution (Graph)



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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	1.762.394,02	0,25%	76	0,21%
unsecured	698.237.596,46	99,75%	36.724	99,79%
Total	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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Collection Period	from	01.07.2025	to	31.07.2025		

11. Insurances

Santander

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	384.955.879,67	54,99%	23.327	63,39%
Yes	315.044.110,81	45,01%	13.473	36,61%
Total	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**

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12. Payment Methods

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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	691.233.940,45	98,75%	36.355	98,79%
Other	8.766.050,03	1,25%	445	1,21%
Total	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	142.720.678,40	20,39%	6.860	18,64%
1st of month	557.279.312,08	79,61%	29.940	81,36%
Total	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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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		

13. Effective Interest Rate

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Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	35.774,29	0,01%	7	0,02%
1: 1	13.785,73	0,00%	3	0,01%
2: 2	850.974,68	0,12%	79	0,21%
3: 3	1.677.174,39	0,24%	86	0,23%
4: 4	5.512.410,53	0,79%	263	0,71%
5: 5	20.741.159,51	2,96%	868	2,36%
6: 6	49.709.298,40	7,10%	2.171	5,90%
7: 7	118.425.183,95	16,92%	4.269	11,60%
8: 8	155.316.016,40	22,19%	7.209	19,59%
9: 9	175.814.487,05	25,12%	9.238	25,10%
10:10	87.057.217,55	12,44%	5.624	15,28%
11:11	47.045.102,87	6,72%	3.401	9,24%
12:12	19.891.767,74	2,84%	1.719	4,67%
13:	17.909.637,39	2,56%	1.863	5,06%
Total	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**

Statistics	**in %**
WA Interest	9,25%

*runs from .00 to .99

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Calculation Date		12.08.2025				
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Period No		3				
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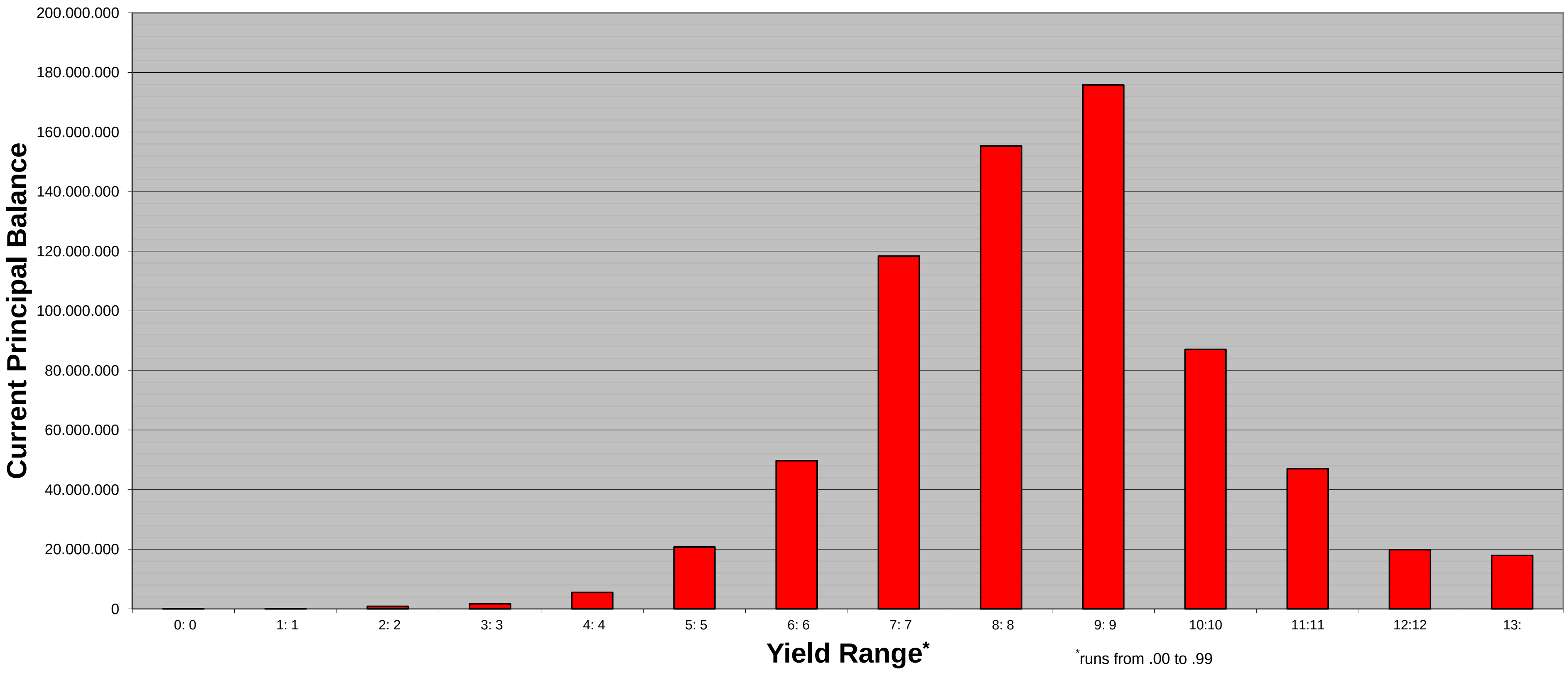
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

13.1 Effective Interest Rate (Graph)



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14. Seasoning

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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	7.259.607,46	1,04%	538	1,46%
3: 5	147.008.613,28	21,00%	8.734	23,73%
6: 8	267.384.384,28	38,20%	14.317	38,90%
9:11	192.176.541,08	27,45%	8.814	23,95%
12:14	50.350.678,24	7,19%	2.450	6,66%
15:17	21.775.976,27	3,11%	1.044	2,84%
18:20	2.634.415,71	0,38%	109	0,30%
21:23	2.770.186,31	0,40%	146	0,40%
24:26	2.655.241,18	0,38%	158	0,43%
27:29	1.268.675,18	0,18%	84	0,23%
30:32	1.111.071,95	0,16%	66	0,18%
33:35	921.187,38	0,13%	63	0,17%
36:38	780.528,55	0,11%	56	0,15%
39:41	376.942,75	0,05%	40	0,11%
42:44	540.099,55	0,08%	53	0,14%
45:47	392.918,55	0,06%	33	0,09%
48:50	102.833,61	0,01%	13	0,04%
51:53	123.255,52	0,02%	10	0,03%
54:56	50.764,54	0,01%	13	0,04%
57:59	166.564,81	0,02%	23	0,06%
60:62	24.039,32	0,00%	5	0,01%
63:65	42.345,59	0,01%	10	0,03%
66:68	51.132,06	0,01%	10	0,03%
69:71	5.583,30	0,00%	1	0,00%
72:74	9.485,60	0,00%	2	0,01%
75:77	15.030,35	0,00%	5	0,01%
78:80	0,00	0,00%	0	0,00%
81:	1.888,06	0,00%	3	0,01%
Total	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**

Statistics

WA Seasoning	8,22

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14.1 Seasoning (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
Monthly Period		Aug 2025				
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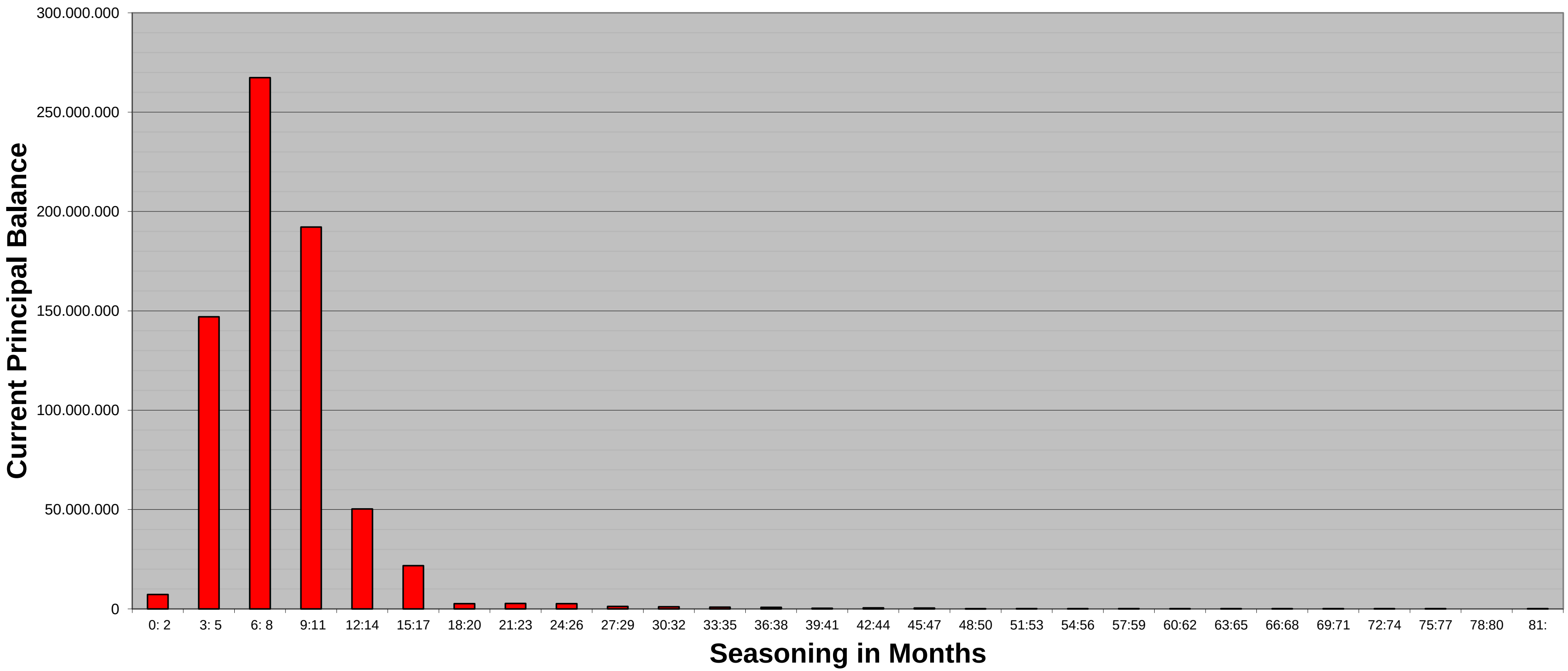
Collection Period	from	01.07.2025	to	31.07.2025		



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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		

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	562.603,09	0,08%	694	1,89%
7: 13	1.610.689,98	0,23%	722	1,96%
14: 20	4.124.693,15	0,59%	1.175	3,19%
21: 27	2.799.879,74	0,40%	573	1,56%
28: 34	8.889.330,53	1,27%	1.510	4,10%
35: 41	9.032.642,30	1,29%	1.107	3,01%
42: 48	12.669.401,92	1,81%	1.383	3,76%
49: 55	18.889.135,60	2,70%	1.637	4,45%
56: 62	15.175.306,17	2,17%	1.128	3,07%
63: 69	24.997.221,39	3,57%	1.551	4,21%
70: 76	26.809.623,43	3,83%	1.397	3,80%
77: 83	60.129.628,44	8,59%	2.735	7,43%
84: 90	292.055.317,17	41,72%	10.769	29,26%
91: 97	222.052.153,78	31,72%	10.408	28,28%
98:	202.363,79	0,03%	11	0,03%
Total	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**

Statistics

WA Remaining Term	82,57

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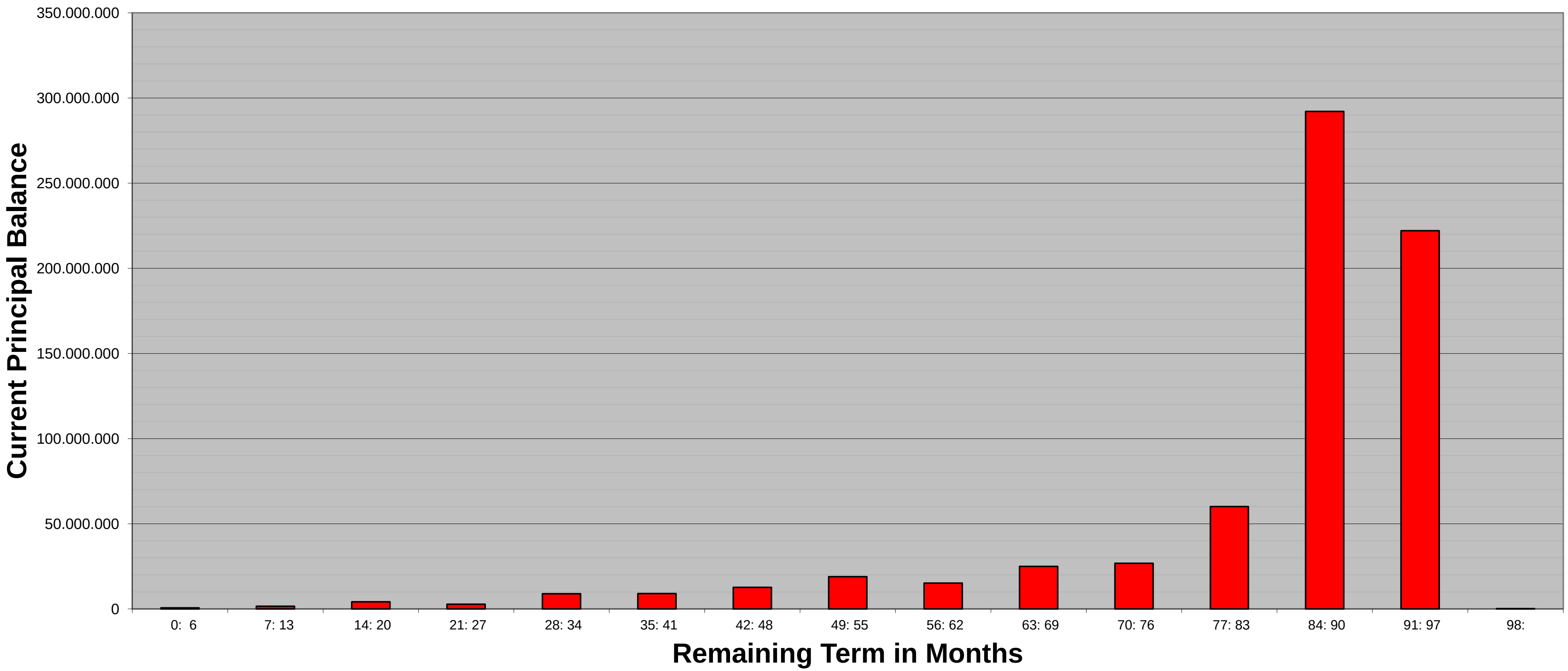
15.1 Remaining Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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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16. Original Term

Calculation Date		12.08.2025				
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Period No		3				
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	798.987,48	0,11%	753	2,05%
14: 20	1.285.208,05	0,18%	535	1,45%
21: 27	4.095.354,28	0,59%	1.230	3,34%
28: 34	1.246.931,87	0,18%	206	0,56%
35: 41	9.531.883,92	1,36%	1.740	4,73%
42: 48	3.613.636,64	0,52%	358	0,97%
49: 55	15.632.466,98	2,23%	1.943	5,28%
56: 62	25.037.917,12	3,58%	2.325	6,32%
63: 69	5.572.646,59	0,80%	331	0,90%
70: 76	24.352.223,20	3,48%	1.615	4,39%
77: 83	8.918.359,87	1,27%	397	1,08%
84: 90	47.079.434,56	6,73%	2.703	7,35%
91: 97	486.119.524,78	69,45%	20.140	54,73%
98:104	66.148.884,46	9,45%	2.499	6,79%
105:111	471.708,76	0,07%	21	0,06%
112:	94.821,92	0,01%	4	0,01%
Total	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**

Statistics

WA Original Term	90,79

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16.1 Original Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
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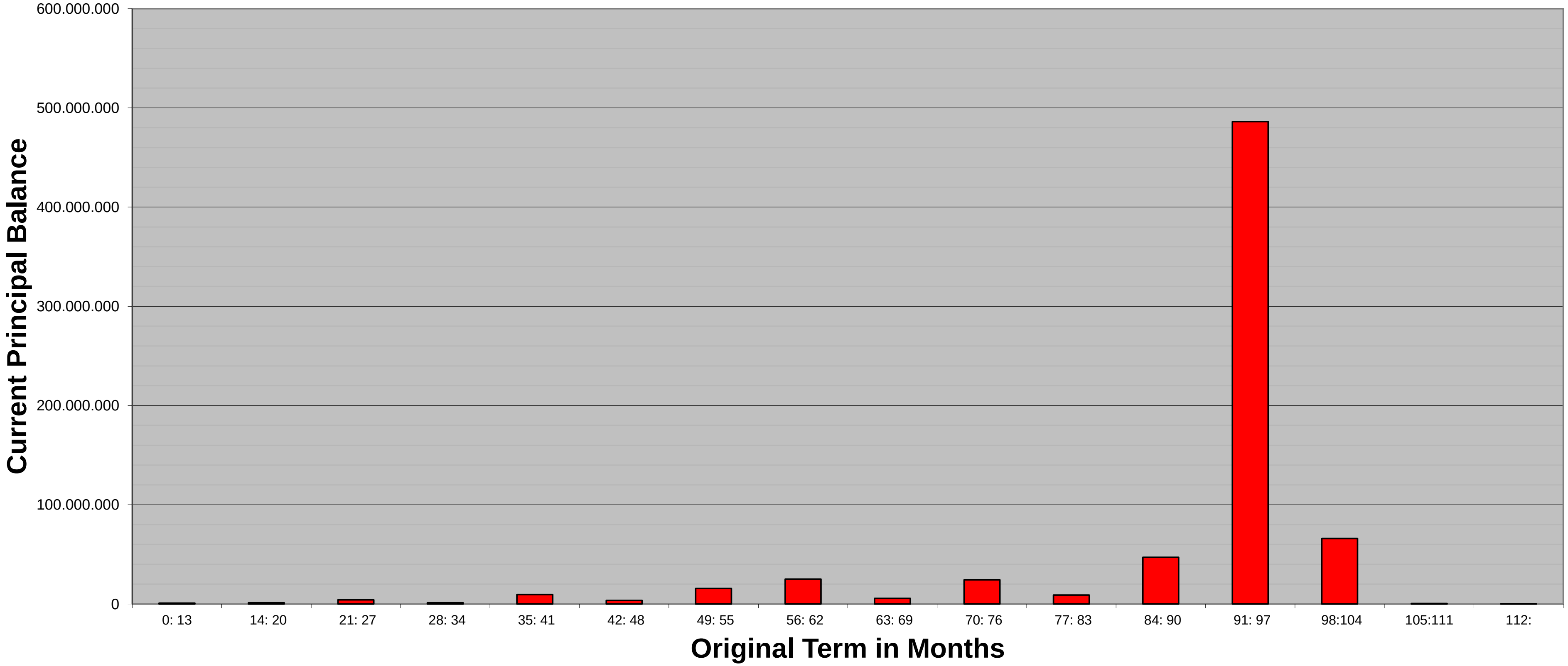

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Period No		3				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

17. Loan Concentration

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	694.517.998,00	99,22%	36.421	98,97%	36.421	99,48%
2: 2	5.481.227,93	0,78%	376	1,02%	188	0,51%
3: 3	764,55	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	**699.999.990,48**	**100,00%**	**36.800**	**100,00%**	**36.610**	**100,00%**

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18. Amortisation Profile

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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	**699.999.990,48 €**	51	**319.553.878,87 €**
2	**693.073.579,66 €**	52	**311.389.115,20 €**
3	**686.082.112,95 €**	53	**303.204.830,33 €**
4	**679.048.164,87 €**	54	**295.056.217,21 €**
5	**671.972.337,10 €**	55	**286.927.246,10 €**
6	**664.882.567,56 €**	56	**278.807.302,82 €**
7	**657.776.404,74 €**	57	**270.704.977,07 €**
8	**650.642.743,80 €**	58	**262.655.183,09 €**
9	**643.486.829,91 €**	59	**254.584.922,47 €**
10	**636.307.165,25 €**	60	**246.489.157,77 €**
11	**629.090.954,37 €**	61	**238.357.085,66 €**
12	**621.844.945,44 €**	62	**230.193.665,19 €**
13	**614.566.936,00 €**	63	**222.003.706,16 €**
14	**607.253.159,78 €**	64	**213.787.215,38 €**
15	**599.906.058,87 €**	65	**205.547.098,31 €**
16	**592.532.094,82 €**	66	**197.316.377,95 €**
17	**585.121.006,97 €**	67	**189.096.994,81 €**
18	**577.704.118,64 €**	68	**180.875.477,51 €**
19	**570.269.038,01 €**	69	**172.674.377,76 €**
20	**562.809.003,15 €**	70	**164.500.886,33 €**
21	**555.325.900,13 €**	71	**156.320.540,87 €**
22	**547.838.856,33 €**	72	**148.130.579,30 €**
23	**540.314.715,22 €**	73	**139.929.707,41 €**
24	**532.752.625,03 €**	74	**131.717.546,98 €**
25	**525.153.675,54 €**	75	**123.496.309,29 €**
26	**517.514.366,68 €**	76	**115.269.095,13 €**
27	**509.833.638,90 €**	77	**107.048.983,35 €**
28	**502.108.914,86 €**	78	**98.897.882,45 €**
29	**494.344.851,93 €**	79	**90.807.602,22 €**
30	**486.576.048,72 €**	80	**82.734.680,86 €**
31	**478.795.823,48 €**	81	**74.738.398,71 €**
32	**470.992.022,17 €**	82	**66.816.020,58 €**
33	**463.190.867,34 €**	83	**58.976.003,89 €**
34	**455.403.494,46 €**	84	**51.253.334,40 €**
35	**447.583.528,41 €**	85	**43.661.614,99 €**
36	**439.729.646,98 €**	86	**36.230.497,73 €**
37	**431.848.197,84 €**	87	**29.015.378,89 €**
38	**423.925.182,56 €**	88	**21.969.956,09 €**
39	**415.969.572,18 €**	89	**15.622.811,46 €**
40	**407.977.726,31 €**	90	**10.494.449,44 €**
41	**399.959.832,74 €**	91	**6.443.019,21 €**
42	**391.944.375,21 €**	92	**3.051.822,36 €**
43	**383.935.416,80 €**	93	**997.168,91 €**
44	**375.921.918,36 €**	94	**423.563,88 €**
45	**367.912.045,12 €**	95	**142.304,27 €**
46	**359.920.660,59 €**	96	**32.428,88 €**
47	**351.907.872,41 €**	97	**13.392,34 €**
48	**343.862.157,34 €**	98	**5.907,81 €**
49	**335.791.434,27 €**	99	**2.739,03 €**
50	**327.689.937,11 €**	100	**1.652,50 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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		

Pre-Enforcement Available Interest Amount

Interest Collections	+	5.081.921,71 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	77,90 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,06 €
Amounts standing to the Commingling Reserve Account*	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	10.507.734,90 €
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	=	15.589.734,57 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	20.652.330,73 €
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	+	84,63 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	113.350,60 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	20.765.765,96 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		15.589.734,57 €
Senior Expenses and Taxes	-	1.359,14 €
Replacement Servicer Fee Reserve Shortfall	-	- €
Swap Interest Paymenst other than subordinated Payments	-	22.265,61 €
Interest on Class A1 Notes and Class A2 Notes	-	1.348.931,58 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	104.017,20 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	61.103,86 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	71.854,58 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	37.327,84 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	44.158,80 €
Liquidity Reserve Amount Replenishment	-	10.482.499,99 €
Crediting the PDLs until cleared	-	113.350,60 €
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	-	9.034,13 €
Principal Of Liquidity Reserve Loan	-	8.750,00 €
Credit the Replacement Servicer Fee Reserve [If RSF Reserve Funding Failure occurred]	-	- €
Any Remaining Amount To The Seller	=	2.701.747,44 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		20.765.765,96 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	20.765.765,96 €
Replenishment	-	20.765.756,44 €
Purchase Shortfall Amount	-	9,52 €
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	1.359,14 €								
Interest accrued for the Period	1.676.427,99 €	674.465,79 €	674.465,79 €	104.017,20 €	61.103,86 €	71.854,58 €	37.327,84 €	44.158,80 €	9.034,13 €
Cumulative Interest accrued	4.679.375,71 €	1.881.992,82 €	1.881.992,82 €	289.854,60 €	170.059,32 €	199.537,54 €	103.326,08 €	127.828,40 €	24.784,13 €
Interest Payments	1.676.427,99 €	674.465,79 €	674.465,79 €	104.017,20 €	61.103,86 €	71.854,58 €	37.327,84 €	44.158,80 €	9.034,13 €
Cumulative Interest Payments	4.679.375,71 €	1.881.992,82 €	1.881.992,82 €	289.854,60 €	170.059,32 €	199.537,54 €	103.326,08 €	127.828,40 €	24.784,13 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	10.482.499,99 €								10.482.499,99 €

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20. Retention

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
Collection Period	from	01.07.2025	to	31.07.2025		

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	35.149.993,50 €

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21. Counterparties

Calculation Date		12.08.2025		
Payment Date		14.08.2025		
Period No		3		
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	

Role	Counterparty	Fitch Long Term	Fitch Short Term	Fitch Outlook	DBRS Long Term	DBRS Short Term	DBRS Outlook	Counterparty status
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 EUR 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 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		3				
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 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		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
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		

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	698.833.332,40 €
Fixed Rate	1,963%
Floating Rate (Euribor)	1,926%
Net Swap Payments	22.265,61 €
Notional Amount next period	698.249.998,60 €

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 31.07.2025, data source: Bloomberg

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24. Santander Consumer Bank

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

	Fitch			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 31.07.2025, data source: Bloomberg

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25. Glossary

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		3				
Monthly Period		Aug 2025				
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Collection Period	from	01.07.2025	to	31.07.2025		

Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Defaulted Contracts/Defaults:	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
Delinquent Receivable:	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin.
Legal Maturity:	Final Payment date on which each Class A Note will be redeemed in full.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 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.