SC Germany Mobility 2020-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

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Santander Consumer Bank AG
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1. Portfolio Information

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Collection Period	from	01.04.2025	to	30.04.2025		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**244.779**	**2.512.772.655,42 €**	**2.636.239.352,50 €**
Scheduled Principal Payments		72.509.566,73 €	76.530.701,00 €
Prepayment Principal		39.579.851,36 €	42.202.852,01 €
Others		- 345.865,72 €	526.161,49 €
Total Principal Collections		**111.743.552,37 €**	**119.259.714,50 €**
Total Interest Collections		**10.552.444,46 €**	**11.202.755,62 €**
Defaults		**3.081.578,73 €**	**4.206.852,12 €**
Replenishment Amount		**- €**	**- €**
End of Period		2.397.947.524,32 €	2.512.772.655,42 €
Purchase Shortfall Amount		383,18 €	215,83 €
Total Assets (End of Period)	**235.561**	**2.397.947.907,50 €**	**2.512.772.871,25 €**

Current Prepayment Rate (annualised) 18,90%

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2. Reserve Accounts

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Collection Period	from	01.04.2025	to	30.04.2025		

Reserve Accounts

Reserve Account	**in %**	
Beginning of Period	0,01%	200.000,00 €
Cash Outflow		200.000,00 €
Cash Inflow		200.000,00 €
End of Period	0,01%	200.000,00 €
Required Reserve Fund	0,01%	200.000,00 €

Additional Reserve		
Beginning of Period		- €
Cash Outflow		- €
Cash Inflow		- €
End of Period		- €
Required Additional Liquidity Reserve Amount		- €

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3. Delinquency Data

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Collection Period	from	01.04.2025	to	30.04.2025		

Santander

Delinquency Data and Ratios

Collection Period	*Outstanding EOP*	*Days past due*				*not delinquent*	*Days past due*			
		1-30	*31-60*	*61-90*	*>90*		*1-30*	*31-60*	*61-90*	*>90*
1	3.199.999.998,66 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	3.199.999.999,58 €	6.628.863,67 €	2.653.038,54 €	556.472,27 €	79.694,63 €	99,69%	0,21%	0,08%	0,02%	0,00%
3	3.199.999.998,97 €	7.028.561,76 €	5.054.776,74 €	1.082.227,93 €	913.197,46 €	99,56%	0,22%	0,16%	0,03%	0,03%
4	3.199.999.999,72 €	6.506.605,67 €	4.760.516,94 €	2.287.163,11 €	2.201.558,60 €	99,51%	0,20%	0,15%	0,07%	0,07%
5	3.199.999.998,96 €	8.452.132,62 €	5.396.555,87 €	1.945.275,10 €	3.639.321,89 €	99,39%	0,26%	0,17%	0,06%	0,11%
6	3.199.999.998,99 €	7.615.274,25 €	5.364.958,15 €	2.437.119,39 €	3.875.238,45 €	99,40%	0,24%	0,17%	0,08%	0,12%
7	3.199.999.975,53 €	6.457.330,66 €	4.625.055,14 €	2.413.020,10 €	4.389.889,46 €	99,44%	0,20%	0,14%	0,08%	0,14%
8	3.199.999.998,95 €	7.187.869,01 €	4.651.426,77 €	2.093.193,77 €	4.347.928,88 €	99,43%	0,22%	0,15%	0,07%	0,14%
9	3.199.999.999,53 €	7.607.061,26 €	5.030.626,37 €	2.276.480,22 €	4.275.265,11 €	99,40%	0,24%	0,16%	0,07%	0,13%
10	4.999.999.997,58 €	7.097.828,52 €	5.211.580,54 €	1.978.441,38 €	4.240.652,29 €	99,63%	0,14%	0,10%	0,04%	0,08%
11	4.999.999.997,70 €	7.953.817,15 €	5.341.810,89 €	1.943.955,78 €	3.801.019,01 €	99,62%	0,16%	0,11%	0,04%	0,08%
12	4.999.999.999,00 €	11.780.831,63 €	7.476.185,66 €	2.568.016,54 €	3.888.210,77 €	99,49%	0,24%	0,15%	0,05%	0,08%
13	4.999.999.999,21 €	11.382.685,89 €	9.207.582,36 €	3.323.478,01 €	4.673.703,52 €	99,43%	0,23%	0,18%	0,07%	0,09%
14	4.999.999.998,45 €	13.178.029,74 €	9.350.918,78 €	4.021.327,93 €	5.456.552,52 €	99,36%	0,26%	0,19%	0,08%	0,11%
15	4.999.999.996,65 €	12.461.525,13 €	9.313.638,64 €	4.104.679,26 €	7.041.844,35 €	99,34%	0,25%	0,19%	0,08%	0,14%
16	4.999.999.997,57 €	11.002.441,26 €	9.026.814,60 €	3.907.913,68 €	7.506.964,20 €	99,37%	0,22%	0,18%	0,08%	0,15%
17	4.999.999.999,25 €	4.424.048,67 €	10.187.295,72 €	5.417.376,25 €	11.905.520,78 €	99,36%	0,09%	0,20%	0,11%	0,24%
18	4.999.999.998,81 €	12.131.445,46 €	8.308.155,47 €	4.165.124,78 €	8.744.506,30 €	99,33%	0,24%	0,17%	0,08%	0,17%
19	4.999.999.996,31 €	4.442.790,10 €	13.912.940,24 €	5.315.840,13 €	8.506.260,07 €	99,36%	0,09%	0,28%	0,11%	0,17%
20	4.999.999.999,83 €	12.391.573,35 €	7.939.860,32 €	5.639.621,58 €	9.224.665,66 €	99,30%	0,25%	0,16%	0,11%	0,18%
21	4.999.999.995,90 €	4.652.755,60 €	12.659.011,10 €	6.376.612,52 €	11.587.710,67 €	99,29%	0,09%	0,25%	0,13%	0,23%
22	4.999.999.990,50 €	11.725.696,74 €	5.626.123,82 €	6.313.442,96 €	12.757.195,39 €	99,27%	0,23%	0,11%	0,13%	0,26%
23	4.999.999.997,71 €	13.056.610,94 €	7.576.886,61 €	5.417.769,04 €	11.347.096,58 €	99,25%	0,26%	0,15%	0,11%	0,23%
24	4.999.999.998,92 €	5.332.426,22 €	13.001.614,62 €	6.213.622,62 €	13.036.092,41 €	99,25%	0,11%	0,26%	0,12%	0,26%
25	4.999.999.997,64 €	11.265.931,57 €	6.079.870,81 €	7.109.355,70 €	12.843.051,81 €	99,25%	0,23%	0,12%	0,14%	0,26%
26	4.999.999.999,28 €	4.731.443,35 €	13.149.162,41 €	7.098.507,49 €	14.343.680,61 €	99,21%	0,09%	0,26%	0,14%	0,29%
27	4.999.999.998,51 €	12.699.746,67 €	5.415.274,88 €	6.130.204,26 €	15.130.898,66 €	99,21%	0,25%	0,11%	0,12%	0,30%
28	4.999.999.999,49 €	11.313.467,26 €	8.157.759,01 €	2.999.390,31 €	13.534.308,06 €	99,28%	0,23%	0,16%	0,06%	0,27%
29	4.999.999.999,38 €	4.866.456,10 €	14.076.029,25 €	6.054.624,47 €	14.165.281,61 €	99,22%	0,10%	0,28%	0,12%	0,28%
30	4.999.999.998,42 €	13.898.250,85 €	8.255.843,93 €	5.484.625,76 €	11.670.301,56 €	99,21%	0,28%	0,17%	0,11%	0,23%
31	4.999.999.996,51 €	5.270.903,73 €	15.073.055,08 €	5.088.234,06 €	11.531.110,81 €	99,26%	0,11%	0,30%	0,10%	0,23%
32	4.999.999.999,79 €	15.866.429,34 €	9.612.295,88 €	5.536.219,21 €	12.748.255,23 €	99,12%	0,32%	0,19%	0,11%	0,25%
33	4.999.999.999,26 €	5.787.534,67 €	14.333.852,18 €	7.480.877,60 €	15.438.455,06 €	99,14%	0,12%	0,29%	0,15%	0,31%
34	4.999.999.999,04 €	15.349.292,29 €	5.541.279,68 €	7.593.960,42 €	16.041.911,02 €	99,11%	0,31%	0,11%	0,15%	0,32%
35	4.999.999.999,82 €	6.007.365,44 €	16.173.570,81 €	7.562.367,20 €	16.386.087,28 €	99,08%	0,12%	0,32%	0,15%	0,33%
36	4.999.999.999,46 €	6.380.307,05 €	14.644.275,85 €	8.225.930,21 €	16.512.853,78 €	99,08%	0,13%	0,29%	0,16%	0,33%
37	4.840.672.455,08 €	15.759.318,99 €	10.023.419,59 €	3.723.929,84 €	17.395.624,83 €	99,03%	0,33%	0,21%	0,08%	0,36%
38	4.683.884.065,35 €	6.465.052,64 €	17.312.131,19 €	8.082.664,78 €	18.247.888,95 €	98,93%	0,14%	0,37%	0,17%	0,39%
39	4.541.557.958,44 €	14.668.188,50 €	5.743.740,95 €	8.604.427,61 €	17.344.206,94 €	98,98%	0,32%	0,13%	0,19%	0,38%
40	4.388.798.127,21 €	15.365.824,89 €	9.289.337,26 €	6.154.246,50 €	14.834.278,34 €	98,96%	0,35%	0,21%	0,14%	0,34%
41	4.235.065.840,76 €	6.631.292,42 €	15.929.544,39 €	8.485.011,72 €	17.474.893,96 €	98,85%	0,16%	0,38%	0,20%	0,41%
42	4.083.275.253,14 €	16.030.069,33 €	9.462.242,75 €	3.071.734,69 €	17.231.070,12 €	98,88%	0,39%	0,23%	0,08%	0,42%
43	3.935.860.848,12 €	16.291.718,09 €	10.046.483,19 €	5.993.556,84 €	13.887.400,58 €	98,83%	0,41%	0,26%	0,15%	0,35%
44	3.793.061.840,30 €	14.747.177,03 €	6.049.496,59 €	10.376.732,05 €	14.441.462,92 €	98,80%	0,39%	0,16%	0,27%	0,38%
45	3.654.297.170,99 €	6.425.246,81 €	14.035.979,77 €	7.586.072,73 €	18.244.317,64 €	98,73%	0,18%	0,38%	0,21%	0,50%
46	3.510.744.344,62 €	15.435.599,69 €	10.147.966,12 €	6.202.643,91 €	15.393.067,29 €	98,66%	0,44%	0,29%	0,18%	0,44%
47	3.376.381.319,30 €	6.973.267,42 €	14.726.206,63 €	7.310.479,31 €	17.943.881,37 €	98,61%	0,21%	0,44%	0,22%	0,53%
48	3.248.356.378,75 €	15.239.942,01 €	5.528.815,53 €	8.034.085,75 €	18.782.753,74 €	98,54%	0,47%	0,17%	0,25%	0,58%
49	3.119.386.057,24 €	14.964.425,64 €	5.292.089,67 €	7.020.435,39 €	19.350.513,33 €	98,51%	0,48%	0,17%	0,23%	0,62%
50	2.991.952.490,29 €	7.345.879,48 €	13.004.680,25 €	7.161.589,07 €	19.278.925,94 €	98,44%	0,25%	0,43%	0,24%	0,64%
51	2.880.077.110,16 €	15.494.983,70 €	8.860.246,03 €	5.990.033,77 €	17.242.890,37 €	98,35%	0,54%	0,31%	0,21%	0,60%
52	2.758.285.098,39 €	14.788.971,65 €	9.496.805,66 €	3.514.357,39 €	20.512.444,56 €	98,25%	0,54%	0,34%	0,13%	0,74%
53	2.636.239.222,04 €	5.719.640,32 €	12.410.277,95 €	7.142.135,09 €	21.748.215,34 €	98,22%	0,22%	0,47%	0,27%	0,82%
54	2.512.772.655,42 €	15.299.594,64 €	7.860.734,89 €	5.776.582,83 €	18.473.381,52 €	98,11%	0,61%	0,31%	0,23%	0,74%
55	2.397.947.524,32 €	6.945.677,43 €	15.320.890,46 €	4.956.266,66 €	17.817.755,23 €	98,12%	0,29%	0,64%	0,21%	0,74%
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4. Default Data

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Default Data and Ratios

	3-MRA* / current ratio	Amount / Ratio	Number of Loans / Trigger Event y/n
Current Default			
Current Period Gross Default		3.081.578,73 €	
Current Period Recoveries		1.916.839,63 €	
Current Period Net Default		1.164.739,10 €	
New Number of Defaulted Contracts			231
Cumulative Default			
Cumulative Gross Default		111.645.211,09 €	
Cumulative Recoveries		48.854.091,83 €	
Cumulative Net Default		62.791.119,26 €	
Total Number of Defaulted Contracts			8.039
3-MRA* Annualised Net Default Ratio (New Default)	**0,84%**		
Annualised Loss Ratio period before previous period		0,70%	
Annualised Loss Ratio previous period		1,23%	
Annualised Loss Ratio current period	0,58%	0,58%	
Principal Deficiency			**Trigger Event y/n**
Principal Deficiency period before previous period		- €	no
Principal Deficiency previous period		- €	
Principal Deficiency current period		- €	
PDL Trigger		62.500.000,00 €	
Repurchased Assets			
Current Repurchased Asset Amount through breach of warranty or voluntary buyback		- €	
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback		- €	

* 3-MRA stands for three months rolling average

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4.1 Defaults & Recoveries per period

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Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulated net loss ratio %
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
36	4.239	2.998.098,55 €	54.185.230,04 €	10.220.691.281,36 €	0,53%	887.666,42 €	16.654.910,10 €	37.530.319,94 €	0,37%
37	4.409	2.247.524,20 €	56.432.754,24 €	10.220.691.281,36 €	0,55%	1.541.385,24 €	18.196.295,34 €	38.236.458,90 €	0,37%
38	4.610	3.025.056,98 €	59.457.811,22 €	10.220.691.281,36 €	0,58%	1.674.667,75 €	19.870.963,09 €	39.586.848,13 €	0,39%
39	4.789	2.506.739,58 €	61.964.550,80 €	10.220.691.281,36 €	0,61%	1.044.061,34 €	20.915.024,43 €	41.049.526,37 €	0,40%
40	5.027	3.233.122,00 €	65.197.672,80 €	10.220.691.281,36 €	0,64%	1.329.497,22 €	22.244.521,65 €	42.953.151,15 €	0,42%
41	5.248	3.171.361,57 €	68.369.034,37 €	10.220.691.281,36 €	0,67%	1.899.814,50 €	24.144.336,15 €	44.224.698,22 €	0,43%
42	5.426	3.438.309,98 €	71.807.344,35 €	10.220.691.281,36 €	0,70%	2.453.868,38 €	26.598.204,53 €	45.209.139,82 €	0,44%
43	5.624	2.857.456,44 €	74.664.800,79 €	10.220.691.281,36 €	0,73%	1.462.985,79 €	28.061.190,32 €	46.603.610,47 €	0,46%
44	5.788	2.938.252,31 €	77.603.053,10 €	10.220.691.281,36 €	0,76%	1.922.162,71 €	29.983.353,03 €	47.619.700,07 €	0,47%
45	5.981	3.401.196,53 €	81.004.249,63 €	10.220.691.281,36 €	0,79%	1.861.802,21 €	31.845.155,24 €	49.159.094,39 €	0,48%
46	6.241	3.545.366,51 €	84.549.616,14 €	10.220.691.281,36 €	0,83%	1.937.937,47 €	33.783.092,71 €	50.766.523,43 €	0,50%
47	6.386	2.699.463,18 €	87.249.079,32 €	10.220.691.281,36 €	0,85%	1.637.976,07 €	35.421.068,78 €	51.828.010,54 €	0,51%
48	6.572	3.021.348,40 €	90.270.427,72 €	10.220.691.281,36 €	0,88%	1.864.835,50 €	37.285.904,28 €	52.984.523,44 €	0,52%
49	6.762	2.771.407,14 €	93.041.834,86 €	10.220.691.281,36 €	0,91%	1.609.905,47 €	38.895.809,75 €	54.146.025,11 €	0,53%
50	6.977	2.654.366,59 €	95.696.201,45 €	10.220.691.281,36 €	0,94%	1.798.916,81 €	40.694.726,56 €	55.001.474,89 €	0,54%
51	7.136	2.539.877,33 €	98.236.078,78 €	10.220.691.281,36 €	0,96%	1.457.198,87 €	42.151.925,43 €	56.084.153,35 €	0,55%
52	7.356	3.282.947,49 €	101.519.026,27 €	10.220.691.281,36 €	0,99%	1.845.481,91 €	43.997.407,34 €	57.521.618,93 €	0,56%
53	7.527	2.837.753,97 €	104.356.780,24 €	10.220.691.281,36 €	1,02%	1.302.742,27 €	45.300.149,61 €	59.056.630,63 €	0,58%
54	7.808	4.206.852,12 €	108.563.632,36 €	10.220.691.281,36 €	1,06%	1.637.102,59 €	46.937.252,20 €	61.626.380,16 €	0,60%
55	8.039	3.081.578,73 €	111.645.211,09 €	10.220.691.281,36 €	1,09%	1.916.839,63 €	48.854.091,83 €	62.791.119,26 €	0,61%
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5. Concentration Limits

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Amortising

Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	-	
Average Yield (applicable for Total Portfolio)	3,00%	-	-	
Weighted average remaining term in months	-	67,00	-	

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	-	
- prior to or on 30 September 2022	2,00%	-	
- prior to or on 30 September 2023	3,00%	-	
Purchase Shortfall Event			
Period before previous period	10,00%	-	
Previous period	10,00%	-	
Current period	10,00%	-	
Principal Deficiency Trigger Event	1,25%	-	

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Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

6. Outstanding Notes

1. Note Balance		All notes	Class A	Class B
General Note Information				
ISIN Code			XS2238287440	XS2238289149
Currency			EUR	EUR
Initial Tranching		in %	92,75%	7,25%
Legal Maturity			Sep 2036	Sep 2036
Expected Maturity			Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)			A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)			AAA (sf) / Aaa (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance		3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note			100.000,00 €	100.000,00 €
Initial Number of Notes per Class			29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up		5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up			46375	3625
Current Note Information				
Class Principal Outstanding Balance Beginning of Period		2.512.772.871,25 €	2.150.272.871,25 €	362.500.000,00 €
Available Distribution Amount		124.413.052,29 €		
Replenishment		- €		
Amortisation		114.824.963,75 €		
Redemption per Class		114.824.963,75 €	114.824.963,75 €	- €
Redemption per Note			2.476,01 €	- €
Class Principal Outstanding Balance End of Period		2.397.947.907,50 €	2.035.447.907,50 €	362.500.000,00 €
Current Tranching			84,88%	15,12%
Current Pool Factor			0,44	1,00

2. Payments to Investors per Note	All notes	Class A		Class B
Interest Rate Basis: Fixed Rate		0,00%		1,00%
DayCount Convention		act/360		act/360
Interest Days	30			
Principal Outstanding per Note Beginning of Period		46.367,07 €		100.000,00 €
> Principal Repayment per Note		2.476,01 €		- €
Principal Outstanding per Note End of Period		43.891,06 €		100.000,00 €
> Interest accrued for the period		- €	-	302.071,25 €
Interest Payment		- €		302.071,25 €
Interest Payment per Note		- €		83,33 €

3. Credit Enhancements	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	18,97%	3,85%
Current CE (excl. Excess Spread)	15,12%	0,00%

* Last rating action as of 05.02.2025

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7. Original Principal Balance

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Santander

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	76.684,76	0,00%	45	0,02%
2000: 3999	5.008.464,26	0,11%	1.504	0,64%
4000: 5999	33.863.645,14	0,72%	6.575	2,79%
6000: 7999	88.168.759,09	1,88%	12.495	5,30%
8000: 9999	150.413.302,63	3,20%	16.668	7,08%
10000:11999	232.861.911,92	4,96%	21.278	9,03%
12000:13999	274.990.386,44	5,86%	21.174	8,99%
14000:15999	332.634.411,28	7,08%	22.193	9,42%
16000:17999	341.853.271,62	7,28%	20.154	8,56%
18000:19999	332.959.685,15	7,09%	17.550	7,45%
20000:21999	356.213.671,17	7,59%	17.041	7,23%
22000:23999	310.715.414,78	6,62%	13.538	5,75%
24000:25999	301.534.280,30	6,42%	12.077	5,13%
26000:27999	257.008.178,73	5,47%	9.529	4,05%
28000:29999	232.947.762,30	4,96%	8.045	3,42%
30000:31999	214.891.915,24	4,58%	6.964	2,96%
32000:33999	172.660.629,20	3,68%	5.240	2,22%
34000:35999	156.521.112,91	3,33%	4.477	1,90%
36000:37999	121.663.426,51	2,59%	3.292	1,40%
38000:39999	105.778.306,35	2,25%	2.715	1,15%
40000:41999	97.556.348,68	2,08%	2.390	1,01%
42000:43999	77.421.634,87	1,65%	1.802	0,76%
44000:45999	70.556.120,07	1,50%	1.570	0,67%
46000:47999	54.344.152,02	1,16%	1.157	0,49%
48000:49999	49.232.167,92	1,05%	1.005	0,43%
50000:51999	50.266.972,24	1,07%	991	0,42%
52000:53999	32.406.403,47	0,69%	612	0,26%
54000:55999	31.434.512,31	0,67%	572	0,24%
56000:57999	22.574.229,99	0,48%	396	0,17%
58000:59999	21.704.904,96	0,46%	368	0,16%
60000:61999	21.278.214,66	0,45%	350	0,15%
62000:63999	13.609.081,81	0,29%	216	0,09%
64000:65999	14.038.463,67	0,30%	216	0,09%
66000:67999	11.233.029,14	0,24%	168	0,07%
68000:69999	9.319.088,47	0,20%	135	0,06%
70000:70000	2.870.000,00	0,06%	41	0,02%
70001:	92.539.781,01	1,97%	1.018	0,43%
Total	**4.695.150.325,07**	**100,00%**	**235.561**	**100,00%**

Statistics	**in EUR**
Average Amount	19.931,78

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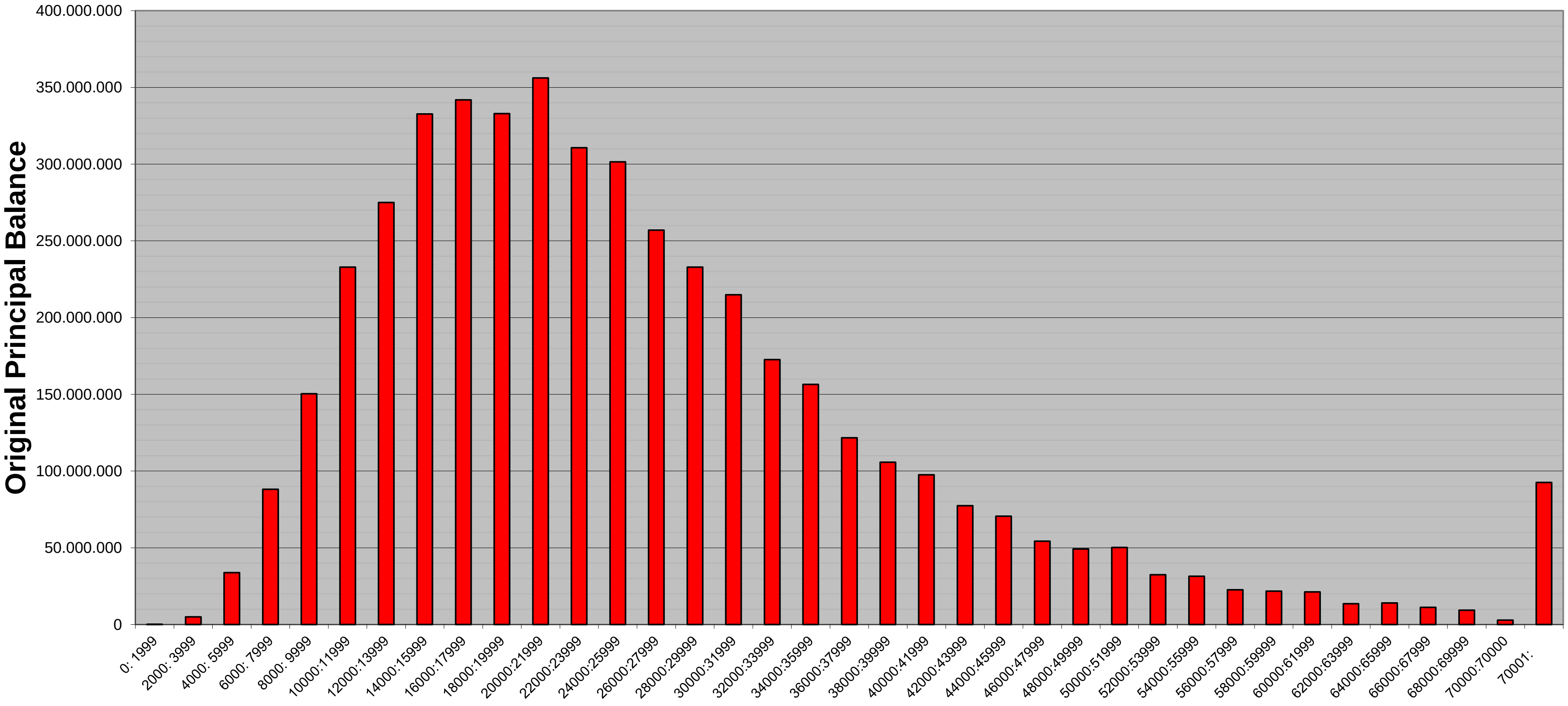
7.1 Original PB (Graph)

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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8. Current Principal Balance

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	31.149.455,63	1,30%	32.562	13,82%
2000: 3999	90.375.041,49	3,77%	30.173	12,81%
4000: 5999	141.877.652,28	5,92%	28.467	12,08%
6000: 7999	180.024.190,08	7,51%	25.778	10,94%
8000: 9999	204.179.421,77	8,51%	22.754	9,66%
10000:11999	210.832.190,46	8,79%	19.216	8,16%
12000:13999	207.050.107,03	8,63%	15.963	6,78%
14000:15999	196.379.057,53	8,19%	13.119	5,57%
16000:17999	183.107.582,59	7,64%	10.798	4,58%
18000:19999	157.885.467,87	6,58%	8.326	3,53%
20000:21999	137.345.578,70	5,73%	6.555	2,78%
22000:23999	118.427.816,45	4,94%	5.160	2,19%
24000:25999	96.986.177,46	4,04%	3.889	1,65%
26000:27999	79.988.541,95	3,34%	2.968	1,26%
28000:29999	66.224.712,94	2,76%	2.287	0,97%
30000:31999	53.609.625,42	2,24%	1.733	0,74%
32000:33999	43.508.791,25	1,81%	1.320	0,56%
34000:35999	33.123.641,69	1,38%	947	0,40%
36000:37999	27.095.816,07	1,13%	733	0,31%
38000:39999	22.251.404,26	0,93%	571	0,24%
40000:41999	18.500.943,22	0,77%	452	0,19%
42000:43999	14.148.903,89	0,59%	329	0,14%
44000:45999	11.815.554,31	0,49%	263	0,11%
46000:47999	8.926.078,45	0,37%	190	0,08%
48000:49999	8.770.118,96	0,37%	179	0,08%
50000:51999	6.779.282,20	0,28%	133	0,06%
52000:53999	4.766.071,39	0,20%	90	0,04%
54000:55999	4.786.371,57	0,20%	87	0,04%
56000:57999	4.393.960,06	0,18%	77	0,03%
58000:59999	2.831.573,48	0,12%	48	0,02%
60000:61999	2.257.007,75	0,09%	37	0,02%
62000:63999	2.518.004,61	0,11%	40	0,02%
64000:65999	2.994.802,47	0,12%	46	0,02%
66000:67999	2.679.181,49	0,11%	40	0,02%
68000:69999	1.794.432,03	0,07%	26	0,01%
70001:	18.562.965,52	0,77%	205	0,09%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

Statistics	**in EUR**
Average Amount	10.179,73

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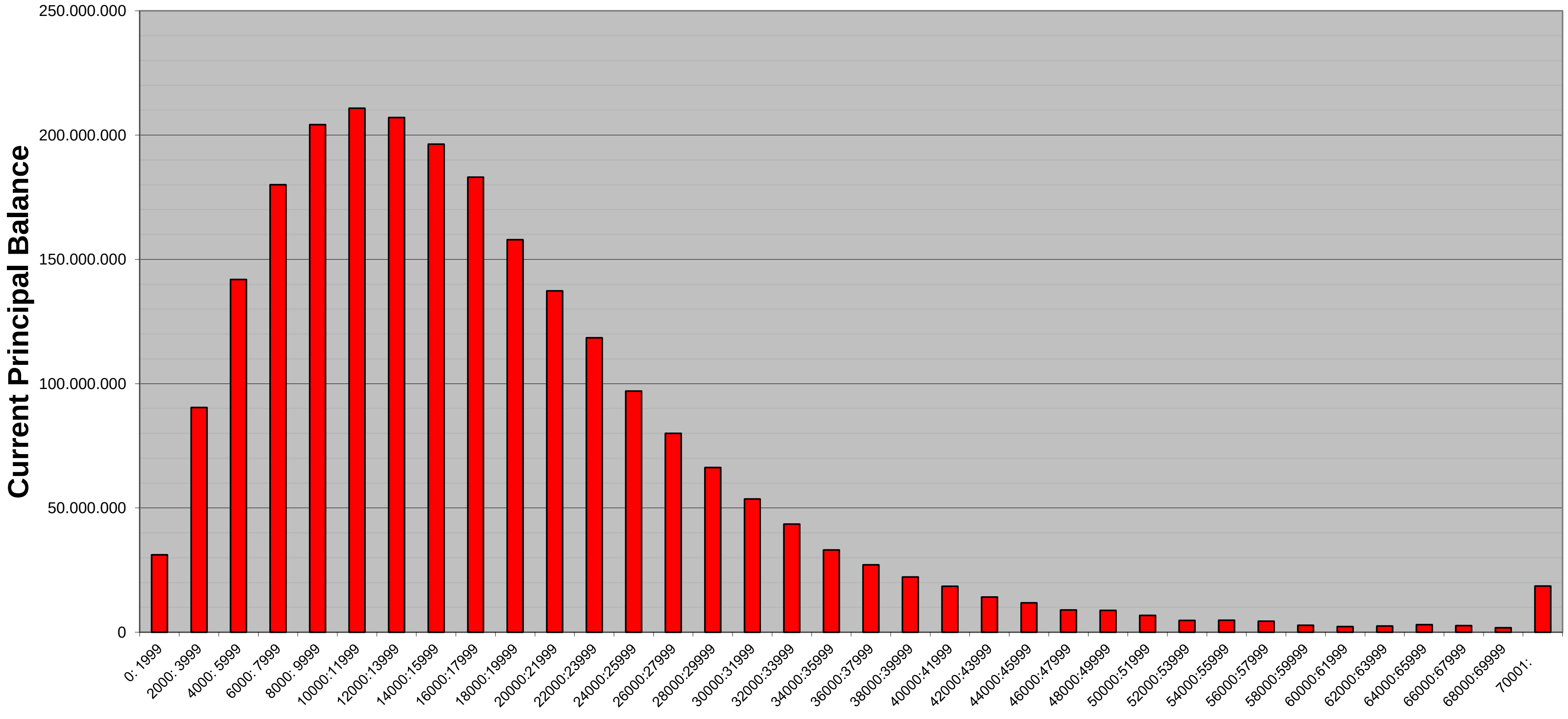
8.1 Current PB (Graph)

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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9. Borrower Concentration

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Santander

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	206.341,06	0,0086%	2
2	172.425,98	0,0072%	1
3	171.930,40	0,0072%	2
4	165.163,18	0,0069%	1
5	159.203,93	0,0066%	1
6	155.431,93	0,0065%	1
7	151.235,80	0,0063%	1
8	151.094,29	0,0063%	1
9	150.681,61	0,0063%	1
10	144.186,56	0,0060%	1
11	143.804,83	0,0060%	1
12	143.357,45	0,0060%	1
13	139.693,53	0,0058%	1
14	134.008,94	0,0056%	1
15	132.492,35	0,0055%	1
16	132.162,13	0,0055%	1
17	130.553,65	0,0054%	1
18	130.389,19	0,0054%	1
19	127.038,25	0,0053%	3
20	125.013,20	0,0052%	1
21	123.558,15	0,0052%	2
22	122.886,03	0,0051%	1
23	120.933,52	0,0050%	1
24	120.313,67	0,0050%	1
25	116.913,69	0,0049%	2
	3.570.813,32	**0,1489%**	**31**

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Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

10. Geographical Distribution

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State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	222.854.394,47	9,29%	21.329	9,05%
Bavaria	251.378.946,84	10,48%	23.956	10,17%
Berlin	62.396.199,91	2,60%	5.692	2,42%
Brandenburg	128.451.708,86	5,36%	13.196	5,60%
Bremen	16.455.272,34	0,69%	1.526	0,65%
Hamburg	40.414.321,60	1,69%	3.441	1,46%
Hesse	138.654.399,09	5,78%	13.801	5,86%
Lower Saxony	264.615.947,64	11,04%	25.885	10,99%
Mecklenburg-Western Pomerania	139.216.200,56	5,81%	13.779	5,85%
Thuringia	119.197.085,19	4,97%	11.954	5,07%
North Rhine-Westphalia	474.381.035,73	19,78%	46.008	19,53%
Rhineland-Palatinate	100.845.140,37	4,21%	10.046	4,26%
Saarland	28.483.093,41	1,19%	2.929	1,24%
Saxony	158.062.930,09	6,59%	16.472	6,99%
Saxony-Anhalt	136.215.973,39	5,68%	14.325	6,08%
Schleswig-Holstein	113.647.864,54	4,74%	10.992	4,67%
n/a	2.677.010,29	0,11%	230	0,10%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

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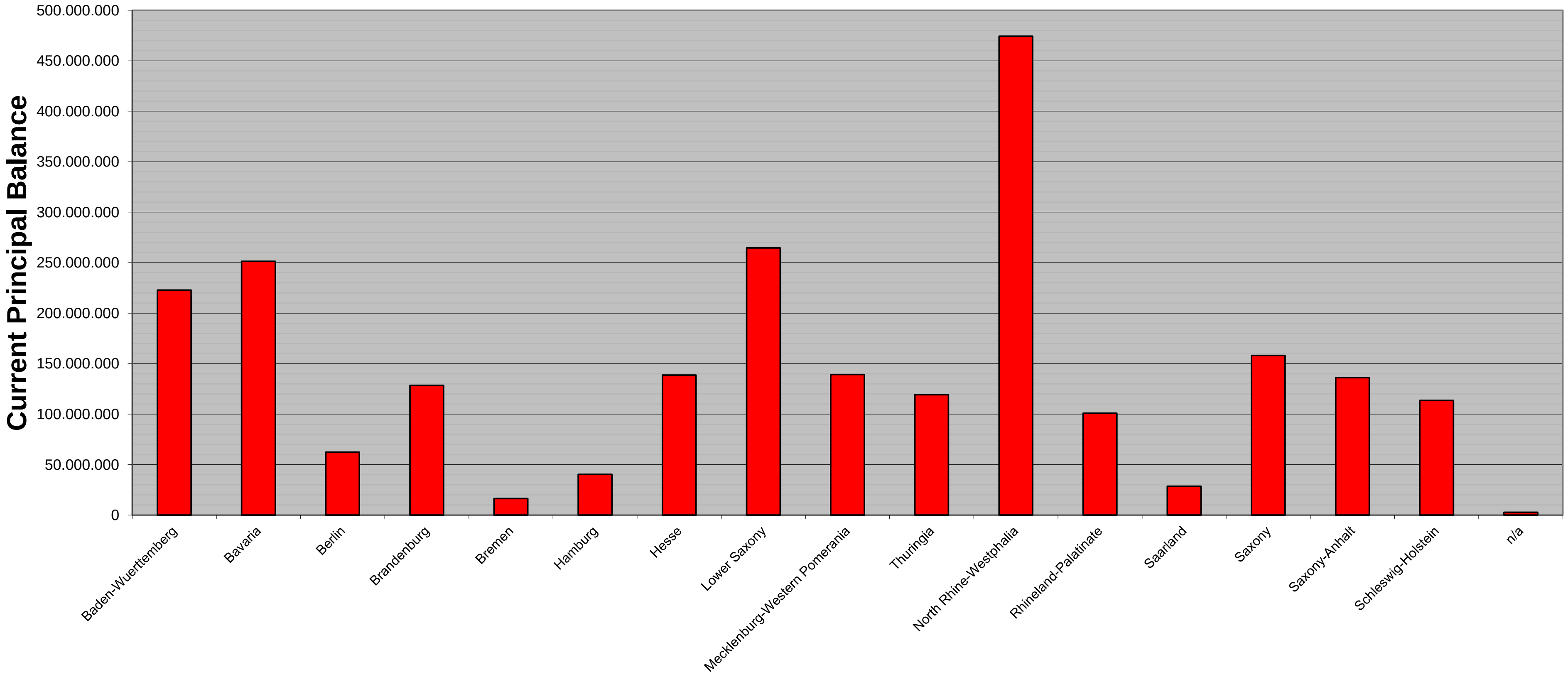
10.1 Geographical Distribution (Graph)

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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11. Object/Vehicle Type

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

	Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Online	New Vehicle	Commercial	7.987.332,42	0,33%	748	0,32%
		Private	20.477.750,52	0,85%	2.286	0,97%
			28.465.082,94	1,19%	3.034	1,29%
	Used Vehicle	Commercial	31.247.851,53	1,30%	3.204	1,36%
		Private	154.932.370,47	6,46%	20.223	8,59%
			186.180.222,00	7,76%	23.427	9,95%
	Total		**214.645.304,94**	**8,95%**	**26.461**	**11,23%**
Non-Online	New Vehicle	Commercial	52.541.841,57	2,19%	3.717	1,58%
		Private	148.460.517,62	6,19%	13.696	5,81%
			201.002.359,19	8,38%	17.413	7,39%
	Used Vehicle	Commercial	341.758.842,19	14,25%	25.661	10,89%
		Private	1.640.541.018,00	68,41%	166.026	70,48%
			1.982.299.860,19	82,67%	191.687	81,37%
	Total		**2.183.302.219,38**	**91,05%**	**209.100**	**88,77%**
Total			**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	2.288.019.591,99	95,42%	225.211	95,61%
Leisure	87.844.167,21	3,66%	5.546	2,35%
Motorbike	22.083.765,12	0,92%	4804	2,04%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

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12. Insurances

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.511.761.224,46	63,04%	133.111	56,51%
Yes	886.186.299,86	36,96%	102.450	43,49%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.759.589.827,45	73,38%	169.782	72,08%
Yes	638.357.696,87	26,62%	65.779	27,92%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.171.672.692,23	90,56%	212.732	90,31%
Yes	226.274.832,09	9,44%	22.829	9,69%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

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13. Type of Contract

Calculation Date		12.05.2025			
Payment Date		14.05.2025			
Period No		55			
Monthly Period		May 2025			
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	1.028.255.568,22	42,88%	137.884	58,53%
	Vehicle	175.988.460,63	7,34%	20.862	8,86%
	Total	1.204.244.028,85	50,22%	158.746	67,39%
Yes	Auto	936.156.088,39	39,04%	64.347	27,32%
- of which balloon rates		652.761.185,23	27,22%		
- of which regular installments		283.394.903,16	11,82%		
Yes	Vehicle	257.547.407,08	10,74%	12.468	5,29%
- of which balloon rates		189.446.414,48	7,90%		
- of which regular installments		68.100.992,60	2,84%		
	Total	1.193.703.495,47	49,78%	76.815	32,61%
Total		**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

Balloon Loans - Original Term in months	*Balloon Rates in EUR*	*Balloon Rates in % of Total Balloon Rates*	*Number of Balloon Loans*	*Percentage of Total Balloon Loans*
0:12	18.056,53	0,00%	1	0,00%
13:25	873.865,56	0,10%	66	0,09%
26:38	29.807.935,63	3,54%	2.373	3,09%
39:51	169.402.947,88	20,11%	14.446	18,81%
52:64	374.414.071,94	44,46%	34.156	44,47%
65:72	161.223.816,98	19,14%	15.363	20,00%
73:	106.466.905,19	12,64%	10.410	13,55%
Total	**842.207.599,71**	**100,00%**	**76.815**	**100,00%**

Balloon Loans - Remaining Term in months	*Balloon Rates in EUR*	*Balloon Rates in % of Total Balloon Rates*	*Number of Balloon Loans*	*Percentage of Total Balloon Loans*
0:12	232.287.593,76	27,58%	22.517	29,31%
13:25	292.349.536,05	34,71%	27.037	35,20%
26:38	220.738.482,17	26,21%	19.304	25,13%
39:51	94.750.554,41	11,25%	7.828	10,19%
52:64	2.081.433,32	0,25%	129	0,17%
73:	0,00	0,00%	0	0,00%
Total	**842.207.599,71**	**100,00%**	**76.815**	**100,00%**

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14. Payment Methods

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	2.334.858.424,30	97,37%	229.197	97,30%
Other	63.089.100,02	2,63%	6.364	2,70%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	1.043.277.573,79	43,51%	100.710	42,75%
1st of month	1.354.669.950,53	56,49%	134.851	57,25%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

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15. Downpayment

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Downpayment (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Downpayment / Purchase Price in %*
No Downpayment	989.405.211,17	41,26%	99.090	42,07%	0,00%
0: 999	45.366.755,06	1,89%	6.287	2,67%	3,69%
1000: 1999	117.268.551,87	4,89%	14.949	6,35%	8,02%
2000: 2999	152.658.688,94	6,37%	18.041	7,66%	12,50%
3000: 3999	144.128.926,65	6,01%	15.883	6,74%	16,15%
4000: 4999	114.209.441,13	4,76%	12.282	5,21%	19,60%
5000: 5999	176.099.438,48	7,34%	16.294	6,92%	20,88%
6000: 6999	92.147.928,10	3,84%	8.606	3,65%	24,12%
7000: 7999	73.429.173,11	3,06%	6.731	2,86%	26,86%
8000: 8999	64.666.218,66	2,70%	5.720	2,43%	29,08%
9000: 9999	34.422.268,58	1,44%	3.094	1,31%	31,36%
10000:10999	121.010.202,61	5,05%	9.495	4,03%	30,81%
11000:11999	22.690.123,22	0,95%	1.928	0,82%	34,71%
12000:12999	31.287.424,91	1,30%	2.565	1,09%	36,36%
13000:13999	18.933.315,96	0,79%	1.582	0,67%	38,26%
14000:14999	14.624.491,08	0,61%	1.253	0,53%	39,54%
15000:15000	40.819.051,98	1,70%	2.861	1,21%	37,49%
15001:	144.780.312,81	6,04%	8.900	3,78%	45,18%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**	**16,46%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	3.682,35 €	6.356,06 €
Average Purchase Price	22.371,77 €	25.110,94 €
Downpayment in %	**16,46%**	**25,31%**

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16. Effective Interest Rate

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.962.735,25	0,17%	188	0,08%
1: 1	181.985.546,87	7,59%	16.593	7,04%
2: 2	541.028.653,68	22,56%	52.620	22,34%
3: 3	898.525.668,52	37,47%	89.981	38,20%
4: 4	378.827.552,94	15,80%	41.866	17,77%
5: 5	228.256.628,32	9,52%	19.371	8,22%
6: 6	114.208.681,14	4,76%	9.924	4,21%
7: 7	26.240.834,34	1,09%	2.529	1,07%
8: 8	19.623.586,50	0,82%	2.028	0,86%
9: 9	3.661.722,68	0,15%	311	0,13%
10:10	754.023,33	0,03%	67	0,03%
11:11	588.863,85	0,02%	58	0,02%
12:12	283.026,90	0,01%	25	0,01%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

Statistics	**in %**
WA Interest	4,00%

* runs from .00 to .99

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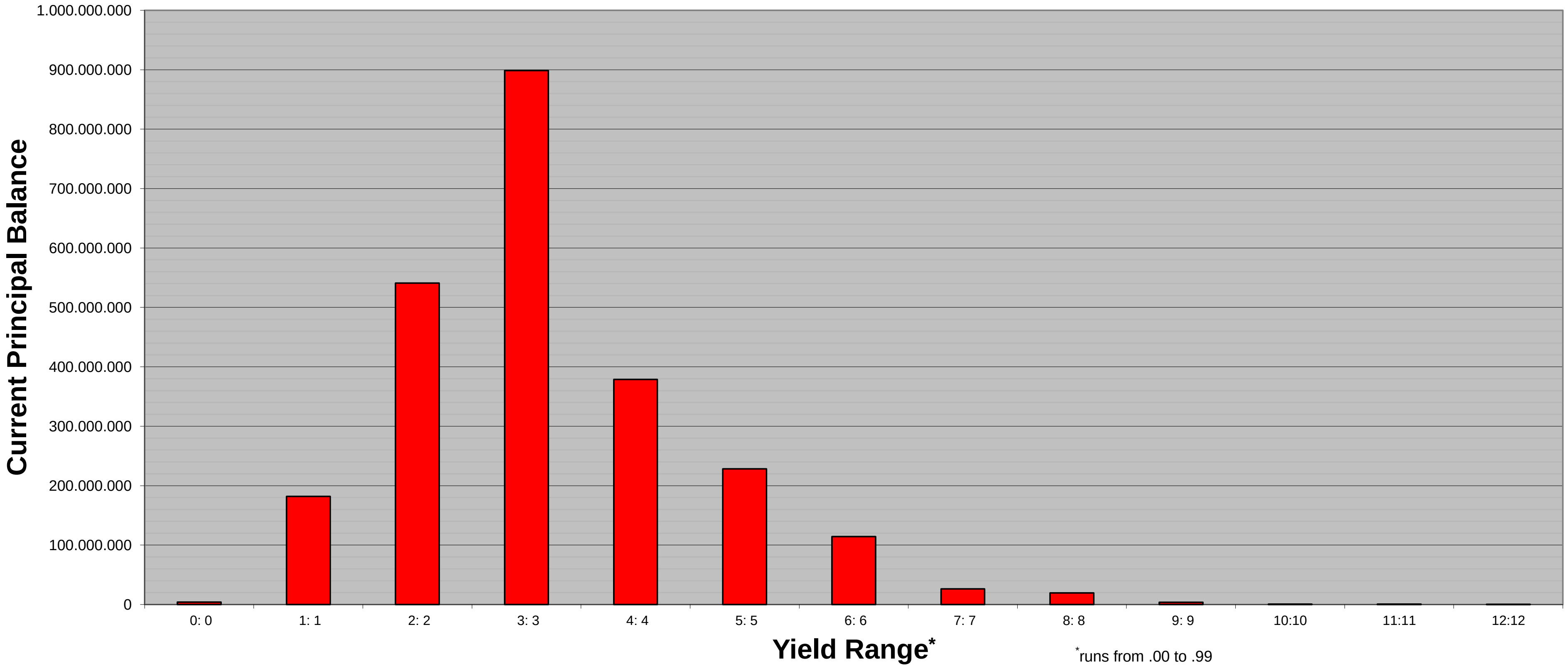
16.1 Effective Interest Rate (Graph)

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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17. Seasoning

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
18:20	6.956.812,50	0,29%	445	0,19%
21:23	89.154.789,00	3,72%	5.680	2,41%
24:26	152.764.007,95	6,37%	10.274	4,36%
27:29	191.107.692,50	7,97%	13.651	5,80%
30:32	248.420.860,63	10,36%	18.590	7,89%
33:35	287.943.337,73	12,01%	22.978	9,75%
36:38	227.552.023,41	9,49%	19.089	8,10%
39:41	186.701.688,66	7,79%	16.518	7,01%
42:44	198.539.347,15	8,28%	19.914	8,45%
45:47	203.389.494,07	8,48%	22.194	9,42%
48:50	149.473.371,96	6,23%	16.642	7,06%
51:53	108.754.577,26	4,54%	12.912	5,48%
54:56	126.326.794,25	5,27%	16.773	7,12%
57:59	106.735.178,53	4,45%	16.008	6,80%
60:62	33.772.971,00	1,41%	5.688	2,41%
63:65	25.603.998,31	1,07%	4.488	1,91%
66:68	20.508.665,28	0,86%	4.228	1,79%
69:71	13.402.446,02	0,56%	3.201	1,36%
72:74	6.669.510,39	0,28%	1.524	0,65%
75:77	4.007.752,74	0,17%	1.005	0,43%
78:80	2.942.044,35	0,12%	827	0,35%
81:	7.220.160,63	0,30%	2.932	1,24%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

Statistics

WA Seasoning	40,18

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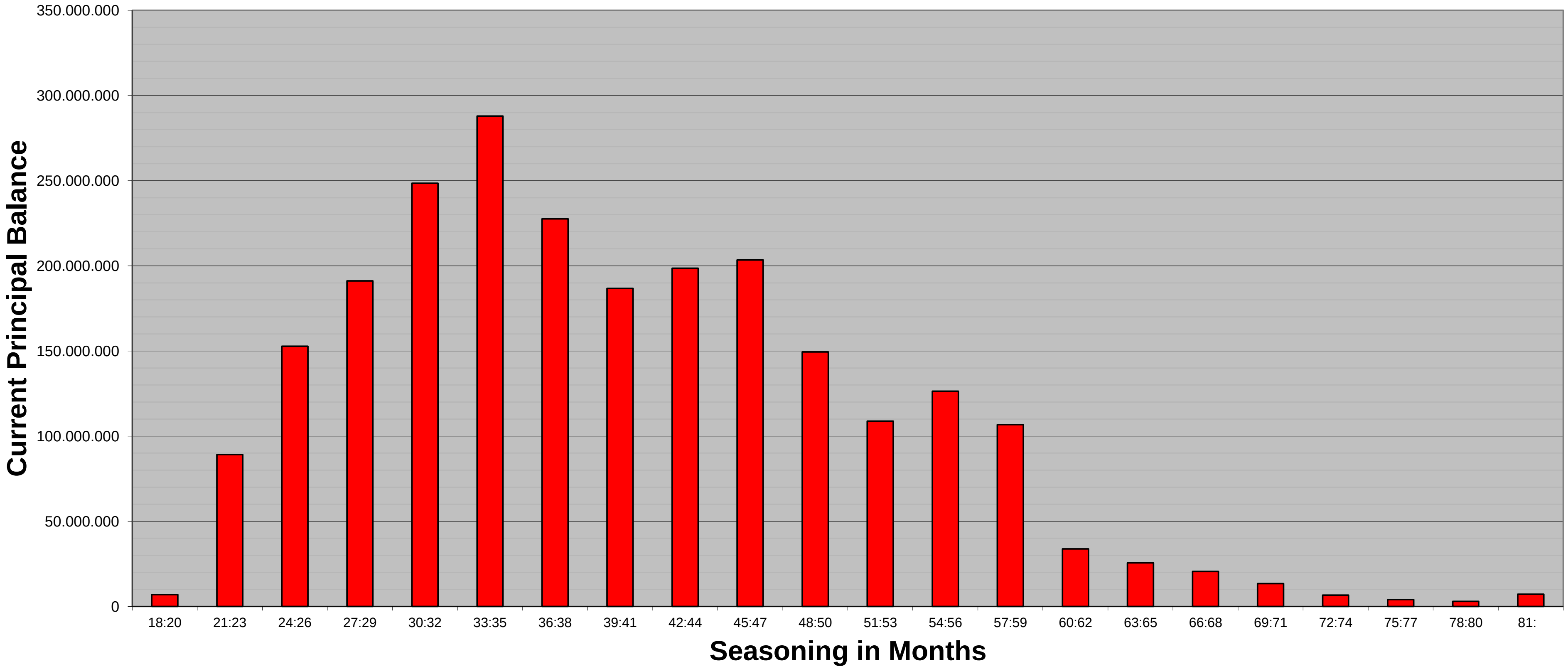
17.1 Seasoning (Graph)

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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18. Remaining Term

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
: -1	4.858.894,73	0,20%	976	0,41%
0: 6	140.652.337,31	5,87%	32.864	13,95%
7: 13	204.529.573,48	8,53%	32.784	13,92%
14: 20	321.941.506,25	13,43%	37.954	16,11%
21: 27	344.345.578,16	14,36%	33.084	14,04%
28: 34	317.107.575,06	13,22%	27.205	11,55%
35: 41	329.870.293,29	13,76%	24.407	10,36%
42: 48	189.610.017,97	7,91%	13.153	5,58%
49: 55	125.118.095,79	5,22%	8.797	3,73%
56: 62	81.330.753,70	3,39%	5.392	2,29%
63: 69	98.700.443,97	4,12%	6.222	2,64%
70: 76	72.452.827,43	3,02%	4.191	1,78%
77: 83	52.384.406,80	2,18%	2.841	1,21%
84: 90	63.755.706,98	2,66%	3.240	1,38%
91: 97	43.265.612,48	1,80%	2.089	0,89%
98:104	7.398.763,51	0,31%	337	0,14%
105:107	478.535,52	0,02%	19	0,01%
108:	146.601,89	0,01%	6	0,00%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

Statistics

WA Remaining Term	35,37

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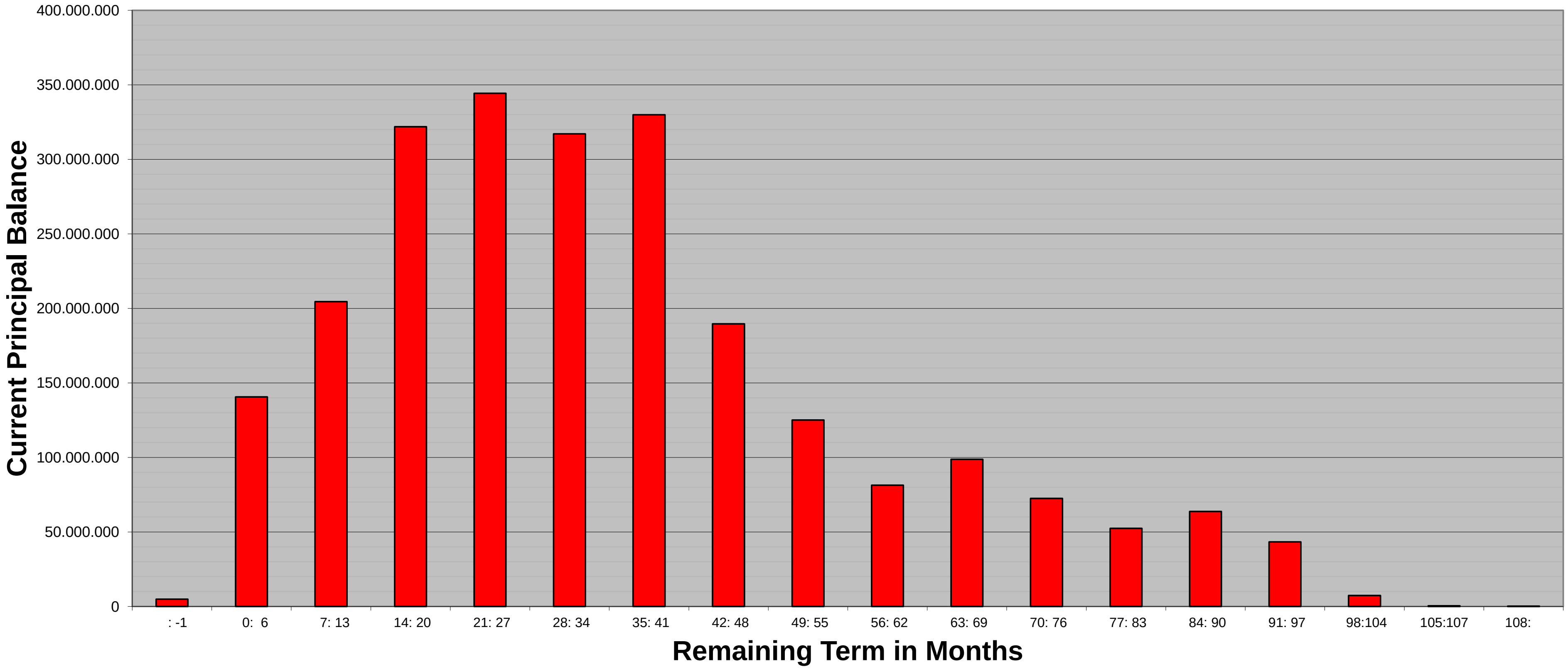
18.1 Remaining Term (Graph)

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

19. Original Term

Santander

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	-218,17	0,00%	4	0,00%
13: 25	933.116,43	0,04%	311	0,13%
26: 38	41.492.047,91	1,73%	8.270	3,51%
39: 51	260.832.489,33	10,88%	33.885	14,38%
52: 64	659.644.024,79	27,51%	68.816	29,21%
65: 77	655.967.060,46	27,36%	57.225	24,29%
78: 90	187.854.088,51	7,83%	21.913	9,30%
91:103	289.372.623,43	12,07%	27.473	11,66%
104:116	50.904.169,98	2,12%	3.573	1,52%
117:119	10.707.425,98	0,45%	620	0,26%
120:	240.240.695,67	10,02%	13.471	5,72%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

Statistics

WA Original Term	75,55

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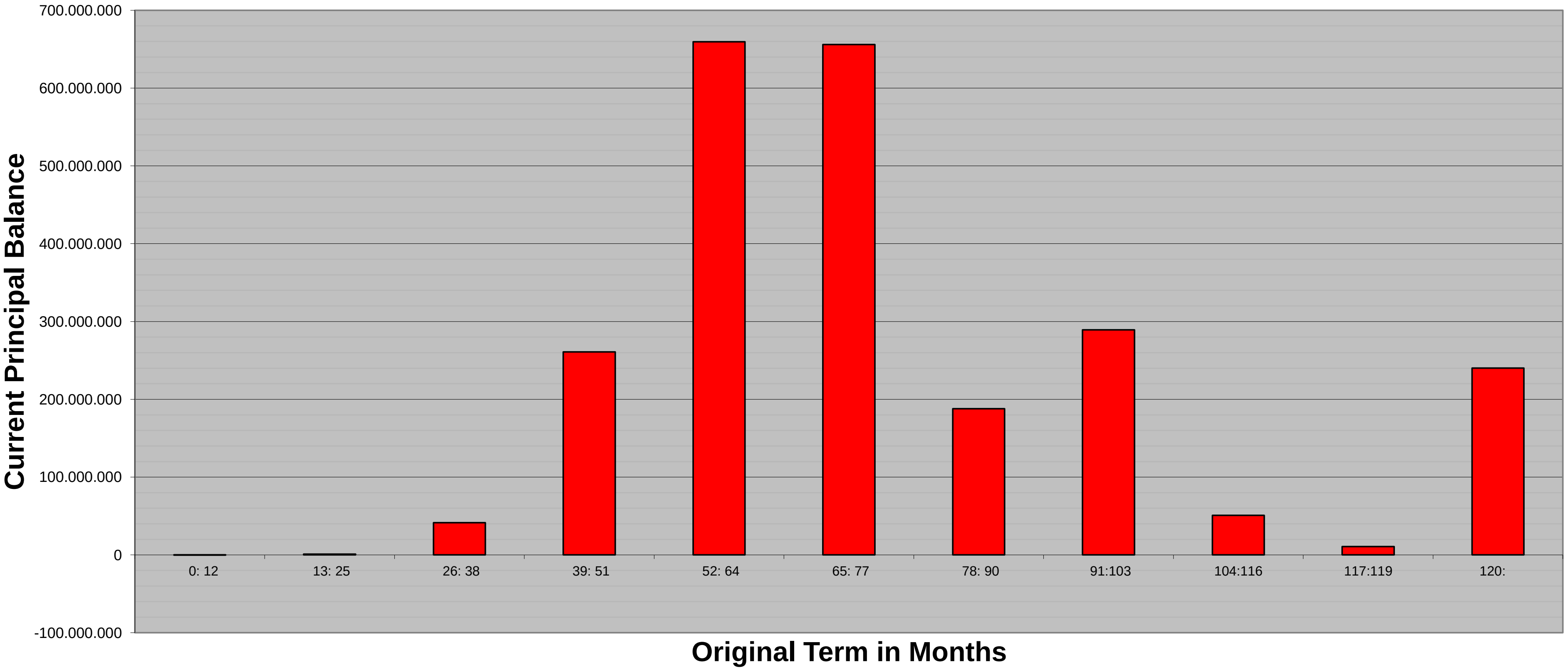
19.1 Original Term (Graph)

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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20. Brands + Fuel Type

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Santander

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	286.430.327,96	11,94%	29.189	12,39%
2	264.759.382,63	11,04%	27.138	11,52%
3	218.137.546,75	9,10%	17.122	7,27%
4	175.859.609,02	7,33%	14.334	6,09%
5	167.494.143,18	6,98%	13.876	5,89%
6	122.659.367,48	5,12%	17.552	7,45%
7	115.899.578,26	4,83%	12.113	5,14%
8	108.349.330,15	4,52%	12.528	5,32%
9	103.324.835,17	4,31%	10.048	4,27%
10	94.480.735,82	3,94%	10.158	4,31%
11	85.577.912,33	3,57%	6.327	2,69%
12	77.066.954,97	3,21%	9.518	4,04%
13	70.763.297,18	2,95%	6.454	2,74%
14	53.015.457,56	2,21%	5.250	2,23%
15	49.663.658,64	2,07%	6.387	2,71%
	1.993.482.137,10	**83,13%**	**197.994**	**84,05%**

TOP 15 manufacturer brands in alphabetical order:
Audi, BMW, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes-Benz, Opel, Peugeot, Renault, Seat, Skoda, Volvo, VW

Fuel	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Petrol	707.844.678,12	29,52%	94.219	40,00%
Diesel Euro 6	292.869.326,36	12,21%	26.709	11,34%
Diesel Euro 5	123.068.789,41	5,13%	15.891	6,75%
Diesel < Euro 5	271.172.548,29	11,31%	25.125	10,67%
Other	27.610.832,63	1,15%	2.505	1,06%
n/a	975.381.349,51	40,68%	71.112	30,19%
Total	**2.397.947.524,32**	**100,00%**	**235.561**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		12.05.2025			
Payment Date		14.05.2025			
Period No		55			
Monthly Period		May 2025			
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

Santander

Priority of Payments

Available Distribution Amount		124.413.052,29 €
Senior Expenses	-	- €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	302.071,25 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	383,18 €
Principal Class A	-	114.824.963,75 €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	250,00 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	9.085.384,11 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	302.071,25 €	- €	302.071,25 €
Cumulative Interest accrued	15.640.320,60 €	- €	15.640.320,60 €
Interest Payments	302.071,25 €	- €	302.071,25 €
Cumulative Interest Payments	15.640.320,60 €	- €	15.640.320,60 €
Interest accrued on Subordinated Loan for the Period	250,00 €		
Cumulative Interest accrued on Subordinated Loan	13.816,65 €		
Interest Payments on Subordinated Loan	250,00 €		
Cumulative Interest Payments on Subordinated Loan	13.816,65 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention

The Seller undertakes to that it will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction as required by paragraph (a) of Article 6(3) of the Securitisation Regulation, provided that the level of retention may reduce over time in compliance with the Applicable Risk Retention Commission Delegated Regulation. On the Closing Date and any Further Issue Date, such interest will, in accordance with paragraph (a) of Article 6(3) of the Securitisation Regulation, be comprised by the Seller purchasing and retaining a vertical tranche which has a pro-rata basis of not less than 5 % of the total nominal value of all Classes sold or transferred to investors (the "Retained Notes"). The Seller will not reduce, hedge or otherwise mitigate its credit exposure to any of the Retained Notes or any interest therein (whether in full or in part) to any third party until the earlier of the date on which all Notes are redeemed in full and the Legal Maturity Date.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	2.512.772.655,42 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	2.397.947.524,32 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	2.150.272.871,25 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	2.035.447.907,50 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,01%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,01%

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23. Counterparties

Calculation Date		12.05.2025					
Payment Date		14.05.2025					
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Monthly Period		May 2025					
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Collection Period	from	01.04.2025	to	30.04.2025		

		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Arranger	**Société Générale S.A.** Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	A	F1	STABLE	A1(cr)	P-1(cr)	NEG	performing
Manager	**Société Générale S.A.** One Bank Street, Canary Wharf London E14 4SG United Kingdom	A	F1	STABLE	A1(cr)	P-1(cr)	NEG	performing
Account Bank & Paying Agent E-mail: mbs.erg.london@usbank.com	**Elavon Financial Services Limited** Block E, Cherrywood Business Park, Loughlinstown Co. Dublin Republic of Ireland	-	F1	STABLE	-	P-1	NEG	performing
Cash Administrator & Calculation Agent	**U.S. Bank Global Corporate Trust Limited** 125 Old Broad Street London, EC2N 1AR United Kingdom	-	-	-	-	-	-	performing
Transaction Security Trustee	**Circumference FS (Netherlands) B.V.** Barbara Strozzilaan 101 1083 HN Amsterdam The Netherlands	-	-	-	-	-	-	performing
Data Trustee	**Circumference FS (UK) Limited** 14 Devonshire Square London EC2M 4YT United Kingdom	-	-	-	-	-	-	performing

Rating Agencies

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

Moody's Deutschland GmbH
Structured Finance Monitoring
An der Welle 5
60325 Frankfurt am Main
Germany

Ratings as of 30.04.2025, data source: Bloomberg

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Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
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Collection Period	from	01.04.2025	to	30.04.2025		

24. Issuer Information

Deal Name:	**SC Germany Mobility 2020-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT MOBILITY 2020-1** The Managing Directors 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg
LEI:	549300I0DV9V1WKUO071
Seller of the Receivables:	**Santander Consumer Bank AG**
Servicer Name:	**Santander Consumer Bank AG**
Reporting Entity:	**Santander Consumer Bank AG** Capital Markets Santander-Platz 1 41061 Mönchengladbach Germany eMail abs_ger@santander.de
SPV-Administrator:	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg

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25. Santander Consumer Bank

Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

	Fitch			Moody's		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A	F1	STABLE	A3(cr)	P-2(cr)	POS
Santander Consumer Finance S.A.	A+	F1	STABLE	A3(cr)	P-2(cr)	POS
Santander Consumer Bank AG	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 30.04.2025, data source: Bloomberg

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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Calculation Date		12.05.2025				
Payment Date		14.05.2025				
Period No		55				
Monthly Period		May 2025				
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26. Glossary

Santander

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.
Balloon Loan:	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
Balloon Payment:	The final payment of a balloon loan.
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.
Downpayment:	The initial upfront portion of the total net amount due at the time of finalizing the contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
Gap Insurance:	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
Legal Maturity:	Final Payment date on which all outstanding notes will mature.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 13 % constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.
Leisure:	Is composed of motorised and not motorised caravans and campers.
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
Repair Cost Insurance:	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
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
Used Vehicle	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle