SC Germany Mobility 2020-1
Monthly Investor Report

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Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Cover Sheet Monthly Investor Report

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**235.561**	**2.397.947.524,32 €**	**2.512.772.871,25 €**
Scheduled Principal Payments		72.617.000,04 €	72.509.566,73 €
Prepayment Principal		38.930.762,67 €	39.579.851,36 €
Others		329.767,74 €	- 345.865,72 €
Total Principal Collections		**111.877.530,45 €**	**111.743.552,37 €**
Total Interest Collections		**9.946.315,41 €**	**10.552.444,46 €**
Defaults		**2.767.807,07 €**	**3.081.578,73 €**
Replenishment Amount		**- €**	**- €**
End of Period		2.283.302.186,80 €	2.397.947.524,32 €
Purchase Shortfall Amount		228,20 €	383,18 €
Total Assets (End of Period)	**226.477**	**2.283.302.415,00 €**	**2.397.947.907,50 €**
Current Prepayment Rate (annualised)		19,48%	

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2. Reserve Accounts

Calculation Date		12.06.2025				
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Collection Period	from	01.05.2025	to	31.05.2025		

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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Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

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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%
56	2.283.302.186,80 €	11.752.662,40 €	4.800.386,65 €	8.718.275,95 €	17.070.849,22 €	98,15%	0,51%	0,21%	0,38%	0,75%
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4. Default Data

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Default Data and Ratios

	3-MRA* / current ratio	Amount	Number of Loans
Current Default			
Current Period Gross Default		2.767.807,07 €	
Current Period Recoveries		1.535.493,69 €	
Current Period Net Default		1.232.313,38 €	
New Number of Defaulted Contracts			165
Cumulative Default			
Cumulative Gross Default		114.413.018,16 €	
Cumulative Recoveries		50.389.585,52 €	
Cumulative Net Default		64.023.432,64 €	
Total Number of Defaulted Contracts			8.204

	3-MRA* / current ratio	Ratio	Trigger Event y/n
3-MRA* Annualised Net Default Ratio (New Default)	**0,82%**		
Annualised Loss Ratio period before previous period		1,23%	
Annualised Loss Ratio previous period		0,58%	
Annualised Loss Ratio current period	0,65%	0,65%	
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%
56	8.204	2.767.807,07 €	114.413.018,16 €	10.220.691.281,36 €	1,12%	1.535.493,69 €	50.389.585,52 €	64.023.432,64 €	0,63%
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5. Concentration Limits

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

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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6. Outstanding Notes

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

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	2.397.947.907,50 €	2.035.447.907,50 €	362.500.000,00 €
Available Distribution Amount	123.559.726,39 €		
Replenishment	- €		
Amortisation	114.645.492,50 €		
Redemption per Class	114.645.492,50 €	114.645.492,50 €	- €
Redemption per Note		2.472,14 €	- €
Class Principal Outstanding Balance End of Period	2.283.302.415,00 €	1.920.802.415,00 €	362.500.000,00 €
Current Tranching		84,12%	15,88%
Current Pool Factor		0,41	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	31			
Principal Outstanding per Note Beginning of Period		43.891,06 €		100.000,00 €
> Principal Repayment per Note		2.472,14 €		- €
Principal Outstanding per Note End of Period		41.418,92 €		100.000,00 €
> Interest accrued for the period		- €	-	332.303,75 €
Interest Payment		- €		332.303,75 €
Interest Payment per Note		- €		91,67 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	19,73%	3,85%
Current CE (excl. Excess Spread)	15,88%	0,00%

* Last rating action as of 05.02.2025

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7. Original Principal Balance

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	63.996,76	0,00%	38	0,02%
2000: 3999	4.537.093,83	0,10%	1.360	0,60%
4000: 5999	31.378.680,31	0,69%	6.084	2,69%
6000: 7999	82.822.116,38	1,83%	11.732	5,18%
8000: 9999	142.860.660,18	3,15%	15.829	6,99%
10000:11999	222.100.707,55	4,90%	20.294	8,96%
12000:13999	264.049.381,66	5,82%	20.331	8,98%
14000:15999	320.482.079,26	7,07%	21.381	9,44%
16000:17999	330.415.532,30	7,29%	19.478	8,60%
18000:19999	321.594.227,80	7,09%	16.950	7,48%
20000:21999	344.813.438,66	7,60%	16.495	7,28%
22000:23999	300.270.635,76	6,62%	13.084	5,78%
24000:25999	291.421.259,51	6,43%	11.672	5,15%
26000:27999	250.298.599,11	5,52%	9.281	4,10%
28000:29999	226.856.949,99	5,00%	7.835	3,46%
30000:31999	207.885.958,81	4,58%	6.737	2,97%
32000:33999	168.089.231,09	3,71%	5.101	2,25%
34000:35999	152.222.099,03	3,36%	4.354	1,92%
36000:37999	118.375.161,73	2,61%	3.203	1,41%
38000:39999	102.661.570,98	2,26%	2.635	1,16%
40000:41999	94.292.123,12	2,08%	2.310	1,02%
42000:43999	75.356.221,58	1,66%	1.754	0,77%
44000:45999	68.261.079,91	1,51%	1.519	0,67%
46000:47999	52.795.182,73	1,16%	1.124	0,50%
48000:49999	47.219.396,68	1,04%	964	0,43%
50000:51999	48.593.121,23	1,07%	958	0,42%
52000:53999	31.184.558,06	0,69%	589	0,26%
54000:55999	30.611.872,37	0,68%	557	0,25%
56000:57999	21.722.103,15	0,48%	381	0,17%
58000:59999	21.176.085,35	0,47%	359	0,16%
60000:61999	20.794.372,74	0,46%	342	0,15%
62000:63999	13.293.343,76	0,29%	211	0,09%
64000:65999	13.582.437,04	0,30%	209	0,09%
66000:67999	11.099.039,14	0,24%	166	0,07%
68000:69999	9.182.588,47	0,20%	133	0,06%
70000:70000	2.660.000,00	0,06%	38	0,02%
70001:	89.964.501,26	1,98%	989	0,44%
Total	**4.534.987.407,29**	**100,00%**	**226.477**	**100,00%**

Statistics	**in EUR**
Average Amount	20.024,05

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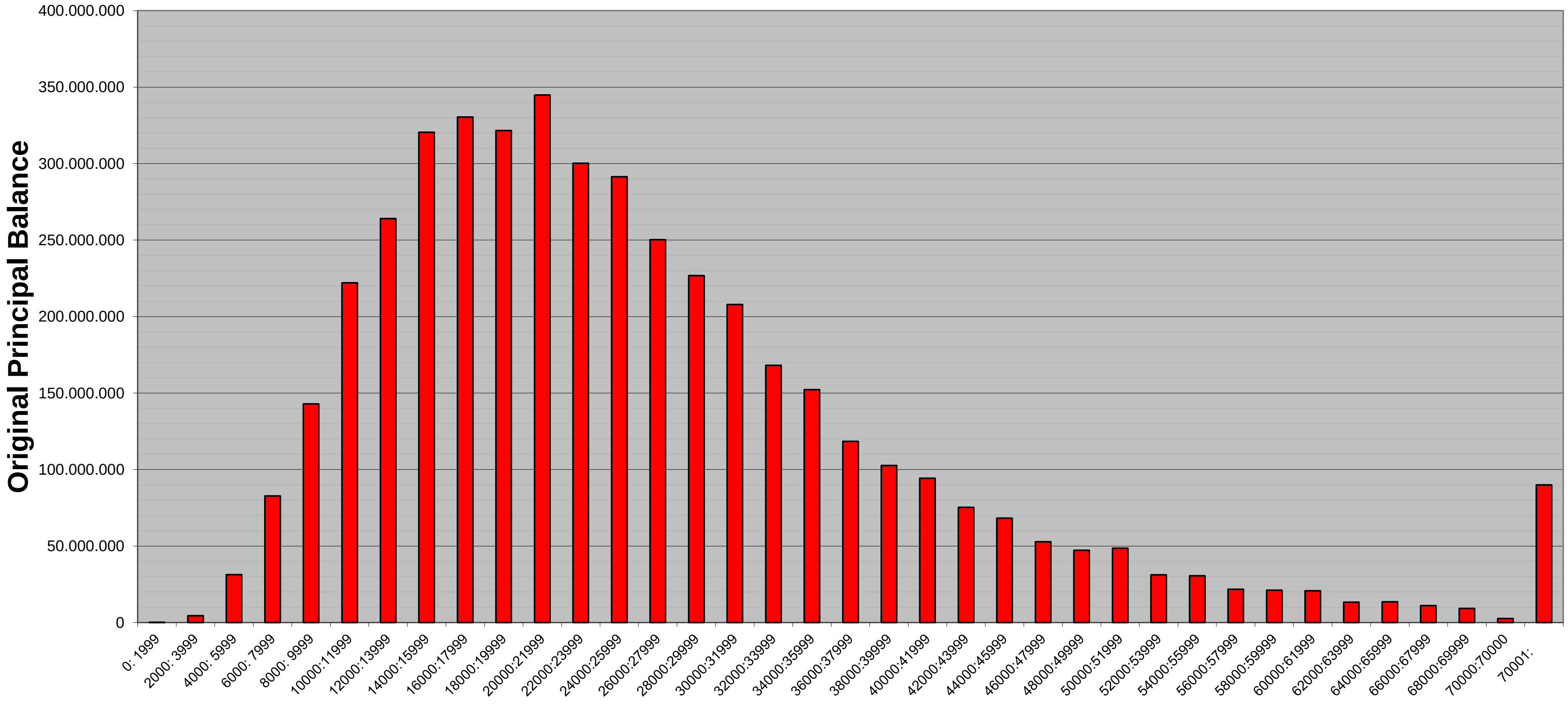
7.1 Original PB (Graph)

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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8. Current Principal Balance

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	30.053.192,06	1,32%	31.839	14,06%
2000: 3999	88.215.667,37	3,86%	29.457	13,01%
4000: 5999	136.710.239,32	5,99%	27.433	12,11%
6000: 7999	173.197.475,90	7,59%	24.795	10,95%
8000: 9999	194.579.228,33	8,52%	21.693	9,58%
10000:11999	202.992.036,78	8,89%	18.504	8,17%
12000:13999	196.485.283,35	8,61%	15.145	6,69%
14000:15999	189.119.303,39	8,28%	12.637	5,58%
16000:17999	174.357.537,08	7,64%	10.282	4,54%
18000:19999	151.221.994,34	6,62%	7.974	3,52%
20000:21999	130.841.508,40	5,73%	6.242	2,76%
22000:23999	111.832.216,73	4,90%	4.870	2,15%
24000:25999	90.159.834,45	3,95%	3.614	1,60%
26000:27999	75.925.800,81	3,33%	2.818	1,24%
28000:29999	62.734.243,14	2,75%	2.166	0,96%
30000:31999	49.872.990,38	2,18%	1.612	0,71%
32000:33999	40.591.971,59	1,78%	1.232	0,54%
34000:35999	30.280.371,42	1,33%	866	0,38%
36000:37999	25.334.596,01	1,11%	686	0,30%
38000:39999	21.471.242,73	0,94%	551	0,24%
40000:41999	16.160.579,01	0,71%	395	0,17%
42000:43999	13.968.712,41	0,61%	325	0,14%
44000:45999	10.433.961,19	0,46%	232	0,10%
46000:47999	8.183.660,92	0,36%	174	0,08%
48000:49999	8.129.501,71	0,36%	166	0,07%
50000:51999	5.655.213,00	0,25%	111	0,05%
52000:53999	4.445.199,54	0,19%	84	0,04%
54000:55999	4.616.794,90	0,20%	84	0,04%
56000:57999	4.042.259,44	0,18%	71	0,03%
58000:59999	2.654.571,43	0,12%	45	0,02%
60000:61999	2.256.289,94	0,10%	37	0,02%
62000:63999	2.520.242,98	0,11%	40	0,02%
64000:65999	3.058.695,99	0,13%	47	0,02%
66000:67999	2.142.289,91	0,09%	32	0,01%
68000:69999	1.720.674,80	0,08%	25	0,01%
70001:	17.336.806,05	0,76%	193	0,09%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

Statistics	**in EUR**
Average Amount	10.081,83

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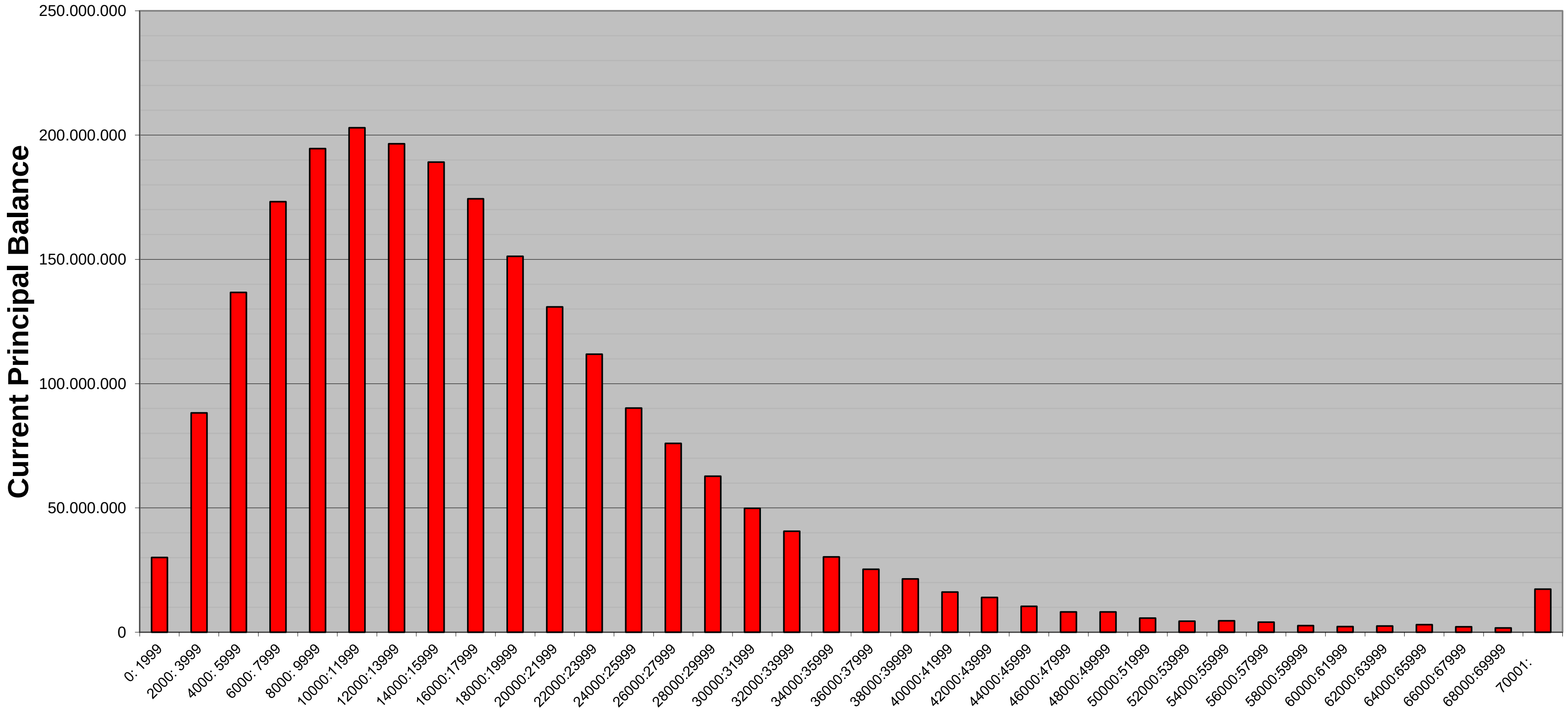
8.1 Current PB (Graph)

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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9. Borrower Concentration

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	203.738,53	0,0089%	2
2	170.444,88	0,0075%	1
3	169.471,43	0,0074%	2
4	164.111,61	0,0072%	1
5	158.454,93	0,0069%	1
6	153.914,01	0,0067%	1
7	150.648,03	0,0066%	1
8	150.255,59	0,0066%	1
9	150.133,22	0,0066%	1
10	143.086,68	0,0063%	1
11	142.663,72	0,0062%	1
12	139.478,25	0,0061%	1
13	132.881,80	0,0058%	1
14	131.947,07	0,0058%	1
15	129.764,20	0,0057%	1
16	128.567,03	0,0056%	1
17	125.300,97	0,0055%	3
18	123.875,14	0,0054%	1
19	122.948,85	0,0054%	2
20	121.940,04	0,0053%	1
21	119.563,88	0,0052%	1
22	119.277,15	0,0052%	1
23	116.386,78	0,0051%	1
24	115.785,97	0,0051%	1
25	115.625,08	0,0051%	1
	3.500.264,84	**0,1533%**	**30**

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10. Geographical Distribution

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

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State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	211.945.047,34	9,28%	20.449	9,03%
Bavaria	238.526.494,00	10,45%	22.962	10,14%
Berlin	59.365.648,52	2,60%	5.475	2,42%
Brandenburg	122.773.156,85	5,38%	12.733	5,62%
Bremen	15.672.789,73	0,69%	1.456	0,64%
Hamburg	38.762.666,58	1,70%	3.336	1,47%
Hesse	131.843.857,11	5,77%	13.258	5,85%
Lower Saxony	251.957.401,25	11,03%	24.889	10,99%
Mecklenburg-Western Pomerania	133.199.720,99	5,83%	13.346	5,89%
North Rhine-Westphalia	450.705.225,48	19,74%	44.101	19,47%
Rhineland-Palatinate	95.647.914,63	4,19%	9.649	4,26%
Saarland	27.213.709,66	1,19%	2.841	1,25%
Saxony	150.795.862,37	6,60%	15.843	7,00%
Saxony-Anhalt	130.247.643,97	5,70%	13.844	6,11%
Schleswig-Holstein	108.266.606,38	4,74%	10.586	4,67%
Thuringia	113.758.158,36	4,98%	11.487	5,07%
n/a	2.620.283,58	0,11%	222	0,10%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

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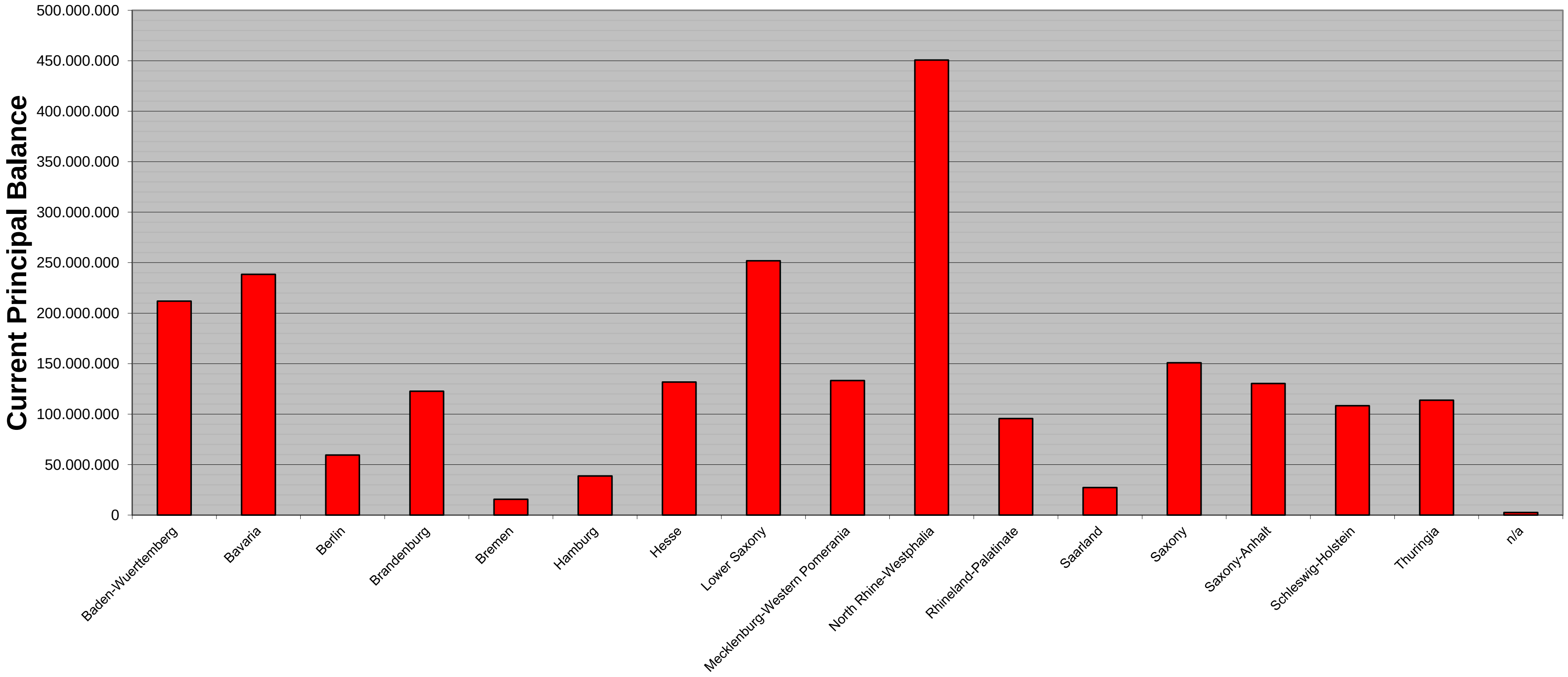
10.1 Geographical Distribution (Graph)

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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11. Object/Vehicle Type

Calculation Date		12.06.2025			
Payment Date		16.06.2025			
Period No		56			
Monthly Period		Jun 2025			
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	7.394.340,59	0,32%	715	0,32%
		Private	19.305.227,86	0,85%	2.195	0,97%
			26.699.568,45	1,17%	2.910	1,28%
	Used Vehicle	Commercial	29.451.602,65	1,29%	3.063	1,35%
		Private	146.364.804,94	6,41%	19.455	8,59%
			175.816.407,59	7,70%	22.518	9,94%
	Total		**202.515.976,04**	**8,87%**	**25.428**	**11,23%**
Non-Online	New Vehicle	Commercial	49.150.190,60	2,15%	3.502	1,55%
		Private	139.414.877,99	6,11%	13.019	5,75%
			188.565.068,59	8,26%	16.521	7,29%
	Used Vehicle	Commercial	324.300.986,22	14,20%	24.587	10,86%
		Private	1.567.920.155,95	68,67%	159.941	70,62%
			1.892.221.142,17	82,87%	184.528	81,48%
	Total		**2.080.786.210,76**	**91,13%**	**201.049**	**88,77%**
Total			**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	2.178.495.186,52	95,41%	216.578	95,63%
Leisure	84.176.246,98	3,69%	5.381	2,38%
Motorbike	20.630.753,30	0,90%	4518	1,99%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

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12. Insurances

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.445.046.446,23	63,29%	128.503	56,74%
Yes	838.255.740,57	36,71%	97.974	43,26%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.677.429.254,82	73,47%	163.380	72,14%
Yes	605.872.931,98	26,53%	63.097	27,86%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.067.832.368,55	90,56%	204.446	90,27%
Yes	215.469.818,25	9,44%	22.031	9,73%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

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13. Type of Contract

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	982.555.216,92	43,03%	133.083	58,76%
	Vehicle	166.413.666,87	7,29%	19.993	8,83%
	Total	1.148.968.883,79	50,32%	153.076	67,59%
Yes	Auto	890.449.849,82	39,00%	61.527	27,17%
- of which balloon rates		624.526.458,07	27,35%		
- of which regular installments		265.923.391,75	11,65%		
Yes	Vehicle	243.883.453,19	10,68%	11.874	5,24%
- of which balloon rates		180.551.826,65	7,91%		
- of which regular installments		63.331.626,54	2,77%		
	Total	1.134.333.303,01	49,68%	73.401	32,41%
Total		**2.283.302.186,80**	**100,00%**	**226.477**	**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	555.125,04	0,07%	41	0,06%
26:38	26.021.720,63	3,23%	2.070	2,82%
39:51	156.723.730,70	19,47%	13.320	18,15%
52:64	358.201.445,30	44,49%	32.569	44,37%
65:72	158.473.891,38	19,68%	15.119	20,60%
73:	105.084.315,14	13,05%	10.281	14,01%
Total	**805.078.284,72**	**100,00%**	**73.401**	**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	225.187.347,68	27,97%	21.867	29,79%
13:25	289.787.457,88	35,99%	26.701	36,38%
26:38	209.616.617,15	26,04%	18.187	24,78%
39:51	79.553.795,56	9,88%	6.607	9,00%
52:64	933.066,45	0,12%	39	0,05%
73:	0,00	0,00%	0	0,00%
Total	**805.078.284,72**	**100,00%**	**73.401**	**100,00%**

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14. Payment Methods

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	2.220.222.048,87	97,24%	220.040	97,16%
Other	63.080.137,93	2,76%	6.437	2,84%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	996.049.716,48	43,62%	96.943	42,80%
1st of month	1.287.252.470,32	56,38%	129.534	57,20%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

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15. Downpayment

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Santander

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	945.716.889,49	41,42%	95.709	42,26%	0,00%
0: 999	43.232.578,25	1,89%	6.031	2,66%	3,67%
1000: 1999	111.720.359,70	4,89%	14.353	6,34%	7,97%
2000: 2999	145.413.190,26	6,37%	17.338	7,66%	12,45%
3000: 3999	137.117.053,57	6,01%	15.230	6,72%	16,07%
4000: 4999	108.403.888,11	4,75%	11.775	5,20%	19,54%
5000: 5999	167.345.965,77	7,33%	15.648	6,91%	20,82%
6000: 6999	87.305.091,03	3,82%	8.235	3,64%	24,07%
7000: 7999	69.788.292,92	3,06%	6.436	2,84%	26,77%
8000: 8999	61.166.513,64	2,68%	5.448	2,41%	28,95%
9000: 9999	32.571.086,08	1,43%	2.969	1,31%	31,34%
10000:10999	115.079.245,48	5,04%	9.085	4,01%	30,72%
11000:11999	21.514.059,14	0,94%	1.832	0,81%	34,50%
12000:12999	29.629.890,40	1,30%	2.451	1,08%	36,30%
13000:13999	17.912.679,80	0,78%	1.511	0,67%	38,08%
14000:14999	13.977.262,45	0,61%	1.200	0,53%	39,44%
15000:15000	38.618.798,23	1,69%	2.736	1,21%	37,39%
15001:	136.789.342,48	5,99%	8.490	3,75%	45,09%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**	**16,34%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.664,70	€ 6.346,89
Average Purchase Price	€ 22.434,24	€ 25.182,30
Downpayment in %	**16,34%**	**25,20%**

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16. Effective Interest Rate

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.865.766,67	0,17%	184	0,08%
1: 1	172.752.922,81	7,57%	15.901	7,02%
2: 2	511.207.521,93	22,39%	50.188	22,16%
3: 3	852.555.837,67	37,34%	86.368	38,14%
4: 4	363.114.071,18	15,90%	40.404	17,84%
5: 5	219.881.374,59	9,63%	18.890	8,34%
6: 6	110.472.504,20	4,84%	9.665	4,27%
7: 7	25.328.012,33	1,11%	2.458	1,09%
8: 8	18.995.991,59	0,83%	1.967	0,87%
9: 9	3.557.865,59	0,16%	306	0,14%
10:10	730.037,10	0,03%	64	0,03%
11:11	560.805,59	0,02%	57	0,03%
12:12	279.475,55	0,01%	25	0,01%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

Statistics	**in %**
WA Interest	4,01%

* runs from .00 to .99

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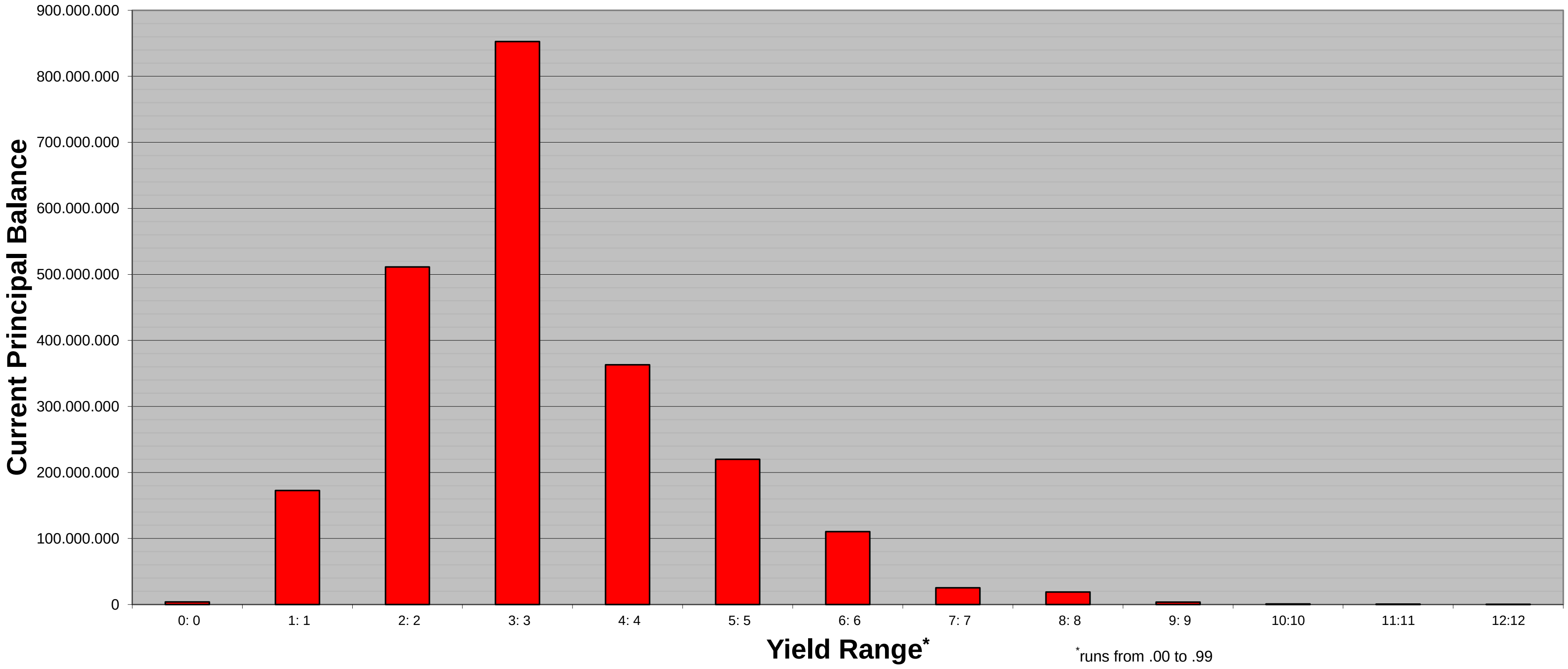
16.1 Effective Interest Rate (Graph)

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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17. Seasoning

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
21:23	53.302.626,56	2,33%	3.457	1,53%
24:26	136.779.197,52	5,99%	9.001	3,97%
27:29	165.018.564,54	7,23%	11.819	5,22%
30:32	223.598.075,71	9,79%	16.602	7,33%
33:35	273.060.980,34	11,96%	21.479	9,48%
36:38	247.021.261,09	10,82%	20.469	9,04%
39:41	177.063.518,03	7,75%	15.784	6,97%
42:44	194.493.488,78	8,52%	18.990	8,38%
45:47	193.856.589,64	8,49%	21.114	9,32%
48:50	166.716.059,14	7,30%	18.125	8,00%
51:53	95.247.768,08	4,17%	11.372	5,02%
54:56	115.077.870,03	5,04%	15.162	6,69%
57:59	122.726.587,92	5,37%	18.133	8,01%
60:62	33.832.248,84	1,48%	5.736	2,53%
63:65	27.998.431,58	1,23%	4.900	2,16%
66:68	20.531.311,72	0,90%	4.282	1,89%
69:71	14.612.914,44	0,64%	3.438	1,52%
72:74	7.935.270,38	0,35%	1.804	0,80%
75:77	4.176.388,02	0,18%	1.066	0,47%
78:80	3.142.363,26	0,14%	868	0,38%
81:	7.110.671,18	0,31%	2.876	1,27%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

Statistics

WA Seasoning	40,97

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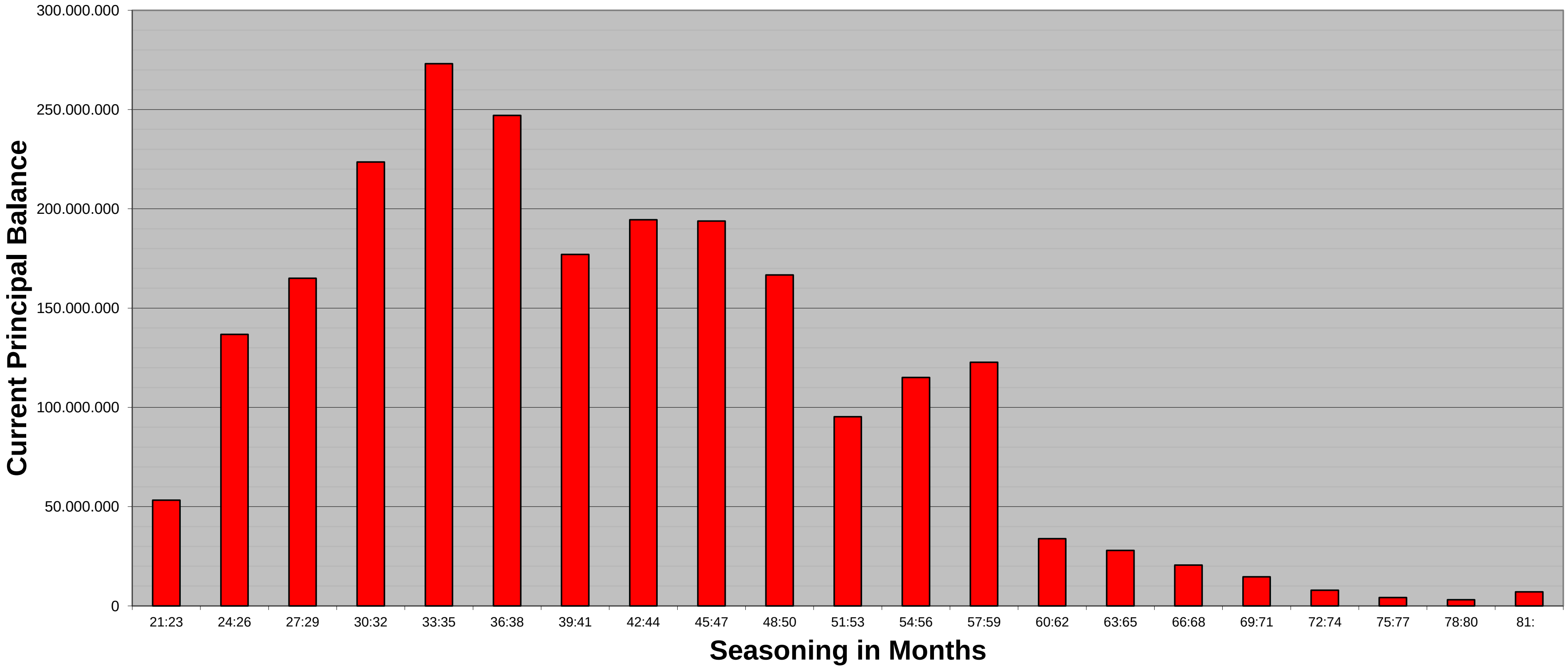
17.1 Seasoning (Graph)

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

18. Remaining Term

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
: -1	4.796.951,13	0,21%	1.036	0,46%
0: 6	131.382.226,25	5,75%	31.448	13,89%
7: 13	212.404.279,00	9,30%	33.224	14,67%
14: 20	296.012.813,81	12,96%	35.230	15,56%
21: 27	347.891.845,28	15,24%	33.560	14,82%
28: 34	306.162.029,56	13,41%	26.222	11,58%
35: 41	302.423.520,13	13,25%	22.428	9,90%
42: 48	174.598.260,59	7,65%	12.195	5,38%
49: 55	110.442.144,28	4,84%	7.980	3,52%
56: 62	82.410.210,50	3,61%	5.503	2,43%
63: 69	87.450.529,64	3,83%	5.528	2,44%
70: 76	71.059.200,35	3,11%	4.131	1,82%
77: 83	52.095.180,31	2,28%	2.812	1,24%
84: 90	61.091.371,03	2,68%	3.125	1,38%
91: 97	38.071.028,42	1,67%	1.828	0,81%
98:104	4.617.142,81	0,20%	209	0,09%
105:107	287.484,41	0,01%	13	0,01%
108:	105.969,30	0,00%	5	0,00%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

Statistics

WA Remaining Term	34,97

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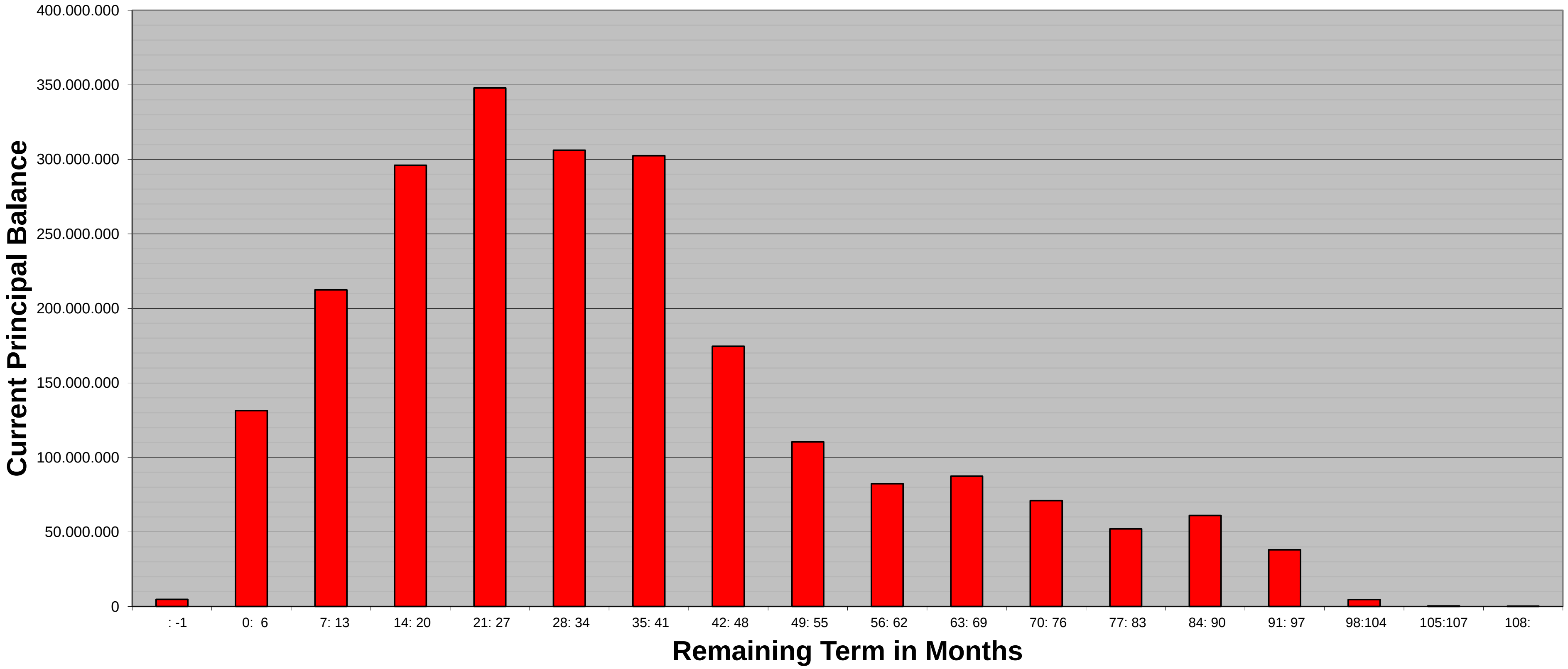
18.1 Remaining Term (Graph)

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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19. Original Term

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

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	568.463,77	0,02%	172	0,08%
26: 38	35.519.395,21	1,56%	7.245	3,20%
39: 51	238.840.583,02	10,46%	31.223	13,79%
52: 64	622.968.959,67	27,28%	65.871	29,09%
65: 77	632.040.163,84	27,68%	56.123	24,78%
78: 90	179.818.455,66	7,88%	21.432	9,46%
91:103	278.633.702,71	12,20%	26.963	11,91%
104:116	49.692.118,18	2,18%	3.539	1,56%
117:119	10.612.488,26	0,46%	615	0,27%
120:	234.608.074,65	10,27%	13.290	5,87%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

Statistics

WA Original Term	75,94

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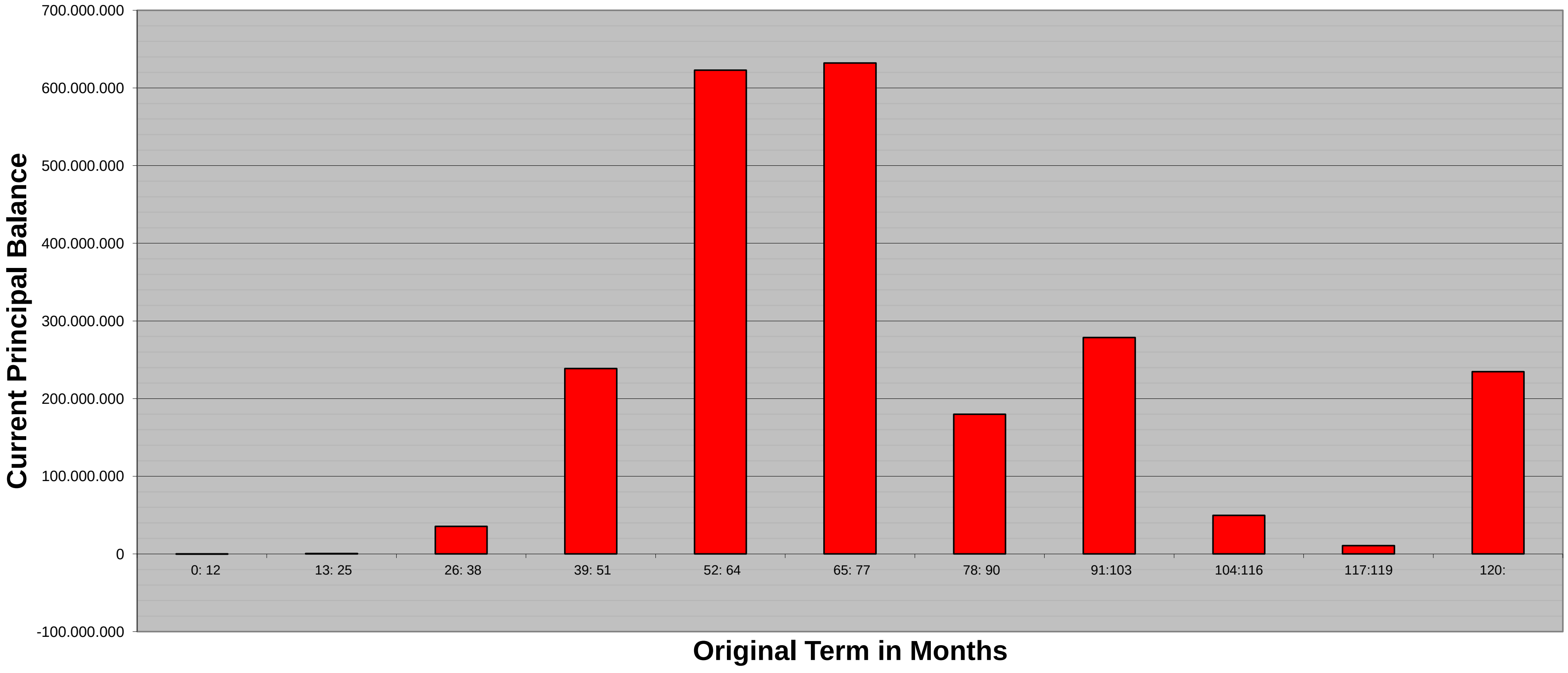
19.1 Original Term (Graph)

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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20. Brands + Fuel Type

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	273.242.300,23	11,97%	28.050	12,39%
2	252.047.180,03	11,04%	26.063	11,51%
3	207.484.462,88	9,09%	16.488	7,28%
4	167.844.684,94	7,35%	13.803	6,09%
5	159.629.530,97	6,99%	13.369	5,90%
6	116.488.225,69	5,10%	16.793	7,41%
7	110.729.650,25	4,85%	11.683	5,16%
8	103.256.852,77	4,52%	12.080	5,33%
9	98.758.991,67	4,33%	9.706	4,29%
10	89.883.706,90	3,94%	9.780	4,32%
11	80.880.385,57	3,54%	6.054	2,67%
12	73.106.247,65	3,20%	9.144	4,04%
13	67.424.056,78	2,95%	6.194	2,73%
14	50.603.376,42	2,22%	5.075	2,24%
15	47.315.260,82	2,07%	6.156	2,72%
	1.898.694.913,57	**83,16%**	**190.438**	**84,09%**

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	671.215.055,51	29,40%	90.234	39,84%
Diesel Euro 6	278.313.721,18	12,19%	25.740	11,37%
Diesel Euro 5	116.422.475,94	5,10%	15.227	6,72%
Diesel < Euro 5	258.493.625,01	11,32%	24.150	10,66%
Other	26.392.182,61	1,16%	2.416	1,07%
n/a	932.465.126,55	40,84%	68.710	30,34%
Total	**2.283.302.186,80**	**100,00%**	**226.477**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		12.06.2025			
Payment Date		16.06.2025			
Period No		56			
Monthly Period		Jun 2025			
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Priority of Payments

Available Distribution Amount		€	123.559.726,39
Senior Expenses	-	€	8.476,72
Interest Notes Class A	-	€	-
Reserve Fund	-	€	200.000,00
Additional Reserve Fund	-	€	-
Interest Notes Class B (no PD Trigger Breach)	-	€	332.303,75
Replenishment	-	€	-
Purchase Shortfall Ledger	-	€	228,20
Principal Class A	-	€	114.645.492,50
Interest Class B (PD Trigger Breach)	-	€	-
Principal Class B	-	€	-
Interest Subordinated Loan	-	€	275,00
Principal Subordinated Loan	-	€	-
Other payments due	-	€	-
Payments to Seller	=	€	8.372.950,22

Transaction Costs

		All notes		Class A		Class B
Senior Expenses	€	8.476,72				
Interest accrued for the Period	€	332.303,75	€	-	€	332.303,75
Cumulative Interest accrued	€	15.972.624,35	€	-	€	15.972.624,35
Interest Payments	€	332.303,75	€	-	€	332.303,75
Cumulative Interest Payments	€	15.972.624,35	€	-	€	15.972.624,35
Interest accrued on Subordinated Loan for the Period	€	275,00				
Cumulative Interest accrued on Subordinated Loan	€	14.091,65				
Interest Payments on Subordinated Loan	€	275,00				
Cumulative Interest Payments on Subordinated Loan	€	14.091,65				
Unpaid Interest for the Period	€	-				
Cumulative Unpaid Interest	€	-				

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Calculation Date		12.06.2025				
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Period No		56				
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Collection Period	from	01.05.2025	to	31.05.2025		

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:	2.397.947.524,32 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	2.283.302.186,80 €
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:	2.035.447.907,50 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	1.920.802.415,00 €
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		12.06.2025				
Payment Date		16.06.2025				
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Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Santander

Role	Counterparty	Fitch Long Term	Fitch Short Term	Fitch Outlook	Moody's Long Term	Moody's Short Term	Moody's 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 31.05.2025, data source: Bloomberg

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Calculation Date		12.06.2025					
Payment Date		16.06.2025					
Period No		56					
Monthly Period		Jun 2025					
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025			

24. Issuer Information

Santander

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		12.06.2025				
Payment Date		16.06.2025				
Period No		56				
Monthly Period		Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Santander

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

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

Ratings as of 31.05.2025, data source: Bloomberg

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26. Glossary

Calculation Date		12.06.2025				
Payment Date		16.06.2025				
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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