SC Germany Mobility 2020-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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Santander Consumer Bank AG
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41061 Mönchengladbach

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1. Portfolio Information

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

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**226.477**	**2.283.302.186,80 €**	**2.397.947.907,50 €**
Scheduled Principal Payments		68.917.498,91 €	72.617.000,04 €
Prepayment Principal		33.211.105,04 €	38.930.762,67 €
Others		289.340,13 €	329.767,74 €
Total Principal Collections		**102.417.944,08 €**	**111.877.530,45 €**
Total Interest Collections		**9.358.653,54 €**	**9.946.315,41 €**
Defaults		**2.399.930,23 €**	**2.767.807,07 €**
Replenishment Amount		**- €**	**- €**
End of Period		2.178.484.312,49 €	2.283.302.186,80 €
Purchase Shortfall Amount		400,01 €	228,20 €
Total Assets (End of Period)	**217.495**	**2.178.484.712,50 €**	**2.283.302.415,00 €**
Current Prepayment Rate (annualised)		17,45%	

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2. Reserve Accounts

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Reserve Accounts

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

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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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%
57	2.178.484.312,49 €	10.626.117,34 €	8.505.505,25 €	3.265.212,50 €	19.798.568,59 €	98,06%	0,49%	0,39%	0,15%	0,91%
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4. Default Data

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

Default Data and Ratios

	3-MRA* / current ratio	Amount	Number of Loans
Current Default			
Current Period Gross Default		2.399.930,23 €	
Current Period Recoveries		1.295.777,35 €	
Current Period Net Default		1.104.152,88 €	
New Number of Defaulted Contracts			165
Cumulative Default			
Cumulative Gross Default		116.812.948,39 €	
Cumulative Recoveries		51.685.362,87 €	
Cumulative Net Default		65.127.585,52 €	
Total Number of Defaulted Contracts			8.369

	3-MRA* / current ratio	Ratio	
3-MRA* Annualised Net Default Ratio (New Default)	**0,61%**		
Annualised Loss Ratio period before previous period		0,58%	
Annualised Loss Ratio previous period		0,65%	
Annualised Loss Ratio current period	0,61%	0,61%	

	Amount	Trigger Event y/n
Principal Deficiency		
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

Santander

Calculation Date		10.07.2025				
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Collection Period	from	01.06.2025	to	30.06.2025		

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%
57	8.369	2.399.930,23 €	116.812.948,39 €	10.220.691.281,36 €	1,14%	1.295.777,35 €	51.685.362,87 €	65.127.585,52 €	0,64%
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5. Concentration Limits

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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		10.07.2025			
Payment Date		14.07.2025			
Period No		57			
Monthly Period		Jul 2025			
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

1. 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	2.283.302.415,00 €	1.920.802.415,00 €	362.500.000,00 €
Available Distribution Amount	113.272.605,03 €		
Replenishment	- €		
Amortisation	104.817.702,50 €		
Redemption per Class	104.817.702,50 €	104.817.702,50 €	- €
Redemption per Note		2.260,22 €	- €
Class Principal Outstanding Balance End of Period	2.178.484.712,50 €	1.815.984.712,50 €	362.500.000,00 €
Current Tranching		83,36%	16,64%
Current Pool Factor		0,39	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	28			
Principal Outstanding per Note Beginning of Period		41.418,92 €		100.000,00 €
> Principal Repayment per Note		2.260,22 €		- €
Principal Outstanding per Note End of Period		39.158,70 €		100.000,00 €
> Interest accrued for the period		- €	-	281.952,50 €
Interest Payment		- €		281.952,50 €
Interest Payment per Note		- €		77,78 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	20,50%	3,86%
Current CE (excl. Excess Spread)	16,64%	0,00%

* Last rating action as of 05.02.2025

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7. Original Principal Balance

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Santander

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	56.842,76	0,00%	34	0,02%
2000: 3999	4.107.460,00	0,09%	1.230	0,57%
4000: 5999	28.876.276,02	0,66%	5.594	2,57%
6000: 7999	77.763.721,75	1,78%	11.011	5,06%
8000: 9999	135.287.522,06	3,09%	14.989	6,89%
10000:11999	210.983.989,73	4,82%	19.275	8,86%
12000:13999	252.876.274,88	5,78%	19.470	8,95%
14000:15999	308.438.995,74	7,05%	20.577	9,46%
16000:17999	317.949.823,75	7,26%	18.743	8,62%
18000:19999	310.749.120,56	7,10%	16.378	7,53%
20000:21999	333.565.608,62	7,62%	15.956	7,34%
22000:23999	290.842.117,17	6,64%	12.672	5,83%
24000:25999	282.661.936,08	6,46%	11.321	5,21%
26000:27999	242.039.400,95	5,53%	8.975	4,13%
28000:29999	220.406.441,44	5,04%	7.612	3,50%
30000:31999	201.738.087,88	4,61%	6.538	3,01%
32000:33999	163.598.866,94	3,74%	4.965	2,28%
34000:35999	148.160.648,33	3,38%	4.238	1,95%
36000:37999	115.050.660,19	2,63%	3.113	1,43%
38000:39999	99.939.788,32	2,28%	2.565	1,18%
40000:41999	91.193.056,73	2,08%	2.234	1,03%
42000:43999	73.289.712,46	1,67%	1.706	0,78%
44000:45999	66.375.204,11	1,52%	1.477	0,68%
46000:47999	51.620.479,12	1,18%	1.099	0,51%
48000:49999	46.343.302,97	1,06%	946	0,43%
50000:51999	46.609.787,19	1,06%	919	0,42%
52000:53999	30.388.495,41	0,69%	574	0,26%
54000:55999	30.116.615,14	0,69%	548	0,25%
56000:57999	21.038.856,75	0,48%	369	0,17%
58000:59999	20.648.883,87	0,47%	350	0,16%
60000:61999	20.126.567,65	0,46%	331	0,15%
62000:63999	12.914.165,66	0,30%	205	0,09%
64000:65999	13.320.534,45	0,30%	205	0,09%
66000:67999	10.832.344,85	0,25%	162	0,07%
68000:69999	9.045.017,82	0,21%	131	0,06%
70000:70000	2.660.000,00	0,06%	38	0,02%
70001:	85.808.826,08	1,96%	945	0,43%
Total	**4.377.425.433,43**	**100,00%**	**217.495**	**100,00%**

Statistics	**in EUR**
Average Amount	20.126,56

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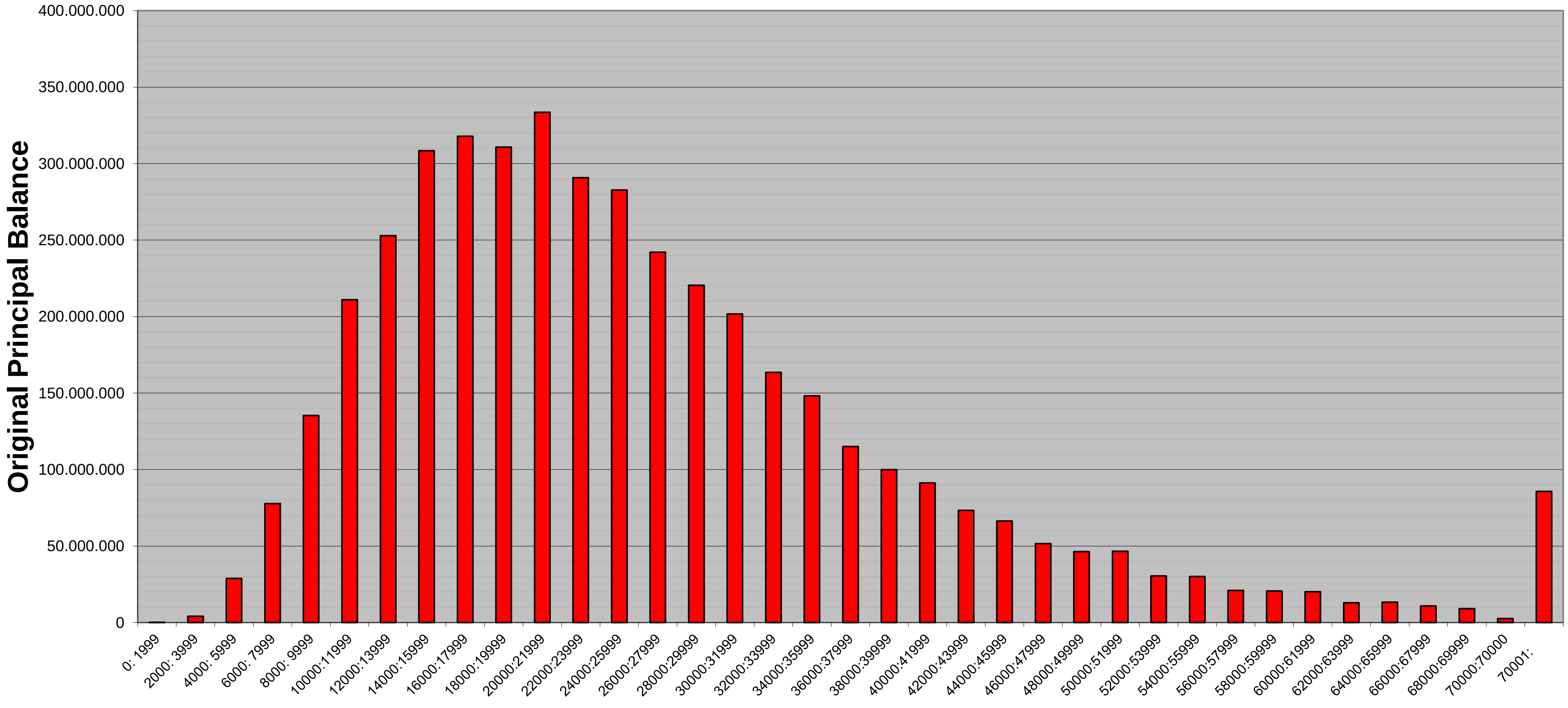
7.1 Original PB (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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8. Current Principal Balance

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	29.027.188,07	1,33%	30.616	14,08%
2000: 3999	86.118.420,05	3,95%	28.759	13,22%
4000: 5999	131.842.909,04	6,05%	26.441	12,16%
6000: 7999	166.375.128,44	7,64%	23.816	10,95%
8000: 9999	186.360.358,88	8,55%	20.780	9,55%
10000:11999	194.606.746,71	8,93%	17.748	8,16%
12000:13999	188.919.848,40	8,67%	14.563	6,70%
14000:15999	181.493.720,64	8,33%	12.124	5,57%
16000:17999	165.985.695,81	7,62%	9.789	4,50%
18000:19999	144.891.926,74	6,65%	7.641	3,51%
20000:21999	124.042.820,77	5,69%	5.919	2,72%
22000:23999	106.650.095,50	4,90%	4.645	2,14%
24000:25999	85.807.164,90	3,94%	3.437	1,58%
26000:27999	70.950.548,72	3,26%	2.632	1,21%
28000:29999	59.609.810,64	2,74%	2.058	0,95%
30000:31999	46.499.479,55	2,13%	1.502	0,69%
32000:33999	37.366.933,47	1,72%	1.135	0,52%
34000:35999	29.374.587,46	1,35%	840	0,39%
36000:37999	23.441.577,16	1,08%	634	0,29%
38000:39999	19.512.109,18	0,90%	501	0,23%
40000:41999	15.018.871,25	0,69%	367	0,17%
42000:43999	13.097.933,33	0,60%	305	0,14%
44000:45999	9.576.065,07	0,44%	213	0,10%
46000:47999	8.134.782,60	0,37%	173	0,08%
48000:49999	7.246.774,06	0,33%	148	0,07%
50000:51999	4.994.870,74	0,23%	98	0,05%
52000:53999	4.397.254,16	0,20%	83	0,04%
54000:55999	4.398.673,11	0,20%	80	0,04%
56000:57999	3.126.664,02	0,14%	55	0,03%
58000:59999	2.535.114,82	0,12%	43	0,02%
60000:61999	2.313.306,52	0,11%	38	0,02%
62000:63999	2.396.309,56	0,11%	38	0,02%
64000:65999	2.793.705,21	0,13%	43	0,02%
66000:67999	2.210.564,10	0,10%	33	0,02%
68000:69999	1.586.174,45	0,07%	23	0,01%
70001:	15.780.179,36	0,72%	175	0,08%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

Statistics	**in EUR**
Average Amount	10.016,25

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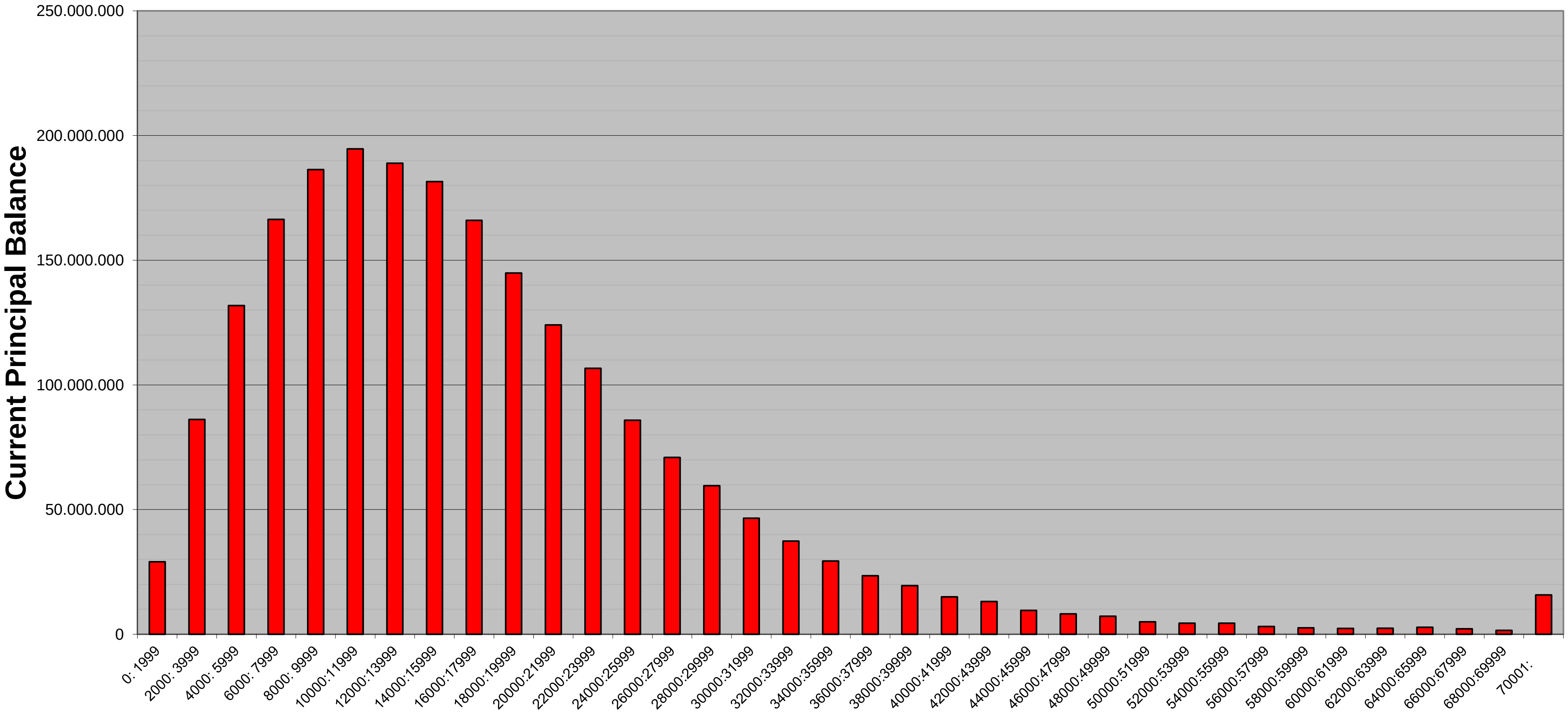
8.1 Current PB (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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9. Borrower Concentration

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Santander

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	201.125,00	0,0092%	2
2	168.462,54	0,0077%	1
3	167.006,41	0,0077%	2
4	163.061,52	0,0075%	1
5	157.707,57	0,0072%	1
6	152.390,52	0,0070%	1
7	150.639,33	0,0069%	1
8	149.419,07	0,0069%	1
9	149.026,15	0,0068%	1
10	141.988,30	0,0065%	1
11	141.521,64	0,0065%	1
12	139.261,92	0,0064%	1
13	131.752,56	0,0060%	1
14	131.405,36	0,0060%	1
15	128.976,51	0,0059%	1
16	126.740,39	0,0058%	1
17	125.291,94	0,0058%	3
18	122.732,46	0,0056%	1
19	122.347,74	0,0056%	2
20	120.989,01	0,0056%	1
21	118.242,16	0,0054%	1
22	118.191,97	0,0054%	1
23	116.268,03	0,0053%	1
24	114.983,94	0,0053%	1
25	114.727,02	0,0053%	1
	3.474.259,06	**0,1595%**	**30**

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10. Geographical Distribution

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	202.190.830,27	9,28%	19.609	9,02%
Bavaria	227.229.593,34	10,43%	22.008	10,12%
Berlin	56.460.720,18	2,59%	5.246	2,41%
Brandenburg	117.535.037,26	5,40%	12.294	5,65%
Bremen	14.877.633,02	0,68%	1.398	0,64%
Hamburg	36.790.155,59	1,69%	3.185	1,46%
Hesse	125.432.165,03	5,76%	12.663	5,82%
Lower Saxony	240.293.385,54	11,03%	23.888	10,98%
Mecklenburg-Western Pomerania	128.341.740,43	5,89%	12.919	5,94%
North Rhine-Westphalia	428.367.050,59	19,66%	42.239	19,42%
Rhineland-Palatinate	91.058.017,23	4,18%	9.266	4,26%
Saarland	25.889.534,39	1,19%	2.719	1,25%
Saxony	143.801.849,77	6,60%	15.221	7,00%
Saxony-Anhalt	125.152.822,94	5,74%	13.368	6,15%
Schleswig-Holstein	103.610.211,98	4,76%	10.206	4,69%
Thuringia	109.020.782,23	5,00%	11.054	5,08%
n/a	2.432.782,70	0,11%	212	0,10%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

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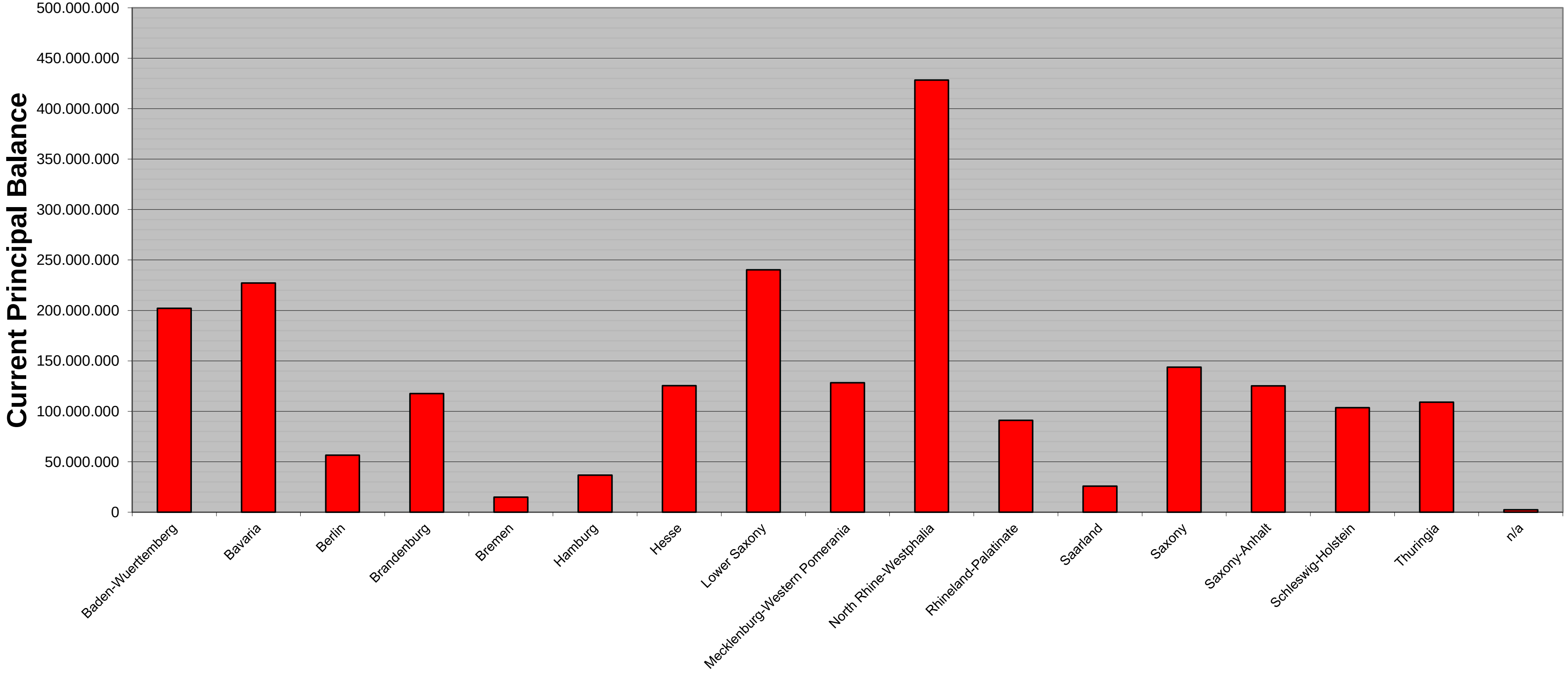
10.1 Geographical Distribution (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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11. Object/Vehicle Type

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	6.917.253,14	0,32%	672	0,31%
		Private	18.166.485,65	0,83%	2.099	0,97%
			25.083.738,79	1,15%	2.771	1,27%
	Used Vehicle	Commercial	27.821.410,48	1,28%	2.925	1,34%
		Private	138.861.889,39	6,37%	18.733	8,61%
			166.683.299,87	7,65%	21.658	9,96%
	Total		**191.767.038,66**	**8,80%**	**24.429**	**11,23%**
Non-Online	New Vehicle	Commercial	45.730.435,22	2,10%	3.281	1,51%
		Private	130.986.613,52	6,01%	12.304	5,66%
			176.717.048,74	8,11%	15.585	7,17%
	Used Vehicle	Commercial	308.834.458,12	14,18%	23.519	10,81%
		Private	1.501.165.766,97	68,91%	153.962	70,79%
			1.810.000.225,09	83,09%	177.481	81,60%
	Total		**1.986.717.273,83**	**91,20%**	**193.066**	**88,77%**
Total			**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	2.078.487.086,53	95,41%	208.040	95,65%
Leisure	80.702.340,86	3,70%	5.206	2,39%
Motorbike	19.294.885,10	0,89%	4249	1,95%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

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12. Insurances

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.384.403.173,64	63,55%	123.941	56,99%
Yes	794.081.138,85	36,45%	93.554	43,01%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.603.073.943,75	73,59%	157.079	72,22%
Yes	575.410.368,74	26,41%	60.416	27,78%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.972.868.034,32	90,56%	196.334	90,27%
Yes	205.616.278,17	9,44%	21.161	9,73%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

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13. Type of Contract

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Santander

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	940.635.536,33	43,18%	128.254	58,97%
	Vehicle	157.328.504,07	7,22%	19.088	8,78%
	Total	1.097.964.040,40	50,40%	147.342	67,75%
Yes	Auto	848.545.219,20	38,95%	58.844	27,06%
- of which balloon rates		598.508.455,89	27,47%		
- of which regular installments		250.036.763,31	11,48%		
Yes	Vehicle	231.975.052,89	10,65%	11.309	5,20%
- of which balloon rates		172.579.967,72	7,92%		
- of which regular installments		59.395.085,17	2,73%		
	Total	1.080.520.272,09	49,60%	70.153	32,25%
Total		**2.178.484.312,49**	**100,00%**	**217.495**	**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	391.545,91	0,05%	31	0,04%
26:38	22.552.766,55	2,92%	1.805	2,57%
39:51	146.606.955,45	19,01%	12.373	17,64%
52:64	342.109.663,07	44,37%	30.936	44,10%
65:72	155.979.355,39	20,23%	14.879	21,21%
73:	103.430.080,71	13,41%	10.128	14,44%
Total	**771.088.423,61**	**100,00%**	**70.153**	**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	225.137.764,24	29,20%	21.666	30,88%
13:25	280.065.435,28	36,32%	25.811	36,79%
26:38	198.967.456,43	25,80%	17.149	24,45%
39:51	66.127.363,85	8,58%	5.497	7,84%
52:64	790.403,81	0,10%	30	0,04%
73:	0,00	0,00%	0	0,00%
Total	**771.088.423,61**	**100,00%**	**70.153**	**100,00%**

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14. Payment Methods

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	2.115.530.955,00	97,11%	210.975	97,00%
Other	62.953.357,49	2,89%	6.520	3,00%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	951.158.320,02	43,66%	93.194	42,85%
1st of month	1.227.325.992,47	56,34%	124.301	57,15%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

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15. Downpayment

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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	905.430.820,04	41,56%	92.285	42,43%	0,00%
0: 999	41.269.588,94	1,89%	5.813	2,67%	3,65%
1000: 1999	106.566.901,91	4,89%	13.744	6,32%	7,93%
2000: 2999	138.421.030,17	6,35%	16.626	7,64%	12,38%
3000: 3999	130.718.614,36	6,00%	14.599	6,71%	16,01%
4000: 4999	102.763.455,07	4,72%	11.238	5,17%	19,46%
5000: 5999	159.942.923,85	7,34%	15.010	6,90%	20,72%
6000: 6999	83.164.565,88	3,82%	7.886	3,63%	23,97%
7000: 7999	66.330.908,48	3,04%	6.158	2,83%	26,68%
8000: 8999	58.542.404,19	2,69%	5.247	2,41%	28,85%
9000: 9999	30.712.387,20	1,41%	2.827	1,30%	31,32%
10000:10999	109.458.519,88	5,02%	8.701	4,00%	30,63%
11000:11999	20.589.013,03	0,95%	1.745	0,80%	34,23%
12000:12999	28.252.475,59	1,30%	2.341	1,08%	36,15%
13000:13999	17.148.992,26	0,79%	1.448	0,67%	37,92%
14000:14999	13.269.408,37	0,61%	1.154	0,53%	39,34%
15000:15000	36.551.832,05	1,68%	2.613	1,20%	37,40%
15001:	129.350.471,22	5,94%	8.060	3,71%	45,04%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**	**16,21%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	3.648,06 €	6.336,84 €
Average Purchase Price	22.507,25 €	25.258,87 €
Downpayment in %	**16,21%**	**25,09%**

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16. Effective Interest Rate

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.791.407,88	0,17%	183	0,08%
1: 1	163.723.119,56	7,52%	15.230	7,00%
2: 2	484.106.071,56	22,22%	47.849	22,00%
3: 3	810.156.202,52	37,19%	82.735	38,04%
4: 4	348.286.310,07	15,99%	38.860	17,87%
5: 5	213.161.374,78	9,78%	18.438	8,48%
6: 6	107.188.460,52	4,92%	9.439	4,34%
7: 7	24.630.398,16	1,13%	2.400	1,10%
8: 8	18.429.244,07	0,85%	1.922	0,88%
9: 9	3.471.410,76	0,16%	300	0,14%
10:10	720.847,29	0,03%	63	0,03%
11:11	547.158,87	0,03%	53	0,02%
12:12	272.306,45	0,01%	23	0,01%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

Statistics	**in %**
WA Interest	4,02%

*runs from .00 to .99

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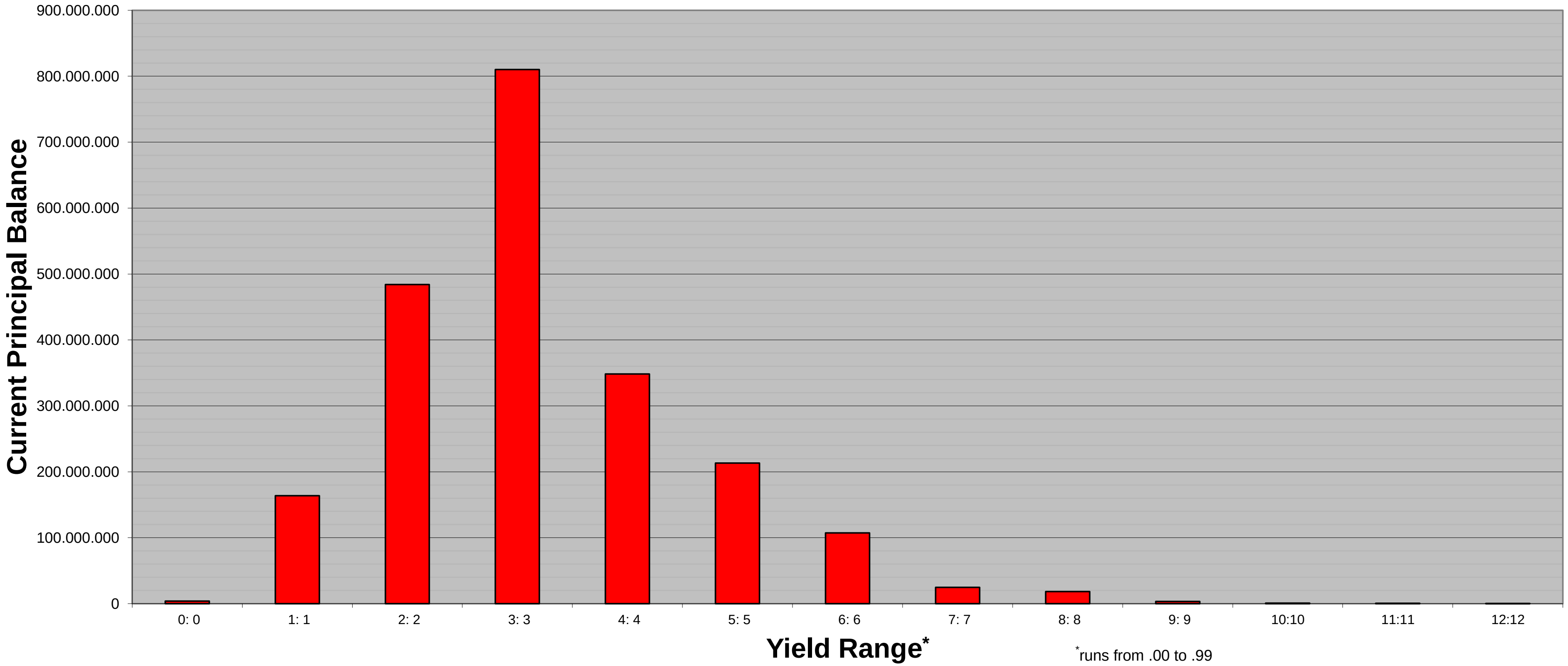
16.1 Effective Interest Rate (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



*runs from .00 to .99

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17. Seasoning

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
21:23	24.328.597,72	1,12%	1.588	0,73%
24:26	106.027.890,84	4,87%	6.900	3,17%
27:29	159.031.557,57	7,30%	11.345	5,22%
30:32	195.491.999,06	8,97%	14.386	6,61%
33:35	252.815.375,58	11,61%	19.865	9,13%
36:38	247.262.635,48	11,35%	20.118	9,25%
39:41	189.823.599,76	8,71%	17.025	7,83%
42:44	186.144.338,39	8,54%	17.531	8,06%
45:47	173.435.776,63	7,96%	18.723	8,61%
48:50	173.182.051,48	7,95%	18.427	8,47%
51:53	104.777.429,79	4,81%	12.280	5,65%
54:56	112.222.138,11	5,15%	14.524	6,68%
57:59	119.796.445,79	5,50%	17.581	8,08%
60:62	43.232.782,00	1,98%	6.962	3,20%
63:65	30.840.681,57	1,42%	5.410	2,49%
66:68	20.489.203,29	0,94%	4.174	1,92%
69:71	15.785.773,94	0,72%	3.769	1,73%
72:74	8.783.020,88	0,40%	1.953	0,90%
75:77	4.858.908,07	0,22%	1.195	0,55%
78:80	3.190.410,88	0,15%	918	0,42%
81:	6.963.695,66	0,32%	2.821	1,30%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

Statistics

WA Seasoning	41,77

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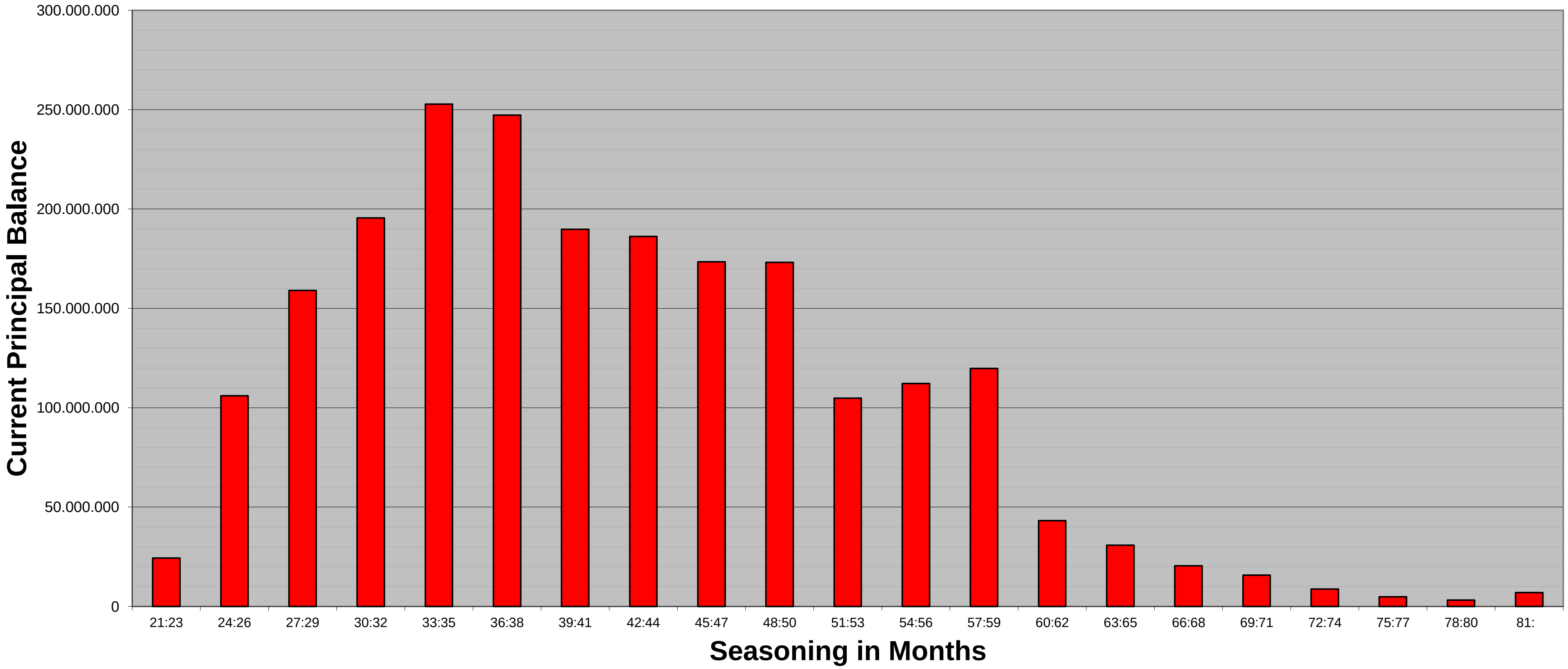
17.1 Seasoning (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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18. Remaining Term

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
: -1	5.502.771,18	0,25%	1.125	0,52%
0: 6	124.762.228,78	5,73%	30.025	13,80%
7: 13	214.732.561,87	9,86%	33.245	15,29%
14: 20	280.545.314,08	12,88%	33.150	15,24%
21: 27	343.577.445,87	15,77%	33.289	15,31%
28: 34	299.058.804,13	13,73%	25.518	11,73%
35: 41	273.636.046,72	12,56%	20.438	9,40%
42: 48	162.785.278,93	7,47%	11.437	5,26%
49: 55	94.839.198,39	4,35%	7.004	3,22%
56: 62	89.044.245,67	4,09%	5.979	2,75%
63: 69	77.976.045,06	3,58%	4.928	2,27%
70: 76	67.081.845,53	3,08%	3.930	1,81%
77: 83	51.317.108,87	2,36%	2.751	1,26%
84: 90	58.135.535,36	2,67%	2.986	1,37%
91: 97	32.428.001,72	1,49%	1.553	0,71%
98:104	2.719.842,36	0,12%	122	0,06%
105:107	278.093,27	0,01%	12	0,01%
108:	63.944,70	0,00%	3	0,00%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

Statistics

WA Remaining Term	34,55

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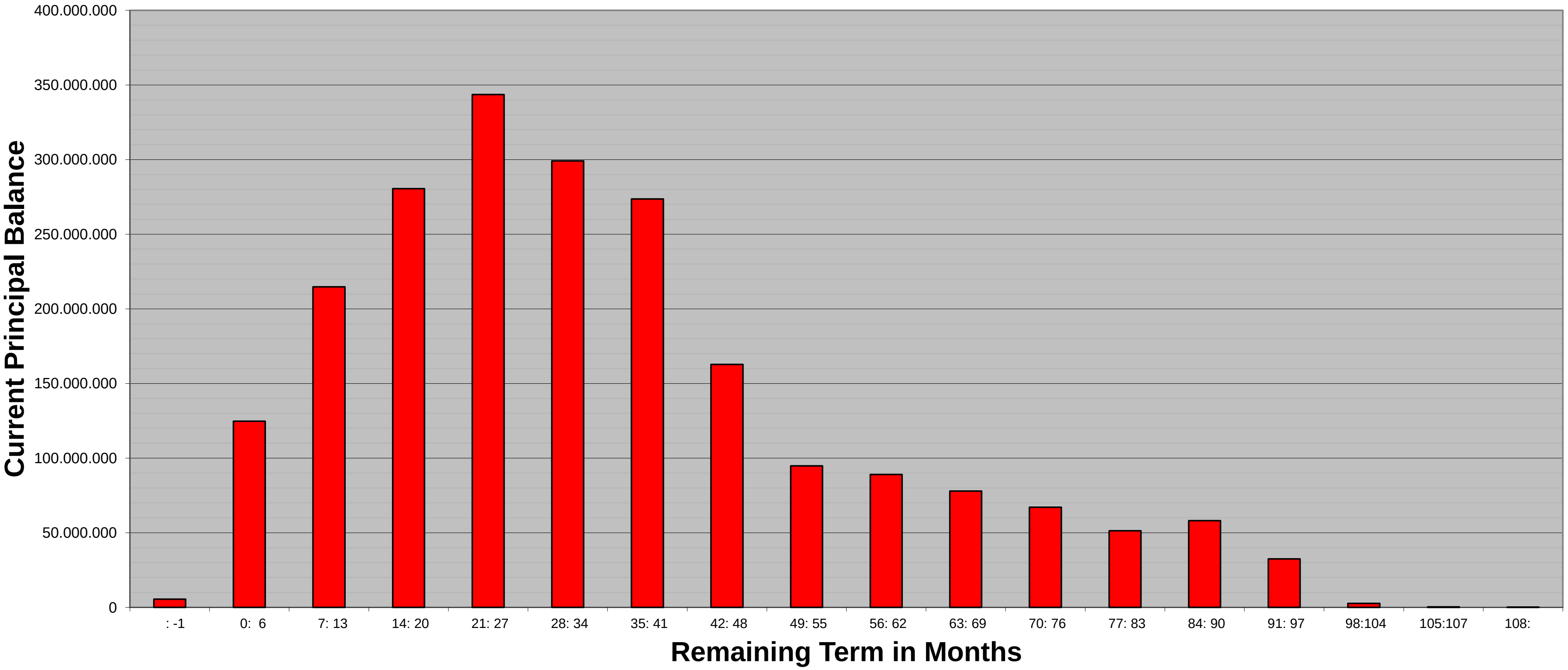
18.1 Remaining Term (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

19. Original Term

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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	382.887,74	0,02%	110	0,05%
26: 38	30.177.555,87	1,39%	6.295	2,89%
39: 51	220.560.990,88	10,12%	28.770	13,23%
52: 64	587.867.437,76	26,99%	62.679	28,82%
65: 77	609.788.193,06	27,99%	54.941	25,26%
78: 90	172.568.301,51	7,92%	20.998	9,65%
91:103	268.410.934,99	12,32%	26.438	12,16%
104:116	48.764.092,41	2,24%	3.517	1,62%
117:119	10.356.623,97	0,48%	603	0,28%
120:	229.607.512,47	10,54%	13.140	6,04%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

Statistics

WA Original Term	76,32

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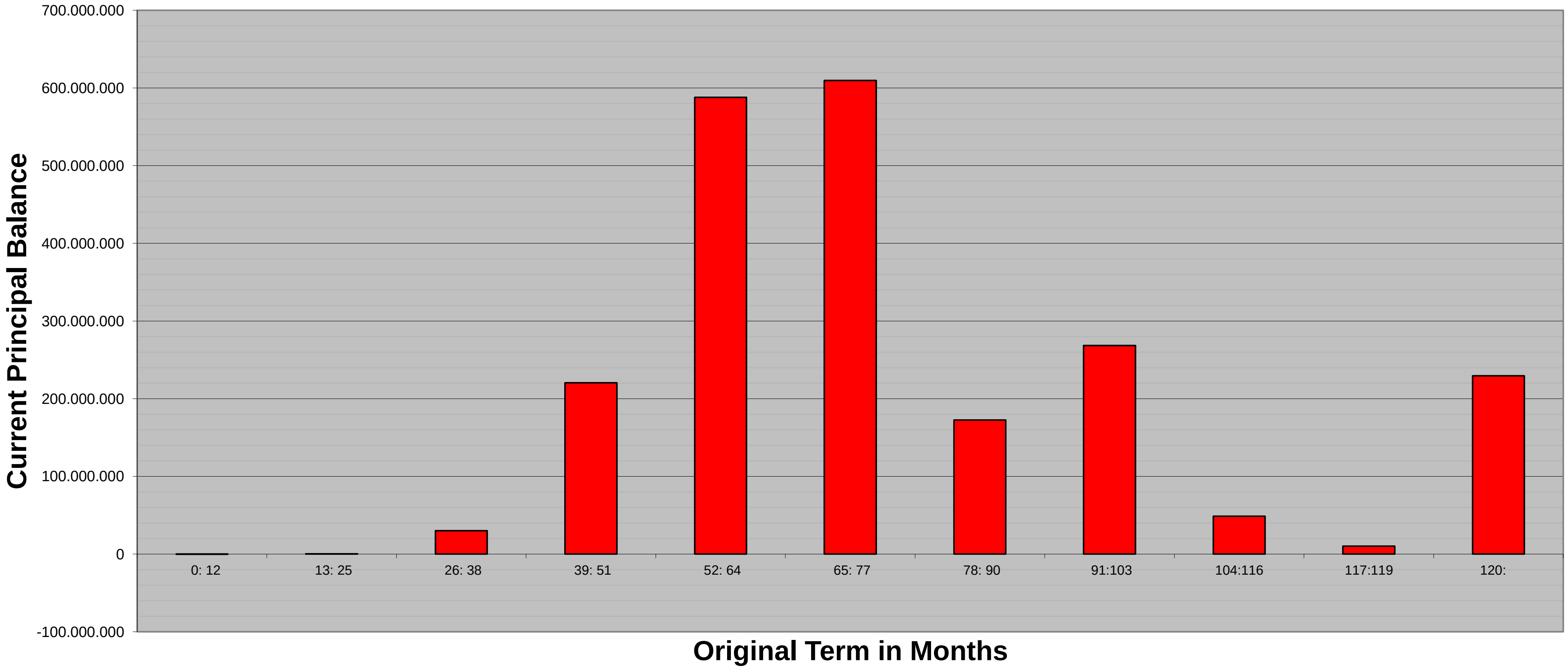
19.1 Original Term (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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20. Brands + Fuel Type

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	261.170.045,01	11,99%	26.991	12,41%
2	241.335.827,77	11,08%	25.073	11,53%
3	197.957.525,69	9,09%	15.845	7,29%
4	160.423.363,17	7,36%	13.235	6,09%
5	152.738.526,18	7,01%	12.896	5,93%
6	110.456.910,31	5,07%	16.071	7,39%
7	106.096.567,61	4,87%	11.239	5,17%
8	98.430.685,45	4,52%	11.617	5,34%
9	94.428.559,49	4,33%	9.330	4,29%
10	85.726.257,79	3,94%	9.397	4,32%
11	76.336.223,81	3,50%	5.792	2,66%
12	69.265.946,41	3,18%	8.743	4,02%
13	64.011.118,44	2,94%	5.918	2,72%
14	48.545.910,07	2,23%	4.901	2,25%
15	45.054.638,08	2,07%	5.911	2,72%
	1.811.978.105,28	**83,18%**	**182.959**	**84,12%**

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	637.917.694,00	29,28%	86.342	39,70%
Diesel Euro 6	265.568.430,97	12,19%	24.725	11,37%
Diesel Euro 5	110.575.410,35	5,08%	14.541	6,69%
Diesel < Euro 5	246.980.540,19	11,34%	23.216	10,67%
Other	25.173.484,03	1,16%	2.338	1,07%
n/a	892.268.752,95	40,96%	66.333	30,50%
Total	**2.178.484.312,49**	**100,00%**	**217.495**	**100,00%**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		57				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

21. Priority of Payments + Transaction Costs

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Priority of Payments

Available Distribution Amount		113.272.605,03 €
Senior Expenses	-	- €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	281.952,50 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	400,01 €
Principal Class A	-	104.817.702,50 €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	233,33 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	7.972.316,69 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	281.952,50 €	- €	281.952,50 €
Cumulative Interest accrued	16.254.576,85 €	- €	16.254.576,85 €
Interest Payments	281.952,50 €	- €	281.952,50 €
Cumulative Interest Payments	16.254.576,85 €	- €	16.254.576,85 €
Interest accrued on Subordinated Loan for the Period	233,33 €		
Cumulative Interest accrued on Subordinated Loan	14.324,98 €		
Interest Payments on Subordinated Loan	233,33 €		
Cumulative Interest Payments on Subordinated Loan	14.324,98 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention

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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:	2.283.302.186,80 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	2.178.484.312,49 €
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:	1.920.802.415,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	1.815.984.712,50 €
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		10.07.2025				
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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 30.06.2025, data source: Bloomberg

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24. Issuer Information

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

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 30.06.2025, data source: Bloomberg

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Calculation Date		10.07.2025				
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26. Glossary

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

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