SC Germany Mobility 2020-1
Monthly Investor Report

SC Germany Mobility 2020-1
Monthly Investor Report

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Cover Sheet Monthly Investor Report

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1. Portfolio Information

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**217.495**	**2.178.484.312,49 €**	**2.283.302.415,00 €**
Scheduled Principal Payments		67.135.582,72 €	68.917.498,91 €
Prepayment Principal		39.063.703,49 €	33.211.105,04 €
Others		- 1.046.671,36 €	289.340,13 €
Total Principal Collections		**105.152.614,85 €**	**102.417.944,08 €**
Total Interest Collections		**9.150.442,37 €**	**9.358.653,54 €**
Defaults		**3.834.431,17 €**	**2.399.930,23 €**
Replenishment Amount		**- €**	**- €**
End of Period		2.069.497.266,47 €	2.178.484.312,49 €
Purchase Shortfall Amount		167,28 €	400,01 €
Total Assets (End of Period)	**208.194**	**2.069.497.433,75 €**	**2.178.484.712,50 €**
Current Prepayment Rate (annualised)		21,52%	

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2. Reserve Accounts

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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		12.08.2025				
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Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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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%
58	2.069.497.266,47 €	11.637.071,24 €	5.253.755,45 €	6.109.651,22 €	20.513.848,12 €	97,90%	0,56%	0,25%	0,30%	0,99%
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4. Default Data

Calculation Date		12.08.2025				
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Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Default Data and Ratios

	3-MRA* / current ratio	Amount	Number of Loans
Current Default			
Current Period Gross Default		3.834.431,17 €	
Current Period Recoveries		2.260.833,88 €	
Current Period Net Default		1.573.597,29 €	
New Number of Defaulted Contracts			195
Cumulative Default			
Cumulative Gross Default		120.647.379,56 €	
Cumulative Recoveries		53.946.196,75 €	
Cumulative Net Default		66.701.182,81 €	
Total Number of Defaulted Contracts			8.564

	3-MRA* / current ratio	Ratio	Trigger Event y/n
3-MRA* Annualised Net Default Ratio (New Default)	**0,72%**		
Annualised Loss Ratio period before previous period		0,65%	
Annualised Loss Ratio previous period		0,61%	
Annualised Loss Ratio current period	0,91%	0,91%	
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

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Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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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%
58	8.564	3.834.431,17 €	120.647.379,56 €	10.220.691.281,36 €	1,18%	2.260.833,88 €	53.946.196,75 €	66.701.182,81 €	0,65%
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5. Concentration Limits

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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	12.08.2025				
Payment Date	14.08.2025				
Period No	58				
Monthly Period	Aug 2025				
Interest Period from	14.07.2025	to	14.08.2025	=	31 days
Collection Period from	01.07.2025	to	31.07.2025		

1. 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	2.178.484.712,50 €	1.815.984.712,50 €	362.500.000,00 €
Available Distribution Amount	116.764.292,91 €		
Replenishment	- €		
Amortisation	108.987.278,75 €		
Redemption per Class	108.987.278,75 €	108.987.278,75 €	- €
Redemption per Note		2.350,13 €	- €
Class Principal Outstanding Balance End of Period	2.069.497.433,75 €	1.706.997.433,75 €	362.500.000,00 €
Current Tranching		82,48%	17,52%
Current Pool Factor		0,37	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		39.158,70 €		100.000,00 €
> Principal Repayment per Note		2.350,13 €		- €
Principal Outstanding per Note End of Period		36.808,57 €		100.000,00 €
> Interest accrued for the period		- €	-	312.148,75 €
Interest Payment		- €		312.148,75 €
Interest Payment per Note		- €		86,11 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	21,37%	3,86%
Current CE (excl. Excess Spread)	17,52%	0,00%

* Last rating action as of 05.02.2025

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7. Original Principal Balance

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	47.860,76	0,00%	29	0,01%
2000: 3999	3.726.320,87	0,09%	1.113	0,53%
4000: 5999	26.613.993,53	0,63%	5.150	2,47%
6000: 7999	72.253.775,82	1,72%	10.227	4,91%
8000: 9999	128.180.285,64	3,04%	14.200	6,82%
10000:11999	199.673.538,92	4,74%	18.240	8,76%
12000:13999	241.575.594,66	5,73%	18.598	8,93%
14000:15999	295.712.268,82	7,02%	19.728	9,48%
16000:17999	304.955.344,95	7,24%	17.977	8,63%
18000:19999	298.442.385,67	7,08%	15.728	7,55%
20000:21999	321.027.889,72	7,62%	15.356	7,38%
22000:23999	281.500.049,69	6,68%	12.265	5,89%
24000:25999	273.824.006,36	6,50%	10.967	5,27%
26000:27999	234.030.413,50	5,56%	8.678	4,17%
28000:29999	212.646.919,96	5,05%	7.344	3,53%
30000:31999	195.060.229,90	4,63%	6.322	3,04%
32000:33999	157.628.965,98	3,74%	4.784	2,30%
34000:35999	143.291.823,77	3,40%	4.099	1,97%
36000:37999	111.681.641,03	2,65%	3.022	1,45%
38000:39999	96.977.798,91	2,30%	2.489	1,20%
40000:41999	87.809.160,20	2,08%	2.151	1,03%
42000:43999	71.402.878,12	1,70%	1.662	0,80%
44000:45999	64.937.342,53	1,54%	1.445	0,69%
46000:47999	50.303.593,54	1,19%	1.071	0,51%
48000:49999	44.969.336,28	1,07%	918	0,44%
50000:51999	44.982.580,47	1,07%	887	0,43%
52000:53999	29.543.422,47	0,70%	558	0,27%
54000:55999	29.187.038,09	0,69%	531	0,26%
56000:57999	20.182.751,46	0,48%	354	0,17%
58000:59999	19.943.807,91	0,47%	338	0,16%
60000:61999	19.824.190,79	0,47%	326	0,16%
62000:63999	12.725.363,15	0,30%	202	0,10%
64000:65999	12.929.763,45	0,31%	199	0,10%
66000:67999	10.564.806,59	0,25%	158	0,08%
68000:69999	8.976.891,32	0,21%	130	0,06%
70000:70000	2.450.000,00	0,06%	35	0,02%
70001:	82.785.709,28	1,97%	913	0,44%
Total	**4.212.369.744,11**	**100,00%**	**208.194**	**100,00%**

Statistics	**in EUR**
Average Amount	20.232,91

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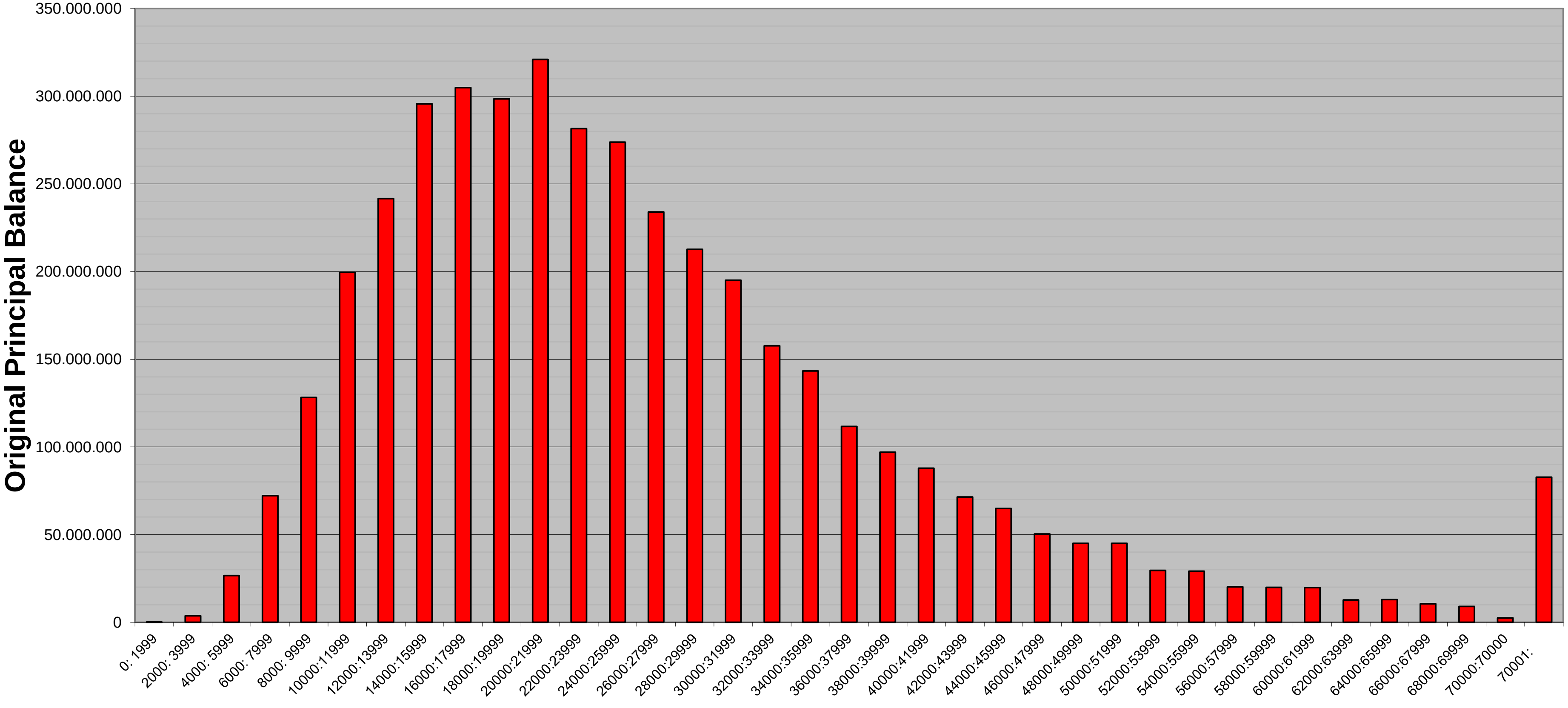
7.1 Original PB (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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8. Current Principal Balance

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	27.867.834,76	1,35%	29.526	14,18%
2000: 3999	83.387.080,17	4,03%	27.889	13,40%
4000: 5999	126.653.374,76	6,12%	25.406	12,20%
6000: 7999	159.631.902,15	7,71%	22.853	10,98%
8000: 9999	178.624.521,81	8,63%	19.909	9,56%
10000:11999	184.664.960,62	8,92%	16.840	8,09%
12000:13999	180.835.760,32	8,74%	13.939	6,70%
14000:15999	173.276.418,83	8,37%	11.573	5,56%
16000:17999	158.441.511,27	7,66%	9.342	4,49%
18000:19999	138.153.180,16	6,68%	7.283	3,50%
20000:21999	116.825.163,14	5,65%	5.571	2,68%
22000:23999	99.820.653,27	4,82%	4.347	2,09%
24000:25999	80.509.303,55	3,89%	3.224	1,55%
26000:27999	67.066.708,02	3,24%	2.488	1,20%
28000:29999	55.860.527,08	2,70%	1.929	0,93%
30000:31999	43.722.830,82	2,11%	1.412	0,68%
32000:33999	34.926.979,42	1,69%	1.061	0,51%
34000:35999	26.996.394,23	1,30%	772	0,37%
36000:37999	21.921.084,14	1,06%	593	0,28%
38000:39999	17.672.327,92	0,85%	454	0,22%
40000:41999	14.323.514,58	0,69%	350	0,17%
42000:43999	12.319.739,08	0,60%	287	0,14%
44000:45999	8.453.920,09	0,41%	188	0,09%
46000:47999	7.657.804,87	0,37%	163	0,08%
48000:49999	6.801.000,27	0,33%	139	0,07%
50000:51999	4.537.610,90	0,22%	89	0,04%
52000:53999	4.133.354,35	0,20%	78	0,04%
54000:55999	4.173.192,39	0,20%	76	0,04%
56000:57999	2.444.802,62	0,12%	43	0,02%
58000:59999	2.590.487,86	0,13%	44	0,02%
60000:61999	1.706.868,65	0,08%	28	0,01%
62000:63999	2.580.222,66	0,12%	41	0,02%
64000:65999	2.724.455,36	0,13%	42	0,02%
66000:67999	2.211.945,41	0,11%	33	0,02%
68000:69999	1.310.574,52	0,06%	19	0,01%
70001:	14.669.256,42	0,71%	163	0,08%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

Statistics	**in EUR**
Average Amount	9.940,23

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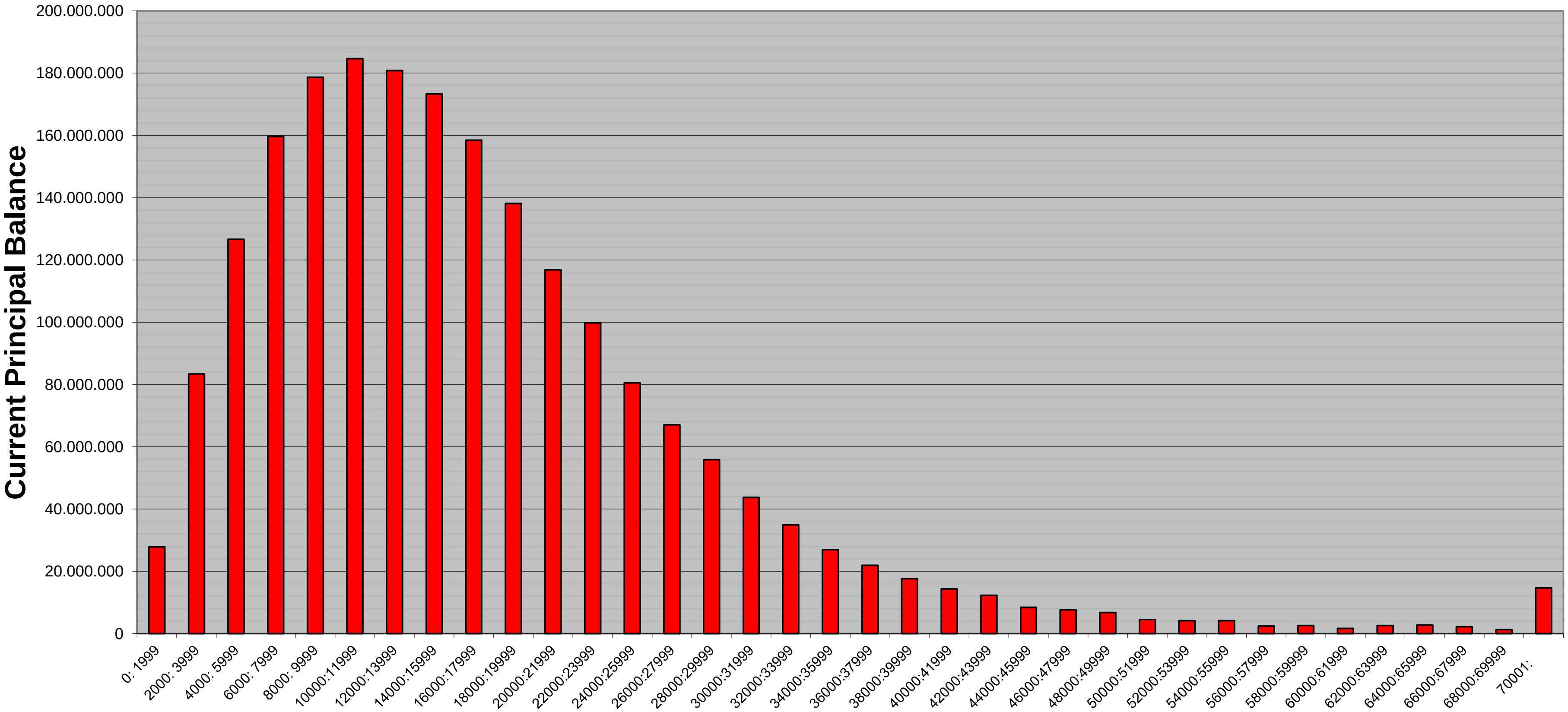
8.1 Current PB (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

9. Borrower Concentration

Santander

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	198.500,43	0,0096%	2
2	166.478,94	0,0080%	1
3	164.535,33	0,0080%	2
4	162.012,90	0,0078%	1
5	156.961,83	0,0076%	1
6	150.580,50	0,0073%	1
7	148.584,72	0,0072%	1
8	147.914,58	0,0071%	1
9	140.891,41	0,0068%	1
10	140.378,54	0,0068%	1
11	139.044,54	0,0067%	1
12	130.867,22	0,0063%	1
13	130.612,12	0,0063%	1
14	128.190,58	0,0062%	1
15	124.909,26	0,0060%	1
16	121.754,84	0,0059%	2
17	121.585,13	0,0059%	1
18	120.032,90	0,0058%	1
19	117.558,15	0,0057%	3
20	117.208,69	0,0057%	1
21	116.817,76	0,0056%	1
22	116.148,89	0,0056%	1
23	114.341,72	0,0055%	1
24	114.231,80	0,0055%	1
25	113.667,82	0,0055%	1
	3.403.810,60	**0,1645%**	**30**

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10. Geographical Distribution

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	191.683.457,12	9,26%	18.723	8,99%
Bavaria	214.645.223,11	10,37%	20.945	10,06%
Berlin	53.856.183,20	2,60%	5.032	2,42%
Brandenburg	111.739.247,31	5,40%	11.773	5,65%
Bremen	14.008.619,87	0,68%	1.327	0,64%
Hamburg	35.112.694,79	1,70%	3.069	1,47%
Hesse	118.491.023,98	5,73%	12.123	5,82%
Lower Saxony	228.609.544,09	11,05%	22.904	11,00%
Mecklenburg-Western Pomerania	123.016.526,56	5,94%	12.475	5,99%
Thuringia	103.859.751,93	5,02%	10.608	5,10%
North Rhine-Westphalia	406.045.562,27	19,62%	40.341	19,38%
Rhineland-Palatinate	86.403.943,53	4,18%	8.858	4,25%
Saarland	24.650.839,29	1,19%	2.615	1,26%
Saxony	136.889.404,44	6,61%	14.559	6,99%
Saxony-Anhalt	119.357.779,22	5,77%	12.857	6,18%
Schleswig-Holstein	98.779.219,96	4,77%	9.774	4,69%
n/a	2.348.245,80	0,00	211	0,10%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

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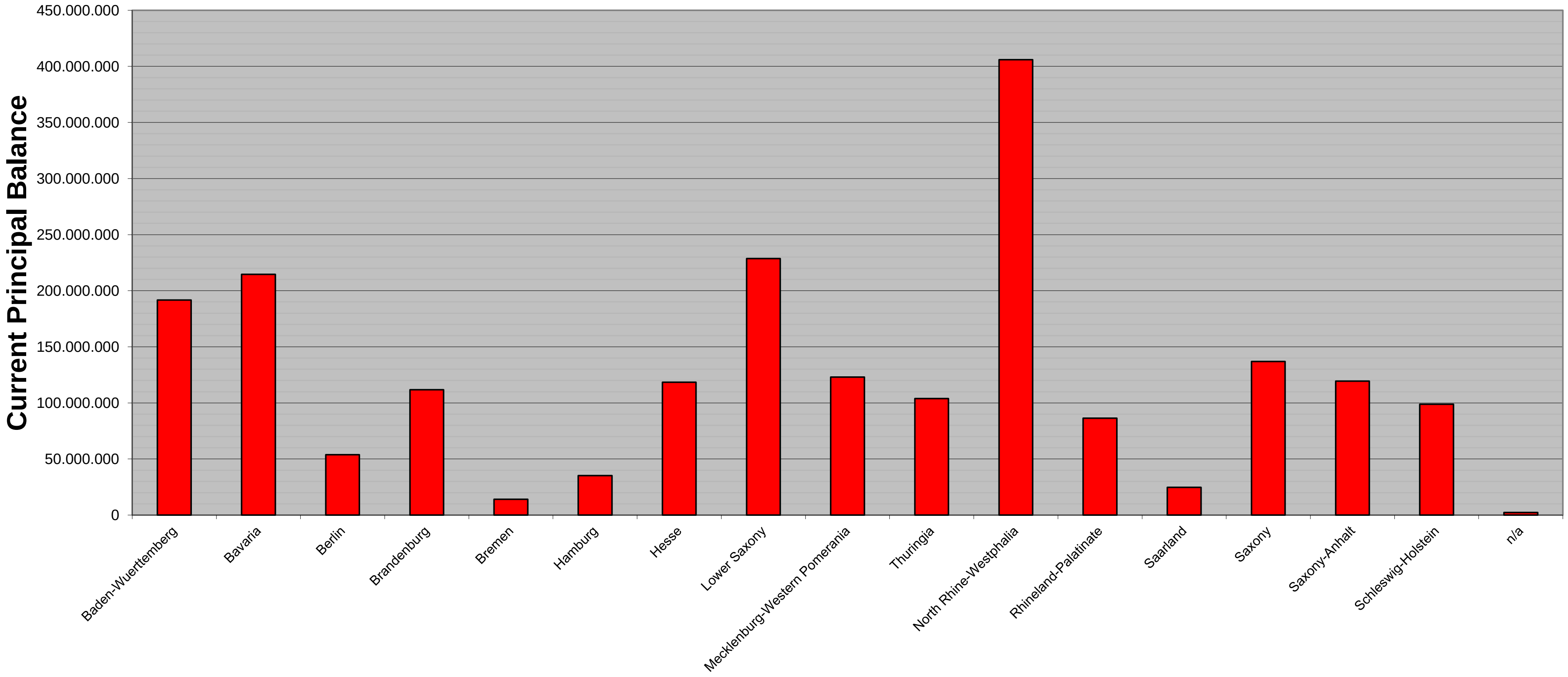
10.1 Geographical Distribution (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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11. Object/Vehicle Type

Calculation Date		12.08.2025			
Payment Date		14.08.2025			
Period No		58			
Monthly Period		Aug 2025			
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	6.217.577,89	0,30%	639	0,31%
		Private	16.843.832,41	0,81%	1.989	0,96%
			23.061.410,30	1,11%	2.628	1,26%
	Used Vehicle	Commercial	26.091.782,70	1,26%	2.787	1,34%
		Private	130.902.701,28	6,33%	17.837	8,57%
			156.994.483,98	7,59%	20.624	9,91%
	Total		**180.055.894,28**	**8,70%**	**23.252**	**11,17%**
Non-Online	New Vehicle	Commercial	42.298.893,68	2,04%	3.082	1,48%
		Private	122.567.756,05	5,92%	11.581	5,56%
			164.866.649,73	7,97%	14.663	7,04%
	Used Vehicle	Commercial	293.012.724,69	14,16%	22.440	10,78%
		Private	1.431.561.997,77	69,17%	147.839	71,01%
			1.724.574.722,46	83,33%	170.279	81,79%
	Total		**1.889.441.372,19**	**91,30%**	**184.942**	**88,83%**
Total			**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	1.974.411.859,30	95,41%	199.178	95,67%
Leisure	77.013.871,37	3,72%	5.034	2,42%
Motorbike	18.071.535,80	0,87%	3982	1,91%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

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12. Insurances

Santander

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.320.278.376,61	63,80%	119.083	57,20%
Yes	749.218.889,86	36,20%	89.111	42,80%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.525.731.324,36	73,72%	150.489	72,28%
Yes	543.765.942,11	26,28%	57.705	27,72%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.874.364.283,27	90,57%	187.847	90,23%
Yes	195.132.983,20	9,43%	20.347	9,77%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

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13. Type of Contract

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	896.832.307,07	43,34%	123.234	59,19%
	Vehicle	148.438.995,10	7,17%	18.195	8,74%
	Total	1.045.271.302,17	50,51%	141.429	67,93%
Yes	Auto	805.043.980,44	38,90%	56.012	26,90%
- of which balloon rates		571.648.777,71	27,62%		
- of which regular installments		233.395.202,73	11,28%		
Yes	Vehicle	219.181.983,86	10,59%	10.753	5,16%
- of which balloon rates		164.209.065,90	7,93%		
- of which regular installments		54.972.917,96	2,66%		
	Total	1.024.225.964,30	49,49%	66.765	32,07%
Total		**2.069.497.266,47**	**100,00%**	**208.194**	**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	226.862,59	0,03%	20	0,03%
26:38	19.239.913,94	2,61%	1.530	2,29%
39:51	137.593.754,42	18,70%	11.518	17,25%
52:64	323.344.168,59	43,94%	29.050	43,51%
65:72	153.427.015,36	20,85%	14.653	21,95%
73:	102.008.072,18	13,86%	9.993	14,97%
Total	**735.857.843,61**	**100,00%**	**66.765**	**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	220.135.485,10	29,92%	21.082	31,58%
13:25	272.115.093,34	36,98%	24.986	37,42%
26:38	187.336.523,47	25,46%	16.088	24,10%
39:51	55.595.037,15	7,56%	4.585	6,87%
52:64	675.704,55	0,09%	24	0,04%
73:	0,00	0,00%	0	0,00%
Total	**735.857.843,61**	**100,00%**	**66.765**	**100,00%**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

14. Payment Methods

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	2.010.765.772,64	97,16%	201.923	96,99%
Other	58.731.493,83	2,84%	6.271	3,01%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	903.730.236,76	43,67%	89.210	42,85%
1st of month	1.165.767.029,71	56,33%	118.984	57,15%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

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15. Downpayment

Calculation Date		12.08.2025			
Payment Date		14.08.2025			
Period No		58			
Monthly Period		Aug 2025			
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

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	862.634.491,85	41,68%	88.713	42,61%	0,00%
0: 999	39.244.665,56	1,90%	5.557	2,67%	3,62%
1000: 1999	101.165.860,74	4,89%	13.117	6,30%	7,88%
2000: 2999	131.421.898,67	6,35%	15.848	7,61%	12,32%
3000: 3999	124.183.019,96	6,00%	13.958	6,70%	15,94%
4000: 4999	97.011.689,32	4,69%	10.719	5,15%	19,41%
5000: 5999	152.061.422,65	7,35%	14.372	6,90%	20,62%
6000: 6999	79.205.049,42	3,83%	7.547	3,62%	23,83%
7000: 7999	62.898.538,69	3,04%	5.860	2,81%	26,55%
8000: 8999	55.769.551,32	2,69%	5.033	2,42%	28,74%
9000: 9999	28.892.443,30	1,40%	2.676	1,29%	31,31%
10000:10999	103.564.642,66	5,00%	8.261	3,97%	30,50%
11000:11999	19.603.738,43	0,95%	1.679	0,81%	34,11%
12000:12999	26.799.843,23	1,29%	2.230	1,07%	35,95%
13000:13999	16.124.501,29	0,78%	1.381	0,66%	37,85%
14000:14999	12.595.034,04	0,61%	1.098	0,53%	39,12%
15000:15000	34.610.849,18	1,67%	2.484	1,19%	37,25%
15001:	121.710.026,16	5,88%	7.661	3,68%	44,90%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**	**16,08%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	3.630,96 €	6.326,90 €
Average Purchase Price	22.583,33 €	25.349,88 €
Downpayment in %	**16,08%**	**24,96%**

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16. Effective Interest Rate

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.631.413,00	0,18%	177	0,09%
1: 1	154.712.528,77	7,48%	14.502	6,97%
2: 2	455.722.224,19	22,02%	45.382	21,80%
3: 3	767.013.777,60	37,06%	78.945	37,92%
4: 4	332.912.542,06	16,09%	37.375	17,95%
5: 5	205.774.575,67	9,94%	18.000	8,65%
6: 6	103.278.971,98	4,99%	9.170	4,40%
7: 7	23.786.999,01	1,15%	2.338	1,12%
8: 8	17.797.015,75	0,86%	1.874	0,90%
9: 9	3.394.728,87	0,16%	296	0,14%
10:10	675.614,70	0,03%	61	0,03%
11:11	539.253,32	0,03%	52	0,02%
12:12	257.621,55	0,01%	22	0,01%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

Statistics	**in %**
WA Interest	4,03%

*runs from .00 to .99

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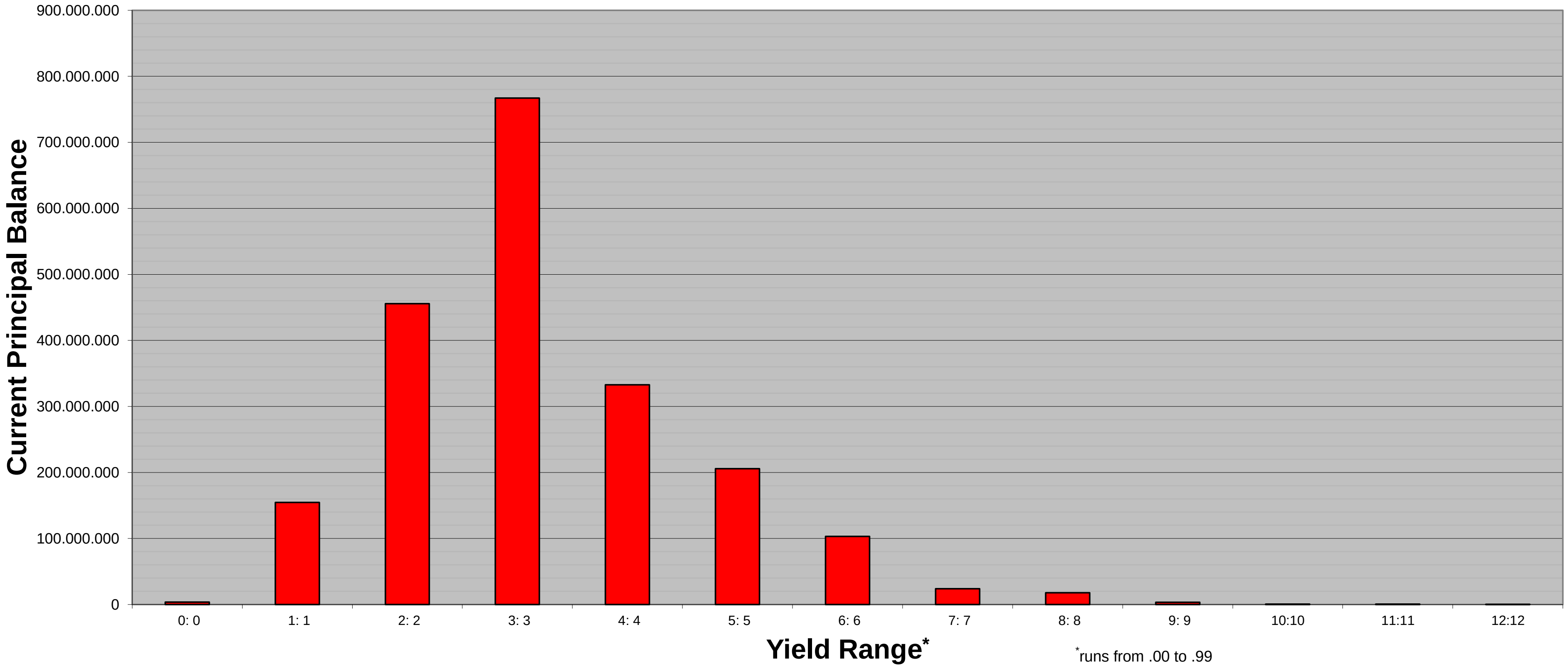
16.1 Effective Interest Rate (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

17. Seasoning

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
21:23	6.248.068,77	0,30%	422	0,20%
24:26	81.091.920,72	3,92%	5.250	2,52%
27:29	139.903.280,82	6,76%	9.791	4,70%
30:32	174.195.997,30	8,42%	13.001	6,24%
33:35	224.390.702,97	10,84%	17.617	8,46%
36:38	252.985.988,85	12,22%	20.118	9,66%
39:41	203.772.486,53	9,85%	17.885	8,59%
42:44	166.301.088,19	8,04%	15.632	7,51%
45:47	173.203.570,66	8,37%	18.654	8,96%
48:50	162.587.154,38	7,86%	17.120	8,22%
51:53	129.603.922,76	6,26%	14.964	7,19%
54:56	94.263.691,37	4,55%	12.147	5,83%
57:59	104.021.282,98	5,03%	15.320	7,36%
60:62	66.784.569,62	3,23%	10.049	4,83%
63:65	26.702.499,64	1,29%	4.745	2,28%
66:68	20.746.665,23	1,00%	4.120	1,98%
69:71	16.401.319,09	0,79%	3.924	1,88%
72:74	10.598.243,01	0,51%	2.386	1,15%
75:77	5.395.568,05	0,26%	1.288	0,62%
78:80	3.140.277,93	0,15%	932	0,45%
81:	7.158.967,60	0,35%	2.829	1,36%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

Statistics

WA Seasoning	42,56

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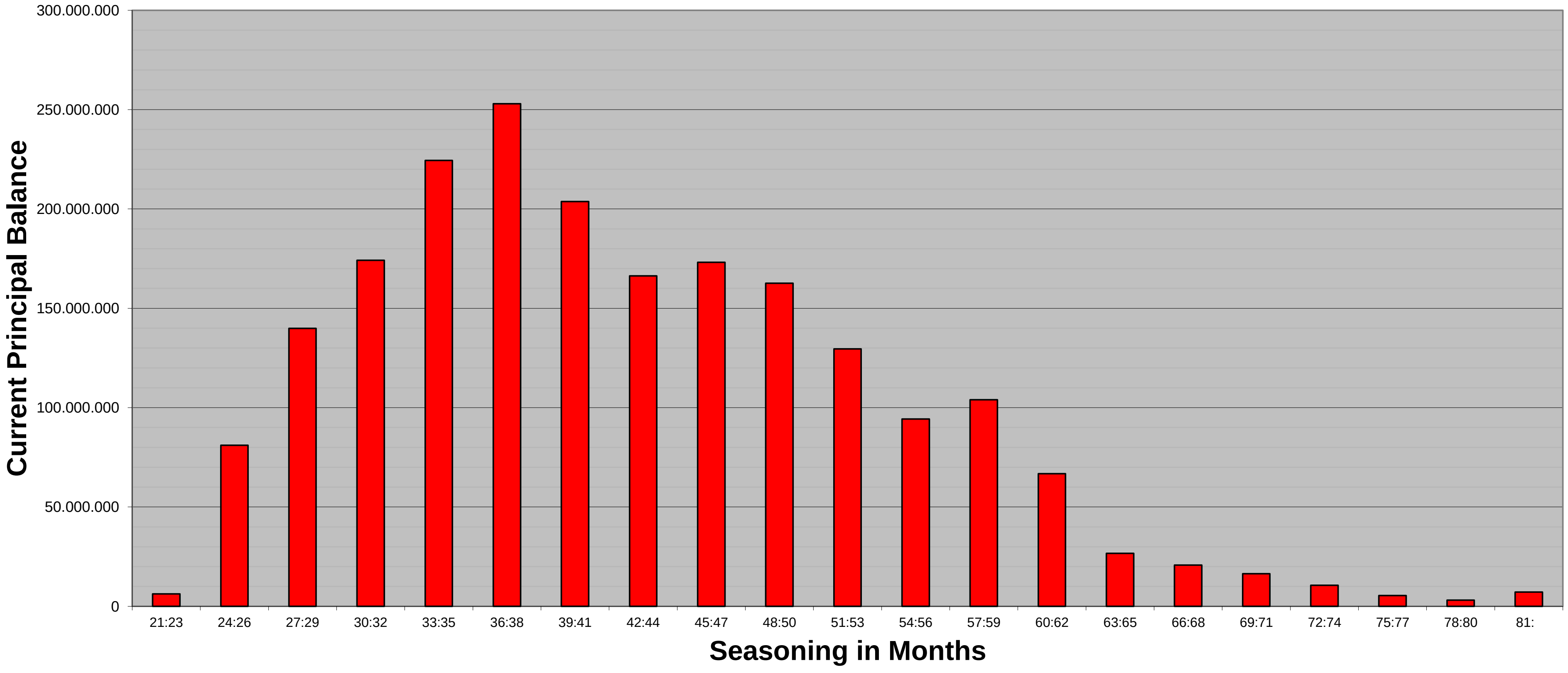
17.1 Seasoning (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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18. Remaining Term

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
: -1	5.514.666,53	0,27%	996	0,48%
0: 6	108.630.458,03	5,25%	27.254	13,09%
7: 13	227.225.434,70	10,98%	34.808	16,72%
14: 20	270.090.522,25	13,05%	31.690	15,22%
21: 27	329.027.466,05	15,90%	32.062	15,40%
28: 34	290.429.606,81	14,03%	24.547	11,79%
35: 41	247.802.400,69	11,97%	18.670	8,97%
42: 48	148.076.487,97	7,16%	10.659	5,12%
49: 55	82.998.012,20	4,01%	6.215	2,99%
56: 62	90.644.479,64	4,38%	6.114	2,94%
63: 69	73.228.026,42	3,54%	4.646	2,23%
70: 76	61.688.101,68	2,98%	3.603	1,73%
77: 83	51.322.328,67	2,48%	2.760	1,33%
84: 90	53.234.246,00	2,57%	2.761	1,33%
91: 97	27.512.348,83	1,33%	1.317	0,63%
98:104	1.859.062,46	0,09%	82	0,04%
105:107	149.745,37	0,01%	7	0,00%
108:	63.872,17	0,00%	3	0,00%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

Statistics

WA Remaining Term	34,16

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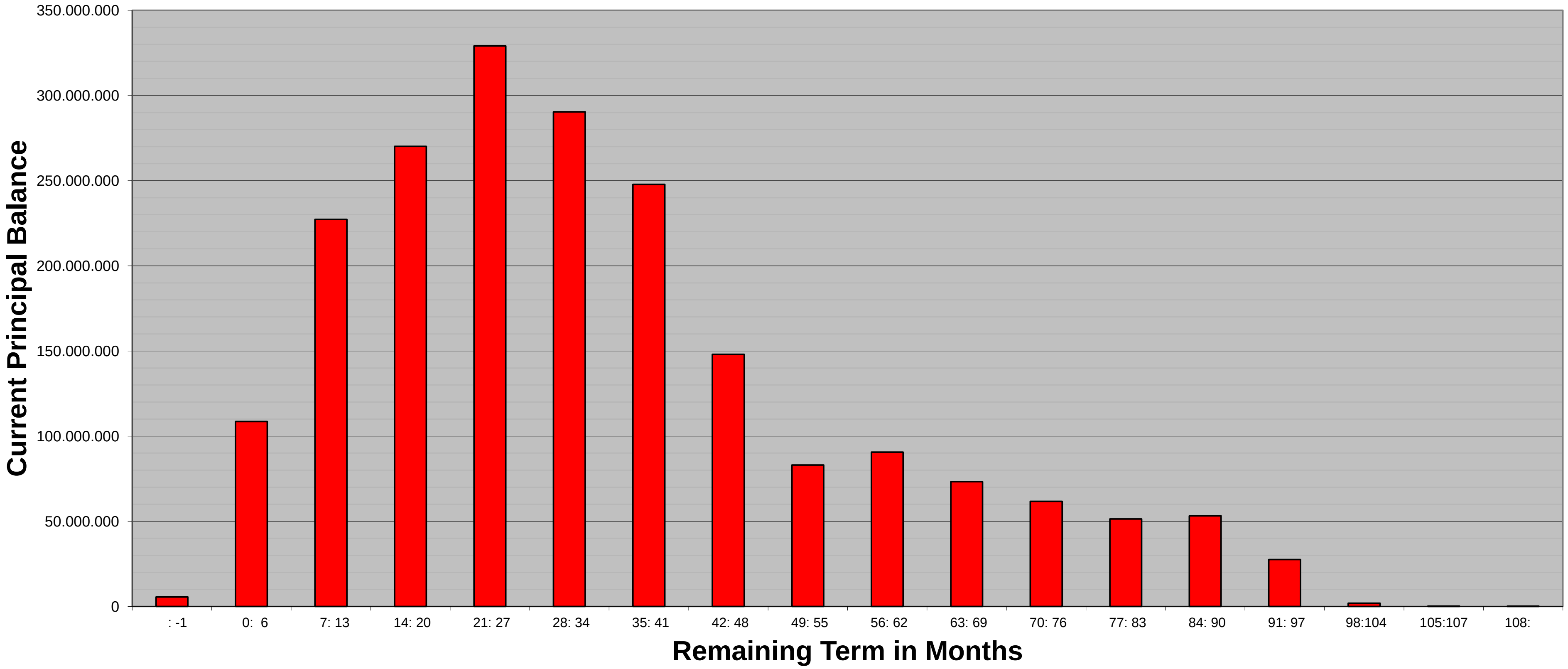
18.1 Remaining Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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19. Original Term

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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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	242.379,89	0,01%	58	0,03%
26: 38	25.048.816,23	1,21%	5.334	2,56%
39: 51	202.965.034,97	9,81%	26.697	12,82%
52: 64	549.551.687,74	26,55%	58.925	28,30%
65: 77	587.669.687,71	28,40%	53.765	25,82%
78: 90	165.063.067,21	7,98%	20.500	9,85%
91:103	257.667.310,26	12,45%	25.865	12,42%
104:116	47.802.385,66	2,31%	3.489	1,68%
117:119	10.188.782,92	0,49%	602	0,29%
120:	223.298.332,05	10,79%	12.955	6,22%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

Statistics

WA Original Term	76,71

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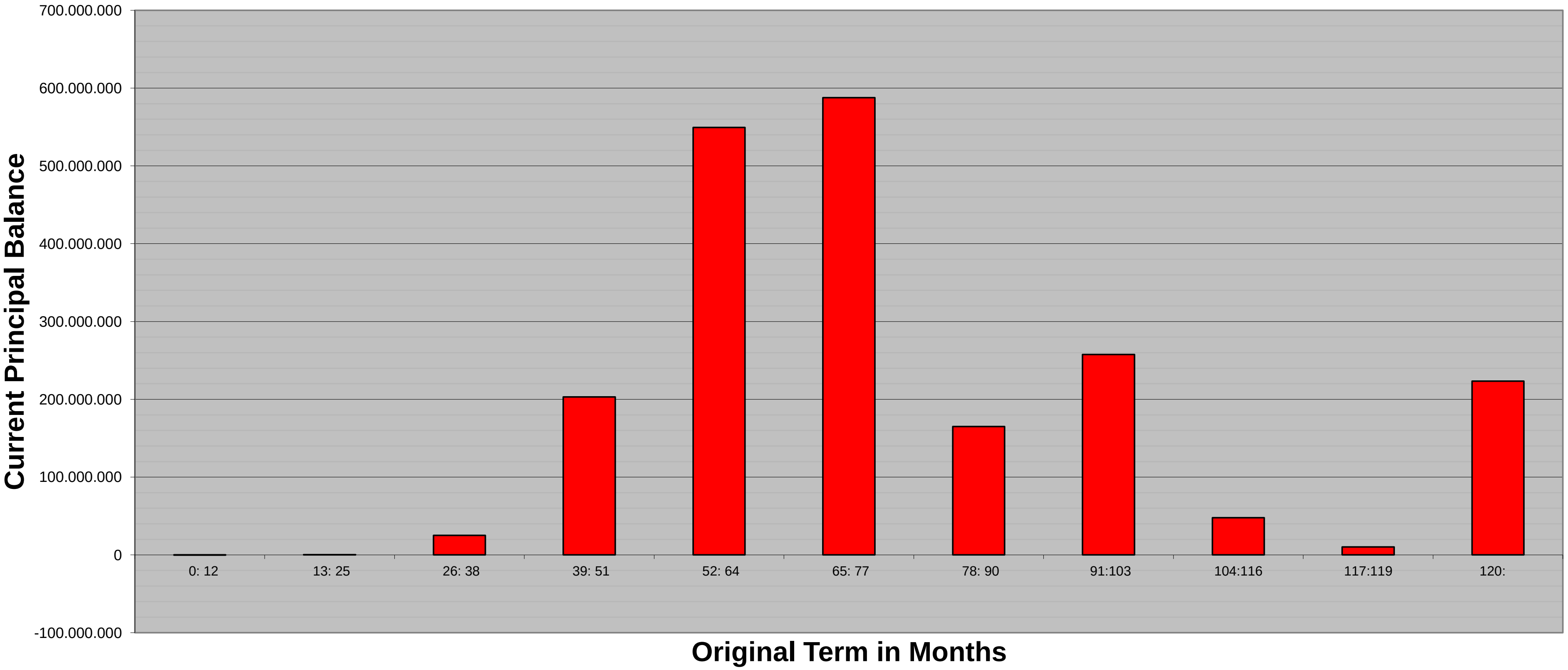
19.1 Original Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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20. Brands + Fuel Type

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Santander

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	248.718.047,65	12,02%	25.881	12,43%
2	229.512.410,93	11,09%	24.010	11,53%
3	188.427.233,58	9,10%	15.170	7,29%
4	152.338.321,61	7,36%	12.688	6,09%
5	144.826.912,57	7,00%	12.382	5,95%
6	104.516.465,26	5,05%	15.284	7,34%
7	101.118.948,35	4,89%	10.784	5,18%
8	93.225.016,73	4,50%	11.066	5,32%
9	89.795.814,03	4,34%	8.938	4,29%
10	81.569.402,56	3,94%	9.008	4,33%
11	72.423.096,14	3,50%	5.516	2,65%
12	65.217.189,61	3,15%	8.330	4,00%
13	60.616.165,71	2,93%	5.662	2,72%
14	46.380.205,08	2,24%	4.732	2,27%
15	42.749.159,77	2,07%	5.676	2,73%
	1.721.434.389,58	**83,18%**	**175.127**	**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	603.973.108,89	29,18%	82.344	39,55%
Diesel Euro 6	251.578.921,44	12,16%	23.636	11,35%
Diesel Euro 5	104.524.004,22	5,05%	13.828	6,64%
Diesel < Euro 5	234.979.346,47	11,35%	22.247	10,69%
Other	24.081.753,20	1,16%	2.241	1,08%
n/a	850.360.132,25	41,09%	63.898	30,69%
Total	**2.069.497.266,47**	**100,00%**	**208.194**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		12.08.2025			
Payment Date		14.08.2025			
Period No		58			
Monthly Period		Aug 2025			
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

Santander

Priority of Payments

Available Distribution Amount		116.764.292,91 €
Senior Expenses	-	10.134,90 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	312.148,75 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	167,28 €
Principal Class A	-	108.987.278,75 €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	258,33 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	7.254.304,90 €

Transaction Costs	All notes	Class A	Class B
Senior Expenses	10.134,90 €		
Interest accrued for the Period	312.148,75 €	- €	312.148,75 €
Cumulative Interest accrued	16.566.725,60 €	- €	16.566.725,60 €
Interest Payments	312.148,75 €	- €	312.148,75 €
Cumulative Interest Payments	16.566.725,60 €	- €	16.566.725,60 €
Interest accrued on Subordinated Loan for the Period	258,33 €		
Cumulative Interest accrued on Subordinated Loan	14.583,31 €		
Interest Payments on Subordinated Loan	258,33 €		
Cumulative Interest Payments on Subordinated Loan	14.583,31 €		
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:	2.178.484.312,49 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	2.069.497.266,47 €
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:	1.815.984.712,50 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	1.706.997.433,75 €
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		12.08.2025				
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		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Arranger	**Société Générale S.A.** Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
Manager	**Société Générale S.A.** One Bank Street, Canary Wharf London E14 4SG United Kingdom	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	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 31.07.2025, data source: Bloomberg

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24. Issuer Information

Calculation Date		12.08.2025			
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Collection Period	from	01.07.2025	to	31.07.2025	

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		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

	Fitch			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 31.07.2025, data source: Bloomberg

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		58				
Monthly Period		Aug 2025				
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Collection Period	from	01.07.2025	to	31.07.2025		

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