SC Germany Mobility 2020-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**199.743**	**1.973.775.970,60 €**	**2.069.497.433,75 €**
Scheduled Principal Payments		59.732.169,15 €	61.862.704,98 €
Prepayment Principal		31.777.382,33 €	31.359.047,81 €
Others		375.446,88 €	- 34.421,32 €
Total Principal Collections		**91.884.998,36 €**	**93.187.331,47 €**
Total Interest Collections		**8.365.657,50 €**	**8.517.378,68 €**
Defaults		**3.168.111,02 €**	**2.533.964,40 €**
Replenishment Amount		**- €**	**- €**
End of Period		1.878.722.861,22 €	1.973.775.970,60 €
Purchase Shortfall Amount		343,78 €	216,90 €
Total Assets (End of Period)	**191.575**	**1.878.723.205,00 €**	**1.973.776.187,50 €**
Current Prepayment Rate (annualised)		19,32%	

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2. Reserve Accounts

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Collection Period	from	01.09.2025	to	30.09.2025		

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		10.10.2025				
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Collection Period	from	01.09.2025	to	30.09.2025		

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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 €	454,00 €	198,00 €	249,00 €	23.016,53 €	100,00%	0,00%	0,00%	0,00%	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%
59	1.973.775.970,60 €	4.816.649,88 €	9.501.287,64 €	6.181.327,37 €	18.773.935,55 €	98,01%	0,24%	0,48%	0,31%	0,95%
60	1.878.722.861,22 €	10.737.170,00 €	6.885.901,08 €	5.139.496,85 €	15.663.350,51 €	97,95%	0,57%	0,37%	0,27%	0,83%
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4. Default Data

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Default Data and Ratios

	3-MRA* / current ratio	Amount / Ratio	Number of Loans / Trigger Event y/n
Current Default			
Current Period Gross Default		3.168.111,02 €	
Current Period Recoveries		1.168.677,86 €	
Current Period Net Default		1.999.433,16 €	
New Number of Defaulted Contracts			226
Cumulative Default			
Cumulative Gross Default		126.310.568,96 €	
Cumulative Recoveries		61.786.417,66 €	
Cumulative Net Default		64.524.151,30 €	
Total Number of Defaulted Contracts			9.889
	3-MRA* / current ratio	**Ratio**	
3-MRA* Annualised Net Default Ratio (New Default)	**0,93%**		
Annualised Loss Ratio period before previous period		0,91%	
Annualised Loss Ratio previous period		0,61%	
Annualised Loss Ratio current period	1,28%	1,28%	
Principal Deficiency			**Trigger Event y/n**
Principal Deficiency period before previous period		- €	no
Principal Deficiency previous period		- €	
Principal Deficiency current period		- €	
PDL Trigger		62.500.000,00 €	
Repurchased Assets			
Current Repurchased Asset Amount through breach of warranty or voluntary buyback		- €	
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback		- €	

* 3-MRA stands for three months rolling average

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4.1 Defaults & Recoveries per period

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Default/Recovery Data and Ratios

Collection Period	*Number of defaulted contracts*	*Defaults in collection period*	*cumulated Defaults since cut-off*	*cumulated amount of purchased receivables*	*Cumulated Default Ratio %*	*Recoveries in collection period*	*cumulated Recoveries since cut-off*	*cumulated net losses*	*cumulated net loss ratio %*
1	3	19.849,43 €	19.849,43 €	3.295.953.743,33 €	0,00%	0,00 €	0,00 €	19.849,43 €	0,00%
2	6	39.495,02 €	59.344,45 €	3.395.129.925,28 €	0,00%	224,00 €	224,00 €	59.120,45 €	0,00%
3	11	18.993,54 €	78.337,99 €	3.488.359.381,45 €	0,00%	1.678,58 €	1.902,58 €	76.435,41 €	0,00%
4	22	115.151,84 €	193.489,83 €	3.585.674.021,44 €	0,01%	9.378,50 €	11.281,08 €	182.208,75 €	0,01%
5	44	349.744,04 €	543.233,87 €	3.687.020.405,59 €	0,01%	54.340,11 €	65.621,19 €	477.612,68 €	0,01%
6	100	548.625,80 €	1.091.859,67 €	3.801.203.219,02 €	0,03%	55.538,07 €	121.159,26 €	970.700,41 €	0,03%
7	152	776.272,50 €	1.868.132,17 €	3.906.827.571,59 €	0,05%	12.903,58 €	134.062,84 €	1.734.069,33 €	0,04%
8	226	918.469,50 €	2.786.601,67 €	4.013.663.109,53 €	0,07%	39.971,43 €	174.034,27 €	2.612.567,40 €	0,07%
9	316	962.397,20 €	3.748.998,87 €	4.124.899.606,49 €	0,09%	103.719,81 €	277.754,08 €	3.471.244,79 €	0,08%
10	405	1.005.369,23 €	4.754.368,10 €	6.033.881.969,99 €	0,08%	115.958,46 €	393.712,54 €	4.360.655,56 €	0,07%
11	485	857.592,68 €	5.611.960,78 €	6.190.709.252,52 €	0,09%	248.918,12 €	642.630,66 €	4.969.330,12 €	0,08%
12	573	1.057.447,16 €	6.669.407,94 €	6.347.396.304,56 €	0,11%	278.014,40 €	920.645,06 €	5.748.762,88 €	0,09%
13	638	792.003,81 €	7.461.411,75 €	6.505.731.035,32 €	0,11%	156.960,28 €	1.077.605,34 €	6.383.806,41 €	0,10%
14	709	1.115.749,20 €	8.577.160,95 €	6.667.217.662,01 €	0,13%	308.982,00 €	1.386.587,34 €	7.190.573,61 €	0,11%
15	814	1.675.080,88 €	10.252.241,83 €	6.820.128.960,60 €	0,15%	351.558,40 €	1.738.145,74 €	8.514.096,09 €	0,12%
16	932	1.355.609,39 €	11.607.851,22 €	6.985.189.134,91 €	0,17%	416.263,54 €	2.154.409,28 €	9.453.441,94 €	0,14%
17	1.090	1.952.112,24 €	13.559.963,46 €	7.154.141.561,70 €	0,19%	388.523,26 €	2.542.932,54 €	11.017.030,92 €	0,15%
18	1.188	1.305.673,47 €	14.865.636,93 €	7.329.186.861,13 €	0,20%	202.738,91 €	2.745.671,45 €	12.119.965,48 €	0,17%
19	1.370	2.145.156,00 €	17.010.792,93 €	7.488.746.313,66 €	0,23%	504.427,26 €	3.250.098,71 €	13.760.694,22 €	0,18%
20	1.504	2.096.354,33 €	19.107.147,26 €	7.662.152.093,63 €	0,25%	538.421,61 €	3.788.520,32 €	15.318.626,94 €	0,20%
21	1.574	1.137.330,13 €	20.244.477,39 €	7.827.714.776,51 €	0,26%	346.925,59 €	4.135.445,91 €	16.109.031,48 €	0,21%
22	1.677	1.728.426,44 €	21.972.903,83 €	7.992.646.865,58 €	0,27%	425.839,98 €	4.561.285,89 €	17.411.617,94 €	0,22%
23	1.840	2.415.748,38 €	24.388.652,21 €	8.159.229.252,48 €	0,30%	572.190,69 €	5.133.476,58 €	19.255.175,63 €	0,24%
24	1.978	1.937.299,46 €	26.325.951,67 €	8.321.758.084,34 €	0,32%	752.506,23 €	5.885.982,81 €	20.439.968,86 €	0,25%
25	2.108	2.096.993,06 €	28.422.944,73 €	8.475.292.549,57 €	0,34%	665.378,91 €	6.551.361,72 €	21.871.583,01 €	0,26%
26	2.231	1.882.069,33 €	30.305.014,06 €	8.635.790.017,13 €	0,35%	1.301.928,97 €	7.853.290,69 €	22.451.723,37 €	0,26%
27	2.442	2.930.508,93 €	33.235.522,99 €	8.785.431.953,64 €	0,38%	826.190,78 €	8.679.481,47 €	24.556.041,52 €	0,28%
28	2.628	1.977.576,79 €	35.213.099,78 €	8.944.523.263,54 €	0,39%	565.703,86 €	9.245.185,33 €	25.967.914,45 €	0,29%
29	2.848	2.434.052,73 €	37.647.152,51 €	9.103.649.549,38 €	0,41%	548.623,58 €	9.793.808,91 €	27.853.343,60 €	0,31%
30	3.052	2.236.231,23 €	39.883.383,74 €	9.271.008.671,95 €	0,43%	1.281.386,13 €	11.075.195,04 €	28.808.188,70 €	0,31%
31	3.226	1.719.251,94 €	41.602.635,68 €	9.420.765.675,99 €	0,44%	804.134,93 €	11.879.329,97 €	29.723.305,71 €	0,32%
32	3.424	2.623.739,27 €	44.226.374,95 €	9.579.987.985,90 €	0,46%	885.483,28 €	12.764.813,25 €	31.461.561,70 €	0,33%
33	3.605	2.120.744,51 €	46.347.119,46 €	9.740.821.619,85 €	0,48%	933.656,77 €	13.698.470,02 €	32.648.649,44 €	0,34%
34	3.813	2.420.003,66 €	48.767.123,12 €	9.903.162.118,71 €	0,49%	950.373,68 €	14.648.843,70 €	34.118.279,42 €	0,34%
35	3.998	2.420.008,37 €	51.187.131,49 €	10.064.029.843,58 €	0,51%	1.118.399,98 €	15.767.243,68 €	35.419.887,81 €	0,35%
36	4.239	2.998.098,55 €	54.185.230,04 €	10.220.691.281,36 €	0,53%	887.666,42 €	16.654.910,10 €	37.530.319,94 €	0,37%
37	4.409	2.247.524,20 €	56.432.754,24 €	10.220.691.281,36 €	0,55%	1.541.385,24 €	18.196.295,34 €	38.236.458,90 €	0,37%
38	4.610	3.025.056,98 €	59.457.811,22 €	10.220.691.281,36 €	0,58%	1.674.667,75 €	19.870.963,09 €	39.586.848,13 €	0,39%
39	4.789	2.506.739,58 €	61.964.550,80 €	10.220.691.281,36 €	0,61%	1.044.061,34 €	20.915.024,43 €	41.049.526,37 €	0,40%
40	5.027	3.233.122,00 €	65.197.672,80 €	10.220.691.281,36 €	0,64%	1.329.497,22 €	22.244.521,65 €	42.953.151,15 €	0,42%
41	5.248	3.171.361,57 €	68.369.034,37 €	10.220.691.281,36 €	0,67%	1.899.814,50 €	24.144.336,15 €	44.224.698,22 €	0,43%
42	5.426	3.438.309,98 €	71.807.344,35 €	10.220.691.281,36 €	0,70%	2.453.868,38 €	26.598.204,53 €	45.209.139,82 €	0,44%
43	5.624	2.857.456,44 €	74.664.800,79 €	10.220.691.281,36 €	0,73%	1.462.985,79 €	28.061.190,32 €	46.603.610,47 €	0,46%
44	5.788	2.938.252,31 €	77.603.053,10 €	10.220.691.281,36 €	0,76%	1.922.162,71 €	29.983.353,03 €	47.619.700,07 €	0,47%
45	5.981	3.401.196,53 €	81.004.249,63 €	10.220.691.281,36 €	0,79%	1.861.802,21 €	31.845.155,24 €	49.159.094,39 €	0,48%
46	6.241	3.545.366,51 €	84.549.616,14 €	10.220.691.281,36 €	0,83%	1.937.937,47 €	33.783.092,71 €	50.766.523,43 €	0,50%
47	6.386	2.699.463,18 €	87.249.079,32 €	10.220.691.281,36 €	0,85%	1.637.976,07 €	35.421.068,78 €	51.828.010,54 €	0,51%
48	6.572	3.021.348,40 €	90.270.427,72 €	10.220.691.281,36 €	0,88%	1.864.835,50 €	37.285.904,28 €	52.984.523,44 €	0,52%
49	6.762	2.771.407,14 €	93.041.834,86 €	10.220.691.281,36 €	0,91%	1.609.905,47 €	38.895.809,75 €	54.146.025,11 €	0,53%
50	6.977	2.654.366,59 €	95.696.201,45 €	10.220.691.281,36 €	0,94%	1.798.916,81 €	40.694.726,56 €	55.001.474,89 €	0,54%
51	7.136	2.539.877,33 €	98.236.078,78 €	10.220.691.281,36 €	0,96%	1.457.198,87 €	42.151.925,43 €	56.084.153,35 €	0,55%
52	7.356	3.282.947,49 €	101.519.026,27 €	10.220.691.281,36 €	0,99%	1.845.481,91 €	43.997.407,34 €	57.521.618,93 €	0,56%
53	7.527	2.837.753,97 €	104.356.780,24 €	10.220.691.281,36 €	1,02%	1.302.742,27 €	45.300.149,61 €	59.056.630,63 €	0,58%
54	7.808	4.206.852,12 €	108.563.632,36 €	10.220.691.281,36 €	1,06%	1.637.102,59 €	46.937.252,20 €	61.626.380,16 €	0,60%
55	8.039	3.081.578,73 €	111.645.211,09 €	10.220.691.281,36 €	1,09%	1.916.839,63 €	48.854.091,83 €	62.791.119,26 €	0,61%
56	8.204	2.767.807,07 €	114.413.018,16 €	10.220.691.281,36 €	1,12%	1.535.493,69 €	50.389.585,52 €	64.023.432,64 €	0,63%
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%
59	8.713	2.533.964,40 €	123.181.343,96 €	10.220.691.281,36 €	1,21%	1.532.270,20 €	55.478.466,95 €	67.702.877,01 €	0,66%
60	9.889	3.168.111,02 €	126.310.568,96 €	10.220.691.281,36 €	1,24%	1.168.677,86 €	61.786.417,66 €	64.524.151,30 €	0,63%
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5. Concentration Limits

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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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		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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	1.973.776.187,50 €	1.611.276.187,50 €	362.500.000,00 €
Available Distribution Amount	101.619.552,48 €		
Replenishment	- €		
Amortisation	95.052.982,50 €		
Redemption per Class	95.052.982,50 €	95.052.982,50 €	- €
Redemption per Note		2.049,66 €	- €
Class Principal Outstanding Balance End of Period	1.878.723.205,00 €	1.516.223.205,00 €	362.500.000,00 €
Current Tranching		80,70%	19,30%
Current Pool Factor		0,33	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	29			
Principal Outstanding per Note Beginning of Period		34.744,50 €		100.000,00 €
> Principal Repayment per Note		2.049,66 €		- €
Principal Outstanding per Note End of Period		32.694,84 €		100.000,00 €
> Interest accrued for the period		- €	-	292.030,00 €
Interest Payment		- €		292.030,00 €
Interest Payment per Note		- €		80,56 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	23,15%	3,86%
Current CE (excl. Excess Spread)	19,30%	0,00%

* Last rating action as of 05.02.2025

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7. Original Principal Balance

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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	34.233,76	0,00%	21	0,01%
2000: 3999	3.041.599,71	0,08%	906	0,47%
4000: 5999	22.667.188,60	0,58%	4.385	2,29%
6000: 7999	63.122.580,71	1,61%	8.930	4,66%
8000: 9999	113.447.629,86	2,90%	12.564	6,56%
10000:11999	179.379.346,38	4,58%	16.381	8,55%
12000:13999	221.074.510,55	5,64%	17.018	8,88%
14000:15999	272.231.680,46	6,95%	18.161	9,48%
16000:17999	282.359.568,28	7,21%	16.644	8,69%
18000:19999	278.970.379,24	7,12%	14.702	7,67%
20000:21999	299.794.969,56	7,65%	14.340	7,49%
22000:23999	264.895.938,43	6,76%	11.541	6,02%
24000:25999	256.883.716,67	6,56%	10.289	5,37%
26000:27999	219.190.330,40	5,60%	8.128	4,24%
28000:29999	200.066.740,60	5,11%	6.909	3,61%
30000:31999	183.773.892,52	4,69%	5.956	3,11%
32000:33999	148.624.053,17	3,79%	4.511	2,35%
34000:35999	134.552.447,53	3,44%	3.849	2,01%
36000:37999	104.148.915,72	2,66%	2.818	1,47%
38000:39999	92.036.508,45	2,35%	2.362	1,23%
40000:41999	82.826.007,53	2,11%	2.029	1,06%
42000:43999	67.637.315,25	1,73%	1.574	0,82%
44000:45999	60.710.090,35	1,55%	1.351	0,71%
46000:47999	47.144.578,38	1,20%	1.004	0,52%
48000:49999	41.787.545,41	1,07%	853	0,45%
50000:51999	42.903.812,19	1,10%	846	0,44%
52000:53999	28.218.978,75	0,72%	533	0,28%
54000:55999	27.484.105,31	0,70%	500	0,26%
56000:57999	18.868.298,86	0,48%	331	0,17%
58000:59999	18.405.728,48	0,47%	312	0,16%
60000:61999	18.184.332,03	0,46%	299	0,16%
62000:63999	11.717.823,85	0,30%	186	0,10%
64000:65999	11.825.560,33	0,30%	182	0,10%
66000:67999	10.227.401,82	0,26%	153	0,08%
68000:69999	8.700.853,42	0,22%	126	0,07%
70000:70000	2.310.000,00	0,06%	33	0,02%
70001:	77.150.767,88	1,97%	848	0,44%
Total	**3.916.399.430,44**	**100,00%**	**191.575**	**100,00%**

Statistics	**in EUR**
Average Amount	20.443,17

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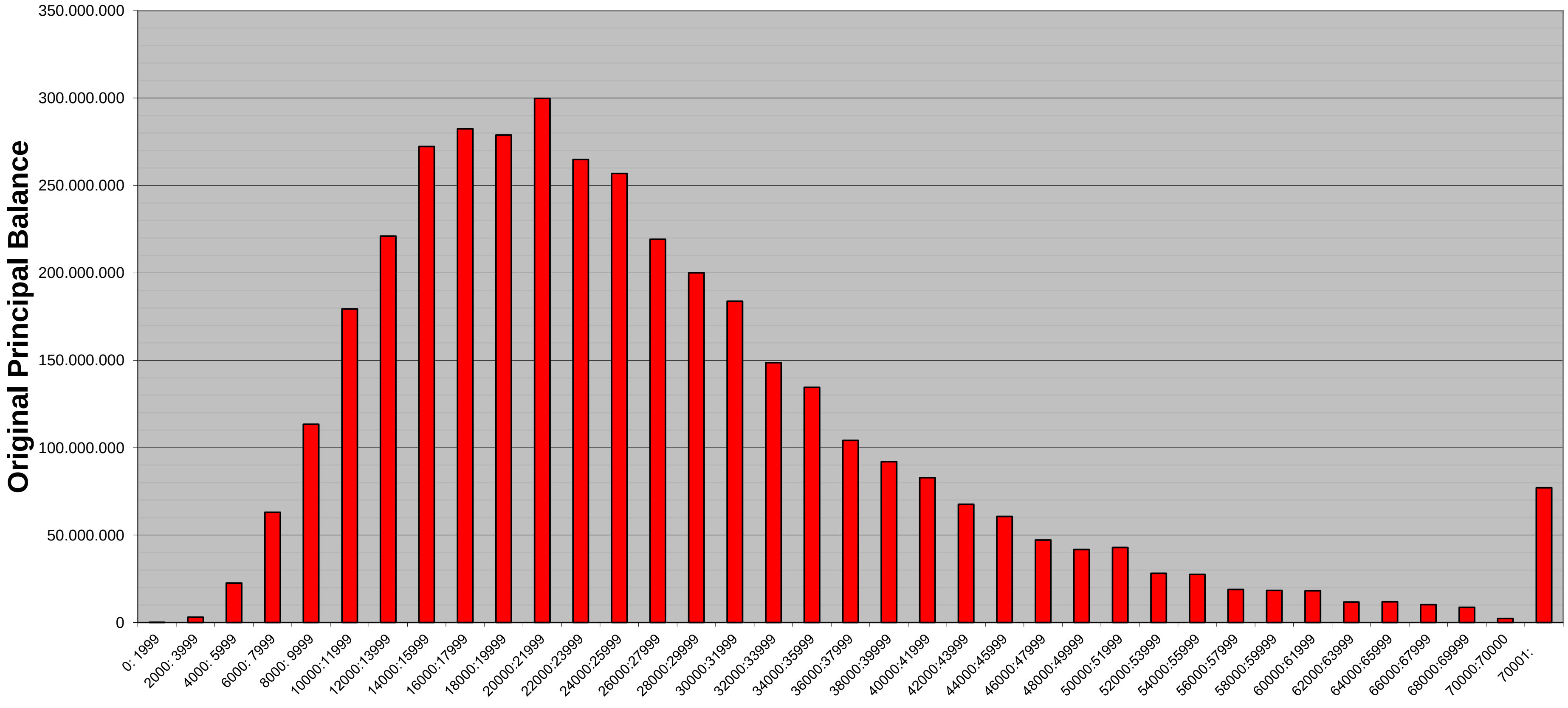
7.1 Original PB (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

8. Current Principal Balance

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	26.648.971,75	1,42%	27.272	14,24%
2000: 3999	78.617.449,34	4,18%	26.361	13,76%
4000: 5999	117.120.403,21	6,23%	23.509	12,27%
6000: 7999	148.001.827,92	7,88%	21.207	11,07%
8000: 9999	164.754.415,14	8,77%	18.356	9,58%
10000:11999	169.276.862,87	9,01%	15.438	8,06%
12000:13999	166.659.190,27	8,87%	12.851	6,71%
14000:15999	158.973.431,53	8,46%	10.618	5,54%
16000:17999	143.971.619,55	7,66%	8.490	4,43%
18000:19999	123.738.942,36	6,59%	6.527	3,41%
20000:21999	105.505.781,84	5,62%	5.033	2,63%
22000:23999	87.789.984,35	4,67%	3.826	2,00%
24000:25999	73.156.426,20	3,89%	2.932	1,53%
26000:27999	58.855.734,95	3,13%	2.183	1,14%
28000:29999	49.087.460,46	2,61%	1.696	0,89%
30000:31999	38.820.153,73	2,07%	1.254	0,65%
32000:33999	30.210.580,14	1,61%	917	0,48%
34000:35999	23.006.593,22	1,22%	658	0,34%
36000:37999	19.675.628,14	1,05%	532	0,28%
38000:39999	15.048.985,70	0,80%	386	0,20%
40000:41999	12.913.056,24	0,69%	315	0,16%
42000:43999	9.106.030,21	0,48%	212	0,11%
44000:45999	7.552.299,52	0,40%	168	0,09%
46000:47999	6.766.981,99	0,36%	144	0,08%
48000:49999	5.525.027,40	0,29%	113	0,06%
50000:51999	4.285.451,74	0,23%	84	0,04%
52000:53999	3.934.773,10	0,21%	74	0,04%
54000:55999	2.693.448,79	0,14%	49	0,03%
56000:57999	2.617.738,42	0,14%	46	0,02%
58000:59999	1.826.651,39	0,10%	31	0,02%
60000:61999	1.949.814,62	0,10%	32	0,02%
62000:63999	2.962.997,79	0,16%	47	0,02%
64000:65999	1.954.457,50	0,10%	30	0,02%
66000:67999	1.473.736,72	0,08%	22	0,01%
68000:69999	1.105.967,76	0,06%	16	0,01%
70001:	13.133.985,36	0,70%	146	0,08%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

Statistics	**in EUR**
Average Amount	9.806,72

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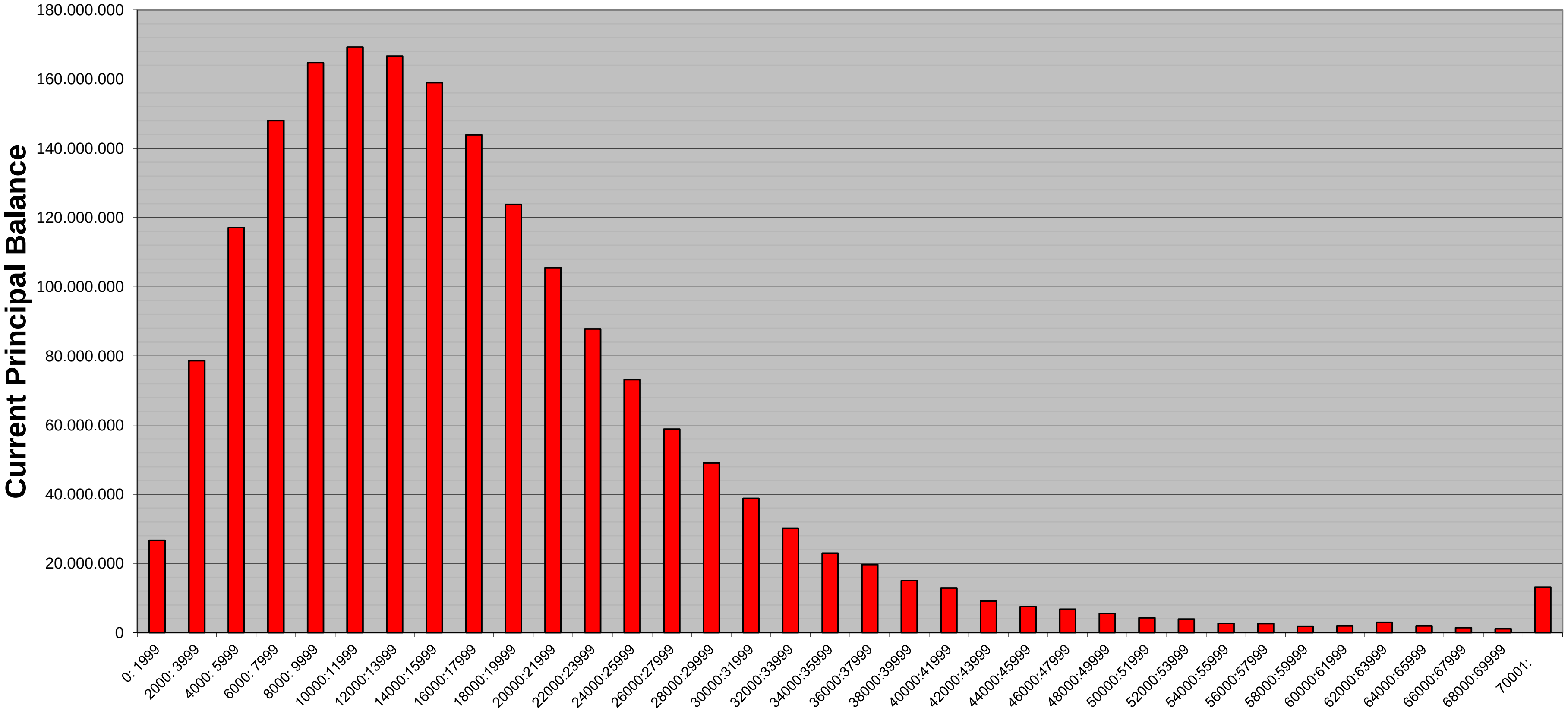
8.1 Current PB (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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9. Borrower Concentration

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	193.217,99	0,0103%	2
2	162.478,52	0,0086%	1
3	159.890,63	0,0085%	1
4	159.574,95	0,0085%	2
5	155.445,76	0,0083%	1
6	150.512,46	0,0080%	1
7	146.893,09	0,0078%	1
8	145.677,86	0,0078%	1
9	138.672,66	0,0074%	1
10	138.606,61	0,0074%	1
11	138.059,80	0,0073%	1
12	129.772,23	0,0069%	1
13	128.321,79	0,0068%	1
14	126.594,53	0,0067%	1
15	121.233,49	0,0065%	1
16	120.534,82	0,0064%	2
17	119.276,45	0,0063%	1
18	118.417,09	0,0063%	3
19	118.105,36	0,0063%	1
20	115.116,88	0,0061%	1
21	114.662,60	0,0061%	1
22	114.032,84	0,0061%	1
23	113.054,04	0,0060%	1
24	111.519,18	0,0059%	1
25	108.864,81	0,0058%	1
	3.348.536,44	**0,1782%**	**30**

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10. Geographical Distribution

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	173.448.163,73	9,23%	17.149	8,95%
Bavaria	193.760.548,73	10,31%	19.172	10,01%
Berlin	48.837.216,16	2,60%	4.615	2,41%
Brandenburg	102.347.428,27	5,45%	10.919	5,70%
Bremen	12.742.196,62	0,68%	1.213	0,63%
Hamburg	31.840.671,58	1,69%	2.822	1,47%
Hesse	106.832.602,08	5,69%	11.043	5,76%
Lower Saxony	207.213.474,12	11,03%	21.063	10,99%
Mecklenburg-Western Pomerania	113.222.397,81	6,03%	11.673	6,09%
North Rhine-Westphalia	367.651.320,31	19,57%	37.045	19,34%
Rhineland-Palatinate	77.371.902,96	4,12%	8.068	4,21%
Saarland	22.737.202,07	1,21%	2.424	1,27%
Saxony	124.851.455,68	6,65%	13.419	7,00%
Saxony-Anhalt	109.448.883,04	5,83%	11.962	6,24%
Schleswig-Holstein	89.749.872,34	4,78%	9.013	4,70%
Thuringia	94.626.952,22	5,04%	9.792	5,11%
n/a	2.040.573,50	0,11%	183	0,10%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

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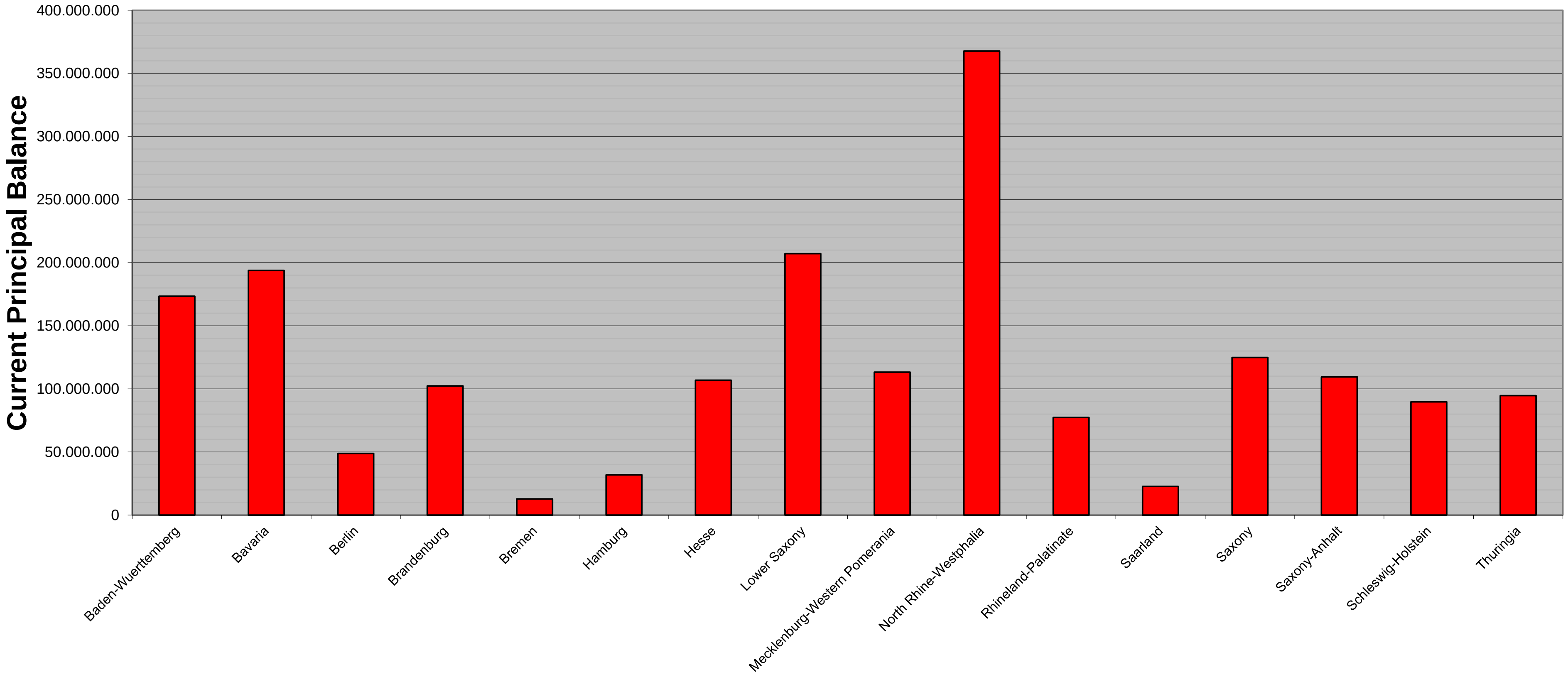
10.1 Geographical Distribution (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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11. Object/Vehicle Type

Calculation Date		10.10.2025			
Payment Date		14.10.2025			
Period No		60			
Monthly Period		Oct 2025			
Interest Period	from	15.09.2025	to	14.10.2025	= 29 days
Collection Period	from	01.09.2025	to	30.09.2025	

Santander

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	5.358.603,15	0,29%	573	0,30%
		Private	14.741.407,03	0,78%	1.804	0,94%
			20.100.010,18	1,07%	2.377	1,24%
	Used Vehicle	Commercial	22.951.714,25	1,22%	2.523	1,32%
		Private	116.800.826,37	6,22%	16.220	8,47%
			139.752.540,62	7,44%	18.743	9,78%
	Total		**159.852.550,80**	**8,51%**	**21.120**	**11,02%**
Non-Online	New Vehicle	Commercial	36.761.091,28	1,96%	2.750	1,44%
		Private	108.502.110,42	5,78%	10.362	5,41%
			145.263.201,70	7,73%	13.112	6,84%
	Used Vehicle	Commercial	264.752.369,91	14,09%	20.602	10,75%
		Private	1.308.854.738,81	69,67%	136.741	71,38%
			1.573.607.108,72	83,76%	157.343	82,13%
	Total		**1.718.870.310,42**	**91,49%**	**170.455**	**88,98%**
Total			**1.878.722.861,00**	**100,00%**	**191.575**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	1.792.274.250,76	95,40%	183.261	95,66%
Leisure	70.527.354,43	3,75%	4.744	2,48%
Motorbike	15.921.256,03	0,85%	3570	1,86%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

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12. Insurances

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.206.250.940,30	64,21%	110.141	57,49%
Yes	672.471.920,92	35,79%	81.434	42,51%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.388.681.089,35	73,92%	138.580	72,34%
Yes	490.041.771,87	26,08%	52.995	27,66%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	1.701.885.859,71	90,59%	172.710	90,15%
Yes	176.837.001,51	9,41%	18.865	9,85%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

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13. Type of Contract

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	817.365.645,05	43,51%	113.877	59,44%
	Vehicle	131.946.306,51	7,02%	16.646	8,69%
	Total	949.311.951,56	50,53%	130.523	68,13%
Yes	Auto	731.533.437,58	38,94%	51.250	26,75%
- of which balloon rates		526.585.041,35	28,03%		
- of which regular installments		204.948.396,23	10,91%		
Yes	Vehicle	197.877.472,08	10,53%	9.802	5,12%
- of which balloon rates		149.796.212,89	7,97%		
- of which regular installments		48.081.259,19	2,56%		
	Total	929.410.909,66	49,47%	61.052	31,87%
Total		**1.878.722.861,22**	**100,00%**	**191.575**	**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	84.823,04	0,01%	8	0,01%
26:38	13.403.577,19	1,98%	1.059	1,73%
39:51	119.865.075,28	17,72%	9.932	16,27%
52:64	295.413.842,71	43,68%	26.159	42,85%
65:72	148.730.130,75	21,99%	14.220	23,29%
73:	98.865.748,74	14,62%	9.673	15,84%
Total	**676.381.254,24**	**100,00%**	**61.052**	**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	218.523.424,32	32,31%	20.877	34,20%
13:25	253.109.657,66	37,42%	22.868	37,46%
26:38	166.163.247,58	24,57%	14.130	23,14%
39:51	38.100.259,87	5,63%	3.159	5,17%
52:64	484.664,81	0,07%	18	0,03%
73:	0,00	0,00%	0	0,00%
Total	**676.381.254,24**	**100,00%**	**61.052**	**100,00%**

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14. Payment Methods

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	1.824.683.327,59	97,12%	186.009	97,09%
Other	54.039.533,63	2,88%	5.566	2,91%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	808.602.319,47	43,04%	82.449	43,04%
1st of month	1.070.120.541,75	56,96%	109.126	56,96%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

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15. Downpayment

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Downpayment (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Downpayment / Purchase Price in %*
No Downpayment	788.620.538,77	41,98%	82.339	42,98%	0,00%
0: 999	35.675.799,75	1,90%	5.102	2,66%	3,58%
1000: 1999	91.230.774,51	4,86%	12.016	6,27%	7,80%
2000: 2999	119.301.634,83	6,35%	14.543	7,59%	12,19%
3000: 3999	112.462.002,49	5,99%	12.833	6,70%	15,81%
4000: 4999	87.732.476,78	4,67%	9.768	5,10%	19,22%
5000: 5999	137.532.147,90	7,32%	13.192	6,89%	20,49%
6000: 6999	71.084.692,95	3,78%	6.894	3,60%	23,72%
7000: 7999	56.767.172,10	3,02%	5.335	2,78%	26,31%
8000: 8999	50.635.592,24	2,70%	4.587	2,39%	28,45%
9000: 9999	25.939.237,47	1,38%	2.432	1,27%	31,01%
10000:10999	93.828.438,34	4,99%	7.550	3,94%	30,23%
11000:11999	17.609.683,88	0,94%	1.516	0,79%	33,92%
12000:12999	24.002.381,59	1,28%	2.012	1,05%	35,71%
13000:13999	14.240.788,76	0,76%	1.249	0,65%	37,69%
14000:14999	11.378.896,33	0,61%	993	0,52%	38,76%
15000:15000	30.774.228,35	1,64%	2.257	1,18%	37,06%
15001:	109.906.374,18	5,85%	6.957	3,63%	44,66%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**	**15,82%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	3.597,65 €	6.309,45 €
Average Purchase Price	22.734,05 €	25.519,74 €
Downpayment in %	**15,82%**	**24,72%**

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16. Effective Interest Rate

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.452.948,73	0,18%	169	0,09%
1: 1	138.946.689,59	7,40%	13.285	6,93%
2: 2	408.107.997,32	21,72%	41.111	21,46%
3: 3	691.236.845,59	36,79%	72.297	37,74%
4: 4	304.876.299,02	16,23%	34.486	18,00%
5: 5	191.797.781,28	10,21%	17.057	8,90%
6: 6	96.831.443,66	5,15%	8.751	4,57%
7: 7	22.281.621,43	1,19%	2.215	1,16%
8: 8	16.605.807,67	0,88%	1.788	0,93%
9: 9	3.198.420,49	0,17%	287	0,15%
10:10	629.305,76	0,03%	57	0,03%
11:11	506.865,65	0,03%	50	0,03%
12:12	250.835,03	0,01%	22	0,01%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

Statistics	**in %**
WA Interest	4,05%

*runs from .00 to .99

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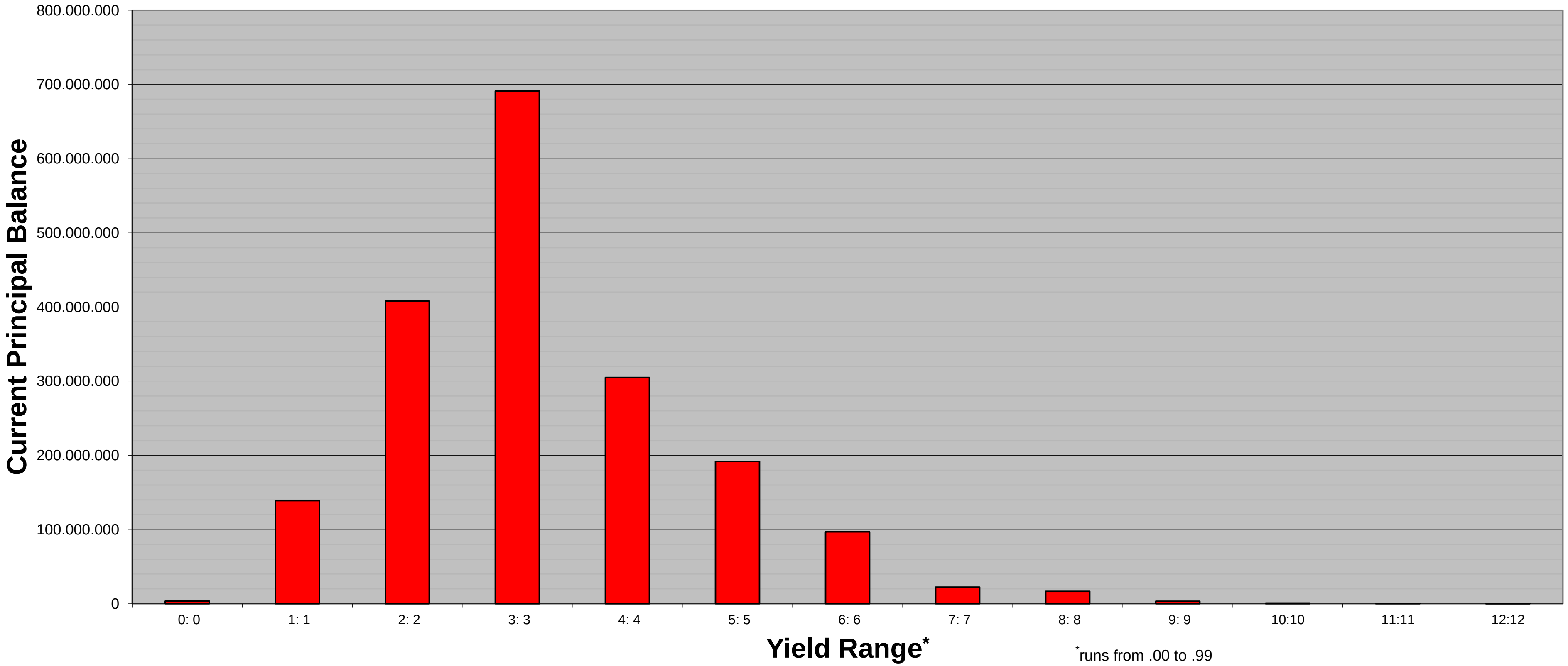
16.1 Effective Interest Rate (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



*runs from .00 to .99

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Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

17. Seasoning

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
24:26	21.926.231,24	1,17%	1.455	0,76%
27:29	97.046.260,41	5,17%	6.548	3,42%
30:32	144.827.443,20	7,71%	10.790	5,63%
33:35	175.895.836,85	9,36%	13.579	7,09%
36:38	223.445.270,21	11,89%	17.412	9,09%
39:41	222.137.857,00	11,82%	18.795	9,81%
42:44	168.575.231,49	8,97%	16.097	8,40%
45:47	162.507.803,66	8,65%	16.372	8,55%
48:50	138.886.656,60	7,39%	14.627	7,64%
51:53	150.725.095,12	8,02%	16.857	8,80%
54:56	90.994.229,33	4,84%	11.533	6,02%
57:59	93.500.760,90	4,98%	13.353	6,97%
60:62	81.982.720,69	4,36%	11.273	5,88%
63:65	34.175.347,02	1,82%	5.644	2,95%
66:68	25.285.800,89	1,35%	4.965	2,59%
69:71	16.259.004,49	0,87%	3.827	2,00%
72:74	12.422.132,31	0,66%	2.794	1,46%
75:77	7.111.526,55	0,38%	1.677	0,88%
78:80	3.784.421,32	0,20%	1.097	0,57%
81:	7.233.231,94	0,39%	2.880	1,50%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

Statistics

WA Seasoning	44,20

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17.1 Seasoning (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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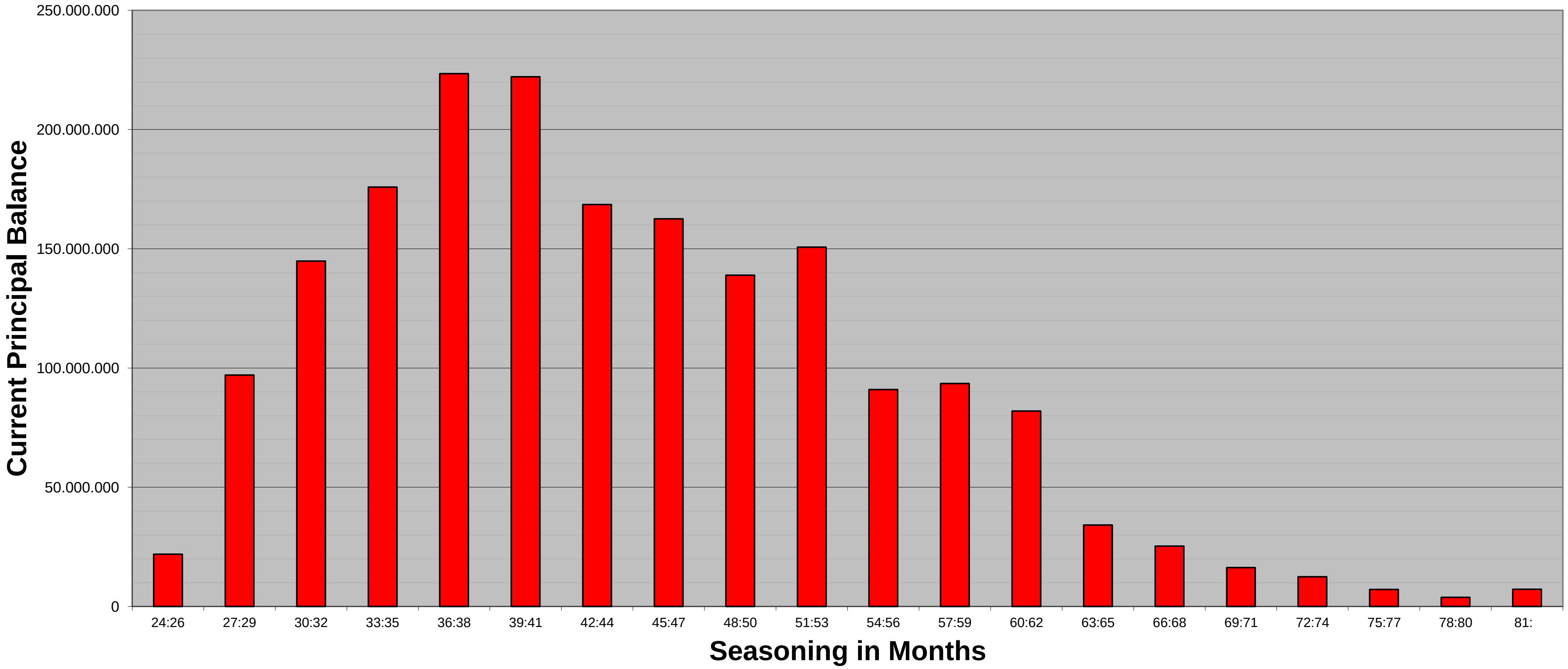

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Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

18. Remaining Term

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
: -1	5.412.323,82	0,29%	954	0,50%
0: 6	98.932.116,83	5,27%	24.357	12,71%
7: 13	232.708.733,78	12,39%	35.143	18,34%
14: 20	267.040.191,72	14,21%	30.615	15,98%
21: 27	289.169.818,20	15,39%	28.552	14,90%
28: 34	276.379.869,60	14,71%	23.272	12,15%
35: 41	187.880.291,77	10,00%	14.390	7,51%
42: 48	127.354.228,35	6,78%	9.636	5,03%
49: 55	72.271.787,43	3,85%	5.390	2,81%
56: 62	88.344.393,44	4,70%	6.069	3,17%
63: 69	65.713.828,39	3,50%	4.159	2,17%
70: 76	50.729.333,86	2,70%	2.935	1,53%
77: 83	54.367.194,44	2,89%	2.953	1,54%
84: 90	45.401.562,94	2,42%	2.344	1,22%
91: 97	15.756.872,75	0,84%	751	0,39%
98:104	1.142.369,96	0,06%	51	0,03%
105:107	77.374,62	0,00%	3	0,00%
108:	40.569,32	0,00%	1	0,00%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

Statistics

WA Remaining Term	33,23

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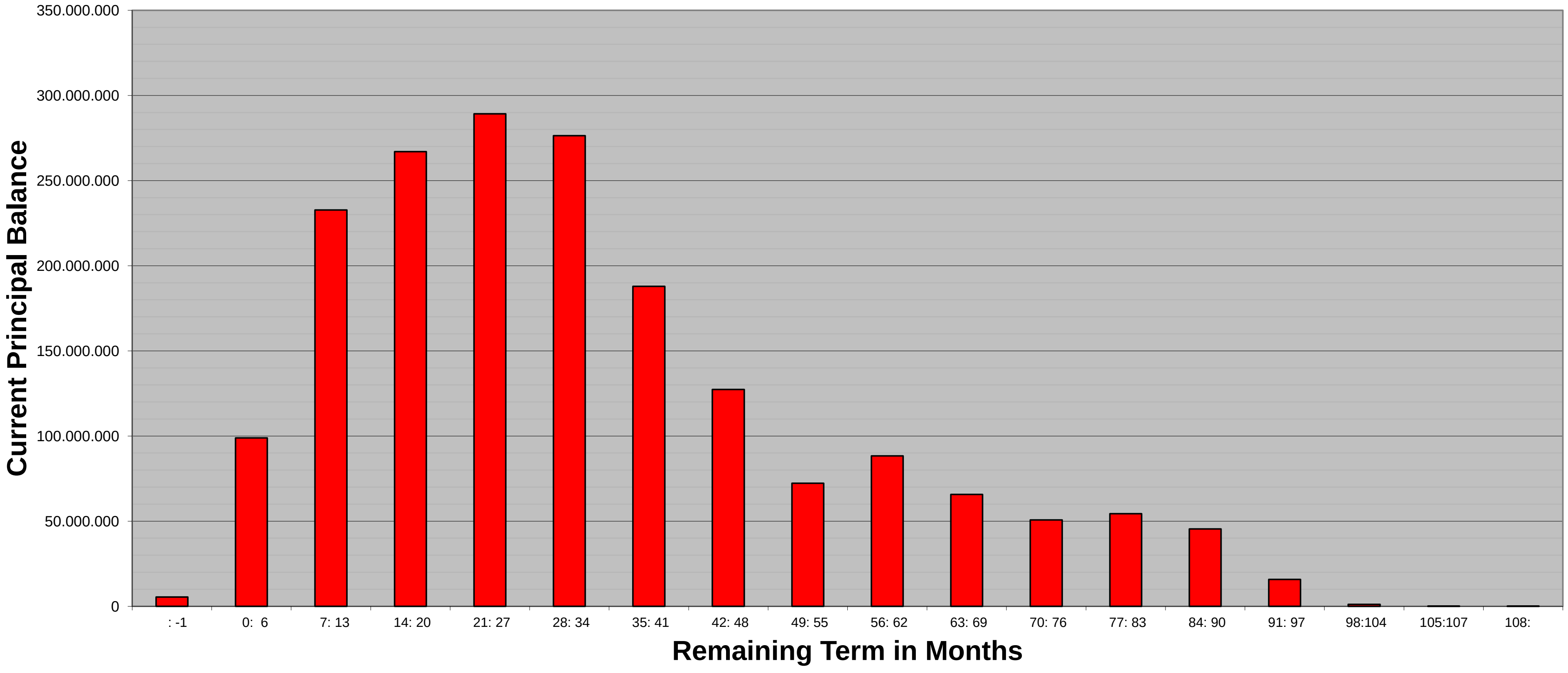
18.1 Remaining Term (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

19. Original Term

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	92.587,71	0,00%	22	0,01%
26: 38	17.195.110,80	0,92%	3.766	1,97%
39: 51	171.245.954,84	9,12%	22.801	11,90%
52: 64	488.596.186,14	26,01%	52.594	27,45%
65: 77	545.310.210,27	29,03%	51.401	26,83%
78: 90	150.836.234,61	8,03%	19.590	10,23%
91:103	237.432.808,59	12,64%	24.783	12,94%
104:116	45.627.403,54	2,43%	3.432	1,79%
117:119	9.634.112,86	0,51%	585	0,31%
120:	212.752.470,03	11,32%	12.597	6,58%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

Statistics

WA Original Term	77,43

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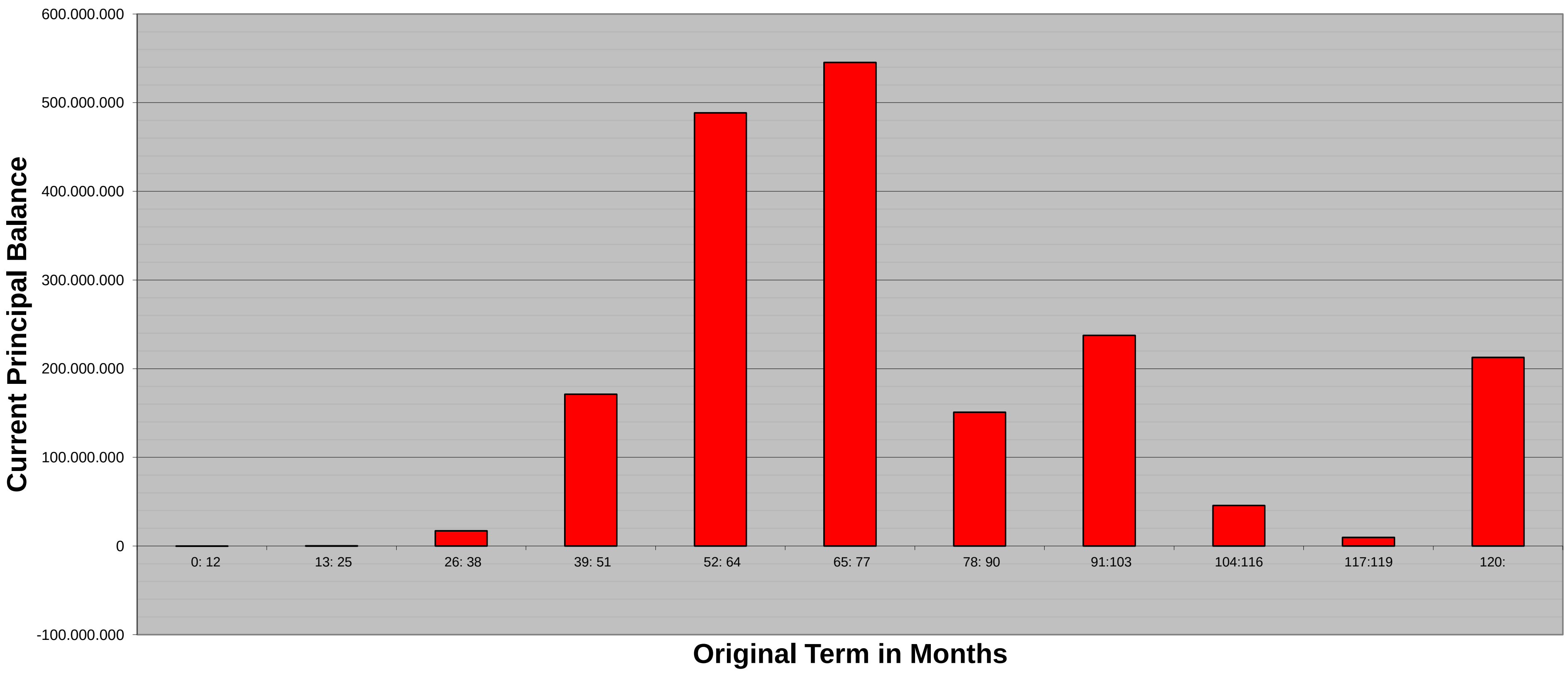
19.1 Original Term (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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20. Brands + Fuel Type

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	226.158.056,39	12,04%	23.918	12,48%
2	209.092.317,00	11,13%	22.101	11,54%
3	171.854.160,15	9,15%	14.025	7,32%
4	138.842.939,74	7,39%	11.701	6,11%
5	132.006.447,01	7,03%	11.455	5,98%
6	93.994.134,13	5,00%	13.998	7,31%
7	92.573.473,28	4,93%	9.954	5,20%
8	84.374.420,57	4,49%	10.120	5,28%
9	82.116.162,47	4,37%	8.268	4,32%
10	74.017.812,03	3,94%	8.265	4,31%
11	65.036.762,49	3,46%	5.051	2,64%
12	58.346.417,20	3,11%	7.589	3,96%
13	54.876.858,51	2,92%	5.206	2,72%
14	42.232.988,01	2,25%	4.364	2,28%
15	38.640.082,12	2,06%	5.233	2,73%
	1.564.163.031,10	**83,26%**	**161.248**	**84,17%**

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	545.688.993,01	29,05%	75.215	39,26%
Diesel Euro 6	227.902.134,74	12,13%	21.757	11,36%
Diesel Euro 5	94.330.638,94	5,02%	12.602	6,58%
Diesel < Euro 5	213.889.334,15	11,38%	20.523	10,71%
Other	21.768.224,15	1,16%	2.069	1,08%
n/a	775.143.536,23	41,26%	59.409	31,01%
Total	**1.878.722.861,22**	**100,00%**	**191.575**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		10.10.2025			
Payment Date		14.10.2025			
Period No		60			
Monthly Period		Oct 2025			
Interest Period	from	15.09.2025	to	14.10.2025	= 29 days
Collection Period	from	01.09.2025	to	30.09.2025	

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Priority of Payments

Available Distribution Amount		101.619.552,48 €
Senior Expenses	-	141,78 €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	292.030,00 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	343,78 €
Principal Class A	-	95.052.982,50 €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	241,67 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	6.073.812,75 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	141,78 €		
Interest accrued for the Period	292.030,00 €	- €	292.030,00 €
Cumulative Interest accrued	17.180.981,85 €	- €	17.180.981,85 €
Interest Payments	292.030,00 €	- €	292.030,00 €
Cumulative Interest Payments	17.180.981,85 €	- €	17.180.981,85 €
Interest accrued on Subordinated Loan for the Period	241,67 €		
Cumulative Interest accrued on Subordinated Loan	15.091,65 €		
Interest Payments on Subordinated Loan	241,67 €		
Cumulative Interest Payments on Subordinated Loan	15.091,65 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Calculation Date		10.10.2025				
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22. Retention

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

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	1.973.775.970,60 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	1.878.722.861,22 €
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:	1.611.276.187,50 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	1.516.223.205,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,01%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,01%

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23. Counterparties

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Calculation Date		10.10.2025			
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Interest Period	from	15.09.2025	to	14.10.2025	= 29 days
Collection Period	from	01.09.2025	to	30.09.2025	

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)	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 30.09.2025, data source: Bloomberg

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24. Issuer Information

Calculation Date		10.10.2025			
Payment Date		14.10.2025			
Period No		60			
Monthly Period		Oct 2025			
Interest Period	from	15.09.2025	to	14.10.2025	= 29 days
Collection Period	from	01.09.2025	to	30.09.2025	

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		10.10.2025				
Payment Date		14.10.2025				
Period No		60				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

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

Ratings as of 30.09.2025, data source: Bloomberg

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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26. Glossary

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
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Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
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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