SC Germany Consumer 2020-1
Monthly Investor Report

SC Germany Consumer 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date	10.10.2025				
Payment Date	14.10.2025				
Period No	59				
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		

Index

Page

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

1. Portfolio Information

Calculation Date		10.10.2025			
Payment Date		14.10.2025			
Period No		59			
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	

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**38.863**	**256.430.146,52 €**	**269.112.740,91 €**
Scheduled Principal Payments		8.991.958,93 €	9.207.090,27 €
Prepayment Principal		2.894.403,43 €	2.852.335,14 €
Total Principal Collections		**11.886.362,36 €**	**12.059.425,41 €**
Total Interest Collections		**1.130.910,09 €**	**1.188.043,74 €**
Defaults		**717.643,53 €**	**623.168,98 €**
Replenishment Amount		**- €**	**- €**
End of Period		**243.826.140,63 €**	**256.430.146,52 €**
Purchase Shortfall Amount		**95,82 €**	**92,23 €**
Total Assets (End of Period)	**37.679**	243.826.236,45 €	256.430.238,75 €
Current Prepayment Rate (annualised)		12,7%	
Current Poolfactor		11,3%	

SC Germany Consumer 2020-1
Monthly Investor Report

1.1 Portfolio Information per period

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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

Collection Period	*Outstanding BOP*	*Scheduled Principal Payments*	*Prepayment Principal*	*Total Principal Collections*	*Prepayment Rate*
1	1.799.999.933,09 €	28.004.372,02 €	37.328.045,90 €	65.332.417,92 €	22,23%
2	1.799.999.978,57 €	27.656.379,76 €	32.092.572,15 €	59.748.951,91 €	19,42%
3	1.799.999.995,61 €	30.260.180,50 €	40.849.586,79 €	71.109.767,29 €	24,08%
4	1.799.999.991,50 €	29.666.354,11 €	42.585.774,69 €	72.252.128,80 €	24,97%
5	1.799.999.993,97 €	29.272.948,70 €	52.031.411,07 €	81.304.359,77 €	29,67%
6	1.799.999.998,42 €	28.945.451,65 €	45.554.564,24 €	74.500.015,89 €	26,48%
7	1.799.999.986,54 €	29.236.040,56 €	43.340.599,83 €	72.576.640,39 €	25,36%
8	1.799.999.989,63 €	29.279.001,04 €	50.076.352,28 €	79.355.353,32 €	28,72%
9	1.799.999.997,62 €	29.869.284,36 €	62.441.257,36 €	92.310.541,72 €	34,54%
10	1.799.999.984,70 €	29.621.444,89 €	51.566.098,32 €	81.187.543,21 €	29,45%
11	1.799.999.992,84 €	30.177.669,47 €	47.987.492,90 €	78.165.162,37 €	27,69%
12	1.799.999.993,58 €	30.876.744,16 €	47.465.290,02 €	78.342.034,18 €	27,43%
13	1.799.999.958,80 €	29.556.876,67 €	45.760.187,19 €	75.317.063,86 €	26,58%
14	1.721.647.673,05 €	28.588.769,79 €	30.693.631,43 €	59.282.401,22 €	19,42%
15	1.658.715.590,68 €	28.499.176,78 €	47.084.893,55 €	75.584.070,33 €	29,22%
16	1.579.516.526,08 €	27.185.727,46 €	44.025.413,58 €	71.211.141,04 €	28,77%
17	1.504.720.267,30 €	26.381.970,38 €	42.816.372,78 €	69.198.343,16 €	29,28%
18	1.432.703.420,57 €	26.625.784,19 €	34.486.040,66 €	61.111.824,85 €	25,35%
19	1.366.855.787,27 €	24.783.879,79 €	37.217.290,41 €	62.001.170,20 €	28,20%
20	1.301.382.552,83 €	23.445.035,29 €	31.526.190,43 €	54.971.225,72 €	25,49%
21	1.243.335.118,53 €	23.488.188,23 €	27.123.684,87 €	50.611.873,10 €	23,25%
22	1.189.492.514,20 €	22.033.853,80 €	26.062.473,99 €	48.096.327,79 €	23,34%
23	1.137.704.113,13 €	21.376.728,61 €	22.264.065,20 €	43.640.793,81 €	21,11%
24	1.091.302.713,23 €	20.896.411,55 €	17.461.551,76 €	38.357.963,31 €	17,60%
25	1.050.040.105,16 €	20.553.036,44 €	14.978.129,26 €	35.531.165,70 €	15,84%
26	1.011.546.703,21 €	19.883.570,13 €	9.981.424,55 €	29.864.994,68 €	11,22%
27	979.508.496,29 €	19.747.624,75 €	16.740.256,79 €	36.487.881,54 €	18,69%
28	940.396.572,93 €	19.164.568,53 €	14.265.507,47 €	33.430.076,00 €	16,76%
29	904.083.465,13 €	18.959.919,52 €	14.103.398,55 €	33.063.318,07 €	17,19%
30	867.754.835,41 €	18.442.913,19 €	10.244.883,26 €	28.687.796,45 €	13,28%
31	837.573.133,32 €	17.521.972,50 €	12.252.968,87 €	29.774.941,37 €	16,21%
32	805.344.476,12 €	17.333.857,71 €	11.466.605,82 €	28.800.463,53 €	15,81%
33	774.337.554,90 €	16.768.072,82 €	11.233.018,29 €	28.001.091,11 €	16,08%
34	744.253.182,52 €	16.558.540,01 €	11.174.524,56 €	27.733.064,57 €	16,60%
35	714.652.736,22 €	16.488.206,14 €	6.880.698,32 €	23.368.904,46 €	10,96%
36	689.208.813,99 €	15.952.962,62 €	7.342.513,82 €	23.295.476,44 €	12,06%
37	664.036.503,02 €	15.429.784,11 €	6.956.068,94 €	22.385.853,05 €	11,87%
38	640.143.017,52 €	15.255.509,43 €	4.508.080,21 €	19.763.589,64 €	8,13%
39	618.529.801,11 €	15.218.681,96 €	8.160.241,19 €	23.378.923,15 €	14,73%
40	593.148.563,20 €	14.451.149,37 €	6.947.331,42 €	21.398.480,79 €	13,18%
41	570.129.389,58 €	14.338.922,15 €	6.971.384,24 €	21.310.306,39 €	13,73%
42	547.537.466,85 €	13.875.942,96 €	6.931.744,92 €	20.807.687,88 €	14,18%
43	525.478.887,66 €	13.394.198,89 €	6.448.230,30 €	19.842.429,19 €	13,77%
44	504.470.040,89 €	13.279.658,99 €	5.690.703,85 €	18.970.362,84 €	12,73%
45	483.797.256,40 €	13.035.463,55 €	6.586.923,12 €	19.622.386,67 €	15,17%
46	462.729.654,54 €	12.551.419,97 €	5.527.303,30 €	18.078.723,27 €	13,43%
47	443.196.259,31 €	12.176.477,02 €	5.092.917,04 €	17.269.394,06 €	12,95%
48	424.915.466,90 €	12.221.607,01 €	4.601.998,50 €	16.823.605,51 €	12,25%
49	406.972.073,69 €	11.638.694,55 €	4.210.609,25 €	15.849.303,80 €	11,73%
50	389.757.980,50 €	11.258.049,42 €	2.706.553,84 €	13.964.603,26 €	8,02%
51	374.849.302,11 €	11.343.997,87 €	4.935.729,04 €	16.279.726,91 €	14,71%
52	357.461.476,33 €	10.837.869,98 €	4.359.003,68 €	15.196.873,66 €	13,69%
53	341.121.321,93 €	10.629.875,39 €	4.043.611,57 €	14.673.486,96 €	13,33%
54	325.648.786,46 €	10.053.480,15 €	4.073.198,34 €	14.126.678,49 €	14,02%
55	310.618.786,56 €	9.917.370,91 €	3.495.609,49 €	13.412.980,40 €	12,70%
56	296.328.148,41 €	9.579.376,90 €	3.352.633,51 €	12.932.010,41 €	12,76%
57	282.720.890,45 €	9.380.518,60 €	3.505.360,55 €	12.885.879,15 €	13,90%
58	269.112.740,91 €	9.207.090,27 €	2.852.335,14 €	12.059.425,41 €	12,00%
59	256.430.146,52 €	8.991.958,93 €	2.894.403,43 €	11.886.362,36 €	12,73%
60					
61					
62					
63					
64					
65					
66					
67					
68					
69					
70					
71					
72					
73					
74					
75					
76					
77					
78					
79					
80					

SC Germany Consumer 2020-1
Monthly Investor Report

2. Reserve Accounts

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	2,8%	6.000.000,00 €	
Cash Outflow		6.000.000,00 €	
of which Liquidity Reserve Excess Amount		- €	
Cash Inflow		6.000.000,00 €	
End of Period	3,0%	6.000.000,00 €	
Required Liquidity Reserve Amount	3,0%	6.000.000,00 €	
Commingling Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	
Set-Off Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

SC Germany Consumer 2020-1
Monthly Investor Report

3.1 Delinquency Data

Calculation Date		10.10.2025			
Payment Date		14.10.2025			
Period No		59			
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	

Delinquency Data and Ratios

Collection Period	Outstanding BOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	**1.799.999.933,09 €**	0,00 €	0,00 €	0,00 €	0,00 €	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**1.799.999.978,57 €**	6.313.367,70 €	882.720,82 €	170.291,73 €	106.711,25 €	**99,58%**	0,35%	0,05%	0,01%	0,01%
3	**1.799.999.995,61 €**	6.239.761,54 €	4.939.221,31 €	866.738,74 €	194.212,76 €	**99,32%**	0,35%	0,27%	0,05%	0,01%
4	**1.799.999.991,50 €**	5.963.979,66 €	5.640.605,03 €	3.166.805,23 €	1.020.162,48 €	**99,12%**	0,33%	0,31%	0,18%	0,06%
5	**1.799.999.993,97 €**	6.549.435,07 €	5.068.350,47 €	3.154.504,95 €	3.340.625,38 €	**98,99%**	0,36%	0,28%	0,18%	0,19%
6	**1.799.999.998,42 €**	6.277.838,82 €	5.527.447,42 €	3.012.488,71 €	3.870.498,36 €	**98,96%**	0,35%	0,31%	0,17%	0,22%
7	**1.799.999.986,54 €**	6.655.977,58 €	5.191.130,95 €	3.407.325,83 €	4.039.360,98 €	**98,93%**	0,37%	0,29%	0,19%	0,22%
8	**1.799.999.989,63 €**	6.989.530,24 €	6.091.686,44 €	3.286.422,04 €	3.722.868,68 €	**98,88%**	0,39%	0,34%	0,18%	0,21%
9	**1.799.999.997,62 €**	7.133.920,03 €	6.233.651,41 €	3.951.906,29 €	3.968.753,90 €	**98,82%**	0,40%	0,35%	0,22%	0,22%
10	**1.799.999.984,70 €**	7.100.911,44 €	6.845.812,22 €	3.913.890,47 €	4.226.440,32 €	**98,77%**	0,39%	0,38%	0,22%	0,23%
11	**1.799.999.992,84 €**	7.461.489,74 €	7.241.101,48 €	4.275.039,66 €	4.343.151,61 €	**98,70%**	0,41%	0,40%	0,24%	0,24%
12	**1.799.999.993,58 €**	8.614.820,87 €	7.514.271,62 €	4.335.660,83 €	4.808.361,93 €	**98,60%**	0,48%	0,42%	0,24%	0,27%
13	**1.799.999.958,85 €**	8.149.643,43 €	7.414.728,38 €	5.196.772,53 €	4.804.992,51 €	**98,58%**	0,45%	0,41%	0,29%	0,27%
14	**1.721.647.673,05 €**	9.154.824,92 €	7.683.441,10 €	4.571.313,06 €	5.450.520,47 €	**98,44%**	0,53%	0,45%	0,27%	0,32%
15	**1.658.715.590,68 €**	8.019.501,54 €	7.716.322,14 €	4.957.459,62 €	5.141.187,28 €	**98,44%**	0,48%	0,47%	0,30%	0,31%
16	**1.579.516.526,08 €**	2.156.410,29 €	5.288.311,38 €	5.855.455,62 €	8.834.829,65 €	**98,60%**	0,14%	0,33%	0,37%	0,56%
17	**1.504.720.267,30 €**	6.103.836,10 €	6.642.996,27 €	5.178.304,37 €	5.506.748,66 €	**98,44%**	0,41%	0,44%	0,34%	0,37%
18	**1.432.703.420,57 €**	2.260.407,34 €	9.054.085,70 €	5.365.320,18 €	5.974.539,81 €	**98,42%**	0,16%	0,63%	0,37%	0,42%
19	**1.366.855.787,27 €**	5.370.518,81 €	5.457.118,45 €	5.095.288,19 €	6.238.919,17 €	**98,38%**	0,39%	0,40%	0,37%	0,46%
20	**1.301.382.552,83 €**	2.149.017,19 €	5.760.350,49 €	4.844.307,25 €	8.429.770,89 €	**98,37%**	0,17%	0,44%	0,37%	0,65%
21	**1.243.335.118,53 €**	4.753.479,16 €	2.338.223,15 €	5.410.463,65 €	7.949.872,40 €	**98,36%**	0,38%	0,19%	0,44%	0,64%
22	**1.189.492.514,20 €**	5.484.736,32 €	5.666.697,26 €	4.538.040,41 €	5.916.666,61 €	**98,18%**	0,46%	0,48%	0,38%	0,50%
23	**1.137.704.113,13 €**	1.757.770,17 €	4.233.101,56 €	4.546.757,95 €	7.527.347,52 €	**98,41%**	0,15%	0,37%	0,40%	0,66%
24	**1.091.302.713,23 €**	5.094.657,88 €	1.689.545,81 €	4.808.622,74 €	7.285.895,52 €	**98,27%**	0,47%	0,15%	0,44%	0,67%
25	**1.050.040.105,16 €**	2.059.584,85 €	5.233.159,66 €	4.294.615,30 €	7.814.341,32 €	**98,15%**	0,20%	0,50%	0,41%	0,74%
26	**1.011.546.703,21 €**	4.456.205,77 €	1.815.264,82 €	4.953.579,13 €	6.770.256,79 €	**98,22%**	0,44%	0,18%	0,49%	0,67%
27	**979.508.496,29 €**	4.706.084,98 €	4.781.727,82 €	1.417.695,23 €	7.880.938,28 €	**98,08%**	0,48%	0,49%	0,14%	0,80%
28	**940.396.572,93 €**	1.945.485,70 €	4.168.293,21 €	4.301.529,82 €	7.337.130,76 €	**98,11%**	0,21%	0,44%	0,46%	0,78%
29	**904.083.465,13 €**	4.901.116,10 €	4.564.945,11 €	3.265.378,23 €	4.891.706,97 €	**98,05%**	0,54%	0,50%	0,36%	0,54%
30	**867.754.835,41 €**	1.533.474,44 €	6.127.716,82 €	3.270.227,48 €	3.810.132,42 €	**98,30%**	0,18%	0,71%	0,38%	0,44%
31	**837.573.133,32 €**	4.796.556,50 €	3.678.024,96 €	3.464.176,11 €	4.968.428,66 €	**97,98%**	0,57%	0,44%	0,41%	0,59%
32	**805.344.476,12 €**	2.122.777,51 €	3.561.041,38 €	3.605.145,19 €	6.335.455,55 €	**98,06%**	0,26%	0,44%	0,45%	0,79%
33	**774.337.554,90 €**	4.473.384,62 €	1.535.075,82 €	3.309.766,94 €	5.941.946,53 €	**98,03%**	0,58%	0,20%	0,43%	0,77%
34	**744.253.182,52 €**	2.132.407,47 €	3.503.142,97 €	3.669.346,01 €	5.342.471,85 €	**98,03%**	0,29%	0,47%	0,49%	0,72%
35	**714.652.736,22 €**	1.891.767,24 €	4.020.922,40 €	2.804.854,34 €	5.075.477,04 €	**98,07%**	0,26%	0,56%	0,39%	0,71%
36	**689.208.813,99 €**	4.015.303,90 €	3.507.063,77 €	1.245.723,22 €	4.597.970,47 €	**98,06%**	0,58%	0,51%	0,18%	0,67%
37	**664.036.503,02 €**	1.615.005,19 €	3.351.474,16 €	3.410.957,12 €	4.983.436,81 €	**97,99%**	0,24%	0,50%	0,51%	0,75%
38	**640.143.017,52 €**	3.820.235,41 €	1.299.255,89 €	2.792.930,92 €	5.401.686,20 €	**97,92%**	0,60%	0,20%	0,44%	0,84%
39	**618.529.801,11 €**	3.345.055,50 €	3.163.187,63 €	2.532.583,65 €	3.528.784,90 €	**97,97%**	0,54%	0,51%	0,41%	0,57%
40	**593.148.563,20 €**	1.557.008,81 €	2.701.841,43 €	2.703.966,97 €	5.021.908,87 €	**97,98%**	0,26%	0,46%	0,46%	0,85%
41	**570.129.389,58 €**	3.270.910,87 €	3.015.472,85 €	523.870,24 €	4.324.867,15 €	**98,05%**	0,57%	0,53%	0,09%	0,76%
42	**547.537.466,85 €**	3.892.343,73 €	2.770.911,81 €	2.266.822,84 €	3.355.316,26 €	**97,76%**	0,71%	0,51%	0,41%	0,61%
43	**525.478.887,66 €**	3.220.590,92 €	1.083.273,29 €	3.804.331,90 €	2.761.434,36 €	**97,93%**	0,61%	0,21%	0,72%	0,53%
44	**504.470.040,89 €**	1.217.385,98 €	2.470.401,76 €	2.457.322,43 €	4.325.953,00 €	**97,92%**	0,24%	0,49%	0,49%	0,86%
45	**483.797.256,40 €**	3.666.050,91 €	2.289.090,67 €	2.104.811,90 €	2.941.467,90 €	**97,73%**	0,76%	0,47%	0,44%	0,61%
46	**462.729.654,54 €**	1.430.444,59 €	2.481.013,57 €	2.100.394,72 €	3.590.332,63 €	**97,92%**	0,31%	0,54%	0,45%	0,78%
47	**443.196.259,31 €**	3.479.794,80 €	879.683,18 €	2.279.885,16 €	3.359.991,49 €	**97,74%**	0,79%	0,20%	0,51%	0,76%
48	**424.915.466,90 €**	3.109.251,13 €	789.854,05 €	2.231.102,16 €	3.485.444,38 €	**97,74%**	0,73%	0,19%	0,53%	0,82%
49	**406.972.073,69 €**	1.212.942,40 €	2.178.056,14 €	1.796.094,18 €	3.737.363,05 €	**97,81%**	0,30%	0,54%	0,44%	0,92%
50	**389.757.980,50 €**	3.118.885,55 €	1.945.041,95 €	1.564.948,55 €	2.271.917,19 €	**97,72%**	0,80%	0,50%	0,40%	0,58%
51	**374.849.302,11 €**	2.336.577,88 €	2.007.672,25 €	459.404,84 €	3.254.026,55 €	**97,85%**	0,62%	0,54%	0,12%	0,87%
52	**357.461.476,33 €**	1.253.317,26 €	2.374.334,05 €	1.587.726,10 €	2.960.862,60 €	**97,71%**	0,35%	0,66%	0,44%	0,83%
53	**341.121.321,93 €**	2.766.773,45 €	2.174.527,97 €	1.450.008,08 €	1.963.450,76 €	**97,55%**	0,81%	0,64%	0,43%	0,58%
54	**325.648.786,46 €**	997.504,37 €	2.684.697,54 €	1.543.197,05 €	2.064.327,58 €	**97,76%**	0,31%	0,82%	0,47%	0,63%
55	**310.618.786,56 €**	2.247.778,36 €	723.490,30 €	2.142.429,59 €	1.907.741,66 €	**97,74%**	0,72%	0,23%	0,69%	0,61%
56	**296.328.148,41 €**	1.900.073,58 €	1.600.253,58 €	539.492,35 €	2.530.649,70 €	**97,78%**	0,64%	0,54%	0,18%	0,85%
57	**282.720.890,45 €**	2.225.557,08 €	603.253,87 €	1.572.362,61 €	2.395.545,46 €	**97,60%**	0,79%	0,21%	0,56%	0,85%
58	**269.112.740,91 €**	1.042.159,95 €	1.539.575,06 €	1.310.846,28 €	2.229.736,47 €	**97,72%**	0,39%	0,57%	0,49%	0,83%
59	**256.430.146,52 €**	1.576.053,23 €	1.757.965,22 €	1.023.322,37 €	1.591.357,85 €	**97,68%**	0,61%	0,69%	0,40%	0,62%
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

3.2 Default Data

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	717.643,53 €	
Current Period Recoveries	291.127,67 €	
Current Period Net Default	426.515,86 €	
New Number of Defaulted Contracts		95
Cumulative Default		
Cumulative Gross Default	119.770.893,85 €	
Cumulative Recoveries	20.147.864,99 €	
Cumulative Net Default	99.623.028,86 €	
Total Number of Defaulted Contracts		12.240

Principal Deficiency Ledgers

Class A PDL Sub-Ledger	
Class A PDL BoP	- €
Class A Amount debited to the PDL	- €
Class A Amount credited to the PDL	- €
Class A PDL EoP	- €
Class B PDL Sub-Ledger	
Class B PDL BoP	- €
Class B Amount debited to the PDL	- €
Class B Amount credited to the PDL	- €
Class B PDL EoP	- €
Class C PDL Sub-Ledger	
Class C PDL BoP	- €
Class C Amount debited to the PDL	- €
Class C Amount credited to the PDL	- €
Class C PDL EoP	- €
Class D PDL Sub-Ledger	
Class D PDL BoP	- €
Class D Amount debited to the PDL	- €
Class D Amount credited to the PDL	- €
Class D PDL EoP	- €
Class E PDL Sub-Ledger	
Class E PDL BoP	- €
Class E Amount debited to the PDL	- €
Class E Amount credited to the PDL	- €
Class E PDL EoP	- €
Class F PDL Sub-Ledger	
Class F PDL BoP	- €
Class F Amount debited to the PDL	- €
Class F Amount credited to the PDL	- €
Class F PDL EoP	- €
Class G PDL Sub-Ledger	
Class G PDL BoP	- €
Class G Amount debited to the PDL	717.643,53 €
Class G Amount credited to the PDL	717.643,53 €
Class G PDL EoP	- €

SC Germany Consumer 2020-1
Monthly Investor Report

3.3 Defaults & Recoveries per period

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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

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	**0**	0,00 €	0,00 €	1.865.332.396,49 €	**0,00%**	**0,00 €**	0,00 €	**0,00 €**	**0,00%**
2	**16**	147.487,32 €	147.487,32 €	1.925.228.852,76 €	**0,01%**	**-479,73 €**	-479,73 €	**147.967,05 €**	**0,01%**
3	**24**	157.926,42 €	305.413,74 €	1.996.496.542,36 €	**0,02%**	**257,69 €**	-222,04 €	**305.635,78 €**	**0,02%**
4	**132**	1.099.521,49 €	1.404.935,23 €	2.069.848.195,12 €	**0,07%**	**9.982,50 €**	9.760,46 €	**1.395.174,77 €**	**0,07%**
5	**315**	2.218.875,82 €	3.623.811,05 €	2.153.371.435,16 €	**0,17%**	**24.886,76 €**	34.647,22 €	**3.589.163,83 €**	**0,17%**
6	**507**	2.239.836,88 €	5.863.647,93 €	2.230.111.276,05 €	**0,26%**	**3.854,39 €**	38.501,61 €	**5.825.146,32 €**	**0,26%**
7	**775**	2.857.778,09 €	8.721.426,02 €	2.305.545.697,62 €	**0,38%**	**5.493,97 €**	43.995,58 €	**8.677.430,44 €**	**0,38%**
8	**1.035**	2.403.241,33 €	11.124.667,35 €	2.387.304.300,26 €	**0,47%**	**22.450,16 €**	66.445,74 €	**11.058.221,61 €**	**0,46%**
9	**1.358**	3.038.826,26 €	14.163.493,61 €	2.482.653.655,32 €	**0,57%**	**31.479,16 €**	97.924,90 €	**14.065.568,71 €**	**0,57%**
10	**1.606**	2.948.583,92 €	17.112.077,53 €	2.566.789.790,59 €	**0,67%**	**52.785,46 €**	150.710,36 €	**16.961.367,17 €**	**0,66%**
11	**1.934**	3.478.842,52 €	20.590.920,05 €	2.648.433.796,22 €	**0,78%**	**70.308,76 €**	221.019,12 €	**20.369.900,93 €**	**0,77%**
12	**2.253**	3.348.605,56 €	23.939.525,61 €	2.730.124.401,23 €	**0,88%**	**118.385,37 €**	339.404,49 €	**23.600.121,12 €**	**0,86%**
13	**2.547**	3.035.221,94 €	26.974.747,55 €	2.730.124.401,23 €	**0,99%**	**101.904,44 €**	441.308,93 €	**26.533.438,62 €**	**0,97%**
14	**2.882**	3.649.681,15 €	30.624.428,70 €	2.730.124.401,23 €	**1,12%**	**168.996,44 €**	610.305,37 €	**30.014.123,33 €**	**1,10%**
15	**3.239**	3.614.994,27 €	34.239.422,97 €	2.730.124.401,23 €	**1,25%**	**152.385,89 €**	762.691,26 €	**33.476.731,71 €**	**1,23%**
16	**3.622**	3.585.117,74 €	37.824.540,71 €	2.730.124.401,23 €	**1,39%**	**111.648,37 €**	874.339,63 €	**36.950.201,08 €**	**1,35%**
17	**3.912**	2.818.503,57 €	40.643.044,28 €	2.730.124.401,23 €	**1,49%**	**178.137,94 €**	1.052.477,57 €	**39.590.566,71 €**	**1,45%**
18	**4.325**	4.735.808,45 €	45.378.852,73 €	2.730.124.401,23 €	**1,66%**	**186.401,94 €**	1.238.879,51 €	**44.139.973,22 €**	**1,62%**
19	**4.652**	3.472.064,24 €	48.850.916,97 €	2.730.124.401,23 €	**1,79%**	**185.101,49 €**	1.423.981,00 €	**47.426.935,97 €**	**1,74%**
20	**4.988**	3.076.208,58 €	51.927.125,55 €	2.730.124.401,23 €	**1,90%**	**169.052,85 €**	1.593.033,85 €	**50.334.091,70 €**	**1,84%**
21	**5.324**	3.230.731,23 €	55.157.856,78 €	2.730.124.401,23 €	**2,02%**	**209.071,26 €**	1.802.105,11 €	**53.355.751,67 €**	**1,95%**
22	**5.671**	3.692.073,28 €	58.849.930,06 €	2.730.124.401,23 €	**2,16%**	**286.489,58 €**	2.088.594,69 €	**56.761.335,37 €**	**2,08%**
23	**5.972**	2.760.606,09 €	61.610.536,15 €	2.730.124.401,23 €	**2,26%**	**281.752,38 €**	2.370.347,07 €	**59.240.189,08 €**	**2,17%**
24	**6.280**	2.904.644,76 €	64.515.180,91 €	2.730.124.401,23 €	**2,36%**	**185.063,20 €**	2.555.410,27 €	**61.959.770,64 €**	**2,27%**
25	**6.589**	2.962.236,25 €	67.477.417,16 €	2.730.124.401,23 €	**2,47%**	**4.711.560,27 €**	7.266.970,54 €	**60.210.446,62 €**	**2,21%**
26	**6.808**	2.173.212,24 €	69.650.629,40 €	2.730.124.401,23 €	**2,55%**	**177.779,61 €**	7.444.750,15 €	**62.205.879,25 €**	**2,28%**
27	**7.053**	2.624.041,82 €	72.274.671,22 €	2.730.124.401,23 €	**2,65%**	**161.908,40 €**	7.606.658,55 €	**64.668.012,67 €**	**2,37%**
28	**7.325**	2.883.031,80 €	75.157.703,02 €	2.730.124.401,23 €	**2,75%**	**196.623,44 €**	7.803.281,99 €	**67.354.421,03 €**	**2,47%**
29	**7.620**	3.265.311,65 €	78.423.014,67 €	2.730.124.401,23 €	**2,87%**	**249.299,79 €**	8.052.581,78 €	**70.370.432,89 €**	**2,58%**
30	**7.829**	1.493.905,64 €	79.916.920,31 €	2.730.124.401,23 €	**2,93%**	**250.132,45 €**	8.302.714,23 €	**71.614.206,08 €**	**2,62%**
31	**8.081**	2.453.715,83 €	82.370.636,14 €	2.730.124.401,23 €	**3,02%**	**263.009,47 €**	8.565.723,70 €	**73.804.912,44 €**	**2,70%**
32	**8.325**	2.206.457,69 €	84.577.093,83 €	2.730.124.401,23 €	**3,10%**	**276.668,58 €**	8.842.392,28 €	**75.734.701,55 €**	**2,77%**
33	**8.542**	2.083.281,27 €	86.660.375,10 €	2.730.124.401,23 €	**3,17%**	**261.274,42 €**	9.103.666,70 €	**77.556.708,40 €**	**2,84%**
34	**8.746**	1.867.381,73 €	88.527.756,83 €	2.730.124.401,23 €	**3,24%**	**315.106,35 €**	9.418.773,05 €	**79.108.983,78 €**	**2,90%**
35	**8.943**	2.075.017,77 €	90.602.774,60 €	2.730.124.401,23 €	**3,32%**	**204.987,12 €**	9.623.760,17 €	**80.979.014,43 €**	**2,97%**
36	**9.135**	1.876.834,53 €	92.479.609,13 €	2.730.124.401,23 €	**3,39%**	**1.560.772,79 €**	11.184.532,96 €	**81.295.076,17 €**	**2,98%**
37	**9.311**	1.507.632,45 €	93.987.241,58 €	2.730.124.401,23 €	**3,44%**	**317.518,50 €**	11.502.051,46 €	**82.485.190,12 €**	**3,02%**
38	**9.501**	1.849.626,77 €	95.836.868,35 €	2.730.124.401,23 €	**3,51%**	**277.721,07 €**	11.779.772,53 €	**84.057.095,82 €**	**3,08%**
39	**9.695**	2.002.314,76 €	97.839.183,11 €	2.730.124.401,23 €	**3,58%**	**314.968,47 €**	12.094.741,00 €	**85.744.442,11 €**	**3,14%**
40	**9.848**	1.620.692,83 €	99.459.875,94 €	2.730.124.401,23 €	**3,64%**	**277.300,58 €**	12.372.041,58 €	**87.087.834,36 €**	**3,19%**
41	**9.994**	1.281.616,34 €	100.741.492,28 €	2.730.124.401,23 €	**3,69%**	**278.569,33 €**	12.650.610,91 €	**88.090.881,37 €**	**3,23%**
42	**10.140**	1.250.891,31 €	101.992.383,59 €	2.730.124.401,23 €	**3,74%**	**326.599,52 €**	12.977.210,43 €	**89.015.173,16 €**	**3,26%**
43	**10.276**	1.166.417,58 €	103.158.801,17 €	2.730.124.401,23 €	**3,78%**	**312.342,63 €**	13.289.553,06 €	**89.869.248,11 €**	**3,29%**
44	**10.441**	1.702.421,65 €	104.861.222,82 €	2.730.124.401,23 €	**3,84%**	**281.732,40 €**	13.571.285,46 €	**91.289.937,36 €**	**3,34%**
45	**10.597**	1.445.215,19 €	106.306.438,01 €	2.730.124.401,23 €	**3,89%**	**332.224,62 €**	13.903.510,08 €	**92.402.927,93 €**	**3,38%**
46	**10.756**	1.454.671,96 €	107.761.109,97 €	2.730.124.401,23 €	**3,95%**	**372.435,02 €**	14.275.945,10 €	**93.485.164,87 €**	**3,42%**
47	**10.887**	1.011.398,35 €	108.772.508,32 €	2.730.124.401,23 €	**3,98%**	**340.485,08 €**	14.616.430,18 €	**94.156.078,14 €**	**3,45%**
48	**11.030**	1.119.787,70 €	109.892.296,02 €	2.730.124.401,23 €	**4,03%**	**334.974,38 €**	14.951.404,56 €	**94.940.891,46 €**	**3,48%**
49	**11.171**	1.364.789,39 €	111.257.085,41 €	2.730.124.401,23 €	**4,08%**	**2.663.051,43 €**	17.614.455,99 €	**93.642.629,42 €**	**3,43%**
50	**11.287**	944.075,13 €	112.201.160,54 €	2.730.124.401,23 €	**4,11%**	**-8.077,94 €**	17.606.378,05 €	**94.594.782,49 €**	**3,46%**
51	**11.414**	1.108.098,87 €	113.309.259,41 €	2.730.124.401,23 €	**4,15%**	**236.397,08 €**	17.842.775,13 €	**95.466.484,28 €**	**3,50%**
52	**11.547**	1.143.276,32 €	114.452.535,73 €	2.730.124.401,23 €	**4,19%**	**262.503,79 €**	18.105.278,92 €	**96.347.256,81 €**	**3,53%**
53	**11.656**	799.048,51 €	115.251.584,24 €	2.730.124.401,23 €	**4,22%**	**263.265,02 €**	18.368.543,94 €	**96.883.040,30 €**	**3,55%**
54	**11.765**	903.321,41 €	116.154.905,65 €	2.730.124.401,23 €	**4,25%**	**268.765,70 €**	18.637.309,64 €	**97.517.596,01 €**	**3,57%**
55	**11.872**	877.657,75 €	117.032.563,40 €	2.730.124.401,23 €	**4,29%**	**282.796,35 €**	18.920.105,99 €	**98.112.457,41 €**	**3,59%**
56	**11.955**	675.247,55 €	117.707.810,95 €	2.730.124.401,23 €	**4,31%**	**318.422,42 €**	19.238.528,41 €	**98.469.282,54 €**	**3,61%**
57	**12.057**	722.270,39 €	118.430.081,34 €	2.730.124.401,23 €	**4,34%**	**299.460,15 €**	19.537.988,56 €	**98.892.092,78 €**	**3,62%**
58	**12.145**	623.168,98 €	119.053.250,32 €	2.730.124.401,23 €	**4,36%**	**318.748,76 €**	19.856.737,32 €	**99.196.513,00 €**	**3,63%**
59	**12.240**	717.643,53 €	119.770.893,85 €	2.730.124.401,23 €	**4,39%**	**291.127,67 €**	20.147.864,99 €	**99.623.028,86 €**	**3,65%**
60									
61									
62									
63									
64									
65									
66									
67									
68									
69									
70									
71									
72									
73									
74									
75									
76									
77									
78									
79									
80									

SC Germany Consumer 2020-1
Monthly Investor Report

4. Concentration Limits

Calculation Date	10.10.2025				
Payment Date	14.10.2025				
Period No	59				
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

Current Transaction Status **Amortising**

Portfolio Concentrations	**Minimum-Trigger**	**Maximum-Trigger**	**Current Value**	**Trigger Breach**
Average Yield (applicable for Total Portfolio)	5,60%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		80,00	-	

		Maximum-Trigger	**Current Value**	**Trigger Breach**
Purchase Shortfall Event				
Period before previous period		180.000.000,00 €	-	
Previous period		180.000.000,00 €	-	
Current period		180.000.000,00 €	-	
Termination/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio				
- until (and including) the Payment Date in Nov 2021		1,50%		
- from the Payment Date in Dec 2021 until (and including) the Payment Date in Nov 2022		2,50%	3,65%	
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023		3,50%		
- from the Payment Date in Dec 2023 onwards		4,50%		
Class G PDL fully debited		0,00 €	0,00 €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent. of the Aggregate Outstanding Portfolio Portfolio Principal Amount of the Purchased Receivables on the Cut-Off Date	10,00%		13,55%	
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to 31 October 2021		n/a	n/a	
Purchase Shortfall Event				
Termination Event or Servicer Termination Event				
Event of Default / Termination Event, as defined in the Interest Rate Swap				
Any debit of class G after application of funds in current period		n/a	n/a	

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

5. Outstanding Notes

Calculation Date	10.10.2025				
Payment Date	14.10.2025				
Period No	59				
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

1. Note Balance

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		XS2239090785	XS2239091320	XS2239091593	XS2239091759	XS2239091833	XS2239091916	XS2239092138
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	76,50%	5,25%	6,00%	4,50%	3,00%	2,50%	2,25%
Legal Maturity		Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034	Nov 2034
Expected Maturity		Sep 2025	Sep 2025	Sep 2025	Sep 2025	Sep 2025	Sep 2025	Dez 2023
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / A3 (sf)	BBB (sf) / Baa2 (sf)	BB+ (sf) / Ba2 (sf)	BB (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf)/Aaa (sf)	AAA (sf)/Aaa (sf)	AA+ (sf)/Aaa (sf)	AA (sf)/Aa1 (sf)	AA- (sf)/Aa2 (sf)	A+ (sf)/Aa3 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.800.000.000 €	1.377.000.000,00 €	94.500.000,00 €	108.000.000,00 €	81.000.000,00 €	54.000.000,00 €	45.000.000,00 €	40.500.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		13.770	945	1.080	810	540	450	405
Current Note Information								
Class Principal Outstanding Balance Beginning of Period	215.930.238,75 €	168.988.882,50 €	11.597.276,25 €	13.254.030,00 €	9.940.522,50 €	6.627.015,00 €	5.522.512,50 €	- €
Replenishment	- €							
Amortisation	12.604.002,30 €							
Redemption per Class		9.864.001,80 €	676.941,30 €	773.647,20 €	580.235,40 €	386.823,60 €	322.353,00 €	- €
Redemption per Note		716,34 €	716,34 €	716,34 €	716,34 €	716,34 €	716,34 €	- €
Class Principal Outstanding Balance End of Period	203.326.236,45 €	159.124.880,70 €	10.920.334,95 €	12.480.382,80 €	9.360.287,10 €	6.240.191,40 €	5.200.159,50 €	- €
Current Tranching		78,3%	5,4%	6,1%	4,6%	3,1%	2,6%	0,0%
Current Pool Factor	0,11	0,12	0,12	0,12	0,12	0,12	0,12	0,00

2. Payments to Investors per Note

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,877%	1mE+70bp	1mE+115bp	1mE+175bp	1mE+250bp	1mE+390bp	1mE+530bp	6,20%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	29							
Principal Outstanding per Note Beginning of Period		12.272,25 €	12.272,25 €	12.272,25 €	12.272,25 €	12.272,25 €	12.272,25 €	- €
Class G only: Accrued Target Amortisation Amounts								- €
> Principal Repayment per Note		**716,34 €**	**716,34 €**	**716,34 €**	**716,34 €**	**716,34 €**	**716,34 €**	**- €**
Principal Outstanding per Note End of Period		11.555,91 €	11.555,91 €	11.555,91 €	11.555,91 €	11.555,91 €	11.555,91 €	- €
> Interest accrued for the period		**- 350.859,60 €**	**- 28.274,40 €**	**- 38.728,80 €**	**- 35.048,70 €**	**- 30.839,40 €**	**- 31.927,50 €**	**- €**
Interest Payment		**350.859,60 €**	**28.274,40 €**	**38.728,80 €**	**35.048,70 €**	**30.839,40 €**	**31.927,50 €**	**- €**
Interest Payment per Note		**25,48 €**	**29,92 €**	**35,86 €**	**43,27 €**	**57,11 €**	**70,95 €**	**- €**

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Initial total CE (Subordination, Reserve)	23,50%	18,25%	12,25%	7,75%	4,75%	2,25%	0,00%
Current CE	34,74%	30,26%	25,14%	21,30%	18,74%	16,61%	16,61%

* Last rating action as of 24.02.2025

SC Germany Consumer 2020-1
Monthly Investor Report

6. Original Principal Balance

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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

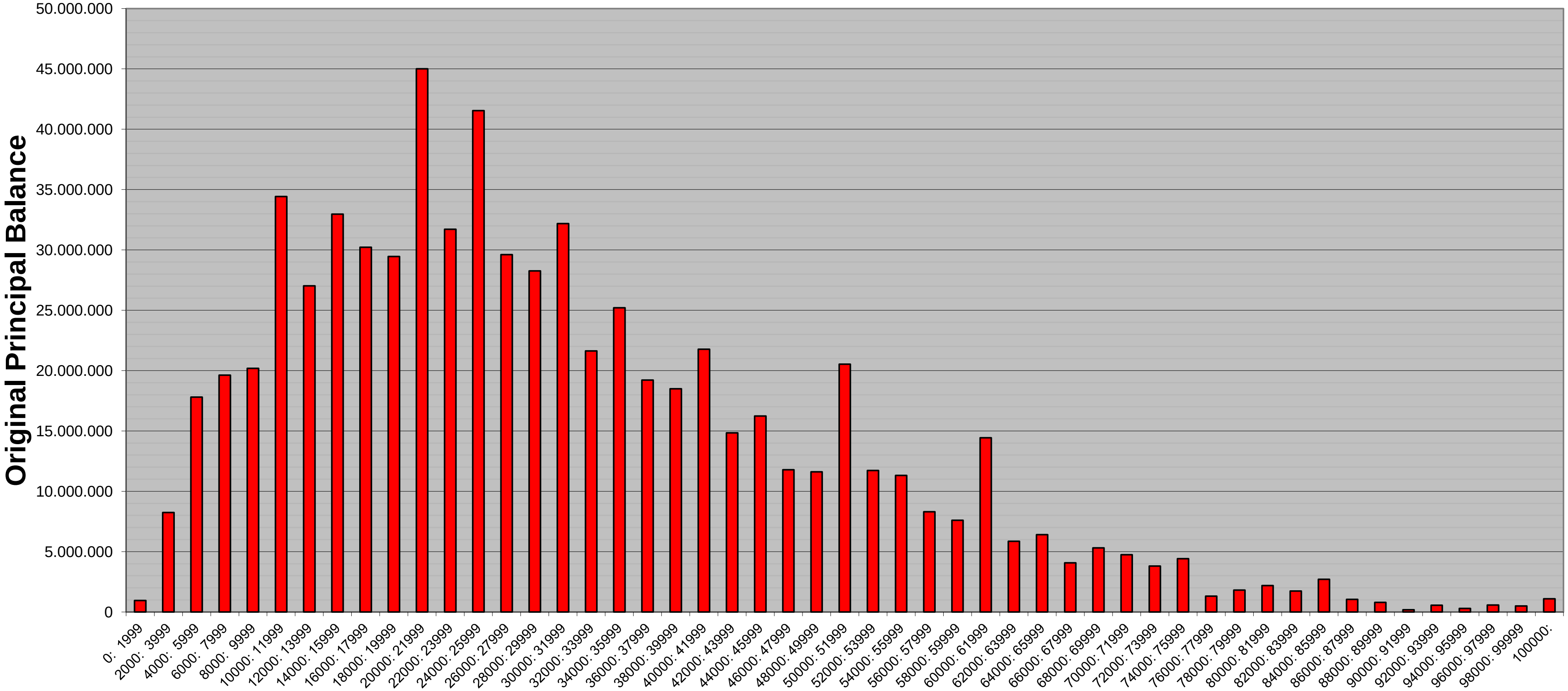
Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	952.852,65	0,13%	725	1,92%
2000: 3999	8.247.504,42	1,16%	2.801	7,43%
4000: 5999	17.805.992,92	2,50%	3.618	9,60%
6000: 7999	19.631.116,47	2,75%	2.876	7,63%
8000: 9999	20.186.007,04	2,83%	2.285	6,06%
10000: 11999	34.427.927,70	4,83%	3.225	8,56%
12000: 13999	27.022.575,30	3,79%	2.110	5,60%
14000: 15999	32.966.087,93	4,62%	2.203	5,85%
16000: 17999	30.222.096,49	4,24%	1.785	4,74%
18000: 19999	29.451.798,06	4,13%	1.561	4,14%
20000: 21999	45.002.369,54	6,31%	2.182	5,79%
22000: 23999	31.707.478,26	4,44%	1.383	3,67%
24000: 25999	41.545.263,06	5,82%	1.666	4,42%
26000: 27999	29.603.432,61	4,15%	1.100	2,92%
28000: 29999	28.267.254,74	3,96%	976	2,59%
30000: 31999	32.179.989,68	4,51%	1.050	2,79%
32000: 33999	21.630.177,04	3,03%	658	1,75%
34000: 35999	25.199.834,65	3,53%	721	1,91%
36000: 37999	19.215.923,60	2,69%	520	1,38%
38000: 39999	18.498.760,21	2,59%	475	1,26%
40000: 41999	21.768.806,16	3,05%	535	1,42%
42000: 43999	14.841.463,75	2,08%	346	0,92%
44000: 45999	16.231.144,96	2,28%	361	0,96%
46000: 47999	11.778.794,03	1,65%	251	0,67%
48000: 49999	11.607.101,23	1,63%	237	0,63%
50000: 51999	20.533.352,42	2,88%	407	1,08%
52000: 53999	11.729.422,57	1,64%	221	0,59%
54000: 55999	11.310.796,49	1,59%	206	0,55%
56000: 57999	8.311.659,80	1,17%	146	0,39%
58000: 59999	7.601.229,88	1,07%	129	0,34%
60000: 61999	14.430.799,33	2,02%	239	0,63%
62000: 63999	5.859.131,34	0,82%	93	0,25%
64000: 65999	6.413.630,44	0,90%	99	0,26%
66000: 67999	4.074.039,12	0,57%	61	0,16%
68000: 69999	5.309.868,14	0,74%	77	0,20%
70000: 71999	4.750.455,52	0,67%	67	0,18%
72000: 73999	3.797.802,08	0,53%	52	0,14%
74000: 75999	4.420.948,98	0,62%	59	0,16%
76000: 77999	1.311.573,05	0,18%	17	0,05%
78000: 79999	1.815.656,06	0,25%	23	0,06%
80000: 81999	2.188.099,34	0,31%	27	0,07%
82000: 83999	1.742.563,56	0,24%	21	0,06%
84000: 85999	2.714.683,86	0,38%	32	0,08%
86000: 87999	1.044.437,95	0,15%	12	0,03%
88000: 89999	800.259,36	0,11%	9	0,02%
90000: 91999	181.070,93	0,03%	2	0,01%
92000: 93999	556.845,49	0,08%	6	0,02%
94000: 95999	285.313,62	0,04%	3	0,01%
96000: 97999	581.644,27	0,08%	6	0,02%
98000: 99999	496.306,37	0,07%	5	0,01%
100000:	1.087.535,88	0,15%	10	0,03%
Total	**713.340.878,35**	**100,00%**	**37.679**	**100,00%**

Statistics	**in EUR**
Average Amount	18.932,05

SC Germany Consumer 2020-1
Monthly Investor Report

6.1 Original PB (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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 Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

7. Current Principal Balance

Calculation Date		10.10.2025			
Payment Date		14.10.2025			
Period No		59			
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	

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	10.258.146,68	4,21%	10.990	29,17%
2000: 3999	20.732.391,40	8,50%	7.097	18,84%
4000: 5999	24.056.597,71	9,87%	4.878	12,95%
6000: 7999	26.408.710,63	10,83%	3.789	10,06%
8000: 9999	25.629.557,79	10,51%	2.865	7,60%
10000:11999	22.792.193,81	9,35%	2.086	5,54%
12000:13999	19.032.853,02	7,81%	1.470	3,90%
14000:15999	16.464.230,34	6,75%	1.100	2,92%
16000:17999	14.002.744,15	5,74%	827	2,19%
18000:19999	11.319.842,16	4,64%	596	1,58%
20000:21999	9.430.599,63	3,87%	451	1,20%
22000:23999	9.243.095,94	3,79%	402	1,07%
24000:25999	7.113.699,20	2,92%	285	0,76%
26000:27999	6.096.260,03	2,50%	226	0,60%
28000:29999	4.479.471,20	1,84%	155	0,41%
30000:31999	3.867.809,75	1,59%	125	0,33%
32000:33999	2.999.422,01	1,23%	91	0,24%
34000:35999	2.649.698,80	1,09%	76	0,20%
36000:37999	1.766.834,63	0,72%	48	0,13%
38000:39999	1.284.933,69	0,53%	33	0,09%
40000:41999	983.935,34	0,40%	24	0,06%
42000:43999	604.172,46	0,25%	14	0,04%
44000:45999	492.759,44	0,20%	11	0,03%
46000:47999	469.583,05	0,19%	10	0,03%
48000:49999	390.480,15	0,16%	8	0,02%
50000:51999	358.576,31	0,15%	7	0,02%
52000:53999	213.348,15	0,09%	4	0,01%
54000:55999	109.500,46	0,04%	2	0,01%
56000:57999	113.053,35	0,05%	2	0,01%
58000:59999	119.076,46	0,05%	2	0,01%
60000:61999	0,00	0,00%	0	0,00%
62000:63999	0,00	0,00%	0	0,00%
64000:65999	0,00	0,00%	0	0,00%
66000:67999	134.135,94	0,06%	2	0,01%
68000:69999	138.365,33	0,06%	2	0,01%
70000:71999	70.061,62	0,03%	1	0,00%
72000:73999	0,00	0,00%	0	0,00%
74000:75999	0,00	0,00%	0	0,00%
76000:77999	0,00	0,00%	0	0,00%
78000:79999	0,00	0,00%	0	0,00%
80000:	0,00	0,00%	0	0,00%
Total	**243.826.140,63**	**100,00%**	**37.679**	**100,00%**

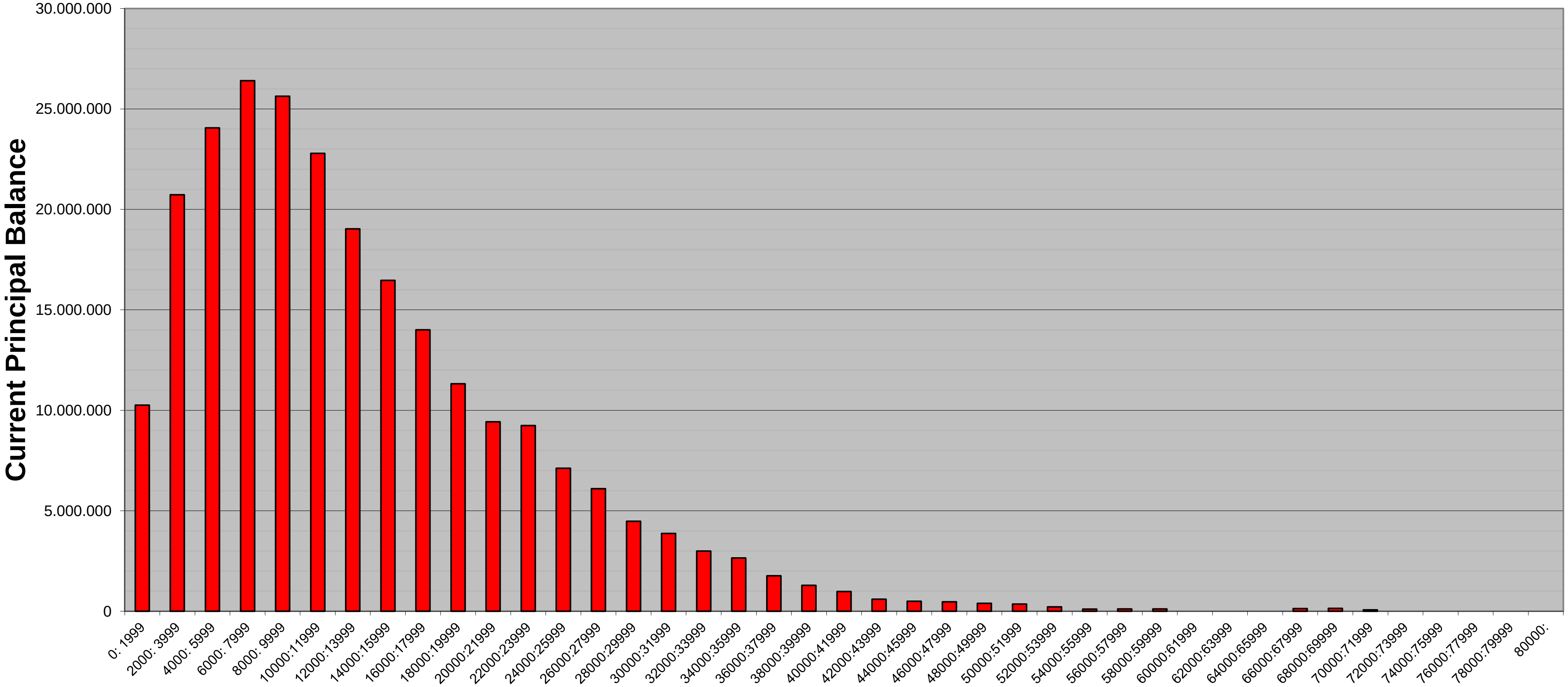
Statistics	**in EUR**
Average Amount	6.471,14

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

7.1 Current PB (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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 Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

8. Borrower Concentration

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	70.061,62	0,0287%	1
2	69.675,18	0,0286%	1
3	68.690,15	0,0282%	1
4	67.339,93	0,0276%	1
5	66.796,01	0,0274%	1
6	59.749,78	0,0245%	1
7	59.326,68	0,0243%	1
8	56.826,86	0,0233%	1
9	56.226,49	0,0231%	1
10	55.106,29	0,0226%	1
11	54.394,17	0,0223%	1
12	53.769,03	0,0221%	1
13	53.671,14	0,0220%	1
14	53.250,62	0,0218%	1
15	52.657,36	0,0216%	1
16	51.994,29	0,0213%	1
17	51.979,51	0,0213%	1
18	51.648,18	0,0212%	1
19	51.241,41	0,0210%	2
20	51.060,27	0,0209%	1
21	50.934,15	0,0209%	1
22	50.837,36	0,0208%	1
23	50.122,55	0,0206%	1
24	49.922,24	0,0205%	1
25	49.461,25	0,0203%	1
	1.406.742,52	**0,5769%**	**26**

SC Germany Consumer 2020-1
Monthly Investor Report

9. Geographical Distribution

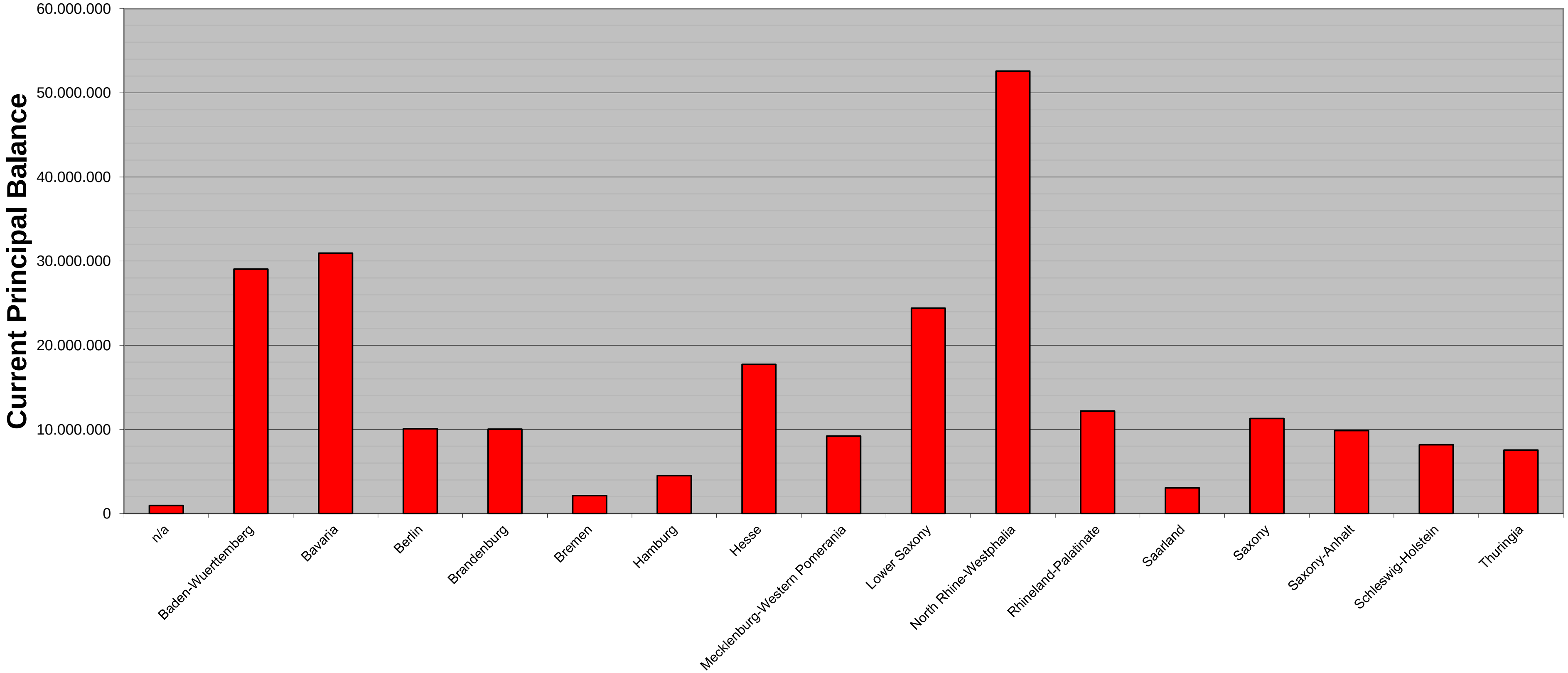
Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
n/a	972.346,69	0,40%	139	0,37%
Baden-Wuerttemberg	29.040.298,97	11,91%	4.199	11,14%
Bavaria	30.940.142,68	12,69%	4.580	12,16%
Berlin	10.087.948,23	4,14%	1.564	4,15%
Brandenburg	10.042.708,45	4,12%	1.713	4,55%
Bremen	2.140.753,56	0,88%	323	0,86%
Hamburg	4.523.280,07	1,86%	695	1,84%
Hesse	17.739.293,91	7,28%	2.692	7,14%
Mecklenburg-Western Pomerania	9.202.518,62	3,77%	1.426	3,78%
Lower Saxony	24.415.655,72	10,01%	3.853	10,23%
North Rhine-Westphalia	52.572.440,74	21,56%	8.026	21,30%
Rhineland-Palatinate	12.195.679,96	5,00%	1.905	5,06%
Saarland	3.056.440,81	1,25%	460	1,22%
Saxony	11.298.647,27	4,63%	1.922	5,10%
Saxony-Anhalt	9.869.245,23	4,05%	1.569	4,16%
Schleswig-Holstein	8.177.334,74	3,35%	1.355	3,60%
Thuringia	7.551.404,98	3,10%	1.258	3,34%
Total	**243.826.140,63**	**100,00%**	**37.679**	**100,00%**

SC Germany Consumer 2020-1
Monthly Investor Report

9.1 Geographical Distribution (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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 Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

10. Collateral

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	19.092.085,94	7,83%	1.797	4,77%
unsecured	224.734.054,69	92,17%	35.882	95,23%
Total	**243.826.140,63**	**100,00%**	**37.679**	**100,00%**

SC Germany Consumer 2020-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	94.295.506,85	38,67%	16.830	44,67%
Yes	149.530.633,78	61,33%	20.849	55,33%
Total	**243.826.140,63**	**100,00%**	**37.679**	**100,00%**

SC Germany Consumer 2020-1
Monthly Investor Report

12. Payment Methods

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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	224.541.422,16	92,09%	35.113	93,19%
Other	19.284.718,47	7,91%	2.566	6,81%
Total	**243.826.140,63**	**100,00%**	**37.679**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	68.536.647,96	28,11%	10.208	27,09%
1st of month	175.289.492,67	71,89%	27.471	72,91%
Total	**243.826.140,63**	**100,00%**	**37.679**	**100,00%**

SC Germany Consumer 2020-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

13. Effective Interest Rate

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	701.787,39	0,29%	522	1,39%
1: 1	2.002.240,71	0,82%	578	1,53%
2: 2	17.227.263,02	7,07%	2.705	7,18%
3: 3	29.891.687,08	12,26%	5.004	13,28%
4: 4	50.653.444,36	20,77%	8.559	22,72%
5: 5	50.784.754,56	20,83%	7.319	19,42%
6: 6	50.299.722,02	20,63%	6.245	16,57%
7: 7	29.151.739,75	11,96%	4.675	12,41%
8: 8	9.171.117,91	3,76%	1.373	3,64%
9: 9	3.069.131,83	1,26%	560	1,49%
10:10	665.131,36	0,27%	107	0,28%
11:11	160.305,83	0,07%	23	0,06%
12:12	43.920,93	0,02%	8	0,02%
13:	3.893,88	0,00%	1	0,00%
Total	**243.826.140,63**	**100,00%**	**37.679**	**100,00%**

Statistics	**in %**
WA Interest	5,66%

*runs from .00 to .99

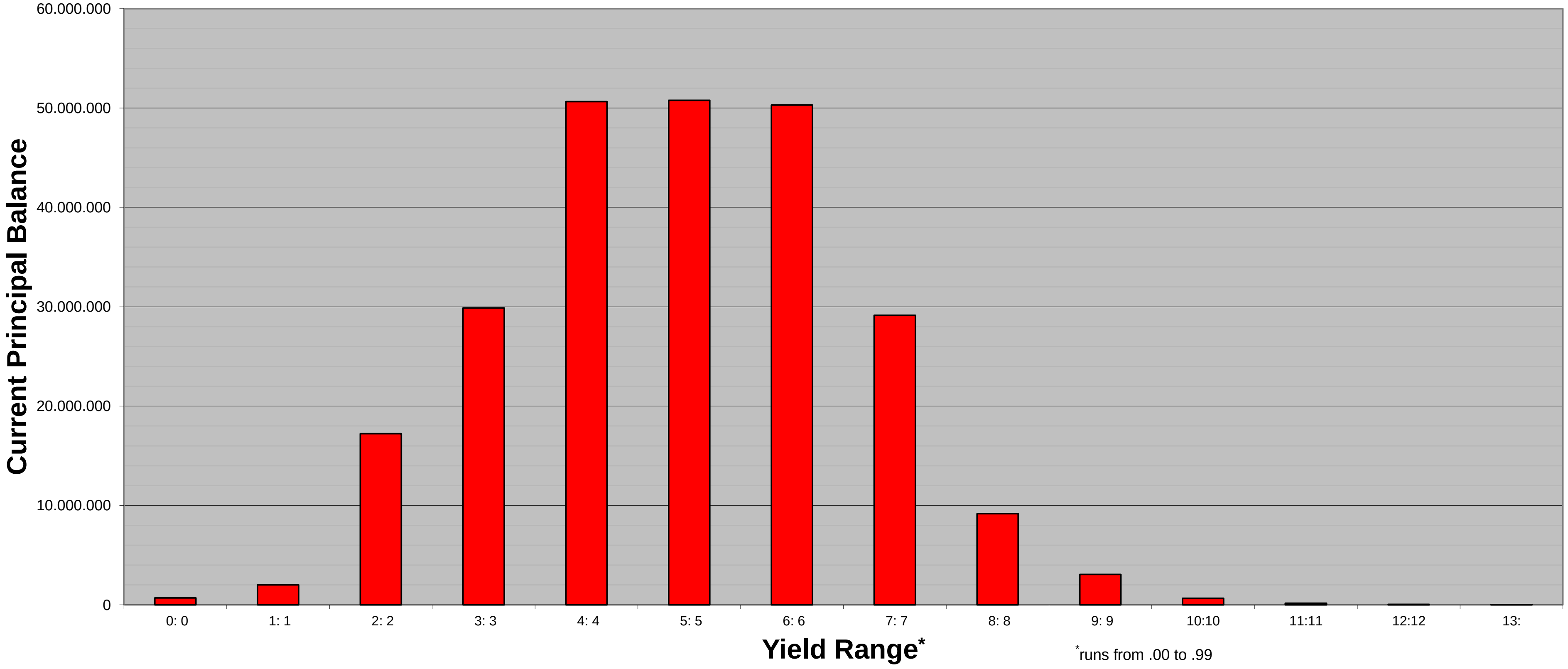
Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

13.1 Effective Interest Rate (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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



SC Germany Consumer 2020-1
Monthly Investor Report

14. Seasoning

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	0,00	0,00%	0	0,00%
3: 5	0,00	0,00%	0	0,00%
6: 8	0,00	0,00%	0	0,00%
9:11	0,00	0,00%	0	0,00%
12:14	0,00	0,00%	0	0,00%
15:17	0,00	0,00%	0	0,00%
18:20	0,00	0,00%	0	0,00%
21:23	0,00	0,00%	0	0,00%
24:26	0,00	0,00%	0	0,00%
27:29	0,00	0,00%	0	0,00%
30:32	0,00	0,00%	0	0,00%
33:35	0,00	0,00%	0	0,00%
36:38	0,00	0,00%	0	0,00%
39:41	0,00	0,00%	0	0,00%
42:44	0,00	0,00%	0	0,00%
45:47	0,00	0,00%	0	0,00%
48:50	6.575.338,72	2,70%	694	1,84%
51:53	21.614.495,72	8,86%	2.342	6,22%
54:56	28.586.507,87	11,72%	3.493	9,27%
57:59	33.780.121,53	13,85%	4.806	12,76%
60:62	49.171.554,91	20,17%	7.325	19,44%
63:65	34.560.300,22	14,17%	5.397	14,32%
66:68	33.861.574,43	13,89%	5.897	15,65%
69:71	22.066.723,14	9,05%	4.519	11,99%
72:74	5.854.121,23	2,40%	1.084	2,88%
75:77	2.480.675,80	1,02%	491	1,30%
78:80	3.153.599,49	1,29%	831	2,21%
81:	2.121.127,57	0,87%	800	2,12%
Total	**243.826.140,63**	**100,00%**	**37.679**	**100,00%**

Statistics

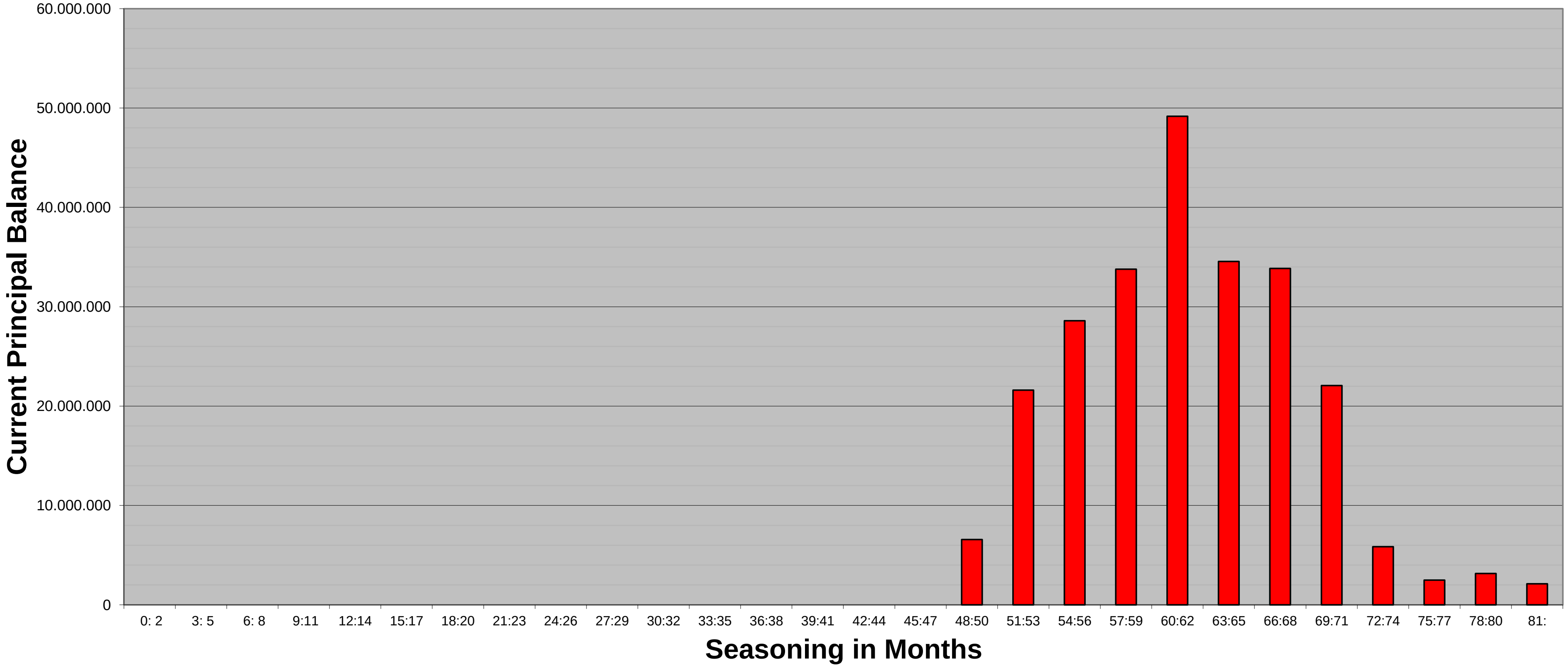
WA Seasoning	61,75

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

14.1 Seasoning (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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 Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

15. Remaining Term

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	3.314.578,16	1,36%	4.088	10,85%
7: 13	9.210.751,25	3,78%	3.886	10,31%
14: 20	21.744.169,82	8,92%	5.775	15,33%
21: 27	35.767.149,88	14,67%	6.393	16,97%
28: 34	59.503.626,35	24,40%	7.689	20,41%
35: 41	63.423.162,38	26,01%	6.336	16,82%
42: 48	39.406.787,48	16,16%	2.961	7,86%
49: 55	7.940.299,63	3,26%	395	1,05%
56: 62	1.974.637,20	0,81%	91	0,24%
63: 69	583.753,13	0,24%	25	0,07%
70: 76	406.892,91	0,17%	17	0,05%
77: 83	311.454,94	0,13%	12	0,03%
84: 90	17.511,68	0,01%	2	0,01%
91: 97	168.310,52	0,07%	6	0,02%
98:	53.055,30	0,02%	3	0,01%
Total	**243.826.140,63**	**100,00%**	**37.679**	**100,00%**

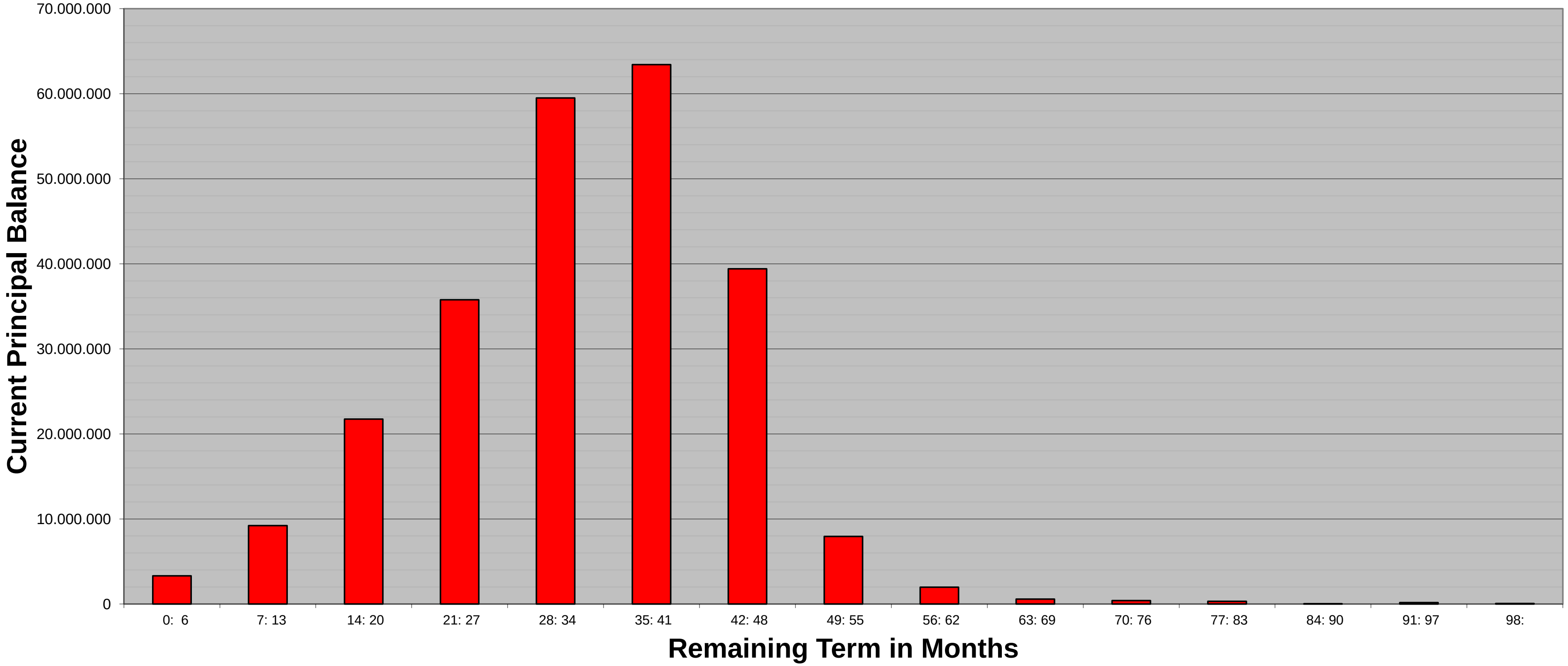
Statistics

WA Remaining Term	32,79

SC Germany Consumer 2020-1
Monthly Investor Report

15.1 Remaining Term (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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 Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

16. Original Term

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-16.642,01	-0,01%	17	0,05%
14: 20	-32.552,49	-0,01%	25	0,07%
21: 27	-2.291,51	0,00%	22	0,06%
28: 34	-13.916,42	-0,01%	16	0,04%
35: 41	11.868,21	0,00%	27	0,07%
42: 48	11.307,23	0,00%	16	0,04%
49: 55	172.598,34	0,07%	120	0,32%
56: 62	1.977.444,09	0,81%	2.086	5,54%
63: 69	1.467.632,08	0,60%	894	2,37%
70: 76	11.385.136,55	4,67%	4.686	12,44%
77: 83	5.612.649,34	2,30%	1.233	3,27%
84: 90	45.486.209,28	18,66%	9.927	26,35%
91: 97	78.199.125,76	32,07%	9.178	24,36%
98:104	82.351.064,74	33,77%	8.458	22,45%
105:111	11.885.694,39	4,87%	703	1,87%
112:	5.330.813,05	2,19%	271	0,72%
Total	**243.826.140,63**	**100,00%**	**37.679**	**100,00%**

Statistics

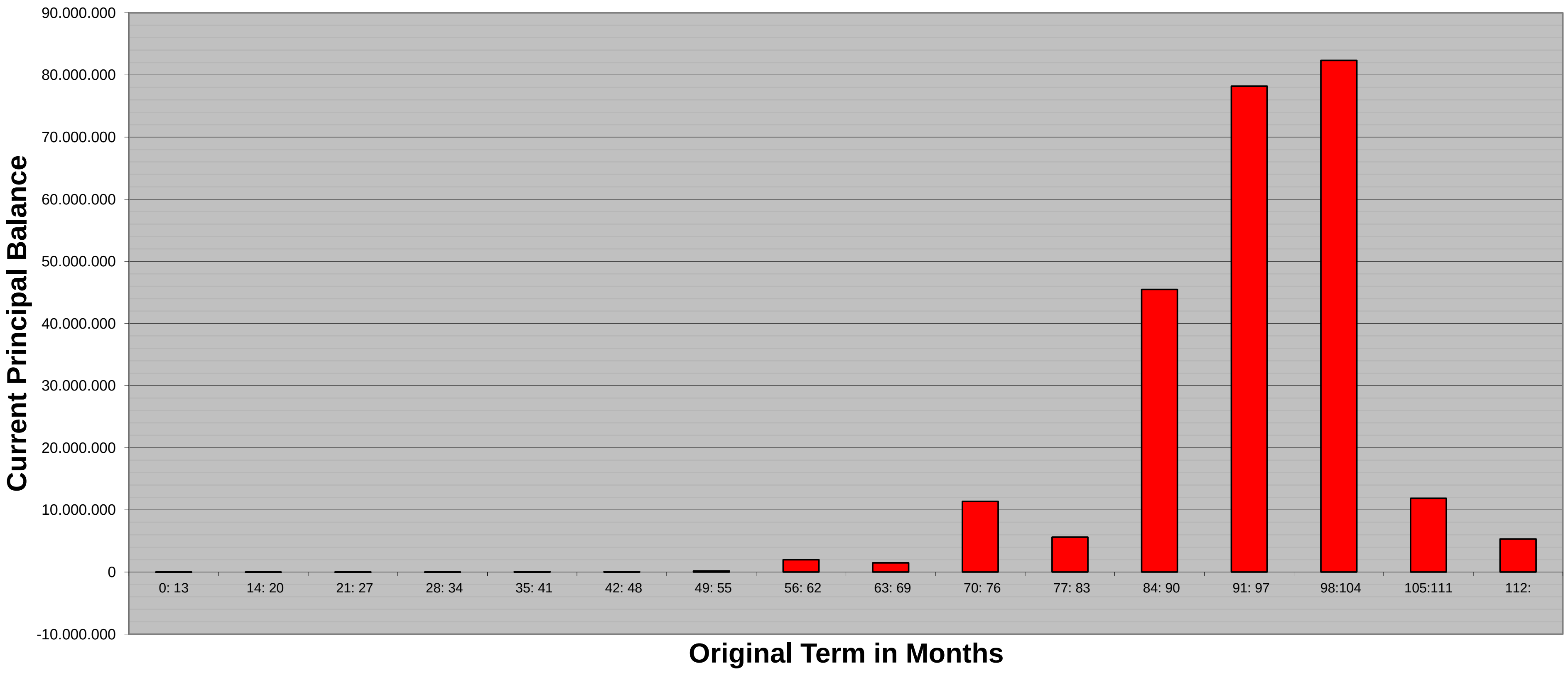
WA Original Term	94,54

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

16.1 Original Term (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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 Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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. Loan Concentration

Santander

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	238.577.858,23	97,85%	35.749	94,75%	35.749	97,87%
2: 2	4.232.561,94	1,74%	1.212	3,21%	606	1,66%
3: 3	554.268,80	0,23%	300	0,80%	100	0,27%
4: 4	172.968,79	0,07%	132	0,35%	33	0,09%
5: 5	78.855,73	0,03%	75	0,20%	15	0,04%
6: 6	53.811,82	0,02%	42	0,11%	7	0,02%
7:	155.815,32	0,06%	218	0,58%	18	0,05%
Total	**243.826.140,63**	**100,00%**	**37.728**	**100,00%**	**36.528**	**100,00%**

SC Germany Consumer 2020-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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. Amortisation Profile

Santander

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	**243.826.140,63 €**	51	**1.132.162,19 €**
2	**234.908.381,72 €**	52	**974.149,51 €**
3	**226.288.044,67 €**	53	**842.108,52 €**
4	**217.790.231,05 €**	54	**736.276,23 €**
5	**209.409.786,55 €**	55	**648.926,34 €**
6	**201.146.623,82 €**	56	**575.625,39 €**
7	**192.972.442,92 €**	57	**514.031,73 €**
8	**184.911.300,20 €**	58	**460.264,70 €**
9	**176.952.476,75 €**	59	**413.335,89 €**
10	**169.087.811,48 €**	60	**374.249,51 €**
11	**161.315.264,44 €**	61	**338.855,65 €**
12	**153.648.197,06 €**	62	**309.226,50 €**
13	**146.086.440,00 €**	63	**285.403,95 €**
14	**138.630.646,89 €**	64	**261.603,25 €**
15	**131.263.156,99 €**	65	**240.516,06 €**
16	**124.038.747,78 €**	66	**221.146,41 €**
17	**116.995.887,46 €**	67	**202.742,60 €**
18	**110.100.448,68 €**	68	**185.662,54 €**
19	**103.315.354,87 €**	69	**170.745,16 €**
20	**96.706.680,45 €**	70	**155.996,75 €**
21	**90.261.706,67 €**	71	**142.204,81 €**
22	**83.995.713,64 €**	72	**129.940,40 €**
23	**77.873.292,36 €**	73	**118.362,47 €**
24	**71.903.183,85 €**	74	**106.726,65 €**
25	**66.096.791,95 €**	75	**95.838,81 €**
26	**60.459.611,91 €**	76	**86.482,75 €**
27	**54.957.946,38 €**	77	**77.982,64 €**
28	**49.760.130,87 €**	78	**70.545,71 €**
29	**44.853.887,06 €**	79	**63.823,98 €**
30	**40.203.800,94 €**	80	**57.173,00 €**
31	**35.785.920,32 €**	81	**50.850,43 €**
32	**31.677.190,88 €**	82	**45.562,01 €**
33	**27.885.107,73 €**	83	**41.498,24 €**
34	**24.359.857,17 €**	84	**37.849,64 €**
35	**21.092.415,99 €**	85	**34.931,00 €**
36	**18.115.510,38 €**	86	**31.998,83 €**
37	**15.469.511,54 €**	87	**29.053,06 €**
38	**13.156.554,19 €**	88	**26.173,52 €**
39	**11.118.604,45 €**	89	**23.280,51 €**
40	**9.332.016,69 €**	90	**20.545,04 €**
41	**7.791.888,53 €**	91	**17.797,02 €**
42	**6.444.506,47 €**	92	**15.036,41 €**
43	**5.250.818,02 €**	93	**12.662,13 €**
44	**4.246.451,32 €**	94	**10.276,81 €**
45	**3.439.082,92 €**	95	**8.372,87 €**
46	**2.777.098,87 €**	96	**6.460,06 €**
47	**2.255.145,19 €**	97	**4.538,34 €**
48	**1.850.780,85 €**	98	**2.906,69 €**
49	**1.554.887,13 €**	99	**2.225,02 €**
50	**1.322.750,59 €**	100	**1.539,27 €**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

19. Priority of Payments + Transaction Costs

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

Pre-Enforcement Available Interest Amount

Interest Collections	+	1.130.910,09 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	291.127,67 €
Interest on Transaction and Purchase Shortfall Account	+	- €
After the Commingling Reserve related to interest payments after such event	+	- €
Amounts on the Liquidity Reserve Account	+	6.000.000,00 €
Amounts received by the Interest Rate Swap counterparty	+	425.814,43 €
Principal Amount borrowed to cover interest shortfall (Senior Expense Deficit)	+	- €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	7.847.852,19 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	11.886.362,36 €
other principal amount paid by the Seller to the Issuer	+	- €
Final Repurchase Price	+	- €
Amounts standing to the credit of the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Set-Off Reserve Account	+	- €
Purchase Shortfall Amount	+	92,23 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	717.643,53 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	12.604.098,12 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		7.847.852,19 €
Senior Expenses and Taxes	-	19.838,78 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	350.859,60 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	28.274,40 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	38.728,80 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	35.048,70 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	30.839,40 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	31.927,50 €
Required Liquidity Reserve Amount Replenishment	-	6.000.000,00 €
Liquidity Reserve Reduction Amount	-	- €
Crediting the PDLs until cleared	-	717.643,53 €
Interest Class B (if not paid above)	-	- €
Interest Class C (if not paid above)	-	- €
Interest Class D (if not paid above)	-	- €
Interest Class E (if not paid above)	-	- €
Interest Class F (if not paid above)	-	- €
Interest Class G	-	- €
Mezzanin Loan Interest	-	- €
Subordinateed Swap Amounts (if applicable)	-	- €
Fees for Commingling Reserve Account and Set-Off Reserve Account	-	- €
Interest on Liquidity Reserve Loan	-	- €
Principal on Liquidity Reserve Loan	-	- €
Target Amortisation of Class G (inlcuding previously accrued)	-	- €
Remaining Amount to the Seller		594.691,48 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		12.604.098,12 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	12.604.098,12 €
Replenishment	-	- €
Purchase Shortfall Amount	-	95,82 €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	-	9.864.001,80 €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	-	676.941,30 €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	-	773.647,20 €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	-	580.235,40 €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	-	386.823,60 €
Prior to Sequential Payment Trigger Event: Class F Pro Rata- Principal Payment Amount	-	322.353,00 €
On or after to Sequential Payment Trigger Event: Redemption Class A	-	- €
Full Redemption Class B - G (after Regulatory Change Event)	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class B	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class C	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class D	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class E	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class F	-	- €
Redemption Class G Notes	-	- €
Mezzanine Loan Principal	-	- €
Transaction Account Remaining Amount		- €

Transaction Costs

Transaction Costs	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	19.838,78 €								
Interest accrued for the Period	515.678,40 €	350.859,60 €	28.274,40 €	38.728,80 €	35.048,70 €	30.839,40 €	31.927,50 €	- €	- €
Cumulative Interest accrued	89.349.623,96 €	52.277.116,50 €	4.738.456,80 €	7.169.072,40 €	7.020.820,80 €	6.726.477,60 €	7.310.335,50 €	4.103.682,75 €	3.661,61 €
Interest Payments	515.678,40 €	350.859,60 €	28.274,40 €	38.728,80 €	35.048,70 €	30.839,40 €	31.927,50 €	- €	- €
Cumulative Interest Payments	89.349.623,96 €	52.277.116,50 €	4.738.456,80 €	7.169.072,40 €	7.020.820,80 €	6.726.477,60 €	7.310.335,50 €	4.103.682,75 €	3.661,61 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	- €								- €

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

20. Retention

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

For the purposes of compliance with the requirements of Article 6(3)(c) of the Securitisation Regulation, the Seller will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an ongoing basis for the life of the transaction, such net economic interest through an interest in randomly selected exposures.

Amount of randomly Selected Exposures	11.118.378,05 €

SC Germany Consumer 2020-1
Monthly Investor Report

21. Counterparties

Calculation Date		10.10.2025					
Payment Date		14.10.2025					
Period No		59					
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

		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Joint Lead Managers:	**Banco Santander S.A.** Paseo de Pareda 9-12 39004 Santander Spain	A+	F1	STABLE	A2	P-1	POS	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A-	F1	STABLE	A1	P-1	STABLE	performing
	Merrill Lynch International 2 King Edward Street London EC1A 1 HQ United Kingdom	AA	F1+	STABLE	-	-	-	performing
Luxembourg Listing Agent and Local Agent:	**Banque Internationale à Luxembourg S.A.** 69, Route d'Esch L-2953 Luxembourg	-	-	-	A2	P-1	STABLE	performing
Principal Paying Agent, **Account Bank and Interest Determination Agent:** E-mail: mbs.erg.london@usbank.com	**Elavon Financial Services DAC** Block E, Cherrywood Business Park Loughlinstown, Dublin Republic of Ireland	A+	F1	STABLE	-	P-1	NEG	performing
Cash Administrator and 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 1083HN Amsterdam the Netherlands	-	-	-	-	-	-	performing
Data Trustee:	**Circumference FS (UK) Limited** 14 Devonshire Square EC2M 4YT London United Kingdom	-	-	-	-	-	-	performing
Interest Swap Counterparty:	**DZ Bank AG** Platz der Republik 60265 Frankfurt am Main Germany	AA-	F1+	STABLE	Aa2	P-1	STABLE	performing

Rating Agencies:	**Fitch Ratings Ireland Limited** 39/40 Mount Street Upper Dublin 2, D02PR89 Ireland	**Moody's Investors Service España, S.A.** Calle Principe De Vergara 131 6 Planta Madrid, 28002 Spain

Ratings as of 30.09.2025, data source: Bloomberg

SC Germany Consumer 2020-1
Monthly Investor Report

22. Issuer Information

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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

Deal Name:	**SC Germany Consumer 2020-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT CONSUMER 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 fax +49 (0) 2161 690 7077
SPV-Administrator:	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg

SC Germany Consumer 2020-1
Monthly Investor Report

23. Swap Counterparty Data

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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

Swap Counterparty

Swap Counterparty	DZ Bank AG
Swap Rating Trigger Breach	no

		Fitch			Moody's			
Rating Trigger & Current Ratings	Consequenses	Long Term or Derivative Counterparty Rating	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	Trigger breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A	F1		A3			no
2nd Rating Trigger	Replacement	BBB-	F3		Baa1			no
Current Counterparty Ratings		AA(dcr)	F1+	STABLE	Aa2(cr)	P-1	STABLE	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	215.930.238,75 €
Fixed Rate	-0,5710%
Floating Rate (Euribor)	1,8770%
Net Swap Payments	-425.814,43 €
Notional Amount next period	203.326.236,45 €

Swap Counterparty Details

DZ Bank AG
Kapitalmärkte Handel / ABS-Emissionen
Platz der Republik
60265 Frankfurt am Main
Germany
Email: structured.products@dzbank.de

Counterparty Replacement

Old Counterparty	DZ Bank AG
Current Counterparty	DZ Bank AG

Swap Collateral

Begining of Period	- €
Cash Outflow	- €
Cash Inflow	- €
End of Period	- €

Ratings as of 30.09.2025, data source: Bloomberg

In case of Fitch, only one required rating must be held

SC Germany Consumer 2020-1
Monthly Investor Report

24. Santander Consumer Bank

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

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

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		59				
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		

25. 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.

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.

Excess Spread: Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin.

Legal Maturity: Final Payment date on which each Class A Note will be redeemed in full.

Expected Maturity: Maturity date of the notes under the assumption of inter alia (a) a 27**%** constant prepayment rate, (b) an exercised Clean-Up Call at 10%.

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.

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.