

# SC Germany Leasing 2023-1 Monthly Investor Report



## SC Germany Leasing 2023-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Calculation Date	12.08.2024
Payment Date	14.08.2024
Period No	8
Monthly Period	Aug 2024
Interest Period	from 15.07.2024 to 14.08.2024 = 30 days
Collection Period	from 01.07.2024 to 31.07.2024

Index	Page
1. Portfolio Information	<a href="#">1</a>
1.1 Portfolio Information per period	<a href="#">2</a>
2. Reserve Accounts	<a href="#">3</a>
3.1 Delinquency Data	<a href="#">4</a>
3.2 Default Data	<a href="#">5</a>
3.3 Defaults & Recoveries per period	<a href="#">6</a>
4. Concentration Limits	<a href="#">7</a>
5. Outstanding Notes	<a href="#">8</a>
6. Original Principal Balance	<a href="#">9</a>
6.1 Original Principal Balance (Graph)	<a href="#">10</a>
7. Current Principal Balance	<a href="#">11</a>
7.1 Current Principal Balance (Graph)	<a href="#">12</a>
8. Instalments	<a href="#">13</a>
8.1 Instalments (Graph)	<a href="#">14</a>
9. Lessee Concentration	<a href="#">15</a>
10. Geographical Distribution	<a href="#">16</a>
10.1 Geographical (Graph)	<a href="#">17</a>
11. Object Type	<a href="#">18</a>
12. Type of Contract	<a href="#">19</a>
13. Payment Methods	<a href="#">20</a>
14. Downpayment	<a href="#">21</a>
15. Effective Interest Rate	<a href="#">22</a>
15.1 Effective Interest Rate (Graph)	<a href="#">23</a>
16. Seasoning	<a href="#">24</a>
16.1 Seasoning (Graph)	<a href="#">25</a>
17. Remaining Term	<a href="#">26</a>
17.1 Remaining Term (Graph)	<a href="#">27</a>
18. Original Term	<a href="#">28</a>
18.1 Original Term (Graph)	<a href="#">29</a>
19. Leasae Concentration	<a href="#">30</a>
20. Brands + Fuel Type	<a href="#">31</a>
21. Nace	<a href="#">32</a>
21.1 Nace (Graph)	<a href="#">33</a>
22. Amortisation Profiles	<a href="#">34</a>
23. Priority of Payments + Transaction Costs	<a href="#">35</a>
24. Retention	<a href="#">36</a>
25. Counterparties	<a href="#">37</a>
26. Issuer Information	<a href="#">38</a>
27. Swap Counterparty	<a href="#">39</a>
28. Santander Consumer Bank	<a href="#">40</a>
29. Glossary	<a href="#">41</a>

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**1. Portfolio Information**



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Collection Period from	01.07.2024	to 31.07.2024

		current period	previous period
<b>Outstanding Receivables</b>	<b>No. of Contracts</b>	<b>Aggregate Outstanding Principal Amount</b>	<b>Aggregate Outstanding Principal Amount</b>
<b>Beginning of Period</b>	<b>75.259</b>	<b>699.999.999,10 €</b>	<b>699.999.994,41 €</b>
Scheduled Principal Payments		25.733.046,54 €	32.727.755,86 €
Prepayment Principal		1.662.194,73 €	1.801.383,86 €
<b>Total Principal Collections</b>		<b>27.395.241,27 €</b>	<b>34.529.139,72 €</b>
Fee Payments		249.835,44 €	101.809,47 €
Interest Payments		3.527.839,37 €	3.538.256,59 €
<b>Total Interest &amp; Fee Collections</b>		<b>3.777.674,81 €</b>	<b>3.640.066,06 €</b>
<b>Defaults</b>		<b>339.775,93 €</b>	<b>296.650,53 €</b>
<b>Replenishment Amount</b>		<b>27.735.014,78 €</b>	<b>34.825.794,94 €</b>
<b>End of Period</b>		<b>699.999.996,68 €</b>	<b>699.999.999,10 €</b>
Purchase Shortfall Amount		3,32 €	0,90 €
<b>Total Assets (End of Period)</b>	<b>77.014</b>	<b>700.000.000,00 €</b>	<b>700.000.000,00 €</b>
Current Prepayment Rate (annualised)		2,81%	3,04%

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**1.1 Portfolio Information per period**



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Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	699.999.990,57 €	22.810.056,35 €	71.869,43 €	22.881.925,78 €	0,12%
2	699.999.988,76 €	24.433.001,09 €	60.349,41 €	24.493.350,50 €	0,10%
3	699.999.991,38 €	21.598.832,85 €	1.719.706,35 €	23.318.539,20 €	2,91%
4	699.999.995,73 €	23.082.229,89 €	1.693.894,20 €	24.776.124,09 €	2,87%
5	699.999.999,56 €	23.866.351,46 €	2.093.402,29 €	25.959.753,75 €	3,53%
6	699.999.985,47 €	24.827.759,76 €	1.696.488,80 €	26.524.248,56 €	2,87%
7	699.999.994,41 €	32.727.755,86 €	1.801.383,86 €	34.529.139,72 €	3,04%
8	699.999.999,10 €	25.733.046,54 €	1.662.194,73 €	27.395.241,27 €	2,81%
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**SC Germany Leasing 2023-1  
Monthly Investor Report**

**2. Reserve Accounts**



Calculation Date	12.08.2024				
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**Reserve Accounts**

**Liquidity Reserve**

	in %		Trigger Event y/n
Beginning of Period	1,3%	8.703.370,04 €	
Cash Outflow		9.967,90 €	
of which Liquidity Reserve Excess Amount		9.967,90 €	
Cash Inflow		8.693.402,15 €	
End of Period	1,3%	8.693.402,15 €	
Required Liquidity Reserve Amount		8.693.402,15 €	

**Commingling Reserve**

	in %		Trigger Event y/n
Beginning of Period		n/a	no
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		- €	

**Replacement Servicer Fee Reserve**

Beginning of Period		n/a	
Cash Outflow		n/a	
of which Replacement Servicer Fee Reserve Excess Amount			
of which drawn from the Replacement Servicer Fee Reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Replacement Servicer Fee Reserve Required Amount		- €	

In case of Rating Trigger breach: Maintenance Reserve Required Amount

**SC Germany Leasing 2023-1  
Monthly Investor Report**

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**3.1 Delinquency Data**



**Note Balance**

Beginning of Period	695.472.171,80 €
End of Period	694.514.987,60 €

**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	699.999.996,68 €	2.930.484,21 €	530.797,26 €	20.315,54 €	2.400,77 €	99,50%	0,42%	0,08%	0,00%	0,00%
2	699.999.996,68 €	2.746.613,78 €	546.269,28 €	273.705,24 €	33.262,64 €	99,49%	0,39%	0,08%	0,04%	0,00%
3	699.999.996,68 €	2.964.649,94 €	787.713,95 €	482.019,26 €	388.197,24 €	99,34%	0,42%	0,11%	0,07%	0,06%
4	699.999.996,68 €	3.219.530,73 €	1.021.762,17 €	460.609,16 €	675.085,16 €	99,23%	0,46%	0,15%	0,07%	0,10%
5	699.999.996,68 €	3.063.367,83 €	1.072.981,68 €	607.357,10 €	821.994,75 €	99,20%	0,44%	0,15%	0,09%	0,12%
6	699.999.996,68 €	3.633.920,66 €	1.073.515,24 €	688.026,12 €	903.507,36 €	99,10%	0,52%	0,15%	0,10%	0,13%
7	699.999.996,68 €	3.710.492,66 €	1.429.560,41 €	553.567,71 €	989.011,56 €	99,05%	0,53%	0,20%	0,08%	0,14%
8	699.999.996,68 €	3.811.666,73 €	1.200.913,82 €	730.501,88 €	1.060.989,26 €	99,03%	0,54%	0,17%	0,10%	0,15%
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**SC Germany Leasing 2023-1  
Monthly Investor Report**

**3.2 Default Data**



Calculation Date	12.08.2024				
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**Default Data and Ratios**

	Amount	Number of Loans
<b>Current Default</b>		
Current Period Gross Default	339.775,93 €	
Current Period Recoveries	455,00 €	
Current Period Net Default	339.320,93 €	
New Number of Defaulted Contracts		34
<b>Cumulative Default</b>		
Cumulative Gross Default	1.197.803,39 €	
Cumulative Recoveries	455,00 €	
Cumulative Net Losses	1.197.348,39 €	
Total Number of Defaulted Contracts		107

**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	339.775,93 €
Class F Amount credited to the PDL	339.775,93 €
Class F PDL EoP	- €

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**3.3 Defaults & Recoveries per period**

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Collection Period	from 01.07.2024	to 31.07.2024



**Note Balance**

Beginning of Period	695.472.171,80 €
End of Period	694.514.987,60 €

**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	cumulative net loss ratio %
1	0	- €	- €	727.735.013,88 €	0,00%	- €	- €	- €	0,00%
2	3	33.186,64 €	33.186,64 €	755.470.028,66 €	0,00%	- €	- €	33.186,64 €	0,00%
3	7	71.022,65 €	104.209,29 €	783.205.043,44 €	0,01%	- €	- €	104.209,29 €	0,01%
4	12	151.627,82 €	255.837,11 €	810.940.058,22 €	0,03%	- €	- €	255.837,11 €	0,03%
5	14	79.949,98 €	335.686,47 €	839.675.073,00 €	0,04%	- €	- €	335.686,47 €	0,04%
6	17	225.690,46 €	561.376,93 €	866.410.087,78 €	0,06%	- €	- €	561.376,93 €	0,06%
7	20	296.650,53 €	858.027,46 €	894.145.102,56 €	0,10%	- €	- €	858.027,46 €	0,10%
8	34	339.775,93 €	1.197.803,39 €	921.880.117,34 €	0,13%	455,00 €	455,00 €	1.197.348,39 €	0,13%
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**SC Germany Leasing 2023-1  
Monthly Investor Report**

**4. Concentration Limits**



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Collection Period from	01.07.2024	to	31.07.2024	

**Current Transaction Status**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	4,90%	-	5,42%	no
Average Yield (applicable for latest replenishment pool only)	5,50%	-	6,54%	no
WA Remaining Term (applicable for Total Portfolio)		40	30	no
Max. purchase price per vehicle		200.000	196.395,00	no
Max. share electric vehicles		30,00%	29,64%	no
Max. share used vehicles		7,00%	3,79%	no
Max. concentration top Lessee		0,50%	0,09%	no
Max. concentration to 2 to 5 Lessees		0,20%	0,07%	no
Max. concentration all other Lessees		0,10%	0,06%	no
		<b>Maximum-Trigger</b>	<b>Current Value</b>	<b>Trigger Breach</b>
<b>Purchase Shortfall Event</b>				no
Period before previous period			14,53 €	
Previous period		10.000.000,00 €	5,59 €	
Current period			0,90 €	
<b>Termination/Service Termination Event</b>				no
<b>Event of Default / Termination Event, as defined in the Interest Rate Swap</b>				no
<b>Sequential Payment Trigger Event</b>				no
Cumulative Net Loss Ratio				
- from the first Payment Date in Jan 2024 until (and including) the Payment Date in Dec 2024		0,50%		
- from the Payment Date in Jan 2025 until (and including) the Payment Date in Jun 2025		1,00%		
- from the Payment Date in Jul 2025 until (and including) the Payment Date in Dec 2025		1,30%	0,13%	no
- from the Payment Date in Jan 2026 until (and including) the Payment Date in Jun 2026		1,55%		
- from the Payment Date in Jul 2026 onwards		1,75%		
Debit balance PDL		4.900.000,00 €	0,00	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount on the first cut-off date	10,00%		100,00%	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Service Termination Event				no
<b>Early Amortisation Event</b>				no
Cumulative Net Loss Ratio prior to or on 30 November 2024		0,5%	0,13%	no
Purchase Shortfall Event				no
Termination Event or Service Termination Event				no
Any debit of class F PDL equal to or higher than 0.20% on two consecutive Payment Dates				
Previous period			0,00%	no
Current period		0,20%	0,00%	no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**5. Outstanding Notes**



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Collection Period from	01.07.2024	to	31.07.2024		

**1. Note Balance**

	All notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>General Note Information</b>							
ISIN Code		XS2693290178	XS2693291069	XS2693291655	XS2693291903	XS2693292034	XS2715187816
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	89,24%	4,26%	2,00%	2,00%	1,50%	1,00%
Legal Maturity		14.12.2032	14.12.2032	14.12.2032	14.12.2032	14.12.2032	14.12.2032
Expected Maturity		15.04.2027	15.04.2027	15.04.2027	15.04.2027	15.04.2027	15.04.2027
Original Rating		AAA / Aaa	AA / Aa2	A (high) / A2	BBB (high) / Baa2	BBB (low) / Ba1	BB (low) / Ba3
Current Rating *		AAA / Aaa	AA / Aa2	A (high) / A2	BBB (high) / Baa2	BBB (low) / Ba1	BB (low) / Ba3
Initial Notes Aggregate Principal Outstanding Balance	700.000.000	624.700.000,00	29.800.000,00	14.000.000,00	14.000.000,00	10.500.000,00	7.000.000,00
Initial Nominal per Note		100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
Initial Number of Notes per Class		6.247	298	140	140	105	70
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning of Period	695.472.171,80 €	624.700.000,00 €	29.800.000,00 €	14.000.000,00 €	14.000.000,00 €	10.500.000,00 €	2.472.171,80 €
Replenishment	27.735.014,78 €						
Amortisation							
Redemption per Class	957.184,20 €	- €	- €	- €	- €	- €	957.184,20 €
Redemption per Note		- €	- €	- €	- €	- €	13.674,06 €
Class Principal Outstanding Balance End of Period	694.514.987,60 €	624.700.000,00 €	29.800.000,00 €	14.000.000,00 €	14.000.000,00 €	10.500.000,00 €	1.514.987,60 €
Current Tranching		89,95%	4,29%	2,02%	2,02%	1,51%	0,22%
Current Pool Factor	99,86%	100,00%	100,00%	100,00%	100,00%	100,00%	61,28%

**2. Payments to Investors per Note**

	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	3,611%	1mE+75bps	1mE+130bps	1mE+200bps	1mE+300bps	1mE+530bps	1mE+691bps
Day/Count Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	30						
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	35.316,74 €
> Principal Repayment per Note		- €	- €	- €	- €	- €	13.674,06 €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	21.642,68 €
> Interest accrued for the period		2.270.284,74 €	121.956,50 €	65.461,20 €	77.128,80 €	77.970,90 €	21.674,80 €
Interest Payment		2.270.284,74 €	121.956,50 €	65.461,20 €	77.128,80 €	77.970,90 €	21.674,80 €
Interest Payment per Note		363,42 €	409,25 €	467,58 €	550,92 €	742,58 €	309,64 €

**3. Credit Enhancements**

	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination, Reserve)	12,00%	7,74%	5,74%	3,74%	2,24%	1,24%
Current CE	12,00%	7,74%	5,74%	3,74%	2,24%	2,03%

\* Last rating action as of 31.07.2024

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**6. Original Discounted Receivables**



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Collection Period	from 01.07.2024	to 31.07.2024

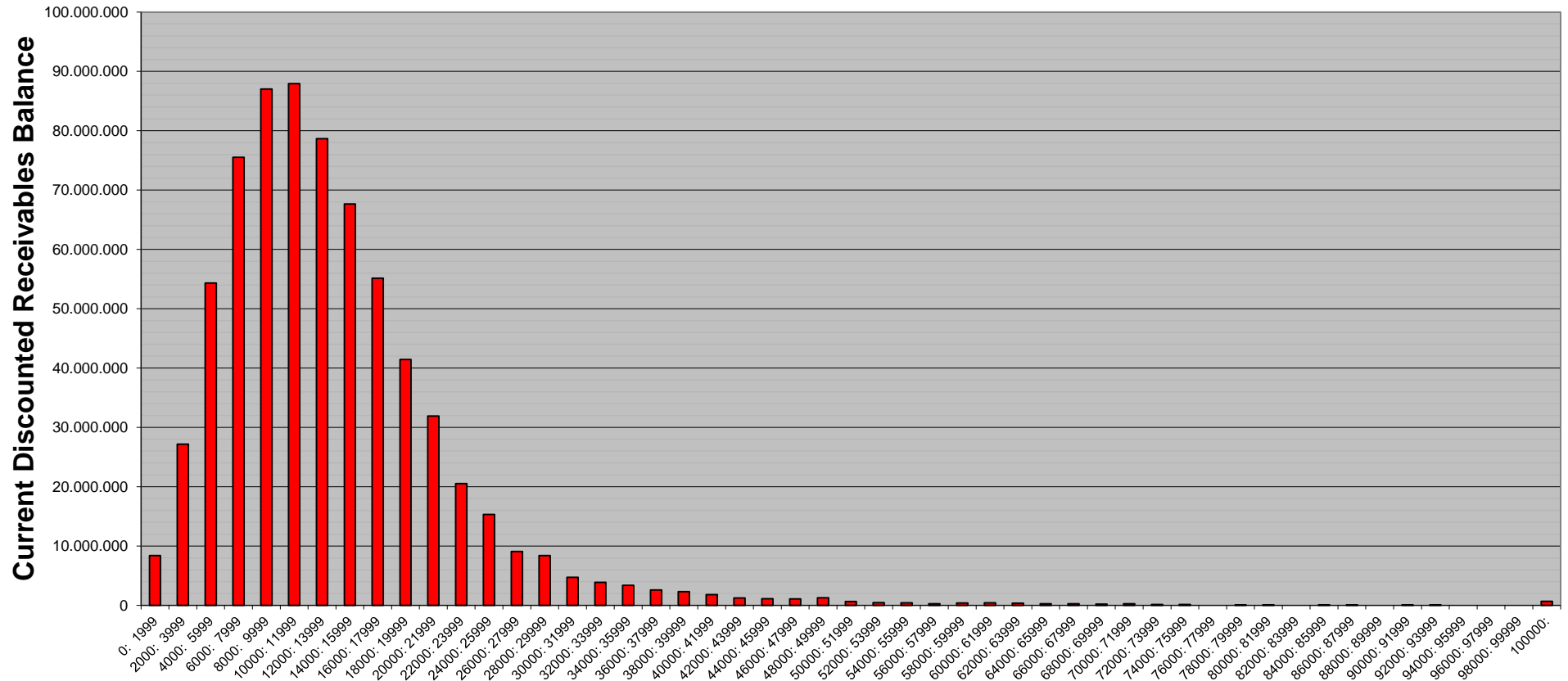
Original Discounted Receivables Balance (Ranges in EUR)	Original Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts	Percentage of Total Lease Contracts
0: 1999	8.382.766,00	1,20%	8.264	10,73%
2000: 3999	27.166.584,71	3,89%	8.909	11,57%
4000: 5999	54.327.005,90	7,79%	10.844	14,08%
6000: 7999	75.538.828,45	10,83%	10.812	14,04%
8000: 9999	87.028.853,69	12,48%	9.701	12,60%
10000: 11999	87.957.520,94	12,61%	8.038	10,44%
12000: 13999	78.671.139,72	11,28%	6.078	7,89%
14000: 15999	67.663.957,11	9,70%	4.527	5,88%
16000: 17999	55.152.594,56	7,91%	3.256	4,23%
18000: 19999	41.436.649,93	5,94%	2.188	2,84%
20000: 21999	31.922.050,03	4,58%	1.528	1,98%
22000: 23999	20.522.143,68	2,94%	897	1,16%
24000: 25999	15.331.866,49	2,20%	615	0,80%
26000: 27999	9.098.691,21	1,30%	338	0,44%
28000: 29999	8.391.438,71	1,20%	290	0,38%
30000: 31999	4.738.030,31	0,68%	153	0,20%
32000: 33999	3.885.591,25	0,56%	118	0,15%
34000: 35999	3.370.176,82	0,48%	96	0,12%
36000: 37999	2.586.668,67	0,37%	70	0,09%
38000: 39999	2.301.494,33	0,33%	59	0,08%
40000: 41999	1.807.461,25	0,26%	44	0,06%
42000: 43999	1.244.223,95	0,18%	29	0,04%
44000: 45999	1.125.895,72	0,16%	25	0,03%
46000: 47999	1.079.680,22	0,15%	23	0,03%
48000: 49999	1.272.622,19	0,18%	26	0,03%
50000: 51999	661.562,54	0,09%	13	0,02%
52000: 53999	474.298,69	0,07%	9	0,01%
54000: 55999	440.719,74	0,06%	8	0,01%
56000: 57999	283.176,02	0,04%	5	0,01%
58000: 59999	412.043,60	0,06%	7	0,01%
60000: 61999	427.483,98	0,06%	7	0,01%
62000: 63999	379.356,41	0,05%	6	0,01%
64000: 65999	260.851,36	0,04%	4	0,01%
66000: 67999	267.165,22	0,04%	4	0,01%
68000: 69999	206.449,86	0,03%	3	0,00%
70000: 71999	283.401,82	0,04%	4	0,01%
72000: 73999	146.205,24	0,02%	2	0,00%
74000: 75999	150.405,89	0,02%	2	0,00%
76000: 77999	0,00	0,00%	0	0,00%
78000: 79999	78.618,51	0,01%	1	0,00%
80000: 81999	80.532,18	0,01%	1	0,00%
82000: 83999	0,00	0,00%	0	0,00%
84000: 85999	85.703,25	0,01%	1	0,00%
86000: 87999	87.020,56	0,01%	1	0,00%
88000: 89999	0,00	0,00%	0	0,00%
90000: 91999	90.018,42	0,01%	1	0,00%
92000: 93999	92.438,41	0,01%	1	0,00%
94000: 95999	0,00	0,00%	0	0,00%
96000: 97999	0,00	0,00%	0	0,00%
98000: 99999	0,00	0,00%	0	0,00%
100000:	681.474,21	0,10%	6	0,01%
<b>Total</b>	<b>697.592.861,75</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	9.058,00
Min	-
Max	124.478,45

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**6.1 Original DRB (Graph)**

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	8		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



**SC Germany Leasing 2023-1  
Monthly Investor Report**

**7. Current Discounted Receivables**



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

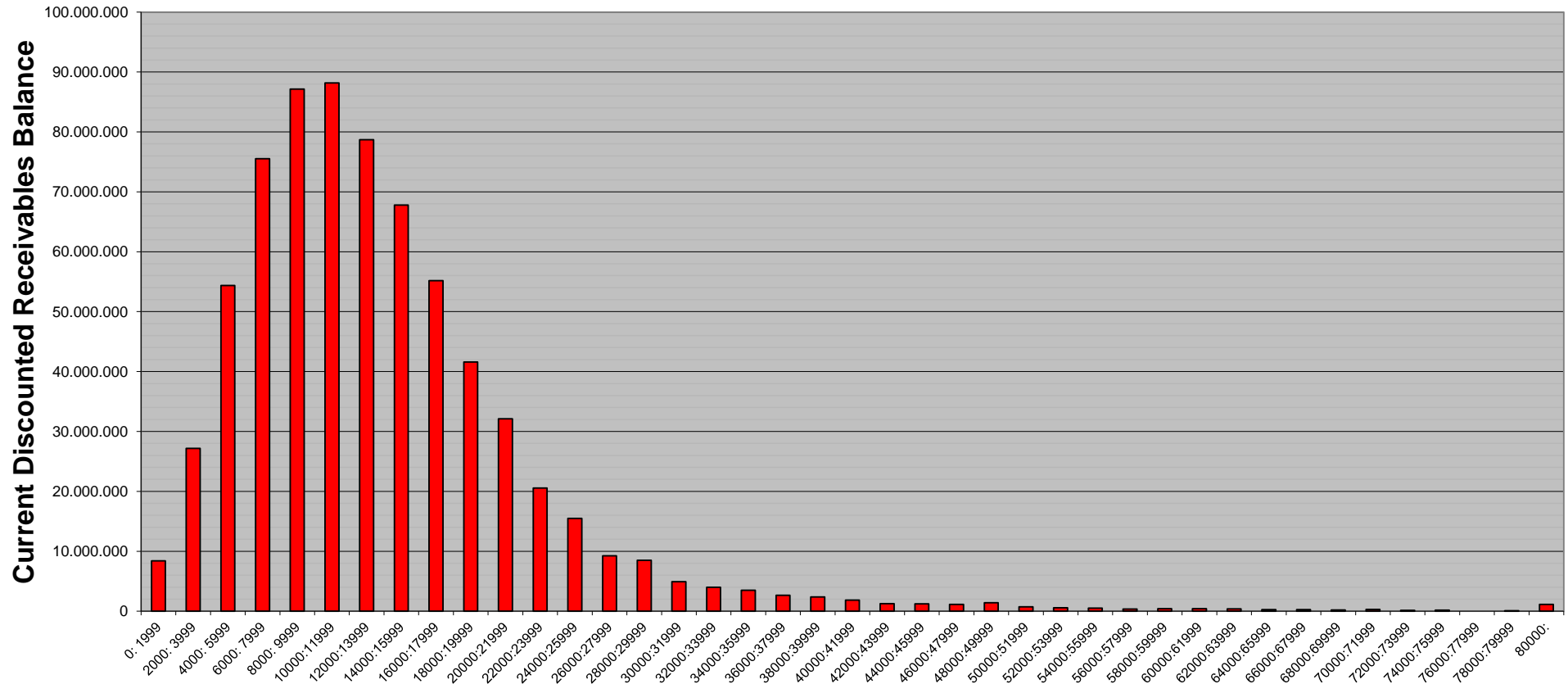
Current Discounted Receivables Balance (Ranges in EUR)	Current Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts	Percentage of Total Lease Contracts
0: 1999	8.388.180,86	1,20%	8.158	10,59%
2000: 3999	27.160.803,41	3,88%	8.909	11,57%
4000: 5999	54.351.478,71	7,76%	10.849	14,09%
6000: 7999	75.527.692,26	10,79%	10.810	14,04%
8000: 9999	87.138.970,29	12,45%	9.713	12,61%
10000:11999	88.169.592,98	12,60%	8.057	10,46%
12000:13999	78.687.140,18	11,24%	6.079	7,89%
14000:15999	67.783.295,58	9,68%	4.535	5,89%
16000:17999	55.185.526,92	7,88%	3.258	4,23%
18000:19999	41.588.437,63	5,94%	2.196	2,85%
20000:21999	32.112.327,49	4,59%	1.537	2,00%
22000:23999	20.547.739,11	2,94%	898	1,17%
24000:25999	15.486.373,17	2,21%	621	0,81%
26000:27999	9.231.088,16	1,32%	343	0,45%
28000:29999	8.504.673,55	1,21%	294	0,38%
30000:31999	4.926.949,44	0,70%	159	0,21%
32000:33999	3.987.315,13	0,57%	121	0,16%
34000:35999	3.475.548,21	0,50%	99	0,13%
36000:37999	2.661.093,47	0,38%	72	0,09%
38000:39999	2.378.140,01	0,34%	61	0,08%
40000:41999	1.846.436,75	0,26%	45	0,06%
42000:43999	1.242.782,72	0,18%	29	0,04%
44000:45999	1.216.719,12	0,17%	27	0,04%
46000:47999	1.127.389,43	0,16%	24	0,03%
48000:49999	1.417.584,74	0,20%	29	0,04%
50000:51999	712.441,68	0,10%	14	0,02%
52000:53999	579.143,56	0,08%	11	0,01%
54000:55999	494.905,29	0,07%	9	0,01%
56000:57999	341.034,10	0,05%	6	0,01%
58000:59999	412.067,41	0,06%	7	0,01%
60000:61999	427.483,98	0,06%	7	0,01%
62000:63999	379.356,41	0,05%	6	0,01%
64000:65999	260.851,36	0,04%	4	0,01%
66000:67999	267.165,22	0,04%	4	0,01%
68000:69999	206.449,86	0,03%	3	0,00%
70000:71999	283.401,82	0,04%	4	0,01%
72000:73999	146.205,24	0,02%	2	0,00%
74000:75999	150.405,89	0,02%	2	0,00%
76000:77999	0,00	0,00%	0	0,00%
78000:79999	78.618,51	0,01%	1	0,00%
80000:	1.117.187,03	0,16%	11	0,01%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	9.089,26
Min	0,03
Max	124.478,45

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**7.1 Current DRB (Graph)**

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	8		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



**SC Germany Leasing 2023-1  
Monthly Investor Report**

**8. Lease Instalments**



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			8		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

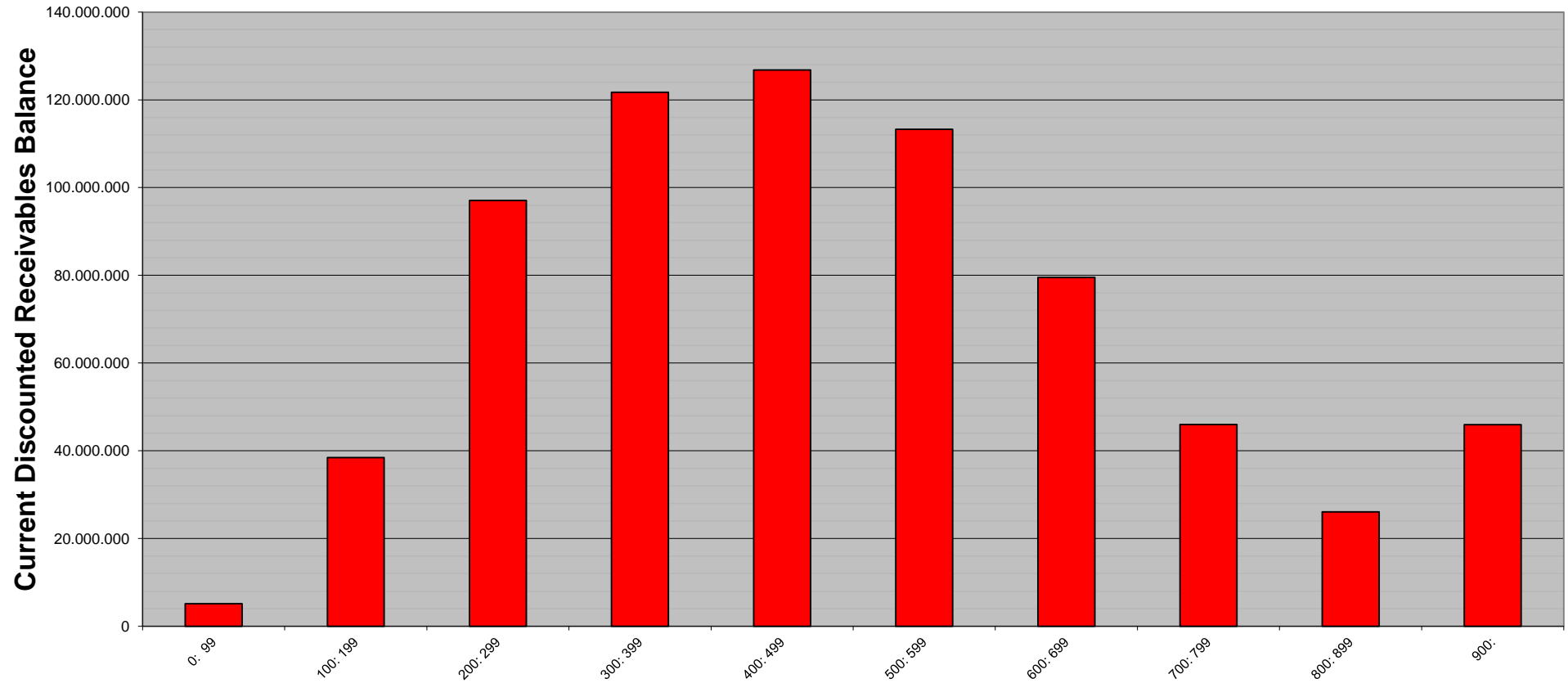
<i>Lease Instalment (Ranges in EUR)</i>	<i>Current Discounted Receivables Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Lease Contracts</i>	<i>Percentage of Total Lease Contracts</i>
0: 99	5.138.535,35	0,73%	3.675	4,77%
100: 199	38.440.250,37	5,49%	11.616	15,08%
200: 299	97.070.036,65	13,87%	16.289	21,15%
300: 399	121.731.292,79	17,39%	14.354	18,64%
400: 499	126.811.540,91	18,12%	11.508	14,94%
500: 599	113.297.359,79	16,19%	8.468	11,00%
600: 699	79.498.060,75	11,36%	5.189	6,74%
700: 799	46.012.543,05	6,57%	2.675	3,47%
800: 899	26.069.662,36	3,72%	1.377	1,79%
900:	45.930.714,66	6,56%	1.863	2,42%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

<b>Statistics</b>	<b>in EUR</b>
Max	5.523,70
Min	18,24
Average	384,96
Weighted Average	513,15

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**8. Instalments (Graph)**

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024





**SC Germany Leasing 2023-1  
Monthly Investor Report**

**8. Lessee Concentration**



Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	8		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024

No	Current Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts
1	629.512,53	0,0899%	204
2	522.469,59	0,0746%	73
3	475.405,94	0,0679%	112
4	470.233,34	0,0672%	38
5	435.458,99	0,0622%	92
6	427.887,33	0,0611%	49
7	400.793,67	0,0573%	8
8	399.819,50	0,0571%	24
9	392.274,48	0,0560%	112
10	353.768,54	0,0505%	20
11	340.612,85	0,0487%	20
12	328.488,93	0,0469%	25
13	323.356,51	0,0462%	16
14	322.016,13	0,0460%	8
15	305.481,26	0,0436%	44
16	298.993,57	0,0427%	42
17	290.536,43	0,0415%	22
18	284.010,17	0,0406%	13
19	270.830,66	0,0387%	51
20	259.838,32	0,0371%	22
21	259.691,48	0,0371%	9
22	251.100,56	0,0359%	22
23	242.370,77	0,0346%	20
24	238.429,63	0,0341%	26
25	236.847,70	0,0338%	10
	<b>8.760.228,88</b>	<b>1,2515%</b>	<b>1.082</b>

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**9. Geographical Distribution**



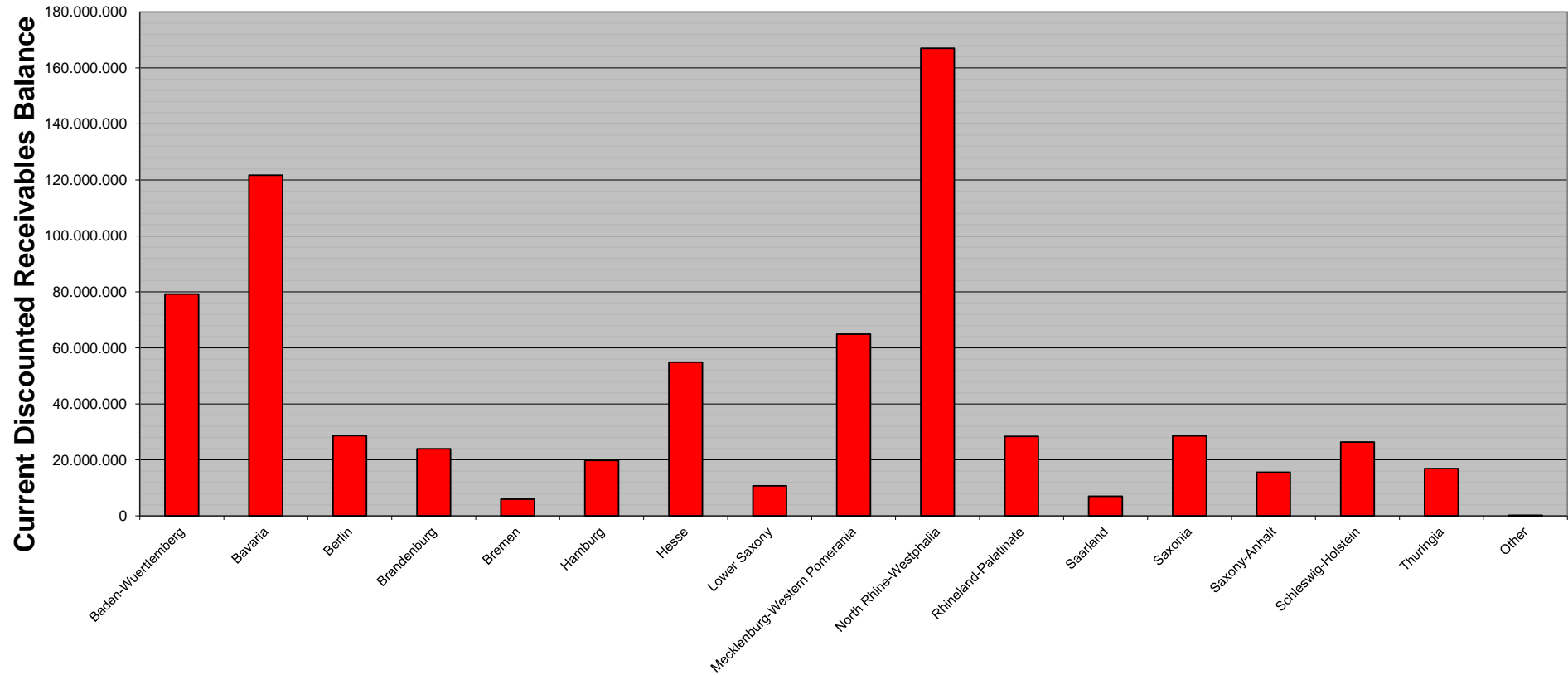
Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			8		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

State	Current Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts	Percentage of Total Lease Contracts
Baden-Wuerttemberg	79.256.278,35	11,32%	8.728	11,33%
Bavaria	121.703.305,96	17,39%	13.399	17,40%
Berlin	28.690.776,77	4,10%	3.489	4,53%
Brandenburg	23.939.920,49	3,42%	2.699	3,50%
Bremen	5.947.659,49	0,85%	543	0,71%
Hamburg	19.800.535,46	2,83%	2.191	2,84%
Hesse	54.916.141,06	7,85%	6.072	7,88%
Lower Saxony	10.762.747,10	1,54%	1.118	1,45%
Mecklenburg-Western Pomerania	64.923.423,95	9,27%	7.325	9,51%
North Rhine-Westphalia	167.003.839,86	23,86%	18.403	23,90%
Rhineland-Palatinate	28.385.427,32	4,06%	3.058	3,97%
Saarland	7.033.138,90	1,00%	755	0,98%
Saxonia	28.591.009,61	4,08%	2.966	3,85%
Saxony-Anhalt	15.598.332,54	2,23%	1.732	2,25%
Schleswig-Holstein	26.343.623,11	3,76%	2.685	3,49%
Thuringia	16.913.023,12	2,42%	1.836	2,38%
Other	190.813,59	0,03%	15	0,02%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**9.1 Geographical Distribution (Graph)**

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



**SC Germany Leasing 2023-1  
Monthly Investor Report**

**11. Object/Vehicle Type**



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			8		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Vehicle Type		Current Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts	Percentage of Total Lease Contracts
New Vehicle	Commercial	454.551.802,76	64,94%	42.741	55,50%
	Private	218.910.570,17	31,27%	31.120	40,41%
		673.462.372,93	96,21%	73.861	95,91%
Used Vehicle	Commercial	19.107.063,76	2,73%	1.904	2,47%
	Private	7.430.559,99	1,06%	1.249	1,62%
		26.537.623,75	3,79%	3.153	4,09%
<b>Total</b>		<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

Object Type	Current Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts	Percentage of Total Lease Contracts
Passenger Car	661.680.799,31	94,53%	72.298	93,88%
Motorcycle	4.019.054,74	0,57%	1.863	2,42%
Light Commercial Truck	26.229.690,36	3,75%	2.375	3,08%
Medium/Heavy Commercial Truck	2.098.884,63	0,30%	123	0,16%
Camper/Caravan	4.798.459,21	0,69%	272	0,35%
Other	1.173.108,43	0,17%	83	0,11%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**12. Type of Contract**



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024
Collection Period	from 01.07.2024	to 31.07.2024
		= 30 days

Type of Contract	Current Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts	Percentage of Total Lease Contracts
Kilometer Leasing	30.645.169,98	4,38%	2.942	3,82%
Full Service Leasing	488.491.582,49	69,78%	56.260	73,05%
Residual Value Leasing	180.863.244,21	25,84%	17.812	23,13%
Others	0,00	0,00%	0	0,00%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**13. Payment Methods**



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			8		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<i>Payment Method</i>	<i>Current Discounted Receivables Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Lease Contracts</i>	<i>Percentage of Total Lease Contracts</i>
Direct Debit	690.326.092,56	98,62%	76.135,00	98,86%
Other	9.673.904,12	1,38%	879,00	1,14%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Discounted Receivables Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Lease Contracts</i>	<i>Percentage of Total Lease Contracts</i>
1st of Month	417.679.512,01	59,67%	45.080,00	58,53%
15th of Month	282.320.484,67	40,33%	31.934,00	41,47%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**14. Downpayment**



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

<i>Downpayment (Ranges in EUR)</i>	<i>Current Discounted Receivables Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Lease Contracts</i>	<i>Percentage of Total Lease Contracts</i>
No Downpayment	353.005.398,22	50,43%	33.625,00	43,66%
0: 999	9.323.161,16	1,33%	1.311	1,70%
1000: 1999	16.959.347,95	2,42%	2.225	2,89%
2000: 2999	21.829.880,91	3,12%	2.660	3,45%
3000: 3999	85.057.666,71	12,15%	10.027	13,02%
4000: 4999	71.979.553,84	10,28%	8.386	10,89%
5000: 5999	43.389.530,15	6,20%	5.984	7,77%
6000: 6999	29.359.464,11	4,19%	4.271	5,55%
7000: 7999	10.251.098,27	1,46%	1.292	1,68%
8000: 8999	18.607.497,43	2,66%	2.268	2,94%
9000: 9999	4.542.803,39	0,65%	597	0,78%
10000:10999	10.456.043,58	1,49%	1.207	1,57%
11000:11999	2.222.796,24	0,32%	331	0,43%
12000:12999	6.714.120,28	0,96%	920	1,19%
13000:13999	1.873.045,75	0,27%	279	0,36%
14000:14999	1.242.939,03	0,18%	188	0,24%
15000:15999	2.753.941,61	0,39%	299	0,39%
16000:	10.431.708,05	1,49%	1.144	1,49%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

**Statistics**

AV all leases	3.090,53
AV Leases w/ Downpayment	5.485,59
Min	0,84
Max	55.000,00

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**15. Effective Interest Rate**



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

Yield Range*	Current Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts	Percentage of Total Lease Contracts
0: 0	0,00	0,00%	0	0,00%
1: 1	98.116,16	0,01%	14	0,02%
2: 2	11.593.610,30	1,66%	2.102	2,73%
3: 3	170.644.865,32	24,38%	23.438	30,43%
4: 4	84.724.362,30	12,10%	9.777	12,70%
5: 5	118.331.511,52	16,90%	12.036	15,63%
6: 6	229.487.036,38	32,78%	22.986	29,85%
7: 7	74.912.959,43	10,70%	6.012	7,81%
8: 8	8.854.977,38	1,26%	548	0,71%
9: 9	1.242.322,93	0,18%	94	0,12%
10:10	67.405,90	0,01%	5	0,01%
11:11	42.829,06	0,01%	2	0,00%
12:12	0,00	0,00%	0	0,00%
13:	0,00	0,00%	0	0,00%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

Statistics		in %
WA Interest		5,42%
Min		1,00
Max		11,54

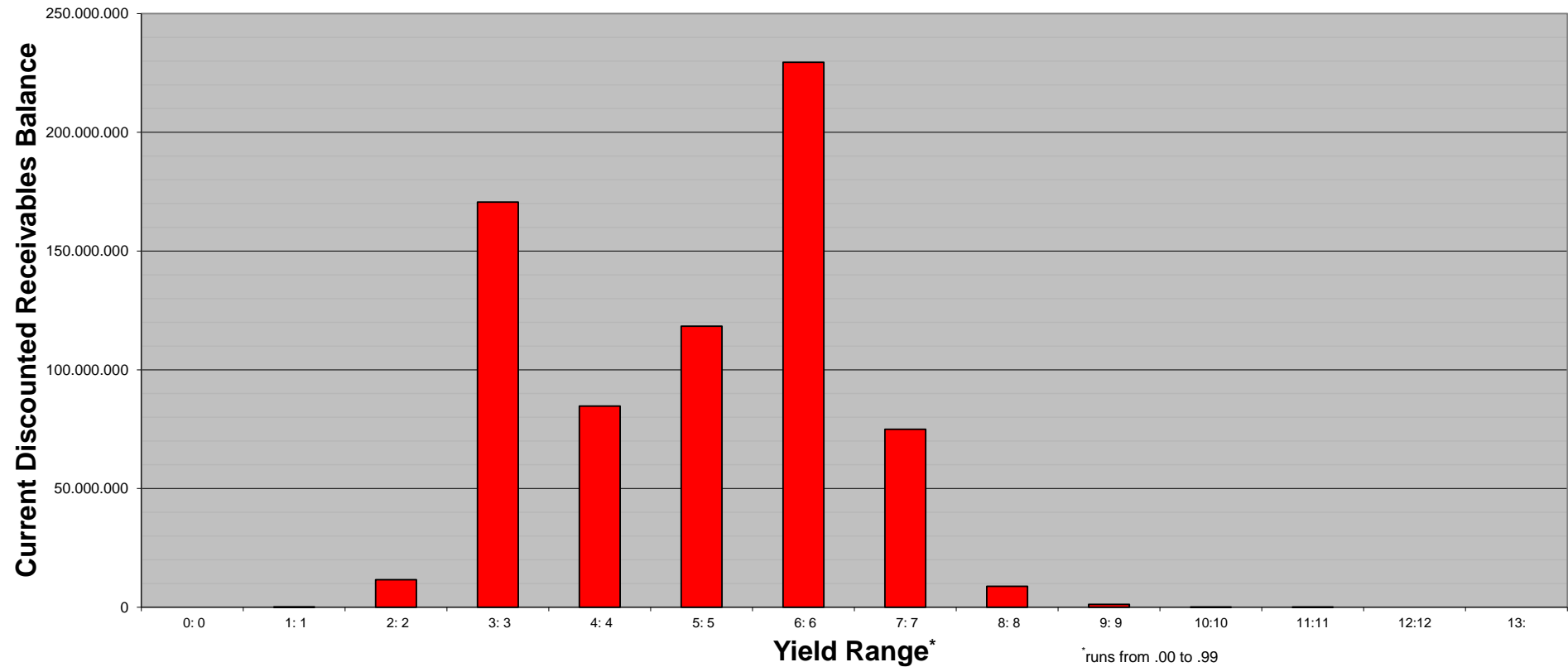
\* runs from .00 to .99



**SC Germany Leasing 2023-1**  
**Monthly Investor Report**

**15.1 Effective Interest Rate (Graph)**

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



**SC Germany Leasing 2023-1  
Monthly Investor Report**

**16. Seasoning**



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	8			
Monthly Period	Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024 = 30 days
Collection Period	from	01.07.2024	to	31.07.2024

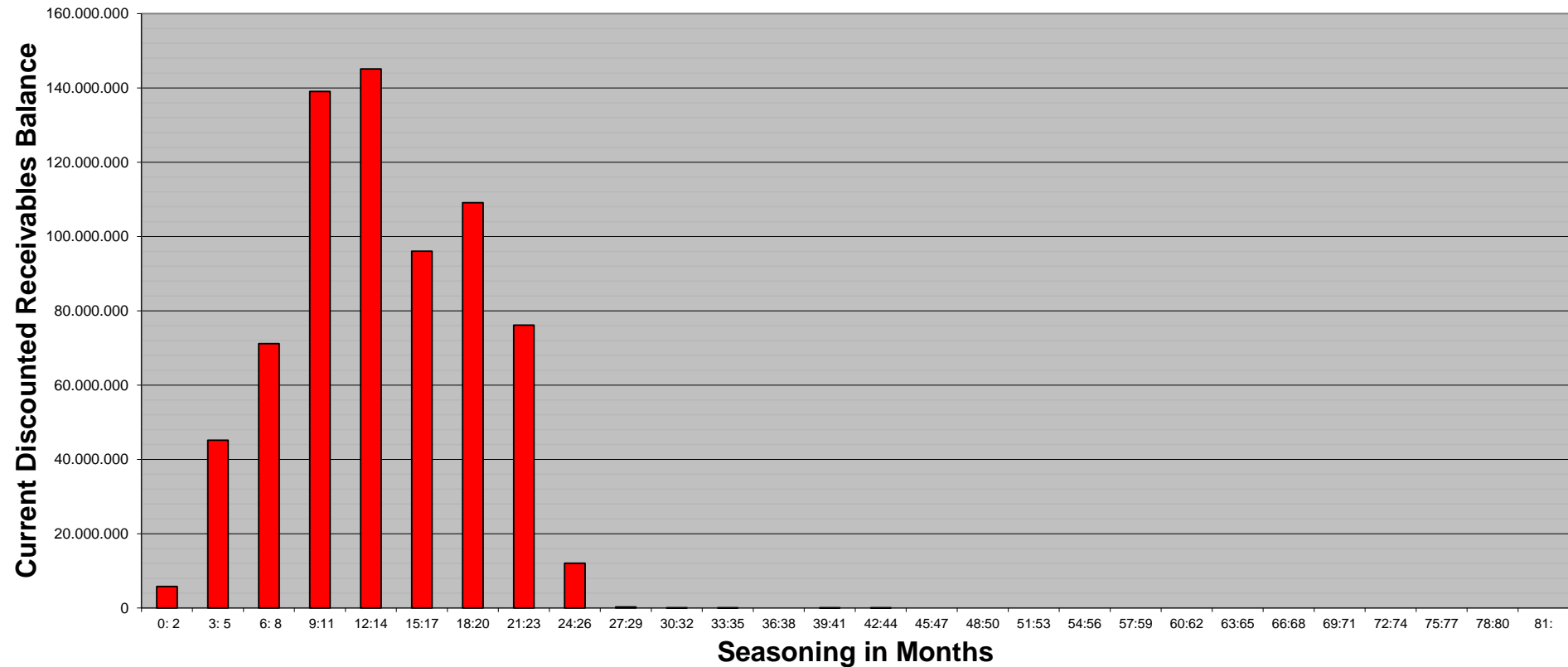
Seasoning in Months	Current Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts	Percentage of Total Lease Contracts
0: 2	5.795.646,49	0,83%	500	0,65%
3: 5	45.148.941,98	6,45%	3.638	4,72%
6: 8	71.183.185,70	10,17%	6.869	8,92%
9:11	139.046.079,75	19,86%	13.589	17,64%
12:14	145.126.046,24	20,73%	13.624	17,69%
15:17	96.052.708,19	13,72%	10.323	13,40%
18:20	109.103.685,07	15,59%	14.163	18,39%
21:23	76.151.800,68	10,88%	12.138	15,76%
24:26	12.070.619,08	1,72%	2.078	2,70%
27:29	292.082,37	0,04%	79	0,10%
30:32	25.324,56	0,00%	10	0,01%
33:35	1.942,25	0,00%	1	0,00%
36:38	0,00	0,00%	0	0,00%
39:41	1.402,54	0,00%	1	0,00%
42:44	531,78	0,00%	1	0,00%
45:47	0,00	0,00%	0	0,00%
48:50	0,00	0,00%	0	0,00%
51:53	0,00	0,00%	0	0,00%
54:56	0,00	0,00%	0	0,00%
57:59	0,00	0,00%	0	0,00%
60:62	0,00	0,00%	0	0,00%
63:65	0,00	0,00%	0	0,00%
66:68	0,00	0,00%	0	0,00%
69:71	0,00	0,00%	0	0,00%
72:74	0,00	0,00%	0	0,00%
75:77	0,00	0,00%	0	0,00%
78:80	0,00	0,00%	0	0,00%
81:	0,00	0,00%	0	0,00%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

Statistics	
WA Seasoning	13,70
Min	1,00
Max	42,00

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**16.1 Seasoning (Graph)**

Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	8				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	



**SC Germany Leasing 2023-1  
Monthly Investor Report**

**17. Remaining Term**



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	8			
Monthly Period	Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024 = 30 days
Collection Period	from	01.07.2024	to	31.07.2024

Remaining Term in Months	Current Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts	Percentage of Total Lease Contracts
0: 6	4.840.433,30	0,69%	4.794	6,22%
7: 13	22.772.772,13	3,25%	5.725	7,43%
14: 20	109.538.149,09	15,65%	17.000	22,07%
21: 27	164.439.894,22	23,49%	17.209	22,35%
28: 34	167.751.008,77	23,96%	14.738	19,14%
35: 41	158.209.186,80	22,60%	12.478	16,20%
42: 48	49.889.717,49	7,13%	3.825	4,97%
49: 55	18.882.205,41	2,70%	1.119	1,45%
56: 62	3.100.207,54	0,44%	118	0,15%
63: 69	576.421,93	0,08%	8	0,01%
70: 76	0,00	0,00%	0	0,00%
77: 83	0,00	0,00%	0	0,00%
84:	0,00	0,00%	0	0,00%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

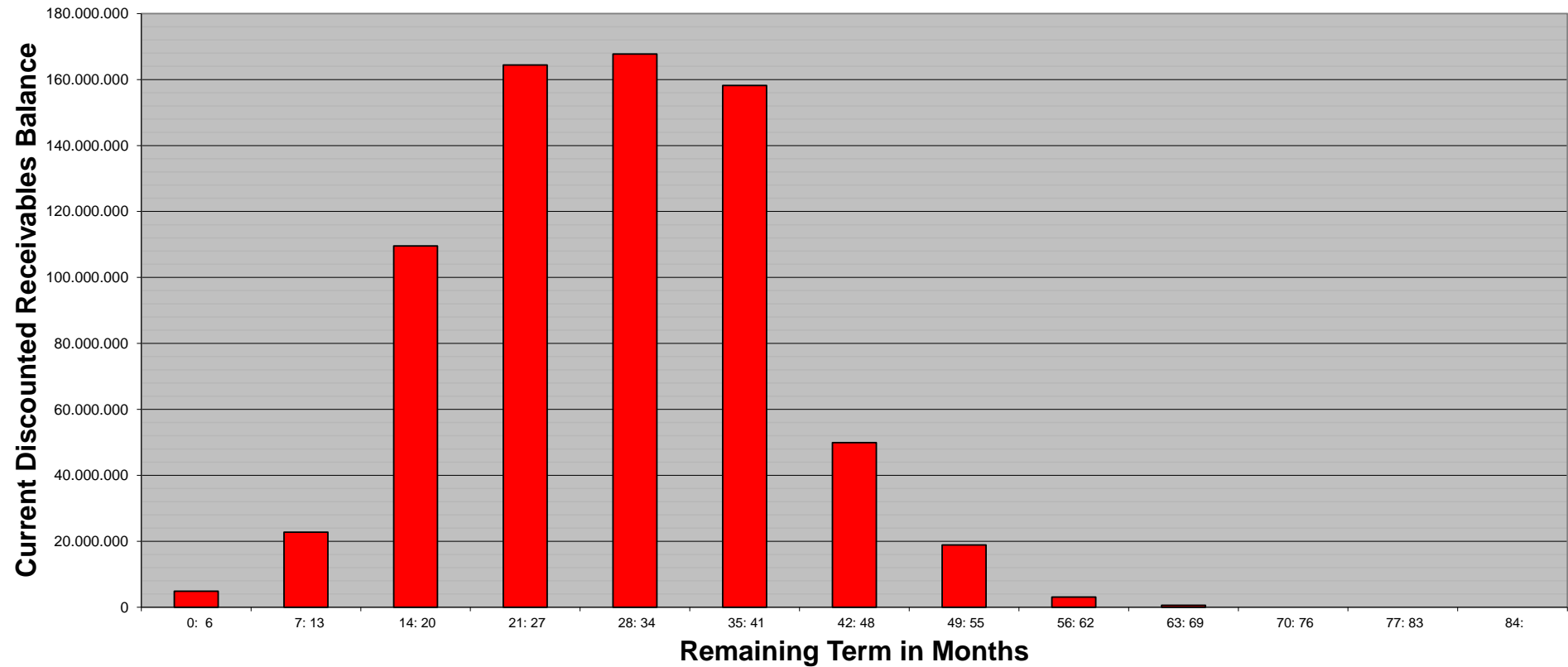
**Statistics**

WA Remaining Term	29,51
Min	-
Max	68,00

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**17.1 Remaining Term (Graph)**

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



**SC Germany Leasing 2023-1  
Monthly Investor Report**

**18. Original Term**



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

<i>Original Term in Months</i>	<i>Current Discounted Receivables Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Lease Contracts</i>	<i>Percentage of Total Lease Contracts</i>
0: 13	2.254.803,64	0,32%	1.693	2,20%
14: 20	905.814,44	0,13%	306	0,40%
21: 27	27.184.176,68	3,88%	9.194	11,94%
28: 34	6.497.710,88	0,93%	1.188	1,54%
35: 41	267.847.966,25	38,26%	30.400	39,47%
42: 48	328.589.680,68	46,94%	29.037	37,70%
49: 55	3.364.321,90	0,48%	214	0,28%
56: 62	60.578.417,14	8,65%	4.929	6,40%
63: 69	0,00	0,00%	0	0,00%
70: 76	2.716.641,75	0,39%	52	0,07%
77: 83	0,00	0,00%	0	0,00%
84:	60.463,32	0,01%	1	0,00%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

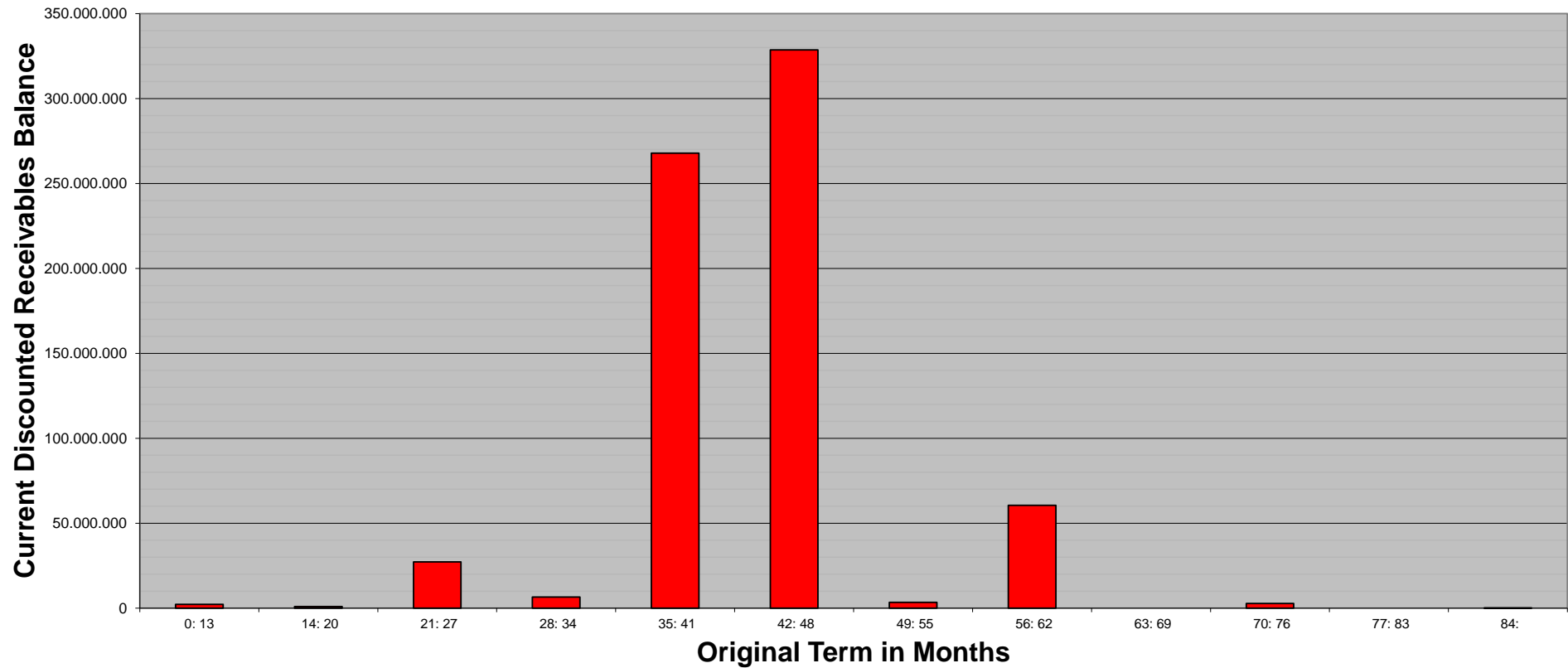
**Statistics**

WA Original Term	43,24
Min	5,00
Max	84,00

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**18.1 Original Term (Graph)**

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



**SC Germany Leasing 2023-1  
Monthly Investor Report**

**19. Lease Contract Concentration**



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	8				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<i>Lease Contract Concentration</i>	<i>Current Discounted Receivables Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Lease Contracts</i>	<i>Percentage of Total Lease Contracts</i>	<i>Number of Lessees</i>	<i>Percentage of Total Lessees</i>
1: 1	559.874.119,44	79,98%	62.677	81,38%	62.677	93,10%
2: 2	65.869.394,56	9,41%	6.378	8,28%	3.189	4,74%
3: 3	23.799.133,13	3,40%	2.205	2,86%	735	1,09%
4: 4	11.649.891,32	1,66%	1.104	1,43%	276	0,41%
5: 5	7.345.068,85	1,05%	705	0,92%	141	0,21%
6: 6	5.232.873,45	0,75%	522	0,68%	87	0,13%
7: 7	26.229.515,93	3,75%	3.423	4,44%	218	0,32%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>	<b>67.323</b>	<b>100,00%</b>



**SC Germany Leasing 2023-1  
Monthly Investor Report**

**20. Manufacturer Brands & Fueltype**



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	8				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<i>Top 5 Manufacturer brands</i>	<i>Brand</i>	<i>Current Discounted Receivables Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Lease Contracts</i>	<i>Percentage of Total Lease Contracts</i>
1	VOLVO	278.293.554,40	39,76%	28.919	37,55%
2	MAZDA	170.181.504,05	24,31%	21.478	27,89%
3	TESLA	107.719.702,02	15,39%	7.820	10,15%
4	FORD	19.627.722,11	2,80%	2.120	2,75%
5	GENESIS	13.651.378,97	1,95%	784	1,02%
	Other	110.526.135,13	15,79%	15.893	20,64%
<b>Total</b>		<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

<i>Engine Type</i>	<i>Current Discounted Receivables Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Lease Contracts</i>	<i>Percentage of Total Lease Contracts</i>
Electric	207.499.327,61	29,64%	22.169	28,79%
PHybrid	155.507.790,31	22,22%	14.856	19,29%
Hybrid	5.312.441,66	0,76%	839	1,09%
Thermal	331.652.934,81	47,38%	39.147	50,83%
Other	27.502,29	0,00%	3	0,00%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**21. Nace**



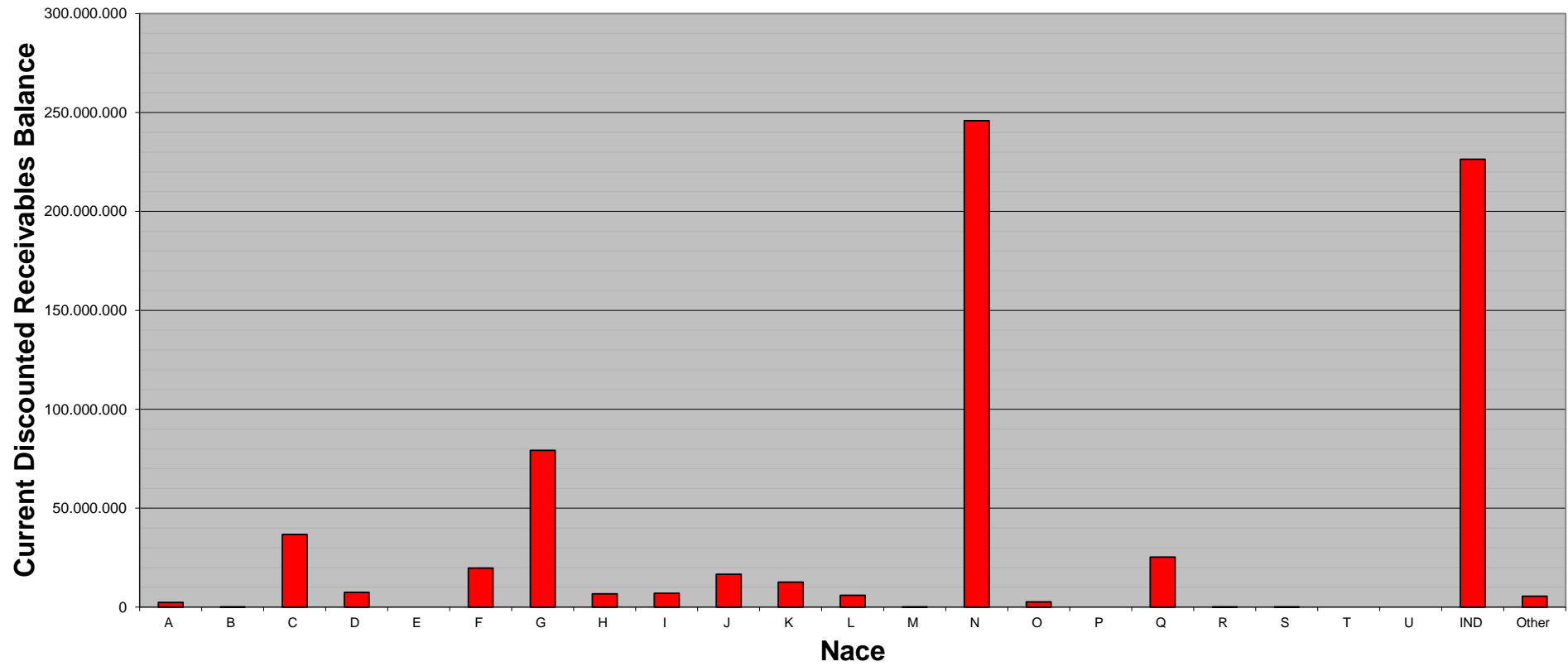
Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

Nace	Current Discounted Receivables Balance in EUR	Percentage of Total Balance	Number of Lease Contracts	Percentage of Total Lease Contracts
A - Agriculture, forestry and fishing	2.324.987,21	0,33%	223	0,29%
B - Mining and quarrying	37.573,78	0,01%	3	0,00%
C - Manufacturing	36.758.385,42	5,25%	2.931	3,81%
D - Electricity, gas, steam and air conditioning supply	7.404.939,47	1,06%	618	0,80%
E - Water supply; sewerage; waste management and remediation activities	0,00	0,00%	0	0,00%
F - Construction	19.764.893,52	2,82%	1.755	2,28%
G - Wholesale and retail trade; repair of motor vehicles and motorcycles	79.234.263,93	11,32%	7.626	9,90%
H - Transporting and storage	6.691.433,64	0,96%	552	0,72%
I - Accommodation and food service activities	6.943.135,98	0,99%	689	0,89%
J - Information and communication	16.553.453,92	2,36%	1.478	1,92%
K - Financial and insurance activities	12.606.308,41	1,80%	1.197	1,55%
L - Real estate activities	6.013.724,64	0,86%	600	0,78%
M - Professional, scientific and technical activities	35.405,22	0,01%	4	0,01%
N - Administrative and support service activities	245.860.005,52	35,12%	23.552	30,58%
O - Public administration and defence; compulsory social security	2.610.264,14	0,37%	296	0,38%
P - Education	0,00	0,00%	0	0,00%
Q - Human health and social work activities	25.299.767,90	3,61%	2.568	3,33%
R - Arts, entertainment and recreation	20.392,77	0,00%	2	0,00%
S - Other services activities	27.263,98	0,00%	2	0,00%
T - Activities of households as employers; undifferentiated goods - and services - producing activities of households for own use	0,00	0,00%	0	0,00%
U - Activities of extraterritorial organisations and bodies	0,00	0,00%	0	0,00%
IND - Individuals	226.341.130,16	32,33%	32.369	42,03%
Other	5.472.667,07	0,78%	549	0,71%
<b>Total</b>	<b>699.999.996,68</b>	<b>100,00%</b>	<b>77.014</b>	<b>100,00%</b>

SC Germany Leasing 2023-1  
Monthly Investor Report

21.1 Nace (Graph)

Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			8		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	



**SC Germany Leasing 2023-1  
Monthly Investor Report**

**22. Amortisation Profile**



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

**Amortisation profile**

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	699.999.996,68 €	51	1.330.683,41 €
2	674.191.874,49 €	52	1.002.743,88 €
3	648.392.052,45 €	53	746.380,92 €
4	622.621.294,42 €	54	566.982,07 €
5	596.916.382,66 €	55	437.213,27 €
6	571.369.458,70 €	56	331.996,53 €
7	545.994.165,00 €	57	251.079,41 €
8	520.679.867,39 €	58	193.430,25 €
9	495.404.622,56 €	59	153.301,33 €
10	470.179.806,09 €	60	120.647,19 €
11	445.025.056,43 €	61	91.892,38 €
12	419.915.860,47 €	62	65.931,48 €
13	394.874.455,02 €	63	45.897,43 €
14	370.042.650,37 €	64	33.434,18 €
15	345.740.872,86 €	65	24.046,28 €
16	322.114.198,90 €	66	15.424,01 €
17	299.203.859,78 €	67	6.749,64 €
18	277.387.900,85 €	68	1.089,92 €
19	256.804.041,41 €	69	- €
20	236.861.038,87 €	70	- €
21	217.633.162,76 €	71	- €
22	199.266.672,05 €	72	- €
23	181.422.210,21 €	73	- €
24	164.207.916,90 €	74	- €
25	147.843.333,25 €	75	- €
26	132.305.773,05 €	76	- €
27	117.954.544,95 €	77	- €
28	104.871.876,90 €	78	- €
29	92.744.943,27 €	79	- €
30	81.660.083,32 €	80	- €
31	71.821.836,75 €	81	- €
32	62.588.290,42 €	82	- €
33	54.034.741,42 €	83	- €
34	46.294.451,55 €	84	- €
35	39.123.395,64 €	85	- €
36	32.603.455,05 €	86	- €
37	27.094.325,02 €	87	- €
38	22.180.274,55 €	88	- €
39	18.178.139,52 €	89	- €
40	15.067.112,34 €	90	- €
41	12.459.918,62 €	91	- €
42	10.275.319,18 €	92	- €
43	8.484.761,05 €	93	- €
44	6.921.241,60 €	94	- €
45	5.595.919,83 €	95	- €
46	4.530.623,78 €	96	- €
47	3.656.302,98 €	97	- €
48	2.908.323,85 €	98	- €
49	2.289.742,51 €	99	- €
50	1.751.756,20 €	100	- €

SC Germany Leasing 2023-1  
Monthly Investor Report

23. Priority of Payments + Transaction Costs



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	8				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Pre-Enforcement Available Interest Amount

Interest Collections	+	3.777.674,81 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	455,00 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	27.020,74 €
Amounts standing to the Commingling Reserve Account*	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	8.703.370,04 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	139.094,43 €
Principal Addition Amount	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts paid to the Issuer	+	- €
Available Interest Amount	=	12.647.615,03 €

\*excl. any interest earned on any balance credited to the Commingling Reserve Account

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	27.395.241,27 €
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 Purchase Shortfall Account	+	0,90 €
Mezzanine Loan Disbursement Amount	+	- €
Principal Deficiency Sub-Ledger	+	339.775,93 €
Other Amounts paid to the Issuer	+	- €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	27.735.018,10 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	12.647.615,03 €
Senior Expenses and Taxes	- 22.775,72 €
Swap Interest Paymentst other than subordinated Payments	- - €
Interest on Class A Notes	- 2.270.284,74 €
Interest on Class B (if most senior or PD Sub-Ledger <0%)	- 121.956,50 €
Interest on Class C (if most senior or PD Sub-Ledger <0%)	- 65.461,20 €
Interest on Class D (if most senior or PD Sub-Ledger <0%)	- 77.128,80 €
Interest on Class E (if most senior or PD Sub-Ledger <0%)	- 77.970,90 €
Interest on Class F (if most senior or PD Sub-Ledger <0%)	- 21.674,80 €
Liquidity Reserve Amount Replenishment (Part I)	- 5.911.513,46 €
Credit the Class A Principal Deficiency Sub-Ledger	- - €
Credit the Class B Principal Deficiency Sub-Ledger	- - €
Credit the Class C Principal Deficiency Sub-Ledger	- - €
Credit the Class D Principal Deficiency Sub-Ledger	- - €
Credit the Class E Principal Deficiency Sub-Ledger	- - €
Credit the Class F Principal Deficiency Sub-Ledger	- 339.775,93 €
Liquidity Reserve Amount Replenishment (Part II)	- 2.781.888,69 €
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)	- - €
Amortisation of Class F	- 957.184,20 €
Interests Mezzanine Loan	- - €
Termination Payment [Re. Swap Agreement]	- - €
Interests Liquidity Reserve Loan	- 0,09 €
Principal Of Liquidity Reserve Loan	- - €
Crediting Servicer Fee Reserve	- - €
Any Remaining Amount To The Seller	= - €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	27.735.018,10 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 27.735.018,10 €
Replenishment	- 27.735.014,78 €
Purchase Shortfall Amount	- 3,32 €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Amount	- - €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Amount	- - €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Amount	- - €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Amount	- - €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Amount	- - €
On or after the Sequential Payment Trigger Event: Redemption Class A	- - €
Payment Class B - F Notes (on Regulatory Change Event)	- - €
After Sequential Payment Trigger Event: Redemption Class B	- - €
After Sequential Payment Trigger Event: Redemption Class C	- - €
After Sequential Payment Trigger Event: Redemption Class D	- - €
After Sequential Payment Trigger Event: Redemption Class E	- - €
Full Redemption of Class F Notes	- - €
Principal of Mezzanine Loan	- - €
Clearing of rounding differences	- - €
Transaction Account Remaining Amount	= - €

Transaction Costs

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	22.775,72 €							
Interest accrued for the Period	2.694.023,01 €	2.270.284,74 €	121.956,50 €	65.461,20 €	77.128,80 €	77.970,90 €	21.674,80 €	59.546,07 €
Cumulative Interest accrued	22.898.334,23 €	19.366.262,23 €	1.035.374,18 €	553.110,60 €	648.387,60 €	650.644,05 €	375.018,00 €	269.537,57 €
Interest Payments	2.634.477,03 €	2.270.284,74 €	121.956,50 €	65.461,20 €	77.128,80 €	77.970,90 €	21.674,80 €	0,09 €
Cumulative Interest Payments	22.628.799,29 €	19.366.262,23 €	1.035.374,18 €	553.110,60 €	648.387,60 €	650.644,05 €	375.018,00 €	2,63 €
Unpaid Interest for the Period	59.545,98 €	- €	- €	- €	- €	- €	- €	59.545,98 €
Cumulative Unpaid Interest	269.534,94 €	- €	- €	- €	- €	- €	- €	269.534,94 €
Liquidity Reserve Loan only: Outstanding Amount	8.750.000,00 €							8.750.000,00 €

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**24. Retention**



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	8				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

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 **35.000.069,88 €**

**SC Germany Leasing 2023-1  
Monthly Investor Report**

**25. Counterparties**



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	8				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

**Joint Lead Managers**

**Santander Corporate & Investment Banking**  
2 Triton Square  
Regent's Place  
London NW1 3AN  
United Kingdom

**Bank of America**  
Bank of America Europe DAC  
Zweigniederlassung Frankfurt am Main  
Tausanusanlage 9-10, 60329 Frankfurt am Main

**Corporate Administrator**

**Circumference FS (Luxembourg) S.A.**  
22-24 Boulevard Royal  
L-2449 Luxembourg  
Grand Duchy of Luxembourg

**Principal Paying Agent, Calculation Agent,  
Cash Administrator, Interest Determination Agent**

**HSBC Bank plc**  
8 Canada Square  
London, E14 5HQ  
United Kingdom

**Account Bank**

**HSBC Continental Europe**  
38 avenue Kléber  
75116 Paris  
France

**Interest Swap Counterparty:**

**DZ Bank AG**  
Platz der Republik  
60325 Frankfurt am Main  
Germany

**Transaction Security Trustee**

**Vistra Capital Markets Trustees Limited**  
7th Floor 50 Broadway  
LondonSW1H 0DB  
United Kingdom

**Data Trustee:**

**Vistra (Germany) GmbH**  
Westendstrasse 28  
60325 Frankfurt  
Germany

**Rating Agencies:**

**Moody's France SAS**  
96 Boulevard Haussmann  
75008 Paris  
France

**DBRS Ratings GmbH**  
Neue Mainzer Straße 75  
60311 Frankfurt am Main Deutschland  
Germany

	Moody's			DBRS			Counterparty status
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
	A3(cr)	P-2(cr)	POS	AH	R-1M	STABLE	performing
	A1	P-1	STABLE	AAL	R-1M	STABLE	performing
	-	-	-	-	-	-	performing
	Aa3(cr)	P-1	STABLE	-	-	-	performing
	Aa3(cr)	P-1	STABLE	-	-	-	performing
	Aa2(cr)	P-1(cr)	STABLE	-	R-1M	STABLE	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing

\* Last rating action as of 31.07.2024

## SC Germany Leasing 2023-1 Monthly Investor Report

### 26. Issuer Information



Calculation Date		12.08.2024				
Payment Date		14.08.2024				
Period No		8				
Monthly Period		Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

**Deal Name:**

**SC Germany Leasing 2023-1**

**Issuer:**

**SC Germany S.A., Compartment Leasing 2023-1**

The Managing Directors  
22-24 Boulevard Royal  
L-2449 Luxembourg,  
Grand Duchy of Luxembourg

**LEI:**

54930010DV9V1WKUO071

**Seller of the Receivables:**

**Santander Consumer Leasing GmbH**

**Servicer Name:**

**Santander Consumer Leasing GmbH**

**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



**SC Germany Leasing 2023-1  
Monthly Investor Report**

**27. Swap Counterparty Data**



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	8				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

**Swap Counterparty**

Swap Counterparty DZ Bank AG  
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Moody's			DBRS		Trigger breach
		Long Term (CRA)	Short Term	Outlook	"Critical obligations rating" or higher of "issuer rating" and "senior unsecured debt rating"	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A3			A		no
2nd Rating Trigger	Replacement	Baa1			BBB		no
<b>Current Counterparty Ratings</b>		Aa2(cr)	P-1(cr)	STABLE	R-1M	STABLE	

**Current Swap Data**

Swap Type	Interest Rate Swap
Notional Amount	695.472.171,80 €
Fixed Rate	3,3710%
Floating Rate (Euribor)	3,6110%
Net Swap Payments	161.870,15 €
Notional Amount next period	694.514.987,60 €

**Swap Counterparty Details**

**DZ Bank AG**  
Platz der Republik  
60325 Frankfurt am Main  
Germany

**Counterparty Replacement**

Old Counterparty	DZ Bank AG
Current Counterparty	DZ Bank AG

**Swap Collateral**

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

\* Last rating action as of 31.07.2024

## SC Germany Leasing 2023-1 Monthly Investor Report

### 28. Santander Consumer Bank



#### Contact Details

Team ABS

[abs\\_ger@santander.de](mailto:abs_ger@santander.de)

#### Ratings Santander

**Banco Santander S.A.**

**Santander Consumer Finance S.A.**

**Santander Consumer Bank AG**

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	8	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

Moody's			DBRS		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A3(cr)	P-2(cr)	POS	AH	R-1M	STABLE
A3(cr)	P-2(cr)	POS	-	-	-
A1(cr)	P-1(cr)	STABLE	-	-	-

\* Last rating action as of 31.07.2024

## SC Germany Leasing 2023-1 Monthly Investor Report

### 29. Glossary



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	8				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

**Current Discounted Receivables Balance:**

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.

**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

**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%,

**Recoveries:**

Any amount received on defaulted contracts

**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