SC Germany Consumer 2020-1
Monthly Investor Report

SC Germany Consumer 2020-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	65				
Monthly Period	Apr 2026				
Interest Period from	16.03.2026	to	14.04.2026	=	29 days
Collection Period from	01.03.2026	to	31.03.2026		

Santander

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IMPORTANT NOTICE to Investors:

Pursuant to Clause 22.3 of the receivables purchase agreement entered into between SC Germany S.A., acting on behalf and for the account of ist Compartment Consumer 2020-1 and Santander Consumer Bank AG, and to Condition 7.5 (a) of the Terms and Conditions of the Notes, Santander Consumer Bank AG will exercise its repurchase option relating to the outstanding Purchased Receivables effective with payment date 14th April 2026.
The repurchase is subject to the condition that the Aggregate Outstanding Principal Amount per end of March 2026 is less than 10% of the Aggregate Outstanding Note Principal Amount as of the Note Issuance Date.
This is the last investor report for SC Germany Consumer 2020-1 .

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2020-1
Monthly Investor Report

1. Portfolio Information

Calculation Date		10.04.2026			
Payment Date		14.04.2026			
Period No		65			
Monthly Period		Apr 2026			
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**32.313**	**186.987.119,21 €**	**197.669.425,17 €**
Scheduled Principal Payments		7.644.272,64 €	7.863.337,11 €
Prepayment Principal		2.489.933,37 €	2.344.428,25 €
Total Principal Collections		**10.134.206,01 €**	**10.207.765,36 €**
Total Interest Collections		**820.147,49 €**	**873.604,61 €**
Defaults		**430.583,14 €**	**474.540,60 €**
Replenishment Amount		**- €**	**- €**
End of Period		**- €**	**186.987.119,21 €**
Purchase Shortfall Amount		**0,00 €**	**53,29 €**
Total Assets (End of Period)	**31.227**	0,00 €	186.987.172,50 €
Current Prepayment Rate (annualised)		14,9%	
Current Poolfactor		0,0%	

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1.1 Portfolio Information per period

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

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	243.826.140,63 €	8.558.029,64 €	2.889.893,93 €	11.447.923,57 €	13,33%
61	231.450.349,60 €	8.440.917,51 €	2.516.502,97 €	10.957.420,48 €	12,29%
62	219.617.323,85 €	8.159.612,59 €	1.744.906,35 €	9.904.518,94 €	9,13%
63	209.110.385,55 €	8.177.390,51 €	2.618.742,57 €	10.796.133,08 €	14,03%
64	197.669.425,17 €	7.863.337,11 €	2.344.428,25 €	10.207.765,36 €	13,34%
65	186.987.119,21 €	7.644.272,64 €	2.489.933,37 €	10.134.206,01 €	14,86%
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2. Reserve Accounts

Reserve Accounts

	in %		Trigger Event y/n
Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	4,1%	6.000.404,14 €	
Cash Outflow		6.000.404,14 €	
of which Liquidity Reserve Excess Amount		6.000.404,14 €	
Cash Inflow		- €	
End of Period	0,0%	- €	
Required Liquidity Reserve Amount	0,0%	- €	
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		n/a	
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		n/a	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

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3.1 Delinquency Data

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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	**243.826.140,63 €**	1.914.558,45 €	609.886,93 €	1.180.509,29 €	2.317.504,34 €	**97,53%**	0,79%	0,25%	0,48%	0,95%
61	**231.450.349,60 €**	812.500,83 €	1.604.942,76 €	1.075.425,92 €	2.066.599,24 €	**97,60%**	0,35%	0,69%	0,46%	0,89%
62	**219.617.323,85 €**	1.813.322,33 €	1.358.517,98 €	828.131,28 €	1.284.321,95 €	**97,59%**	0,83%	0,62%	0,38%	0,58%
63	**209.110.385,55 €**	1.686.493,30 €	1.000.869,28 €	319.440,22 €	1.751.151,29 €	**97,72%**	0,81%	0,48%	0,15%	0,84%
64	**197.669.425,17 €**	1.610.742,72 €	420.404,40 €	921.236,65 €	1.496.593,77 €	**97,75%**	0,81%	0,21%	0,47%	0,76%
65	**186.987.119,21 €**	1.574.793,85 €	1.224.641,32 €	778.360,11 €	1.154.479,92 €	**97,47%**	0,84%	0,65%	0,42%	0,62%
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3.2 Default Data

Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	65				
Monthly Period	Apr 2026				
Interest Period from	16.03.2026	to	14.04.2026	=	29 days
Collection Period from	01.03.2026	to	31.03.2026		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	430.583,14 €	
Current Period Recoveries	289.324,73 €	
Current Period Net Default	141.258,41 €	
New Number of Defaulted Contracts		64
Cumulative Default		
Cumulative Gross Default	123.726.736,98 €	
Cumulative Recoveries	24.888.513,40 €	
Cumulative Net Default	98.838.223,58 €	
Total Number of Defaulted Contracts		12.796

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	430.583,14 €
Class G Amount credited to the PDL	430.583,14 €
Class G PDL EoP	- €

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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3.3 Defaults & Recoveries per period

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

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	**12.351**	927.867,46 €	120.698.761,31 €	2.730.124.401,23 €	**4,42%**	**325.840,77 €**	20.473.705,76 €	**100.225.055,55 €**	**3,67%**
61	**12.457**	875.605,27 €	121.574.366,58 €	2.730.124.401,23 €	**4,45%**	**3.483.326,67 €**	23.957.032,43 €	**97.617.334,15 €**	**3,58%**
62	**12.557**	602.419,36 €	122.176.785,94 €	2.730.124.401,23 €	**4,48%**	**225.830,16 €**	24.182.862,59 €	**97.993.923,35 €**	**3,59%**
63	**12.657**	644.827,30 €	122.821.613,24 €	2.730.124.401,23 €	**4,50%**	**253.091,58 €**	24.435.954,17 €	**98.385.659,07 €**	**3,60%**
64	**12.732**	474.540,60 €	123.296.153,84 €	2.730.124.401,23 €	**4,52%**	**163.234,50 €**	24.599.188,67 €	**98.696.965,17 €**	**3,62%**
65	**12.796**	430.583,14 €	123.726.736,98 €	2.730.124.401,23 €	**4,53%**	**289.324,73 €**	24.888.513,40 €	**98.838.223,58 €**	**3,62%**
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Period No		65			
Monthly Period		Apr 2026			
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

4. Concentration Limits

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%	3,62%	
- 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%		0,00%	
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	

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5. Outstanding Notes

Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	65				
Monthly Period	Apr 2026				
Interest Period from	16.03.2026	to	14.04.2026	=	29 days
Collection Period from	01.03.2026	to	31.03.2026		

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)	AAA (sf)/Aaa (sf)	AAA (sf)/Aa1 (sf)	AAA (sf)/Aa2 (sf)	AAA (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		146.487.172,50 €	114.642.135,00 €	7.867.597,50 €	8.991.540,00 €	6.743.655,00 €	4.495.770,00 €	3.746.475,00 €	- €
Replenishment		- €							
Amortisation		146.487.172,50 €							
Redemption per Class			114.642.135,00 €	7.867.597,50 €	8.991.540,00 €	6.743.655,00 €	4.495.770,00 €	3.746.475,00 €	- €
Redemption per Note			8.325,50 €	8.325,50 €	8.325,50 €	8.325,50 €	8.325,50 €	8.325,50 €	- €
Class Principal Outstanding Balance End of Period		0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Current Tranching			0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Current Pool Factor		0,00	0,00	0,00	0,00	0,00	0,00	0,00	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	1,940%	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		8.325,50 €	8.325,50 €	8.325,50 €	8.325,50 €	8.325,50 €	8.325,50 €	- €
Class G only: Accrued Target Amortisation Amounts								- €
> Principal Repayment per Note		**8.325,50 €**	**8.325,50 €**	**8.325,50 €**	**8.325,50 €**	**8.325,50 €**	**8.325,50 €**	**- €**
Principal Outstanding per Note End of Period		- €	- €	- €	- €	- €	- €	- €
> Interest accrued for the period	**-**	**243.866,70 €**	**- 19.580,40 €**	**- 26.730,00 €**	**- 24.121,80 €**	**- 21.151,80 €**	**- 21.852,00 €**	**- €**
Interest Payment		**243.866,70 €**	**19.580,40 €**	**26.730,00 €**	**24.121,80 €**	**21.151,80 €**	**21.852,00 €**	**- €**
Interest Payment per Note		**17,71 €**	**20,72 €**	**24,75 €**	**29,78 €**	**39,17 €**	**48,56 €**	**- €**

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	1,03%	-3,09%	-3,09%	-3,09%	-3,09%	-3,09%	-3,09%

* Last rating action as of 24.02.2025

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6. Original Principal Balance

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	765.121,17	0,13%	586	1,88%
2000: 3999	6.554.007,79	1,09%	2.230	7,14%
4000: 5999	14.019.031,96	2,33%	2.852	9,13%
6000: 7999	15.753.844,36	2,61%	2.308	7,39%
8000: 9999	16.342.405,72	2,71%	1.851	5,93%
10000: 11999	28.071.407,26	4,66%	2.631	8,43%
12000: 13999	22.240.075,49	3,69%	1.737	5,56%
14000: 15999	27.409.030,71	4,55%	1.832	5,87%
16000: 17999	25.256.575,07	4,19%	1.492	4,78%
18000: 19999	24.609.585,13	4,08%	1.305	4,18%
20000: 21999	37.947.707,51	6,30%	1.841	5,90%
22000: 23999	26.994.160,82	4,48%	1.177	3,77%
24000: 25999	35.876.835,63	5,95%	1.439	4,61%
26000: 27999	24.852.363,03	4,12%	924	2,96%
28000: 29999	24.268.412,35	4,03%	838	2,68%
30000: 31999	27.971.114,95	4,64%	913	2,92%
32000: 33999	18.796.040,65	3,12%	572	1,83%
34000: 35999	21.426.641,61	3,55%	613	1,96%
36000: 37999	16.366.177,60	2,72%	443	1,42%
38000: 39999	15.457.628,95	2,56%	397	1,27%
40000: 41999	19.239.811,33	3,19%	473	1,51%
42000: 43999	12.569.731,47	2,09%	293	0,94%
44000: 45999	13.944.723,50	2,31%	310	0,99%
46000: 47999	10.038.733,64	1,67%	214	0,69%
48000: 49999	10.136.806,16	1,68%	207	0,66%
50000: 51999	18.458.838,95	3,06%	366	1,17%
52000: 53999	10.299.810,91	1,71%	194	0,62%
54000: 55999	9.613.221,48	1,59%	175	0,56%
56000: 57999	7.459.717,89	1,24%	131	0,42%
58000: 59999	6.595.008,36	1,09%	112	0,36%
60000: 61999	12.134.156,25	2,01%	201	0,64%
62000: 63999	4.724.407,32	0,78%	75	0,24%
64000: 65999	5.117.784,52	0,85%	79	0,25%
66000: 67999	3.741.028,35	0,62%	56	0,18%
68000: 69999	4.207.441,80	0,70%	61	0,20%
70000: 71999	4.253.894,76	0,71%	60	0,19%
72000: 73999	3.361.185,92	0,56%	46	0,15%
74000: 75999	3.669.219,31	0,61%	49	0,16%
76000: 77999	1.080.674,71	0,18%	14	0,04%
78000: 79999	1.659.156,90	0,28%	21	0,07%
80000: 81999	2.106.766,01	0,35%	26	0,08%
82000: 83999	1.412.151,80	0,23%	17	0,05%
84000: 85999	2.375.357,81	0,39%	28	0,09%
86000: 87999	871.380,79	0,14%	10	0,03%
88000: 89999	534.071,39	0,09%	6	0,02%
90000: 91999	90.289,40	0,01%	1	0,00%
92000: 93999	463.371,48	0,08%	5	0,02%
94000: 95999	189.854,35	0,03%	2	0,01%
96000: 97999	290.525,40	0,05%	3	0,01%
98000: 99999	496.306,37	0,08%	5	0,02%
100000:	640.475,70	0,11%	6	0,02%
Total	**602.754.071,79**	**100,00%**	**31.227**	**100,00%**

Statistics	**in EUR**
Average Amount	19.302,34

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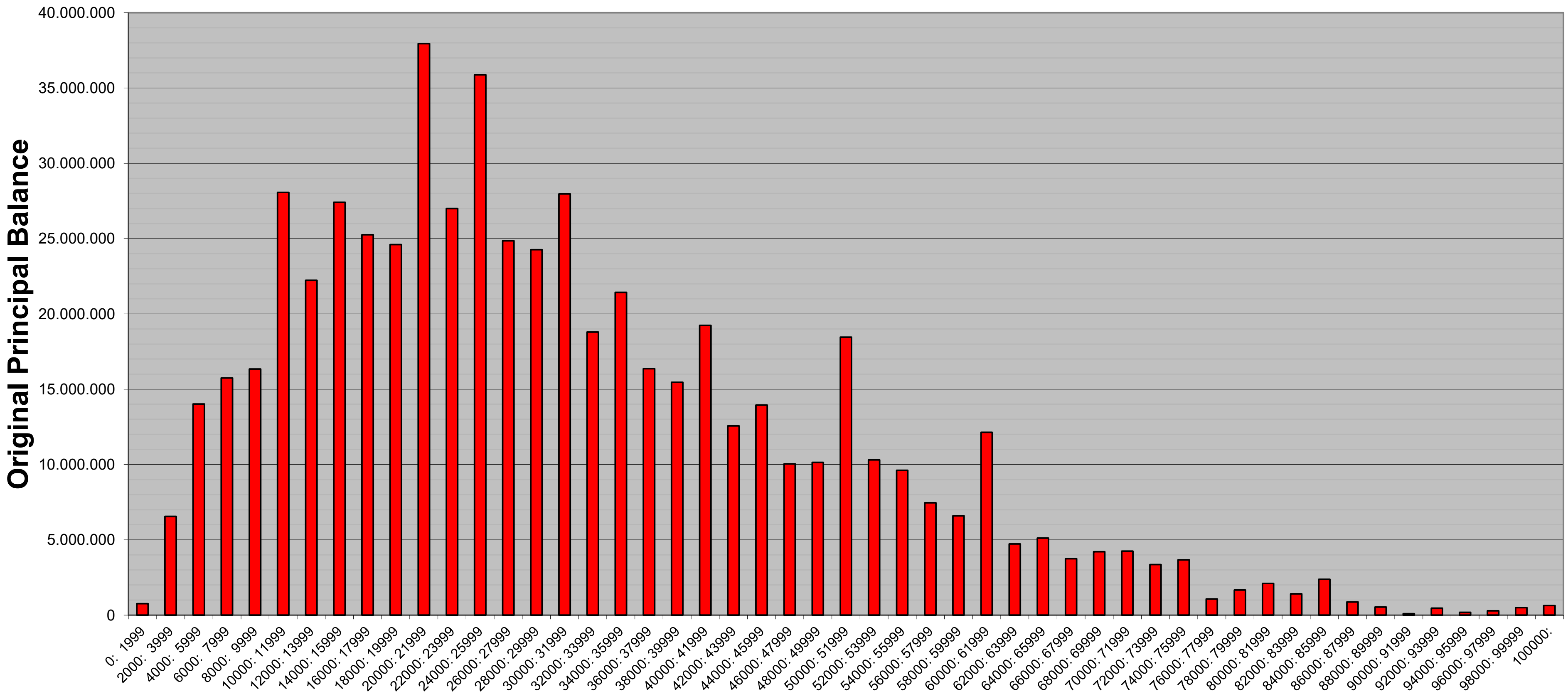
6.1 Original PB (Graph)

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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7. Current Principal Balance

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

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Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	9.405.295,63	5,33%	10.153	32,51%
2000: 3999	18.040.264,83	10,23%	6.177	19,78%
4000: 5999	21.002.776,71	11,90%	4.252	13,62%
6000: 7999	21.935.933,54	12,43%	3.157	10,11%
8000: 9999	19.430.389,37	11,01%	2.179	6,98%
10000:11999	15.671.900,74	8,88%	1.437	4,60%
12000:13999	13.870.885,16	7,86%	1.073	3,44%
14000:15999	11.151.392,45	6,32%	747	2,39%
16000:17999	8.350.205,81	4,73%	494	1,58%
18000:19999	8.181.790,59	4,64%	431	1,38%
20000:21999	6.631.263,16	3,76%	317	1,02%
22000:23999	5.570.051,37	3,16%	243	0,78%
24000:25999	3.747.445,65	2,12%	150	0,48%
26000:27999	2.908.994,56	1,65%	108	0,35%
28000:29999	2.898.381,27	1,64%	100	0,32%
30000:31999	2.045.096,11	1,16%	66	0,21%
32000:33999	1.122.602,21	0,64%	34	0,11%
34000:35999	1.187.141,32	0,67%	34	0,11%
36000:37999	779.082,39	0,44%	21	0,07%
38000:39999	428.989,32	0,24%	11	0,04%
40000:41999	408.867,18	0,23%	10	0,03%
42000:43999	303.266,77	0,17%	7	0,02%
44000:45999	268.880,19	0,15%	6	0,02%
46000:47999	281.297,50	0,16%	6	0,02%
48000:49999	294.964,51	0,17%	6	0,02%
50000:51999	101.805,30	0,06%	2	0,01%
52000:53999	0,00	0,00%	0	0,00%
54000:55999	0,00	0,00%	0	0,00%
56000:57999	57.270,07	0,03%	1	0,00%
58000:59999	0,00	0,00%	0	0,00%
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	67.893,74	0,04%	1	0,00%
68000:69999	207.177,31	0,12%	3	0,01%
70000:71999	71.025,30	0,04%	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	**176.422.330,06**	**100,00%**	**31.227**	**100,00%**

Statistics	**in EUR**
Average Amount	5.649,67

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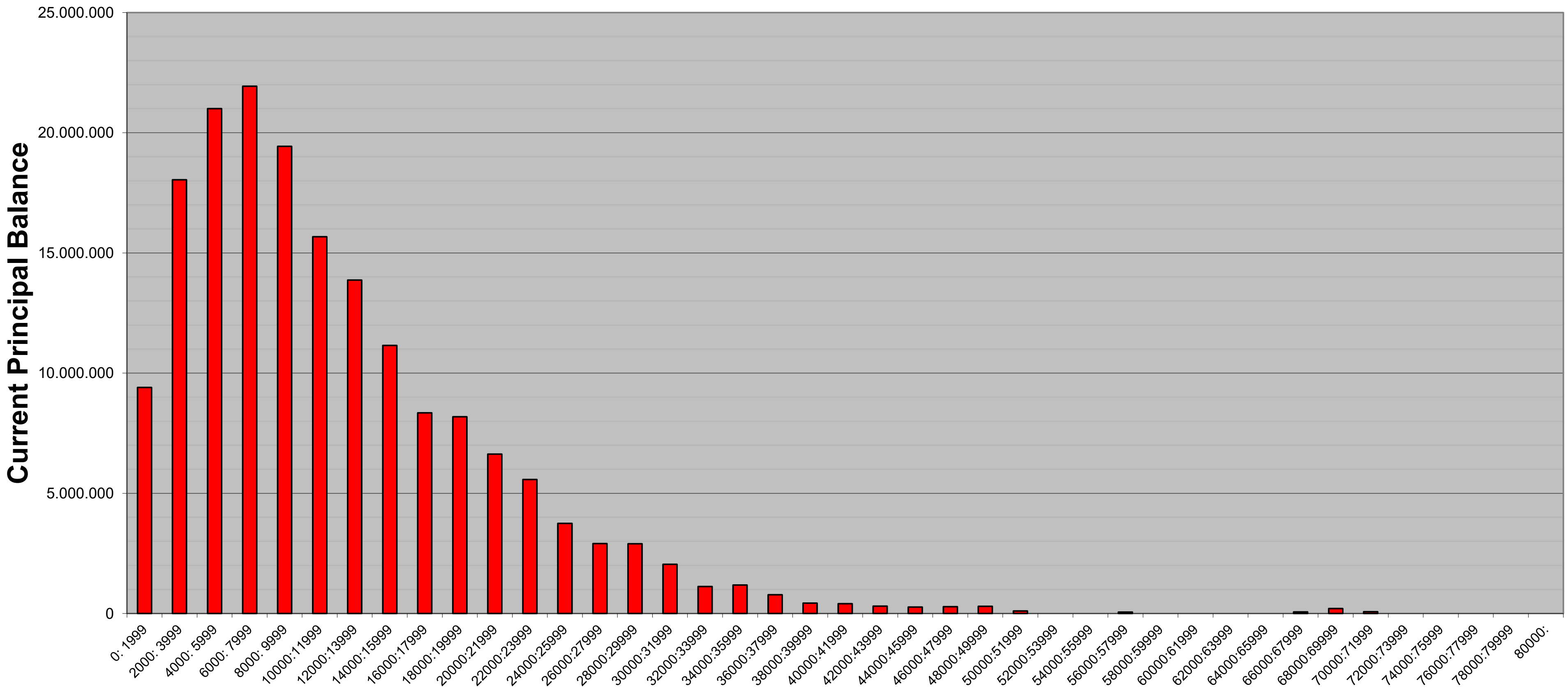
7.1 Current PB (Graph)

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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8. Borrower Concentration

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	71.025,30	0,0403%	1
2	69.754,73	0,0395%	1
3	68.785,90	0,0390%	1
4	68.636,68	0,0389%	1
5	67.893,74	0,0385%	1
6	57.270,07	0,0325%	1
7	51.614,80	0,0293%	1
8	50.190,50	0,0284%	1
9	49.813,83	0,0282%	1
10	49.580,75	0,0281%	1
11	49.550,50	0,0281%	1
12	48.877,19	0,0277%	1
13	48.643,65	0,0276%	1
14	48.498,59	0,0275%	1
15	47.067,70	0,0267%	1
16	47.026,75	0,0267%	1
17	46.870,16	0,0266%	1
18	46.843,04	0,0266%	1
19	46.756,34	0,0265%	1
20	46.733,51	0,0265%	1
21	45.427,16	0,0257%	1
22	45.139,93	0,0256%	1
23	44.884,80	0,0254%	1
24	44.685,86	0,0253%	1
25	44.637,26	0,0253%	1
	1.306.208,74	**0,7404%**	**25**

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Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
n/a	784.044,76	0,44%	129	0,41%
Baden-Wuerttemberg	20.904.198,16	11,85%	3.484	11,16%
Bavaria	22.599.477,39	12,81%	3.797	12,16%
Berlin	7.271.976,38	4,12%	1.306	4,18%
Brandenburg	7.325.321,08	4,15%	1.431	4,58%
Bremen	1.600.658,97	0,91%	276	0,88%
Hamburg	3.300.947,19	1,87%	578	1,85%
Hesse	12.875.704,89	7,30%	2.219	7,11%
Mecklenburg-Western Pomerania	6.652.984,13	3,77%	1.173	3,76%
Lower Saxony	17.764.761,58	10,07%	3.223	10,32%
North Rhine-Westphalia	37.447.992,31	21,23%	6.597	21,13%
Rhineland-Palatinate	8.708.245,10	4,94%	1.546	4,95%
Saarland	2.326.960,20	1,32%	385	1,23%
Saxony	8.281.765,51	4,69%	1.611	5,16%
Saxony-Anhalt	7.219.206,47	4,09%	1.311	4,20%
Schleswig-Holstein	5.920.278,23	3,36%	1.137	3,64%
Thuringia	5.437.807,71	3,08%	1.024	3,28%
Total	**176.422.330,06**	**100,00%**	**31.227**	**100,00%**

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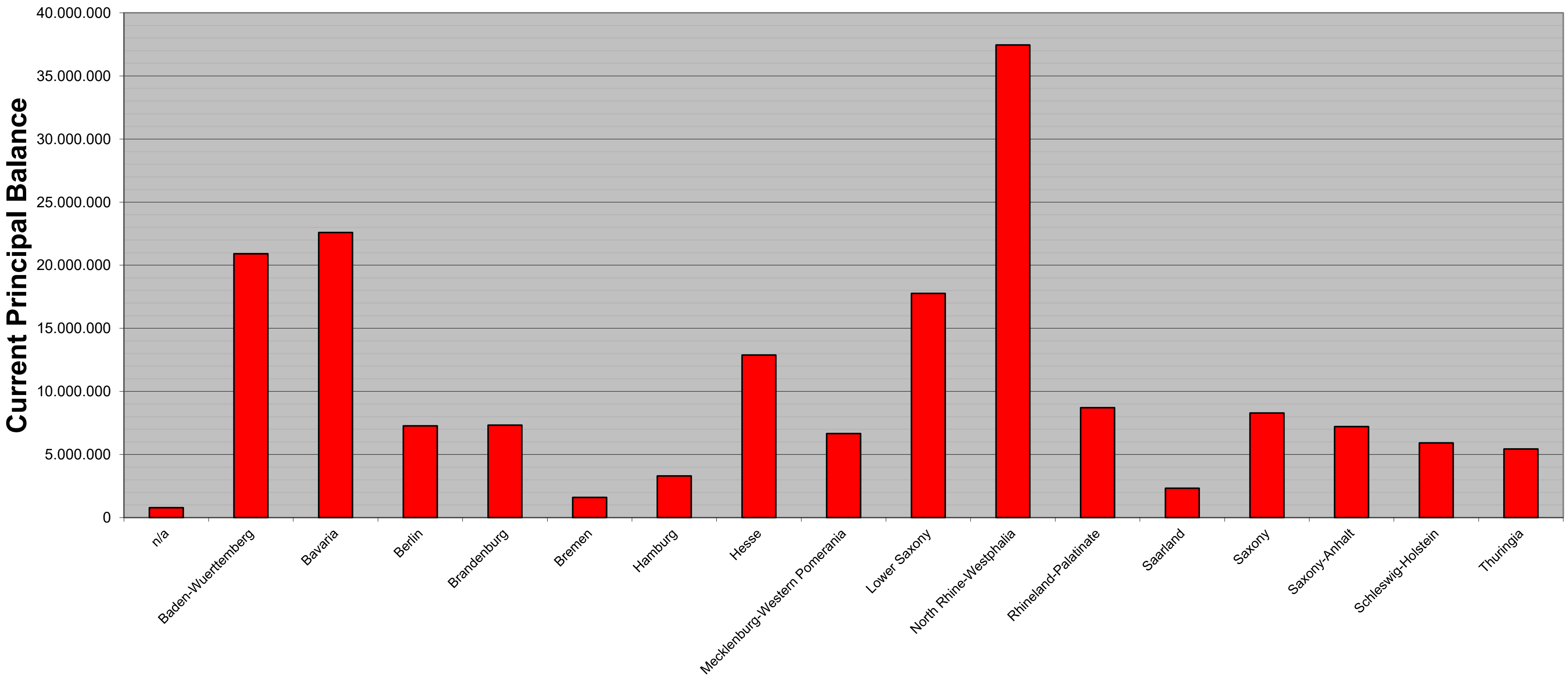
9.1 Geographical Distribution (Graph)

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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10. Collateral

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	12.793.652,15	7,25%	1.411	4,52%
unsecured	163.628.677,91	92,75%	29.816	95,48%
Total	**176.422.330,06**	**100,00%**	**31.227**	**100,00%**

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11. Insurances

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	69.408.614,77	39,34%	14.160	45,35%
Yes	107.013.715,29	60,66%	17.067	54,65%
Total	**176.422.330,06**	**100,00%**	**31.227**	**100,00%**

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Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

12. Payment Methods

Santander

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	160.086.716,98	90,74%	28.913	92,59%
Other	16.335.613,08	9,26%	2.314	7,41%
Total	**176.422.330,06**	**100,00%**	**31.227**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	49.970.036,65	28,32%	8.511	27,26%
1st of month	126.452.293,41	71,68%	22.716	72,74%
Total	**176.422.330,06**	**100,00%**	**31.227**	**100,00%**

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13. Effective Interest Rate

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	818.530,26	0,46%	498	1,59%
1: 1	1.411.661,43	0,80%	478	1,53%
2: 2	12.581.203,46	7,13%	2.245	7,19%
3: 3	21.643.219,94	12,27%	4.121	13,20%
4: 4	36.357.771,51	20,61%	7.083	22,68%
5: 5	36.339.832,98	20,60%	6.069	19,44%
6: 6	36.680.068,57	20,79%	5.202	16,66%
7: 7	21.124.139,10	11,97%	3.833	12,27%
8: 8	6.570.477,84	3,72%	1.122	3,59%
9: 9	2.213.673,61	1,25%	454	1,45%
10:10	519.589,44	0,29%	93	0,30%
11:11	132.130,86	0,07%	21	0,07%
12:12	29.586,82	0,02%	7	0,02%
13:	444,24	0,00%	1	0,00%
Total	**176.422.330,06**	**100,00%**	**31.227**	**100,00%**

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

*runs from .00 to .99

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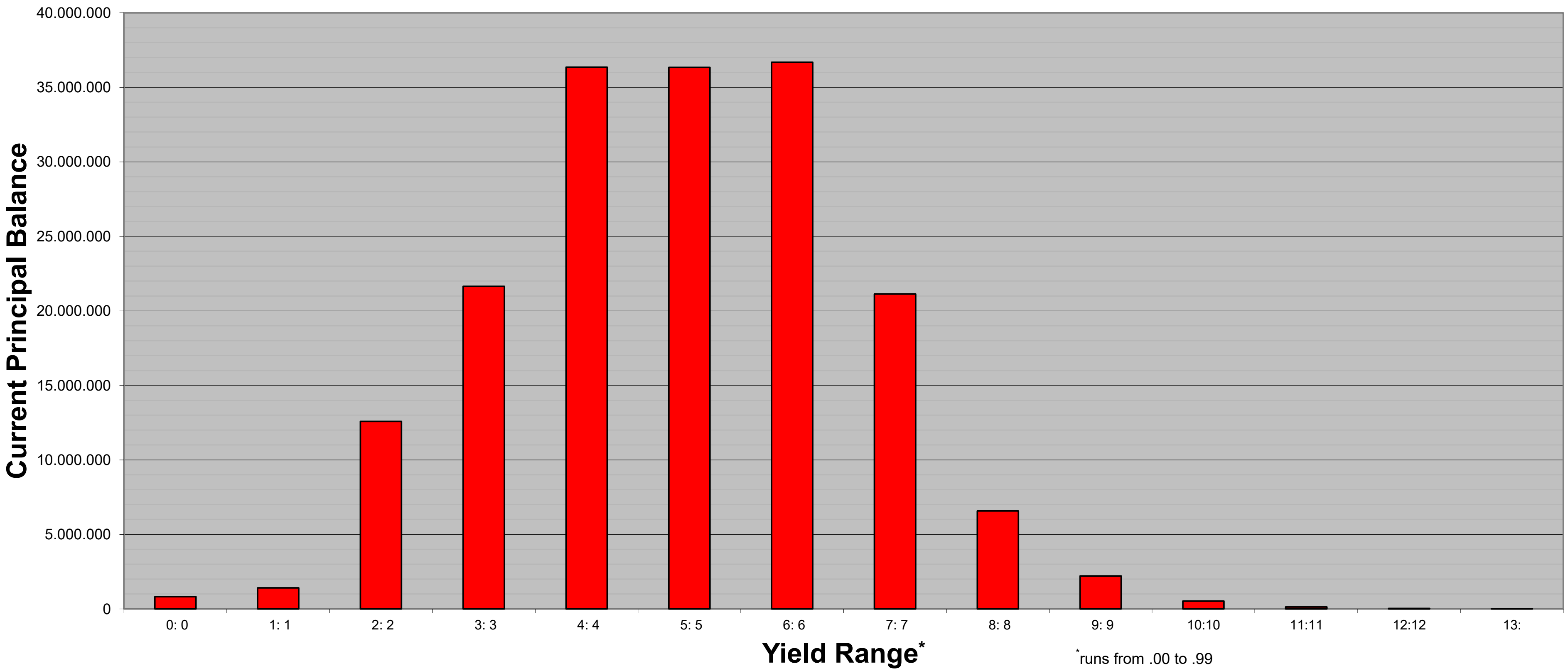
13.1 Effective Interest Rate (Graph)

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

Santander



*runs from .00 to .99

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14. Seasoning

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

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	0,00	0,00%	0	0,00%
51:53	0,00	0,00%	0	0,00%
54:56	5.102.780,13	2,89%	619	1,98%
57:59	16.776.061,23	9,51%	2.130	6,82%
60:62	21.479.520,96	12,18%	2.950	9,45%
63:65	25.493.307,42	14,45%	3.792	12,14%
66:68	36.305.036,00	20,58%	6.159	19,72%
69:71	24.780.489,40	14,05%	4.777	15,30%
72:74	23.653.759,64	13,41%	4.937	15,81%
75:77	14.605.221,34	8,28%	3.510	11,24%
78:80	3.915.684,83	2,22%	866	2,77%
81:	4.310.469,11	2,44%	1.487	4,76%
Total	**176.422.330,06**	**100,00%**	**31.227**	**100,00%**

Statistics

WA Seasoning	67,35

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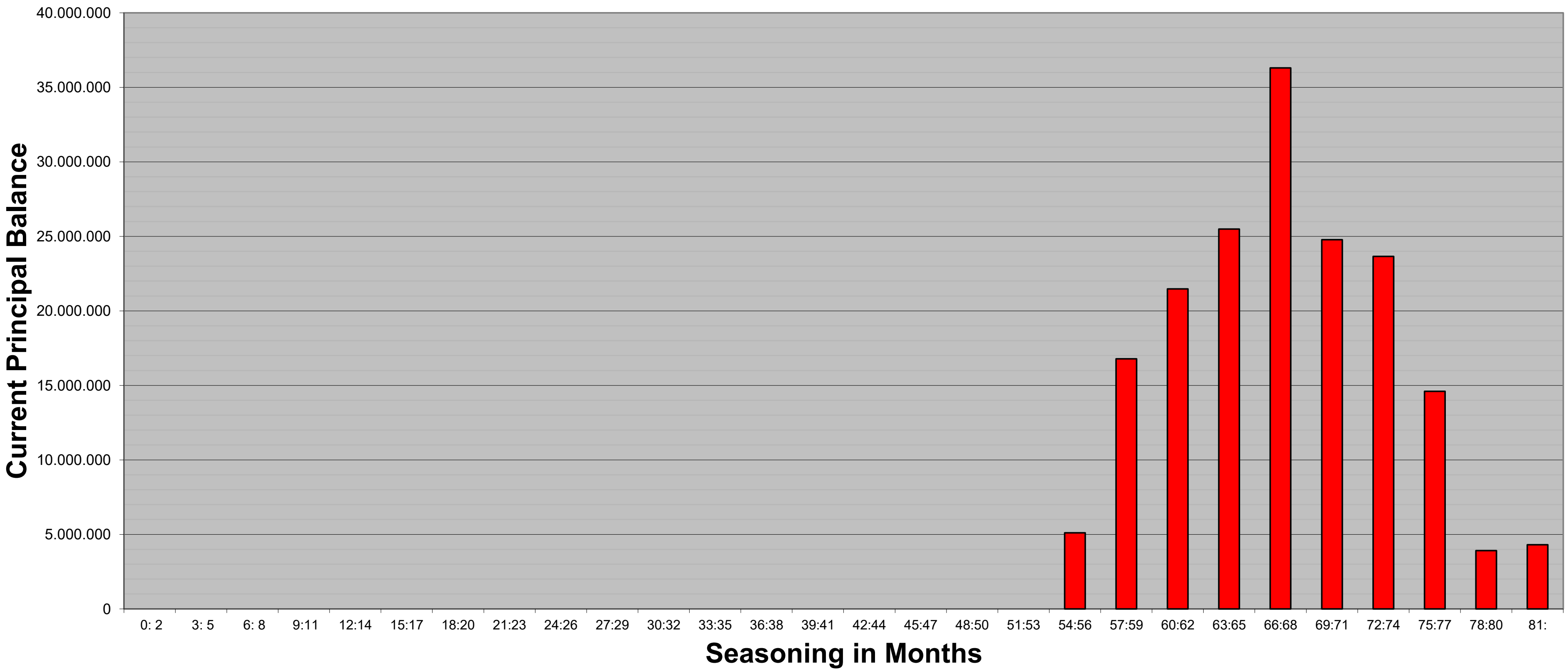
14.1 Seasoning (Graph)

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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15. Remaining Term

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	2.752.578,73	1,56%	3.461	11,08%
7: 13	11.112.598,46	6,30%	4.929	15,78%
14: 20	21.800.041,31	12,36%	5.557	17,80%
21: 27	42.229.231,17	23,94%	7.116	22,79%
28: 34	51.260.257,99	29,06%	6.339	20,30%
35: 41	34.033.967,48	19,29%	3.068	9,82%
42: 48	8.693.184,31	4,93%	542	1,74%
49: 55	2.697.829,35	1,53%	131	0,42%
56: 62	797.521,59	0,45%	38	0,12%
63: 69	358.453,72	0,20%	16	0,05%
70: 76	329.866,16	0,19%	14	0,04%
77: 83	132.584,30	0,08%	6	0,02%
84: 90	87.405,61	0,05%	4	0,01%
91: 97	136.809,88	0,08%	6	0,02%
98:	0,00	0,00%	0	0,00%
Total	**176.422.330,06**	**100,00%**	**31.227**	**100,00%**

Statistics

WA Remaining Term	28,59

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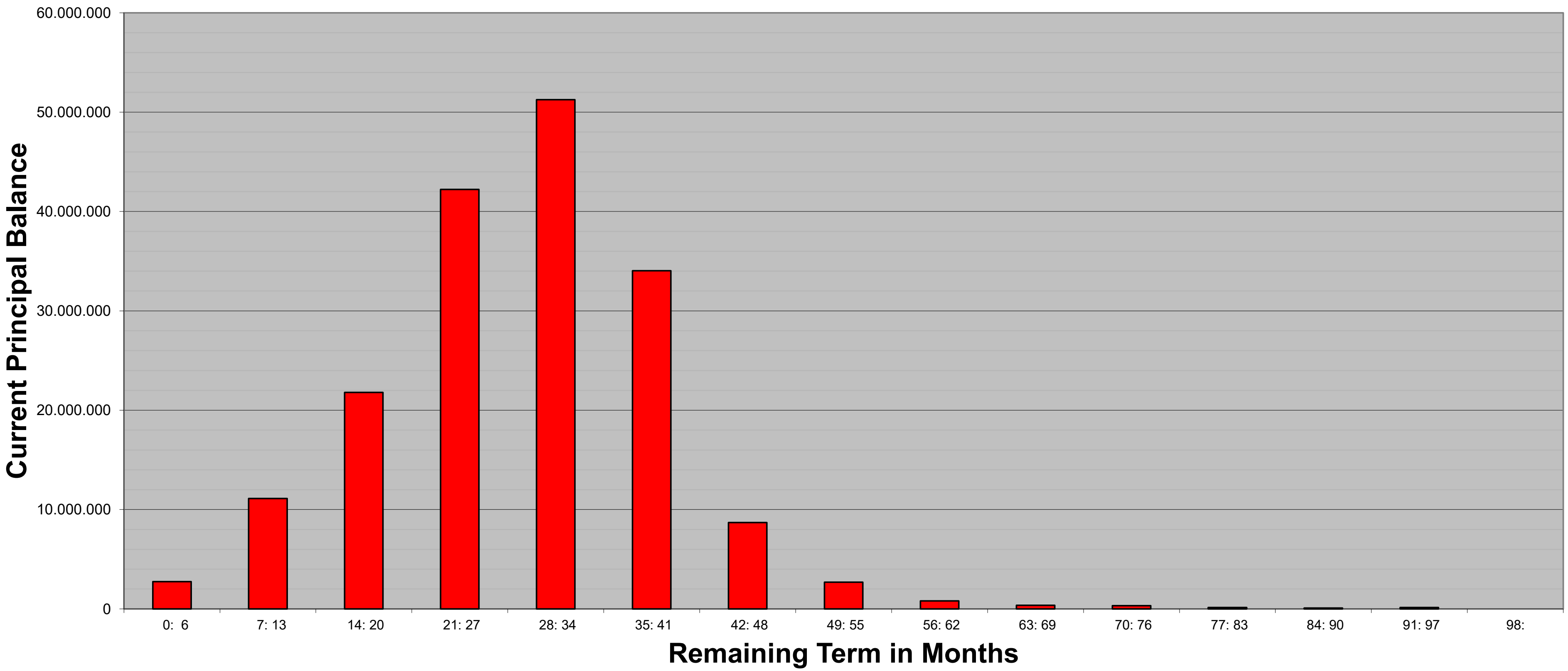
15.1 Remaining Term (Graph)

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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16. Original Term

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-16.612,01	-0,01%	17	0,05%
14: 20	-37.611,07	-0,02%	23	0,07%
21: 27	-29.002,65	-0,02%	16	0,05%
28: 34	-34.433,67	-0,02%	14	0,04%
35: 41	-6.078,54	0,00%	19	0,06%
42: 48	-7.867,10	0,00%	12	0,04%
49: 55	89.591,39	0,05%	38	0,12%
56: 62	374.675,27	0,21%	625	2,00%
63: 69	463.023,75	0,26%	383	1,23%
70: 76	5.219.628,95	2,96%	3.198	10,24%
77: 83	3.189.904,92	1,81%	1.044	3,34%
84: 90	30.476.063,43	17,27%	8.738	27,98%
91: 97	58.871.020,95	33,37%	8.373	26,81%
98:104	62.154.286,35	35,23%	7.715	24,71%
105:111	10.132.248,93	5,74%	709	2,27%
112:	5.583.491,16	3,16%	303	0,97%
Total	**176.422.330,06**	**100,00%**	**31.227**	**100,00%**

Statistics

WA Original Term	95,93

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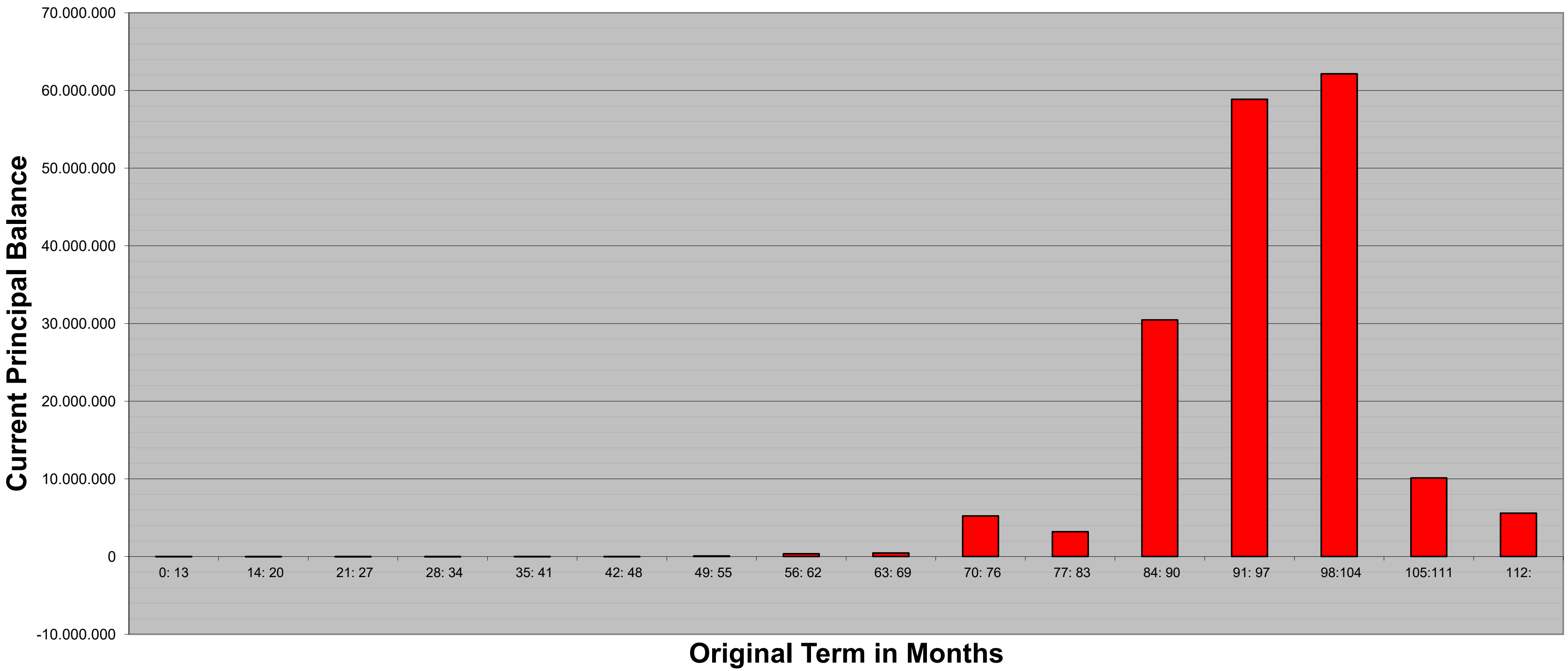
16.1 Original Term (Graph)

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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17. Loan Concentration

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

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	172.905.759,47	98,01%	29.660	94,76%	29.660	97,91%
2: 2	2.833.132,82	1,61%	992	3,17%	496	1,64%
3: 3	349.887,16	0,20%	234	0,75%	78	0,26%
4: 4	118.371,40	0,07%	112	0,36%	28	0,09%
5: 5	64.407,23	0,04%	55	0,18%	11	0,04%
6: 6	28.629,45	0,02%	30	0,10%	5	0,02%
7:	122.142,53	0,07%	218	0,70%	16	0,05%
Total	**176.422.330,06**	**100,00%**	**31.301**	**100,00%**	**30.294**	**100,00%**

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Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

18. Amortisation Profile

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	176.422.330,06 €	51	609.990,38 €
2	168.953.269,52 €	52	544.939,62 €
3	161.718.410,86 €	53	489.630,39 €
4	154.565.996,99 €	54	441.306,51 €
5	147.501.917,27 €	55	400.376,98 €
6	140.532.851,85 €	56	363.784,10 €
7	133.656.967,64 €	57	332.927,85 €
8	126.876.486,21 €	58	304.835,83 €
9	120.179.078,84 €	59	279.806,91 €
10	113.612.721,44 €	60	257.773,37 €
11	107.209.470,35 €	61	236.976,87 €
12	100.939.955,84 €	62	218.081,89 €
13	94.767.205,44 €	63	200.395,84 €
14	88.751.689,13 €	64	184.469,75 €
15	82.884.841,13 €	65	169.537,87 €
16	77.182.100,83 €	66	155.630,70 €
17	71.614.281,55 €	67	141.702,64 €
18	66.187.271,81 €	68	128.383,71 €
19	60.912.379,36 €	69	115.803,47 €
20	55.792.934,85 €	70	104.831,24 €
21	50.795.569,15 €	71	94.845,41 €
22	46.070.101,05 €	72	86.619,23 €
23	41.606.763,68 €	73	78.353,31 €
24	37.378.745,63 €	74	70.345,88 €
25	33.354.898,37 €	75	63.045,57 €
26	29.603.798,48 €	76	55.710,00 €
27	26.142.428,59 €	77	49.503,50 €
28	22.920.408,97 €	78	44.660,45 €
29	19.928.920,18 €	79	40.540,34 €
30	17.199.521,48 €	80	36.400,40 €
31	14.768.678,45 €	81	32.240,52 €
32	12.638.703,34 €	82	29.185,42 €
33	10.758.022,48 €	83	26.115,67 €
34	9.103.640,20 €	84	23.202,14 €
35	7.672.736,30 €	85	20.274,87 €
36	6.409.674,79 €	86	17.333,79 €
37	5.294.026,98 €	87	14.777,49 €
38	4.352.850,26 €	88	12.208,93 €
39	3.581.111,45 €	89	10.120,36 €
40	2.950.160,49 €	90	8.021,67 €
41	2.440.672,51 €	91	5.912,81 €
42	2.045.707,85 €	92	4.088,92 €
43	1.743.434,60 €	93	3.213,63 €
44	1.507.547,50 €	94	2.332,95 €
45	1.311.574,62 €	95	1.446,86 €
46	1.139.177,00 €	96	555,32 €
47	995.331,21 €	97	200,68 €
48	874.684,90 €	98	- €
49	774.563,23 €	99	- €
50	686.251,06 €	100	- €

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19. Priority of Payments + Transaction Costs

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

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Pre-Enforcement Available Interest Amount

Interest Collections	+	820.147,49 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	289.324,73 €
Interest on Transaction and Purchase Shortfall Account	+	- €
After the Commingling Reserve related to interest payments after such event	+	- €
Amounts on the Liquidity Reserve Account	+	6.000.404,14 €
Amounts received by the Interest Rate Swap counterparty	+	296.306,93 €
Principal Amount borrowed to cover interest shortfall (Senior Expense Deficit)	+	46.066.505,57 €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	53.472.688,86 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	10.134.206,01 €
other principal amount paid by the Seller to the Issuer	+	- €
Final Repurchase Price	+	181.988.835,63 €
Amounts standing to the credit of the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Set-Off Reserve Account	+	- €
Purchase Shortfall Amount	+	53,29 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	430.583,14 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	192.553.678,07 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		53.472.688,86 €
Senior Expenses and Taxes	-	68.909,12 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	243.866,70 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	19.580,40 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	26.730,00 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	24.121,80 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	21.151,80 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	21.852,00 €
Required Liquidity Reserve Amount Replenishment	-	- €
Liquidity Reserve Reduction Amount	-	6.000.000,00 €
Crediting the PDLs until cleared	-	430.583,14 €
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		46.615.893,90 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		192.553.678,07 €
Senior Expense Deficit	-	46.066.505,57 €
Net Note Available Principal Proceeds	=	146.487.172,50 €
Replenishment	-	- €
Purchase Shortfall Amount	-	0,00 €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class F Pro Rata- Principal Payment Amount	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class A	-	114.642.135,00 €
Full Redemption Class B - G (after Regulatory Change Event)	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class B	-	7.867.597,50 €
On or after to Sequential Payment Trigger Event: Redemption Class C	-	8.991.540,00 €
On or after to Sequential Payment Trigger Event: Redemption Class D	-	6.743.655,00 €
On or after to Sequential Payment Trigger Event: Redemption Class E	-	4.495.770,00 €
On or after to Sequential Payment Trigger Event: Redemption Class F	-	3.746.475,00 €
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	68.909,12 €								
Interest accrued for the Period	357.302,70 €	243.866,70 €	19.580,40 €	26.730,00 €	24.121,80 €	21.151,80 €	21.852,00 €	- €	- €
Cumulative Interest accrued	92.020.004,96 €	54.099.162,90 €	4.884.837,30 €	7.368.915,60 €	7.201.207,80 €	6.884.703,00 €	7.473.834,00 €	4.103.682,75 €	3.661,61 €
Interest Payments	357.302,70 €	243.866,70 €	19.580,40 €	26.730,00 €	24.121,80 €	21.151,80 €	21.852,00 €	- €	- €
Cumulative Interest Payments	92.020.004,96 €	54.099.162,90 €	4.884.837,30 €	7.368.915,60 €	7.201.207,80 €	6.884.703,00 €	7.473.834,00 €	4.103.682,75 €	3.661,61 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	- €								- €

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Calculation Date		10.04.2026				
Payment Date		14.04.2026				
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Collection Period	from	01.03.2026	to	31.03.2026		

20. Retention

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	0,00 €

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21. Counterparties

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

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		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	A1	P-1	STABLE	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A-	F1	STABLE	A1	P-1	NEG	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	STABLE	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 31.03.2026, data source: Bloomberg

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22. Issuer Information

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

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

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Monthly Investor Report

23. Swap Counterparty Data

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

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	146.487.172,50 €
Fixed Rate	-0,5710%
Floating Rate (Euribor)	1,9400%
Net Swap Payments	-296.306,93 €
Notional Amount next period	0,00 €

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 31.03.2026, data source: Bloomberg

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

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24. Santander Consumer Bank

Calculation Date		10.04.2026				
Payment Date		14.04.2026				
Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

Santander

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

	Fitch			Moody's		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A+	F1	STABLE	A2(cr)	P-1(cr)	STABLE
Santander Consumer Finance S.A.	A+	F1	STABLE	A2(cr)	P-1(cr)	STABLE
Santander Consumer Bank AG	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.03.2026, data source: Bloomberg

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Monthly Investor Report

Calculation Date		10.04.2026				
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Period No		65				
Monthly Period		Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		

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.