

# SC Germany Consumer 2021-1 Monthly Investor Report



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## Cover Sheet Monthly Investor Report



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	21				
Monthly Period	Aug 2023				
Interest Period	from 14.07.2023	to 14.08.2023	=	31 days	
Collection Period	from 01.07.2023	to 31.07.2023			

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**1. Portfolio Information**



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	21				
Monthly Period	Aug 2023				
Interest Period from	14.07.2023	to	14.08.2023	=	31 days
Collection Period from	01.07.2023	to	31.07.2023		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>89.829</b>	<b>1.141.056.211,34 €</b>	<b>1.182.859.822,29 €</b>
Scheduled Principal Payments		18.305.732,70 €	19.317.317,74 €
Prepayment Principal		18.717.523,17 €	18.569.479,78 €
<b>Total Principal Collections</b>		<b>37.023.255,87 €</b>	<b>37.886.797,52 €</b>
<b>Total Interest Collections</b>		<b>4.873.495,01 €</b>	<b>5.060.035,92 €</b>
<b>Defaults</b>		<b>3.097.352,93 €</b>	<b>3.916.813,43 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>		<b>1.100.935.602,54 €</b>	<b>1.141.056.211,34 €</b>
<b>Purchase Shortfall Amount</b>		<b>66,21 €</b>	<b>73,66 €</b>
<b>Total Assets (End of Period)</b>	<b>87.534</b>	<b>1.100.935.668,75 €</b>	<b>1.141.056.285,00 €</b>
<b>Current Prepayment Rate (annualised)</b>		<b>18,0%</b>	
<b>Current Poolfactor</b>		<b>71,6%</b>	

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**1.1 Portfolio Information per period**



Calculation Date	10.08.2023		
Payment Date	14.08.2023		
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Monthly Period	Aug 2023		
Interest Period	from	14.07.2023	to 14.08.2023 = 31 days
Collection Period	from	01.07.2023	to 31.07.2023

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	1.499.999.993,14 €	6.155.052,72 €	24.768.887,02 €	30.923.939,74 €	18,11%
2	1.499.999.987,15 €	20.336.323,42 €	21.804.395,16 €	42.140.718,58 €	16,11%
3	1.499.999.985,98 €	20.706.928,99 €	46.034.738,03 €	66.741.667,02 €	31,21%
4	1.499.999.995,73 €	21.033.939,66 €	41.567.085,59 €	62.601.025,25 €	28,63%
5	1.499.999.998,69 €	21.318.836,68 €	44.100.171,15 €	65.419.007,83 €	30,10%
6	1.499.999.992,23 €	22.160.443,99 €	40.552.897,35 €	62.713.341,34 €	28,03%
7	1.499.999.992,54 €	22.229.969,22 €	44.514.750,62 €	66.744.719,84 €	30,34%
8	1.499.999.979,11 €	21.312.739,17 €	40.284.527,73 €	61.597.266,90 €	27,87%
9	1.499.999.999,19 €	22.137.961,55 €	36.389.346,04 €	58.527.307,59 €	25,52%
10	1.499.999.987,23 €	22.004.535,01 €	34.862.780,27 €	56.867.315,28 €	24,59%
11	1.499.999.983,58 €	21.916.283,23 €	31.044.367,07 €	52.960.650,30 €	22,19%
12	1.499.999.995,55 €	21.706.166,03 €	27.343.026,33 €	49.049.192,36 €	19,81%
13	1.499.999.988,13 €	21.961.381,34 €	26.259.060,51 €	48.220.441,85 €	19,10%
14	1.448.430.826,05 €	21.475.334,56 €	16.265.547,65 €	37.740.882,21 €	12,67%
15	1.408.138.828,08 €	21.243.673,95 €	25.341.351,64 €	46.585.025,59 €	19,58%
16	1.357.977.306,98 €	20.292.080,90 €	22.566.824,39 €	42.858.905,29 €	18,22%
17	1.311.498.086,61 €	20.386.778,35 €	22.714.315,44 €	43.101.093,79 €	18,91%
18	1.263.657.178,09 €	20.326.877,75 €	16.440.117,16 €	36.766.994,91 €	14,54%
19	1.224.289.047,19 €	19.346.145,52 €	17.957.624,83 €	37.303.770,35 €	16,25%
20	1.182.859.822,29 €	19.317.317,74 €	18.569.479,78 €	37.886.797,52 €	17,29%
21	1.141.056.211,34 €	18.305.732,70 €	18.717.523,17 €	37.023.255,87 €	18,00%
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**2. Reserve Accounts**



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	21				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

**Reserve Accounts**

**Liquidity Reserve**

	in %		Trigger Event y/n
Beginning of Period	0,5%	5.787.943,45 €	
Cash Outflow		5.787.943,45 €	
of which Liquidity Reserve Excess Amount		- €	
of which added to Priority of Payments		- €	
Cash Inflow		5.557.056,97 €	
End of Period	0,5%	5.557.056,97 €	
Required Liquidity Reserve Amount	0,5%	5.557.056,97 €	

**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		- €	

**Set-Off Reserve**

	in %		Trigger Event y/n
Beginning of Period		n/a	no
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	

In case of Rating Trigger breach: Set-Off Reserve Required Amount

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**3.1 Delinquency Data**



Calculation Date	10.08.2023				
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Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

**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	1.499.999.993,14 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	1.499.999.987,15 €	3.093.997,92 €	473.721,34 €	25.764,03 €	133.791,66 €	99,75%	0,21%	0,03%	0,00%	0,01%
3	1.499.999.985,98 €	5.002.652,16 €	2.128.186,78 €	532.500,42 €	59.335,79 €	99,49%	0,33%	0,14%	0,04%	0,00%
4	1.499.999.995,73 €	638.653,43 €	3.095.149,53 €	3.745.437,90 €	2.795.134,93 €	99,32%	0,04%	0,21%	0,25%	0,19%
5	1.499.999.998,69 €	3.235.364,58 €	4.134.580,93 €	3.063.513,26 €	2.500.790,83 €	99,14%	0,22%	0,28%	0,20%	0,17%
6	1.499.999.992,23 €	933.171,22 €	7.396.351,01 €	3.430.276,31 €	3.999.130,36 €	98,95%	0,06%	0,49%	0,23%	0,27%
7	1.499.999.992,54 €	3.796.457,98 €	5.109.633,29 €	3.841.574,92 €	4.796.991,73 €	98,83%	0,25%	0,34%	0,26%	0,32%
8	1.499.999.979,11 €	1.536.147,57 €	4.386.980,50 €	5.662.736,04 €	7.260.818,77 €	98,74%	0,10%	0,29%	0,38%	0,48%
9	1.499.999.999,19 €	4.122.467,51 €	2.049.128,04 €	4.984.234,60 €	8.029.562,24 €	98,72%	0,27%	0,14%	0,33%	0,54%
10	1.499.999.987,23 €	4.661.486,04 €	5.464.321,07 €	4.703.791,17 €	5.415.418,22 €	98,65%	0,31%	0,36%	0,31%	0,36%
11	1.499.999.983,58 €	1.680.382,43 €	4.649.146,31 €	5.271.569,71 €	7.457.862,16 €	98,73%	0,11%	0,31%	0,35%	0,50%
12	1.499.999.995,55 €	5.344.867,49 €	1.652.849,12 €	4.448.420,55 €	7.820.068,21 €	98,72%	0,36%	0,11%	0,30%	0,52%
13	1.499.999.988,13 €	1.955.755,05 €	5.201.897,61 €	5.333.675,09 €	8.503.803,33 €	98,60%	0,13%	0,35%	0,36%	0,57%
14	1.448.430.826,05 €	4.982.329,04 €	2.287.991,79 €	6.118.204,11 €	8.565.807,13 €	98,48%	0,34%	0,16%	0,42%	0,59%
15	1.408.138.828,08 €	5.972.313,13 €	5.888.409,68 €	1.737.522,12 €	9.888.679,44 €	98,33%	0,42%	0,42%	0,12%	0,70%
16	1.357.977.306,98 €	2.674.498,62 €	5.692.945,42 €	5.170.688,72 €	6.656.001,53 €	98,29%	0,20%	0,42%	0,38%	0,71%
17	1.311.498.086,61 €	5.343.071,01 €	6.558.294,68 €	5.185.831,44 €	6.320.068,25 €	98,22%	0,41%	0,50%	0,40%	0,48%
18	1.263.657.178,09 €	1.750.949,88 €	8.528.512,19 €	5.117.877,71 €	5.085.544,22 €	98,38%	0,14%	0,67%	0,41%	0,40%
19	1.224.289.047,19 €	5.527.606,69 €	5.418.645,99 €	5.026.185,52 €	7.083.757,76 €	98,12%	0,45%	0,44%	0,41%	0,58%
20	1.182.859.822,29 €	2.192.893,26 €	5.195.602,82 €	5.026.481,74 €	8.932.406,37 €	98,20%	0,19%	0,44%	0,42%	0,76%
21	1.141.056.211,34 €	4.842.434,14 €	2.121.939,71 €	5.511.311,72 €	7.772.082,44 €	98,23%	0,42%	0,19%	0,48%	0,68%
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**3.2 Default Data**



Calculation Date	10.08.2023				
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Interest Period from	14.07.2023	to	14.08.2023	=	31 days
Collection Period from	01.07.2023	to	31.07.2023		

**Default Data and Ratios**

	Amount	Number of Loans
<b>Current Default</b>		
Current Period Gross Default	3.097.352,93 €	
Current Period Recoveries	182.808,87 €	
Current Period Net Default	2.914.544,06 €	
New Number of Defaulted Contracts		120
<b>Cumulative Default</b>		
Cumulative Gross Default	55.143.280,04 €	
Cumulative Recoveries	1.579.084,32 €	
Cumulative Net Losses	53.564.195,72 €	
Total Number of Defaulted Contracts		3.582

**Principal Deficiency Ledgers**

<b>Class A PDL Sub-Ledger</b>	
Class A PDL BoP	0,00 €
Class A Amount debited to the PDL	0,00 €
Class A Amount credited to the PDL	0,00 €
Class A PDL EoP	0,00 €
<b>Class B PDL Sub-Ledger</b>	
Class B PDL BoP	0,00 €
Class B Amount debited to the PDL	0,00 €
Class B Amount credited to the PDL	0,00 €
Class B PDL EoP	0,00 €
<b>Class C PDL Sub-Ledger</b>	
Class C PDL BoP	0,00 €
Class C Amount debited to the PDL	0,00 €
Class C Amount credited to the PDL	0,00 €
Class C PDL EoP	0,00 €
<b>Class D PDL Sub-Ledger</b>	
Class D PDL BoP	0,00 €
Class D Amount debited to the PDL	0,00 €
Class D Amount credited to the PDL	0,00 €
Class D PDL EoP	0,00 €
<b>Class E PDL Sub-Ledger</b>	
Class E PDL BoP	0,00 €
Class E Amount debited to the PDL	0,00 €
Class E Amount credited to the PDL	0,00 €
Class E PDL EoP	0,00 €
<b>Class F PDL Sub-Ledger</b>	
Class F PDL BoP	0,00 €
Class F Amount debited to the PDL	0,00 €
Class F Amount credited to the PDL	0,00 €
Class F PDL EoP	0,00 €
<b>Class G PDL Sub-Ledger</b>	
Class G PDL BoP	0,00 €
Class G Amount debited to the PDL	3.097.352,93 €
Class G Amount credited to the PDL	3.097.352,93 €
Class G PDL EoP	0,00 €

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**3.3 Defaults & Recoveries per period**

Calculation Date	10.08.2023	
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Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



**Default/Recovery Data and Ratios**

3 Months Rolling Average Dynamic Net Loss Ratio % \* **0,29%**

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 %	Dynamic Net Loss Ratio
1	0	0,00 €	0,00 €	1.530.923.926,89 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	0	0,00 €	0,00 €	1.573.064.644,30 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	0,00%
3	4	46.022,55 €	46.022,55 €	1.639.852.343,62 €	0,00%	-115,04 €	-115,04 €	46.137,59 €	0,00%	0,00%
4	49	798.889,37 €	844.911,92 €	1.703.252.261,20 €	0,05%	-427,84 €	-542,88 €	845.454,80 €	0,05%	0,05%
5	114	942.733,47 €	1.787.645,39 €	1.769.613.996,04 €	0,10%	-2.610,54 €	-3.153,42 €	1.790.798,81 €	0,10%	0,06%
6	281	2.476.697,01 €	4.264.342,40 €	1.834.804.034,70 €	0,23%	-3.716,66 €	-6.870,08 €	4.271.212,48 €	0,23%	0,17%
7	450	2.769.354,19 €	7.033.696,59 €	1.904.318.095,30 €	0,37%	-282,43 €	-7.152,51 €	7.040.849,10 €	0,37%	0,18%
8	620	2.339.166,89 €	9.372.863,48 €	1.968.254.549,17 €	0,48%	31.600,55 €	24.448,04 €	9.348.415,44 €	0,47%	0,15%
9	857	3.512.656,23 €	12.885.519,71 €	2.030.294.501,03 €	0,63%	54.215,38 €	78.663,42 €	12.806.856,29 €	0,63%	0,23%
10	1135	4.005.510,70 €	16.891.030,41 €	2.091.167.323,36 €	0,81%	44.602,91 €	123.266,33 €	16.767.764,08 €	0,80%	0,26%
11	1384	3.472.587,05 €	20.363.617,46 €	2.147.600.572,68 €	0,95%	53.112,10 €	176.378,43 €	20.187.239,03 €	0,94%	0,23%
12	1618	3.202.444,37 €	23.566.061,83 €	2.199.852.201,99 €	1,07%	57.580,25 €	233.958,68 €	23.332.103,15 €	1,06%	0,21%
13	1884	3.348.720,23 €	26.914.782,06 €	2.199.852.201,99 €	1,22%	116.940,70 €	350.899,38 €	26.563.882,68 €	1,21%	0,22%
14	2106	2.551.115,76 €	29.465.897,82 €	2.199.852.201,99 €	1,34%	107.420,03 €	458.319,41 €	29.007.578,41 €	1,32%	0,16%
15	2361	3.576.495,51 €	33.042.393,33 €	2.199.852.201,99 €	1,50%	125.351,28 €	583.670,69 €	32.458.722,64 €	1,48%	0,24%
16	2626	3.620.315,08 €	36.662.708,41 €	2.199.852.201,99 €	1,67%	148.305,12 €	731.975,81 €	35.930.732,60 €	1,63%	0,25%
17	2922	4.739.814,73 €	41.402.523,14 €	2.199.852.201,99 €	1,88%	161.562,97 €	893.538,78 €	40.508.984,36 €	1,84%	0,34%
18	3114	2.601.135,99 €	44.003.659,13 €	2.199.852.201,99 €	2,00%	183.618,21 €	1.077.156,99 €	42.926.502,14 €	1,95%	0,18%
19	3294	4.125.454,55 €	48.129.113,68 €	2.199.852.201,99 €	2,19%	123.736,46 €	1.200.893,45 €	46.928.220,23 €	2,13%	0,32%
20	3462	3.916.813,43 €	52.045.927,11 €	2.199.852.201,99 €	2,37%	195.382,00 €	1.396.275,45 €	50.649.651,66 €	2,30%	0,30%
21	3582	3.097.352,93 €	55.143.280,04 €	2.199.852.201,99 €	2,51%	182.808,87 €	1.579.084,32 €	53.564.195,72 €	2,43%	0,25%
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\* trigger applies for the first 24 Payment Dates following the end of the Replenishment Period



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**4. Concentration Limits**



Calculation Date	10.08.2023			
Payment Date	14.08.2023			
Period No	21			
Monthly Period	Aug 2023			
Interest Period from	14.07.2023	to	14.08.2023	= 31 days
Collection Period from	01.07.2023	to	31.07.2023	

**Current Transaction Status**

**Amortising**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,30%	-	-	no
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	no
WA Remaining Term		85,00	-	no
		Maximum-Trigger	Current Value	Trigger Breach
<b>Purchase Shortfall Event</b>				no
Period before previous period		150.000.000,00 €		
Previous period		150.000.000,00 €		
Current period		150.000.000,00 €		
<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				
- until (and including) the Payment Date in Nov 2022		1,50%		no
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023		2,75%	2,43%	no
- from the Payment Date in Dec 2023 until (and including) the Payment Date in Nov 2024		3,50%		no
- from the Payment Date in Dec 2024 onwards		4,25%		no
Debit balance PDL		7.500.000,00 €	0,00 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		73,40%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,40%	0,29%	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Service Termination Event				no
<b>Early Amortisation Event</b>				
Cumulative Net Loss Ratio				
- prior to 31 October 2022		1,50%	-	no
Purchase Shortfall Event				no
Termination Event or Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Any debit of class G after application of funds in current period		0,00 €	0,00 €	no

\* trigger applies for the first 24 Payment Dates following the end of the Replenishment Period

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Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	21				
Monthly Period	Aug 2023				
Interest Period from	14.07.2023	to	14.08.2023	=	31 days
Collection Period from	01.07.2023	to	31.07.2023		

**5. Outstanding Notes**



1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
<b>General Note Information</b>								
ISIN Code		XS2398387071	XS239838741	XS2398388129	XS2398388632	XS2398388715	XS2398389010	XS2398389440
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	79,50%	4,00%	6,50%	5,00%	2,50%	2,20%	0,30%
Legal Maturity		Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035
Expected Maturity		Nov 2026	Nov 2026	Nov 2026	Nov 2026	Nov 2026	Dez 2023	Nov 2026
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / Aa3 (sf)	BBB (sf) / Baa3 (sf)	BBB- (sf) / Ba3 (sf)	BB+ (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	AA+ (sf) / Aa1 (sf)	A (sf) / Aa3 (sf)	BBB (sf) / Baa3 (sf)	BBB- (sf) / Ba3 (sf)	BBB- (sf) / B2 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.500.000,000 €	1.192.500.000,00 €	60.000.000,00 €	97.500.000,00 €	75.000.000,00 €	37.500.000,00 €	33.000.000,00 €	4.500.000,00 €
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		11.925	600	975	750	375	330	45
<b>Current Note Information</b>								
Class Principal Outstanding Balance Beginning of Period	1.115.911.393,73 €	899.822.817,00 €	45.274.104,00 €	73.570.419,00 €	56.592.630,00 €	28.296.315,00 €	7.855.108,73 €	4.500.000,00 €
Replenishment	- €							
Amortisation	41.693.084,29 €							
Redemption per Class		32.713.733,25 €	1.645.974,00 €	2.674.707,75 €	2.057.467,50 €	1.028.733,75 €	1.572.468,04 €	- €
Redemption per Note		2.743,29 €	2.743,29 €	2.743,29 €	2.743,29 €	2.743,29 €	4.765,05 €	- €
Class Principal Outstanding Balance End of Period	1.074.218.309,44 €	867.109.083,75 €	43.628.130,00 €	70.895.711,25 €	54.535.162,50 €	27.267.581,25 €	6.282.640,69 €	4.500.000,00 €
Current Tranching		80,7%	4,1%	6,6%	5,1%	2,5%	0,6%	0,4%
Current Pool Factor	0,72	0,73	0,73	0,73	0,73	0,73	0,19	1,00
<b>2. Payments to Investors per Note</b>								
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	3,457%	1mE+70bp	1mE+95bp	1mE+135bp	1mE+185bp	1mE+280bp	1mE+350bp	5,85%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31							
Principal Outstanding per Note Beginning of Period		75.456,84 €	75.456,84 €	75.456,84 €	75.456,84 €	75.456,84 €	23.803,36 €	100.000,00 €
Class F only: Accrued Target Amortisation Amounts							7.136,75 €	
> Principal Repayment per Note		2.743,29 €	2.743,29 €	2.743,29 €	2.743,29 €	2.743,29 €	4.765,05 €	- €
Principal Outstanding per Note End of Period		72.713,55 €	72.713,55 €	72.713,55 €	72.713,55 €	72.713,55 €	19.038,31 €	100.000,00 €
> Interest accrued for the period	-	3.221.061,75 €	171.810,00 €	304.531,50 €	258.622,50 €	152.460,00 €	47.058,00 €	66.543,75 €
Interest Payment		3.221.061,75 €	171.810,00 €	304.531,50 €	258.622,50 €	152.460,00 €	47.058,00 €	- €
Interest Payment per Note		270,11 €	286,35 €	312,34 €	344,83 €	406,56 €	142,60 €	- €
<b>3. Credit Enhancements</b>								
Initial total CE (Subordination, Reserve)		21,00%	17,00%	10,50%	5,50%	3,00%	0,80%	0,50%
Current CE		21,74%	17,78%	11,34%	6,38%	3,91%	3,34%	2,93%

\* Last rating action as of 23.09.2022

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**6. Original Principal Balance**



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

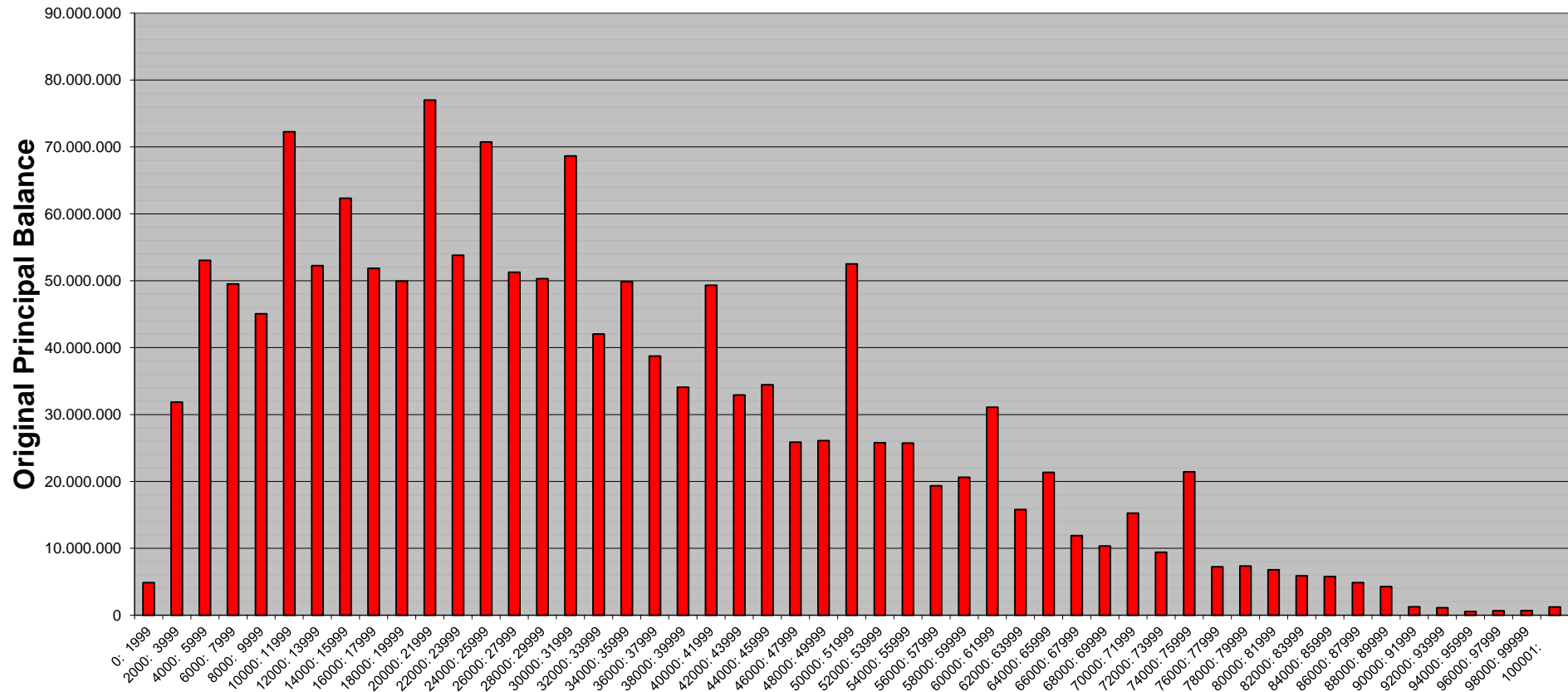
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	4.869.848,02	0,32%	3.682	4,21%
2000: 3999	31.843.833,72	2,11%	11.177	12,77%
4000: 5999	53.044.047,20	3,52%	10.899	12,45%
6000: 7999	49.517.550,43	3,29%	7.276	8,31%
8000: 9999	45.045.468,97	2,99%	5.134	5,87%
10000: 11999	72.259.453,99	4,80%	6.807	7,78%
12000: 13999	52.245.821,56	3,47%	4.081	4,66%
14000: 15999	62.327.711,16	4,14%	4.169	4,76%
16000: 17999	51.866.681,46	3,44%	3.065	3,50%
18000: 19999	49.929.249,96	3,31%	2.648	3,03%
20000: 21999	77.018.728,54	5,11%	3.740	4,27%
22000: 23999	53.816.018,49	3,57%	2.350	2,68%
24000: 25999	70.745.275,45	4,70%	2.840	3,24%
26000: 27999	51.257.459,91	3,40%	1.905	2,18%
28000: 29999	50.316.525,86	3,34%	1.739	1,99%
30000: 31999	68.642.219,01	4,56%	2.243	2,56%
32000: 33999	42.033.435,52	2,79%	1.280	1,46%
34000: 35999	49.850.077,69	3,31%	1.427	1,63%
36000: 37999	38.729.786,47	2,57%	1.049	1,20%
38000: 39999	34.082.927,43	2,26%	877	1,00%
40000: 41999	49.329.695,82	3,27%	1.215	1,39%
42000: 43999	32.929.644,30	2,19%	768	0,88%
44000: 45999	34.436.149,00	2,29%	766	0,88%
46000: 47999	25.875.933,82	1,72%	551	0,63%
48000: 49999	26.089.723,15	1,73%	534	0,61%
50000: 51999	52.516.714,60	3,49%	1.042	1,19%
52000: 53999	25.796.062,55	1,71%	487	0,56%
54000: 55999	25.728.696,53	1,71%	468	0,53%
56000: 57999	19.363.290,14	1,29%	340	0,39%
58000: 59999	20.607.113,20	1,37%	350	0,40%
60000: 61999	31.102.356,06	2,06%	515	0,59%
62000: 63999	15.807.500,00	1,05%	251	0,29%
64000: 65999	21.344.919,40	1,42%	329	0,38%
66000: 67999	11.910.344,32	0,79%	178	0,20%
68000: 69999	10.354.158,50	0,69%	150	0,17%
70000: 71999	15.262.701,12	1,01%	216	0,25%
72000: 73999	9.408.078,25	0,62%	129	0,15%
74000: 75999	21.427.128,25	1,42%	286	0,33%
76000: 77999	7.233.757,55	0,48%	94	0,11%
78000: 79999	7.353.820,68	0,49%	93	0,11%
80000: 81999	6.791.549,58	0,45%	84	0,10%
82000: 83999	5.895.766,26	0,39%	71	0,08%
84000: 85999	5.780.469,78	0,38%	68	0,08%
86000: 87999	4.870.742,85	0,32%	56	0,06%
88000: 89999	4.266.501,71	0,28%	48	0,05%
90000: 91999	1.272.797,93	0,08%	14	0,02%
92000: 93999	1.120.070,64	0,07%	12	0,01%
94000: 95999	569.262,37	0,04%	6	0,01%
96000: 97999	679.212,47	0,05%	7	0,01%
98000: 99999	697.356,96	0,05%	7	0,01%
100001:	1.241.470,45	0,08%	11	0,01%
<b>Total</b>	<b>1.506.505.109,08</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	17.210,51

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**6.1 Original PB (Graph)**

Calculation Date	10.08.2023		
Payment Date	14.08.2023		
Period No	21		
Monthly Period	Aug 2023		
Interest Period	from	14.07.2023	to 14.08.2023 = 31 days
Collection Period	from	01.07.2023	to 31.07.2023



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**7. Current Principal Balance**



Calculation Date	10.08.2023		
Payment Date	14.08.2023		
Period No	21		
Monthly Period	Aug 2023		
Interest Period	from	14.07.2023	to 14.08.2023 = 31 days
Collection Period	from	01.07.2023	to 31.07.2023

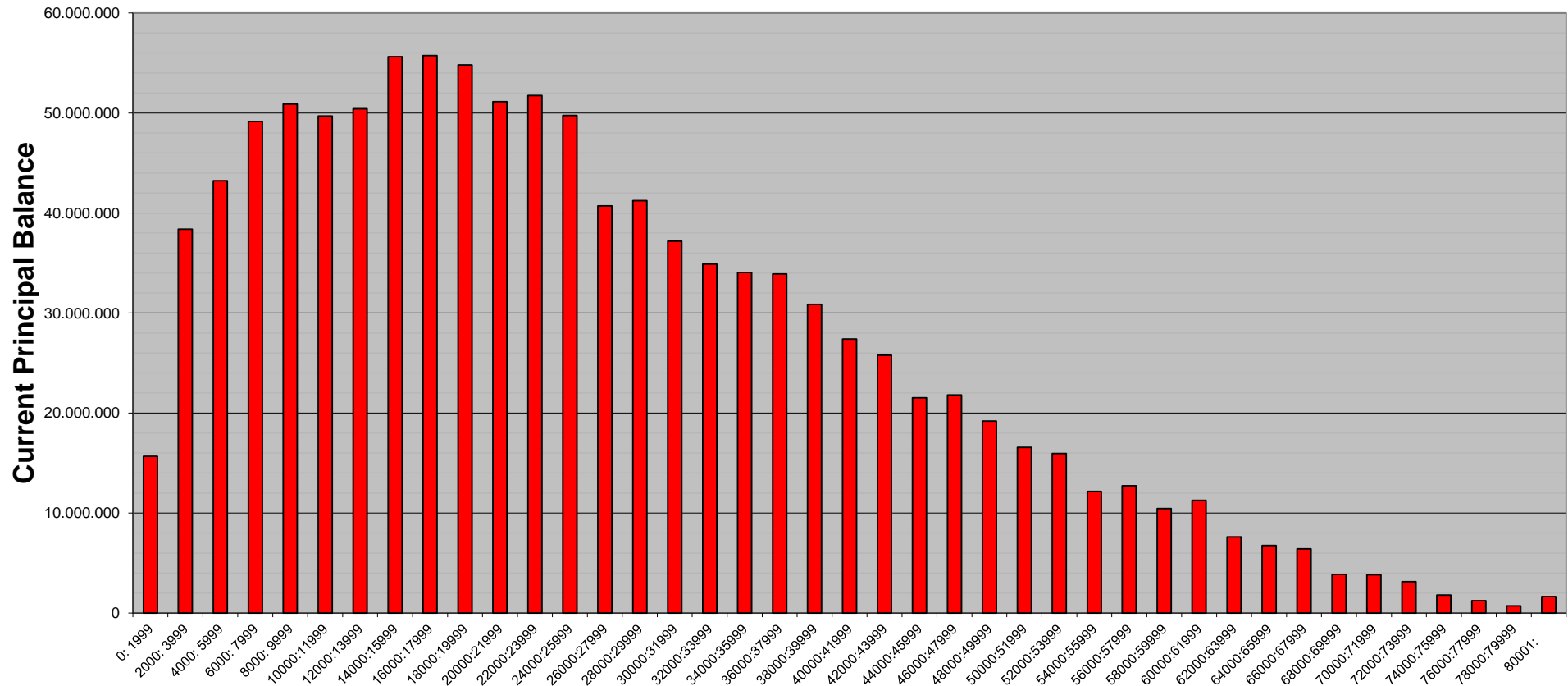
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	15.666.867,76	1,42%	15.549	17,76%
2000: 3999	38.383.213,57	3,49%	13.062	14,92%
4000: 5999	43.234.712,25	3,93%	8.757	10,00%
6000: 7999	49.152.340,24	4,46%	7.047	8,05%
8000: 9999	50.897.452,53	4,62%	5.684	6,49%
10000:11999	49.704.780,99	4,51%	4.528	5,17%
12000:13999	50.425.015,28	4,58%	3.884	4,44%
14000:15999	55.629.329,42	5,05%	3.715	4,24%
16000:17999	55.742.541,92	5,06%	3.286	3,75%
18000:19999	54.816.864,82	4,98%	2.889	3,30%
20000:21999	51.134.065,38	4,64%	2.437	2,78%
22000:23999	51.740.747,27	4,70%	2.251	2,57%
24000:25999	49.746.551,45	4,52%	1.992	2,28%
26000:27999	40.710.516,40	3,70%	1.511	1,73%
28000:29999	41.224.956,28	3,74%	1.424	1,63%
30000:31999	37.185.911,18	3,38%	1.201	1,37%
32000:33999	34.891.783,15	3,17%	1.057	1,21%
34000:35999	34.053.854,75	3,09%	973	1,11%
36000:37999	33.903.158,40	3,08%	917	1,05%
38000:39999	30.872.079,48	2,80%	792	0,90%
40000:41999	27.401.929,58	2,49%	669	0,76%
42000:43999	25.775.327,20	2,34%	600	0,69%
44000:45999	21.524.728,93	1,96%	479	0,55%
46000:47999	21.808.314,62	1,98%	464	0,53%
48000:49999	19.185.681,44	1,74%	392	0,45%
50000:51999	16.562.925,02	1,50%	325	0,37%
52000:53999	15.943.632,76	1,45%	301	0,34%
54000:55999	12.155.996,96	1,10%	221	0,25%
56000:57999	12.713.366,30	1,15%	223	0,25%
58000:59999	10.446.178,39	0,95%	177	0,20%
60000:61999	11.273.172,61	1,02%	185	0,21%
62000:63999	7.610.890,41	0,69%	121	0,14%
64000:65999	6.752.578,18	0,61%	104	0,12%
66000:67999	6.427.782,85	0,58%	96	0,11%
68000:69999	3.865.889,24	0,35%	56	0,06%
70000:71999	3.834.604,87	0,35%	54	0,06%
72000:73999	3.140.372,95	0,29%	43	0,05%
74000:75999	1.800.300,96	0,16%	24	0,03%
76000:77999	1.232.098,60	0,11%	16	0,02%
78000:79999	712.388,97	0,06%	9	0,01%
80001:	1.650.699,18	0,15%	19	0,02%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	12.577,23

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**7.1 Current PB (Graph)**

Calculation Date	10.08.2023		
Payment Date	14.08.2023		
Period No	21		
Monthly Period	Aug 2023		
Interest Period	from	14.07.2023	to 14.08.2023 = 31 days
Collection Period	from	01.07.2023	to 31.07.2023



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**8. Borrower Concentration**



Calculation Date	10.08.2023			
Payment Date	14.08.2023			
Period No	21			
Monthly Period	Aug 2023			
Interest Period	from	14.07.2023	to	14.08.2023
Collection Period	from	01.07.2023	to	31.07.2023
			=	31 days

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	108.466,24	0,0099%	1
2	101.351,84	0,0092%	1
3	98.245,60	0,0089%	1
4	91.724,77	0,0083%	2
5	91.559,63	0,0083%	1
6	91.090,10	0,0083%	1
7	88.931,77	0,0081%	2
8	86.873,39	0,0079%	1
9	85.782,72	0,0078%	1
10	85.688,24	0,0078%	1
11	85.250,60	0,0077%	2
12	83.107,47	0,0075%	1
13	82.756,19	0,0075%	1
14	82.180,65	0,0075%	1
15	81.402,78	0,0074%	1
16	81.372,19	0,0074%	1
17	80.731,20	0,0073%	1
18	80.595,33	0,0073%	1
19	80.360,10	0,0073%	1
20	80.278,97	0,0073%	1
21	80.191,62	0,0073%	1
22	79.799,91	0,0072%	1
23	79.773,90	0,0072%	1
24	79.602,43	0,0072%	1
25	79.126,37	0,0072%	1
	<b>2.146.244,01</b>	<b>0,1949%</b>	<b>28</b>

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**9. Geographical Distribution**



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

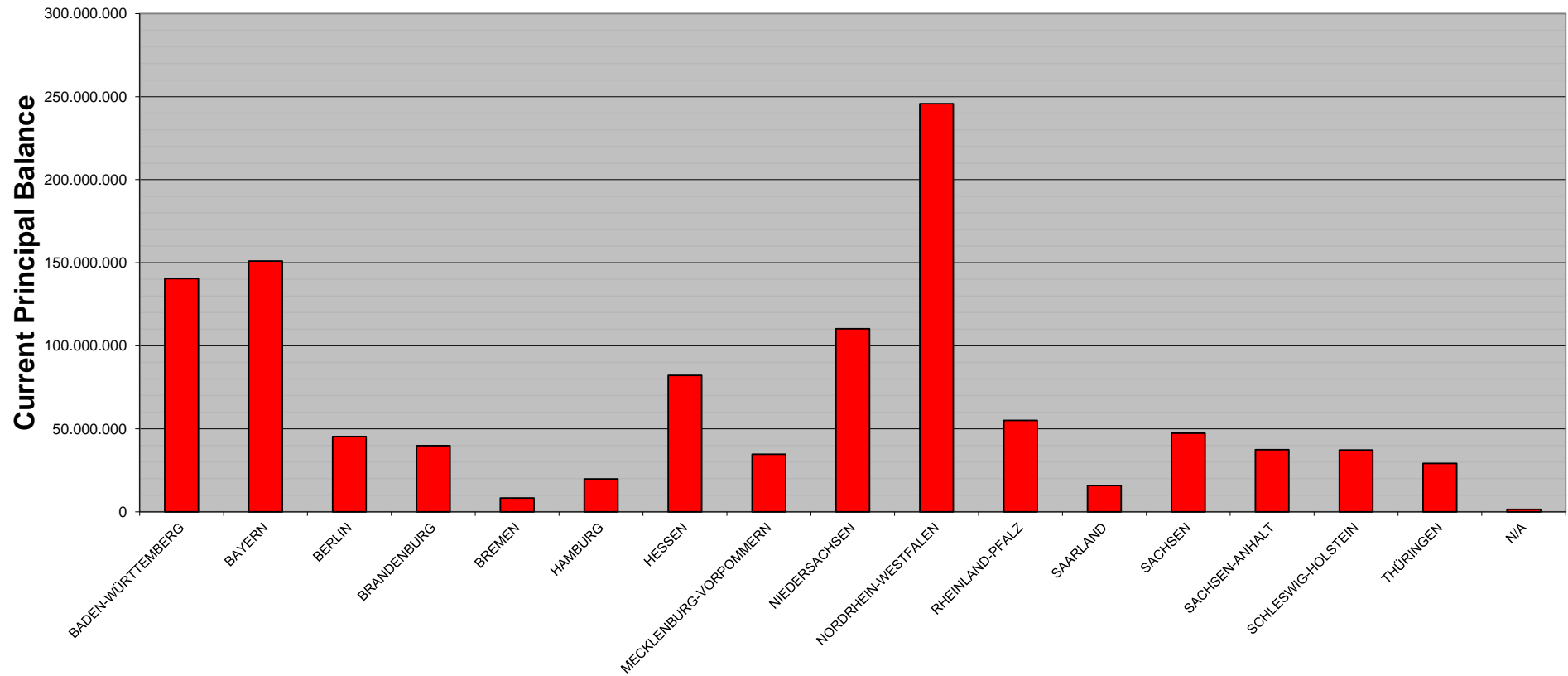
<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
BADEN-WÜRTTEMBERG	140.468.120,87	12,76%	10.578	12,08%
BAYERN	151.007.620,40	13,72%	11.750	13,42%
BERLIN	45.307.094,08	4,12%	3.620	4,14%
BRANDENBURG	39.836.287,13	3,62%	3.367	3,85%
BREMEN	8.280.984,98	0,75%	682	0,78%
HAMBURG	19.793.137,96	1,80%	1.659	1,90%
HESSEN	82.135.572,70	7,46%	6.232	7,12%
MECKLENBURG-VORPOMMERN	34.623.600,25	3,14%	2.693	3,08%
NIEDERSACHSEN	110.232.945,58	10,01%	8.988	10,27%
NORDRHEIN-WESTFALEN	245.734.371,16	22,32%	19.246	21,99%
RHEINLAND-PFALZ	55.026.280,14	5,00%	4.471	5,11%
SAARLAND	15.866.649,87	1,44%	1.205	1,38%
SACHSEN	47.346.561,90	4,30%	3.997	4,57%
SACHSEN-ANHALT	37.441.035,18	3,40%	3.217	3,68%
SCHLESWIG-HOLSTEIN	37.195.830,82	3,38%	3.103	3,54%
THÜRINGEN	29.169.230,38	2,65%	2.639	3,01%
N/A	1.470.279,14	0,13%	87	0,10%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>



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**9.1 Geographical Distribution (Graph)**

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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**10. Collateral**



Calculation Date			10.08.2023		
Payment Date			14.08.2023		
Period No			21		
Monthly Period			Aug 2023		
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

<i>Collateral</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
secured	51.257.015,15	4,66%	1.871	2,14%
unsecured	1.049.678.587,39	95,34%	85.663	97,86%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>

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**11. Insurances**



Calculation Date			10.08.2023			
Payment Date			14.08.2023			
Period No			21			
Monthly Period			Aug 2023			
Interest Period	from	14.07.2023	to	14.08.2023	=	31 days
Collection Period	from	01.07.2023	to	31.07.2023		

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	472.888.404,27	42,95%	43.824	50,07%
Yes	628.047.198,27	57,05%	43.710	49,93%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>

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**12. Payment Methods**



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	21				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	1.065.156.014,67	96,75%	84.644	96,70%
Other	35.779.587,87	3,25%	2.890	3,30%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	271.313.172,27	24,64%	21.227	24,25%
1st of month	829.622.430,27	75,36%	66.307	75,75%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>

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Monthly Investor Report**

**13. Effective Interest Rate**



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	61.447,26	0,01%	3	0,00%
1: 1	19.344.001,93	1,76%	3.052	3,49%
2: 2	210.168.679,75	19,09%	23.305	26,62%
3: 3	145.802.012,26	13,24%	10.866	12,41%
4: 4	150.767.110,04	13,69%	10.670	12,19%
5: 5	151.436.173,93	13,76%	10.573	12,08%
6: 6	250.528.385,41	22,76%	15.410	17,60%
7: 7	127.104.298,60	11,55%	9.983	11,40%
8: 8	32.396.269,55	2,94%	2.502	2,86%
9: 9	9.986.789,30	0,91%	821	0,94%
10:10	1.849.720,49	0,17%	197	0,23%
11:11	1.180.650,51	0,11%	110	0,13%
12:12	270.619,77	0,02%	34	0,04%
13:13	39.443,74	0,00%	8	0,01%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>

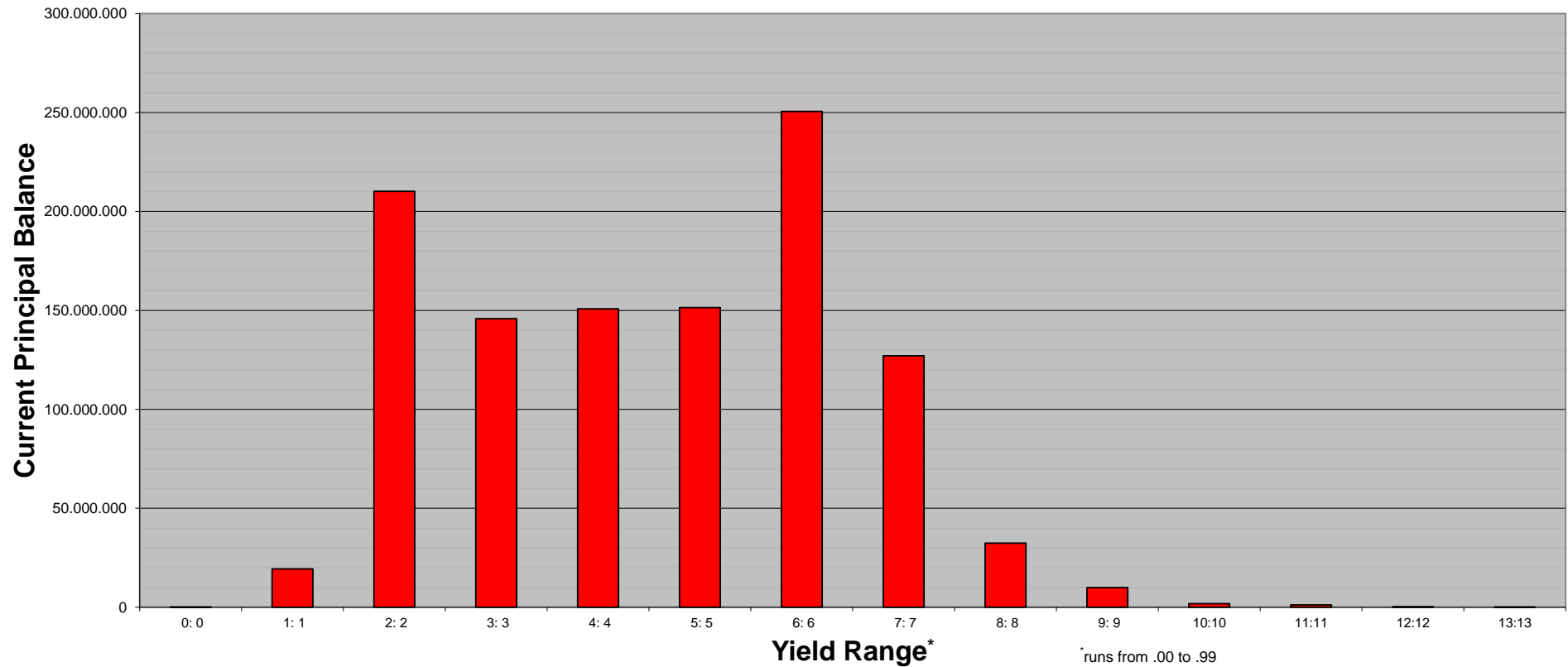
Statistics	in %
WA Interest	5,38%

\* runs from .00 to .99

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**13.1 Effective Interest Rate (Graph)**

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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**14. Seasoning**



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
9:11	8.114.150,70	0,74%	633	0,72%
12:14	49.680.554,28	4,51%	3.346	3,82%
15:17	99.879.824,97	9,07%	6.767	7,73%
18:20	120.895.816,73	10,98%	9.425	10,77%
21:23	233.597.167,08	21,22%	20.223	23,10%
24:26	274.425.677,15	24,93%	20.881	23,85%
27:29	159.727.014,78	14,51%	12.499	14,28%
30:32	88.307.997,24	8,02%	7.417	8,47%
33:35	52.077.074,61	4,73%	4.750	5,43%
36:38	4.222.830,70	0,38%	440	0,50%
39:41	3.401.314,65	0,31%	345	0,39%
42:44	2.926.229,02	0,27%	340	0,39%
45:47	1.786.215,34	0,16%	192	0,22%
48:50	302.835,69	0,03%	45	0,05%
51:53	665.408,40	0,06%	73	0,08%
54:56	415.535,94	0,04%	50	0,06%
57:59	246.876,30	0,02%	44	0,05%
60:62	71.476,12	0,01%	14	0,02%
63:65	49.447,93	0,00%	11	0,01%
66:68	55.587,32	0,01%	9	0,01%
69:71	11.746,50	0,00%	4	0,00%
72:74	19.828,13	0,00%	6	0,01%
75:77	35.345,81	0,00%	8	0,01%
78:80	5.755,58	0,00%	3	0,00%
81:	13.891,57	0,00%	9	0,01%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>

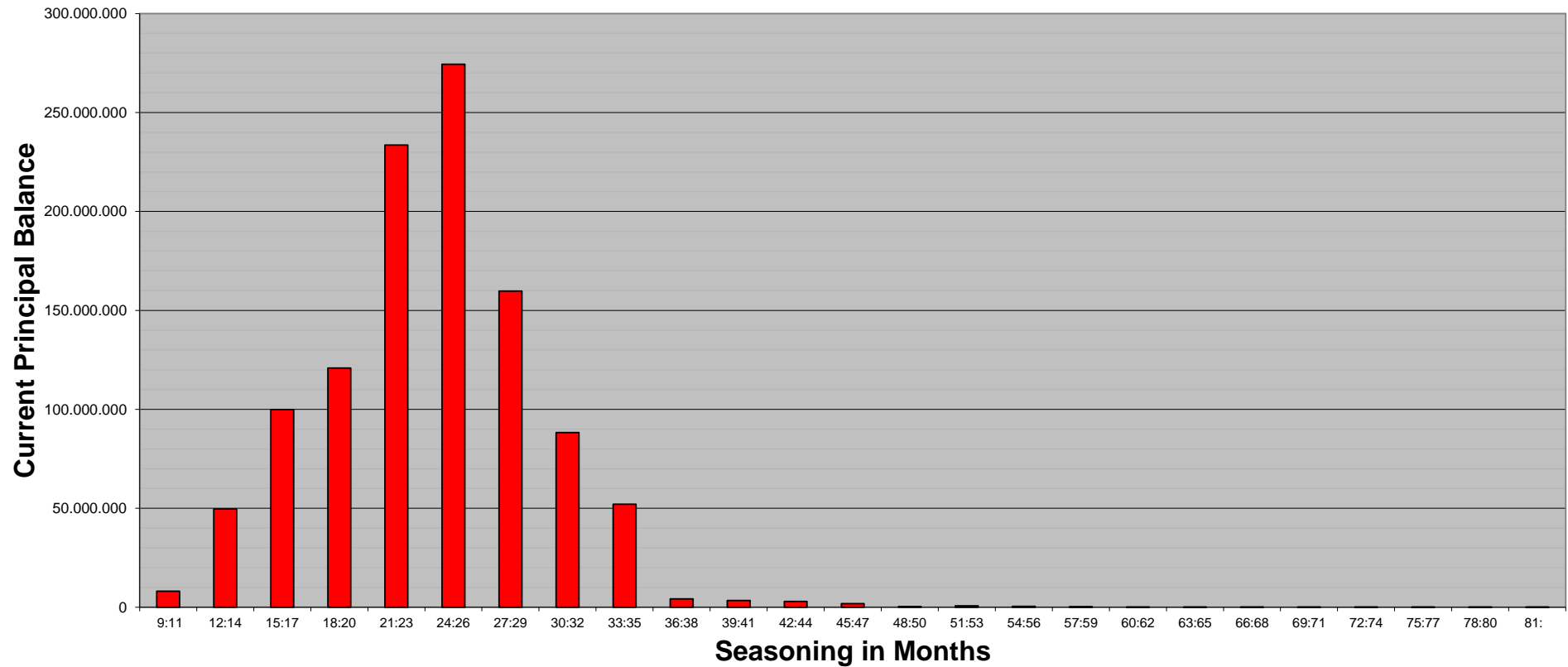
**Statistics**

WA Seasoning	23,80
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**14.1 Seasoning (Graph)**

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023





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**15. Remaining Term**



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	2.236.847,13	0,20%	4.402	5,03%
7: 13	8.463.557,79	0,77%	4.730	5,40%
14: 20	15.362.373,40	1,40%	5.345	6,11%
21: 27	25.139.859,95	2,28%	5.944	6,79%
28: 34	32.541.622,33	2,96%	5.363	6,13%
35: 41	46.345.386,73	4,21%	6.170	7,05%
42: 48	46.391.109,36	4,21%	4.538	5,18%
49: 55	69.576.075,13	6,32%	6.021	6,88%
56: 62	113.403.976,99	10,30%	8.477	9,68%
63: 69	182.133.504,16	16,54%	10.866	12,41%
70: 76	343.358.710,16	31,19%	16.295	18,62%
77: 83	178.568.040,40	16,22%	7.806	8,92%
84: 90	36.848.439,34	3,35%	1.556	1,78%
91: 97	470.760,52	0,04%	18	0,02%
98:104	62.565,40	0,01%	2	0,00%
109:	32.773,75	0,00%	1	0,00%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>

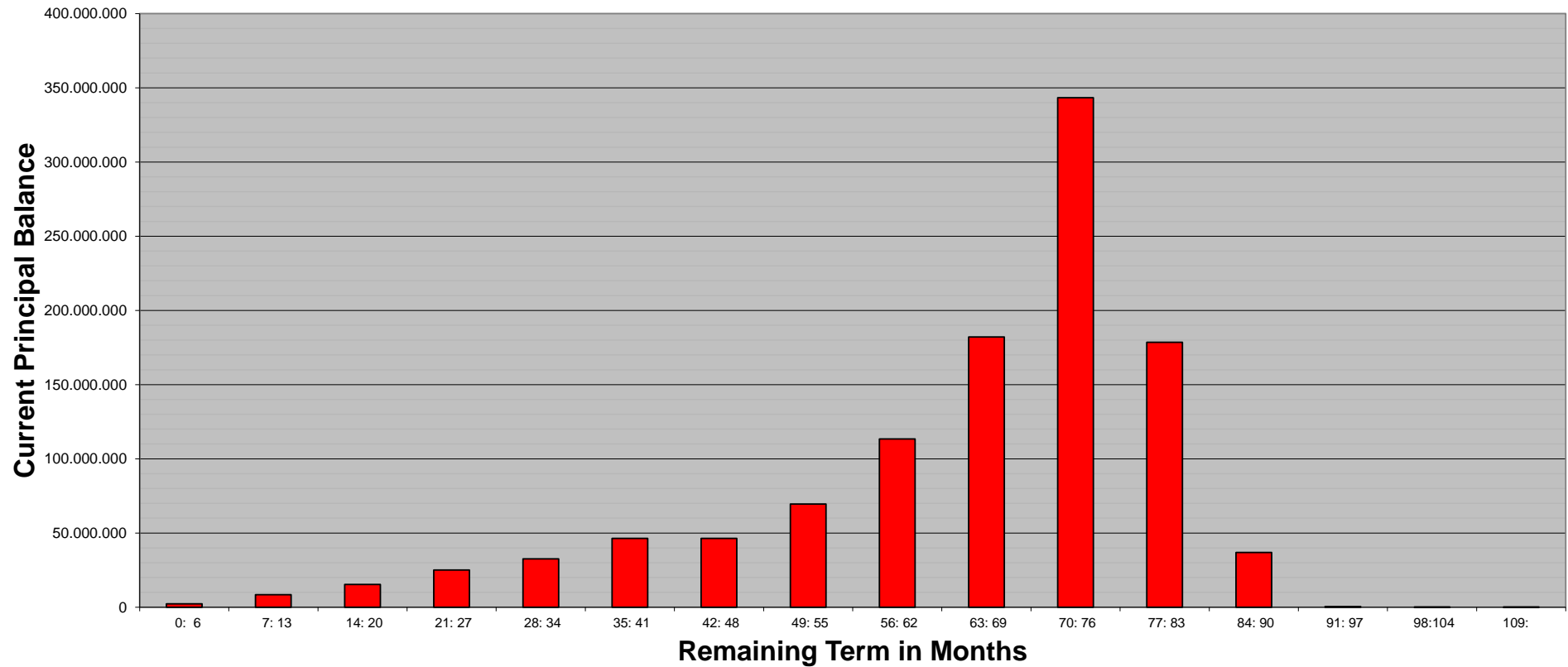
**Statistics**

WA Remaining Term	64,32
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**15.1 Remaining Term (Graph)**

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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**16. Original Term**



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
7: 20	83.650,70	0,01%	292	0,33%
21: 27	2.449.464,42	0,22%	3.744	4,28%
28: 34	1.502.109,12	0,14%	838	0,96%
35: 41	16.663.582,95	1,51%	7.900	9,03%
42: 48	5.679.290,62	0,52%	1.203	1,37%
49: 55	37.346.229,73	3,39%	8.704	9,94%
56: 62	61.880.020,11	5,62%	8.884	10,15%
63: 69	16.051.567,91	1,46%	1.580	1,81%
70: 76	72.011.676,46	6,54%	6.678	7,63%
77: 83	22.905.485,73	2,08%	1.400	1,60%
84: 90	187.374.068,80	17,02%	14.500	16,56%
91: 97	407.308.390,00	37,00%	20.160	23,03%
98:104	259.885.180,29	23,61%	11.331	12,94%
105:111	9.450.057,52	0,86%	309	0,35%
112:118	221.712,69	0,02%	7	0,01%
119:	123.115,49	0,01%	4	0,00%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>

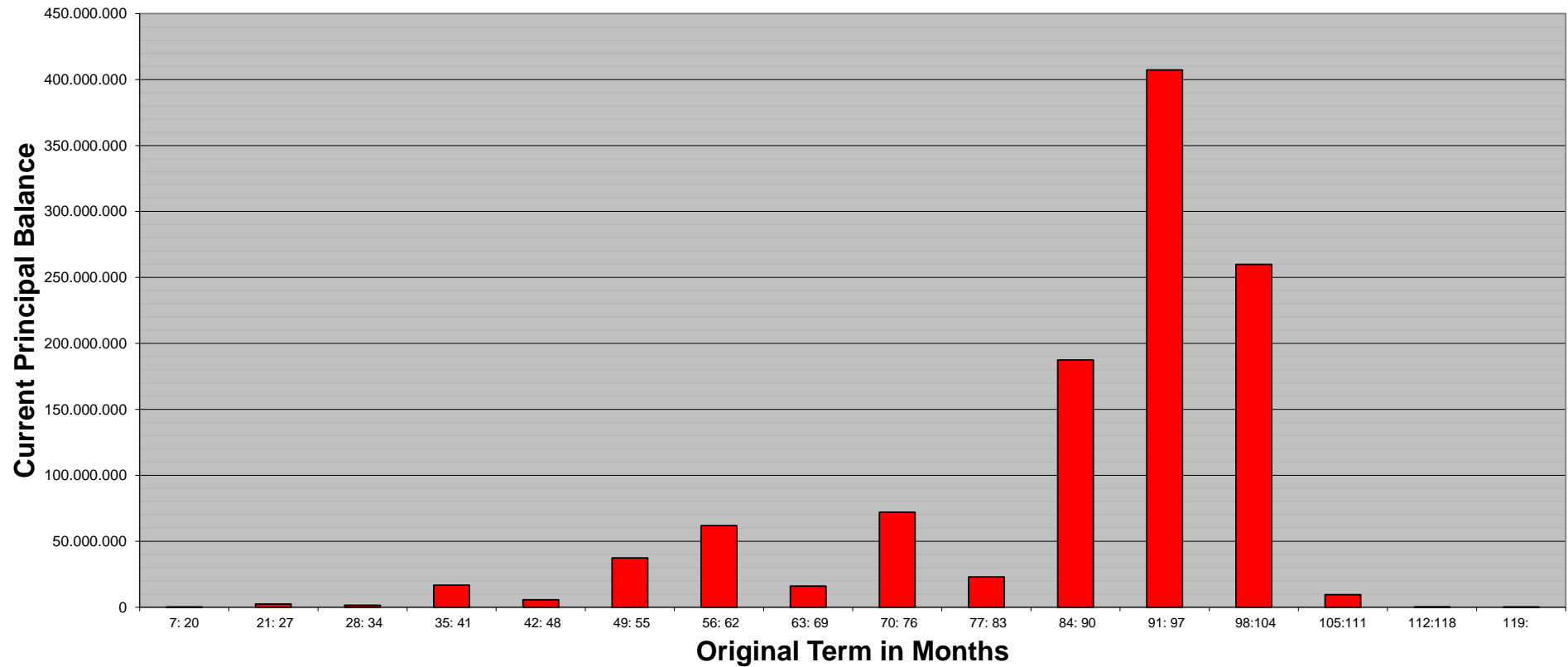
**Statistics**

WA Original Term	88,12
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**16.1 Original Term (Graph)**

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



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**17. Loan Concentration**

Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023



<i>Loan Concentration</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Number of Debtors</i>	<i>Percentage of Total Debtors</i>
1: 1	1.067.459.350,93	96,96%	82.025	93,71%	82.025	97,01%
2: 2	30.206.086,73	2,74%	4.342	4,96%	2.171	2,57%
3: 3	2.440.327,66	0,22%	831	0,95%	277	0,33%
4: 4	618.731,30	0,06%	236	0,27%	59	0,07%
5: 5	180.833,78	0,02%	65	0,07%	13	0,02%
6: 6	4.787,61	0,00%	6	0,01%	1	0,00%
7:	25.484,53	0,00%	29	0,03%	4	0,00%
<b>Total</b>	<b>1.100.935.602,54</b>	<b>100,00%</b>	<b>87.534</b>	<b>100,00%</b>	<b>84.550</b>	<b>100,00%</b>

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18. Amortisation Profile



Calculation Date	10.08.2023					
Payment Date	14.08.2023					
Period No	21					
Monthly Period	Aug 2023					
Interest Period	from	14.07.2023	to	14.08.2023	=	31 days
Collection Period	from	01.07.2023	to	31.07.2023		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	1.100.935.602,54 €	51	285.669.541,83 €
2	1.083.272.258,78 €	52	271.730.583,12 €
3	1.065.445.311,40 €	53	257.952.559,22 €
4	1.047.682.269,54 €	54	244.336.009,13 €
5	1.029.982.684,22 €	55	230.906.962,24 €
6	1.012.319.358,04 €	56	217.633.908,81 €
7	994.688.516,04 €	57	204.518.762,10 €
8	977.074.435,93 €	58	191.600.040,73 €
9	959.480.450,15 €	59	178.895.135,73 €
10	941.915.082,69 €	60	166.410.210,12 €
11	924.379.917,15 €	61	154.203.322,73 €
12	906.890.392,40 €	62	142.269.150,52 €
13	889.437.244,90 €	63	130.626.210,34 €
14	872.055.032,27 €	64	119.265.769,03 €
15	854.749.741,05 €	65	108.267.071,64 €
16	837.533.403,25 €	66	97.590.075,00 €
17	820.405.464,24 €	67	87.288.323,30 €
18	803.346.896,83 €	68	77.312.409,23 €
19	786.341.141,07 €	69	67.685.772,13 €
20	769.362.243,22 €	70	58.600.843,98 €
21	752.422.336,96 €	71	50.087.732,80 €
22	735.543.622,25 €	72	42.145.612,48 €
23	718.722.331,11 €	73	34.927.793,40 €
24	701.950.028,01 €	74	28.480.128,31 €
25	685.244.257,67 €	75	22.910.322,48 €
26	668.628.474,98 €	76	18.331.373,23 €
27	652.096.979,23 €	77	14.619.207,66 €
28	635.668.696,31 €	78	11.443.461,58 €
29	619.362.910,39 €	79	8.783.566,12 €
30	603.140.836,78 €	80	6.476.237,02 €
31	587.013.076,11 €	81	4.598.765,63 €
32	570.955.282,34 €	82	3.117.095,85 €
33	554.964.519,55 €	83	2.021.953,70 €
34	539.070.395,14 €	84	1.231.758,37 €
35	523.275.115,42 €	85	692.396,72 €
36	507.586.748,49 €	86	365.324,75 €
37	492.010.462,32 €	87	188.264,41 €
38	476.555.740,46 €	88	119.726,47 €
39	461.222.716,57 €	89	74.410,62 €
40	446.018.149,96 €	90	48.222,95 €
41	430.951.377,38 €	91	30.220,35 €
42	415.983.839,40 €	92	22.360,22 €
43	401.136.697,13 €	93	18.140,54 €
44	386.360.004,69 €	94	16.148,64 €
45	371.667.489,11 €	95	14.658,41 €
46	357.073.011,05 €	96	13.159,50 €
47	342.574.219,54 €	97	11.651,87 €
48	328.183.027,76 €	98	10.481,74 €
49	313.898.544,98 €	99	9.304,10 €
50	299.724.944,28 €	100	8.118,91 €

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Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	21				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

**19. Priority of Payments + Transaction Costs**



**Pre-Enforcement Available Interest Amount**

Interest Collections	+ 4.873.495,01 €
Other Interest Payments by the Seller to the Issuer	+ 0,00 €
Recoveries	+ 182.808,87 €
Interest on Transaction and Purchase Shortfall Account	+ 0,31 €
Amounts on the Commingling Reserve account*	+ 0,00 €
Amounts on the Liquidity Reserve Account	+ 5.787.943,45 €
Amounts received by the Interest Rate Swap counterparty	+ 3.538.209,05 €
Remaining Pre-Enforcement Available Principal Amount	+ 0,00 €
Other Amounts paid to the Issuer	+ 0,00 €
Available Interest Amount	= 14.382.456,69 €

**Pre-Enforcement Available Principal Amount**

Principal Collections (including Deemed Collections)	+ 37.023.256,87 €
other principal amount paid by the Seller to the Issuer	+ 0,00 €
Final Repurchase Price	+ 0,00 €
Amounts standing to the credit of the Commingling Reserve Account	+ 0,00 €
Amounts standing to the credit of the Set-Off Reserve Account	+ 0,00 €
Purchase Shortfall Amount	+ 73,66 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+ 0,00 €
Principal Deficiency Sub-Ledger	+ 3.097.352,93 €
Rounding Differences from previous period	+ 0,00 €
Available Principal Amount	= 40.120.682,46 €

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

**Pre-Enforcement Interest Priority of Payments**

Available Interest Amount	14.382.456,69 €
Senior Expenses and Taxes	- 35,00 €
Swap Interest Payment other than subordinated Payments	- 0,00 €
Interest on Class A Notes	- 3.221.061,75 €
Interest on Class B (if Most Senior Note or Class B PDL < 25%)	- 171.810,00 €
Interest on Class C (if Most Senior Note or Class C PDL < 25%)	- 304.531,50 €
Interest on Class D (if Most Senior Note or Class D PDL < 25%)	- 258.622,50 €
Interest on Class E (if Most Senior Note or Class E PDL < 25%)	- 152.460,00 €
Interest on Class F (if Most Senior Note or Class F PDL < 25%)	- 47.058,00 €
Required Liquidity Reserve Amount Replenishment	- 5.557.056,97 €
Crediting the PDLs until cleared	- 3.097.352,93 €
Interest Class B (if not paid above)	- 0,00 €
Interest Class C (if not paid above)	- 0,00 €
Interest Class D (if not paid above)	- 0,00 €
Interest Class E (if not paid above)	- 0,00 €
Interest Class F (if not paid above)	- 0,00 €
Target Amortisation of Class F (including previously accrued)	- 1.572.468,04 €
Interest Class G	- 0,00 €
Mezzanine Loan Interest	- 0,00 €
Subordinated Swap Amounts (if applicable)	- 0,00 €
Fees for Commingling Reserve Account and Set-Off Reserve Account	- 0,00 €
Interest on Liquidity Reserve Loan	- 0,00 €
Principal on Liquidity Reserve Loan	- 0,00 €
Remaining Amount to the Seller	0,00 €

**Pre-Enforcement Principal Priority of Payments**

Available Principal Amount	40.120.682,46 €
Senior Expense Deficit	- 0,00 €
Net Note Available Principal Proceeds	= 40.120.682,46 €
Replenishment	- 0,00 €
Purchase Shortfall Amount	- 0,00 €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	- 32.713.733,25 €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	- 1.645.974,00 €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	- 2.674.707,75 €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	- 2.057.467,50 €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	- 1.028.733,75 €
On or after to Sequential Payment Trigger Event: Redemption Class A	- 0,00 €
Full Redemption Class B - G ( after Regulatory Change Event)	- 0,00 €
On or after to Sequential Payment Trigger Event: Redemption Class B	- 0,00 €
On or after to Sequential Payment Trigger Event: Redemption Class C	- 0,00 €
On or after to Sequential Payment Trigger Event: Redemption Class D	- 0,00 €
On or after to Sequential Payment Trigger Event: Redemption Class E	- 0,00 €
Redemption Class F Notes	- 0,00 €
Redemption Class G Notes	- 0,00 €
Mezzanine Loan Principal	- 0,00 €
Clearing of rounding differences	= 0,00 €

**Transaction Costs**

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	35,00 €								
Interest accrued for the Period	4.260.163,78 €	3.221.061,75 €	171.810,00 €	304.531,50 €	258.622,50 €	152.460,00 €	47.058,00 €	66.543,75 €	38.076,28 €
Cumulative Interest accrued	43.676.546,52 €	29.999.007,00 €	1.759.602,00 €	3.509.922,00 €	3.325.477,50 €	2.257.005,00 €	1.404.301,80 €	552.825,00 €	868.406,22 €
Interest Payments	4.155.543,75 €	3.221.061,75 €	171.810,00 €	304.531,50 €	258.622,50 €	152.460,00 €	47.058,00 €	66.543,75 €	38.076,28 €
Cumulative Interest Payments	43.371.025,04 €	29.999.007,00 €	1.759.602,00 €	3.509.922,00 €	3.325.477,50 €	2.257.005,00 €	1.404.301,80 €	552.825,00 €	868.406,22 €
Unpaid Interest for the Period	104.620,03 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	66.543,75 €	38.076,28 €
Cumulative Unpaid Interest	305.521,48 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	155.025,00 €	150.496,48 €
Liquidity Reserve Loan only: Outstanding Amount	6.493.202,26 €								6.493.202,26 €

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**20. Retention**



Calculation Date	10.08.2023	
Payment Date	14.08.2023	
Period No	21	
Monthly Period	Aug 2023	
Interest Period	from 14.07.2023	to 14.08.2023 = 31 days
Collection Period	from 01.07.2023	to 31.07.2023

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 54.665.707,80 €



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**21. Counterparties**



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	21				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

**Joint Lead Managers**

**Banco Santander S.A.**  
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Spain

**Société Générale S.A.**  
29 Boulevard Haussmann  
75009 Paris  
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**Joint Lead Manager (Class A)**

**Citigroup Global Markets Europe AG**  
Reuterweg 16  
60323 Frankfurt am Main  
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**Corporate Administrator**

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

**Luxembourg Listing Agent**

**Bank of New York Mellon SA-NV/Luxembourg**  
2-4 rue Eugène Ruppert  
L-2453 Luxembourg  
Grand Duchy of Luxembourg

**Principal Paying Agent, Calculation Agent,  
Cash Administrator, Interest Determination Agent  
& Back-Up Servicer Facilitator**

**Bank of New York Mellon**  
One Canada Square  
London E14 5AL  
United Kingdom

**Account Bank & Transaction Security Trustee**

**Bank of New York Mellon**  
Messe Turm, Friedrich-Ebert-Anlage 49  
60327 Frankfurt am Main  
Germany

**Interest Swap Counterparty:**

**DZ Bank AG**  
Platz der Republik  
60265 Frankfurt am Main  
Germany

**Data Trustee:**

**Oversea FS B.V.**  
Barbara Strozziilaan 101  
1083 HN Amsterdam  
The Netherlands

**Rating Agencies:**

**Fitch Ratings**  
Neue Mainzer Strasse 46 - 50  
60311 Frankfurt am Main  
Germany

**Moody's Investors Service España, S.A.**  
Principe de Vergara, 131 - 6º Floor  
28002 Madrid  
Spain

Long Term	Fitch		Moody's			Counterparty status
	Short Term	Outlook	Long Term	Short Term	Outlook	
A-	F2	STABLE	(P)A2	P-1	STABLE	performing
A-	F1	POS	A1	P-1	STABLE	performing
-	-	-	-	P-1	STABLE	performing
-	-	-	-	-	-	performing
AA	F1+	STABLE	-	P-1	STABLE	performing
AA	F1+	STABLE	Aa2	P-1	STABLE	performing
AA	F1+	STABLE	Aa2	P-1	STABLE	performing
AA-	F1+	STABLE	Aa2	P-1	STABLE	performing
-	-	-	-	-	-	performing

Ratings as of 31.07.2023, data source: Bloomberg

## SC Germany Consumer 2021-1 Monthly Investor Report

### 22. Issuer Information



Calculation Date		10.08.2023				
Payment Date		14.08.2023				
Period No		21				
Monthly Period		Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	=	31 days
Collection Period	from	01.07.2023	to	31.07.2023		

**Deal Name:**

**SC Germany Consumer 2021-1**

**Issuer:**

**SC GERMANY S.A., COMPARTMENT CONSUMER 2021-1**

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

**LEI:**

54930010DV9V1WKUO071

**Seller of the Receivables:**

**Santander Consumer Bank AG**

**Servicer Name:**

**Santander Consumer Bank AG**

**Reporting Entity:**

**Santander Consumer Bank AG**

Capital Markets  
Santander-Platz 1  
41061 Mönchengladbach  
Germany  
eMail abs\_ger@santander.de  
fax +49 (0) 2161 690 7077

**SPV-Administrator:**

**Circumference FS (Luxembourg) S.A.**

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

**SC Germany Consumer 2021-1  
Monthly Investor Report**

**23. Swap Counterparty Data**



Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	21				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

**Swap Counterparty**

Swap Counterparty DZ Bank AG  
Swap Rating Trigger Breach no

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

**Current Swap Data**

Swap Type Fixed Floating Interest Rate Swap  
Notional Amount 1.495.500.000,00 €  
Fixed Rate -0,2400%  
Floating Rate (Euribor) 3,4570%  
Net Swap Payments -3.538.209,05 €  
Notional Amount next period 1.069.718.309,44 €

**Swap Counterparty Details**

DZ Bank AG  
Kapitalmärkte Handel / ABS-Emissionen  
Platz der Republik  
60265 Frankfurt am Main  
Germany  
Phone +49 69 7447 4341  
Email: Tom.Oelrich@dzbank.de

**Counterparty Replacement**

Old Counterparty DZ Bank AG  
Current Counterparty DZ Bank AG

**Swap Collateral**

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

Ratings as of 31.07.2023, data source: Bloomberg

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

**SC Germany Consumer 2021-1  
Monthly Investor Report**

**24. Santander Consumer Bank**



**Contact Details**

**Team Securitization**

Stefan Zilligen +49-2161-690-6069  
Christina Opwis +49-2161-690-7086  
Team ABS

[stefan.zilligen@santander.de](mailto:stefan.zilligen@santander.de)  
[christina.opwis@santander.de](mailto:christina.opwis@santander.de)  
[abs\\_ger@santander.de](mailto:abs_ger@santander.de)

Calculation Date	10.08.2023				
Payment Date	14.08.2023				
Period No	21				
Monthly Period	Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	= 31 days
Collection Period	from	01.07.2023	to	31.07.2023	

**Ratings Santander**

**Banco Santander S.A.**

**Santander Consumer Finance S.A.**

**Santander Consumer Bank AG**

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.07.2023, data source: Bloomberg

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Monthly Investor Report**

**25. Glossary**



Calculation Date		10.08.2023				
Payment Date		14.08.2023				
Period No		21				
Monthly Period		Aug 2023				
Interest Period	from	14.07.2023	to	14.08.2023	=	31 days
Collection Period	from	01.07.2023	to	31.07.2023		

**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