SC Germany Consumer 2021-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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Monthly Investor Report

1. Portfolio Information

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**41.845**	**374.048.516,82 €**	**390.152.946,65 €**
Scheduled Principal Payments		9.971.553,36 €	10.348.008,93 €
Prepayment Principal		4.212.381,75 €	4.622.985,64 €
Total Principal Collections		**14.183.935,11 €**	**14.970.994,57 €**
Total Interest Collections		**1.558.058,61 €**	**1.623.253,78 €**
Defaults		**1.099.279,69 €**	**1.133.435,26 €**
Replenishment Amount		**- €**	**- €**
End of Period		**358.765.302,02 €**	**374.048.516,82 €**
Purchase Shortfall Amount		**104,23 €**	**88,68 €**
Total Assets (End of Period)	**40.824**	**358.765.406,25 €**	**374.048.605,50 €**
Current Prepayment Rate (annualised)		12,7%	
Current Poolfactor		21,7%	

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1.1 Portfolio Information per period

Calculation Date		12.03.2026			
Payment Date		16.03.2026			
Period No		52			
Monthly Period		Mar 2026			
Interest Period	from	16.02.2026	to	16.03.2026	= 28 days
Collection Period	from	01.02.2026	to	28.02.2026	

Santander

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%
22	1.100.935.602,54 €	17.817.159,50 €	17.701.594,16 €	35.518.753,66 €	17,68%
23	1.062.469.617,39 €	18.353.063,08 €	12.886.410,07 €	31.239.473,15 €	13,62%
24	1.028.500.235,04 €	17.414.879,85 €	11.301.352,25 €	28.716.232,10 €	12,42%
25	996.314.992,66 €	16.923.257,69 €	11.513.836,90 €	28.437.094,59 €	13,02%
26	965.159.527,05 €	16.507.771,31 €	7.064.581,31 €	23.572.352,62 €	8,44%
27	938.909.475,80 €	16.895.781,13 €	13.780.316,37 €	30.676.097,50 €	16,26%
28	904.913.061,14 €	16.234.694,61 €	10.209.723,61 €	26.444.418,22 €	12,73%
29	876.367.308,93 €	16.226.187,91 €	11.087.676,59 €	27.313.864,50 €	14,17%
30	845.897.968,16 €	15.890.480,89 €	9.787.684,26 €	25.678.165,15 €	13,03%
31	818.131.957,10 €	15.393.861,41 €	10.104.088,53 €	25.497.949,94 €	13,85%
32	790.155.624,61 €	15.549.361,76 €	8.478.337,19 €	24.027.698,95 €	12,14%
33	763.569.871,73 €	15.015.481,48 €	10.203.525,95 €	25.219.007,43 €	14,91%
34	735.367.523,19 €	14.468.427,46 €	8.616.340,51 €	23.084.767,97 €	13,19%
35	710.172.681,26 €	14.150.944,01 €	8.236.605,48 €	22.387.549,49 €	13,06%
36	685.566.657,28 €	14.246.337,68 €	8.264.777,40 €	22.511.115,08 €	13,54%
37	660.901.546,09 €	14.328.361,42 €	6.634.940,50 €	20.963.301,92 €	11,40%
38	637.903.729,57 €	13.389.099,28 €	4.492.210,69 €	17.881.309,97 €	8,13%
39	618.318.454,58 €	13.700.725,69 €	6.976.923,92 €	20.677.649,61 €	12,73%
40	596.063.188,09 €	13.120.514,32 €	6.448.056,62 €	19.568.570,94 €	12,24%
41	574.282.915,78 €	12.739.959,82 €	6.355.862,22 €	19.095.822,04 €	12,50%
42	553.545.473,48 €	12.678.318,62 €	6.032.932,23 €	18.711.250,85 €	12,32%
43	533.508.450,69 €	12.493.808,94 €	6.201.286,36 €	18.695.095,30 €	13,09%
44	513.403.236,25 €	12.159.850,61 €	5.528.451,20 €	17.688.301,81 €	12,18%
45	494.394.868,24 €	12.050.270,47 €	6.967.558,47 €	19.017.828,94 €	15,66%
46	474.113.388,14 €	11.617.824,84 €	4.618.617,91 €	16.236.442,75 €	11,08%
47	456.448.700,72 €	11.038.517,70 €	6.074.054,73 €	17.112.572,43 €	14,85%
48	437.888.425,59 €	11.027.488,51 €	4.496.301,27 €	15.523.789,78 €	11,65%
49	421.061.252,19 €	10.792.724,63 €	4.141.348,48 €	14.934.073,11 €	11,18%
50	404.965.252,82 €	10.365.931,85 €	3.010.417,47 €	13.376.349,32 €	8,56%
51	390.152.946,65 €	10.348.008,93 €	4.622.985,64 €	14.970.994,57 €	13,33%
52	374.048.516,82 €	9.971.553,36 €	4.212.381,75 €	14.183.935,11 €	12,71%
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2. Reserve Accounts

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,5%	4.992.436,80 €	
Cash Outflow		4.992.436,80 €	
of which Liquidity Reserve Excess Amount		7.436,80 €	
Cash Inflow		4.985.000,00 €	
End of Period	1,5%	4.985.000,00 €	
Required Liquidity Reserve Amount	1,5%	4.985.000,00 €	
Commingling Reserve	**in %**	n/a	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		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount			
Set-Off Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period	0,00%	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

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Collection Period	from	01.02.2026	to	28.02.2026		

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	**1.499.999.993,14 €**	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 €	9.656.001,53 €	**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%
22	**1.100.935.602,54 €**	2.768.382,93 €	5.548.537,86 €	4.943.579,22 €	8.245.554,83 €	**98,05%**	0,25%	0,50%	0,45%	0,75%
23	**1.062.469.617,39 €**	2.234.285,48 €	5.491.669,33 €	4.991.770,98 €	7.675.243,27 €	**98,08%**	0,21%	0,52%	0,47%	0,72%
24	**1.028.500.235,04 €**	5.155.277,34 €	5.183.201,68 €	2.018.965,50 €	7.972.634,95 €	**98,02%**	0,50%	0,50%	0,20%	0,78%
25	**996.314.992,66 €**	2.521.677,16 €	4.392.822,69 €	4.586.380,06 €	7.862.413,37 €	**98,06%**	0,25%	0,44%	0,46%	0,79%
26	**965.159.527,05 €**	5.493.748,72 €	2.108.428,69 €	4.258.830,70 €	7.880.897,11 €	**97,95%**	0,57%	0,22%	0,44%	0,82%
27	**938.909.475,80 €**	5.179.300,79 €	4.774.130,30 €	3.608.967,46 €	5.020.798,52 €	**98,02%**	0,55%	0,51%	0,38%	0,53%
28	**904.913.061,14 €**	2.579.210,45 €	4.489.891,66 €	4.511.487,32 €	6.469.726,41 €	**98,01%**	0,29%	0,50%	0,50%	0,71%
29	**876.367.308,93 €**	5.228.390,23 €	4.668.837,49 €	1.280.986,38 €	7.401.531,23 €	**97,88%**	0,60%	0,53%	0,15%	0,84%
30	**845.897.968,16 €**	4.841.251,50 €	4.414.060,45 €	3.564.825,00 €	5.265.175,59 €	**97,86%**	0,57%	0,52%	0,42%	0,62%
31	**818.131.957,10 €**	4.411.961,95 €	1.714.665,26 €	6.245.036,45 €	4.663.596,85 €	**97,92%**	0,54%	0,21%	0,76%	0,57%
32	**790.155.624,61 €**	1.674.815,00 €	3.687.613,43 €	3.922.732,55 €	6.915.533,45 €	**97,95%**	0,21%	0,47%	0,50%	0,88%
33	**763.569.871,73 €**	4.900.837,36 €	4.108.662,73 €	3.204.503,44 €	5.138.789,68 €	**97,73%**	0,64%	0,54%	0,42%	0,67%
34	**735.367.523,19 €**	1.815.190,75 €	3.423.890,68 €	3.927.057,35 €	5.723.960,80 €	**97,98%**	0,25%	0,47%	0,53%	0,78%
35	**710.172.681,26 €**	4.057.890,12 €	1.247.238,03 €	3.290.005,38 €	6.174.463,65 €	**97,92%**	0,57%	0,18%	0,46%	0,87%
36	**685.566.657,28 €**	4.798.143,22 €	1.231.078,34 €	2.963.340,05 €	5.921.167,74 €	**97,82%**	0,70%	0,18%	0,43%	0,86%
37	**660.901.546,09 €**	1.602.710,30 €	3.973.521,95 €	3.298.702,65 €	5.744.240,88 €	**97,79%**	0,24%	0,60%	0,50%	0,87%
38	**637.903.729,57 €**	5.063.587,30 €	3.874.881,86 €	2.690.910,61 €	3.371.049,05 €	**97,65%**	0,79%	0,61%	0,42%	0,53%
39	**618.318.454,58 €**	4.024.053,24 €	3.614.218,60 €	992.381,23 €	5.382.294,19 €	**97,73%**	0,65%	0,58%	0,16%	0,87%
40	**596.063.188,09 €**	1.546.831,52 €	3.753.103,57 €	2.799.555,96 €	5.208.181,52 €	**97,77%**	0,26%	0,63%	0,47%	0,87%
41	**574.282.915,78 €**	3.820.113,38 €	3.211.164,61 €	2.405.734,46 €	3.289.481,82 €	**97,78%**	0,67%	0,56%	0,42%	0,57%
42	**553.545.473,48 €**	1.996.790,45 €	4.622.123,40 €	2.370.174,44 €	3.350.161,35 €	**97,77%**	0,36%	0,84%	0,43%	0,61%
43	**533.508.450,69 €**	3.699.913,14 €	1.303.908,34 €	3.775.634,27 €	3.319.759,27 €	**97,73%**	0,69%	0,24%	0,71%	0,62%
44	**513.403.236,25 €**	3.719.700,11 €	2.796.537,41 €	855.096,93 €	4.367.640,43 €	**97,71%**	0,72%	0,54%	0,17%	0,85%
45	**494.394.868,24 €**	3.622.882,63 €	1.453.773,55 €	2.190.097,40 €	4.131.552,10 €	**97,69%**	0,73%	0,29%	0,44%	0,84%
46	**474.113.388,14 €**	1.538.780,26 €	2.326.904,98 €	2.439.946,90 €	4.110.056,74 €	**97,80%**	0,32%	0,49%	0,51%	0,87%
47	**456.448.700,72 €**	3.878.640,48 €	2.594.604,91 €	1.879.501,71 €	2.898.862,70 €	**97,53%**	0,85%	0,57%	0,41%	0,64%
48	**437.888.425,59 €**	3.257.157,16 €	1.146.622,87 €	2.489.496,78 €	3.384.335,36 €	**97,65%**	0,74%	0,26%	0,57%	0,77%
49	**421.061.252,19 €**	2.059.741,04 €	1.829.398,62 €	2.201.343,38 €	3.612.303,74 €	**97,70%**	0,49%	0,43%	0,52%	0,86%
50	**404.965.252,82 €**	3.566.502,46 €	2.566.859,87 €	1.542.384,38 €	2.559.912,34 €	**97,47%**	0,88%	0,63%	0,38%	0,63%
51	**390.152.946,65 €**	3.038.036,60 €	2.231.777,99 €	885.105,80 €	3.069.006,64 €	**97,64%**	0,78%	0,57%	0,23%	0,79%
52	**374.048.516,82 €**	2.638.355,32 €	1.066.286,52 €	1.857.050,74 €	2.893.105,45 €	**97,74%**	0,71%	0,29%	0,50%	0,77%
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3.2 Default Data

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.099.279,69 €	
Current Period Recoveries	251.978,82 €	
Current Period Net Default	847.300,87 €	
New Number of Defaulted Contracts		100
Cumulative Default		
Cumulative Gross Default	118.351.751,76 €	
Cumulative Recoveries	15.548.674,60 €	
Cumulative Net Losses	102.803.077,16 €	
Total Number of Defaulted Contracts		8.676

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	1.099.279,69 €
Class G Amount credited to the PDL	1.099.279,69 €
Class G PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Santander

Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	n/a

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%
22	3839	2.947.231,49 €	58.090.511,53 €	2.199.852.201,99 €	2,64%	188.633,92 €	1.767.718,24 €	56.322.793,29 €	2,56%	0,24%
23	4049	2.729.909,20 €	60.820.420,73 €	2.199.852.201,99 €	2,76%	177.264,11 €	1.944.982,35 €	58.875.438,38 €	2,68%	0,23%
24	4292	3.469.010,28 €	64.289.431,01 €	2.199.852.201,99 €	2,92%	855.695,09 €	2.800.677,44 €	61.488.753,57 €	2,80%	0,25%
25	4509	2.718.371,02 €	67.007.802,03 €	2.199.852.201,99 €	3,05%	323.814,90 €	3.124.492,34 €	63.883.309,69 €	2,90%	0,23%
26	4715	2.677.698,63 €	69.685.500,66 €	2.199.852.201,99 €	3,17%	211.420,52 €	3.335.912,86 €	66.349.587,80 €	3,02%	0,25%
27	4952	3.320.317,16 €	73.005.817,82 €	2.199.852.201,99 €	3,32%	222.497,58 €	3.558.410,44 €	69.447.407,38 €	3,16%	0,32%
28	5121	2.101.333,99 €	75.107.151,81 €	2.199.852.201,99 €	3,41%	267.936,64 €	3.826.347,08 €	71.280.804,73 €	3,24%	0,20%
29	5317	3.155.476,27 €	78.262.628,08 €	2.199.852.201,99 €	3,56%	298.845,23 €	4.125.192,31 €	74.137.435,77 €	3,37%	0,32%
30	5480	2.087.845,91 €	80.350.473,99 €	2.199.852.201,99 €	3,65%	251.055,72 €	4.376.248,03 €	75.974.225,96 €	3,45%	0,21%
31	5645	2.478.382,55 €	82.828.856,54 €	2.199.852.201,99 €	3,77%	290.789,95 €	4.667.037,98 €	78.161.818,56 €	3,55%	0,26%
32	5793	2.558.053,93 €	85.386.910,47 €	2.199.852.201,99 €	3,88%	251.172,82 €	4.918.210,80 €	80.468.699,67 €	3,66%	0,28%
33	5972	2.983.341,11 €	88.370.251,58 €	2.199.852.201,99 €	4,02%	268.948,33 €	5.187.159,13 €	83.183.092,45 €	3,78%	0,34%
34	6149	2.110.073,96 €	90.480.325,54 €	2.199.852.201,99 €	4,11%	264.450,23 €	5.451.609,36 €	85.028.716,18 €	3,87%	0,24%
35	6323	2.218.474,49 €	92.698.800,03 €	2.199.852.201,99 €	4,21%	255.064,08 €	5.706.673,44 €	86.992.126,59 €	3,95%	0,27%
36	6507	2.153.996,11 €	94.852.796,14 €	2.199.852.201,99 €	4,31%	318.452,77 €	6.025.126,21 €	88.827.669,93 €	4,04%	0,26%
37	6683	2.034.514,60 €	96.887.310,74 €	2.199.852.201,99 €	4,40%	1.503.687,15 €	7.528.813,36 €	89.358.497,38 €	4,06%	0,08%
38	6838	1.703.965,02 €	98.591.275,76 €	2.199.852.201,99 €	4,48%	299.397,60 €	7.828.210,96 €	90.763.064,80 €	4,13%	0,21%
39	6992	1.577.616,88 €	100.168.892,64 €	2.199.852.201,99 €	4,55%	269.998,09 €	8.098.209,05 €	92.070.683,59 €	4,19%	0,20%
40	7153	2.211.701,37 €	102.380.594,01 €	2.199.852.201,99 €	4,65%	357.224,63 €	8.455.433,68 €	93.925.160,33 €	4,27%	0,30%
41	7296	1.641.620,26 €	104.022.214,27 €	2.199.852.201,99 €	4,73%	269.193,66 €	8.724.627,34 €	95.297.586,93 €	4,33%	0,23%
42	7445	1.325.771,94 €	105.347.986,21 €	2.199.852.201,99 €	4,79%	388.220,05 €	9.112.847,39 €	96.235.138,82 €	4,37%	0,16%
43	7575	1.410.119,14 €	106.758.105,35 €	2.199.852.201,99 €	4,85%	291.125,95 €	9.403.973,34 €	97.354.132,01 €	4,43%	0,20%
44	7704	1.320.066,20 €	108.078.171,55 €	2.199.852.201,99 €	4,91%	352.984,76 €	9.756.958,10 €	98.321.213,45 €	4,47%	0,18%
45	7837	1.263.651,16 €	109.341.822,71 €	2.199.852.201,99 €	4,97%	403.896,19 €	10.160.854,29 €	99.180.968,42 €	4,51%	0,17%
46	7964	1.428.244,67 €	110.770.067,38 €	2.199.852.201,99 €	5,04%	287.583,43 €	10.448.437,72 €	100.321.629,66 €	4,56%	0,23%
47	8110	1.447.702,70 €	112.217.770,08 €	2.199.852.201,99 €	5,10%	277.827,47 €	10.726.265,19 €	101.491.504,89 €	4,61%	0,25%
48	8233	1.303.383,62 €	113.521.153,70 €	2.199.852.201,99 €	5,16%	381.268,03 €	11.107.533,22 €	102.413.620,48 €	4,66%	0,20%
49	8334	1.161.926,26 €	114.683.079,96 €	2.199.852.201,99 €	5,21%	3.624.646,68 €	14.732.179,90 €	99.950.900,06 €	4,54%	-0,56%
50	8458	1.435.956,85 €	116.119.036,81 €	2.199.852.201,99 €	5,28%	234.503,35 €	14.966.683,25 €	101.152.353,56 €	4,60%	0,29%
51	8576	1.133.435,26 €	117.252.472,07 €	2.199.852.201,99 €	5,33%	330.012,53 €	15.296.695,78 €	101.955.776,29 €	4,63%	0,20%
52	8676	1.099.279,69 €	118.351.751,76 €	2.199.852.201,99 €	5,38%	251.978,82 €	15.548.674,60 €	102.803.077,16 €	4,67%	0,22%
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*** trigger applies for the first 24 Payment Dates following the end of the Replenishment Period**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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4. Concentration Limits

Calculation Date	12.03.2026			
Payment Date	16.03.2026			
Period No	52			
Monthly Period	Mar 2026			
Interest Period from	16.02.2026	to	16.03.2026	= 28 days
Collection Period from	01.02.2026	to	28.02.2026	

Current Transaction Status **Amortising**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,30%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		85,00	-	

		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				no
Period before previous period		150.000.000,00 €		
Previous period		150.000.000,00 €		
Current period		150.000.000,00 €		
Termination/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				yes
Cumulative Net Loss Ratio		**Maximum-Trigger**	**31.10.2023**	
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023		2,75%	2,80%	
- current value			**28.02.2026** 4,67%	
Debit balance PDL		7.500.000,00 €	- €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		23,92%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,40%	n/a	
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Termination Event or Servicer Termination Event				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to 31 October 2022		1,50%	-	
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		0,00 €	-	

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

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5. Outstanding Notes

Calculation Date		12.03.2026			
Payment Date		16.03.2026			
Period No		52			
Monthly Period		Mar 2026			
Interest Period	from	16.02.2026	to	16.03.2026	= 28 days
Collection Period	from	01.02.2026	to	28.02.2026	

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		XS2398387071	XS2398387741	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)	AAA (sf)/Aaa (sf)	AAA (sf)/Aaa (sf)	AA (sf)/Aa2 (sf)	A- (sf)/Baa2 (sf)	PIF (sf)/WR (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
Current Note Information								
Class Principal Outstanding Balance Beginning of Period	341.048.605,50 €	153.594.715,50 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Replenishment	- €							
Amortisation	15.283.199,25 €							
Redemption per Class		15.283.199,25 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.281,61 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	325.765.406,25 €	138.311.516,25 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Current Tranching		42,5%	12,5%	20,3%	15,6%	7,8%	0,0%	1,4%
Current Pool Factor	0,22	0,12	0,68	0,68	0,68	0,68	0,00	1,00

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	1,968%	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	26							
Principal Outstanding per Note Beginning of Period		12.880,06 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
Class F only: Accrued Target Amortisation Amounts							- €	
> Principal Repayment per Note		**1.281,61 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		11.598,45 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
> Interest accrued for the period	-	**318.755,25 €**	- **92.274,00 €**	- **170.498,25 €**	- **150.915,00 €**	- **94.233,75 €**	**- €**	- **20.475,00 €**
Interest Payment		**318.755,25 €**	**92.274,00 €**	**170.498,25 €**	**150.915,00 €**	**94.233,75 €**	**- €**	**20.475,00 €**
Interest Payment per Note		**26,73 €**	**153,79 €**	**174,87 €**	**201,22 €**	**251,29 €**	**- €**	**455,00 €**

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)	21,00%	17,00%	10,50%	5,50%	3,00%	0,80%	0,50%
Current CE	61,95%	50,62%	32,20%	18,04%	10,95%	10,95%	9,70%

* Last rating action as of 24.02.2025

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6. Original Principal Balance

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.111.156,91	0,13%	833	2,04%
2000: 3999	8.750.986,94	1,04%	3.022	7,40%
4000: 5999	18.105.954,17	2,16%	3.679	9,01%
6000: 7999	21.180.413,99	2,53%	3.100	7,59%
8000: 9999	21.215.518,36	2,53%	2.417	5,92%
10000: 11999	35.141.647,91	4,20%	3.305	8,10%
12000: 13999	26.842.352,01	3,20%	2.096	5,13%
14000: 15999	33.437.105,24	3,99%	2.237	5,48%
16000: 17999	28.852.976,40	3,44%	1.705	4,18%
18000: 19999	28.487.187,34	3,40%	1.512	3,70%
20000: 21999	45.778.548,73	5,47%	2.226	5,45%
22000: 23999	30.356.781,35	3,62%	1.327	3,25%
24000: 25999	41.623.207,16	4,97%	1.671	4,09%
26000: 27999	28.622.742,77	3,42%	1.064	2,61%
28000: 29999	29.508.344,89	3,52%	1.020	2,50%
30000: 31999	41.188.619,87	4,92%	1.348	3,30%
32000: 33999	24.321.119,73	2,90%	741	1,82%
34000: 35999	29.650.239,77	3,54%	849	2,08%
36000: 37999	22.264.760,98	2,66%	603	1,48%
38000: 39999	20.277.672,15	2,42%	522	1,28%
40000: 41999	30.531.251,55	3,65%	753	1,84%
42000: 43999	19.287.946,99	2,30%	450	1,10%
44000: 45999	20.175.450,31	2,41%	449	1,10%
46000: 47999	14.130.127,75	1,69%	301	0,74%
48000: 49999	15.492.337,59	1,85%	317	0,78%
50000: 51999	34.746.843,34	4,15%	690	1,69%
52000: 53999	14.826.740,50	1,77%	280	0,69%
54000: 55999	16.484.994,83	1,97%	300	0,73%
56000: 57999	11.671.479,37	1,39%	205	0,50%
58000: 59999	12.071.683,94	1,44%	205	0,50%
60000: 61999	19.739.262,86	2,36%	327	0,80%
62000: 63999	10.080.523,05	1,20%	160	0,39%
64000: 65999	13.678.329,22	1,63%	211	0,52%
66000: 67999	7.898.681,48	0,94%	118	0,29%
68000: 69999	6.006.143,96	0,72%	87	0,21%
70000: 71999	8.963.023,59	1,07%	127	0,31%
72000: 73999	6.053.670,03	0,72%	83	0,20%
74000: 75999	13.413.684,10	1,60%	179	0,44%
76000: 77999	3.616.647,75	0,43%	47	0,12%
78000: 79999	3.955.657,78	0,47%	50	0,12%
80000: 81999	3.642.159,88	0,43%	45	0,11%
82000: 83999	2.656.579,98	0,32%	32	0,08%
84000: 85999	3.401.100,64	0,41%	40	0,10%
86000: 87999	2.697.665,79	0,32%	31	0,08%
88000: 89999	2.669.201,36	0,32%	30	0,07%
90000: 91999	545.887,65	0,07%	6	0,01%
92000: 93999	559.415,82	0,07%	6	0,01%
94000: 95999	378.108,70	0,05%	4	0,01%
96000: 97999	290.552,24	0,03%	3	0,01%
98000: 99999	298.600,53	0,04%	3	0,01%
100000:	899.661,45	0,11%	8	0,02%
Total	**837.580.750,70**	**100,00%**	**40.824**	**100,00%**

Statistics	**in EUR**
Average Amount	20.516,87

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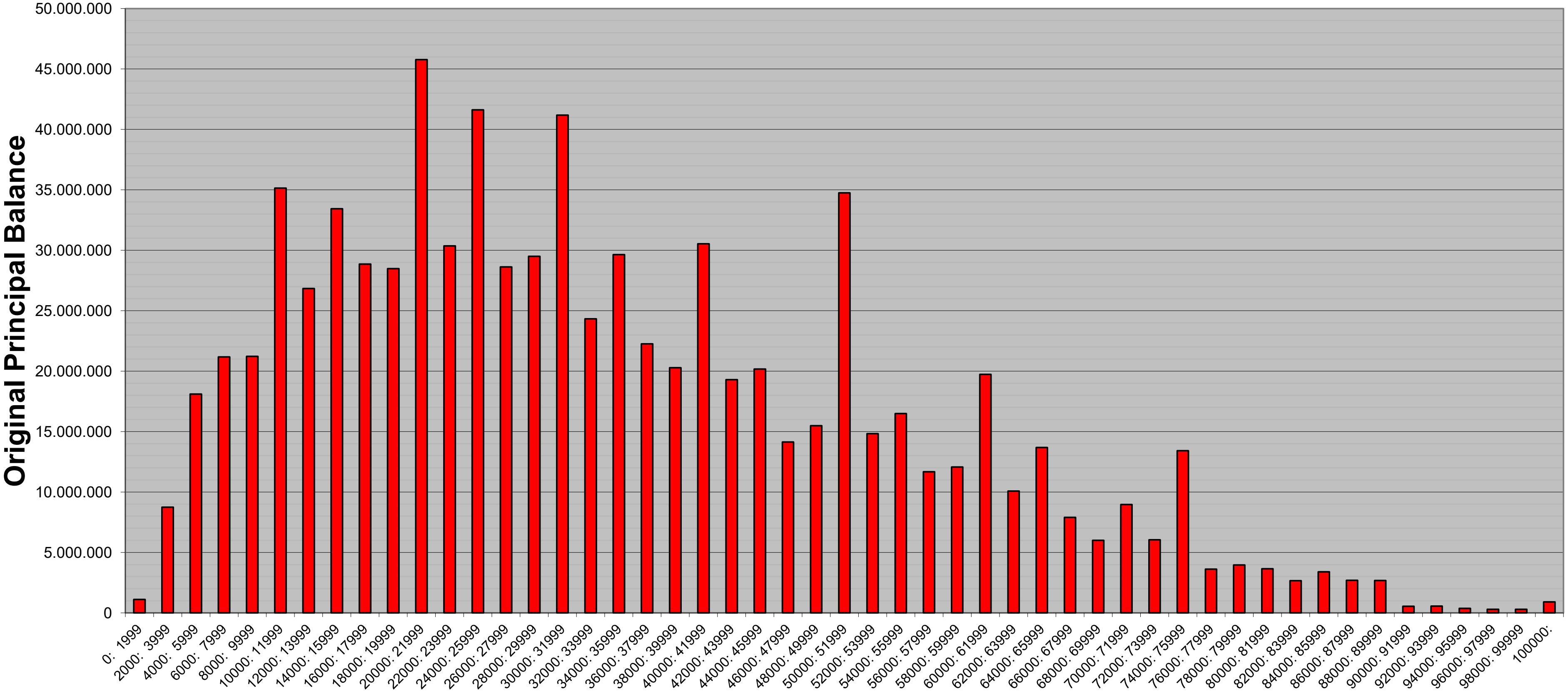
6.1 Original PB (Graph)

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		



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7. Current Principal Balance

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	9.064.566,39	2,53%	9.594	23,50%
2000: 3999	18.733.560,04	5,22%	6.385	15,64%
4000: 5999	24.072.941,91	6,71%	4.854	11,89%
6000: 7999	24.987.305,21	6,96%	3.588	8,79%
8000: 9999	27.663.301,38	7,71%	3.081	7,55%
10000:11999	26.318.122,30	7,34%	2.400	5,88%
12000:13999	26.981.652,34	7,52%	2.083	5,10%
14000:15999	26.354.586,17	7,35%	1.761	4,31%
16000:17999	22.915.673,29	6,39%	1.350	3,31%
18000:19999	20.760.154,66	5,79%	1.096	2,68%
20000:21999	18.953.723,85	5,28%	902	2,21%
22000:23999	17.132.408,07	4,78%	746	1,83%
24000:25999	15.024.249,22	4,19%	602	1,47%
26000:27999	13.262.777,60	3,70%	492	1,21%
28000:29999	12.195.886,12	3,40%	421	1,03%
30000:31999	10.223.546,70	2,85%	330	0,81%
32000:33999	9.332.869,63	2,60%	283	0,69%
34000:35999	7.653.310,93	2,13%	219	0,54%
36000:37999	5.025.943,42	1,40%	136	0,33%
38000:39999	5.291.310,95	1,47%	136	0,33%
40000:41999	4.339.147,57	1,21%	106	0,26%
42000:43999	2.228.836,25	0,62%	52	0,13%
44000:45999	2.421.217,42	0,67%	54	0,13%
46000:47999	2.303.851,83	0,64%	49	0,12%
48000:49999	1.521.550,51	0,42%	31	0,08%
50000:51999	1.275.712,08	0,36%	25	0,06%
52000:53999	795.511,03	0,22%	15	0,04%
54000:55999	493.751,34	0,14%	9	0,02%
56000:57999	511.363,24	0,14%	9	0,02%
58000:59999	352.959,37	0,10%	6	0,01%
60000:61999	120.471,95	0,03%	2	0,00%
62000:63999	188.271,31	0,05%	3	0,01%
64000:65999	195.644,76	0,05%	3	0,01%
66000:67999	0,00	0,00%	0	0,00%
68000:69999	69.123,18	0,02%	1	0,00%
70000:71999	0,00	0,00%	0	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	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**

Statistics	**in EUR**
Average Amount	8.788,10

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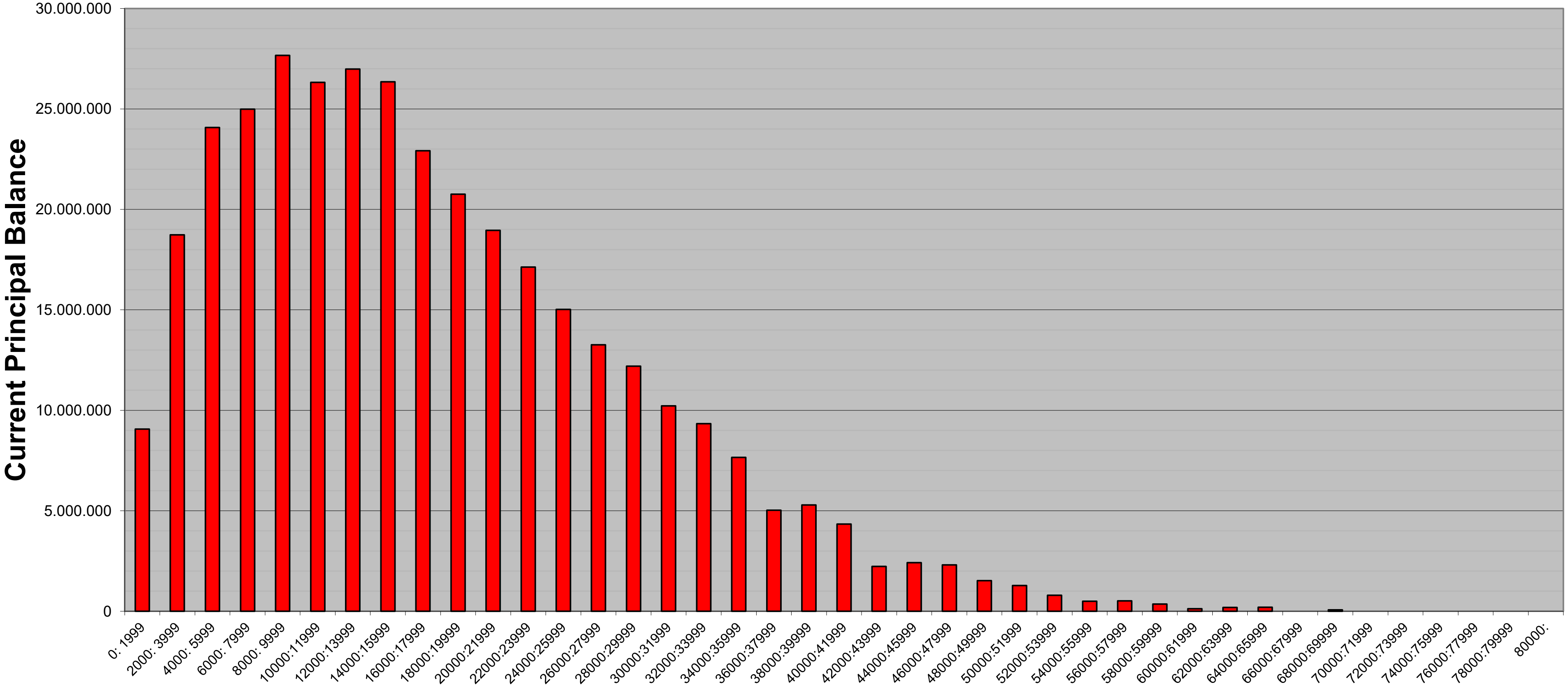
7.1 Current PB (Graph)

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		



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8. Borrower Concentration

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	69.123,18	0,0193%	1
2	65.830,43	0,0183%	1
3	65.073,80	0,0181%	1
4	64.740,53	0,0180%	1
5	63.696,00	0,0178%	1
6	62.379,28	0,0174%	1
7	62.196,03	0,0173%	1
8	60.304,18	0,0168%	1
9	60.167,77	0,0168%	1
10	59.974,71	0,0167%	1
11	59.170,23	0,0165%	1
12	58.819,63	0,0164%	1
13	58.568,59	0,0163%	1
14	58.518,92	0,0163%	2
15	58.330,84	0,0163%	1
16	58.095,37	0,0162%	1
17	57.941,99	0,0162%	1
18	57.578,73	0,0160%	1
19	57.335,71	0,0160%	1
20	56.663,78	0,0158%	1
21	56.564,43	0,0158%	1
22	56.420,07	0,0157%	1
23	56.313,16	0,0157%	1
24	56.060,82	0,0156%	1
25	55.986,36	0,0156%	1
	1.495.854,54	**0,4169%**	**26**

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Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	46.338.126,77	12,92%	4.832	11,84%
Bavaria	50.176.822,42	13,99%	5.497	13,47%
Berlin	14.522.104,64	4,05%	1.688	4,13%
Brandenburg	13.257.130,33	3,70%	1.648	4,04%
Bremen	2.441.765,73	0,68%	289	0,71%
Hamburg	6.433.326,25	1,79%	731	1,79%
Hesse	27.949.273,57	7,79%	3.015	7,39%
Lower Saxony	34.231.803,21	9,54%	4.116	10,08%
Mecklenburg-Western Pomerania	11.548.927,04	3,22%	1.317	3,23%
North Rhine-Westphalia	77.838.580,59	21,70%	8.752	21,44%
Rhineland-Palatinate	17.661.885,03	4,92%	2.033	4,98%
Saarland	4.921.403,58	1,37%	553	1,35%
Saxony	15.580.858,79	4,34%	1.932	4,73%
Saxony-Anhalt	12.268.730,55	3,42%	1.524	3,73%
Schleswig-Holstein	12.597.427,63	3,51%	1.521	3,73%
Thuringia	9.451.957,29	2,63%	1.223	3,00%
n/a	1.545.178,60	0,43%	153	0,37%
Total	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**

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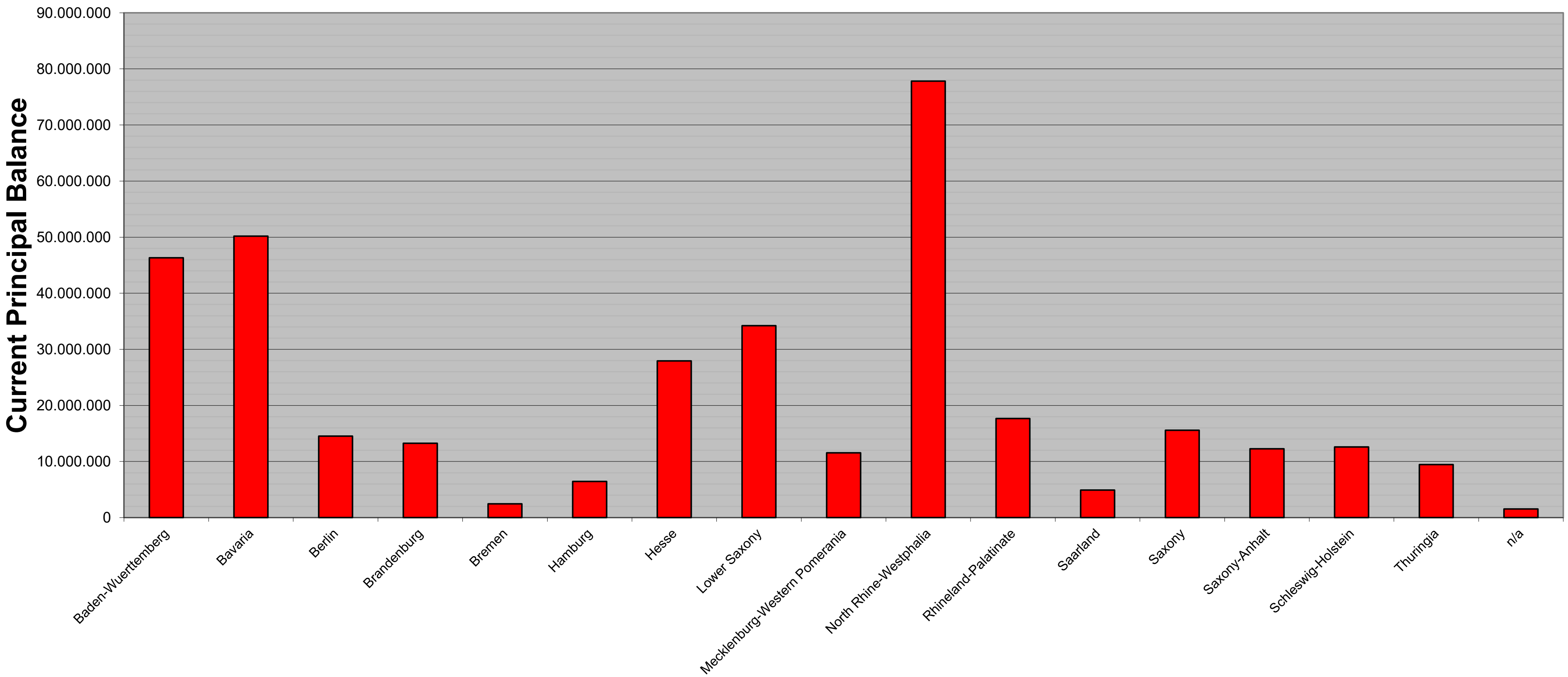
9.1 Geographical Distribution (Graph)

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		



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10. Collateral

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

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Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	14.709.230,84	4,10%	870	2,13%
unsecured	344.056.071,18	95,90%	39.954	97,87%
Total	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**

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11. Insurances

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	164.077.093,73	45,73%	20.775	50,89%
Yes	194.688.208,29	54,27%	20.049	49,11%
Total	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**

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12. Payment Methods

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	332.545.676,33	92,69%	38.353	93,95%
Other	26.219.625,69	7,31%	2.471	6,05%
Total	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	94.799.865,97	26,42%	10.214	25,02%
1st of month	263.965.436,05	73,58%	30.610	74,98%
Total	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**

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13. Effective Interest Rate

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	369.350,67	0,10%	275	0,67%
1: 1	5.510.852,63	1,54%	986	2,42%
2: 2	74.210.351,95	20,68%	10.279	25,18%
3: 3	50.280.910,66	14,01%	5.563	13,63%
4: 4	48.791.587,08	13,60%	5.316	13,02%
5: 5	49.474.768,54	13,79%	5.355	13,12%
6: 6	77.867.566,96	21,70%	7.418	18,17%
7: 7	38.976.254,12	10,86%	4.162	10,19%
8: 8	9.282.550,84	2,59%	985	2,41%
9: 9	3.216.994,59	0,90%	369	0,90%
10:10	413.562,71	0,12%	60	0,15%
11:11	284.058,40	0,08%	42	0,10%
12:12	76.507,78	0,02%	11	0,03%
13:	9.985,09	0,00%	3	0,01%
Total	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**

Statistics	**in %**
WA Interest	5,29%

*runs from .00 to .99

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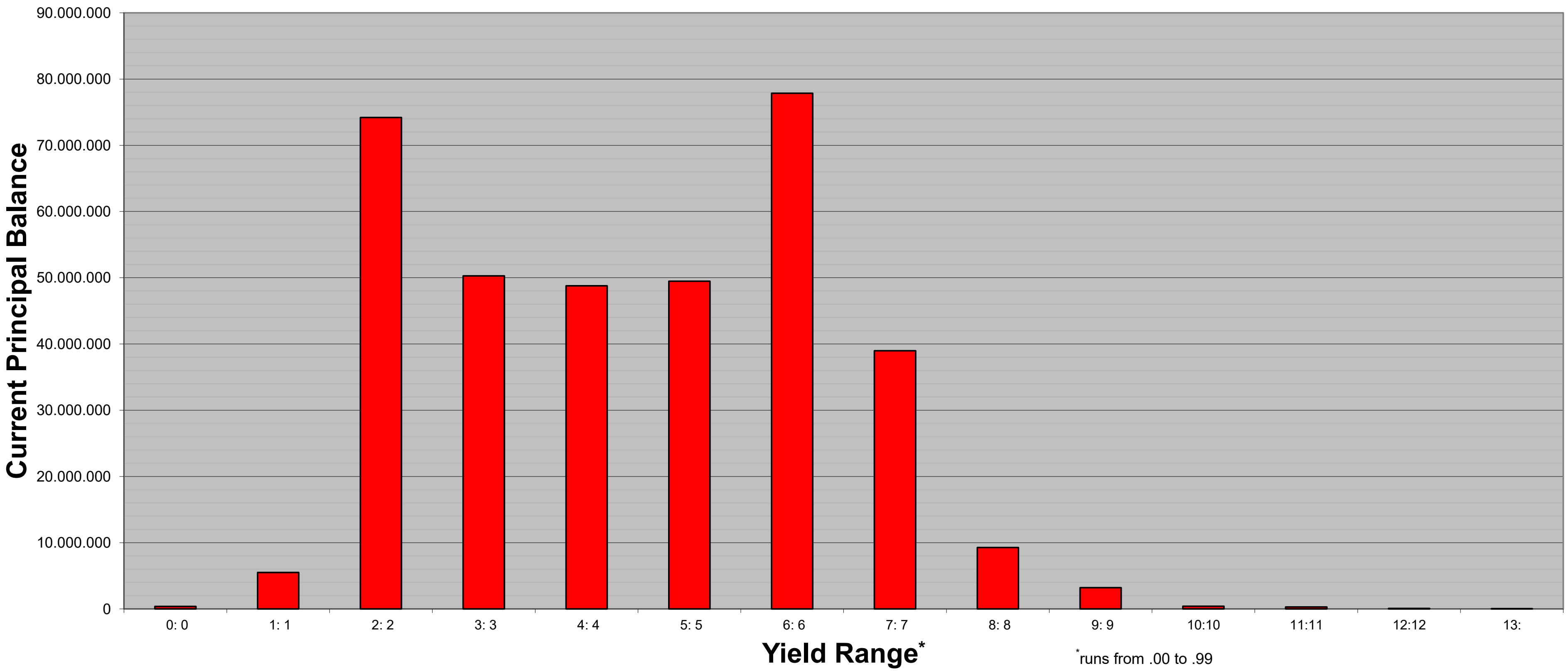
13.1 Effective Interest Rate (Graph)

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		



*runs from .00 to .99

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14. Seasoning

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

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	94.950,30	0,03%	12	0,03%
42:44	13.104.601,63	3,65%	1.231	3,02%
45:47	33.016.211,59	9,20%	3.089	7,57%
48:50	39.423.116,23	10,99%	4.002	9,80%
51:53	58.374.788,98	16,27%	6.790	16,63%
54:56	98.245.739,93	27,38%	11.003	26,95%
57:59	60.334.365,27	16,82%	7.067	17,31%
60:62	30.802.728,81	8,59%	3.917	9,59%
63:65	19.423.597,99	5,41%	2.734	6,70%
66:68	3.745.677,42	1,04%	505	1,24%
69:71	711.413,72	0,20%	139	0,34%
72:74	695.467,74	0,19%	145	0,36%
75:77	529.276,48	0,15%	97	0,24%
78:80	29.503,05	0,01%	12	0,03%
81:	233.862,88	0,07%	81	0,20%
Total	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**

Statistics

WA Seasoning	54,30

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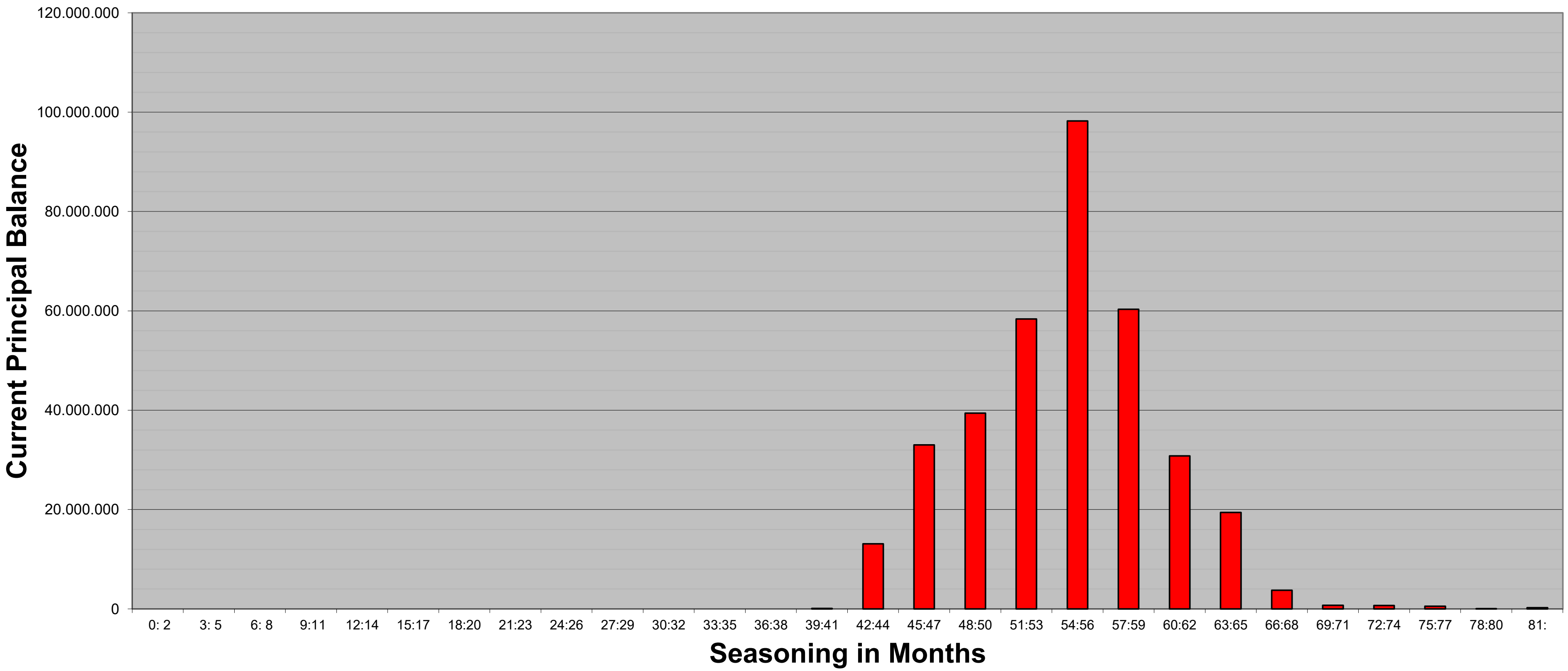
14.1 Seasoning (Graph)

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		



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15. Remaining Term

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	2.530.194,11	0,71%	3.415	8,37%
7: 13	7.258.059,49	2,02%	3.475	8,51%
14: 20	12.858.304,46	3,58%	3.214	7,87%
21: 27	24.690.614,55	6,88%	4.315	10,57%
28: 34	45.228.198,81	12,61%	6.194	15,17%
35: 41	85.623.152,40	23,87%	7.728	18,93%
42: 48	108.236.869,60	30,17%	8.301	20,33%
49: 55	55.685.970,33	15,52%	3.525	8,63%
56: 62	11.717.216,04	3,27%	483	1,18%
63: 69	3.430.894,09	0,96%	118	0,29%
70: 76	603.326,71	0,17%	22	0,05%
77: 83	331.313,36	0,09%	10	0,02%
84: 90	83.159,48	0,02%	3	0,01%
91: 97	207.057,12	0,06%	8	0,02%
98:	280.971,47	0,08%	13	0,03%
Total	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**

Statistics

WA Remaining Term	39,96

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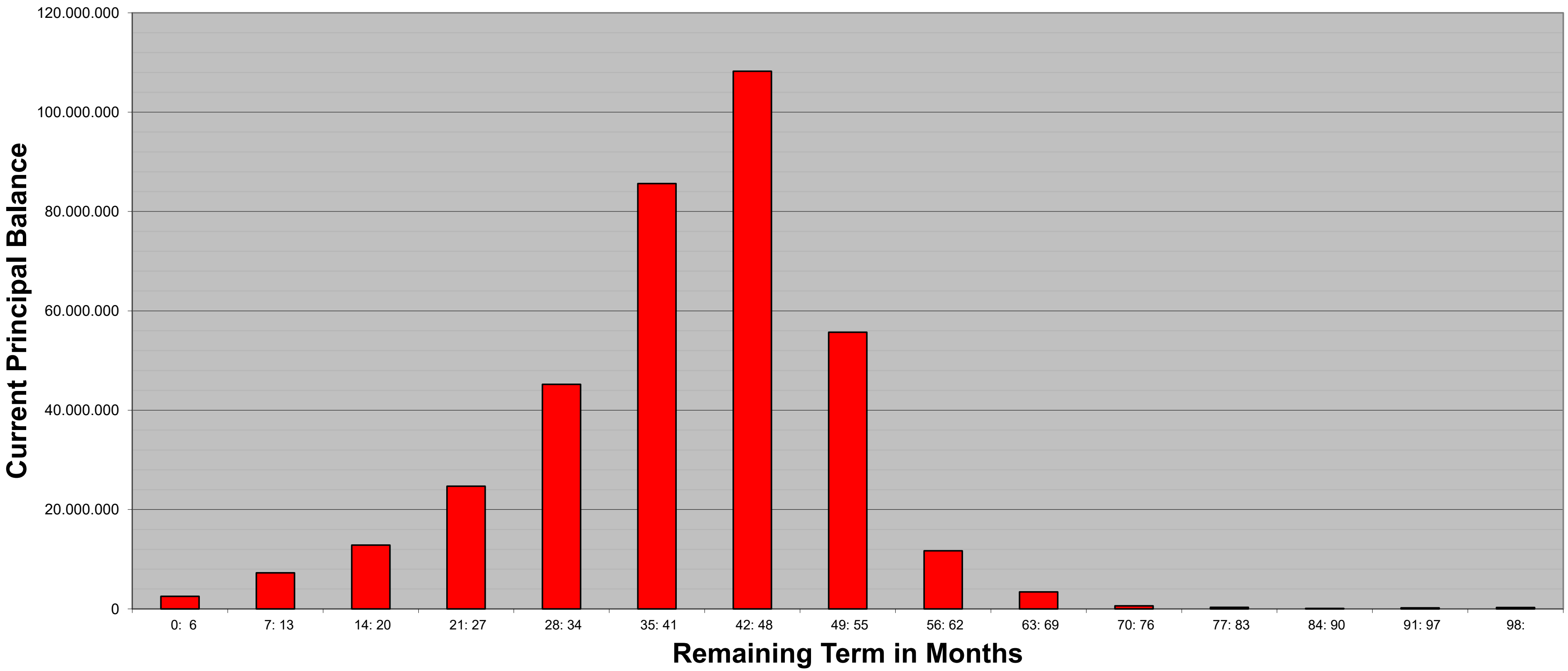
15.1 Remaining Term (Graph)

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

Santander



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16. Original Term

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

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Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-3.387,90	0,00%	10	0,02%
14: 20	-743,76	0,00%	12	0,03%
21: 27	-27.570,24	-0,01%	15	0,04%
28: 34	298,91	0,00%	11	0,03%
35: 41	23.319,47	0,01%	26	0,06%
42: 48	30.418,60	0,01%	62	0,15%
49: 55	496.336,30	0,14%	763	1,87%
56: 62	6.185.161,36	1,72%	4.581	11,22%
63: 69	2.948.878,31	0,82%	1.064	2,61%
70: 76	17.024.933,64	4,75%	4.120	10,09%
77: 83	7.344.470,00	2,05%	1.021	2,50%
84: 90	61.628.175,28	17,18%	9.221	22,59%
91: 97	139.322.961,23	38,83%	11.695	28,65%
98:104	95.636.196,36	26,66%	7.014	17,18%
105:111	19.385.230,36	5,40%	873	2,14%
112:	8.770.624,10	2,44%	336	0,82%
Total	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**

Statistics

WA Original Term	94,26

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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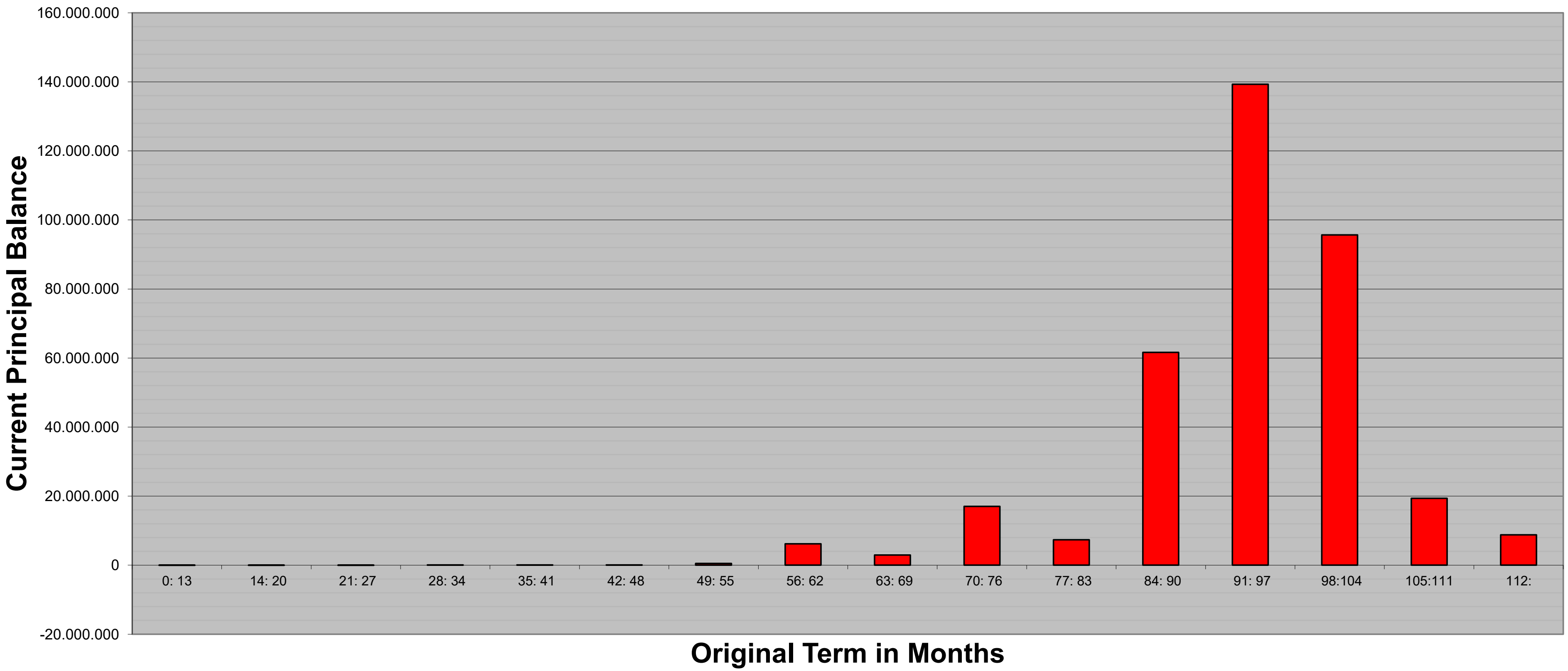
16.1 Original Term (Graph)

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		



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17. Loan Concentration

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

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	351.696.410,78	98,03%	39.064	95,69%	39.064	97,97%
2: 2	6.439.231,90	1,79%	1.400	3,43%	700	1,76%
3: 3	524.654,04	0,15%	270	0,66%	90	0,23%
4: 4	77.600,05	0,02%	60	0,15%	15	0,04%
5: 5	27.405,25	0,01%	30	0,07%	6	0,02%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7:	0,00	0,00%	0	0,00%	0	0,00%
Total	**358.765.302,02**	**100,00%**	**40.824**	**100,00%**	**39.875**	**100,00%**

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18. Amortisation Profile

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

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Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	**358.765.302,02 €**	51	**5.360.848,04 €**
2	**348.768.178,89 €**	52	**4.345.732,45 €**
3	**338.904.624,06 €**	53	**3.521.078,92 €**
4	**329.104.393,02 €**	54	**2.871.541,92 €**
5	**319.372.137,45 €**	55	**2.374.124,72 €**
6	**309.715.049,60 €**	56	**1.986.160,41 €**
7	**300.141.677,04 €**	57	**1.678.607,37 €**
8	**290.647.859,51 €**	58	**1.415.917,15 €**
9	**281.235.937,51 €**	59	**1.191.097,06 €**
10	**271.912.952,57 €**	60	**1.001.672,07 €**
11	**262.658.022,35 €**	61	**850.921,10 €**
12	**253.483.345,41 €**	62	**728.066,57 €**
13	**244.349.478,02 €**	63	**626.010,90 €**
14	**235.275.455,95 €**	64	**543.735,77 €**
15	**226.260.407,34 €**	65	**476.501,88 €**
16	**217.312.497,19 €**	66	**415.856,39 €**
17	**208.438.818,08 €**	67	**365.640,82 €**
18	**199.622.467,08 €**	68	**326.347,62 €**
19	**190.869.636,89 €**	69	**292.797,76 €**
20	**182.190.164,91 €**	70	**265.748,70 €**
21	**173.589.504,83 €**	71	**244.203,11 €**
22	**165.086.766,00 €**	72	**227.591,36 €**
23	**156.686.951,20 €**	73	**213.549,15 €**
24	**148.404.746,20 €**	74	**200.940,35 €**
25	**140.228.493,20 €**	75	**188.623,15 €**
26	**132.146.584,62 €**	76	**176.420,19 €**
27	**124.197.134,90 €**	77	**164.604,64 €**
28	**116.378.283,45 €**	78	**152.929,09 €**
29	**108.701.603,01 €**	79	**142.627,20 €**
30	**101.195.716,67 €**	80	**132.274,71 €**
31	**93.866.893,19 €**	81	**121.871,35 €**
32	**86.722.330,92 €**	82	**111.416,86 €**
33	**79.743.103,70 €**	83	**102.239,83 €**
34	**72.976.085,52 €**	84	**95.005,51 €**
35	**66.399.776,96 €**	85	**87.983,46 €**
36	**60.050.800,10 €**	86	**80.925,87 €**
37	**53.910.375,52 €**	87	**74.377,28 €**
38	**47.975.675,25 €**	88	**67.795,70 €**
39	**42.347.899,09 €**	89	**61.431,66 €**
40	**37.037.781,85 €**	90	**55.437,47 €**
41	**32.080.490,00 €**	91	**49.413,04 €**
42	**27.546.540,52 €**	92	**43.358,23 €**
43	**23.440.768,30 €**	93	**37.825,08 €**
44	**19.813.115,50 €**	94	**33.052,87 €**
45	**16.725.195,31 €**	95	**28.257,78 €**
46	**14.120.923,66 €**	96	**23.550,51 €**
47	**11.838.297,88 €**	97	**19.555,82 €**
48	**9.859.417,46 €**	98	**15.742,30 €**
49	**8.118.232,25 €**	99	**12.300,29 €**
50	**6.620.076,32 €**	100	**9.829,36 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
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Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
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Pre-Enforcement Available Interest Amount

Interest Collections	+	1.558.058,61 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	251.978,82 €
Interest on Transaction and Purchase Shortfall Account	+	- €
Amounts on the Commingling Reserve account*	+	- €
Amounts on the Liquidity Reserve Account	+	4.992.436,80 €
Amounts received by the Interest Rate Swap counterparty	+	577.966,14 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	7.380.440,37 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	14.183.935,11 €
other principal amount paid by the Seller to the Issuer	+	- €
Final Repurchase Price	+	- €
Amounts standing to the credit of the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Set-Off Reserve Account	+	- €
Purchase Shortfall Amount	+	88,68 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	1.099.279,69 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	15.283.303,48 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		7.380.440,37 €
Senior Expenses and Taxes	-	13.058,32 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	318.755,25 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	92.274,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	170.498,25 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	150.915,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	94.233,75 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	- €
Required Liquidity Reserve Amount Replenishment	-	4.985.000,00 €
Crediting the PDLs until cleared	-	1.099.279,69 €
Interest Class B (if not paid above)	-	- €
Interest Class C (if not paid above)	-	- €
Interest Class D (if not paid above)	-	- €
Interest Class E (if not paid above)	-	- €
Interest Class F (if not paid above)	-	- €
Target Amortisation of Class F (inlcuding previously accrued)	-	- €
Interest Class G	-	20.475,00 €
Mezzanine Loan Interest	-	- €
Subordinateed Swap Amounts (if applicable)	-	- €
Fees for Commingling Reserve Account and Set-Off Reserve Account	-	- €
Interest on Liquidity Reserve Loan	-	26.558,97 €
Principal on Liquidity Reserve Loan	-	- €
Remaining Amount to the Seller		409.392,14 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		15.283.303,48 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	15.283.303,48 €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
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	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class A	-	15.283.199,25 €
Full Redemption Class B - G (after Regulatory Change Event)	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class B	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class C	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class D	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class E	-	- €
Redemption Class F Notes	-	- €
Redemption Class G Notes	-	- €
Mezzanine Loan Principal	-	- €
Clearing of rounding differences	-	- €

Transaction Costs

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	13.058,32 €								
Interest accrued for the Period	873.710,22 €	318.755,25 €	92.274,00 €	170.498,25 €	150.915,00 €	94.233,75 €	- €	20.475,00 €	26.558,97 €
Cumulative Interest accrued	117.014.860,23 €	79.098.525,00 €	5.936.526,00 €	10.993.602,75 €	9.751.545,00 €	6.105.945,00 €	1.504.800,00 €	1.801.800,00 €	1.822.116,48 €
Interest Payments	873.710,22 €	318.755,25 €	92.274,00 €	170.498,25 €	150.915,00 €	94.233,75 €	- €	20.475,00 €	26.558,97 €
Cumulative Interest Payments	116.065.889,63 €	79.098.525,00 €	5.936.526,00 €	10.993.602,75 €	9.751.545,00 €	6.105.945,00 €	1.504.800,00 €	1.155.375,00 €	1.519.570,88 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	948.970,60 €	- €	- €	- €	- €	- €	- €	646.425,00 €	302.545,60 €
Liquidity Reserve Loan only: Outstanding Amount	4.985.000,00 €								4.985.000,00 €

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20. Retention

Calculation Date		12.03.2026				
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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	17.231.783,94 €

Santander Consumer Bank AG
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21. Counterparties

Calculation Date		12.03.2026				
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Period No		52				
Monthly Period		Mar 2026				
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Collection Period	from	01.02.2026	to	28.02.2026		

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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
Joint Lead Manager (Class A)	**Citigroup Global Markets Europe AG** Reuterweg 16 60323 Frankfurt am Main Germany	-	-	-	-	P-1	STABLE	performing
Corporate Administrator	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
Luxembourg Listing Agent	**Bank of New York Mellon SA-NV/Luxembourg** 2-4 rue Eugène Ruppert L-2453 Luxembourg Grand Duchy of Luxembourg	AA	F1+	STABLE	-	P-1	STABLE	performing
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	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
Account Bank & Transaction Security Trustee	**Bank of New York Mellon** Messe Turm, Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main Germany	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
Interest Swap Counterparty:	**DZ Bank AG** Platz der Republik 60265 Frankfurt am Main Germany	AA-	F1+	STABLE	Aa2	P-1	STABLE	performing
Data Trustee:	**Oversea FS B.V.** Barbara Strozzilaan 101 1083 HN Amsterdam The Netherlands	-	-	-	-	-	-	performing

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

Ratings as of 28.02.2026, data source: Bloomberg

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22. Issuer Information

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
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Collection Period	from	01.02.2026	to	28.02.2026		

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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:	549300I0DV9V1WKUO071
Seller of the Receivables:	**Santander Consumer Bank AG**
Servicer Name:	**Santander Consumer Bank AG**
Reporting Entity:	**Santander Consumer Bank AG** Capital Markets Santander-Platz 1 41061 Mönchengladbach Germany eMail abs_ger@santander.de
SPV-Administrator:	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg

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23. Swap Counterparty Data

Calculation Date		12.03.2026				
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Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

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	336.548.605,50 €
Fixed Rate	-0,2400%
Floating Rate (Euribor)	1,9680%
Net Swap Payments	- 577.966,14 €
Notional Amount next period	321.265.406,25 €

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 28.02.2026, data source: Bloomberg

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

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24. Santander Consumer Bank

Calculation Date		12.03.2026				
Payment Date		16.03.2026				
Period No		52				
Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

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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 28.02.2026, data source: Bloomberg

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25. Glossary

Calculation Date		12.03.2026				
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Monthly Period		Mar 2026				
Interest Period	from	16.02.2026	to	16.03.2026	=	28 days
Collection Period	from	01.02.2026	to	28.02.2026		

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.