

SC Germany Consumer 2021-1

Monthly Investor Report



ABS Issuer
of the Year

Santander Germany

WINNER



GlobalCapital
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SECURITIZATION
AWARDS

ABS Issuer of the Year

Santander Consumer Bank AG

WINNER



GlobalCapital
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ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2021-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

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1. Portfolio Information



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period from	16.03.2026	to	14.04.2026	=	29 days
Collection Period from	01.03.2026	to	31.03.2026		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	40.824	358.765.302,02 €	374.048.516,82 €
Scheduled Principal Payments		9.824.199,70 €	9.971.553,36 €
Prepayment Principal		3.485.193,48 €	4.212.381,75 €
Total Principal Collections		13.309.393,18 €	14.183.935,11 €
Total Interest Collections		1.490.109,38 €	1.558.058,61 €
Defaults		1.002.375,28 €	1.099.279,69 €
Replenishment Amount		- €	- €
End of Period		344.453.533,56 €	358.765.302,02 €
Purchase Shortfall Amount		83,94 €	104,23 €
Total Assets (End of Period)	39.813	344.453.617,50 €	358.765.406,25 €
Current Prepayment Rate (annualised)		11,1%	
Current Poolfactor		20,8%	

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1.1 Portfolio Information per period



Calculation Date	10.04.2026			
Payment Date	14.04.2026			
Period No	53			
Monthly Period	Apr 2026			
Interest Period	from	16.03.2026	to	14.04.2026 = 29 days
Collection Period	from	01.03.2026	to	31.03.2026

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	1.499.999.993,14 €	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%
53	358.765.302,02 €	9.824.199,70 €	3.485.193,48 €	13.309.393,18 €	11,05%
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2. Reserve Accounts



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Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	1,5%	4.993.503,63 €	
Cash Outflow		4.993.503,63 €	
of which Liquidity Reserve Excess Amount		8.503,63 €	
Cash Inflow		4.985.000,00 €	
End of Period	1,6%	4.985.000,00 €	
Required Liquidity Reserve Amount	1,6%	4.985.000,00 €	

Commingling Reserve

	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount		n/a	
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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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%	0,12%	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	1.224.288.047,19 €	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	1.028.600.235,04 €	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%
53	358.765.302,02 €	2.934.988,23 €	1.692.885,81 €	1.610.503,10 €	2.223.183,80 €	97,64%	0,82%	0,47%	0,45%	0,62%
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3.2 Default Data



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from 16.03.2026	to 14.04.2026	=	29 days	
Collection Period	from 01.03.2026	to 31.03.2026			

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.002.375,28 €	
Current Period Recoveries	224.918,67 €	
Current Period Net Default	777.456,61 €	
New Number of Defaulted Contracts		103
Cumulative Default		
Cumulative Gross Default	119.354.127,04 €	
Cumulative Recoveries	15.773.593,27 €	
Cumulative Net Losses	103.580.533,77 €	
Total Number of Defaulted Contracts		8.779

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	1.002.375,28 €
Class G Amount credited to the PDL	1.002.375,28 €
Class G PDL EoP	- €

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3.3 Defaults & Recoveries per period



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

Default/Recovery Data and Ratios

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%	0,38%
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%
53	8779	1.002.375,28 €	119.354.127,04 €	2.199.852.201,99 €	5,43%	224.918,67 €	15.773.593,27 €	103.580.533,77 €	4,71%	0,21%
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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	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period from	16.03.2026	to	14.04.2026	=	29 days
Collection Period from	01.03.2026	to	31.03.2026		

	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/Service 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			31.03.2026	
			4,71%	
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%		22,96%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,40%	n/a	
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Termination Event or Service Termination Event				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to 31 October 2022		1,50%	-	
Purchase Shortfall Event				
Termination Event or Service 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	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

1. Note Balance	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)	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	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 €
Replenishment	- €							
Amortisation	14.311.788,75 €							
Redemption per Class		14.311.788,75 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.200,15 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	311.453.617,50 €	123.999.727,50 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Current Tranching		39,8%	13,1%	21,2%	16,3%	8,2%	0,0%	1,4%
Current Pool Factor	0,21	0,10	0,68	0,68	0,68	0,68	0,00	1,00
2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,940%	1mE+70bp	1mE+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	29							
Principal Outstanding per Note Beginning of Period		11.598,45 €	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		1.200,15 €	- €	- €	- €	- €	- €	- €
Principal Outstanding per Note End of Period		10.398,30 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
> Interest accrued for the period	-	294.189,75 €	-	175.090,50 €	-	97.023,75 €	- €	21.206,25 €
Interest Payment		294.189,75 €	94.650,00 €	175.090,50 €	155.160,00 €	97.023,75 €	- €	21.206,25 €
Interest Payment per Note		24,67 €	157,75 €	179,58 €	206,88 €	258,73 €	- €	471,25 €
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		64,50%	52,70%	33,52%	18,76%	11,39%	11,39%	10,08%

* Last rating action as of 24.02.2025

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6. Original Principal Balance



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

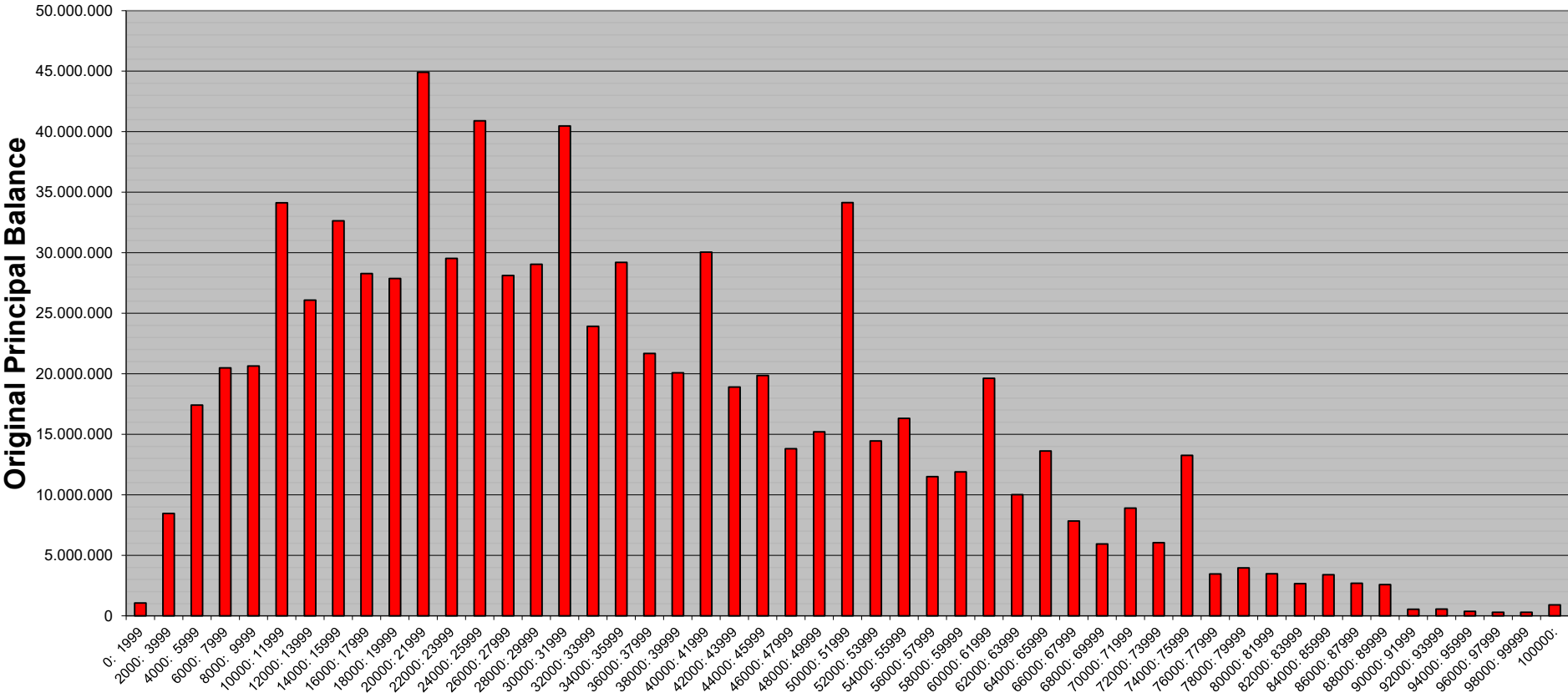
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.067.235,70	0,13%	802	2,01%
2000: 3999	8.456.973,28	1,03%	2.920	7,33%
4000: 5999	17.419.204,34	2,12%	3.538	8,89%
6000: 7999	20.491.697,14	2,49%	2.999	7,53%
8000: 9999	20.635.639,64	2,51%	2.351	5,91%
10000: 11999	34.120.050,99	4,15%	3.209	8,06%
12000: 13999	26.081.235,03	3,17%	2.037	5,12%
14000: 15999	32.630.549,58	3,97%	2.183	5,48%
16000: 17999	28.277.289,80	3,44%	1.671	4,20%
18000: 19999	27.869.230,37	3,39%	1.479	3,71%
20000: 21999	44.912.017,87	5,47%	2.184	5,49%
22000: 23999	29.533.965,36	3,60%	1.291	3,24%
24000: 25999	40.905.077,44	4,98%	1.642	4,12%
26000: 27999	28.115.786,32	3,42%	1.045	2,62%
28000: 29999	29.046.579,18	3,54%	1.004	2,52%
30000: 31999	40.482.847,58	4,93%	1.325	3,33%
32000: 33999	23.927.602,14	2,91%	729	1,83%
34000: 35999	29.198.765,70	3,55%	836	2,10%
36000: 37999	21.675.118,00	2,64%	587	1,47%
38000: 39999	20.084.342,22	2,44%	517	1,30%
40000: 41999	30.043.628,21	3,66%	741	1,86%
42000: 43999	18.903.560,53	2,30%	441	1,11%
44000: 45999	19.863.186,78	2,42%	442	1,11%
46000: 47999	13.804.962,14	1,68%	294	0,74%
48000: 49999	15.199.780,03	1,85%	311	0,78%
50000: 51999	34.141.357,98	4,16%	678	1,70%
52000: 53999	14.455.772,97	1,76%	273	0,69%
54000: 55999	16.321.033,82	1,99%	297	0,75%
56000: 57999	11.500.893,24	1,40%	202	0,51%
58000: 59999	11.895.983,81	1,45%	202	0,51%
60000: 61999	19.619.262,86	2,39%	325	0,82%
62000: 63999	10.016.873,05	1,22%	159	0,40%
64000: 65999	13.614.297,17	1,66%	210	0,53%
66000: 67999	7.831.681,48	0,95%	117	0,29%
68000: 69999	5.937.150,30	0,72%	86	0,22%
70000: 71999	8.893.023,59	1,08%	126	0,32%
72000: 73999	6.053.670,03	0,74%	83	0,21%
74000: 75999	13.263.684,10	1,61%	177	0,44%
76000: 77999	3.461.896,91	0,42%	45	0,11%
78000: 79999	3.955.657,78	0,48%	50	0,13%
80000: 81999	3.481.305,39	0,42%	43	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	0,33%	31	0,08%
88000: 89999	2.579.995,08	0,31%	29	0,07%
90000: 91999	545.887,65	0,07%	6	0,02%
92000: 93999	559.415,82	0,07%	6	0,02%
94000: 95999	378.108,70	0,05%	4	0,01%
96000: 97999	290.552,24	0,04%	3	0,01%
98000: 99999	298.600,53	0,04%	3	0,01%
100000:	899.661,45	0,11%	8	0,02%
Total	821.497.437,73	100,00%	39.813	100,00%

Statistics in EUR	
Average Amount	20.633,90

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Monthly Investor Report

6.1 Original PB (Graph)

Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	



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7. Current Principal Balance



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

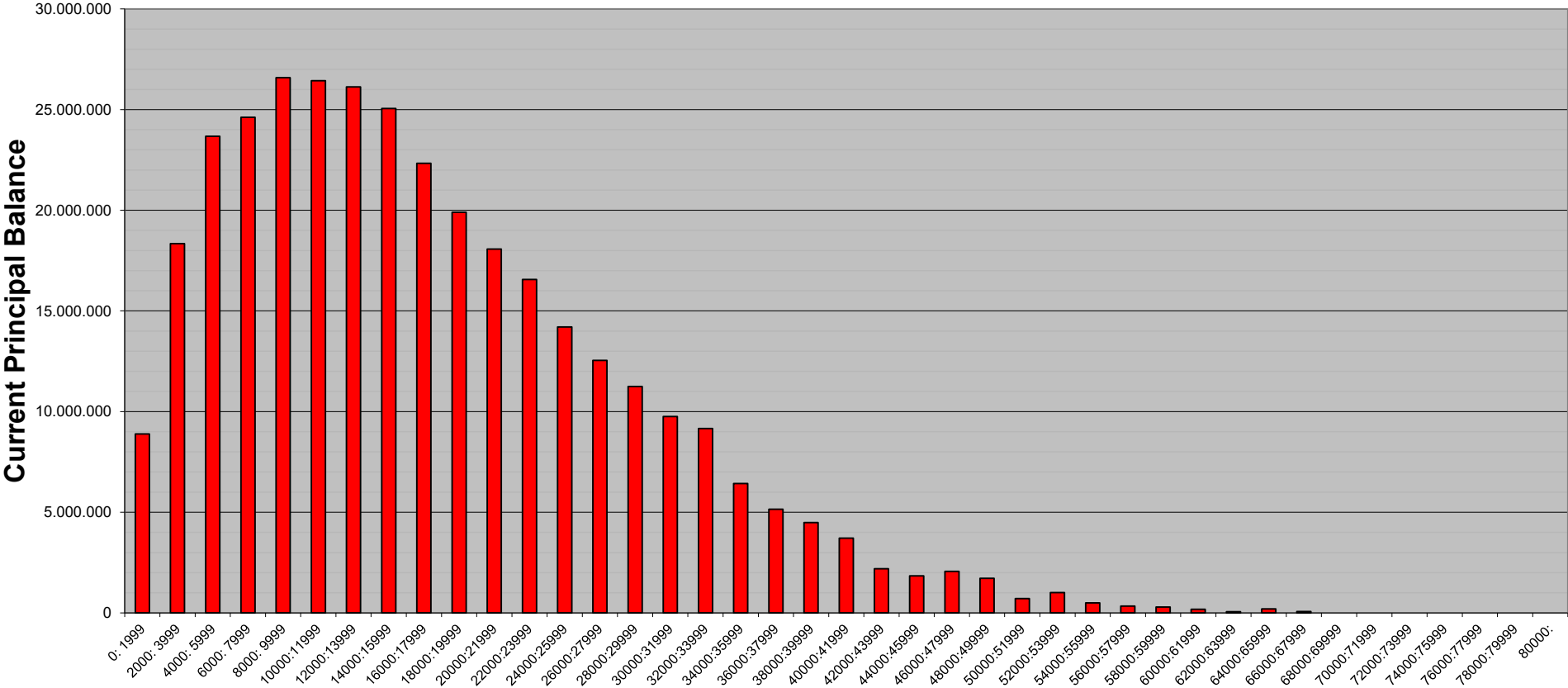
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	8.890.515,73	2,58%	9.465	23,77%
2000: 3999	18.345.674,46	5,33%	6.249	15,70%
4000: 5999	23.675.037,38	6,87%	4.778	12,00%
6000: 7999	24.614.047,36	7,15%	3.531	8,87%
8000: 9999	26.587.616,87	7,72%	2.967	7,45%
10000:11999	26.434.107,94	7,67%	2.410	6,05%
12000:13999	26.127.903,92	7,59%	2.014	5,06%
14000:15999	25.049.973,54	7,27%	1.675	4,21%
16000:17999	22.331.414,89	6,48%	1.316	3,31%
18000:19999	19.899.651,81	5,78%	1.050	2,64%
20000:21999	18.075.821,98	5,25%	861	2,16%
22000:23999	16.563.638,34	4,81%	721	1,81%
24000:25999	14.199.638,26	4,12%	569	1,43%
26000:27999	12.543.672,27	3,64%	465	1,17%
28000:29999	11.247.620,57	3,27%	388	0,97%
30000:31999	9.752.053,22	2,83%	315	0,79%
32000:33999	9.158.477,39	2,66%	278	0,70%
34000:35999	6.427.740,72	1,87%	184	0,46%
36000:37999	5.151.977,06	1,50%	139	0,35%
38000:39999	4.484.649,45	1,30%	115	0,29%
40000:41999	3.715.109,67	1,08%	91	0,23%
42000:43999	2.196.978,06	0,64%	51	0,13%
44000:45999	1.839.823,98	0,53%	41	0,10%
46000:47999	2.061.520,70	0,60%	44	0,11%
48000:49999	1.714.958,30	0,50%	35	0,09%
50000:51999	713.815,32	0,21%	14	0,04%
52000:53999	1.006.740,62	0,29%	19	0,05%
54000:55999	496.091,57	0,14%	9	0,02%
56000:57999	341.121,47	0,10%	6	0,02%
58000:59999	295.756,94	0,09%	5	0,01%
60000:61999	184.341,68	0,05%	3	0,01%
62000:63999	63.497,14	0,02%	1	0,00%
64000:65999	194.809,63	0,06%	3	0,01%
66000:67999	67.735,32	0,02%	1	0,00%
68000:69999	0,00	0,00%	0	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	344.453.533,56	100,00%	39.813	100,00%

Statistics in EUR	
Average Amount	8.651,79

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Monthly Investor Report

7.1 Current PB (Graph)

Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	



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8. Borrower Concentration



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	67.735,32	0,0197%	1
2	65.307,34	0,0190%	1
3	64.909,03	0,0188%	1
4	64.593,26	0,0188%	1
5	63.497,14	0,0184%	1
6	61.533,04	0,0179%	1
7	61.490,71	0,0179%	1
8	61.317,93	0,0178%	1
9	59.504,24	0,0173%	1
10	59.453,64	0,0173%	1
11	59.173,39	0,0172%	1
12	58.965,24	0,0171%	1
13	58.660,43	0,0170%	1
14	57.869,19	0,0168%	1
15	57.348,28	0,0166%	2
16	57.098,75	0,0166%	1
17	56.739,58	0,0165%	1
18	56.508,77	0,0164%	1
19	56.504,34	0,0164%	1
20	56.400,84	0,0164%	1
21	55.950,84	0,0162%	1
22	55.778,89	0,0162%	1
23	55.264,75	0,0160%	1
24	55.225,92	0,0160%	1
25	55.069,98	0,0160%	1
	1.481.900,84	0,4302%	26

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9. Geographical Distribution



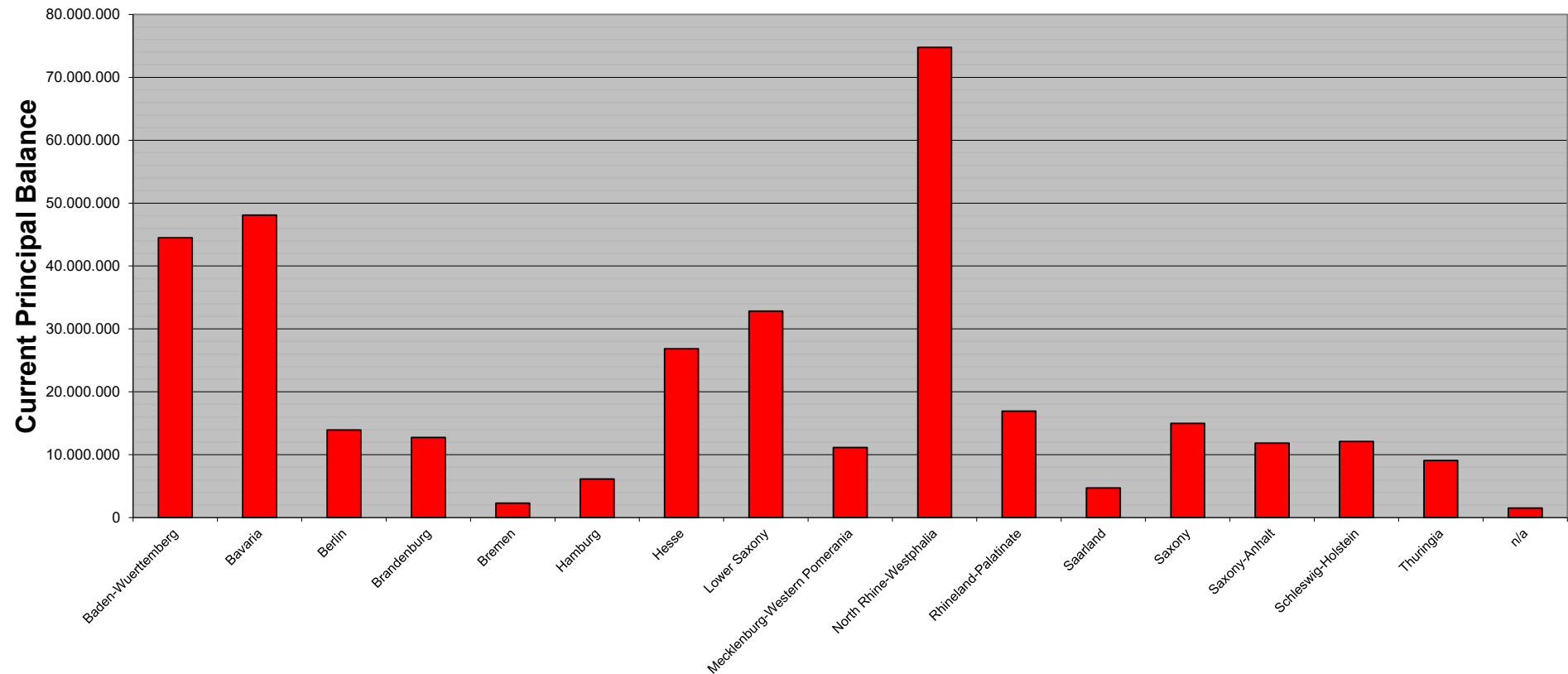
Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	44.485.197,84	12,91%	4.709	11,83%
Bavaria	48.102.085,01	13,96%	5.360	13,46%
Berlin	13.917.446,95	4,04%	1.641	4,12%
Brandenburg	12.745.212,73	3,70%	1.603	4,03%
Bremen	2.313.849,77	0,67%	282	0,71%
Hamburg	6.144.277,21	1,78%	699	1,76%
Hesse	26.848.582,49	7,79%	2.949	7,41%
Lower Saxony	32.822.891,48	9,53%	4.006	10,06%
Mecklenburg-Western Pomerania	11.149.612,80	3,24%	1.291	3,24%
North Rhine-Westphalia	74.765.514,06	21,71%	8.553	21,48%
Rhineland-Palatinate	16.912.571,47	4,91%	1.976	4,96%
Saarland	4.714.694,46	1,37%	539	1,35%
Saxony	14.974.133,28	4,35%	1.879	4,72%
Saxony-Anhalt	11.847.833,81	3,44%	1.482	3,72%
Schleswig-Holstein	12.112.325,82	3,52%	1.493	3,75%
Thuringia	9.081.393,70	2,64%	1.196	3,00%
n/a	1.515.910,68	0,44%	155	0,39%
Total	344.453.533,56	100,00%	39.813	100,00%

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9.1 Geographical Distribution (Graph)

Calculation Date	10.04.2026					
Payment Date	14.04.2026					
Period No	53					
Monthly Period	Apr 2026					
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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10. Collateral



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

<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	14.036.745,86	4,08%	846	2,12%
unsecured	330.416.787,70	95,92%	38.967	97,88%
Total	344.453.533,56	100,00%	39.813	100,00%

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11. Insurances



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

<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	157.451.448,97	45,71%	20.294	50,97%
Yes	187.002.084,59	54,29%	19.519	49,03%
Total	344.453.533,56	100,00%	39.813	100,00%

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12. Payment Methods



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

<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	318.728.405,68	92,53%	37.391	93,92%
Other	25.725.127,88	7,47%	2.422	6,08%
Total	344.453.533,56	100,00%	39.813	100,00%

<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	91.472.499,01	26,56%	10.013	25,15%
1st of month	252.981.034,55	73,44%	29.800	74,85%
Total	344.453.533,56	100,00%	39.813	100,00%

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13. Effective Interest Rate



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	406.014,82	0,12%	291	0,73%
1: 1	5.239.623,86	1,52%	964	2,42%
2: 2	71.402.110,24	20,73%	10.037	25,21%
3: 3	48.097.016,70	13,96%	5.401	13,57%
4: 4	46.673.128,47	13,55%	5.152	12,94%
5: 5	47.606.912,80	13,82%	5.229	13,13%
6: 6	74.873.152,29	21,74%	7.257	18,23%
7: 7	37.404.590,81	10,86%	4.050	10,17%
8: 8	8.921.405,52	2,59%	964	2,42%
9: 9	3.094.048,29	0,90%	356	0,89%
10:10	379.230,52	0,11%	56	0,14%
11:11	271.973,61	0,08%	42	0,11%
12:12	75.018,09	0,02%	11	0,03%
13:	9.307,54	0,00%	3	0,01%
Total	344.453.533,56	100,00%	39.813	100,00%

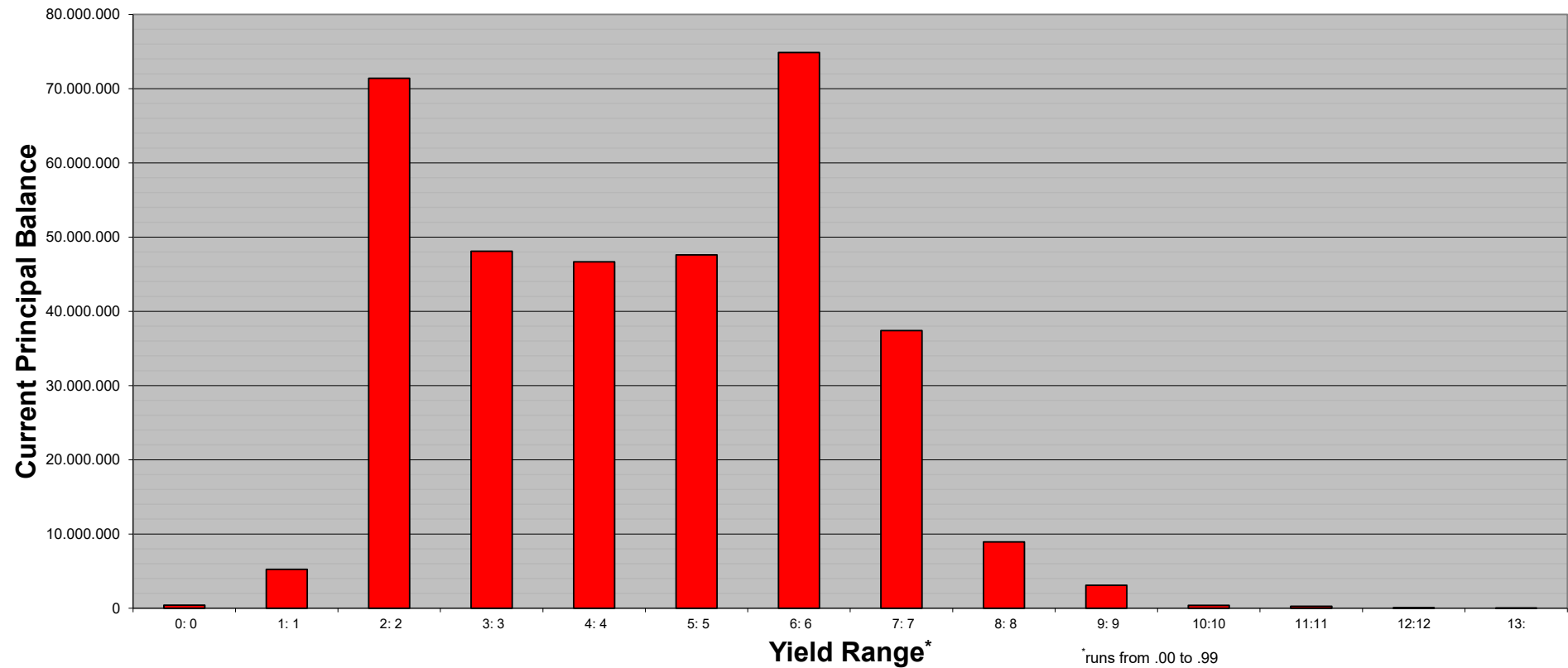
Statistics in %	
WA Interest	5,29%

* runs from .00 to .99

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Monthly Investor Report

13.1 Effective Interest Rate (Graph)

Calculation Date	10.04.2026					
Payment Date	14.04.2026					
Period No	53					
Monthly Period	Apr 2026					
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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14. Seasoning



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	0,00	0,00%	0	0,00%
3: 5	0,00	0,00%	0	0,00%
6: 8	0,00	0,00%	0	0,00%
9:11	0,00	0,00%	0	0,00%
12:14	0,00	0,00%	0	0,00%
15:17	0,00	0,00%	0	0,00%
18:20	0,00	0,00%	0	0,00%
21:23	0,00	0,00%	0	0,00%
24:26	0,00	0,00%	0	0,00%
27:29	0,00	0,00%	0	0,00%
30:32	0,00	0,00%	0	0,00%
33:35	0,00	0,00%	0	0,00%
36:38	0,00	0,00%	0	0,00%
39:41	0,00	0,00%	0	0,00%
42:44	7.034.215,55	2,04%	669	1,68%
45:47	24.608.997,69	7,14%	2.315	5,81%
48:50	42.139.506,20	12,23%	4.091	10,28%
51:53	39.793.887,91	11,55%	4.621	11,61%
54:56	92.941.018,42	26,98%	10.768	27,05%
57:59	68.363.796,35	19,85%	7.974	20,03%
60:62	38.991.195,11	11,32%	4.859	12,20%
63:65	20.627.457,32	5,99%	2.900	7,28%
66:68	7.648.108,74	2,22%	1.133	2,85%
69:71	679.686,12	0,20%	129	0,32%
72:74	747.730,82	0,22%	139	0,35%
75:77	556.438,14	0,16%	118	0,30%
78:80	108.047,93	0,03%	26	0,07%
81:	213.447,26	0,06%	71	0,18%
Total	344.453.533,56	100,00%	39.813	100,00%

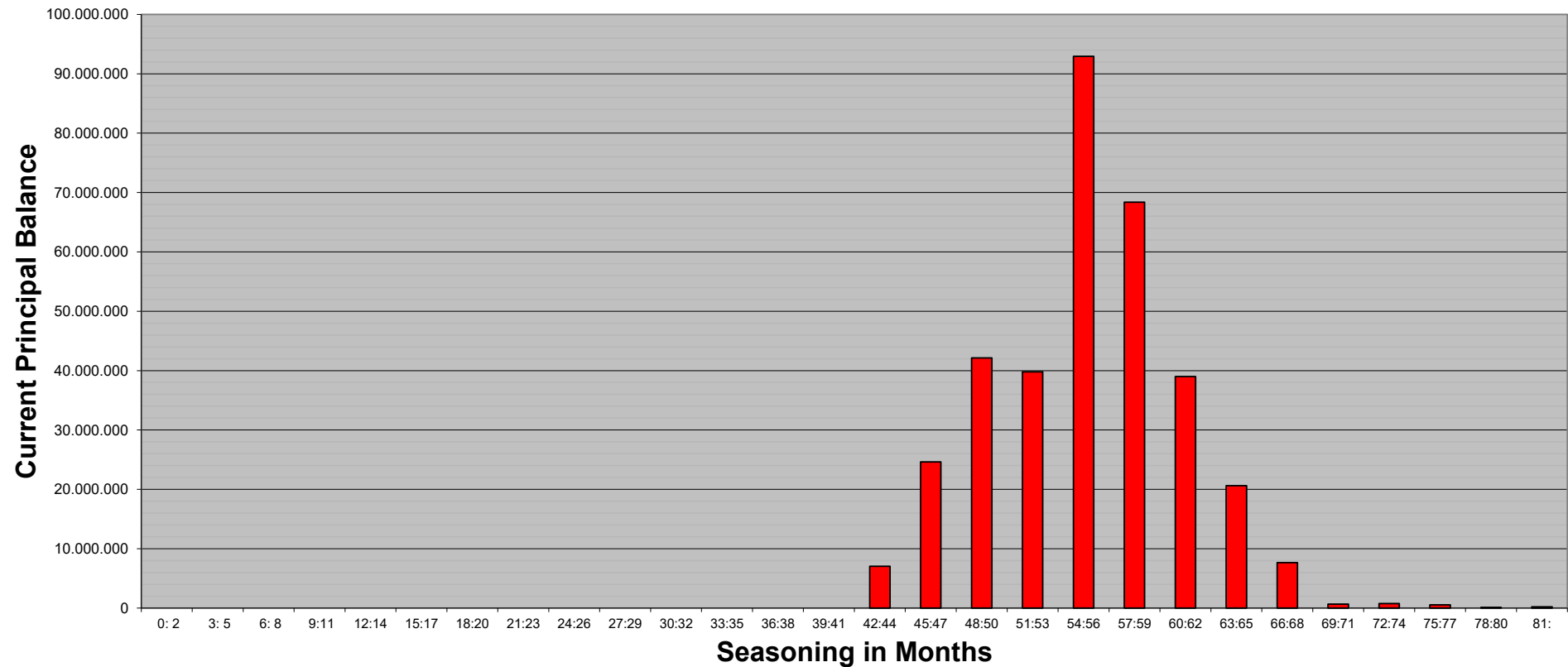
Statistics

WA Seasoning	55,27
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14.1 Seasoning (Graph)

Calculation Date	10.04.2026					
Payment Date	14.04.2026					
Period No	53					
Monthly Period	Apr 2026					
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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15. Remaining Term



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	2.529.734,54	0,73%	3.521	8,84%
7: 13	7.013.890,76	2,04%	3.221	8,09%
14: 20	13.277.664,79	3,85%	3.373	8,47%
21: 27	25.866.112,17	7,51%	4.348	10,92%
28: 34	45.324.702,73	13,16%	6.216	15,61%
35: 41	93.242.116,70	27,07%	8.277	20,79%
42: 48	96.883.323,06	28,13%	7.419	18,63%
49: 55	46.083.458,09	13,38%	2.877	7,23%
56: 62	9.900.805,42	2,87%	409	1,03%
63: 69	3.077.453,26	0,89%	105	0,26%
70: 76	426.048,51	0,12%	16	0,04%
77: 83	270.884,08	0,08%	8	0,02%
84: 90	122.341,06	0,04%	4	0,01%
91: 97	242.334,89	0,07%	10	0,03%
98:	192.663,50	0,06%	9	0,02%
Total	344.453.533,56	100,00%	39.813	100,00%

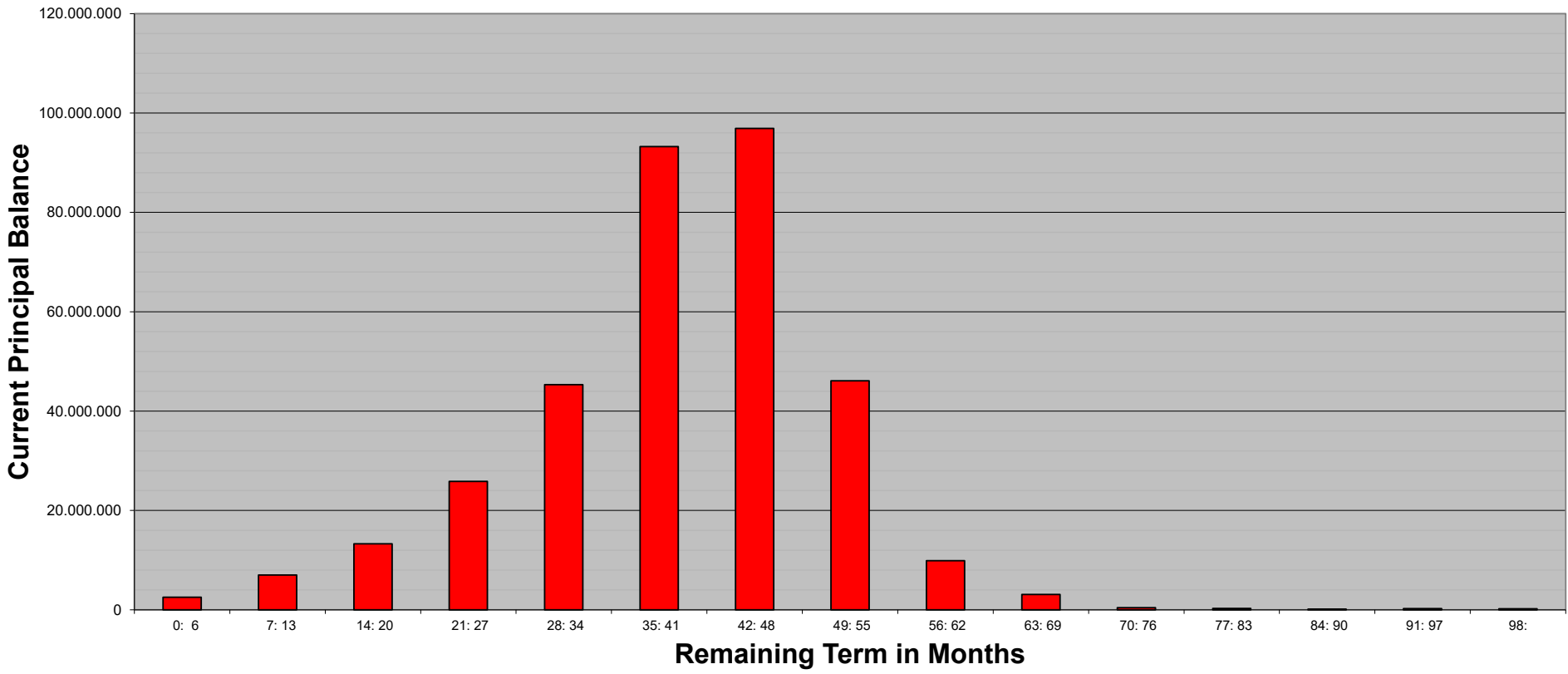
Statistics

WA Remaining Term	39,21
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15.1 Remaining Term (Graph)

Calculation Date	10.04.2026					
Payment Date	14.04.2026					
Period No	53					
Monthly Period	Apr 2026					
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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Monthly Investor Report

16. Original Term



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

<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>
0: 13	-3.387,90	0,00%	10	0,03%
14: 20	-578,66	0,00%	11	0,03%
21: 27	-27.570,24	-0,01%	15	0,04%
28: 34	298,91	0,00%	11	0,03%
35: 41	20.030,10	0,01%	24	0,06%
42: 48	24.544,57	0,01%	54	0,14%
49: 55	360.736,96	0,10%	569	1,43%
56: 62	5.179.949,49	1,50%	4.269	10,72%
63: 69	2.632.917,22	0,76%	1.054	2,65%
70: 76	15.883.671,37	4,61%	4.053	10,18%
77: 83	6.953.843,62	2,02%	1.006	2,53%
84: 90	58.744.366,30	17,05%	9.071	22,78%
91: 97	134.354.718,10	39,01%	11.521	28,94%
98: 104	92.485.694,84	26,85%	6.931	17,41%
105: 111	18.592.971,61	5,40%	862	2,17%
112:	9.251.327,27	2,69%	352	0,88%
Total	344.453.533,56	100,00%	39.813	100,00%

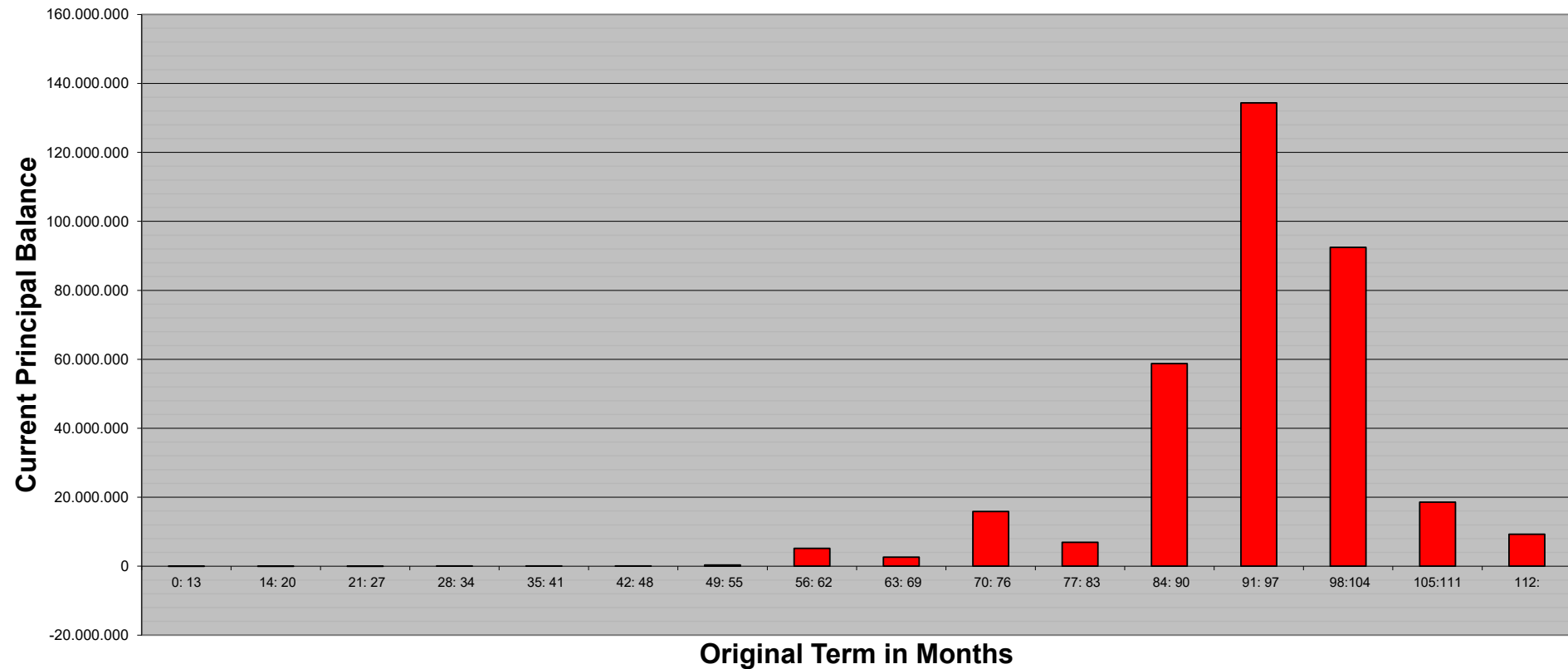
Statistics

WA Original Term	94,47
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16.1 Original Term (Graph)

Calculation Date	10.04.2026					
Payment Date	14.04.2026					
Period No	53					
Monthly Period	Apr 2026					
Interest Period	from	16.03.2026	to	14.04.2026	=	29 days
Collection Period	from	01.03.2026	to	31.03.2026		



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17. Loan Concentration



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

<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	337.695.726,74	98,04%	38.110	95,72%	38.110	97,98%
2: 2	6.158.109,05	1,79%	1.356	3,41%	678	1,74%
3: 3	499.591,86	0,15%	261	0,66%	87	0,22%
4: 4	73.059,00	0,02%	56	0,14%	14	0,04%
5: 5	27.046,91	0,01%	30	0,08%	6	0,02%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7: 7	0,00	0,00%	0	0,00%	0	0,00%
Total	344.453.533,56	100,00%	39.813	100,00%	38.895	100,00%

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18. Amortisation Profile



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	=
Collection Period	from	01.03.2026	to	31.03.2026	29 days

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	344.453.533,56 €	51	4.421.212,32 €
2	334.663.412,26 €	52	3.594.745,99 €
3	324.999.808,61 €	53	2.940.664,92 €
4	315.405.263,39 €	54	2.436.378,04 €
5	305.886.575,36 €	55	2.043.542,16 €
6	296.442.261,04 €	56	1.734.093,32 €
7	287.077.056,60 €	57	1.471.855,23 €
8	277.793.922,47 €	58	1.243.538,68 €
9	268.595.015,82 €	59	1.049.854,48 €
10	259.466.189,70 €	60	893.875,14 €
11	250.415.571,84 €	61	766.269,10 €
12	241.406.082,29 €	62	660.409,45 €
13	232.455.535,97 €	63	571.259,81 €
14	223.561.923,35 €	64	499.724,18 €
15	214.733.604,32 €	65	436.972,78 €
16	205.979.763,52 €	66	382.605,36 €
17	197.280.092,47 €	67	338.381,81 €
18	188.644.342,00 €	68	302.108,79 €
19	180.082.503,18 €	69	271.056,37 €
20	171.597.127,83 €	70	244.835,19 €
21	163.206.399,87 €	71	227.309,26 €
22	154.918.111,61 €	72	212.330,35 €
23	146.745.352,76 €	73	199.199,79 €
24	138.675.583,52 €	74	186.357,55 €
25	130.701.269,73 €	75	173.626,26 €
26	122.855.919,26 €	76	161.917,56 €
27	115.139.978,30 €	77	150.349,53 €
28	107.563.977,57 €	78	139.636,64 €
29	100.154.919,93 €	79	129.386,15 €
30	92.922.115,06 €	80	119.085,46 €
31	85.869.466,19 €	81	108.734,30 €
32	78.981.209,13 €	82	99.647,80 €
33	72.302.522,28 €	83	92.517,48 €
34	65.810.804,33 €	84	85.600,05 €
35	59.543.379,43 €	85	78.647,73 €
36	53.477.262,74 €	86	72.204,97 €
37	47.617.285,95 €	87	65.729,88 €
38	42.056.865,04 €	88	59.472,94 €
39	36.809.457,49 €	89	53.586,49 €
40	31.912.389,96 €	90	47.670,48 €
41	27.429.840,62 €	91	41.724,75 €
42	23.366.440,26 €	92	36.301,32 €
43	19.775.420,16 €	93	31.639,37 €
44	16.714.237,79 €	94	26.955,22 €
45	14.136.557,03 €	95	22.359,57 €
46	11.873.254,74 €	96	18.477,13 €
47	9.906.016,82 €	97	14.776,53 €
48	8.176.733,57 €	98	11.448,10 €
49	6.688.071,09 €	99	9.115,76 €
50	5.436.647,20 €	100	7.476,70 €

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19. Priority of Payments + Transaction Costs



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
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Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
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Pre-Enforcement Available Interest Amount

Interest Collections	+	1.490.109,38 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	224.918,67 €
Interest on Transaction and Purchase Shortfall Account	+	- €
Amounts on the Commingling Reserve account*	+	- €
Amounts on the Liquidity Reserve Account	+	4.993.503,63 €
Amounts received by the Interest Rate Swap counterparty	+	564.177,75 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts paid to the Issuer	+	- €
Available Interest Amount	=	7.272.709,43 €

*exit: any interest earned on any balance credited to the Commingling Reserve Account

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	13.309.393,18 €
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	+	104,23 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	1.002.375,28 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	14.311.872,69 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	7.272.709,43 €
Senior Expenses and Taxes	- 8.387,63 €
Swap Interest Paymentst other than subordinated Payments	- - €
Interest on Class A Notes	- 294.189,75 €
Interest on Class B (if Most Senior Note or Class B PDL < 25%)	- 94.650,00 €
Interest on Class C (if Most Senior Note or Class C PDL < 25%)	- 175.090,50 €
Interest on Class D (if Most Senior Note or Class D PDL < 25%)	- 155.160,00 €
Interest on Class E (if Most Senior Note or Class E PDL < 25%)	- 97.023,75 €
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	- 1.002.375,28 €
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 (including previously accrued)	- - €
Interest Class G	- 21.206,25 €
Mezzanine Loan Interest	- - €
Subordinated Swap Amounts (if applicable)	- - €
Fees for Commingling Reserve Account and Set-Off Reserve Account	- - €
Interest on Liquidity Reserve Loan	- 27.507,51 €
Principal on Liquidity Reserve Loan	- - €
Remaining Amount to the Seller	412.118,76 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	14.311.872,69 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 14.311.872,69 €
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	- 14.311.788,75 €
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	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	8.387,63 €								
Interest accrued for the Period	864.827,76 €	294.189,75 €	94.650,00 €	175.090,50 €	155.160,00 €	97.023,75 €	- €	21.206,25 €	27.507,51 €
Cumulative Interest accrued	117.879.687,99 €	79.392.714,75 €	6.031.176,00 €	11.168.693,25 €	9.906.705,00 €	6.202.968,75 €	1.504.800,00 €	1.823.006,25 €	1.849.823,99 €
Interest Payments	864.827,76 €	294.189,75 €	94.650,00 €	175.090,50 €	155.160,00 €	97.023,75 €	- €	21.206,25 €	27.507,51 €
Cumulative Interest Payments	116.930.717,39 €	79.392.714,75 €	6.031.176,00 €	11.168.693,25 €	9.906.705,00 €	6.202.968,75 €	1.504.800,00 €	1.176.581,25 €	1.547.078,39 €
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



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

16.534.090,75 €

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21. Counterparties



Calculation Date	10.04.2026				
Payment Date	14.04.2026				
Period No	53				
Monthly Period	Apr 2026				
Interest Period	from	16.03.2026	to	14.04.2026	= 29 days
Collection Period	from	01.03.2026	to	31.03.2026	

Joint Lead Managers

Banco Santander S.A.
Paseo de Pareda 9 - 12
39004 Santander
Spain

Société Générale S.A.
29 Boulevard Haussmann
75009 Paris
France

Joint Lead Manager (Class A)

Citigroup Global Markets Europe AG
Reuterweg 16
60323 Frankfurt am Main
Germany

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

Fitch			Moody's			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A+	F1	STABLE	A1	P-1	STABLE	performing
A-	F1	STABLE	A1	P-1	NEG	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 31.03.2026, data source: Bloomberg

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22. Issuer Information



Calculation Date	10.04.2026				
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Collection Period	from	01.03.2026	to	31.03.2026	

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	10.04.2026
Payment Date	14.04.2026
Period No	53
Monthly Period	Apr 2026
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Collection Period	from 01.03.2026 to 31.03.2026

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
Current Counterparty Ratings		AA(dcr)	F1+	STABLE	Aa2(cr)	P-1	STABLE	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 321.265.406,25 €
Fixed Rate -0,2400%
Floating Rate (Euribor) 1,9400%
Net Swap Payments - 564.177,75 €
Notional Amount next period 306.953.617,50 €

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

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

Ratings as of 31.03.2026, data source: Bloomberg

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

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24. Santander Consumer Bank



Contact Details

Team ABS

abs_ger@santander.de

Calculation Date	10.04.2026				
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Period No	53				
Monthly Period	Apr 2026				
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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	A2(cr)	P-1(cr)	STABLE
A+	F1	STABLE	A2(cr)	P-1(cr)	STABLE
A	F1	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.03.2026, data source: Bloomberg

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25. Glossary



Calculation Date	10.04.2026				
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Collection Period	from	01.03.2026	to	31.03.2026	

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.