

SC Germany Consumer 2021-1

Monthly Investor Report



ABS Issuer
of the Year

Santander Germany

WINNER



GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS Issuer of the Year

Santander Consumer Bank AG

WINNER



GlobalCapital
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SECURITIZATION
AWARDS

ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2021-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

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1. Portfolio Information



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period from	14.04.2026	to	15.05.2026	=	31 days
Collection Period from	01.04.2026	to	30.04.2026		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	39.813	344.453.533,56 €	358.765.302,02 €
Scheduled Principal Payments		9.870.548,45 €	9.824.199,70 €
Prepayment Principal		4.001.276,89 €	3.485.193,48 €
Total Principal Collections		13.871.825,34 €	13.309.393,18 €
Total Interest Collections		1.429.281,66 €	1.490.109,38 €
Defaults		1.033.942,31 €	1.002.375,28 €
Replenishment Amount		- €	- €
End of Period		329.547.765,91 €	344.453.533,56 €
Purchase Shortfall Amount		78,59 €	83,94 €
Total Assets (End of Period)	38.772	329.547.844,50 €	344.453.617,50 €
Current Prepayment Rate (annualised)		13,1%	
Current Poolfactor		19,8%	

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1.1 Portfolio Information per period



Calculation Date	12.05.2026			
Payment Date	15.05.2026			
Period No	54			
Monthly Period	May 2026			
Interest Period	from	14.04.2026	to	15.05.2026 = 31 days
Collection Period	from	01.04.2026	to	30.04.2026

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%
54	344.453.533,56 €	9.870.548,45 €	4.001.276,89 €	13.871.825,34 €	13,08%
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2. Reserve Accounts



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from 14.04.2026	to 15.05.2026	=	31 days	
Collection Period	from 01.04.2026	to 30.04.2026			

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	1,6%	4.992.967,54 €	
Cash Outflow		4.992.967,54 €	
of which Liquidity Reserve Excess Amount		7.967,54 €	
Cash Inflow		4.985.000,00 €	
End of Period	1,7%	4.985.000,00 €	
Required Liquidity Reserve Amount	1,7%	4.985.000,00 €	

Commingling Reserve

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



Calculation Date	12.05.2026				
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Collection Period	from	01.04.2026	to	30.04.2026	

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%	0,12%	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%
54	344.453.533,56 €	1.295.675,05 €	3.506.616,61 €	1.241.925,33 €	2.018.638,72 €	97,66%	0,38%	1,02%	0,36%	0,59%
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3.2 Default Data



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from 14.04.2026	to 15.05.2026	=	31 days	
Collection Period	from 01.04.2026	to 30.04.2026			

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.033.942,31 €	
Current Period Recoveries	256.587,83 €	
Current Period Net Default	777.354,48 €	
New Number of Defaulted Contracts		91
Cumulative Default		
Cumulative Gross Default	120.388.069,35 €	
Cumulative Recoveries	16.030.181,10 €	
Cumulative Net Losses	104.357.888,25 €	
Total Number of Defaulted Contracts		8.870

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	1.033.942,31 €
Class G Amount credited to the PDL	1.033.942,31 €
Class G PDL EoP	- €

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3.3 Defaults & Recoveries per period



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	n/a
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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%	-7.152,51 €	-7.152,51 €	9.040.849,10 €	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%
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%
54	8870	1.033.942,31 €	120.388.069,35 €	2.199.852.201,99 €	5,47%	256.587,83 €	16.030.181,10 €	104.357.888,25 €	4,74%	0,22%
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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	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period from	14.04.2026	to	15.05.2026	=	31 days
Collection Period from	01.04.2026	to	30.04.2026		

	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			30.04.2026	
			4,74%	
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%		21,97%	
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	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period from	14.04.2026	to	15.05.2026	=	31 days
Collection Period from	01.04.2026	to	30.04.2026		

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) / Baa3 (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	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 €
Replenishment	- €							
Amortisation	14.905.773,00 €							
Redemption per Class		14.905.773,00 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.249,96 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	296.547.844,50 €	109.093.954,50 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Current Tranching		36,8%	13,7%	22,3%	17,1%	8,6%	0,0%	1,5%
Current Pool Factor	0,20	0,09	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	1,998%	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	30							
Principal Outstanding per Note Beginning of Period		10.398,30 €	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		1.249,96 €	- €	- €	- €	- €	- €	- €
Principal Outstanding per Note End of Period		9.148,34 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
> Interest accrued for the period	-	288.108,00 €	-	190.466,25 €	-	104.985,00 €	- €	22.668,75 €
Interest Payment		288.108,00 €	103.206,00 €	190.466,25 €	168.397,50 €	104.985,00 €	- €	22.668,75 €
Interest Payment per Note		24,16 €	172,01 €	195,35 €	224,53 €	279,96 €	- €	503,75 €
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		67,40%	55,06%	35,01%	19,59%	11,88%	11,88%	10,51%

* Last rating action as of 24.02.2025

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6. Original Principal Balance



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

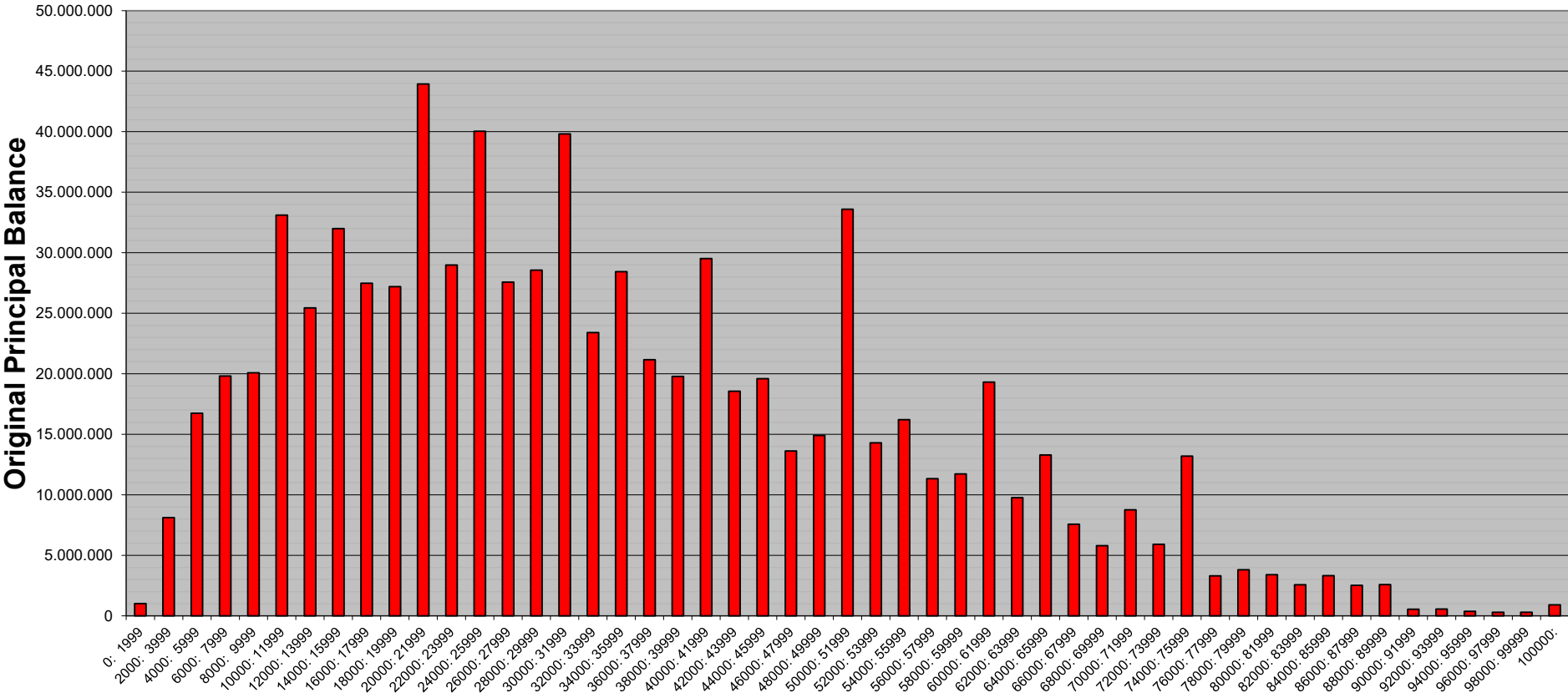
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.021.654,98	0,13%	768	1,98%
2000: 3999	8.123.518,02	1,01%	2.802	7,23%
4000: 5999	16.742.400,25	2,08%	3.401	8,77%
6000: 7999	19.809.832,57	2,46%	2.900	7,48%
8000: 9999	20.075.474,56	2,50%	2.287	5,90%
10000: 11999	33.114.936,97	4,12%	3.115	8,03%
12000: 13999	25.438.265,56	3,16%	1.986	5,12%
14000: 15999	31.987.250,07	3,98%	2.140	5,52%
16000: 17999	27.478.085,78	3,42%	1.624	4,19%
18000: 19999	27.191.040,59	3,38%	1.443	3,72%
20000: 21999	43.948.293,87	5,47%	2.137	5,51%
22000: 23999	28.985.221,64	3,60%	1.267	3,27%
24000: 25999	40.039.079,65	4,98%	1.607	4,14%
26000: 27999	27.577.545,10	3,43%	1.025	2,64%
28000: 29999	28.557.434,63	3,55%	987	2,55%
30000: 31999	39.810.764,45	4,95%	1.303	3,36%
32000: 33999	23.403.330,40	2,91%	713	1,84%
34000: 35999	28.428.799,36	3,54%	814	2,10%
36000: 37999	21.157.144,53	2,63%	573	1,48%
38000: 39999	19.774.188,51	2,46%	509	1,31%
40000: 41999	29.515.337,09	3,67%	728	1,88%
42000: 43999	18.560.950,54	2,31%	433	1,12%
44000: 45999	19.593.769,64	2,44%	436	1,12%
46000: 47999	13.616.143,67	1,69%	290	0,75%
48000: 49999	14.907.768,68	1,85%	305	0,79%
50000: 51999	33.587.971,27	4,18%	667	1,72%
52000: 53999	14.297.900,18	1,78%	270	0,70%
54000: 55999	16.211.753,52	2,02%	295	0,76%
56000: 57999	11.330.293,79	1,41%	199	0,51%
58000: 59999	11.719.095,53	1,46%	199	0,51%
60000: 61999	19.317.097,63	2,40%	320	0,83%
62000: 63999	9.764.773,89	1,21%	155	0,40%
64000: 65999	13.289.374,80	1,65%	205	0,53%
66000: 67999	7.564.474,51	0,94%	113	0,29%
68000: 69999	5.798.535,53	0,72%	84	0,22%
70000: 71999	8.752.534,92	1,09%	124	0,32%
72000: 73999	5.907.589,32	0,73%	81	0,21%
74000: 75999	13.188.684,10	1,64%	176	0,45%
76000: 77999	3.309.435,08	0,41%	43	0,11%
78000: 79999	3.797.348,74	0,47%	48	0,12%
80000: 81999	3.400.665,64	0,42%	42	0,11%
82000: 83999	2.572.916,08	0,32%	31	0,08%
84000: 85999	3.316.827,70	0,41%	39	0,10%
86000: 87999	2.523.915,43	0,31%	29	0,07%
88000: 89999	2.579.995,08	0,32%	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	804.061.640,24	100,00%	38.772	100,00%

Statistics in EUR	
Average Amount	20.738,20

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6.1 Original PB (Graph)

Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	



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7. Current Principal Balance



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

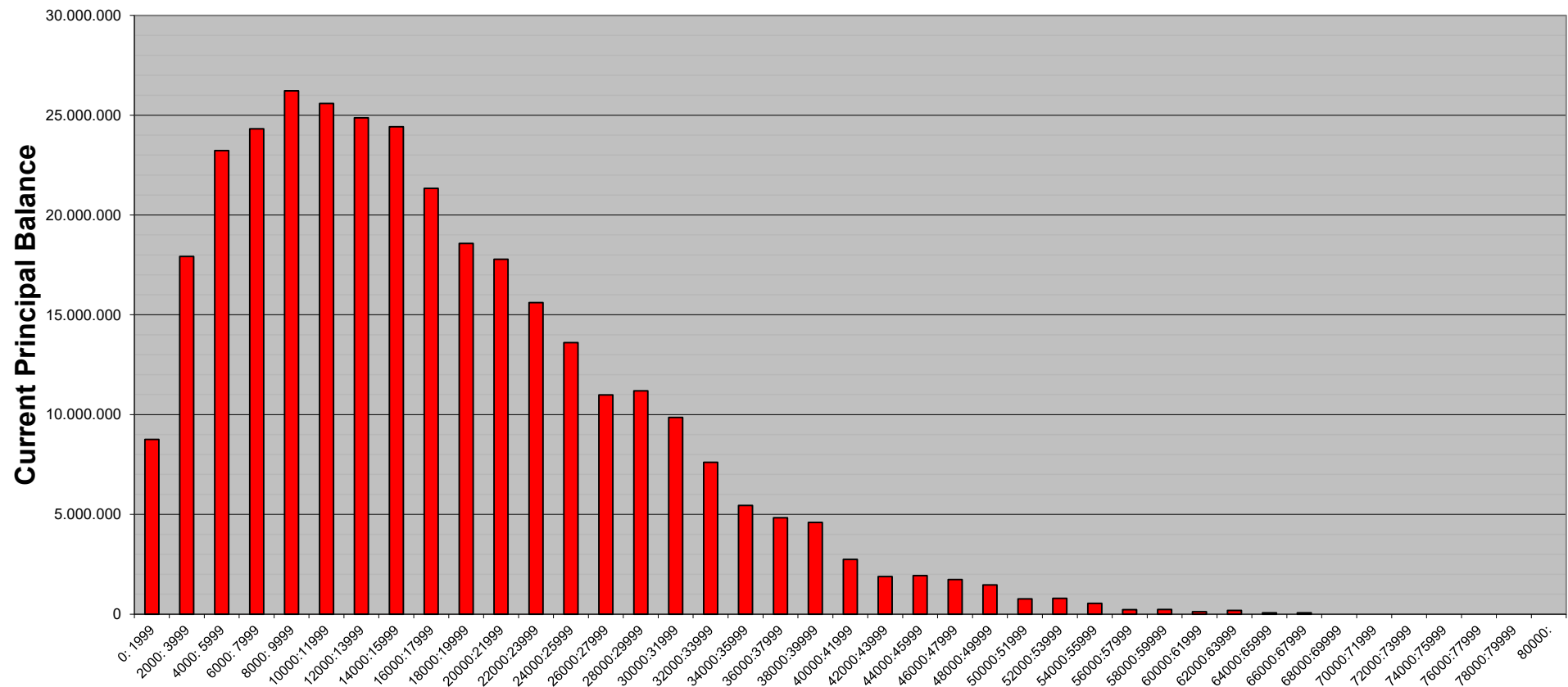
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	8.761.622,18	2,66%	9.354	24,13%
2000: 3999	17.921.253,81	5,44%	6.096	15,72%
4000: 5999	23.231.227,04	7,05%	4.692	12,10%
6000: 7999	24.317.423,45	7,38%	3.486	8,99%
8000: 9999	26.223.876,71	7,96%	2.922	7,54%
10000:11999	25.589.817,86	7,77%	2.329	6,01%
12000:13999	24.870.301,89	7,55%	1.919	4,95%
14000:15999	24.424.654,51	7,41%	1.636	4,22%
16000:17999	21.331.606,86	6,47%	1.258	3,24%
18000:19999	18.570.235,77	5,64%	981	2,53%
20000:21999	17.783.794,18	5,40%	849	2,19%
22000:23999	15.610.606,20	4,74%	680	1,75%
24000:25999	13.603.915,42	4,13%	545	1,41%
26000:27999	10.988.109,56	3,33%	408	1,05%
28000:29999	11.191.107,01	3,40%	387	1,00%
30000:31999	9.854.885,78	2,99%	318	0,82%
32000:33999	7.608.849,45	2,31%	231	0,60%
34000:35999	5.443.299,30	1,65%	156	0,40%
36000:37999	4.835.134,11	1,47%	131	0,34%
38000:39999	4.599.272,00	1,40%	118	0,30%
40000:41999	2.748.072,68	0,83%	67	0,17%
42000:43999	1.887.782,90	0,57%	44	0,11%
44000:45999	1.935.818,03	0,59%	43	0,11%
46000:47999	1.735.436,69	0,53%	37	0,10%
48000:49999	1.468.314,21	0,45%	30	0,08%
50000:51999	762.814,12	0,23%	15	0,04%
52000:53999	794.362,42	0,24%	15	0,04%
54000:55999	547.772,74	0,17%	10	0,03%
56000:57999	226.580,23	0,07%	4	0,01%
58000:59999	236.313,39	0,07%	4	0,01%
60000:61999	121.205,40	0,04%	2	0,01%
62000:63999	190.886,24	0,06%	3	0,01%
64000:65999	65.074,14	0,02%	1	0,00%
66000:67999	66.339,63	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	329.547.765,91	100,00%	38.772	100,00%

Statistics in EUR	
Average Amount	8.499,63

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7.1 Current PB (Graph)

Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	



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8. Borrower Concentration



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	66.339,63	0,0201%	1
2	65.074,14	0,0197%	1
3	63.824,43	0,0194%	1
4	63.711,73	0,0193%	1
5	63.350,08	0,0192%	1
6	60.608,27	0,0184%	1
7	60.597,13	0,0184%	1
8	59.357,13	0,0180%	1
9	59.298,63	0,0180%	1
10	58.991,88	0,0179%	1
11	58.665,75	0,0178%	1
12	56.913,40	0,0173%	1
13	56.829,59	0,0172%	1
14	56.595,69	0,0172%	1
15	56.241,55	0,0171%	1
16	56.171,04	0,0170%	2
17	55.896,68	0,0170%	1
18	55.313,11	0,0168%	1
19	55.270,26	0,0168%	1
20	55.014,31	0,0167%	1
21	54.889,00	0,0167%	1
22	54.538,78	0,0165%	1
23	54.386,30	0,0165%	1
24	54.241,63	0,0165%	1
25	54.013,48	0,0164%	1
	1.456.133,62	0,4419%	26

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9. Geographical Distribution



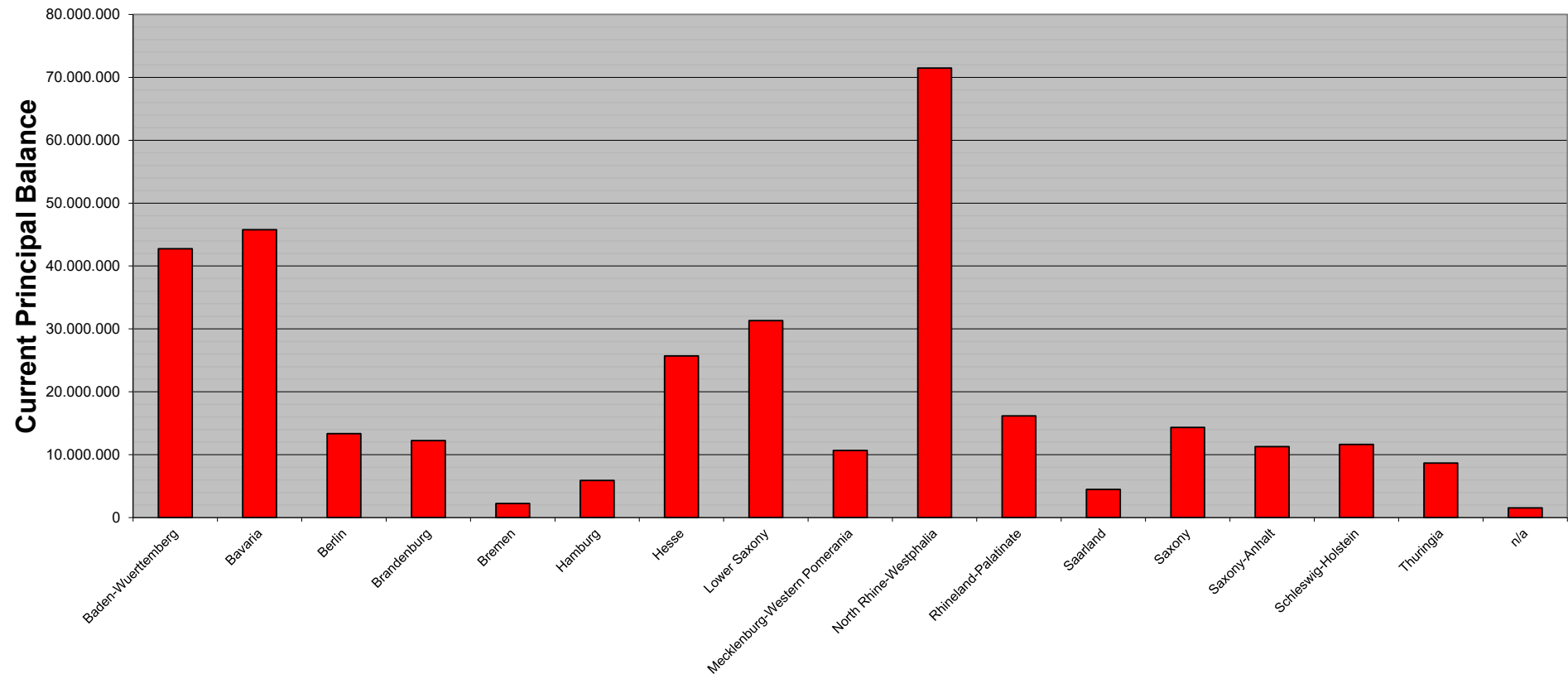
Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	42.745.904,27	12,97%	4.591	11,84%
Bavaria	45.778.369,34	13,89%	5.209	13,43%
Berlin	13.337.687,73	4,05%	1.593	4,11%
Brandenburg	12.231.024,34	3,71%	1.564	4,03%
Bremen	2.237.504,61	0,68%	278	0,72%
Hamburg	5.908.648,71	1,79%	684	1,76%
Hesse	25.694.062,26	7,80%	2.873	7,41%
Lower Saxony	31.307.802,34	9,50%	3.906	10,07%
Mecklenburg-Western Pomerania	10.668.309,33	3,24%	1.258	3,24%
North Rhine-Westphalia	71.474.080,05	21,69%	8.306	21,42%
Rhineland-Palatinate	16.176.933,71	4,91%	1.930	4,98%
Saarland	4.491.025,27	1,36%	521	1,34%
Saxony	14.348.418,78	4,35%	1.828	4,71%
Saxony-Anhalt	11.299.072,29	3,43%	1.444	3,72%
Schleswig-Holstein	11.629.963,52	3,53%	1.464	3,78%
Thuringia	8.663.387,12	2,63%	1.166	3,01%
n/a	1.555.572,24	0,47%	157	0,40%
Total	329.547.765,91	100,00%	38.772	100,00%

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9.1 Geographical Distribution (Graph)

Calculation Date	12.05.2026					
Payment Date	15.05.2026					
Period No	54					
Monthly Period	May 2026					
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		



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10. Collateral



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

<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	13.399.184,43	4,07%	829	2,14%
unsecured	316.148.581,48	95,93%	37.943	97,86%
Total	329.547.765,91	100,00%	38.772	100,00%

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11. Insurances



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

<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	150.693.484,52	45,73%	19.764	50,97%
Yes	178.854.281,39	54,27%	19.008	49,03%
Total	329.547.765,91	100,00%	38.772	100,00%

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12. Payment Methods



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from 14.04.2026	to	15.05.2026	=	31 days
Collection Period	from 01.04.2026	to	30.04.2026		

<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	304.536.782,44	92,41%	36.366	93,79%
Other	25.010.983,47	7,59%	2.406	6,21%
Total	329.547.765,91	100,00%	38.772	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	87.824.776,38	26,65%	9.774	25,21%
1st of month	241.722.989,53	73,35%	28.998	74,79%
Total	329.547.765,91	100,00%	38.772	100,00%

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13. Effective Interest Rate



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	384.060,91	0,12%	300	0,77%
1: 1	4.996.319,49	1,52%	947	2,44%
2: 2	68.365.652,57	20,75%	9.834	25,36%
3: 3	46.045.873,14	13,97%	5.202	13,42%
4: 4	44.627.343,33	13,54%	4.993	12,88%
5: 5	45.737.164,57	13,88%	5.107	13,17%
6: 6	71.284.602,83	21,63%	7.048	18,18%
7: 7	35.762.607,43	10,85%	3.935	10,15%
8: 8	8.647.379,17	2,62%	949	2,45%
9: 9	2.979.462,08	0,90%	349	0,90%
10:10	369.398,66	0,11%	54	0,14%
11:11	265.765,23	0,08%	40	0,10%
12:12	73.513,45	0,02%	11	0,03%
13:	8.623,05	0,00%	3	0,01%
Total	329.547.765,91	100,00%	38.772	100,00%

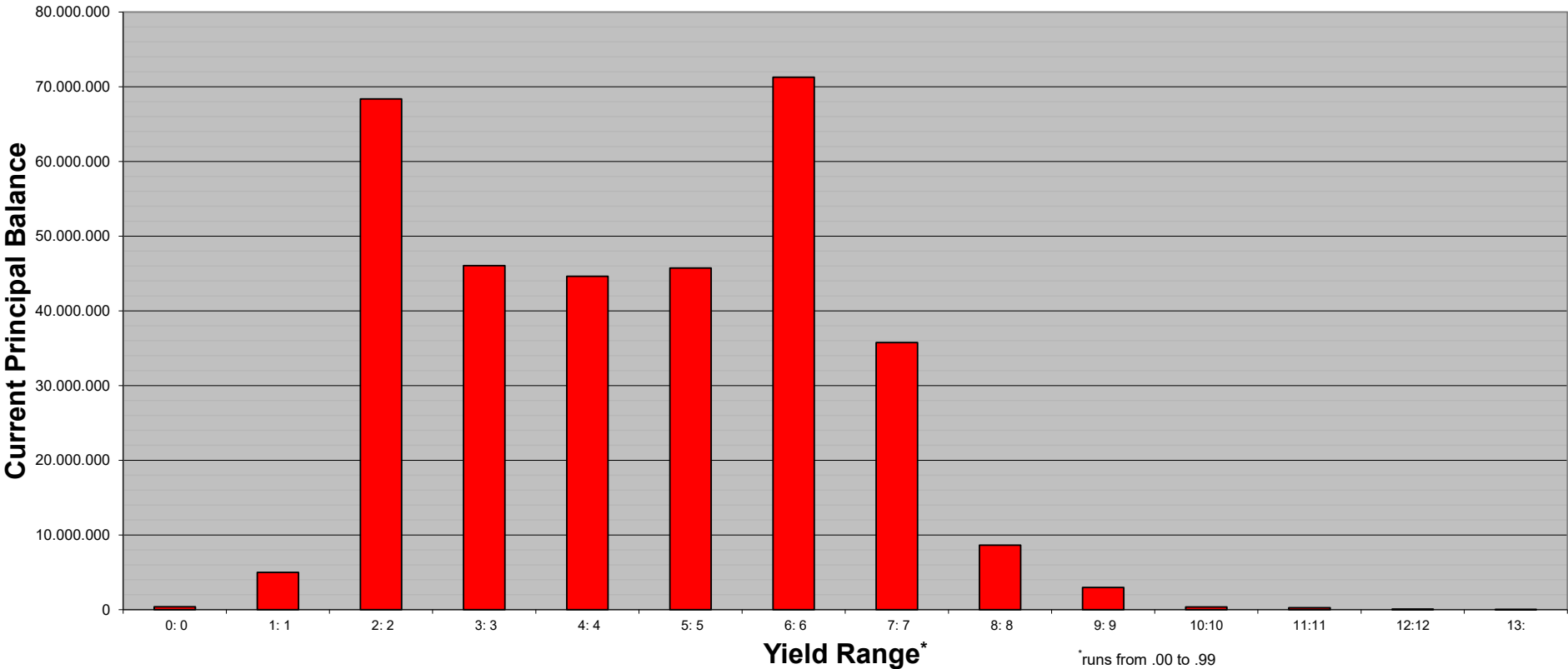
Statistics in %	
WA Interest	5,29%

* runs from .00 to .99

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13.1 Effective Interest Rate (Graph)

Calculation Date	12.05.2026					
Payment Date	15.05.2026					
Period No	54					
Monthly Period	May 2026					
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		



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14. Seasoning



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

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	2.900.799,47	0,88%	293	0,76%
45:47	18.331.505,64	5,56%	1.731	4,46%
48:50	34.485.677,71	10,46%	3.301	8,51%
51:53	38.384.416,15	11,65%	4.168	10,75%
54:56	70.465.137,05	21,38%	8.671	22,36%
57:59	81.449.175,49	24,72%	9.420	24,30%
60:62	45.100.839,64	13,69%	5.559	14,34%
63:65	22.933.242,47	6,96%	3.117	8,04%
66:68	12.615.704,63	3,83%	1.937	5,00%
69:71	1.110.072,44	0,34%	186	0,48%
72:74	723.699,50	0,22%	131	0,34%
75:77	594.986,39	0,18%	126	0,32%
78:80	254.455,49	0,08%	60	0,15%
81:	198.053,84	0,06%	72	0,19%
Total	329.547.765,91	100,00%	38.772	100,00%

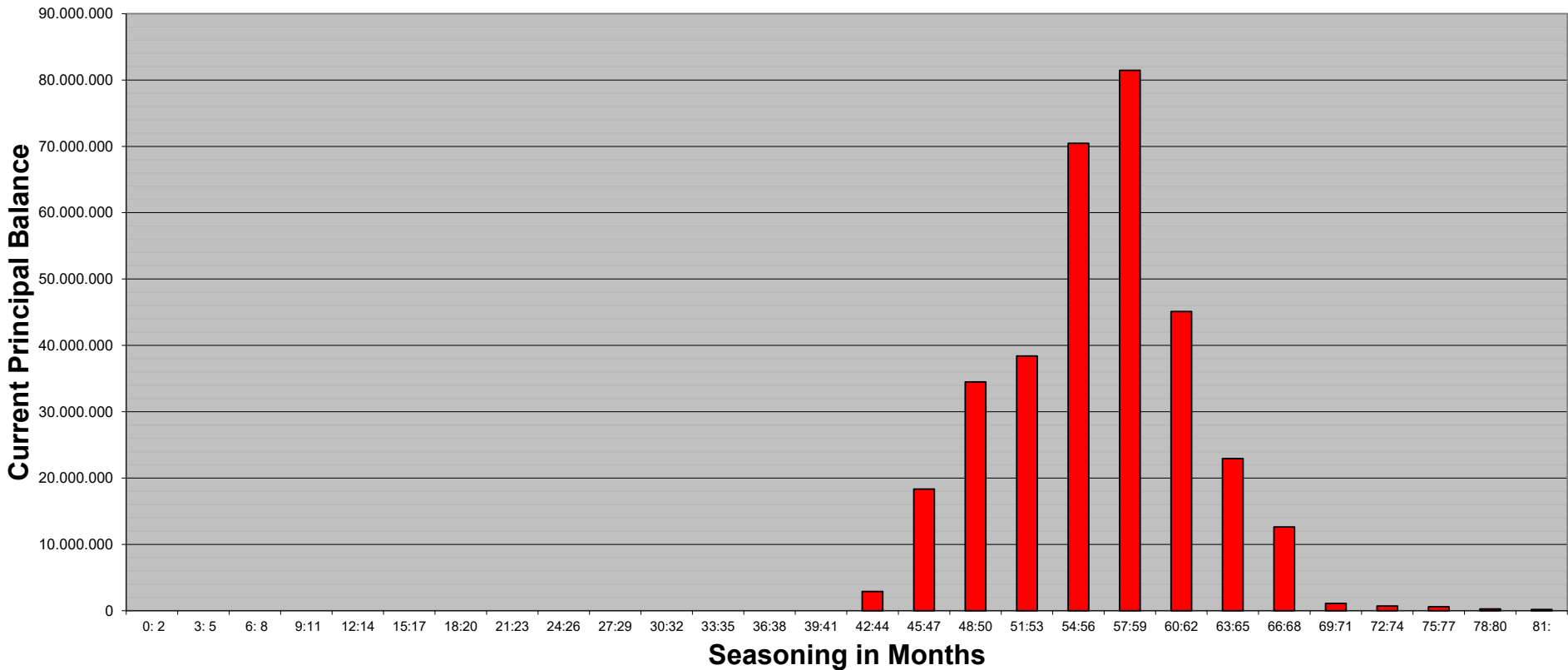
Statistics

WA Seasoning	56,24
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14.1 Seasoning (Graph)

Calculation Date	12.05.2026					
Payment Date	15.05.2026					
Period No	54					
Monthly Period	May 2026					
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		



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15. Remaining Term



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	2.537.949,89	0,77%	3.617	9,33%
7: 13	6.862.890,93	2,08%	2.964	7,64%
14: 20	13.907.072,84	4,22%	3.524	9,09%
21: 27	26.836.544,00	8,14%	4.507	11,62%
28: 34	45.137.567,97	13,70%	6.110	15,76%
35: 41	101.863.655,40	30,91%	8.993	23,19%
42: 48	83.962.170,22	25,48%	6.351	16,38%
49: 55	36.139.464,42	10,97%	2.219	5,72%
56: 62	8.319.817,13	2,52%	346	0,89%
63: 69	2.852.753,85	0,87%	97	0,25%
70: 76	347.980,31	0,11%	14	0,04%
77: 83	273.247,10	0,08%	8	0,02%
84: 90	138.125,76	0,04%	4	0,01%
91: 97	230.680,30	0,07%	11	0,03%
98:	137.845,79	0,04%	7	0,02%
Total	329.547.765,91	100,00%	38.772	100,00%

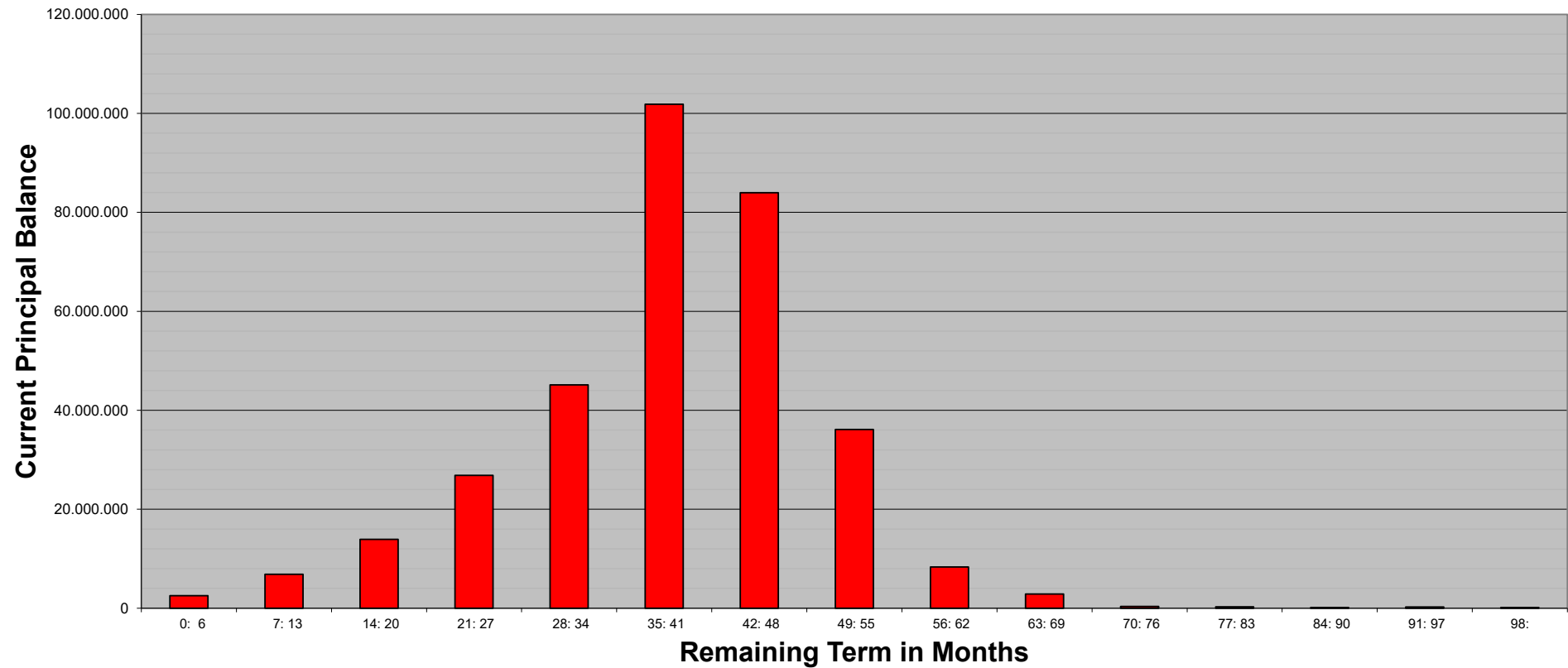
Statistics

WA Remaining Term	38,43
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15.1 Remaining Term (Graph)

Calculation Date	12.05.2026					
Payment Date	15.05.2026					
Period No	54					
Monthly Period	May 2026					
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		



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16. Original Term



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

<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	-1.850,65	0,00%	9	0,02%
14: 20	-578,66	0,00%	11	0,03%
21: 27	-22.131,38	-0,01%	14	0,04%
28: 34	313,91	0,00%	11	0,03%
35: 41	25.483,59	0,01%	22	0,06%
42: 48	15.353,59	0,00%	42	0,11%
49: 55	262.455,11	0,08%	423	1,09%
56: 62	4.297.313,75	1,30%	3.934	10,15%
63: 69	2.349.331,88	0,71%	1.002	2,58%
70: 76	14.677.368,35	4,45%	3.988	10,29%
77: 83	6.646.746,92	2,02%	989	2,55%
84: 90	56.096.362,64	17,02%	8.960	23,11%
91: 97	128.492.605,20	38,99%	11.307	29,16%
98: 104	89.398.946,25	27,13%	6.847	17,66%
105: 111	17.951.528,37	5,45%	853	2,20%
112:	9.358.517,04	2,84%	360	0,93%
Total	329.547.765,91	100,00%	38.772	100,00%

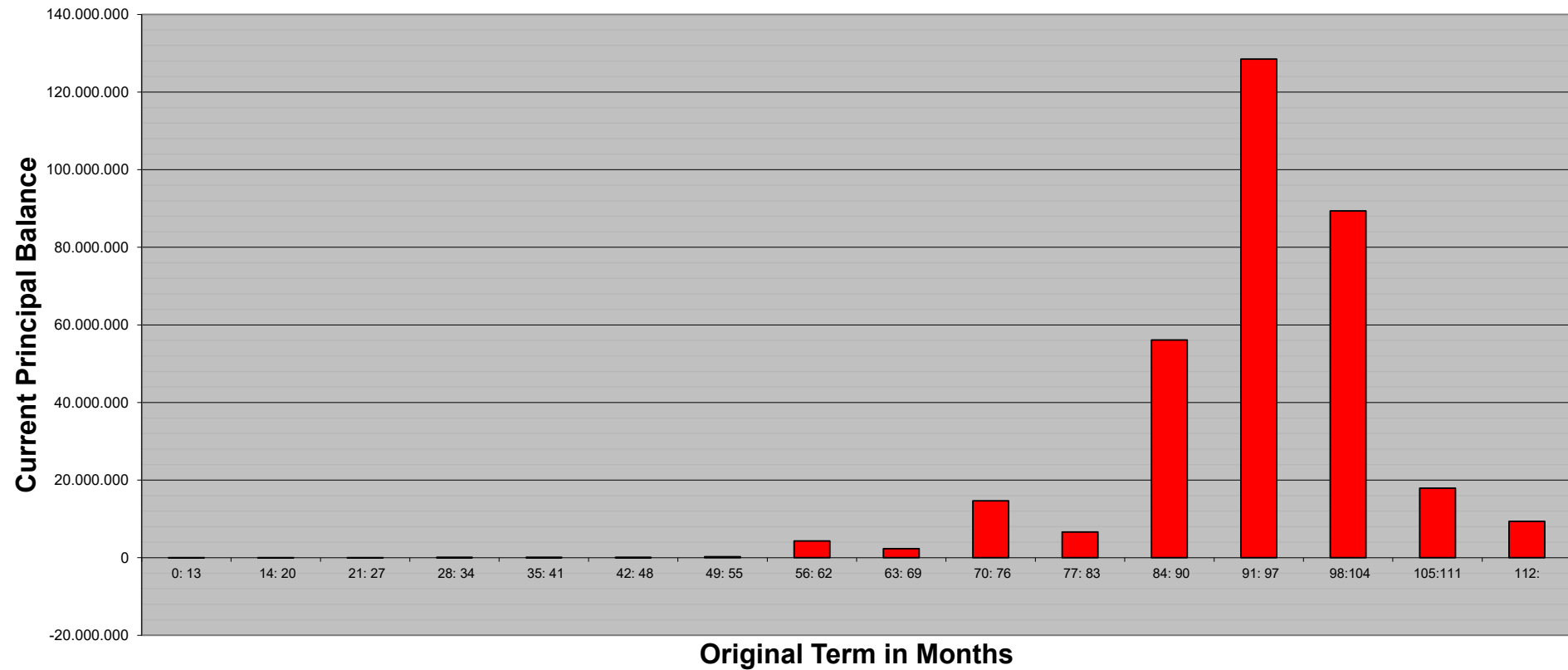
Statistics

WA Original Term	94,67
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16.1 Original Term (Graph)

Calculation Date	12.05.2026					
Payment Date	15.05.2026					
Period No	54					
Monthly Period	May 2026					
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		



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17. Loan Concentration



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

<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	323.171.061,93	98,07%	37.130	95,76%	37.130	98,00%
2: 2	5.830.936,61	1,77%	1.314	3,39%	657	1,73%
3: 3	449.570,82	0,14%	246	0,63%	82	0,22%
4: 4	69.463,54	0,02%	52	0,13%	13	0,03%
5: 5	26.733,01	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	329.547.765,91	100,00%	38.772	100,00%	37.888	100,00%

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18. Amortisation Profile



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=
Collection Period	from	01.04.2026	to	30.04.2026	31 days

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	329.547.765,91 €	51	3.620.368,48 €
2	319.974.936,73 €	52	2.968.342,52 €
3	310.533.882,01 €	53	2.464.744,16 €
4	301.166.071,98 €	54	2.068.807,86 €
5	291.872.922,16 €	55	1.765.173,10 €
6	282.654.510,37 €	56	1.499.806,48 €
7	273.518.189,62 €	57	1.273.023,41 €
8	264.464.934,62 €	58	1.081.570,52 €
9	255.478.798,83 €	59	923.227,00 €
10	246.569.355,08 €	60	792.403,44 €
11	237.699.246,57 €	61	683.443,16 €
12	228.890.351,16 €	62	592.849,64 €
13	220.138.250,81 €	63	516.512,91 €
14	211.448.243,64 €	64	450.505,23 €
15	202.830.218,22 €	65	395.014,50 €
16	194.267.398,72 €	66	349.887,95 €
17	185.767.617,57 €	67	309.622,08 €
18	177.341.826,62 €	68	275.062,92 €
19	168.993.030,28 €	69	248.200,87 €
20	160.738.029,74 €	70	226.403,34 €
21	152.582.215,30 €	71	210.758,20 €
22	144.543.737,47 €	72	197.335,50 €
23	136.605.608,93 €	73	184.632,25 €
24	128.761.210,86 €	74	172.040,66 €
25	121.043.462,79 €	75	159.833,80 €
26	113.453.922,82 €	76	148.399,79 €
27	106.002.967,44 €	77	137.821,51 €
28	98.717.004,76 €	78	127.706,24 €
29	91.602.414,18 €	79	117.541,49 €
30	84.667.976,46 €	80	107.326,99 €
31	77.893.571,86 €	81	98.377,61 €
32	71.326.208,74 €	82	90.948,59 €
33	64.942.565,22 €	83	84.156,57 €
34	58.775.360,84 €	84	77.330,35 €
35	52.808.489,74 €	85	71.014,30 €
36	47.041.875,86 €	86	64.666,62 €
37	41.572.627,66 €	87	58.537,78 €
38	36.408.072,83 €	88	52.780,10 €
39	31.588.512,49 €	89	46.993,57 €
40	27.176.896,63 €	90	41.178,02 €
41	23.175.117,20 €	91	35.885,46 €
42	19.629.687,17 €	92	31.354,99 €
43	16.602.641,93 €	93	26.803,03 €
44	14.057.978,56 €	94	22.340,32 €
45	11.823.119,78 €	95	18.591,54 €
46	9.881.246,66 €	96	15.025,29 €
47	8.164.977,35 €	97	11.831,92 €
48	6.693.163,26 €	98	9.493,68 €
49	5.452.683,58 €	99	7.851,26 €
50	4.447.148,04 €	100	6.201,01 €

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19. Priority of Payments + Transaction Costs



Calculation Date	12.05.2026	
Payment Date	15.05.2026	
Period No	54	
Monthly Period	May 2026	
Interest Period	from 14.04.2026	to 15.05.2026
Collection Period	from 01.04.2026	to 30.04.2026
		= 31 days

Pre-Enforcement Available Interest Amount

Interest Collections	+	1.429.281,66 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	256.587,83 €
Interest on Transaction and Purchase Shortfall Account	+	- €
Amounts on the Commingling Reserve account*	+	- €
Amounts on the Liquidity Reserve Account	+	4.992.967,54 €
Amounts received by the Interest Rate Swap counterparty	+	591.550,78 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts paid to the Issuer	+	- €
Available Interest Amount	=	7.270.387,81 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	13.871.825,34 €
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	+	83,94 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	1.033.942,31 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	14.905.851,59 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	7.270.387,81 €
Senior Expenses and Taxes	- 50,00 €
Swap Interest Paymentst other than subordinated Payments	- - €
Interest on Class A Notes	- 288.108,00 €
Interest on Class B (if Most Senior Note or Class B PDL < 25%)	- 103.206,00 €
Interest on Class C (if Most Senior Note or Class C PDL < 25%)	- 190.466,25 €
Interest on Class D (if Most Senior Note or Class D PDL < 25%)	- 168.397,50 €
Interest on Class E (if Most Senior Note or Class E PDL < 25%)	- 104.985,00 €
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	- 1.033.942,31 €
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	- 22.668,75 €
Mezzanine Loan Interest	- - €
Subordinated Swap Amounts (if applicable)	- - €
Fees for Commingling Reserve Account and Set-Off Reserve Account	- - €
Interest on Liquidity Reserve Loan	- 29.404,58 €
Principal on Liquidity Reserve Loan	- - €
Remaining Amount to the Seller	344.159,42 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	14.905.851,59 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 14.905.851,59 €
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	- 14.905.773,00 €
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	50,00 €								
Interest accrued for the Period	907.236,08 €	288.108,00 €	103.206,00 €	190.466,25 €	168.397,50 €	104.985,00 €	- €	22.668,75 €	29.404,58 €
Cumulative Interest accrued	118.796.924,07 €	79.880.822,75 €	6.134.382,00 €	11.359.159,50 €	10.075.102,50 €	6.307.953,75 €	1.504.800,00 €	1.845.675,00 €	1.879.026,57 €
Interest Payments	907.236,08 €	288.108,00 €	103.206,00 €	190.466,25 €	168.397,50 €	104.985,00 €	- €	22.668,75 €	29.404,58 €
Cumulative Interest Payments	117.837.953,47 €	79.680.822,75 €	6.134.382,00 €	11.359.159,50 €	10.075.102,50 €	6.307.953,75 €	1.504.800,00 €	1.199.250,00 €	1.576.482,97 €
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

15.832.899,97 €

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Collection Period	from	01.04.2026	to	30.04.2026	

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21. Counterparties



Calculation Date	12.05.2026					
Payment Date	15.05.2026					
Period No	54					
Monthly Period	May 2026					
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

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 30.04.2026, data source: Bloomberg

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22. Issuer Information



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

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

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

23. Swap Counterparty Data



Calculation Date	12.05.2026					
Payment Date	15.05.2026					
Period No	54					
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Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

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 306.953.617,50 €
Fixed Rate -0,2400%
Floating Rate (Euribor) 1,9980%
Net Swap Payments - 591.550,78 €
Notional Amount next period 292.047.844,50 €

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 30.04.2026, data source: Bloomberg

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

SC Germany Consumer 2021-1 Monthly Investor Report

24. Santander Consumer Bank



Contact Details

Team ABS

abs_ger@santander.de

Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

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 30.04.2026, data source: Bloomberg

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25. Glossary



Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	54				
Monthly Period	May 2026				
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Collection Period	from	01.04.2026	to	30.04.2026	

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.