SC Germany Consumer 2021-1
Monthly Investor Report

Openbank Deutschland AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date	11.06.2026				
Payment Date	15.06.2026				
Period No	55				
Monthly Period	Jun 2026				
Interest Period from	15.05.2026	to	15.06.2026	=	31 days
Collection Period from	01.05.2026	to	31.05.2026		

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1. Portfolio Information

Calculation Date		11.06.2026			
Payment Date		15.06.2026			
Period No		55			
Monthly Period		Jun 2026			
Interest Period	from	15.05.2026	to	15.06.2026	= 31 days
Collection Period	from	01.05.2026	to	31.05.2026	

Outstanding Receivables

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**38.772**	**329.547.765,91 €**	**344.453.533,56 €**
Scheduled Principal Payments		9.537.442,38 €	9.870.548,45 €
Prepayment Principal		3.191.832,33 €	4.001.276,89 €
Total Principal Collections		**12.729.274,71 €**	**13.871.825,34 €**
Total Interest Collections		**1.368.041,97 €**	**1.429.281,66 €**
Defaults		**979.529,80 €**	**1.033.942,31 €**
Replenishment Amount		**- €**	**- €**
End of Period		**315.838.961,40 €**	**329.547.765,91 €**
Purchase Shortfall Amount		**22,35 €**	**78,59 €**
Total Assets (End of Period)	**37.778**	**315.838.983,75 €**	**329.547.844,50 €**
Current Prepayment Rate (annualised)		11,0%	
Current Poolfactor		18,9%	

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1.1 Portfolio Information per period

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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%
55	329.547.765,91 €	9.537.442,38 €	3.191.832,33 €	12.729.274,71 €	11,02%
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2. Reserve Accounts

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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,7%	4.992.699,48 €	
Cash Outflow		4.992.699,48 €	
of which Liquidity Reserve Excess Amount		7.699,48 €	
Cash Inflow		4.985.000,00 €	
End of Period	1,8%	4.985.000,00 €	
Required Liquidity Reserve Amount	1,8%	4.985.000,00 €	
Commingling Reserve	**in %**	n/a	no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount			
Set-Off Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period	0,00%	n/a	
Set-Off Reserve Required Amount		- €	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

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3.1 Delinquency Data

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Delinquency Data and Ratios

Collection Period	Outstanding BOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	**1.499.999.993,14 €**	0,00 €	0,00 €	0,00 €	0,00 €	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**1.499.999.987,15 €**	3.093.997,92 €	473.721,34 €	25.764,03 €	133.791,66 €	**99,75%**	0,21%	0,03%	0,00%	0,01%
3	**1.499.999.985,98 €**	5.002.652,16 €	2.128.186,78 €	532.500,42 €	59.335,79 €	**99,49%**	0,33%	0,14%	0,04%	0,00%
4	**1.499.999.995,73 €**	638.653,43 €	3.095.149,53 €	3.745.437,90 €	2.795.134,93 €	**99,32%**	0,04%	0,21%	0,25%	0,19%
5	**1.499.999.998,69 €**	3.235.364,58 €	4.134.580,93 €	3.063.513,26 €	2.500.790,83 €	**99,14%**	0,22%	0,28%	0,20%	0,17%
6	**1.499.999.992,23 €**	933.171,22 €	7.396.351,01 €	3.430.276,31 €	3.999.130,36 €	**98,95%**	0,06%	0,49%	0,23%	0,27%
7	**1.499.999.992,54 €**	3.796.457,98 €	5.109.633,29 €	3.841.574,92 €	4.796.991,73 €	**98,83%**	0,25%	0,34%	0,26%	0,32%
8	**1.499.999.979,11 €**	1.536.147,57 €	4.386.980,50 €	5.662.736,04 €	7.260.818,77 €	**98,74%**	0,10%	0,29%	0,38%	0,48%
9	**1.499.999.999,19 €**	4.122.467,51 €	2.049.128,04 €	4.984.234,60 €	8.029.562,24 €	**98,72%**	0,27%	0,14%	0,33%	0,54%
10	**1.499.999.987,23 €**	4.661.486,04 €	5.464.321,07 €	4.703.791,17 €	5.415.418,22 €	**98,65%**	0,31%	0,36%	0,31%	0,36%
11	**1.499.999.983,58 €**	1.680.382,43 €	4.649.146,31 €	5.271.569,71 €	7.457.862,16 €	**98,73%**	0,11%	0,31%	0,35%	0,50%
12	**1.499.999.995,55 €**	5.344.867,49 €	1.652.849,12 €	4.448.420,55 €	7.820.068,21 €	**98,72%**	0,36%	0,11%	0,30%	0,52%
13	**1.499.999.988,13 €**	1.955.755,05 €	5.201.897,61 €	5.333.675,09 €	8.503.803,33 €	**98,60%**	0,13%	0,35%	0,36%	0,57%
14	**1.448.430.826,05 €**	4.982.329,04 €	2.287.991,79 €	6.118.204,11 €	8.565.807,13 €	**98,48%**	0,34%	0,16%	0,42%	0,59%
15	**1.408.138.828,08 €**	5.972.313,13 €	5.888.409,68 €	1.737.522,12 €	9.888.679,44 €	**98,33%**	0,42%	0,42%	0,12%	0,70%
16	**1.357.977.306,98 €**	2.674.498,62 €	5.692.945,42 €	5.170.688,72 €	9.656.001,53 €	**98,29%**	0,20%	0,42%	0,38%	0,71%
17	**1.311.498.086,61 €**	5.343.071,01 €	6.558.294,68 €	5.185.831,44 €	6.320.068,25 €	**98,22%**	0,41%	0,50%	0,40%	0,48%
18	**1.263.657.178,09 €**	1.750.949,88 €	8.528.512,19 €	5.117.877,71 €	5.085.544,22 €	**98,38%**	0,14%	0,67%	0,41%	0,40%
19	**1.224.289.047,19 €**	5.527.606,69 €	5.418.645,99 €	5.026.185,52 €	7.083.757,76 €	**98,12%**	0,45%	0,44%	0,41%	0,58%
20	**1.182.859.822,29 €**	2.192.893,26 €	5.195.602,82 €	5.026.481,74 €	8.932.406,37 €	**98,20%**	0,19%	0,44%	0,42%	0,76%
21	**1.141.056.211,34 €**	4.842.434,14 €	2.121.939,71 €	5.511.311,72 €	7.772.082,44 €	**98,23%**	0,42%	0,19%	0,48%	0,68%
22	**1.100.935.602,54 €**	2.768.382,93 €	5.548.537,86 €	4.943.579,22 €	8.245.554,83 €	**98,05%**	0,25%	0,50%	0,45%	0,75%
23	**1.062.469.617,39 €**	2.234.285,48 €	5.491.669,33 €	4.991.770,98 €	7.675.243,27 €	**98,08%**	0,21%	0,52%	0,47%	0,72%
24	**1.028.500.235,04 €**	5.155.277,34 €	5.183.201,68 €	2.018.965,50 €	7.972.634,95 €	**98,02%**	0,50%	0,50%	0,20%	0,78%
25	**996.314.992,66 €**	2.521.677,16 €	4.392.822,69 €	4.586.380,06 €	7.862.413,37 €	**98,06%**	0,25%	0,44%	0,46%	0,79%
26	**965.159.527,05 €**	5.493.748,72 €	2.108.428,69 €	4.258.830,70 €	7.880.897,11 €	**97,95%**	0,57%	0,22%	0,44%	0,82%
27	**938.909.475,80 €**	5.179.300,79 €	4.774.130,30 €	3.608.967,46 €	5.020.798,52 €	**98,02%**	0,55%	0,51%	0,38%	0,53%
28	**904.913.061,14 €**	2.579.210,45 €	4.489.891,66 €	4.511.487,32 €	6.469.726,41 €	**98,01%**	0,29%	0,50%	0,50%	0,71%
29	**876.367.308,93 €**	5.228.390,23 €	4.668.837,49 €	1.280.986,38 €	7.401.531,23 €	**97,88%**	0,60%	0,53%	0,15%	0,84%
30	**845.897.968,16 €**	4.841.251,50 €	4.414.060,45 €	3.564.825,00 €	5.265.175,59 €	**97,86%**	0,57%	0,52%	0,42%	0,62%
31	**818.131.957,10 €**	4.411.961,95 €	1.714.665,26 €	6.245.036,45 €	4.663.596,85 €	**97,92%**	0,54%	0,21%	0,76%	0,57%
32	**790.155.624,61 €**	1.674.815,00 €	3.687.613,43 €	3.922.732,55 €	6.915.533,45 €	**97,95%**	0,21%	0,47%	0,50%	0,88%
33	**763.569.871,73 €**	4.900.837,36 €	4.108.662,73 €	3.204.503,44 €	5.138.789,68 €	**97,73%**	0,64%	0,54%	0,42%	0,67%
34	**735.367.523,19 €**	1.815.190,75 €	3.423.890,68 €	3.927.057,35 €	5.723.960,80 €	**97,98%**	0,25%	0,47%	0,53%	0,78%
35	**710.172.681,26 €**	4.057.890,12 €	1.247.238,03 €	3.290.005,38 €	6.174.463,65 €	**97,92%**	0,57%	0,18%	0,46%	0,87%
36	**685.566.657,28 €**	4.798.143,22 €	1.231.078,34 €	2.963.340,05 €	5.921.167,74 €	**97,82%**	0,70%	0,18%	0,43%	0,86%
37	**660.901.546,09 €**	1.602.710,30 €	3.973.521,95 €	3.298.702,65 €	5.744.240,88 €	**97,79%**	0,24%	0,60%	0,50%	0,87%
38	**637.903.729,57 €**	5.063.587,30 €	3.874.881,86 €	2.690.910,61 €	3.371.049,05 €	**97,65%**	0,79%	0,61%	0,42%	0,53%
39	**618.318.454,58 €**	4.024.053,24 €	3.614.218,60 €	992.381,23 €	5.382.294,19 €	**97,73%**	0,65%	0,58%	0,16%	0,87%
40	**596.063.188,09 €**	1.546.831,52 €	3.753.103,57 €	2.799.555,96 €	5.208.181,52 €	**97,77%**	0,26%	0,63%	0,47%	0,87%
41	**574.282.915,78 €**	3.820.113,38 €	3.211.164,61 €	2.405.734,46 €	3.289.481,82 €	**97,78%**	0,67%	0,56%	0,42%	0,57%
42	**553.545.473,48 €**	1.996.790,45 €	4.622.123,40 €	2.370.174,44 €	3.350.161,35 €	**97,77%**	0,36%	0,84%	0,43%	0,61%
43	**533.508.450,69 €**	3.699.913,14 €	1.303.908,34 €	3.775.634,27 €	3.319.759,27 €	**97,73%**	0,69%	0,24%	0,71%	0,62%
44	**513.403.236,25 €**	3.719.700,11 €	2.796.537,41 €	855.096,93 €	4.367.640,43 €	**97,71%**	0,72%	0,54%	0,17%	0,85%
45	**494.394.868,24 €**	3.622.882,63 €	1.453.773,55 €	2.190.097,40 €	4.131.552,10 €	**97,69%**	0,73%	0,29%	0,44%	0,84%
46	**474.113.388,14 €**	1.538.780,26 €	2.326.904,98 €	2.439.946,90 €	4.110.056,74 €	**97,80%**	0,32%	0,49%	0,51%	0,87%
47	**456.448.700,72 €**	3.878.640,48 €	2.594.604,91 €	1.879.501,71 €	2.898.862,70 €	**97,53%**	0,85%	0,57%	0,41%	0,64%
48	**437.888.425,59 €**	3.257.157,16 €	1.146.622,87 €	2.489.496,78 €	3.384.335,36 €	**97,65%**	0,74%	0,26%	0,57%	0,77%
49	**421.061.252,19 €**	2.059.741,04 €	1.829.398,62 €	2.201.343,38 €	3.612.303,74 €	**97,70%**	0,49%	0,43%	0,52%	0,86%
50	**404.965.252,82 €**	3.566.502,46 €	2.566.859,87 €	1.542.384,38 €	2.559.912,34 €	**97,47%**	0,88%	0,63%	0,38%	0,63%
51	**390.152.946,65 €**	3.038.036,60 €	2.231.777,99 €	885.105,80 €	3.069.006,64 €	**97,64%**	0,78%	0,57%	0,23%	0,79%
52	**374.048.516,82 €**	2.638.355,32 €	1.066.286,52 €	1.857.050,74 €	2.893.105,45 €	**97,74%**	0,71%	0,29%	0,50%	0,77%
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%
55	**329.547.765,91 €**	2.740.602,89 €	743.893,13 €	2.527.270,58 €	1.891.607,17 €	**97,60%**	0,83%	0,23%	0,77%	0,57%
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3.2 Default Data

Calculation Date		11.06.2026			
Payment Date		15.06.2026			
Period No		55			
Monthly Period		Jun 2026			
Interest Period	from	15.05.2026	to	15.06.2026	= 31 days
Collection Period	from	01.05.2026	to	31.05.2026	

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	979.529,80 €	
Current Period Recoveries	274.349,74 €	
Current Period Net Default	705.180,06 €	
New Number of Defaulted Contracts		106
Cumulative Default		
Cumulative Gross Default	121.367.599,15 €	
Cumulative Recoveries	16.304.530,84 €	
Cumulative Net Losses	105.063.068,31 €	
Total Number of Defaulted Contracts		8.976

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	979.529,80 €
Class G Amount credited to the PDL	979.529,80 €
Class G PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date		11.06.2026					
Payment Date		15.06.2026					
Period No		55					
Monthly Period		Jun 2026					
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days	
Collection Period	from	01.05.2026	to	31.05.2026			

Santander

Default/Recovery Data and Ratios

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

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulative net loss ratio %	Dynamic Net Loss Ratio
1	0	0,00 €	0,00 €	1.530.923.926,89 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	0	0,00 €	0,00 €	1.573.064.644,30 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	0,00%
3	4	46.022,55 €	46.022,55 €	1.639.852.343,62 €	0,00%	-115,04 €	-115,04 €	46.137,59 €	0,00%	0,00%
4	49	798.889,37 €	844.911,92 €	1.703.252.261,20 €	0,05%	-427,84 €	-542,88 €	845.454,80 €	0,05%	0,05%
5	114	942.733,47 €	1.787.645,39 €	1.769.613.996,04 €	0,10%	-2.610,54 €	-3.153,42 €	1.790.798,81 €	0,10%	0,06%
6	281	2.476.697,01 €	4.264.342,40 €	1.834.804.034,70 €	0,23%	-3.716,66 €	-6.870,08 €	4.271.212,48 €	0,23%	0,17%
7	450	2.769.354,19 €	7.033.696,59 €	1.904.318.095,30 €	0,37%	-282,43 €	-7.152,51 €	7.040.849,10 €	0,37%	0,18%
8	620	2.339.166,89 €	9.372.863,48 €	1.968.254.549,17 €	0,48%	31.600,55 €	24.448,04 €	9.348.415,44 €	0,47%	0,15%
9	857	3.512.656,23 €	12.885.519,71 €	2.030.294.501,03 €	0,63%	54.215,38 €	78.663,42 €	12.806.856,29 €	0,63%	0,23%
10	1135	4.005.510,70 €	16.891.030,41 €	2.091.167.323,36 €	0,81%	44.602,91 €	123.266,33 €	16.767.764,08 €	0,80%	0,26%
11	1384	3.472.587,05 €	20.363.617,46 €	2.147.600.572,68 €	0,95%	53.112,10 €	176.378,43 €	20.187.239,03 €	0,94%	0,23%
12	1618	3.202.444,37 €	23.566.061,83 €	2.199.852.201,99 €	1,07%	57.580,25 €	233.958,68 €	23.332.103,15 €	1,06%	0,21%
13	1884	3.348.720,23 €	26.914.782,06 €	2.199.852.201,99 €	1,22%	116.940,70 €	350.899,38 €	26.563.882,68 €	1,21%	0,22%
14	2106	2.551.115,76 €	29.465.897,82 €	2.199.852.201,99 €	1,34%	107.420,03 €	458.319,41 €	29.007.578,41 €	1,32%	0,16%
15	2361	3.576.495,51 €	33.042.393,33 €	2.199.852.201,99 €	1,50%	125.351,28 €	583.670,69 €	32.458.722,64 €	1,48%	0,24%
16	2626	3.620.315,08 €	36.662.708,41 €	2.199.852.201,99 €	1,67%	148.305,12 €	731.975,81 €	35.930.732,60 €	1,63%	0,25%
17	2922	4.739.814,73 €	41.402.523,14 €	2.199.852.201,99 €	1,88%	161.562,97 €	893.538,78 €	40.508.984,36 €	1,84%	0,34%
18	3114	2.601.135,99 €	44.003.659,13 €	2.199.852.201,99 €	2,00%	183.618,21 €	1.077.156,99 €	42.926.502,14 €	1,95%	0,18%
19	3294	4.125.454,55 €	48.129.113,68 €	2.199.852.201,99 €	2,19%	123.736,46 €	1.200.893,45 €	46.928.220,23 €	2,13%	0,32%
20	3462	3.916.813,43 €	52.045.927,11 €	2.199.852.201,99 €	2,37%	195.382,00 €	1.396.275,45 €	50.649.651,66 €	2,30%	0,30%
21	3582	3.097.352,93 €	55.143.280,04 €	2.199.852.201,99 €	2,51%	182.808,87 €	1.579.084,32 €	53.564.195,72 €	2,43%	0,25%
22	3839	2.947.231,49 €	58.090.511,53 €	2.199.852.201,99 €	2,64%	188.633,92 €	1.767.718,24 €	56.322.793,29 €	2,56%	0,24%
23	4049	2.729.909,20 €	60.820.420,73 €	2.199.852.201,99 €	2,76%	177.264,11 €	1.944.982,35 €	58.875.438,38 €	2,68%	0,23%
24	4292	3.469.010,28 €	64.289.431,01 €	2.199.852.201,99 €	2,92%	855.695,09 €	2.800.677,44 €	61.488.753,57 €	2,80%	0,25%
25	4509	2.718.371,02 €	67.007.802,03 €	2.199.852.201,99 €	3,05%	323.814,90 €	3.124.492,34 €	63.883.309,69 €	2,90%	0,23%
26	4715	2.677.698,63 €	69.685.500,66 €	2.199.852.201,99 €	3,17%	211.420,52 €	3.335.912,86 €	66.349.587,80 €	3,02%	0,25%
27	4952	3.320.317,16 €	73.005.817,82 €	2.199.852.201,99 €	3,32%	222.497,58 €	3.558.410,44 €	69.447.407,38 €	3,16%	0,32%
28	5121	2.101.333,99 €	75.107.151,81 €	2.199.852.201,99 €	3,41%	267.936,64 €	3.826.347,08 €	71.280.804,73 €	3,24%	0,20%
29	5317	3.155.476,27 €	78.262.628,08 €	2.199.852.201,99 €	3,56%	298.845,23 €	4.125.192,31 €	74.137.435,77 €	3,37%	0,32%
30	5480	2.087.845,91 €	80.350.473,99 €	2.199.852.201,99 €	3,65%	251.055,72 €	4.376.248,03 €	75.974.225,96 €	3,45%	0,21%
31	5645	2.478.382,55 €	82.828.856,54 €	2.199.852.201,99 €	3,77%	290.789,95 €	4.667.037,98 €	78.161.818,56 €	3,55%	0,26%
32	5793	2.558.053,93 €	85.386.910,47 €	2.199.852.201,99 €	3,88%	251.172,82 €	4.918.210,80 €	80.468.699,67 €	3,66%	0,28%
33	5972	2.983.341,11 €	88.370.251,58 €	2.199.852.201,99 €	4,02%	268.948,33 €	5.187.159,13 €	83.183.092,45 €	3,78%	0,34%
34	6149	2.110.073,96 €	90.480.325,54 €	2.199.852.201,99 €	4,11%	264.450,23 €	5.451.609,36 €	85.028.716,18 €	3,87%	0,24%
35	6323	2.218.474,49 €	92.698.800,03 €	2.199.852.201,99 €	4,21%	255.064,08 €	5.706.673,44 €	86.992.126,59 €	3,95%	0,27%
36	6507	2.153.996,11 €	94.852.796,14 €	2.199.852.201,99 €	4,31%	318.452,77 €	6.025.126,21 €	88.827.669,93 €	4,04%	0,26%
37	6683	2.034.514,60 €	96.887.310,74 €	2.199.852.201,99 €	4,40%	1.503.687,15 €	7.528.813,36 €	89.358.497,38 €	4,06%	0,08%
38	6838	1.703.965,02 €	98.591.275,76 €	2.199.852.201,99 €	4,48%	299.397,60 €	7.828.210,96 €	90.763.064,80 €	4,13%	0,21%
39	6992	1.577.616,88 €	100.168.892,64 €	2.199.852.201,99 €	4,55%	269.998,09 €	8.098.209,05 €	92.070.683,59 €	4,19%	0,20%
40	7153	2.211.701,37 €	102.380.594,01 €	2.199.852.201,99 €	4,65%	357.224,63 €	8.455.433,68 €	93.925.160,33 €	4,27%	0,30%
41	7296	1.641.620,26 €	104.022.214,27 €	2.199.852.201,99 €	4,73%	269.193,66 €	8.724.627,34 €	95.297.586,93 €	4,33%	0,23%
42	7445	1.325.771,94 €	105.347.986,21 €	2.199.852.201,99 €	4,79%	388.220,05 €	9.112.847,39 €	96.235.138,82 €	4,37%	0,16%
43	7575	1.410.119,14 €	106.758.105,35 €	2.199.852.201,99 €	4,85%	291.125,95 €	9.403.973,34 €	97.354.132,01 €	4,43%	0,20%
44	7704	1.320.066,20 €	108.078.171,55 €	2.199.852.201,99 €	4,91%	352.984,76 €	9.756.958,10 €	98.321.213,45 €	4,47%	0,18%
45	7837	1.263.651,16 €	109.341.822,71 €	2.199.852.201,99 €	4,97%	403.896,19 €	10.160.854,29 €	99.180.968,42 €	4,51%	0,17%
46	7964	1.428.244,67 €	110.770.067,38 €	2.199.852.201,99 €	5,04%	287.583,43 €	10.448.437,72 €	100.321.629,66 €	4,56%	0,23%
47	8110	1.447.702,70 €	112.217.770,08 €	2.199.852.201,99 €	5,10%	277.827,47 €	10.726.265,19 €	101.491.504,89 €	4,61%	0,25%
48	8233	1.303.383,62 €	113.521.153,70 €	2.199.852.201,99 €	5,16%	381.268,03 €	11.107.533,22 €	102.413.620,48 €	4,66%	0,20%
49	8334	1.161.926,26 €	114.683.079,96 €	2.199.852.201,99 €	5,21%	3.624.646,68 €	14.732.179,90 €	99.950.900,06 €	4,54%	-0,56%
50	8458	1.435.956,85 €	116.119.036,81 €	2.199.852.201,99 €	5,28%	234.503,35 €	14.966.683,25 €	101.152.353,56 €	4,60%	0,29%
51	8576	1.133.435,26 €	117.252.472,07 €	2.199.852.201,99 €	5,33%	330.012,53 €	15.296.695,78 €	101.955.776,29 €	4,63%	0,20%
52	8676	1.099.279,69 €	118.351.751,76 €	2.199.852.201,99 €	5,38%	251.978,82 €	15.548.674,60 €	102.803.077,16 €	4,67%	0,22%
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%
55	8976	979.529,80 €	121.367.599,15 €	2.199.852.201,99 €	5,52%	274.349,74 €	16.304.530,84 €	105.063.068,31 €	4,78%	0,20%
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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	11.06.2026				
Payment Date	15.06.2026				
Period No	55				
Monthly Period	Jun 2026				
Interest Period from	15.05.2026	to	15.06.2026	=	31 days
Collection Period from	01.05.2026	to	31.05.2026		

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Current Transaction Status **Amortising**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,30%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		85,00	-	
		Maximum-Trigger	**Current Value**	**Trigger Breach**
Purchase Shortfall Event				no
Period before previous period		150.000.000,00 €		
Previous period		150.000.000,00 €		
Current period		150.000.000,00 €		
Termination/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				yes
Cumulative Net Loss Ratio		**Maximum-Trigger**	**31.10.2023**	
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023		2,75%	2,80%	
- current value			**31.05.2026** 4,78%	
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%		21,06%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,40%	n/a	
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Termination Event or Servicer Termination Event				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to 31 October 2022		1,50%	-	
Purchase Shortfall Event				
Termination Event or Servicer Termination Event				
Event of Default / Termination Event, as defined in the Interest Rate Swap				
Any debit of class G after application of funds in current period		0,00 €	-	

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

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5. Outstanding Notes

Calculation Date	11.06.2026				
Payment Date	15.06.2026				
Period No	55				
Monthly Period	Jun 2026				
Interest Period from	15.05.2026	to	15.06.2026	=	31 days
Collection Period from	01.05.2026	to	31.05.2026		

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1. Note Balance

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		XS2398387071	XS2398387741	XS2398388129	XS2398388632	XS2398388715	XS2398389010	XS2398389440
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	79,50%	4,00%	6,50%	5,00%	2,50%	2,20%	0,30%
Legal Maturity		Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035
Expected Maturity		Nov 2026	Nov 2026	Nov 2026	Nov 2026	Nov 2026	Dez 2023	Nov 2026
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / Aa3 (sf)	BBB (sf) / Baa3 (sf)	BBB- (sf) / Ba3 (sf)	BB+ (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf)/Aaa (sf)	AAA (sf)/Aaa (sf)	AAA (sf)/Aaa (sf)	AA (sf)/Aaa (sf)	A- (sf)/A1 (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	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 €
Replenishment	- €							
Amortisation	13.708.860,75 €							
Redemption per Class		13.708.860,75 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.149,59 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	282.838.983,75 €	95.385.093,75 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Current Tranching		33,7%	14,4%	23,4%	18,0%	9,0%	0,0%	1,6%
Current Pool Factor	0,19	0,08	0,68	0,68	0,68	0,68	0,00	1,00

2. Payments to Investors per Note

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,972%	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		9.148,34 €	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		**1.149,59 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		7.998,75 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
> Interest accrued for the period		**- 251.021,25 €**	**- 102.300,00 €**	**- 188.994,00 €**	**- 167.257,50 €**	**- 104.415,00 €**	**- €**	**- 22.668,75 €**
Interest Payment		**251.021,25 €**	**102.300,00 €**	**188.994,00 €**	**167.257,50 €**	**104.415,00 €**	**- €**	**22.668,75 €**
Interest Payment per Note		**21,05 €**	**170,50 €**	**193,84 €**	**223,01 €**	**278,44 €**	**- €**	**503,75 €**

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Initial total CE (Subordination, Reserve)	21,00%	17,00%	10,50%	5,50%	3,00%	0,80%	0,50%
Current CE	70,30%	57,43%	36,51%	20,42%	12,37%	12,37%	10,95%

* Last rating action as of 31.05.2026

Openbank Deutschland AG
Santander-Platz 1
41061 Mönchengladbach

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Monthly Investor Report

6. Original Principal Balance

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	981.274,00	0,12%	737	1,95%
2000: 3999	7.818.193,07	0,99%	2.699	7,14%
4000: 5999	16.192.746,09	2,06%	3.290	8,71%
6000: 7999	19.162.557,77	2,43%	2.804	7,42%
8000: 9999	19.428.834,03	2,47%	2.212	5,86%
10000: 11999	32.181.655,14	4,09%	3.027	8,01%
12000: 13999	24.745.643,61	3,14%	1.932	5,11%
14000: 15999	31.011.566,25	3,94%	2.075	5,49%
16000: 17999	26.599.918,32	3,38%	1.572	4,16%
18000: 19999	26.794.917,33	3,40%	1.422	3,76%
20000: 21999	43.108.926,58	5,48%	2.096	5,55%
22000: 23999	28.481.018,60	3,62%	1.245	3,30%
24000: 25999	38.941.095,57	4,95%	1.563	4,14%
26000: 27999	27.012.148,43	3,43%	1.004	2,66%
28000: 29999	28.062.646,55	3,57%	970	2,57%
30000: 31999	38.982.077,53	4,95%	1.276	3,38%
32000: 33999	23.138.334,98	2,94%	705	1,87%
34000: 35999	28.151.763,35	3,58%	806	2,13%
36000: 37999	20.750.503,40	2,64%	562	1,49%
38000: 39999	19.618.870,11	2,49%	505	1,34%
40000: 41999	29.150.577,24	3,70%	719	1,90%
42000: 43999	18.304.024,76	2,33%	427	1,13%
44000: 45999	19.322.852,74	2,45%	430	1,14%
46000: 47999	13.521.548,08	1,72%	288	0,76%
48000: 49999	14.568.703,63	1,85%	298	0,79%
50000: 51999	32.932.741,89	4,18%	654	1,73%
52000: 53999	13.928.289,41	1,77%	263	0,70%
54000: 55999	15.882.832,37	2,02%	289	0,76%
56000: 57999	11.273.664,67	1,43%	198	0,52%
58000: 59999	11.600.393,52	1,47%	197	0,52%
60000: 61999	18.834.420,29	2,39%	312	0,83%
62000: 63999	9.575.146,02	1,22%	152	0,40%
64000: 65999	13.029.989,00	1,66%	201	0,53%
66000: 67999	7.363.572,66	0,94%	110	0,29%
68000: 69999	5.798.535,53	0,74%	84	0,22%
70000: 71999	8.541.372,81	1,09%	121	0,32%
72000: 73999	5.907.589,32	0,75%	81	0,21%
74000: 75999	12.588.454,63	1,60%	168	0,44%
76000: 77999	3.309.435,08	0,42%	43	0,11%
78000: 79999	3.640.027,89	0,46%	46	0,12%
80000: 81999	3.400.665,64	0,43%	42	0,11%
82000: 83999	2.406.581,54	0,31%	29	0,08%
84000: 85999	3.316.827,70	0,42%	39	0,10%
86000: 87999	2.523.915,43	0,32%	29	0,08%
88000: 89999	2.403.236,41	0,31%	27	0,07%
90000: 91999	545.887,65	0,07%	6	0,02%
92000: 93999	465.961,82	0,06%	5	0,01%
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	**787.168.861,36**	**100,00%**	**37.778**	**100,00%**

Statistics	**in EUR**
Average Amount	20.836,70

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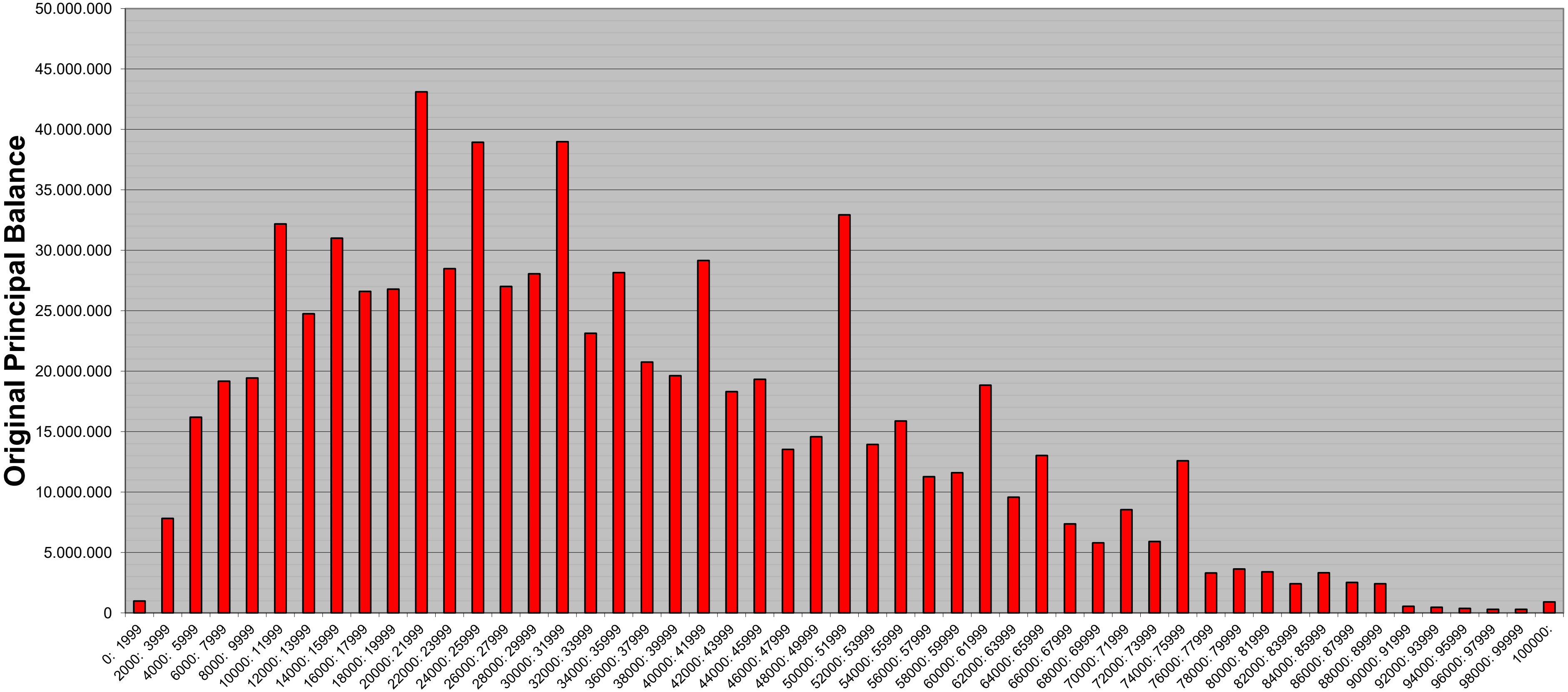
6.1 Original PB (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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7. Current Principal Balance

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	8.601.685,28	2,72%	9.217	24,40%
2000: 3999	17.571.139,08	5,56%	5.962	15,78%
4000: 5999	22.827.168,08	7,23%	4.616	12,22%
6000: 7999	23.691.097,98	7,50%	3.396	8,99%
8000: 9999	25.543.719,80	8,09%	2.853	7,55%
10000:11999	25.099.552,06	7,95%	2.288	6,06%
12000:13999	24.846.879,79	7,87%	1.916	5,07%
14000:15999	23.350.194,40	7,39%	1.562	4,13%
16000:17999	20.375.608,44	6,45%	1.201	3,18%
18000:19999	17.963.787,08	5,69%	947	2,51%
20000:21999	16.664.477,41	5,28%	796	2,11%
22000:23999	15.013.003,96	4,75%	654	1,73%
24000:25999	12.622.205,76	4,00%	505	1,34%
26000:27999	11.124.044,69	3,52%	412	1,09%
28000:29999	9.852.459,45	3,12%	340	0,90%
30000:31999	9.448.379,77	2,99%	305	0,81%
32000:33999	6.787.746,15	2,15%	206	0,55%
34000:35999	4.894.678,25	1,55%	140	0,37%
36000:37999	4.281.947,15	1,36%	116	0,31%
38000:39999	3.839.191,06	1,22%	99	0,26%
40000:41999	2.540.301,44	0,80%	62	0,16%
42000:43999	1.768.743,03	0,56%	41	0,11%
44000:45999	1.671.534,76	0,53%	37	0,10%
46000:47999	1.601.549,37	0,51%	34	0,09%
48000:49999	1.027.528,04	0,33%	21	0,06%
50000:51999	1.021.706,79	0,32%	20	0,05%
52000:53999	584.171,56	0,18%	11	0,03%
54000:55999	439.063,60	0,14%	8	0,02%
56000:57999	170.504,85	0,05%	3	0,01%
58000:59999	296.042,16	0,09%	5	0,01%
60000:61999	0,00	0,00%	0	0,00%
62000:63999	188.678,25	0,06%	3	0,01%
64000:65999	130.171,91	0,04%	2	0,01%
66000:67999	0,00	0,00%	0	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	**315.838.961,40**	**100,00%**	**37.778**	**100,00%**

Statistics	**in EUR**
Average Amount	8.360,39

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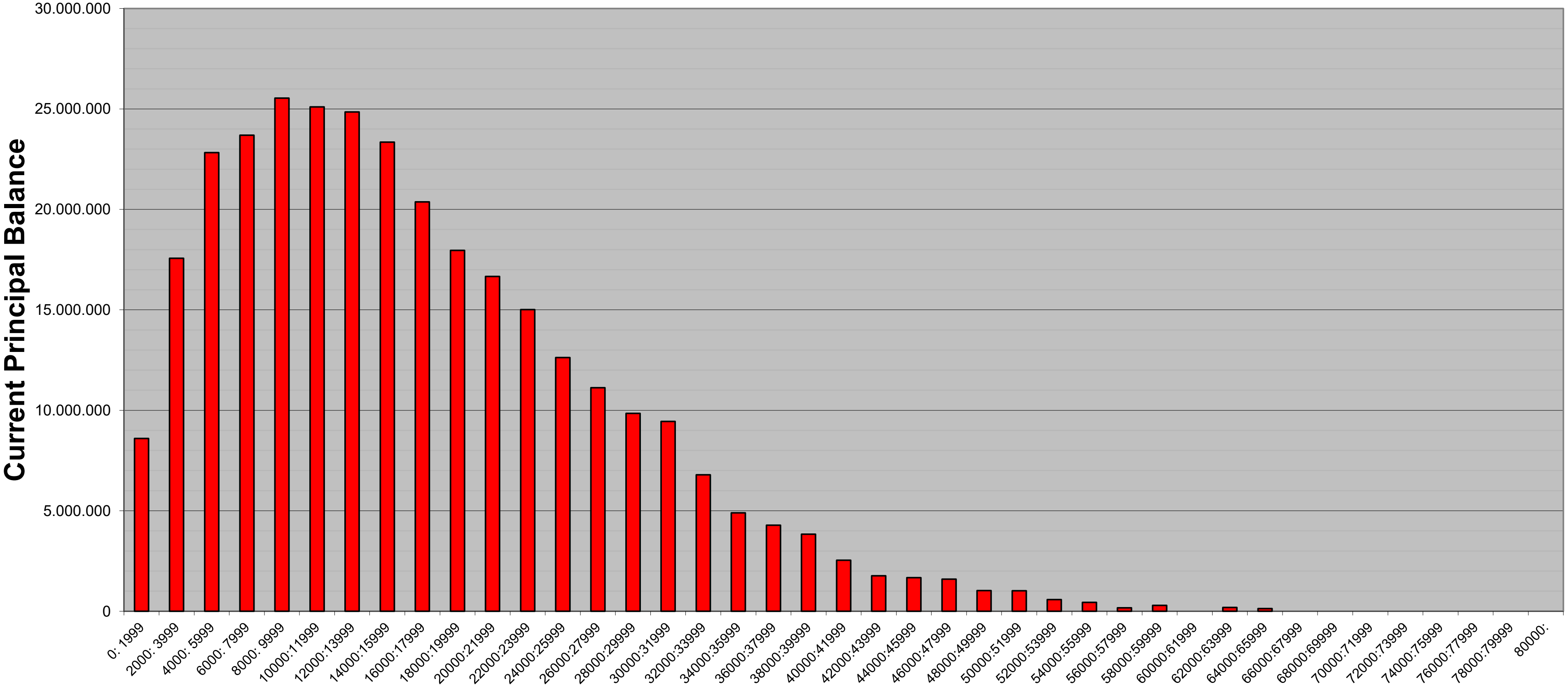
7.1 Current PB (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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8. Borrower Concentration

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	65.235,85	0,0207%	1
2	64.936,06	0,0206%	1
3	63.929,56	0,0202%	1
4	62.647,84	0,0198%	1
5	62.100,85	0,0197%	1
6	59.734,84	0,0189%	1
7	59.732,17	0,0189%	1
8	59.698,52	0,0189%	1
9	58.680,10	0,0186%	1
10	58.196,53	0,0184%	1
11	57.822,52	0,0183%	1
12	56.680,82	0,0179%	1
13	56.001,51	0,0177%	1
14	55.952,22	0,0177%	1
15	55.543,22	0,0176%	1
16	55.270,26	0,0175%	1
17	55.050,02	0,0174%	1
18	54.987,15	0,0174%	2
19	54.547,90	0,0173%	1
20	54.471,20	0,0172%	1
21	54.200,01	0,0172%	1
22	54.028,77	0,0171%	1
23	53.994,08	0,0171%	1
24	53.955,82	0,0171%	1
25	53.535,59	0,0170%	1
	1.440.933,41	**0,4562%**	**26**

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Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

9. Geographical Distribution

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	40.596.156,46	12,85%	4.470	11,83%
Bavaria	44.012.436,93	13,94%	5.072	13,43%
Berlin	12.788.277,32	4,05%	1.548	4,10%
Brandenburg	11.742.826,90	3,72%	1.530	4,05%
Bremen	2.165.077,50	0,69%	270	0,71%
Hamburg	5.722.093,71	1,81%	673	1,78%
Hesse	24.795.696,76	7,85%	2.804	7,42%
Lower Saxony	29.987.594,15	9,49%	3.801	10,06%
Mecklenburg-Western Pomerania	10.191.159,12	3,23%	1.227	3,25%
North Rhine-Westphalia	68.531.373,42	21,70%	8.088	21,41%
Rhineland-Palatinate	15.481.561,80	4,90%	1.880	4,98%
Saarland	4.293.537,59	1,36%	506	1,34%
Saxony	13.740.668,08	4,35%	1.789	4,74%
Saxony-Anhalt	10.813.904,50	3,42%	1.406	3,72%
Schleswig-Holstein	11.178.270,52	3,54%	1.424	3,77%
Thuringia	8.304.101,94	2,63%	1.137	3,01%
n/a	1.494.224,70	0,47%	153	0,40%
Total	**315.838.961,40**	**100,00%**	**37.778**	**100,00%**

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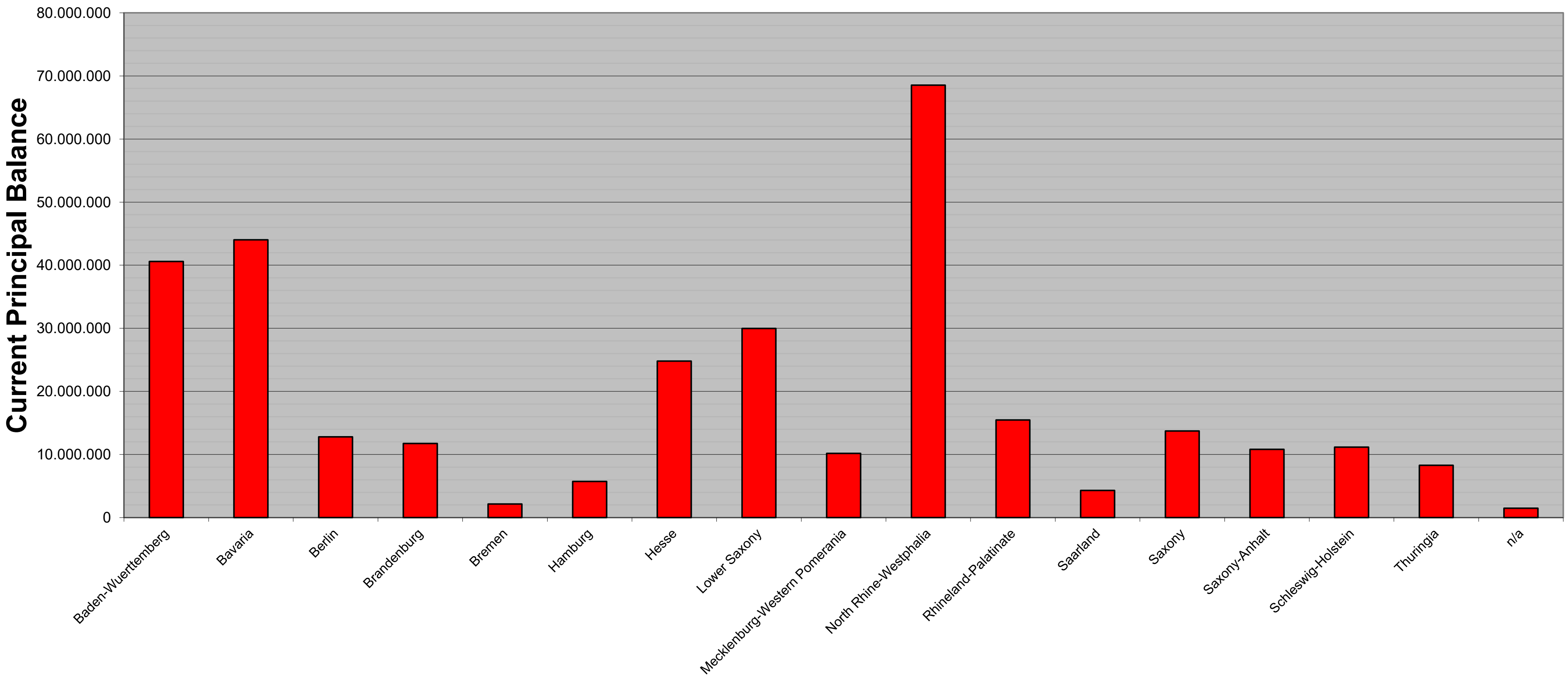
9.1 Geographical Distribution (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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10. Collateral

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	12.796.607,25	4,05%	805	2,13%
unsecured	303.042.354,15	95,95%	36.973	97,87%
Total	**315.838.961,40**	**100,00%**	**37.778**	**100,00%**

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Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	144.430.014,73	45,73%	19.245	50,94%
Yes	171.408.946,67	54,27%	18.533	49,06%
Total	**315.838.961,40**	**100,00%**	**37.778**	**100,00%**

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12. Payment Methods

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	291.011.083,02	92,14%	35.384	93,66%
Other	24.827.878,38	7,86%	2.394	6,34%
Total	**315.838.961,40**	**100,00%**	**37.778**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	84.340.419,42	26,70%	9.551	25,28%
1st of month	231.498.541,98	73,30%	28.227	74,72%
Total	**315.838.961,40**	**100,00%**	**37.778**	**100,00%**

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13. Effective Interest Rate

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	374.010,15	0,12%	315	0,83%
1: 1	4.735.381,23	1,50%	899	2,38%
2: 2	65.697.372,71	20,80%	9.558	25,30%
3: 3	43.940.716,05	13,91%	5.031	13,32%
4: 4	42.675.798,79	13,51%	4.866	12,88%
5: 5	43.799.475,51	13,87%	4.994	13,22%
6: 6	68.396.217,62	21,66%	6.909	18,29%
7: 7	34.383.993,10	10,89%	3.831	10,14%
8: 8	8.236.059,06	2,61%	923	2,44%
9: 9	2.899.495,85	0,92%	345	0,91%
10:10	359.951,07	0,11%	53	0,14%
11:11	260.565,01	0,08%	40	0,11%
12:12	71.993,69	0,02%	11	0,03%
13:	7.931,56	0,00%	3	0,01%
Total	**315.838.961,40**	**100,00%**	**37.778**	**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		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
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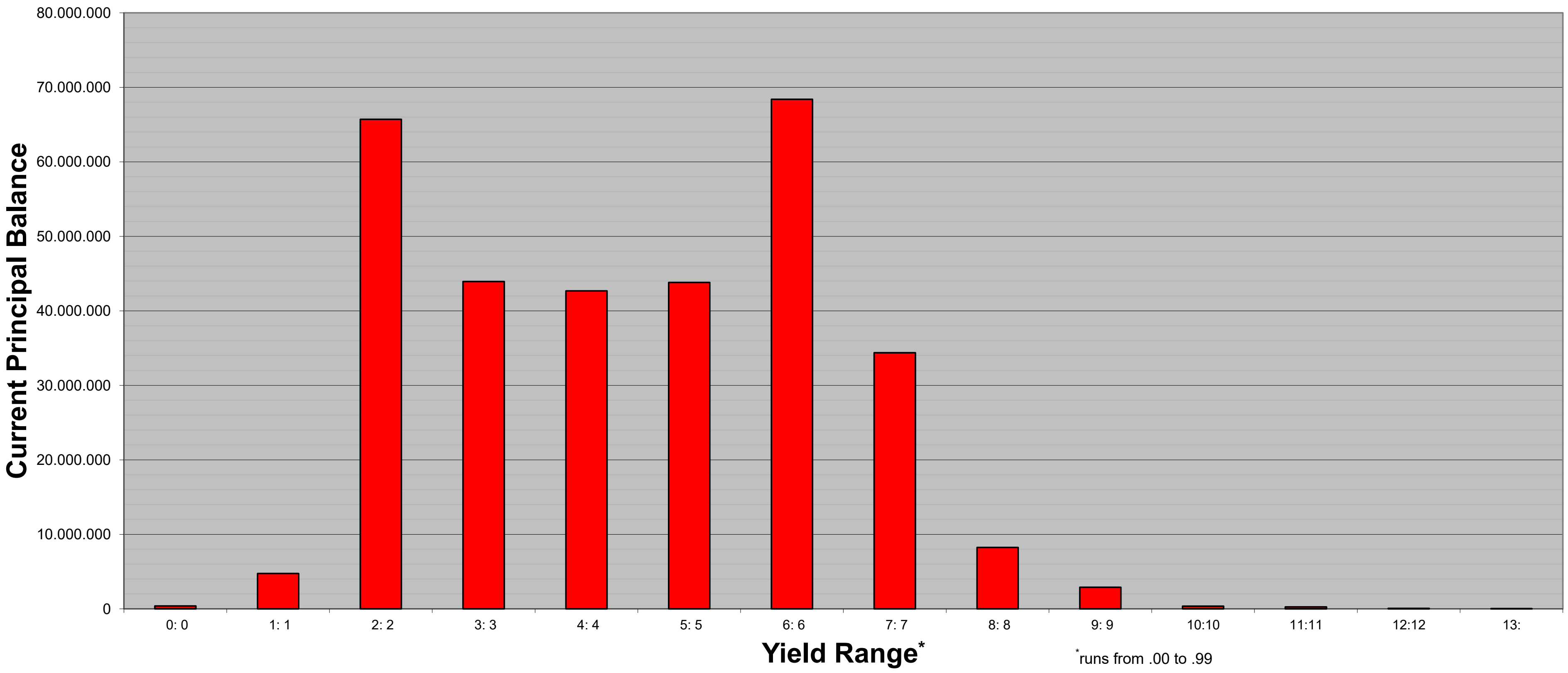
Collection Period	from	01.05.2026	to	31.05.2026		



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14. Seasoning

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Santander

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	88.846,29	0,03%	12	0,03%
45:47	11.949.953,83	3,78%	1.191	3,15%
48:50	29.596.478,68	9,37%	2.804	7,42%
51:53	35.241.422,08	11,16%	3.658	9,68%
54:56	52.005.917,53	16,47%	6.482	17,16%
57:59	86.197.886,16	27,29%	10.476	27,73%
60:62	52.398.729,06	16,59%	6.232	16,50%
63:65	26.671.222,18	8,44%	3.462	9,16%
66:68	16.720.468,25	5,29%	2.575	6,82%
69:71	3.199.433,19	1,01%	477	1,26%
72:74	568.050,30	0,18%	119	0,31%
75:77	589.818,20	0,19%	128	0,34%
78:80	421.990,96	0,13%	86	0,23%
81:	188.744,69	0,06%	76	0,20%
Total	**315.838.961,40**	**100,00%**	**37.778**	**100,00%**

Statistics

WA Seasoning	57,21

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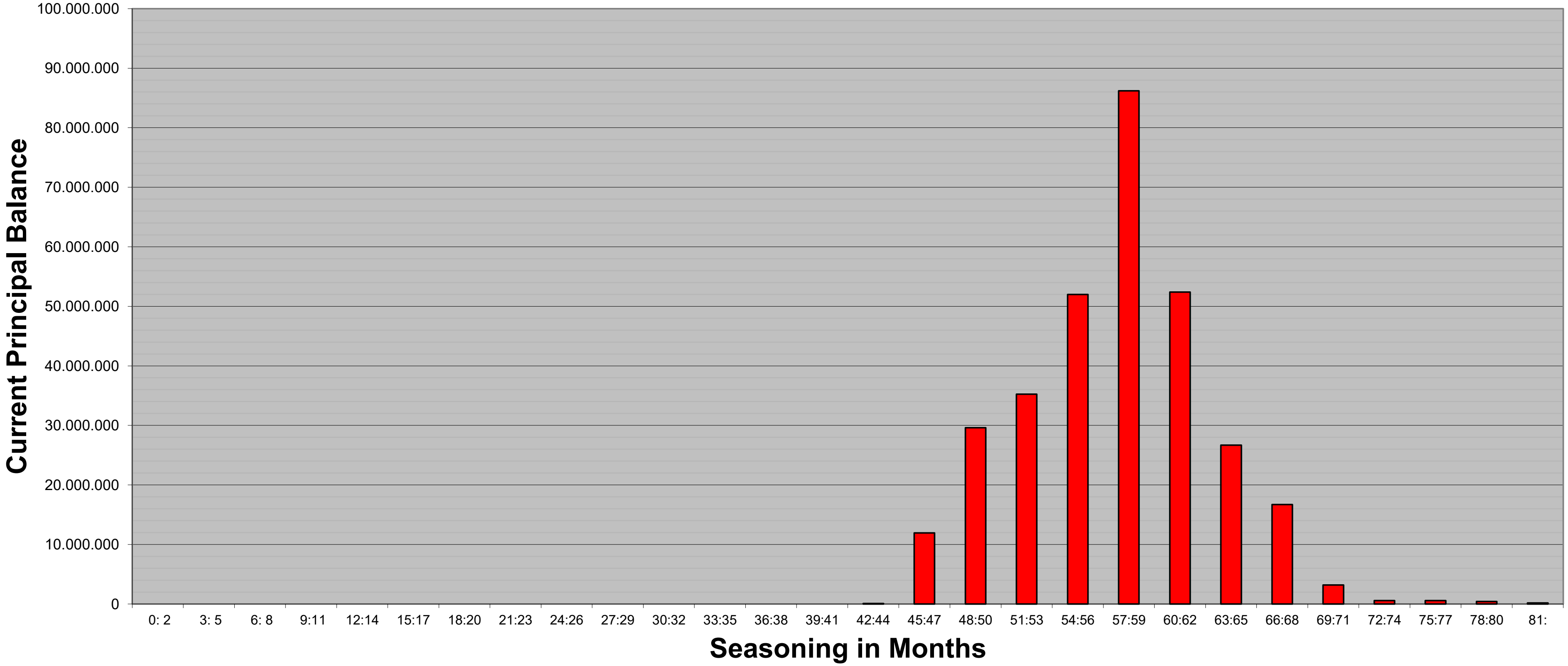
14.1 Seasoning (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

15. Remaining Term

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	2.443.693,05	0,77%	3.587	9,49%
7: 13	6.653.779,93	2,11%	2.801	7,41%
14: 20	14.253.458,16	4,51%	3.627	9,60%
21: 27	28.137.321,87	8,91%	4.763	12,61%
28: 34	47.892.989,61	15,16%	6.192	16,39%
35: 41	105.832.284,81	33,51%	9.371	24,81%
42: 48	70.772.063,73	22,41%	5.272	13,96%
49: 55	29.236.959,96	9,26%	1.750	4,63%
56: 62	7.177.567,08	2,27%	293	0,78%
63: 69	2.268.781,13	0,72%	76	0,20%
70: 76	334.471,93	0,11%	13	0,03%
77: 83	299.700,87	0,09%	9	0,02%
84: 90	156.275,37	0,05%	5	0,01%
91: 97	229.625,23	0,07%	11	0,03%
98:	149.988,67	0,05%	8	0,02%
Total	**315.838.961,40**	**100,00%**	**37.778**	**100,00%**

Statistics

WA Remaining Term	37,69

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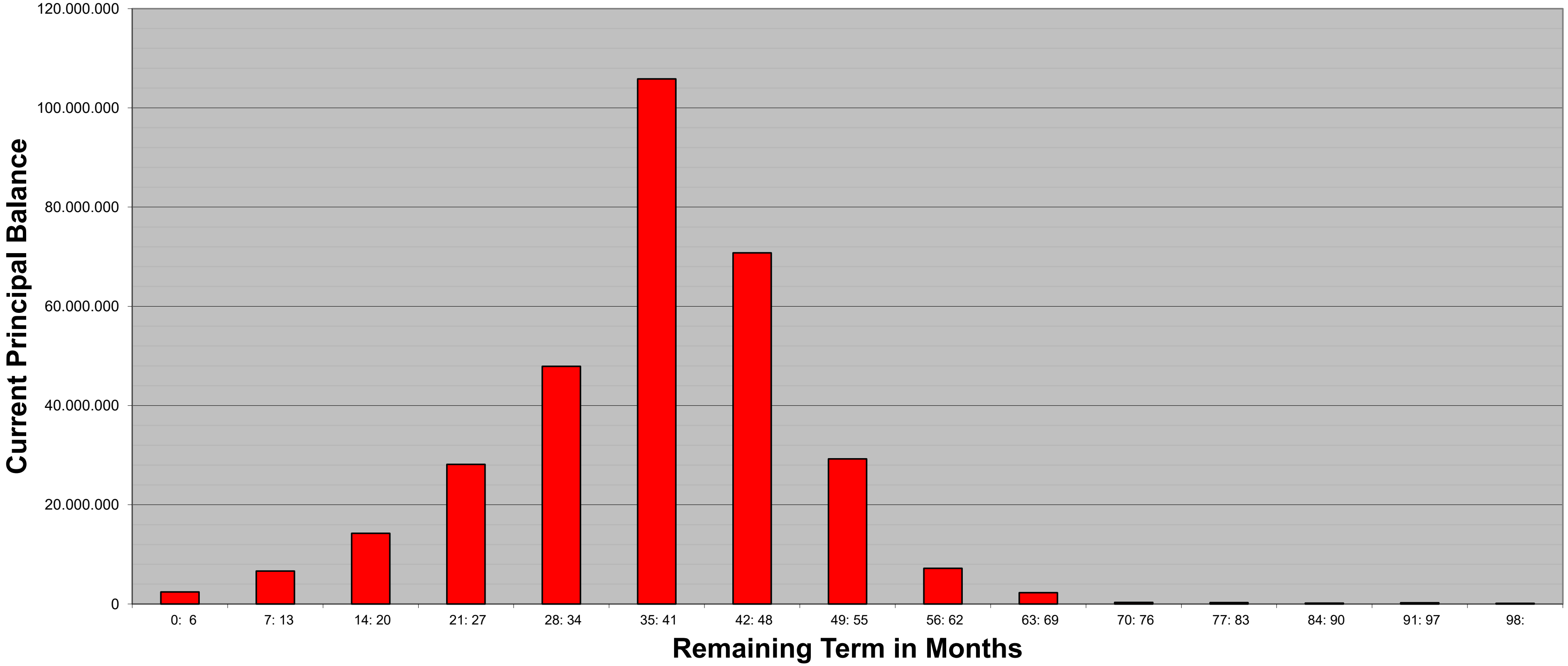
Monthly Investor Report

15.1 Remaining Term (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



Openbank Deutschland AG
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41061 Mönchengladbach

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16. Original Term

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Santander

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
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	4.079,29	0,00%	10	0,03%
35: 41	27.478,67	0,01%	21	0,06%
42: 48	3.942,12	0,00%	36	0,10%
49: 55	183.089,13	0,06%	331	0,88%
56: 62	3.524.164,69	1,12%	3.539	9,37%
63: 69	2.042.466,30	0,65%	959	2,54%
70: 76	13.587.826,39	4,30%	3.927	10,39%
77: 83	6.173.468,75	1,95%	969	2,56%
84: 90	53.423.873,74	16,91%	8.836	23,39%
91: 97	123.618.190,42	39,14%	11.134	29,47%
98:104	86.083.168,13	27,26%	6.750	17,87%
105:111	17.671.057,01	5,59%	862	2,28%
112:	9.520.717,45	3,01%	370	0,98%
Total	**315.838.961,40**	**100,00%**	**37.778**	**100,00%**

Statistics

WA Original Term	94,90

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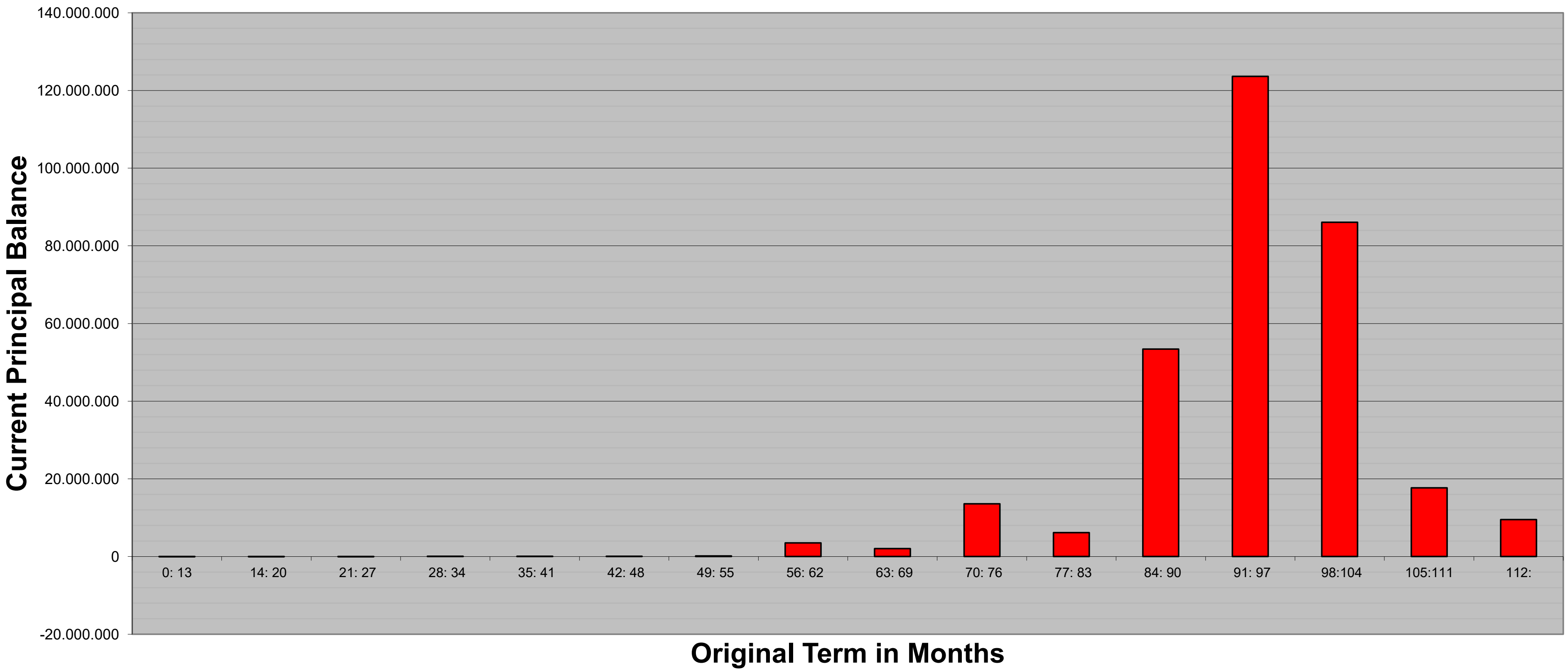
Monthly Investor Report

16.1 Original Term (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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17. Loan Concentration

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	309.774.113,06	98,08%	36.215	95,86%	36.215	98,04%
2: 2	5.568.259,21	1,76%	1.272	3,37%	636	1,72%
3: 3	406.803,20	0,13%	213	0,56%	71	0,19%
4: 4	63.560,57	0,02%	48	0,13%	12	0,03%
5: 5	26.225,36	0,01%	30	0,08%	6	0,02%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7:	0,00	0,00%	0	0,00%	0	0,00%
Total	**315.838.961,40**	**100,00%**	**37.778**	**100,00%**	**36.940**	**100,00%**

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18. Amortisation Profile

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Santander

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	315.838.961,40 €	51	3.045.842,46 €
2	306.476.385,48 €	52	2.534.821,61 €
3	297.237.722,51 €	53	2.135.598,18 €
4	288.072.375,14 €	54	1.822.785,57 €
5	278.981.116,62 €	55	1.556.172,88 €
6	269.969.776,52 €	56	1.325.562,42 €
7	261.044.067,12 €	57	1.130.632,28 €
8	252.184.055,09 €	58	966.921,41 €
9	243.401.477,60 €	59	833.574,18 €
10	234.659.810,78 €	60	722.997,63 €
11	225.975.650,60 €	61	631.221,56 €
12	217.349.530,53 €	62	551.391,05 €
13	208.784.299,83 €	63	484.986,28 €
14	200.289.795,99 €	64	428.659,51 €
15	191.849.877,86 €	65	381.182,95 €
16	183.473.792,67 €	66	339.814,33 €
17	175.170.556,53 €	67	302.323,53 €
18	166.942.601,02 €	68	274.320,97 €
19	158.805.740,36 €	69	249.653,47 €
20	150.766.223,89 €	70	230.511,01 €
21	142.838.507,06 €	71	214.202,77 €
22	135.009.626,12 €	72	200.265,95 €
23	127.275.688,10 €	73	186.678,13 €
24	119.665.895,61 €	74	173.468,80 €
25	112.178.955,76 €	75	161.206,86 €
26	104.827.140,82 €	76	149.795,58 €
27	97.639.678,69 €	77	138.842,26 €
28	90.624.446,05 €	78	127.834,48 €
29	83.782.830,66 €	79	116.771,94 €
30	77.102.030,69 €	80	106.982,77 €
31	70.623.310,17 €	81	98.722,07 €
32	64.328.149,54 €	82	91.105,48 €
33	58.244.738,94 €	83	83.449,77 €
34	52.360.271,31 €	84	76.724,23 €
35	46.676.780,79 €	85	69.964,88 €
36	41.280.744,13 €	86	63.724,12 €
37	36.185.125,74 €	87	57.854,32 €
38	31.431.813,51 €	88	51.955,49 €
39	27.076.247,79 €	89	46.027,45 €
40	23.122.396,27 €	90	40.622,17 €
41	19.618.395,04 €	91	35.978,64 €
42	16.626.617,50 €	92	31.313,45 €
43	14.102.397,09 €	93	26.737,28 €
44	11.882.054,33 €	94	22.874,82 €
45	9.952.253,43 €	95	19.194,66 €
46	8.240.124,51 €	96	15.887,14 €
47	6.772.260,76 €	97	13.420,54 €
48	5.535.473,15 €	98	11.651,70 €
49	4.531.077,38 €	99	9.874,31 €
50	3.703.113,33 €	100	8.270,44 €

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Monthly Investor Report

19. Priority of Payments + Transaction Costs

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Santander

Pre-Enforcement Available Interest Amount

Interest Collections	+	1.368.041,97 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	274.349,74 €
Interest on Transaction and Purchase Shortfall Account	+	- €
Amounts on the Commingling Reserve account*	+	- €
Amounts on the Liquidity Reserve Account	+	4.992.699,48 €
Amounts received by the Interest Rate Swap counterparty	+	556.286,24 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	7.191.377,43 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	12.729.274,71 €
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	+	78,59 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	979.529,80 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	13.708.883,10 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		7.191.377,43 €
Senior Expenses and Taxes	-	4.000,00 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	251.021,25 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	102.300,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	188.994,00 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	167.257,50 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	104.415,00 €
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	-	979.529,80 €
Interest Class B (if not paid above)	-	- €
Interest Class C (if not paid above)	-	- €
Interest Class D (if not paid above)	-	- €
Interest Class E (if not paid above)	-	- €
Interest Class F (if not paid above)	-	- €
Target Amortisation of Class F (inlcuding previously accrued)	-	- €
Interest Class G	-	22.668,75 €
Mezzanine Loan Interest	-	- €
Subordinateed 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		356.786,55 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		13.708.883,10 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	13.708.883,10 €
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	-	13.708.860,75 €
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

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	4.000,00 €								
Interest accrued for the Period	866.061,08 €	251.021,25 €	102.300,00 €	188.994,00 €	167.257,50 €	104.415,00 €	- €	22.668,75 €	29.404,58 €
Cumulative Interest accrued	119.652.985,15 €	79.931.844,00 €	6.236.682,00 €	11.548.153,50 €	10.242.360,00 €	6.412.368,75 €	1.504.800,00 €	1.868.343,75 €	1.908.433,15 €
Interest Payments	866.061,08 €	251.021,25 €	102.300,00 €	188.994,00 €	167.257,50 €	104.415,00 €	- €	22.668,75 €	29.404,58 €
Cumulative Interest Payments	118.704.014,55 €	79.931.844,00 €	6.236.682,00 €	11.548.153,50 €	10.242.360,00 €	6.412.368,75 €	1.504.800,00 €	1.221.918,75 €	1.605.887,55 €
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 €

Openbank Deutschland AG
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20. Retention

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

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	15.140.876,04 €

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21. Counterparties

Calculation Date	11.06.2026
Payment Date	15.06.2026
Period No	55
Monthly Period	Jun 2026
Interest Period	from 15.05.2026 to 15.06.2026 = 31 days
Collection Period	from 01.05.2026 to 31.05.2026

Santander

		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Joint Lead Managers	**Banco Santander S.A.** Paseo de Pareda 9 - 12 39004 Santander Spain	A+	F1	STABLE	A1	P-1	STABLE	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A+	F1	STABLE	A1	P-1	NEG	performing
Joint Lead Manager (Class A)	**Citigroup Global Markets Europe AG** Reuterweg 16 60323 Frankfurt am Main Germany	-	-	-	-	P-1	STABLE	performing
Corporate Administrator	**Circumference FS (Luxembourg) S.A.** 22 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
Luxembourg Listing Agent	**Bank of New York Mellon SA-NV/Luxembourg** 2-4 rue Eugène Ruppert L-2453 Luxembourg Grand Duchy of Luxembourg	AA+	F1+	STABLE	-	P-1	STABLE	performing
Principal Paying Agent, Calculation Agent, Cash Administrator, Interest Determination Agent & Back-Up Servicer Facilitator	**Bank of New York Mellon** One Canada Square London E14 5AL United Kingdom	AA+	F1+	STABLE	Aa2	P-1	STABLE	performing
Account Bank & Transaction Security Trustee	**Bank of New York Mellon** Messe Turm, Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main Germany	AA+	F1+	STABLE	Aa2	P-1	STABLE	performing
Interest Swap Counterparty:	**DZ Bank AG** Platz der Republik 60265 Frankfurt am Main Germany	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
Data Trustee:	**Oversea FS B.V.** Barbara Strozzilaan 101 1083 HN Amsterdam The Netherlands	-	-	-	-	-	-	performing

Rating Agencies:

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

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

Ratings as of 31.05.2026, data source: Bloomberg

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22. Issuer Information

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
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Collection Period	from	01.05.2026	to	31.05.2026		

Deal Name: **SC Germany Consumer 2021-1**

Issuer: **SC GERMANY S.A., COMPARTMENT CONSUMER 2021-1**
22 Boulevard Royal
L-2449 Luxembourg,
Grand Duchy of Luxembourg

LEI: 549300I0DV9V1WKUO071

Seller of the Receivables: **Openbank Deutschland AG (formerly known as Santander Consumer Bank AG)**
Santander-Platz 1
41061 Mönchengladbach
Germany

Servicer Name: **Openbank Deutschland AG (formerly known as Santander Consumer Bank AG)**

Reporting Entity: **SC Germany S.A.**
operated by Openbank Deutschland AG (formerly known as Santander Consumer Bank AG)
eMail abs_ger@santander.de

SPV-Administrator: **Circumference FS (Luxembourg) S.A.**
22 Boulevard Royal
L-2449 Luxembourg,
Grand Duchy of Luxembourg

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23. Swap Counterparty Data

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Swap Counterparty

Swap Counterparty	DZ Bank AG
Swap Rating Trigger Breach	no

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

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	292.047.844,50 €
Fixed Rate	-0,2400%
Floating Rate (Euribor)	1,9720%
Net Swap Payments	- 556.286,24 €
Notional Amount next period	278.338.983,75 €

Swap Counterparty Details

DZ Bank AG
Kapitalmärkte Handel / ABS-Emissionen
Platz der Republik
60265 Frankfurt am Main
Germany
Email: structured.products@dzbank.de

Counterparty Replacement

Old Counterparty	DZ Bank AG
Current Counterparty	DZ Bank AG

Swap Collateral

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

Ratings as of 31.05.2026, data source: Bloomberg

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

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24. Openbank Deutschland AG

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Santander

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

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

Ratings as of 31.05.2026, data source: Bloomberg

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25. Glossary

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		55				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Santander

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.