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		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

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1. Portfolio Information

Calculation Date		10.09.2026			
Payment Date		14.09.2026			
Period No		58			
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Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

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Outstanding Receivables

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**35.759**	**288.773.475,25 €**	**302.452.954,47 €**
Scheduled Principal Payments		8.983.136,05 €	9.242.356,86 €
Prepayment Principal		3.074.052,89 €	3.659.430,11 €
Total Principal Collections		**12.057.188,94 €**	**12.901.786,97 €**
Total Interest Collections		**1.196.369,73 €**	**1.253.070,57 €**
Defaults		**801.284,89 €**	**777.692,25 €**
Replenishment Amount		**- €**	**- €**
End of Period		**275.915.001,42 €**	**288.773.475,25 €**
Purchase Shortfall Amount		**36,33 €**	**51,50 €**
Total Assets (End of Period)	**34.704**	**275.915.037,75 €**	**288.773.526,75 €**
Current Prepayment Rate (annualised)		12,1%	
Current Poolfactor		16,2%	

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Collection Period	from	01.08.2026	to	31.08.2026	

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%
56	315.838.961,40 €	9.280.302,62 €	3.152.943,29 €	12.433.245,91 €	11,34%
57	302.452.954,47 €	9.242.356,86 €	3.659.430,11 €	12.901.786,97 €	13,59%
58	288.773.475,25 €	8.983.136,05 €	3.074.052,89 €	12.057.188,94 €	12,05%
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2. Reserve Accounts

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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	2,0%	4.994.331,12 €	
Cash Outflow		4.994.331,12 €	
of which Liquidity Reserve Excess Amount		9.331,12 €	
Cash Inflow		4.985.000,00 €	
End of Period	2,1%	4.985.000,00 €	
Required Liquidity Reserve Amount	2,1%	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%
56	**315.838.961,40 €**	2.680.871,68 €	1.978.487,25 €	1.216.180,45 €	2.240.037,83 €	**97,43%**	0,85%	0,63%	0,39%	0,71%
57	**302.452.954,47 €**	2.831.478,16 €	573.092,46 €	1.643.258,05 €	2.541.832,47 €	**97,49%**	0,94%	0,19%	0,54%	0,84%
58	**288.773.475,25 €**	1.434.821,70 €	2.013.192,78 €	1.382.988,47 €	2.486.716,88 €	**97,47%**	0,50%	0,70%	0,48%	0,86%
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3.2 Default Data

Calculation Date		10.09.2026			
Payment Date		14.09.2026			
Period No		58			
Monthly Period		Sep 2026			
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

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Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	801.284,89 €	
Current Period Recoveries	174.843,16 €	
Current Period Net Default	626.441,73 €	
New Number of Defaulted Contracts		90
Cumulative Default		
Cumulative Gross Default	123.899.337,31 €	
Cumulative Recoveries	20.788.315,20 €	
Cumulative Net Losses	103.111.022,11 €	
Total Number of Defaulted Contracts		9.259

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	801.284,89 €
Class G Amount credited to the PDL	801.284,89 €
Class G PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

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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%
56	9079	952.761,02 €	122.320.360,17 €	2.199.852.201,99 €	5,56%	4.136.516,69 €	20.441.047,53 €	101.879.312,64 €	4,63%	-0,97%
57	9169	777.692,25 €	123.098.052,42 €	2.199.852.201,99 €	5,60%	172.424,51 €	20.613.472,04 €	102.484.580,38 €	4,66%	0,19%
58	9259	801.284,89 €	123.899.337,31 €	2.199.852.201,99 €	5,63%	174.843,16 €	20.788.315,20 €	103.111.022,11 €	4,69%	0,21%
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*** trigger applies for the first 24 Payment Dates following the end of the Replenishment Period**

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4. Concentration Limits

Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	58				
Monthly Period	Sep 2026				
Interest Period from	14.08.2026	to	14.09.2026	=	31 days
Collection Period from	01.08.2026	to	31.08.2026		

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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			**31.08.2026** 4,69%	
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%		18,39%	
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	10.09.2026				
Payment Date	14.09.2026				
Period No	58				
Monthly Period	Sep 2026				
Interest Period from	14.08.2026	to	14.09.2026	=	31 days
Collection Period from	01.08.2026	to	31.08.2026		

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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	255.773.526,75 €	68.319.636,75 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Replenishment	- €							
Amortisation	12.858.489,00 €							
Redemption per Class		12.858.489,00 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.078,28 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	242.915.037,75 €	55.461.147,75 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Current Tranching		22,8%	16,7%	27,2%	20,9%	10,5%	0,0%	1,9%
Current Pool Factor	0,16	0,05	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	2,185%	1mE+70bp	1mE+95bp	1mE+135bp	1mE+185bp	1mE+280bp	1mE+350bp	5,85%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31							
Principal Outstanding per Note Beginning of Period		5.729,11 €	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		**1.078,28 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		4.650,83 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
> Interest accrued for the period	-	**169.692,75 €**	- **109.758,00 €**	- **201.113,25 €**	- **176.580,00 €**	- **109.076,25 €**	**- €**	- **22.668,75 €**
Interest Payment		**169.692,75 €**	**109.758,00 €**	**201.113,25 €**	**176.580,00 €**	**109.076,25 €**	**- €**	**22.668,75 €**
Interest Payment per Note		**14,23 €**	**182,93 €**	**206,27 €**	**235,44 €**	**290,87 €**	**- €**	**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	80,40%	65,66%	41,72%	23,30%	14,09%	14,09%	12,46%

* Last rating action as of 31.05.2026

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6. Original Principal Balance

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Santander

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	863.369,78	0,12%	650	1,87%
2000: 3999	6.909.695,04	0,94%	2.390	6,89%
4000: 5999	14.135.728,98	1,92%	2.875	8,28%
6000: 7999	17.242.352,56	2,34%	2.522	7,27%
8000: 9999	17.605.629,23	2,39%	2.004	5,77%
10000: 11999	29.262.329,24	3,98%	2.751	7,93%
12000: 13999	22.973.281,14	3,12%	1.793	5,17%
14000: 15999	28.382.633,14	3,86%	1.899	5,47%
16000: 17999	24.441.194,56	3,32%	1.444	4,16%
18000: 19999	24.993.165,12	3,40%	1.326	3,82%
20000: 21999	39.813.401,69	5,41%	1.936	5,58%
22000: 23999	26.591.867,59	3,61%	1.162	3,35%
24000: 25999	36.575.615,87	4,97%	1.468	4,23%
26000: 27999	25.311.114,19	3,44%	941	2,71%
28000: 29999	25.999.309,37	3,53%	899	2,59%
30000: 31999	36.786.590,24	5,00%	1.204	3,47%
32000: 33999	21.894.570,96	2,98%	667	1,92%
34000: 35999	26.616.557,66	3,62%	762	2,20%
36000: 37999	19.568.581,87	2,66%	530	1,53%
38000: 39999	18.419.362,44	2,50%	474	1,37%
40000: 41999	27.488.204,45	3,74%	678	1,95%
42000: 43999	17.488.321,16	2,38%	408	1,18%
44000: 45999	18.246.199,51	2,48%	406	1,17%
46000: 47999	13.098.632,66	1,78%	279	0,80%
48000: 49999	13.538.760,86	1,84%	277	0,80%
50000: 51999	31.368.537,48	4,26%	623	1,80%
52000: 53999	13.082.429,74	1,78%	247	0,71%
54000: 55999	15.169.367,11	2,06%	276	0,80%
56000: 57999	10.814.759,25	1,47%	190	0,55%
58000: 59999	11.189.928,83	1,52%	190	0,55%
60000: 61999	17.746.282,12	2,41%	294	0,85%
62000: 63999	9.071.090,69	1,23%	144	0,41%
64000: 65999	12.186.008,19	1,66%	188	0,54%
66000: 67999	6.694.832,70	0,91%	100	0,29%
68000: 69999	5.730.346,12	0,78%	83	0,24%
70000: 71999	7.906.324,27	1,07%	112	0,32%
72000: 73999	5.615.939,96	0,76%	77	0,22%
74000: 75999	12.213.451,23	1,66%	163	0,47%
76000: 77999	3.309.435,08	0,45%	43	0,12%
78000: 79999	3.401.826,08	0,46%	43	0,12%
80000: 81999	3.239.230,86	0,44%	40	0,12%
82000: 83999	2.240.443,35	0,30%	27	0,08%
84000: 85999	3.231.595,94	0,44%	38	0,11%
86000: 87999	2.349.875,48	0,32%	27	0,08%
88000: 89999	2.313.360,03	0,31%	26	0,07%
90000: 91999	455.887,65	0,06%	5	0,01%
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	0,12%	8	0,02%
Total	**735.910.306,21**	**100,00%**	**34.704**	**100,00%**

Statistics	**in EUR**
Average Amount	21.205,35

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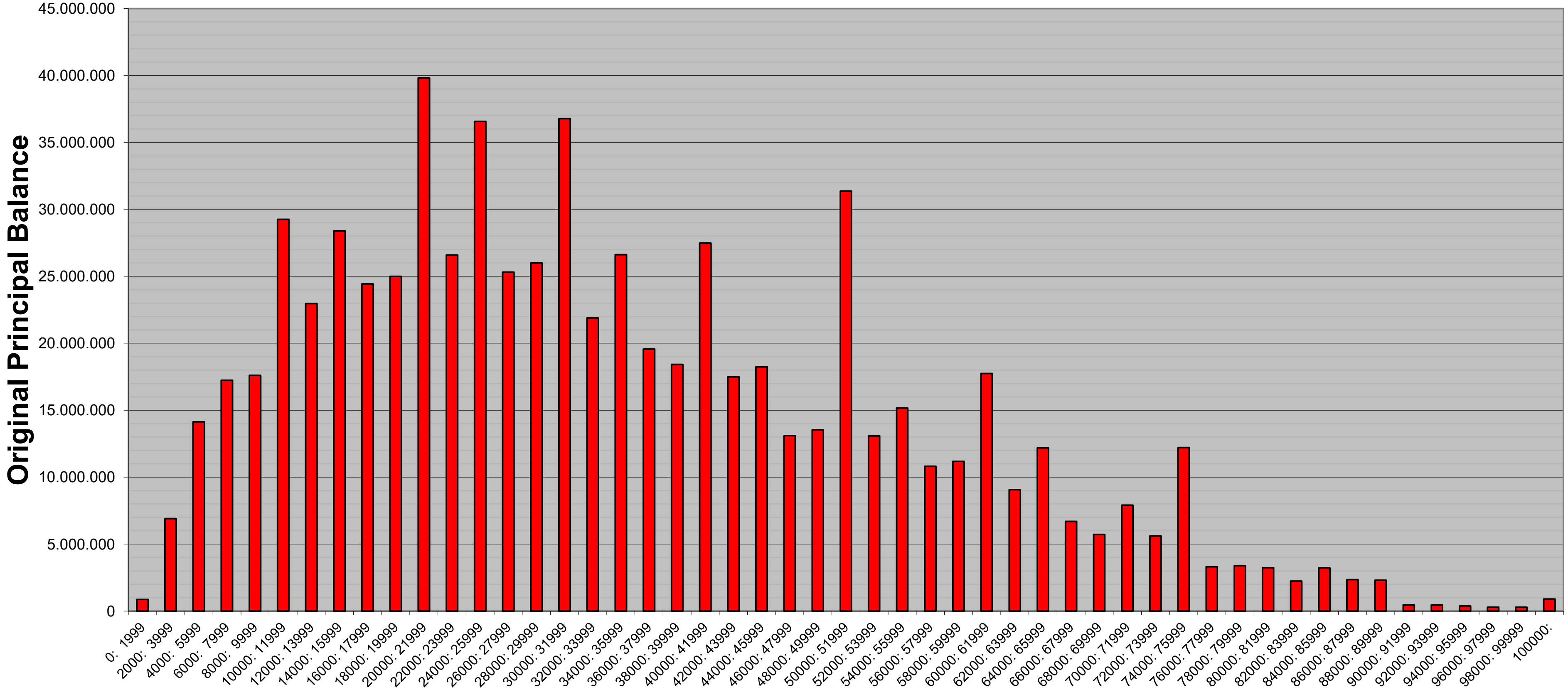
6.1 Original PB (Graph)

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



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7. Current Principal Balance

Santander

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	7.949.048,76	2,88%	8.583	24,73%
2000: 3999	17.056.754,74	6,18%	5.756	16,59%
4000: 5999	20.941.830,84	7,59%	4.250	12,25%
6000: 7999	23.241.202,32	8,42%	3.335	9,61%
8000: 9999	23.340.964,11	8,46%	2.604	7,50%
10000:11999	23.616.401,11	8,56%	2.154	6,21%
12000:13999	22.560.723,68	8,18%	1.738	5,01%
14000:15999	19.756.264,84	7,16%	1.321	3,81%
16000:17999	17.738.818,55	6,43%	1.047	3,02%
18000:19999	16.358.475,84	5,93%	862	2,48%
20000:21999	14.439.236,01	5,23%	689	1,99%
22000:23999	11.961.641,33	4,34%	521	1,50%
24000:25999	10.640.757,13	3,86%	426	1,23%
26000:27999	9.040.774,89	3,28%	335	0,97%
28000:29999	8.837.624,88	3,20%	305	0,88%
30000:31999	6.116.165,00	2,22%	198	0,57%
32000:33999	5.044.693,91	1,83%	153	0,44%
34000:35999	3.663.809,86	1,33%	105	0,30%
36000:37999	3.171.358,73	1,15%	86	0,25%
38000:39999	2.367.695,53	0,86%	61	0,18%
40000:41999	1.680.239,41	0,61%	41	0,12%
42000:43999	1.550.311,70	0,56%	36	0,10%
44000:45999	1.305.296,28	0,47%	29	0,08%
46000:47999	796.466,49	0,29%	17	0,05%
48000:49999	784.846,21	0,28%	16	0,05%
50000:51999	660.074,72	0,24%	13	0,04%
52000:53999	422.277,31	0,15%	8	0,02%
54000:55999	276.430,73	0,10%	5	0,01%
56000:57999	283.208,45	0,10%	5	0,01%
58000:59999	58.316,60	0,02%	1	0,00%
60000:61999	60.677,64	0,02%	1	0,00%
62000:63999	62.344,62	0,02%	1	0,00%
64000:65999	130.269,20	0,05%	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	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**

Statistics	**in EUR**
Average Amount	7.950,52

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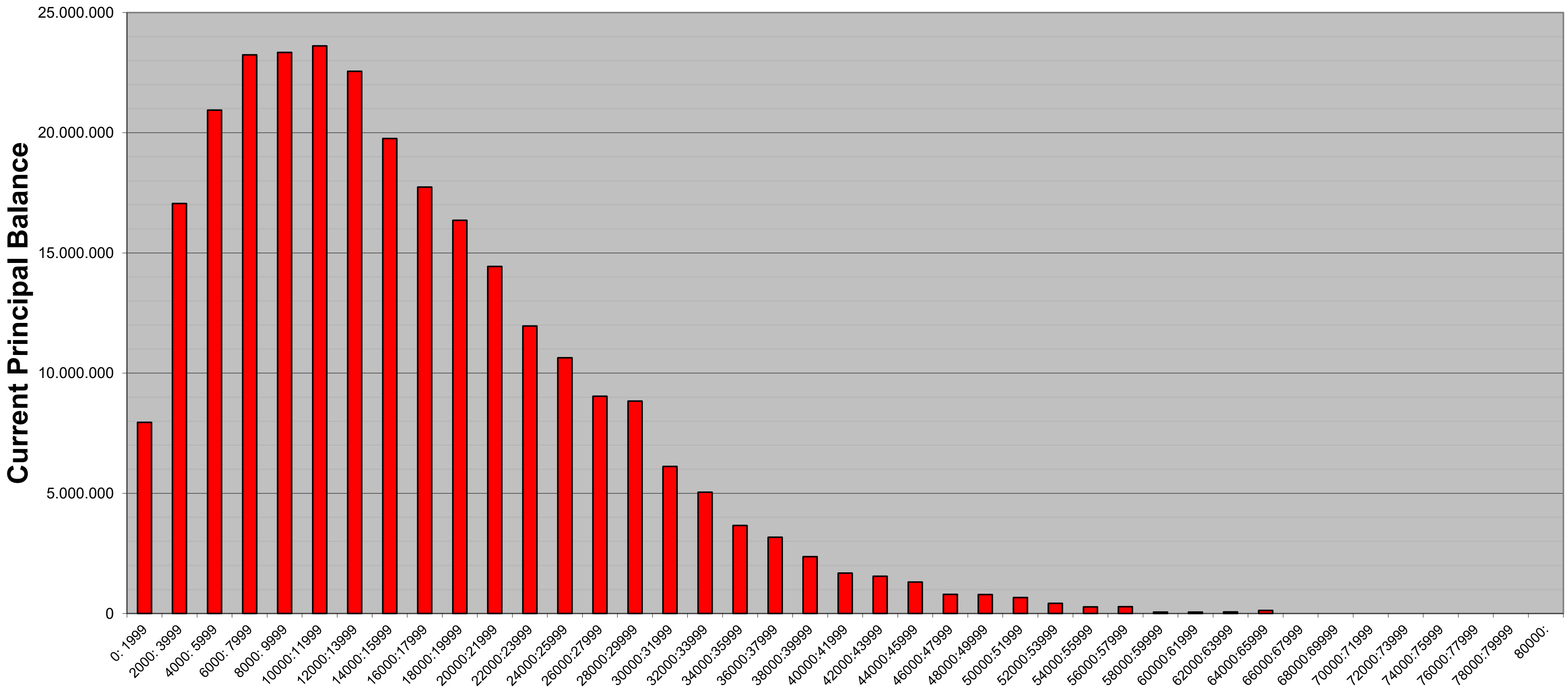
7.1 Current PB (Graph)

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



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Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

8. Borrower Concentration

Santander

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	65.700,38	0,0238%	1
2	64.568,82	0,0234%	1
3	62.344,62	0,0226%	1
4	60.677,64	0,0220%	1
5	58.316,60	0,0211%	1
6	57.102,88	0,0207%	1
7	56.972,18	0,0206%	1
8	56.925,44	0,0206%	1
9	56.149,61	0,0204%	1
10	56.058,34	0,0203%	1
11	55.783,40	0,0202%	1
12	55.481,11	0,0201%	1
13	55.271,11	0,0200%	1
14	55.264,17	0,0200%	1
15	54.630,94	0,0198%	1
16	53.703,79	0,0195%	1
17	53.701,87	0,0195%	1
18	53.036,04	0,0192%	1
19	52.908,92	0,0192%	1
20	52.487,29	0,0190%	1
21	52.280,00	0,0189%	1
22	52.090,17	0,0189%	1
23	52.069,23	0,0189%	1
24	51.878,22	0,0188%	1
25	51.469,61	0,0187%	1
	1.396.872,38	**0,5063%**	**25**

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Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	35.612.971,36	12,91%	4.101	11,82%
Bavaria	38.510.085,76	13,96%	4.672	13,46%
Berlin	11.011.393,08	3,99%	1.407	4,05%
Brandenburg	10.307.364,50	3,74%	1.408	4,06%
Bremen	1.854.755,35	0,67%	238	0,69%
Hamburg	5.080.674,34	1,84%	626	1,80%
Hesse	21.675.811,37	7,86%	2.583	7,44%
Lower Saxony	26.198.620,90	9,50%	3.473	10,01%
Mecklenburg-Western Pomerania	8.662.881,95	3,14%	1.114	3,21%
North Rhine-Westphalia	59.751.357,37	21,66%	7.445	21,45%
Rhineland-Palatinate	13.666.990,68	4,95%	1.734	5,00%
Saarland	3.661.417,66	1,33%	466	1,34%
Saxony	12.049.425,90	4,37%	1.647	4,75%
Saxony-Anhalt	9.516.769,60	3,45%	1.295	3,73%
Schleswig-Holstein	9.871.344,85	3,58%	1.309	3,77%
Thuringia	7.150.316,23	2,59%	1.037	2,99%
n/a	1.332.820,52	0,48%	149	0,43%
Total	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**

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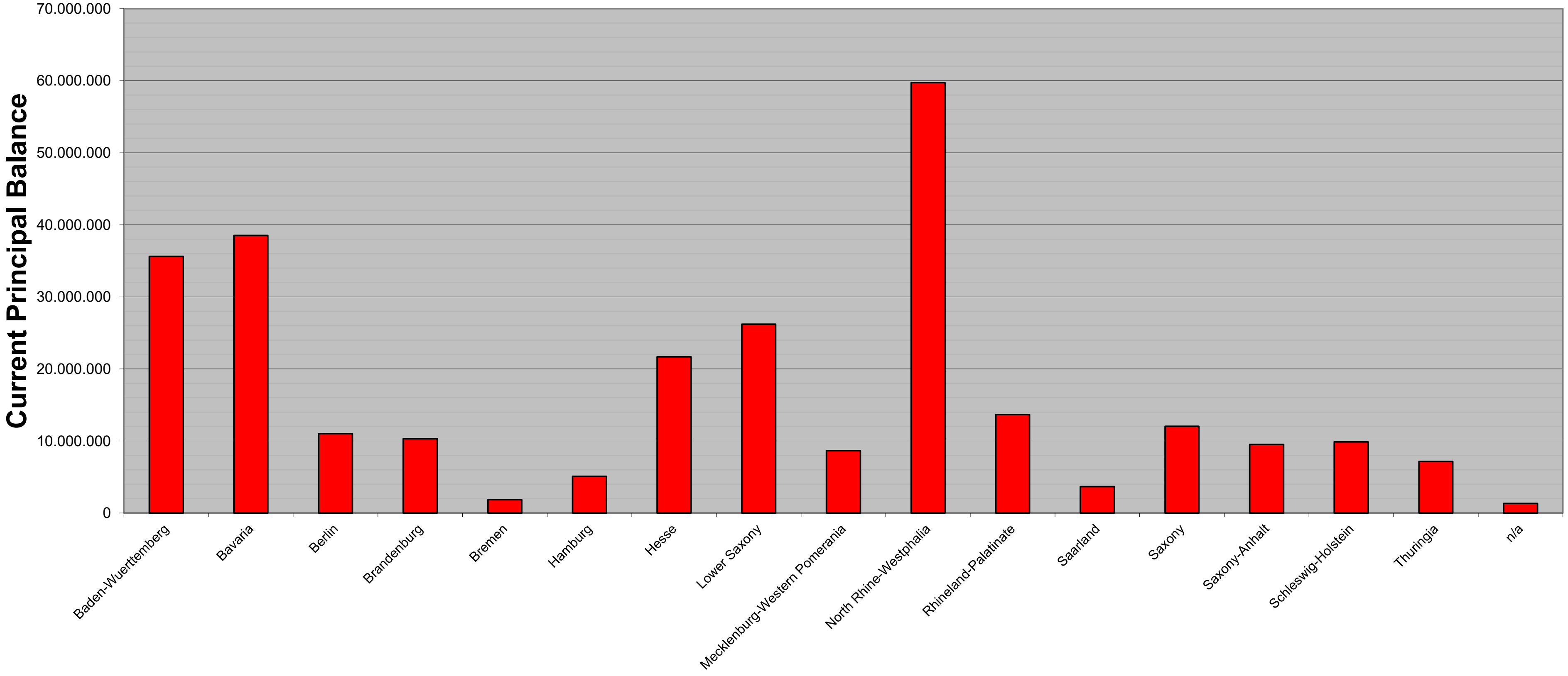
9.1 Geographical Distribution (Graph)

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



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10. Collateral

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	10.775.132,72	3,91%	722	2,08%
unsecured	265.139.868,70	96,09%	33.982	97,92%
Total	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**

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11. Insurances

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	126.424.337,31	45,82%	17.638	50,82%
Yes	149.490.664,11	54,18%	17.066	49,18%
Total	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**

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12. Payment Methods

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	252.630.918,63	91,56%	32.387	93,32%
Other	23.284.082,79	8,44%	2.317	6,68%
Total	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	73.445.763,84	26,62%	8.747	25,20%
1st of month	202.469.237,58	73,38%	25.957	74,80%
Total	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**

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13. Effective Interest Rate

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	430.603,94	0,16%	337	0,97%
1: 1	4.052.412,83	1,47%	773	2,23%
2: 2	57.409.556,47	20,81%	8.684	25,02%
3: 3	38.330.657,59	13,89%	4.657	13,42%
4: 4	36.974.661,46	13,40%	4.439	12,79%
5: 5	38.394.715,34	13,92%	4.621	13,32%
6: 6	59.988.026,06	21,74%	6.379	18,38%
7: 7	29.922.980,91	10,84%	3.542	10,21%
8: 8	7.187.517,68	2,60%	854	2,46%
9: 9	2.604.284,53	0,94%	321	0,92%
10:10	321.842,15	0,12%	46	0,13%
11:11	224.586,08	0,08%	38	0,11%
12:12	67.342,17	0,02%	11	0,03%
13:	5.814,21	0,00%	2	0,01%
Total	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**

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

*runs from .00 to .99

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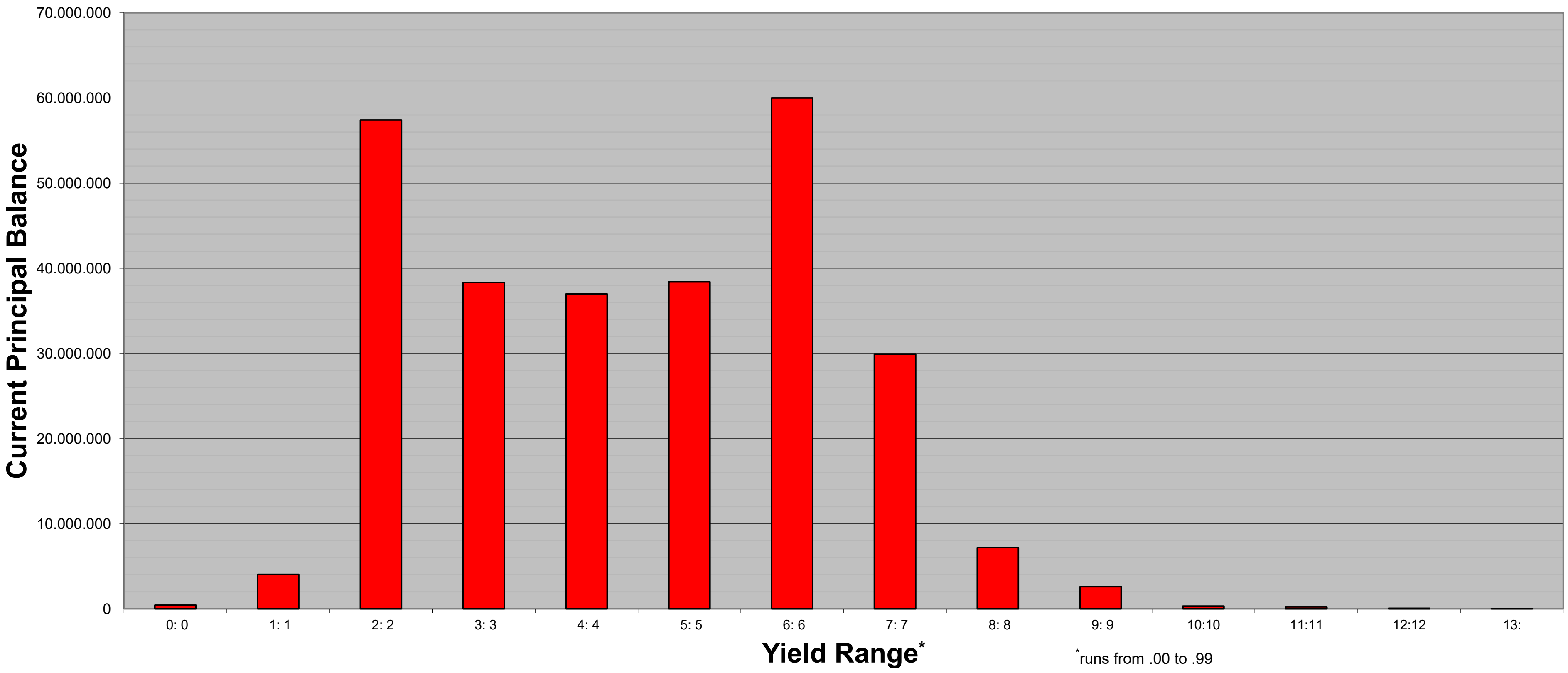
13.1 Effective Interest Rate (Graph)

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Santander



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14. Seasoning

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

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	0,00	0,00%	0	0,00%
45:47	62.242,20	0,02%	10	0,03%
48:50	10.601.204,46	3,84%	1.057	3,05%
51:53	26.450.779,15	9,59%	2.598	7,49%
54:56	31.201.244,25	11,31%	3.475	10,01%
57:59	45.472.967,18	16,48%	6.166	17,77%
60:62	75.380.354,13	27,32%	9.331	26,89%
63:65	45.393.994,32	16,45%	5.549	15,99%
66:68	22.981.944,06	8,33%	3.264	9,41%
69:71	14.221.434,03	5,15%	2.450	7,06%
72:74	2.719.066,50	0,99%	444	1,28%
75:77	468.185,84	0,17%	102	0,29%
78:80	485.456,03	0,18%	113	0,33%
81:	476.129,27	0,17%	145	0,42%
Total	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**

Statistics

WA Seasoning	60,14

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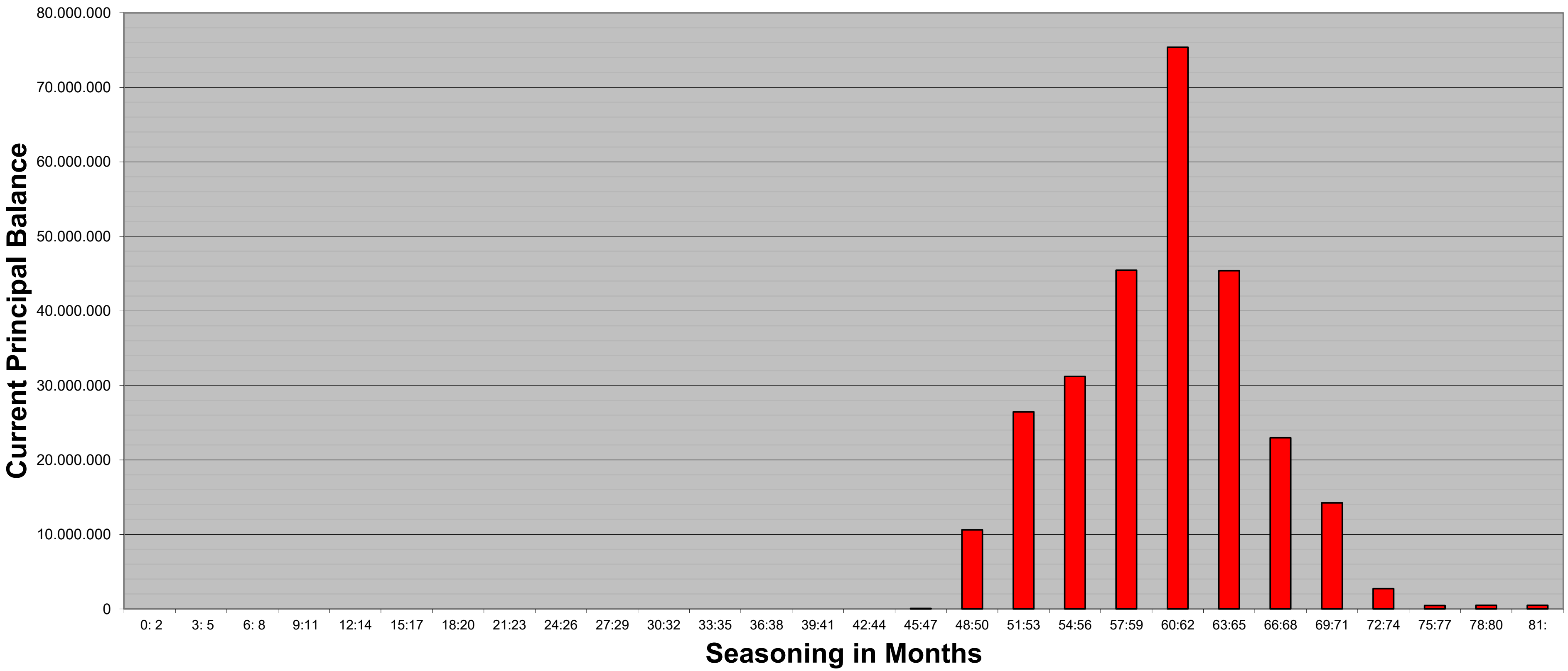
14.1 Seasoning (Graph)

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



Openbank Deutschland AG
Santander-Platz 1
41061 Mönchengladbach

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15. Remaining Term

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	2.099.264,06	0,76%	3.105	8,95%
7: 13	6.747.162,72	2,45%	2.792	8,05%
14: 20	15.348.983,64	5,56%	3.876	11,17%
21: 27	30.754.181,34	11,15%	5.490	15,82%
28: 34	59.428.679,37	21,54%	6.619	19,07%
35: 41	90.288.697,78	32,72%	8.140	23,46%
42: 48	51.266.702,18	18,58%	3.727	10,74%
49: 55	13.322.387,55	4,83%	690	1,99%
56: 62	4.087.145,54	1,48%	170	0,49%
63: 69	1.526.288,98	0,55%	52	0,15%
70: 76	380.442,90	0,14%	13	0,04%
77: 83	187.395,19	0,07%	8	0,02%
84: 90	219.471,51	0,08%	8	0,02%
91: 97	136.134,22	0,05%	8	0,02%
98:	122.064,44	0,04%	6	0,02%
Total	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**

Statistics

WA Remaining Term	35,37

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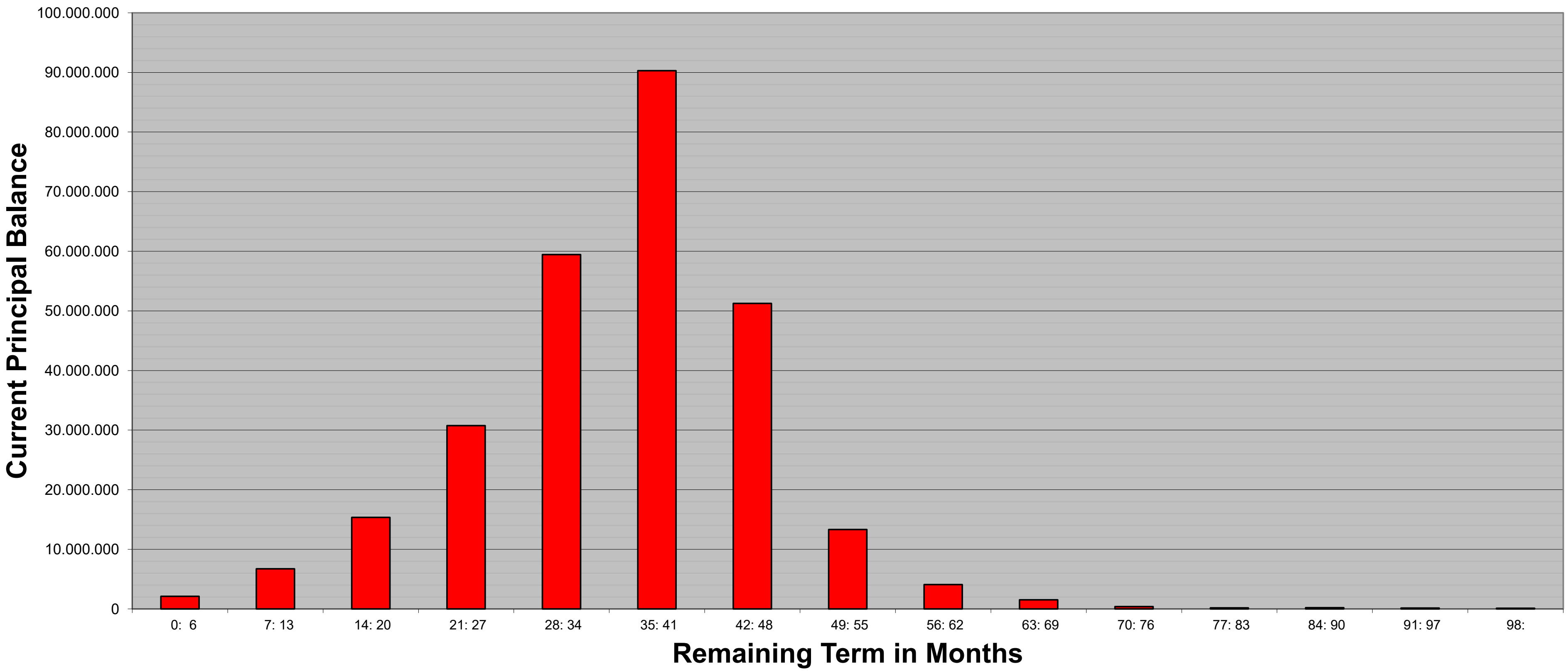
15.1 Remaining Term (Graph)

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



Openbank Deutschland AG
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41061 Mönchengladbach

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16. Original Term

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

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	0,03%
14: 20	-578,66	0,00%	11	0,03%
21: 27	-15.562,86	-0,01%	12	0,03%
28: 34	5.405,06	0,00%	9	0,03%
35: 41	27.478,67	0,01%	21	0,06%
42: 48	652,02	0,00%	16	0,05%
49: 55	73.977,08	0,03%	109	0,31%
56: 62	1.687.545,99	0,61%	2.239	6,45%
63: 69	1.339.799,94	0,49%	827	2,38%
70: 76	10.374.833,31	3,76%	3.724	10,73%
77: 83	5.133.892,09	1,86%	927	2,67%
84: 90	45.358.745,83	16,44%	8.448	24,34%
91: 97	109.405.893,16	39,65%	10.633	30,64%
98:104	76.667.817,98	27,79%	6.480	18,67%
105:111	16.014.984,35	5,80%	836	2,41%
112:	9.841.968,11	3,57%	403	1,16%
Total	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**

Statistics

WA Original Term	95,51

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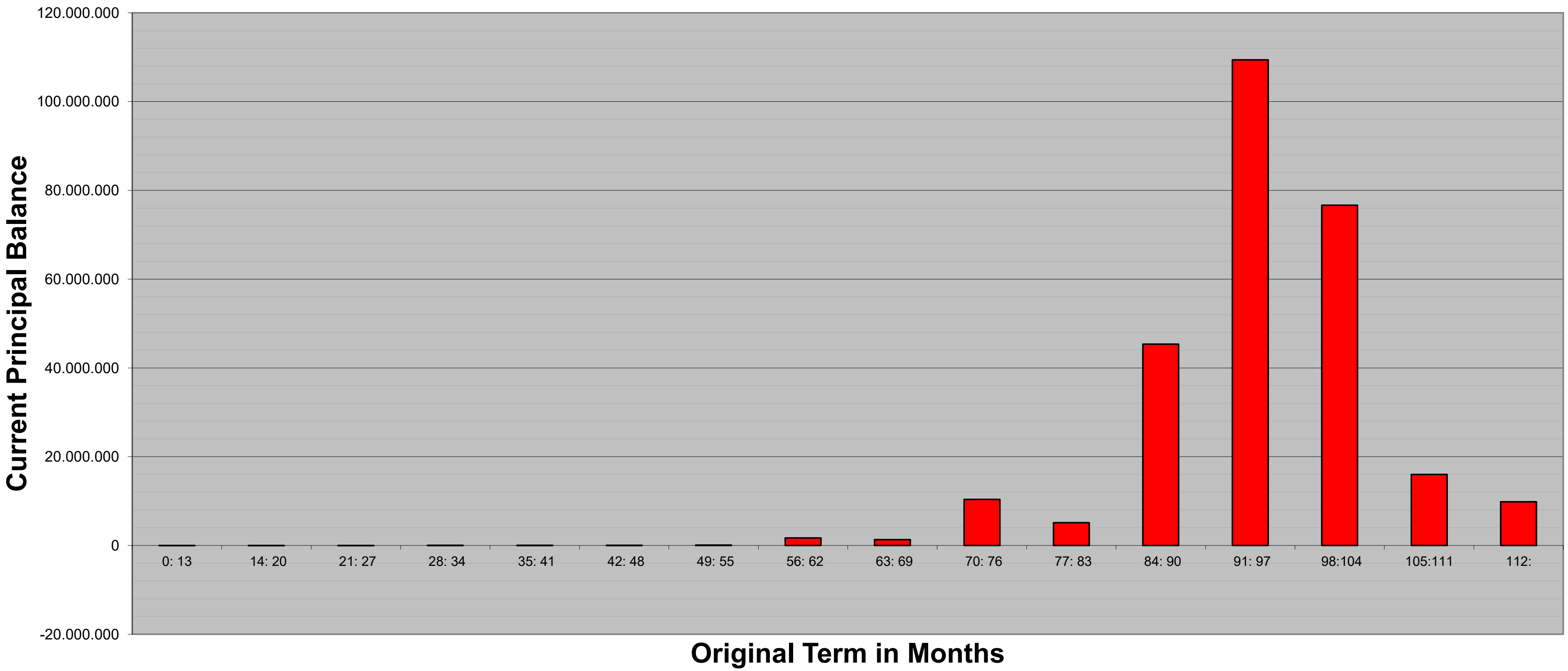
Monthly Investor Report

16.1 Original Term (Graph)

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



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17. Loan Concentration

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

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	270.796.919,88	98,15%	33.328	96,04%	33.328	98,13%
2: 2	4.700.175,68	1,70%	1.108	3,19%	554	1,63%
3: 3	346.597,95	0,13%	195	0,56%	65	0,19%
4: 4	57.311,53	0,02%	48	0,14%	12	0,04%
5: 5	13.996,38	0,01%	25	0,07%	5	0,01%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7:	0,00	0,00%	0	0,00%	0	0,00%
Total	**275.915.001,42**	**100,00%**	**34.704**	**100,00%**	**33.964**	**100,00%**

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18. Amortisation Profile

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Santander

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	275.915.001,42 €	51	1.953.931,59 €
2	267.145.296,88 €	52	1.670.371,47 €
3	258.530.226,30 €	53	1.432.929,40 €
4	250.000.514,54 €	54	1.233.897,31 €
5	241.530.843,68 €	55	1.064.411,75 €
6	233.133.971,99 €	56	923.717,96 €
7	224.776.623,81 €	57	803.363,58 €
8	216.477.602,35 €	58	700.741,53 €
9	208.233.315,17 €	59	612.682,35 €
10	200.049.961,43 €	60	536.991,13 €
11	191.936.073,35 €	61	473.671,88 €
12	183.871.241,58 €	62	420.657,36 €
13	175.867.882,52 €	63	372.122,54 €
14	167.935.163,31 €	64	330.183,75 €
15	160.075.558,56 €	65	298.284,04 €
16	152.300.555,38 €	66	272.078,26 €
17	144.616.685,07 €	67	249.680,94 €
18	137.040.484,21 €	68	230.538,19 €
19	129.561.739,33 €	69	212.713,87 €
20	122.172.381,85 €	70	196.844,28 €
21	114.901.554,21 €	71	182.259,12 €
22	107.743.115,29 €	72	167.798,70 €
23	100.709.001,42 €	73	154.813,25 €
24	93.834.612,48 €	74	142.811,53 €
25	87.125.498,57 €	75	130.750,96 €
26	80.580.409,06 €	76	119.078,52 €
27	74.188.672,07 €	77	108.661,85 €
28	67.992.746,80 €	78	99.811,57 €
29	61.966.272,52 €	79	91.163,76 €
30	56.148.731,19 €	80	82.915,51 €
31	50.512.651,21 €	81	75.168,96 €
32	45.070.311,21 €	82	67.382,67 €
33	39.908.183,63 €	83	60.532,52 €
34	35.030.988,05 €	84	54.344,94 €
35	30.483.640,66 €	85	48.126,57 €
36	26.313.454,80 €	86	42.650,59 €
37	22.531.452,11 €	87	37.699,64 €
38	19.173.011,53 €	88	33.512,49 €
39	16.298.084,99 €	89	29.306,11 €
40	13.866.568,59 €	90	25.191,19 €
41	11.726.069,17 €	91	21.792,28 €
42	9.864.378,91 €	92	18.578,03 €
43	8.216.250,90 €	93	15.939,73 €
44	6.803.445,91 €	94	13.461,84 €
45	5.608.822,29 €	95	11.684,17 €
46	4.635.773,69 €	96	9.897,93 €
47	3.838.997,67 €	97	8.285,17 €
48	3.196.818,17 €	98	6.848,98 €
49	2.689.975,22 €	99	5.406,67 €
50	2.282.371,90 €	100	4.527,81 €

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19. Priority of Payments + Transaction Costs

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Santander

Pre-Enforcement Available Interest Amount

Interest Collections	+	1.196.369,73 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	174.843,16 €
Interest on Transaction and Purchase Shortfall Account	+	0,14 €
Amounts on the Commingling Reserve account*	+	- €
Amounts on the Liquidity Reserve Account	+	4.994.331,12 €
Amounts received by the Interest Rate Swap counterparty	+	524.707,98 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	6.890.252,13 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	12.057.188,94 €
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	+	51,50 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	801.284,89 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	12.858.525,33 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		6.890.252,13 €
Senior Expenses and Taxes	-	12.410,62 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	169.692,75 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	109.758,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	201.113,25 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	176.580,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	109.076,25 €
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	-	801.284,89 €
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		273.263,04 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		12.858.525,33 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	12.858.525,33 €
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	-	12.858.489,00 €
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

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	12.410,62 €								
Interest accrued for the Period	818.293,58 €	169.692,75 €	109.758,00 €	201.113,25 €	176.580,00 €	109.076,25 €	- €	22.668,75 €	29.404,58 €
Cumulative Interest accrued	122.158.919,57 €	80.528.690,25 €	6.560.016,00 €	12.140.368,50 €	10.762.132,50 €	6.733.275,00 €	1.504.800,00 €	1.934.887,50 €	1.994.749,82 €
Interest Payments	818.293,58 €	169.692,75 €	109.758,00 €	201.113,25 €	176.580,00 €	109.076,25 €	- €	22.668,75 €	29.404,58 €
Cumulative Interest Payments	121.209.948,97 €	80.528.690,25 €	6.560.016,00 €	12.140.368,50 €	10.762.132,50 €	6.733.275,00 €	1.504.800,00 €	1.288.462,50 €	1.692.204,22 €
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	13.201.602,07 €

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21. Counterparties

Calculation Date		10.09.2026			
Payment Date		14.09.2026			
Period No		58			
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Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
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Role	Counterparty	Fitch Long Term	Fitch Short Term	Fitch Outlook	Moody's Long Term	Moody's Short Term	Moody's 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 31.08.2026, data source: Bloomberg

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22. Issuer Information

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
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Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

Santander

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		10.09.2026			
Payment Date		14.09.2026			
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Collection Period	from	01.08.2026	to	31.08.2026	

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	251.273.526,75 €
Fixed Rate	-0,2400%
Floating Rate (Euribor)	2,1850%
Net Swap Payments	- 524.707,98 €
Notional Amount next period	238.415.037,75 €

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 31.08.2026, data source: Bloomberg

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

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24. Openbank Deutschland AG

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		

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 31.08.2026, data source: Bloomberg

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25. Glossary

Calculation Date		10.09.2026				
Payment Date		14.09.2026				
Period No		58				
Monthly Period		Sep 2026				
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Collection Period	from	01.08.2026	to	31.08.2026		

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.