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		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Openbank
by Santander

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**33.759**	**263.666.228,69 €**	**275.915.001,42 €**
Scheduled Principal Payments		8.584.848,57 €	8.888.616,14 €
Prepayment Principal		2.325.453,84 €	2.564.033,50 €
Total Principal Collections		**10.910.302,41 €**	**11.452.649,64 €**
Total Interest Collections		**1.091.194,98 €**	**1.142.569,70 €**
Defaults		**1.002.398,58 €**	**796.123,09 €**
Replenishment Amount		**- €**	**- €**
End of Period		**251.753.527,70 €**	**263.666.228,69 €**
Purchase Shortfall Amount		**29,05 €**	**45,31 €**
Total Assets (End of Period)	**32.703**	**251.753.556,75 €**	**263.666.274,00 €**
Current Prepayment Rate (annualised)		10,1%	
Current Poolfactor		14,6%	

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1.1 Portfolio Information per period

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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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%
59	275.915.001,42 €	8.888.616,14 €	2.564.033,50 €	11.452.649,64 €	10,60%
60	263.666.228,69 €	8.584.848,57 €	2.325.453,84 €	10.910.302,41 €	10,09%
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2. Reserve Accounts

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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	2,2%	4.995.082,85 €	
Cash Outflow		4.995.082,85 €	
of which Liquidity Reserve Excess Amount		10.082,85 €	
Cash Inflow		4.985.000,00 €	
End of Period	2,3%	4.985.000,00 €	
Required Liquidity Reserve Amount	2,3%	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%
59	**275.915.001,42 €**	1.435.885,73 €	2.215.981,27 €	1.719.886,03 €	2.407.280,39 €	**97,18%**	0,52%	0,80%	0,62%	0,87%
60	**263.666.228,69 €**	2.443.050,56 €	617.014,77 €	1.526.087,01 €	2.582.375,73 €	**97,28%**	0,93%	0,23%	0,58%	0,98%
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3.2 Default Data

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.002.398,58 €	
Current Period Recoveries	180.008,45 €	
Current Period Net Default	822.390,13 €	
New Number of Defaulted Contracts		113
Cumulative Default		
Cumulative Gross Default	125.697.858,98 €	
Cumulative Recoveries	21.186.986,10 €	
Cumulative Net Losses	104.510.872,88 €	
Total Number of Defaulted Contracts		9.457

Principal Deficiency Ledgers

Class A PDL Sub-Ledger	
Class A PDL BoP	- €
Class A Amount debited to the PDL	- €
Class A Amount credited to the PDL	- €
Class A PDL EoP	- €
Class B PDL Sub-Ledger	
Class B PDL BoP	- €
Class B Amount debited to the PDL	- €
Class B Amount credited to the PDL	- €
Class B PDL EoP	- €
Class C PDL Sub-Ledger	
Class C PDL BoP	- €
Class C Amount debited to the PDL	- €
Class C Amount credited to the PDL	- €
Class C PDL EoP	- €
Class D PDL Sub-Ledger	
Class D PDL BoP	- €
Class D Amount debited to the PDL	- €
Class D Amount credited to the PDL	- €
Class D PDL EoP	- €
Class E PDL Sub-Ledger	
Class E PDL BoP	- €
Class E Amount debited to the PDL	- €
Class E Amount credited to the PDL	- €
Class E PDL EoP	- €
Class F PDL Sub-Ledger	
Class F PDL BoP	- €
Class F Amount debited to the PDL	- €
Class F Amount credited to the PDL	- €
Class F PDL EoP	- €
Class G PDL Sub-Ledger	
Class G PDL BoP	- €
Class G Amount debited to the PDL	1.002.398,58 €
Class G Amount credited to the PDL	1.002.398,58 €
Class G PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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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%	1.503.887,15 €	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%
59	9344	796.123,09 €	124.695.460,40 €	2.199.852.201,99 €	5,67%	218.662,45 €	21.006.977,65 €	103.688.482,75 €	4,71%	0,20%
60	9457	1.002.398,58 €	125.697.858,98 €	2.199.852.201,99 €	5,71%	180.008,45 €	21.186.986,10 €	104.510.872,88 €	4,75%	0,30%
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*** trigger applies for the first 24 Payment Dates following the end of the Replenishment Period**

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4. Concentration Limits

Calculation Date	12.11.2026					
Payment Date	16.11.2026					
Period No	60					
Monthly Period	Nov 2026					
Interest Period from	14.10.2026	to	16.11.2026	=	33 days	
Collection Period from	01.10.2026	to	31.10.2026			

Openbank by Santander

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		**31.10.2026** 4,75%	
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%	16,78%	
Three Months Rolling Average Dynamic Net Loss Ratio *	0,40%	n/a	
Tax Call Redemption date			
Regulatory Change Event Redemption Date			
Termination Event or Servicer Termination Event			
Early Amortisation Event			
Cumulative Net Loss Ratio			
- prior to 31 October 2022	1,50%	-	
Purchase Shortfall Event			
Termination Event or Servicer Termination Event			
Event of Default / Termination Event, as defined in the Interest Rate Swap			
Any debit of class G after application of funds in current period	0,00 €	-	

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

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5. Outstanding Notes

Calculation Date	12.11.2026				
Payment Date	16.11.2026				
Period No	60				
Monthly Period	Nov 2026				
Interest Period	from 14.10.2026	to	16.11.2026	=	33 days
Collection Period	from 01.10.2026	to	31.10.2026		

Openbank by Santander

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	230.666.274,00 €	43.212.384,00 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Replenishment	- €							
Amortisation	11.912.717,25 €							
Redemption per Class		11.912.717,25 €	- €	- €	- €	- €	- €	- €
Redemption per Note		998,97 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	218.753.556,75 €	31.299.666,75 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Current Tranching		14,3%	18,6%	30,2%	23,2%	11,6%	0,0%	2,1%
Current Pool Factor	0,15	0,03	0,68	0,68	0,68	0,68	0,00	1,00

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	2,444%	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		3.623,68 €	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		**998,97 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		2.624,71 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
> Interest accrued for the period	-	**124.497,00 €**	**- 126.486,00 €**	**- 229.768,50 €**	**- 200.040,00 €**	**- 122.148,75 €**	**- €**	**- 24.131,25 €**
Interest Payment		**124.497,00 €**	**126.486,00 €**	**229.768,50 €**	**200.040,00 €**	**122.148,75 €**	**- €**	**4.593,87 €**
Interest Payment per Note		**10,44 €**	**210,81 €**	**235,66 €**	**266,72 €**	**325,73 €**	**- €**	**102,09 €**

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	88,07%	71,92%	45,68%	25,49%	15,40%	15,40%	13,61%

* Last rating action as of 31.05.2026

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6. Original Principal Balance

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	794.145,51	0,11%	597	1,83%
2000: 3999	6.254.673,03	0,89%	2.165	6,62%
4000: 5999	12.789.230,17	1,82%	2.603	7,96%
6000: 7999	15.770.134,19	2,24%	2.306	7,05%
8000: 9999	16.269.629,95	2,31%	1.851	5,66%
10000: 11999	27.420.386,41	3,89%	2.577	7,88%
12000: 13999	21.838.991,25	3,10%	1.704	5,21%
14000: 15999	26.558.471,58	3,77%	1.777	5,43%
16000: 17999	22.989.793,77	3,26%	1.358	4,15%
18000: 19999	23.899.553,81	3,39%	1.268	3,88%
20000: 21999	37.992.148,63	5,39%	1.847	5,65%
22000: 23999	25.721.484,12	3,65%	1.124	3,44%
24000: 25999	34.872.808,14	4,95%	1.400	4,28%
26000: 27999	24.230.049,81	3,44%	901	2,76%
28000: 29999	24.814.748,53	3,52%	858	2,62%
30000: 31999	35.657.110,92	5,06%	1.167	3,57%
32000: 33999	20.975.514,48	2,98%	639	1,95%
34000: 35999	25.531.091,10	3,62%	731	2,24%
36000: 37999	19.053.787,62	2,70%	516	1,58%
38000: 39999	17.911.233,97	2,54%	461	1,41%
40000: 41999	26.594.282,07	3,78%	656	2,01%
42000: 43999	16.848.729,30	2,39%	393	1,20%
44000: 45999	17.933.454,65	2,55%	399	1,22%
46000: 47999	12.677.616,28	1,80%	270	0,83%
48000: 49999	13.197.218,28	1,87%	270	0,83%
50000: 51999	30.460.630,10	4,32%	605	1,85%
52000: 53999	12.605.137,54	1,79%	238	0,73%
54000: 55999	14.621.286,18	2,08%	266	0,81%
56000: 57999	10.586.335,35	1,50%	186	0,57%
58000: 59999	10.776.544,84	1,53%	183	0,56%
60000: 61999	17.142.124,84	2,43%	284	0,87%
62000: 63999	8.943.830,37	1,27%	142	0,43%
64000: 65999	11.730.530,34	1,67%	181	0,55%
66000: 67999	6.358.493,36	0,90%	95	0,29%
68000: 69999	5.660.885,73	0,80%	82	0,25%
70000: 71999	7.694.221,06	1,09%	109	0,33%
72000: 73999	5.177.980,62	0,74%	71	0,22%
74000: 75999	12.138.451,23	1,72%	162	0,50%
76000: 77999	3.154.742,62	0,45%	41	0,13%
78000: 79999	3.241.954,34	0,46%	41	0,13%
80000: 81999	3.157.691,34	0,45%	39	0,12%
82000: 83999	2.157.563,60	0,31%	26	0,08%
84000: 85999	3.059.684,21	0,43%	36	0,11%
86000: 87999	2.349.875,48	0,33%	27	0,08%
88000: 89999	2.134.606,08	0,30%	24	0,07%
90000: 91999	455.887,65	0,06%	5	0,02%
92000: 93999	465.961,82	0,07%	5	0,02%
94000: 95999	378.108,70	0,05%	4	0,01%
96000: 97999	193.634,54	0,03%	2	0,01%
98000: 99999	298.600,53	0,04%	3	0,01%
100000:	899.661,45	0,13%	8	0,02%
Total	**704.440.711,49**	**100,00%**	**32.703**	**100,00%**

Statistics	**in EUR**
Average Amount	21.540,55

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6.1 Original PB (Graph)

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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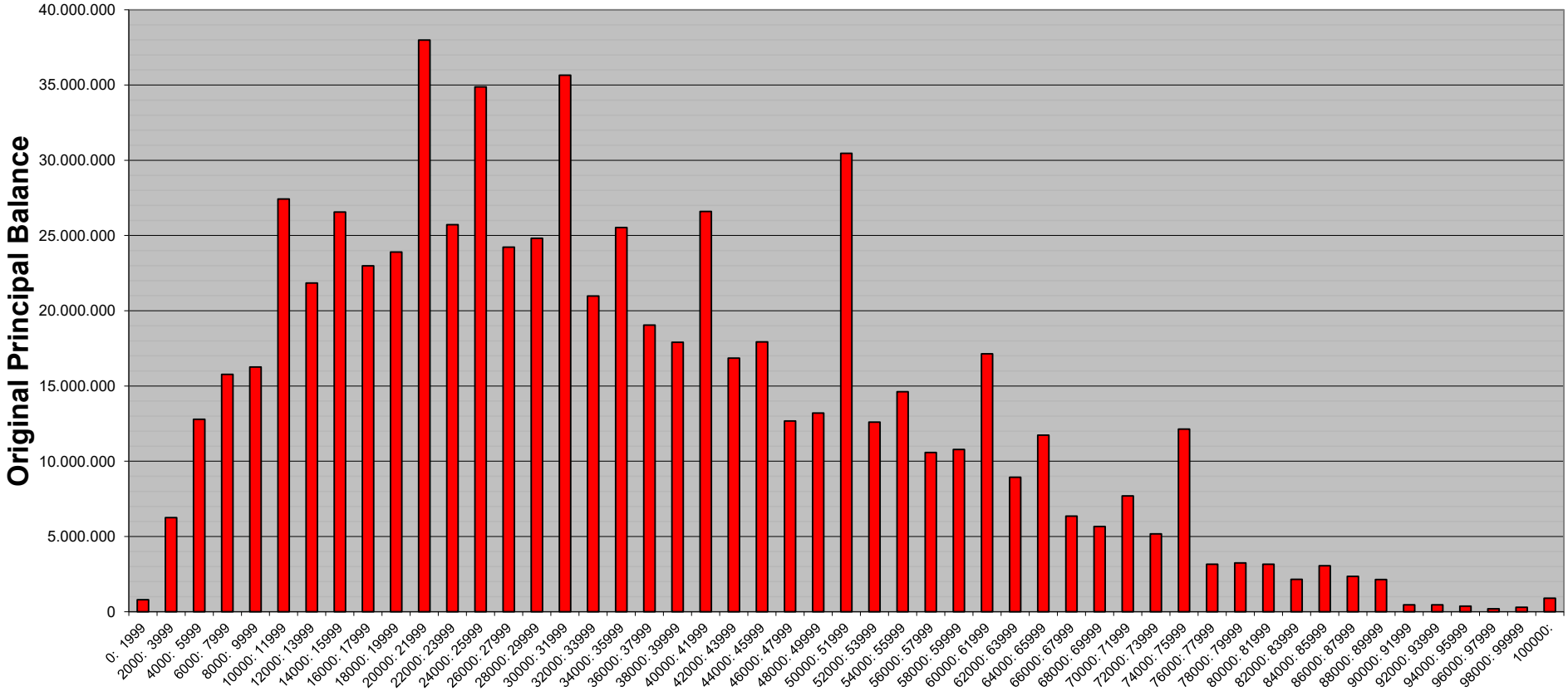

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7. Current Principal Balance

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Openbank
by Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	7.604.891,31	3,02%	8.095	24,75%
2000: 3999	16.737.250,14	6,65%	5.641	17,25%
4000: 5999	19.987.947,48	7,94%	4.048	12,38%
6000: 7999	22.385.271,54	8,89%	3.223	9,86%
8000: 9999	22.609.862,56	8,98%	2.518	7,70%
10000:11999	21.695.485,93	8,62%	1.981	6,06%
12000:13999	21.290.028,62	8,46%	1.644	5,03%
14000:15999	18.290.060,39	7,27%	1.222	3,74%
16000:17999	15.895.650,84	6,31%	936	2,86%
18000:19999	15.397.322,58	6,12%	812	2,48%
20000:21999	12.042.618,21	4,78%	575	1,76%
22000:23999	10.679.179,94	4,24%	465	1,42%
24000:25999	9.599.928,93	3,81%	385	1,18%
26000:27999	8.395.574,09	3,33%	311	0,95%
28000:29999	6.860.378,10	2,73%	237	0,72%
30000:31999	4.859.125,57	1,93%	157	0,48%
32000:33999	3.983.894,30	1,58%	121	0,37%
34000:35999	3.074.498,78	1,22%	88	0,27%
36000:37999	2.290.374,41	0,91%	62	0,19%
38000:39999	1.756.120,37	0,70%	45	0,14%
40000:41999	1.312.243,17	0,52%	32	0,10%
42000:43999	1.337.881,44	0,53%	31	0,09%
44000:45999	762.927,17	0,30%	17	0,05%
46000:47999	749.412,31	0,30%	16	0,05%
48000:49999	686.621,78	0,27%	14	0,04%
50000:51999	457.181,84	0,18%	9	0,03%
52000:53999	264.688,04	0,11%	5	0,02%
54000:55999	331.723,34	0,13%	6	0,02%
56000:57999	227.826,82	0,09%	4	0,01%
58000:59999	58.929,40	0,02%	1	0,00%
60000:61999	0,00	0,00%	0	0,00%
62000:63999	62.635,60	0,02%	1	0,00%
64000:65999	65.992,70	0,03%	1	0,00%
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	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**

Statistics	**in EUR**
Average Amount	7.698,18

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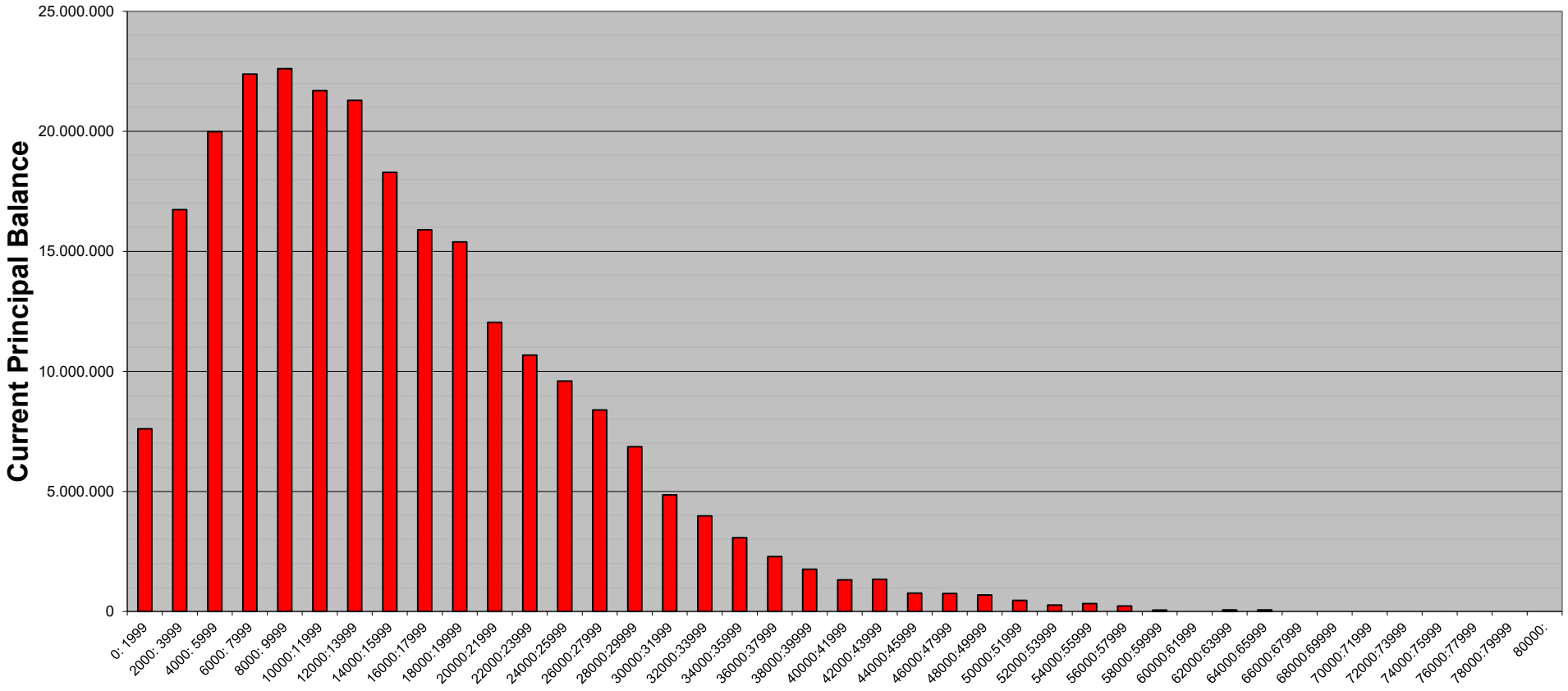
7.1 Current PB (Graph)

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		



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8. Borrower Concentration

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	65.992,70	0,0262%	1
2	62.635,60	0,0249%	1
3	58.929,40	0,0234%	1
4	57.798,48	0,0230%	1
5	57.079,51	0,0227%	1
6	56.579,78	0,0225%	1
7	56.369,05	0,0224%	1
8	55.939,41	0,0222%	1
9	55.763,00	0,0221%	1
10	55.465,50	0,0220%	1
11	55.299,09	0,0220%	1
12	55.104,50	0,0219%	1
13	54.151,84	0,0215%	1
14	53.940,74	0,0214%	1
15	53.534,44	0,0213%	1
16	52.945,68	0,0210%	1
17	52.134,96	0,0207%	1
18	52.132,22	0,0207%	1
19	51.889,05	0,0206%	1
20	51.064,42	0,0203%	1
21	51.045,20	0,0203%	1
22	50.759,68	0,0202%	1
23	50.725,81	0,0201%	1
24	50.595,98	0,0201%	1
25	50.558,59	0,0201%	1
	1.368.434,63	**0,5436%**	**25**

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9. Geographical Distribution

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	32.791.866,54	13,03%	3.888	11,89%
Bavaria	35.016.030,28	13,91%	4.400	13,45%
Berlin	10.097.903,43	4,01%	1.325	4,05%
Brandenburg	9.233.711,42	3,67%	1.314	4,02%
Bremen	1.698.814,89	0,67%	224	0,68%
Hamburg	4.551.545,17	1,81%	584	1,79%
Hesse	19.846.306,86	7,88%	2.436	7,45%
Lower Saxony	23.874.718,46	9,48%	3.258	9,96%
Mecklenburg-Western Pomerania	8.008.284,88	3,18%	1.054	3,22%
North Rhine-Westphalia	54.325.394,36	21,58%	6.983	21,35%
Rhineland-Palatinate	12.480.368,42	4,96%	1.659	5,07%
Saarland	3.187.049,71	1,27%	421	1,29%
Saxony	10.918.218,54	4,34%	1.547	4,73%
Saxony-Anhalt	8.678.395,42	3,45%	1.212	3,71%
Schleswig-Holstein	9.033.860,46	3,59%	1.237	3,78%
Thuringia	6.445.644,76	2,56%	964	2,95%
n/a	1.565.414,10	0,62%	197	0,60%
Total	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**

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9.1 Geographical Distribution (Graph)

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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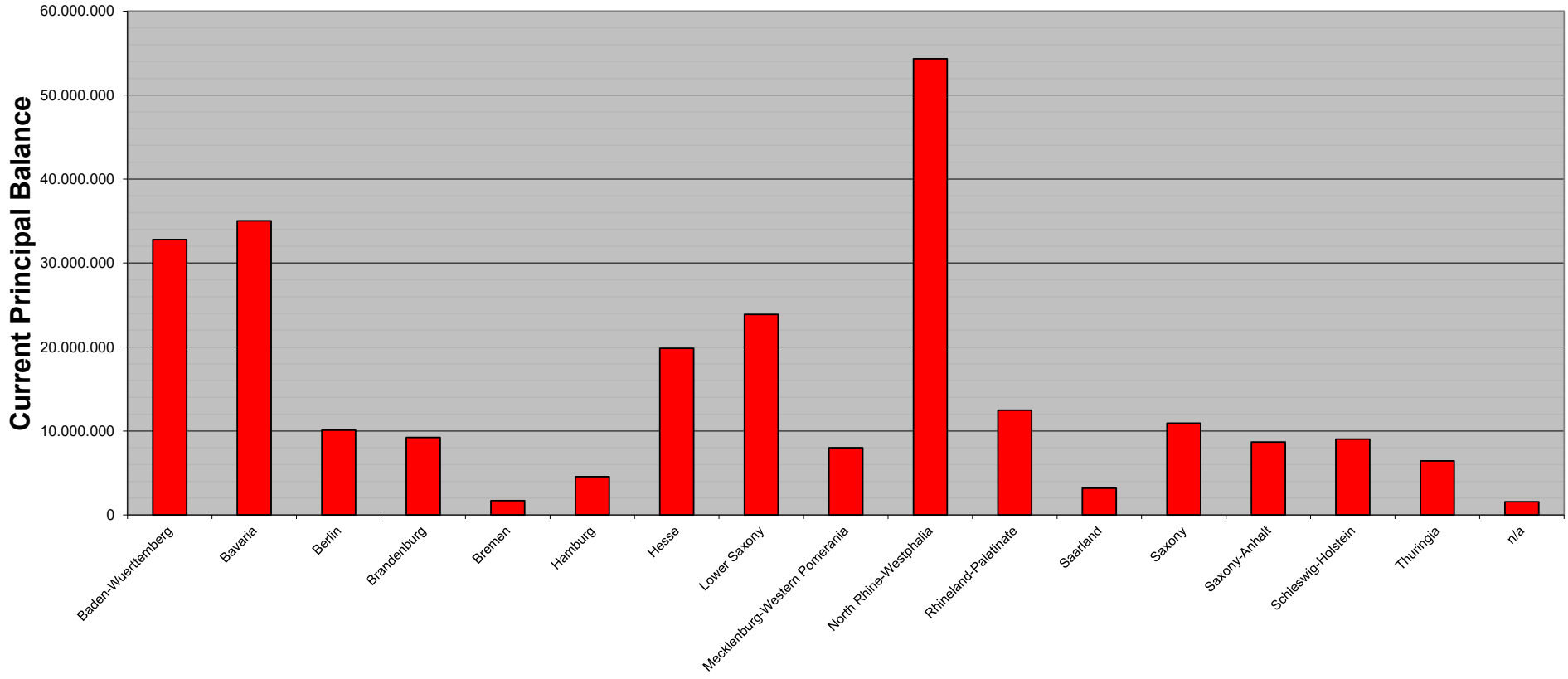

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10. Collateral

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	9.430.311,89	3,75%	669	2,05%
unsecured	242.323.215,81	96,25%	32.034	97,95%
Total	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**

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11. Insurances

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	115.653.977,14	45,94%	16.649	50,91%
Yes	136.099.550,56	54,06%	16.054	49,09%
Total	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**

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12. Payment Methods

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	230.132.045,77	91,41%	30.454	93,12%
Other	21.621.481,93	8,59%	2.249	6,88%
Total	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	67.041.569,31	26,63%	8.266	25,28%
1st of month	184.711.958,39	73,37%	24.437	74,72%
Total	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**

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13. Effective Interest Rate

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	497.896,62	0,20%	387	1,18%
1: 1	3.615.884,96	1,44%	676	2,07%
2: 2	52.105.721,07	20,70%	8.030	24,55%
3: 3	35.068.773,74	13,93%	4.431	13,55%
4: 4	33.398.627,84	13,27%	4.177	12,77%
5: 5	35.179.426,55	13,97%	4.396	13,44%
6: 6	54.912.613,11	21,81%	6.047	18,49%
7: 7	27.477.660,59	10,91%	3.361	10,28%
8: 8	6.484.929,79	2,58%	805	2,46%
9: 9	2.439.973,78	0,97%	305	0,93%
10:10	294.258,91	0,12%	40	0,12%
11:11	207.994,94	0,08%	36	0,11%
12:12	64.162,85	0,03%	10	0,03%
13:	5.602,95	0,00%	2	0,01%
Total	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**

Statistics	**in %**
WA Interest	5,30%

*runs from .00 to .99

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13.1 Effective Interest Rate (Graph)

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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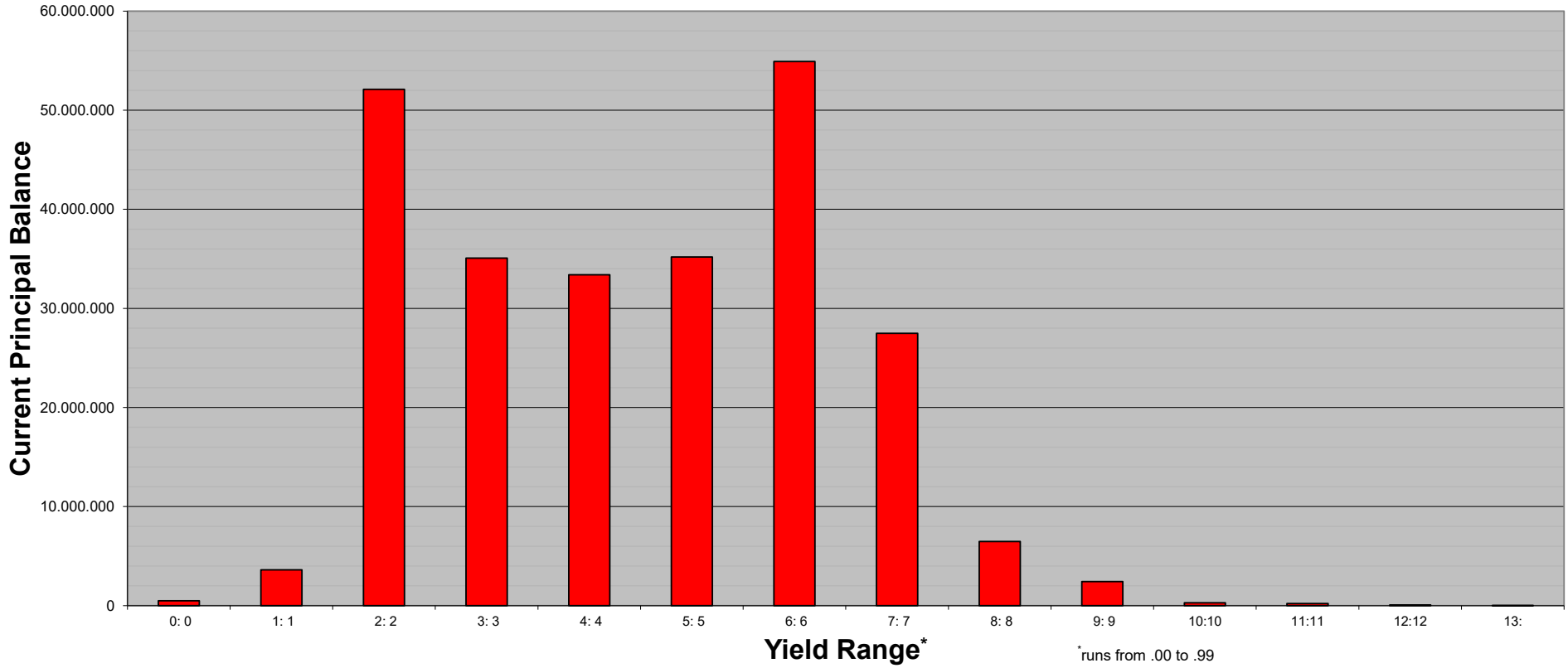

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14. Seasoning

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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	0,00	0,00%	0	0,00%
48:50	2.314.765,67	0,92%	245	0,75%
51:53	14.688.663,05	5,83%	1.468	4,49%
54:56	27.383.857,71	10,88%	2.923	8,94%
57:59	29.618.473,82	11,76%	3.760	11,50%
60:62	54.709.651,30	21,73%	7.260	22,20%
63:65	61.768.164,94	24,54%	7.498	22,93%
66:68	33.648.760,76	13,37%	4.635	14,17%
69:71	16.783.767,88	6,67%	2.778	8,49%
72:74	8.998.868,25	3,57%	1.683	5,15%
75:77	773.532,97	0,31%	145	0,44%
78:80	443.499,66	0,18%	98	0,30%
81:	621.521,69	0,25%	210	0,64%
Total	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**

Statistics

WA Seasoning	62,07

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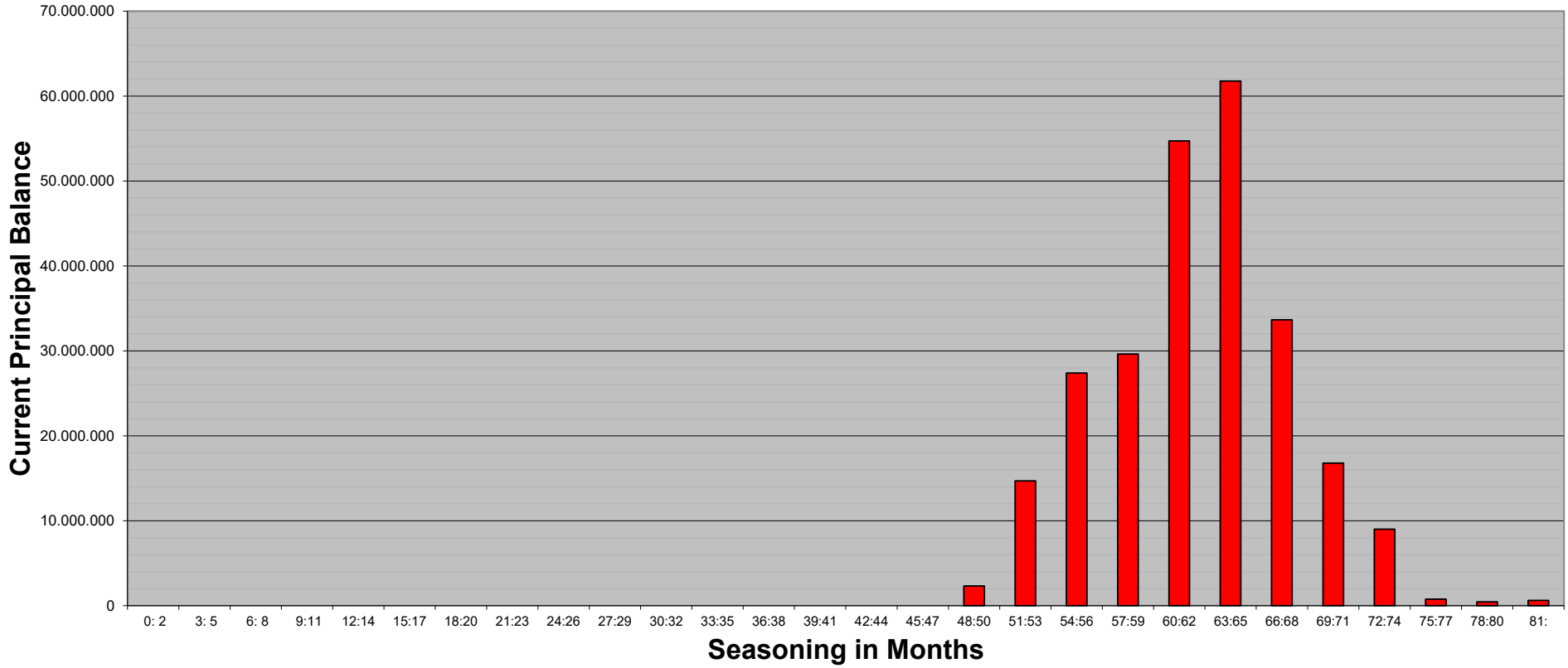
14.1 Seasoning (Graph)

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Openbank
by Santander



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15. Remaining Term

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	1.938.452,81	0,77%	2.651	8,11%
7: 13	7.171.659,54	2,85%	3.055	9,34%
14: 20	16.710.662,72	6,64%	3.907	11,95%
21: 27	31.815.860,13	12,64%	5.647	17,27%
28: 34	69.045.384,51	27,43%	7.442	22,76%
35: 41	74.687.356,60	29,67%	6.745	20,63%
42: 48	35.981.211,14	14,29%	2.633	8,05%
49: 55	9.253.897,14	3,68%	418	1,28%
56: 62	3.403.944,43	1,35%	134	0,41%
63: 69	773.675,17	0,31%	29	0,09%
70: 76	275.538,33	0,11%	11	0,03%
77: 83	240.762,69	0,10%	8	0,02%
84: 90	211.218,52	0,08%	11	0,03%
91: 97	152.528,71	0,06%	7	0,02%
98:	91.375,26	0,04%	5	0,02%
Total	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**

Statistics

WA Remaining Term	33,85

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15.1 Remaining Term (Graph)

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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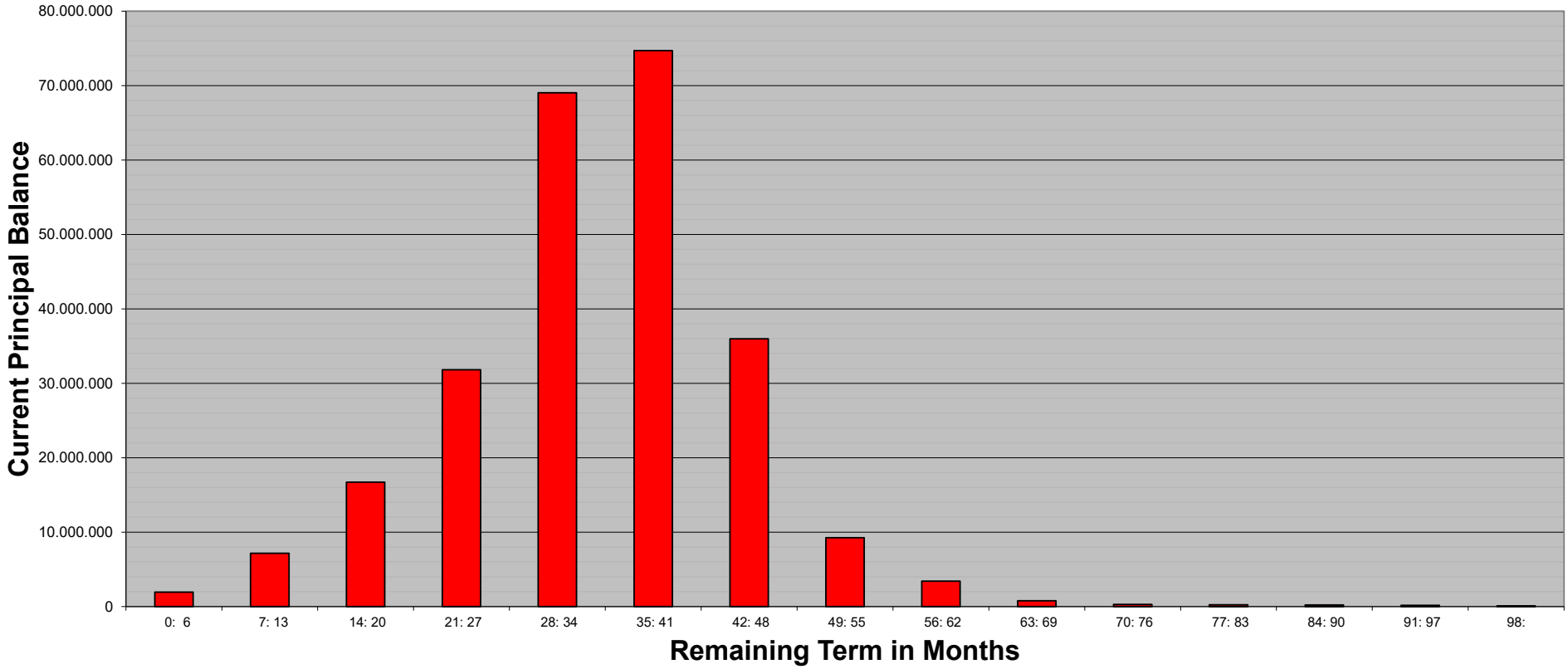

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16. Original Term

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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	-25.305,87	-0,01%	13	0,04%
28: 34	5.405,06	0,00%	9	0,03%
35: 41	21.356,67	0,01%	20	0,06%
42: 48	138,72	0,00%	15	0,05%
49: 55	37.368,71	0,01%	67	0,20%
56: 62	946.475,42	0,38%	1.292	3,95%
63: 69	912.226,35	0,36%	706	2,16%
70: 76	8.484.566,53	3,37%	3.560	10,89%
77: 83	4.490.974,90	1,78%	897	2,74%
84: 90	40.424.823,86	16,06%	8.206	25,09%
91: 97	100.581.058,10	39,95%	10.330	31,59%
98:104	70.845.865,50	28,14%	6.314	19,31%
105:111	15.189.284,58	6,03%	840	2,57%
112:	9.841.718,48	3,91%	414	1,27%
Total	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**

Statistics

WA Original Term	95,92

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16.1 Original Term (Graph)

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
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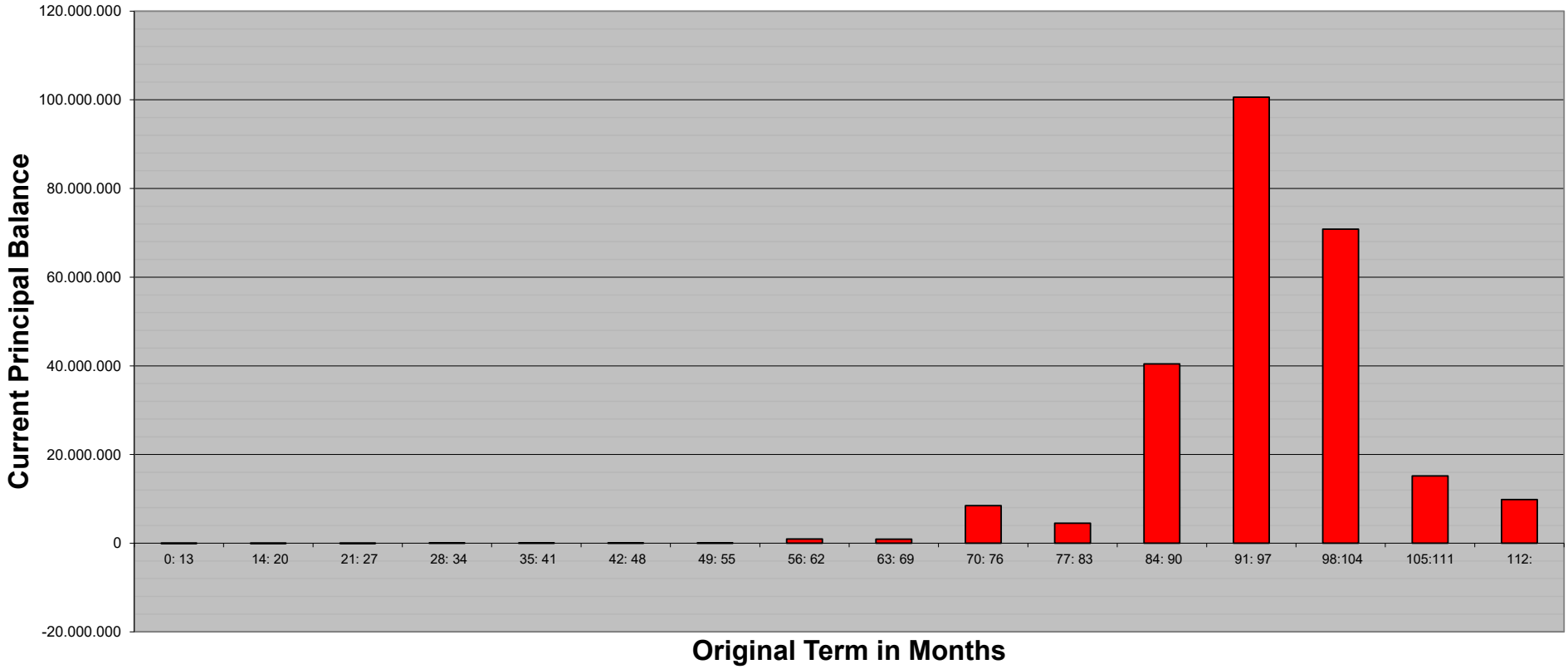

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17. Loan Concentration

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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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	247.168.850,27	98,18%	31.419	96,07%	31.419	98,14%
2: 2	4.227.811,52	1,68%	1.042	3,19%	521	1,63%
3: 3	307.869,66	0,12%	183	0,56%	61	0,19%
4: 4	40.529,77	0,02%	44	0,13%	11	0,03%
5: 5	8.466,48	0,00%	15	0,05%	3	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	**251.753.527,70**	**100,00%**	**32.703**	**100,00%**	**32.015**	**100,00%**

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18. Amortisation Profile

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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Amortisation profile

Collection Period	*Outstanding Volume*
1	**251.753.527,70 €**
2	**243.414.025,50 €**
3	**235.175.067,75 €**
4	**227.012.059,92 €**
5	**218.885.743,98 €**
6	**210.816.205,76 €**
7	**202.798.312,92 €**
8	**194.841.850,94 €**
9	**186.952.195,88 €**
10	**179.111.661,11 €**
11	**171.330.557,82 €**
12	**163.622.003,00 €**
13	**155.983.059,15 €**
14	**148.426.517,30 €**
15	**140.956.962,51 €**
16	**133.589.597,50 €**
17	**126.319.548,44 €**
18	**119.135.971,48 €**
19	**112.068.992,21 €**
20	**105.114.417,38 €**
21	**98.281.488,12 €**
22	**91.600.305,95 €**
23	**85.077.628,22 €**
24	**78.714.424,95 €**
25	**72.501.092,33 €**
26	**66.475.867,25 €**
27	**60.616.348,31 €**
28	**54.957.364,76 €**
29	**49.474.669,02 €**
30	**44.176.214,60 €**
31	**39.150.146,23 €**
32	**34.400.798,33 €**
33	**29.966.815,29 €**
34	**25.903.614,27 €**
35	**22.217.659,89 €**
36	**18.942.337,22 €**
37	**16.136.633,07 €**
38	**13.761.817,53 €**
39	**11.668.691,75 €**
40	**9.853.956,54 €**
41	**8.237.976,22 €**
42	**6.850.220,49 €**
43	**5.680.447,61 €**
44	**4.724.240,49 €**
45	**3.941.836,70 €**
46	**3.311.988,81 €**
47	**2.810.124,44 €**
48	**2.401.195,43 €**
49	**2.072.374,75 €**
50	**1.781.649,54 €**

Collection Period	*Outstanding Volume*
51	**1.535.497,97 €**
52	**1.327.664,18 €**
53	**1.146.184,21 €**
54	**992.435,51 €**
55	**861.325,59 €**
56	**753.920,68 €**
57	**661.623,02 €**
58	**583.195,73 €**
59	**514.737,93 €**
60	**456.971,81 €**
61	**405.864,18 €**
62	**362.316,58 €**
63	**327.515,04 €**
64	**300.583,06 €**
65	**276.315,98 €**
66	**255.033,92 €**
67	**236.648,04 €**
68	**220.208,58 €**
69	**205.193,62 €**
70	**190.301,52 €**
71	**176.913,74 €**
72	**164.500,99 €**
73	**152.027,70 €**
74	**139.940,72 €**
75	**129.107,15 €**
76	**118.867,72 €**
77	**109.231,62 €**
78	**99.996,07 €**
79	**91.259,42 €**
80	**82.480,36 €**
81	**75.544,56 €**
82	**69.271,66 €**
83	**62.968,54 €**
84	**56.635,03 €**
85	**50.822,85 €**
86	**45.770,57 €**
87	**40.695,41 €**
88	**35.708,02 €**
89	**31.018,55 €**
90	**27.266,89 €**
91	**24.088,19 €**
92	**21.067,37 €**
93	**18.746,54 €**
94	**16.414,25 €**
95	**14.252,47 €**
96	**12.264,27 €**
97	**10.267,01 €**
98	**8.836,87 €**
99	**7.761,56 €**
100	**6.680,85 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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Pre-Enforcement Available Interest Amount

Interest Collections	+	1.091.194,98 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	180.008,45 €
Interest on Transaction and Purchase Shortfall Account	+	- €
Amounts on the Commingling Reserve account*	+	- €
Amounts on the Liquidity Reserve Account	+	4.995.082,85 €
Amounts received by the Interest Rate Swap counterparty	+	556.444,42 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	6.822.730,70 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	10.910.302,41 €
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	+	45,31 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	1.002.398,58 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	11.912.746,30 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		6.822.730,70 €
Senior Expenses and Taxes	-	27.798,00 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	124.497,00 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	126.486,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	229.768,50 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	200.040,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	122.148,75 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	- €
Required Liquidity Reserve Amount Replenishment	-	4.985.000,00 €
Crediting the PDLs until cleared	-	1.002.398,58 €
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	-	4.593,87 €
Mezzanine Loan Interest	-	- €
Subordinated Swap Amounts (if applicable)	-	- €
Fees for Commingling Reserve Account and Set-Off Reserve Account	-	- €
Interest on Liquidity Reserve Loan	-	- €
Principal on Liquidity Reserve Loan	-	- €
Remaining Amount to the Seller		- €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		11.912.746,30 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	11.912.746,30 €
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	-	11.912.717,25 €
Full Redemption Class B - G (after Regulatory Change Event)	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class B	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class C	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class D	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class E	-	- €
Redemption Class F Notes	-	- €
Redemption Class G Notes	-	- €
Mezzanine Loan Principal	-	- €
Clearing of rounding differences	-	- €

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	27.798,00 €								
Interest accrued for the Period	858.373,15 €	124.497,00 €	126.486,00 €	229.768,50 €	200.040,00 €	122.148,75 €	- €	24.131,25 €	31.301,65 €
Cumulative Interest accrued	123.818.232,26 €	80.795.810,25 €	6.799.524,00 €	12.575.823,00 €	11.141.572,50 €	6.965.238,75 €	1.504.800,00 €	1.980.956,25 €	2.054.507,51 €
Interest Payments	807.534,12 €	124.497,00 €	126.486,00 €	229.768,50 €	200.040,00 €	122.148,75 €	- €	4.593,87 €	- €
Cumulative Interest Payments	122.818.422,63 €	80.795.810,25 €	6.799.524,00 €	12.575.823,00 €	11.141.572,50 €	6.965.238,75 €	1.504.800,00 €	1.314.993,87 €	1.720.660,26 €
Unpaid Interest for the Period	50.839,03 €	- €	- €	- €	- €	- €	- €	19.537,38 €	31.301,65 €
Cumulative Unpaid Interest	999.809,63 €	- €	- €	- €	- €	- €	- €	665.962,38 €	333.847,25 €
Liquidity Reserve Loan only: Outstanding Amount	5.016.301,65 €								5.016.301,65 €

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20. Retention

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
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Collection Period	from	01.10.2026	to	31.10.2026		

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For the purposes of compliance with the requirements of Article 6(3)(c) of the Securitisation Regulation, the Seller will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an ongoing basis for the life of the transaction, such net economic interest through an interest in randomly selected exposures.

Amount of randomly Selected Exposures	12.121.482,27 €

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21. Counterparties

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Openbank by 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	NEG	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 - 6° Floor
28002 Madrid
Spain

Ratings as of 31.10.2026, data source: Bloomberg

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22. Issuer Information

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Deal Name:	**SC Germany Consumer 2021-1**
Issuer:	**RED FLAME 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** Santander-Platz 1 41061 Mönchengladbach Germany
Servicer Name:	**Openbank Deutschland AG**
Reporting Entity:	**Red Flame Germany S.A.** **operated by Openbank Deutschland AG** eMail abs_ger@openbank.de
SPV-Administrator:	**Circumference FS (Luxembourg) S.A.** 22 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg
***Note** Openbank Deutschland AG Red Flame Germany S.A.	**Formerly known as** Santander Consumer Bank AG SC Germany S.A.

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23. Swap Counterparty Data

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Openbank by Santander

Swap Counterparty

Swap Counterparty	DZ Bank AG
Swap Rating Trigger Breach	no

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

Current Swap Data

Swap Type		Fixed Floating Interest Rate Swap
Notional Amount		226.166.274,00 €
Fixed Rate		-0,2400%
Floating Rate (Euribor)		2,4440%
Net Swap Payments	-	556.444,42 €
Notional Amount next period		214.253.556,75 €

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 31.10.2026, data source: Bloomberg

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

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24. Openbank Deutschland AG

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

Openbank by Santander

Contact Details

Team ABS abs_ger@openbank.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 31.10.2026, data source: Bloomberg

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25. Glossary

Calculation Date		12.11.2026				
Payment Date		16.11.2026				
Period No		60				
Monthly Period		Nov 2026				
Interest Period	from	14.10.2026	to	16.11.2026	=	33 days
Collection Period	from	01.10.2026	to	31.10.2026		

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.

Openbank Deutschland AG
Santander-Platz 1
41061 Mönchengladbach