

# SC Germany Consumer 2022-1 Monthly Investor Report



**WINNER**



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## Cover Sheet Monthly Investor Report



Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	9				
Monthly Period	Jul 2023				
Interest Period from	14.06.2023	to	14.07.2023	=	30 days
Collection Period from	01.06.2023	to	30.06.2023		

Index	Page
1. Portfolio Information	<a href="#">1</a>
1.1 Portfolio Information per period	<a href="#">2</a>
2. Reserve Accounts	<a href="#">3</a>
3.1 Delinquency Data	<a href="#">4</a>
3.2 Default Data	<a href="#">5</a>
3.3 Defaults & Recoveries per period	<a href="#">6</a>
4. Concentration Limits	<a href="#">7</a>
5. Outstanding Notes	<a href="#">8</a>
6. Original Principal Balance	<a href="#">9</a>
6.1 Original PB (Graph)	<a href="#">10</a>
7. Current Principal Balance	<a href="#">11</a>
7.1 Current PB (Graph)	<a href="#">12</a>
8. Borrower Concentration	<a href="#">13</a>
9. Geographical Distribution	<a href="#">14</a>
9.1 Geographical (Graph)	<a href="#">15</a>
10. Collateral	<a href="#">16</a>
11. Insurances	<a href="#">17</a>
12. Payment Methods	<a href="#">18</a>
13. Effective Interest Rate	<a href="#">19</a>
13.1 Effective Interest Rate (Graph)	<a href="#">20</a>
14. Seasoning	<a href="#">21</a>
14.1 Seasoning (Graph)	<a href="#">22</a>
15. Remaining Term	<a href="#">23</a>
15.1 Remaining Term (Graph)	<a href="#">24</a>
16. Original Term	<a href="#">25</a>
16.1 Original Term (Graph)	<a href="#">26</a>
17. Loan Concentration	<a href="#">27</a>
18. Amortisation Profiles	<a href="#">28</a>
19. Priority of Payments + Transaction Costs	<a href="#">29</a>
20. Retention	<a href="#">30</a>
21. Counterparties	<a href="#">31</a>
21. Issuer Information	<a href="#">32</a>
23. Swap Counterparty	<a href="#">33</a>
24. Santander Consumer Bank	<a href="#">34</a>
25. Glossary	<a href="#">35</a>

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**1. Portfolio Information**



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Monthly Period	Jul 2023	
Interest Period from	14.06.2023	to 14.07.2023 = 30 days
Collection Period from	01.06.2023	to 30.06.2023

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>63.578</b>	<b>999.999.977,96 €</b>	<b>999.999.997,40 €</b>
Scheduled Principal Payments		13.262.543,27 €	13.211.478,12 €
Prepayment Principal		16.278.904,21 €	16.184.488,81 €
<b>Total Principal Collections</b>		<b>29.541.447,48 €</b>	<b>29.395.966,93 €</b>
<b>Total Interest Collections</b>		<b>4.541.164,65 €</b>	<b>4.518.942,73 €</b>
<b>Defaults</b>		<b>2.535.440,28 €</b>	<b>1.702.373,25 €</b>
<b>Replenishment Amount</b>		<b>32.076.905,50 €</b>	<b>31.098.320,74 €</b>
<b>End of Period</b>		<b>999.999.995,70 €</b>	<b>999.999.977,96 €</b>
<b>Purchase Shortfall Amount</b>		<b>4,30 €</b>	<b>22,04 €</b>
<b>Total Assets (End of Period)</b>	<b>64.181</b>	<b>1.000.000.000,00 €</b>	<b>1.000.000.000,00 €</b>
<b>Current Prepayment Rate (annualised)</b>		17,9%	
<b>Current Poolfactor</b>		99,4%	

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**1.1 Portfolio Information per period**



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Monthly Period	Jul 2023		
Interest Period	from	14.06.2023	to 14.07.2023 = 30 days
Collection Period	from	01.06.2023	to 30.06.2023

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	€ 999.999.987,09	€ 12.874.153,58	€ 12.869.301,56	€ 25.743.455,14	14,40%
2	€ 999.999.994,49	€ 12.749.018,21	€ 14.938.459,26	€ 27.687.477,47	16,52%
3	€ 999.999.997,67	€ 12.267.567,37	€ 9.162.134,91	€ 21.429.702,28	10,46%
4	€ 999.999.994,00	€ 12.703.121,13	€ 19.011.983,49	€ 31.715.104,62	20,57%
5	€ 999.999.989,14	€ 12.573.513,08	€ 15.870.326,32	€ 28.443.839,40	17,47%
6	€ 999.999.997,65	€ 12.878.781,51	€ 16.692.848,52	€ 29.571.630,03	18,29%
7	€ 999.999.996,75	€ 13.682.490,24	€ 13.503.526,90	€ 27.186.017,14	15,05%
8	€ 999.999.997,40	€ 13.211.478,12	€ 16.184.488,81	€ 29.395.966,93	17,78%
9	€ 999.999.977,96	€ 13.262.543,27	€ 16.278.904,21	€ 29.541.447,48	17,88%
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**SC Germany Consumer 2022-1  
Monthly Investor Report**

**2. Reserve Accounts**



Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	9	
Monthly Period	Jul 2023	
Interest Period from	14.06.2023	to 14.07.2023 = 30 days
Collection Period from	01.06.2023	to 30.06.2023

**Reserve Accounts**

	in %		Trigger Event y/n
<b>Liquidity Reserve</b>			
Beginning of Period	2,0%	20.070.358,00 €	
Cash Outflow		20.070.358,00 €	
of which Liquidity Reserve Excess Amount		- €	
of which added to Priority of Payments		- €	
Cash Inflow		18.933.857,89 €	
End of Period	1,9%	18.933.857,89 €	
Required Liquidity Reserve Amount	2,1%	21.257.694,28 €	
<b>Commingling Reserve</b>	in %		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			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	
<b>Set-Off Reserve</b>	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		n/a	
Set-Off Reserve Required Amount		- €	

In case of Rating Trigger breach: Set-Off Reserve Required Amount

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**3.1 Delinquency Data**



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Collection Period	from	01.06.2023	to	30.06.2023	

**Delinquency Data and Ratios**

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	€ 999.999.987,09	€ -	€ -	€ -	€ -	100,00%	0,00%	0,00%	0,00%	0,00%
2	€ 999.999.994,49	€ 641.380,19	€ 1.894.731,03	€ 844.156,63	€ 61.173,60	99,66%	0,06%	0,19%	0,08%	0,01%
3	€ 999.999.997,67	€ 2.165.080,78	€ 1.060.540,63	€ 2.578.767,32	€ 725.701,01	99,35%	0,22%	0,11%	0,26%	0,07%
4	€ 999.999.994,00	€ 1.781.232,01	€ 2.899.036,17	€ 795.324,06	€ 2.634.984,34	99,19%	0,18%	0,29%	0,08%	0,26%
5	€ 999.999.989,14	€ 860.512,44	€ 2.266.862,75	€ 2.762.908,48	€ 4.198.265,92	98,99%	0,09%	0,23%	0,28%	0,42%
6	€ 999.999.997,65	€ 2.543.997,92	€ 3.376.601,62	€ 2.436.455,51	€ 2.844.720,69	98,88%	0,25%	0,34%	0,24%	0,28%
7	€ 999.999.996,75	€ 954.864,90	€ 5.145.832,87	€ 2.763.720,24	€ 2.757.097,57	98,84%	0,10%	0,51%	0,28%	0,28%
8	€ 999.999.997,40	€ 2.864.134,06	€ 3.671.378,04	€ 2.672.979,02	€ 3.346.589,70	98,74%	0,29%	0,37%	0,27%	0,33%
9	€ 999.999.977,96	€ 1.065.451,69	€ 3.999.926,34	€ 3.994.959,29	€ 5.266.748,99	98,57%	0,11%	0,40%	0,40%	0,53%
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**SC Germany Consumer 2022-1  
Monthly Investor Report**

**3.2 Default Data**



Reporting Date	12.07.2023			
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Collection Period from	01.06.2023	to	30.06.2023	

**Default Data and Ratios**

	Amount	Number of Loans
<b>Current Default</b>		
Current Period Gross Default	2.535.440,28 €	
Current Period Recoveries	25.687,07 €	
Current Period Net Default	2.509.753,21 €	
New Number of Defaulted Contracts		149
<b>Cumulative Default</b>		
Cumulative Gross Default	9.924.115,49 €	
Cumulative Recoveries	84.366,79 €	
Cumulative Net Losses	9.839.748,70 €	
Total Number of Defaulted Contracts		570

**Principal Deficiency Ledgers**

<b>Class A PDL Sub-Ledger</b>		
Class A PDL BoP	-	€
Class A Amount debited to the PDL	-	€
Class A Amount credited to the PDL	-	€
Class A PDL EoP	-	€
<b>Class B PDL Sub-Ledger</b>		
Class B PDL BoP	-	€
Class B Amount debited to the PDL	-	€
Class B Amount credited to the PDL	-	€
Class B PDL EoP	-	€
<b>Class C PDL Sub-Ledger</b>		
Class C PDL BoP	-	€
Class C Amount debited to the PDL	-	€
Class C Amount credited to the PDL	-	€
Class C PDL EoP	-	€
<b>Class D PDL Sub-Ledger</b>		
Class D PDL BoP	-	€
Class D Amount debited to the PDL	-	€
Class D Amount credited to the PDL	-	€
Class D PDL EoP	-	€
<b>Class E PDL Sub-Ledger</b>		
Class E PDL BoP	-	€
Class E Amount debited to the PDL	-	€
Class E Amount credited to the PDL	-	€
Class E PDL EoP	-	€
<b>Class F PDL Sub-Ledger</b>		
Class F PDL BoP	-	€
Class F Amount debited to the PDL	-	€
Class F Amount credited to the PDL	-	€
Class F PDL EoP	-	€
<b>Class G PDL Sub-Ledger</b>		
Class G PDL BoP	-	€
Class G Amount debited to the PDL	2.535.440,28 €	
Class G Amount credited to the PDL	2.535.440,28 €	
Class G PDL EoP	-	€

**SC Germany Consumer 2022-1  
Monthly Investor Report**

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Collection Period	from	01.06.2023	to	30.06.2023	

**3.3 Defaults & Recoveries per period**



**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	- €	- €	1.025.743.449,63 €	0,00%	- €	- €	- €	0,00%	n/a
2	2	24.148,21 €	24.148,21 €	1.053.455.078,49 €	0,00%	106,57 €	106,57 €	24.254,78 €	0,00%	0,00%
3	7	94.815,96 €	118.964,17 €	1.074.979.593,06 €	0,01%	379,46 €	486,03 €	119.450,20 €	0,01%	0,01%
4	38	475.812,17 €	594.776,34 €	1.107.170.504,99 €	0,05%	692,74 €	1.178,77 €	595.955,11 €	0,05%	0,05%
5	112	1.667.952,86 €	2.262.729,20 €	1.137.282.305,76 €	0,20%	1.099,70 €	2.278,47 €	2.265.007,67 €	0,20%	0,17%
6	227	1.799.199,77 €	4.061.928,97 €	1.168.653.134,66 €	0,35%	2.884,83 €	5.163,30 €	4.067.092,27 €	0,35%	0,18%
7	323	1.624.372,99 €	5.686.301,96 €	1.197.463.525,44 €	0,47%	36.361,46 €	31.198,16 €	5.655.103,80 €	0,47%	0,16%
8	421	1.702.373,25 €	7.388.675,21 €	1.228.561.846,18 €	0,60%	27.481,56 €	58.679,72 €	7.329.995,49 €	0,60%	0,17%
9	570	2.535.440,28 €	9.924.115,49 €	1.260.638.751,68 €	0,79%	25.687,07 €	84.366,79 €	9.839.748,70 €	0,78%	0,25%
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\* trigger applies for the first 25 Payment Dates following the end of the Replenishment Period



**SC Germany Consumer 2022-1  
Monthly Investor Report**

**4. Concentration Limits**



Reporting Date	12.07.2023	
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Collection Period from	01.06.2023	to 30.06.2023

**Current Transaction Status**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,50%	-	5,77%	no
Borrower Exposure (applicable for Total Portfolio)	-	€ 200.000,00	€ 127.106,05	no
WA Remaining Term		85,00	74,70	no
		Maximum-Trigger	Current Value	Trigger Breach
<b>Purchase Shortfall Event</b>				no
Period before previous period		€ 100.000.000,00	€ 2,60	
Previous period		€ 100.000.000,00	€ 22,04	
Current period		€ 100.000.000,00	€ 4,30	
<b>Termination/Service Termination Event</b>				no
<b>Event of Default / Termination Event, as defined in the Interest Rate Swap</b>				no
<b>Sequential Payment Trigger Event</b>				no
Cumulative Net Loss Ratio				
- from the first Payment Date in Nov 2022 until (and including) the Payment Date in Oct 2023		2,00%		no
- from the Payment Date in Nov 2023 until (and including) the Payment Date in Oct 2024		3,25%		no
- from the Payment Date in Nov 2024 until (and including) the Payment Date in Oct 2025		4,00%	0,78%	no
- from the Payment Date in Nov 2025 onwards		5,00%		no
Debit balance PDL		€ 20.000.000,00	€ -	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		100,00%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,35%	n/a	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Service Termination Event				
<b>Early Amortisation Event</b>				
Cumulative Net Loss Ratio				
- prior to or on 30 September 2023		2,00%	0,78%	no
Purchase Shortfall Event				no
Termination Event or Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Any debit of class G PDL equal to or higher than 0.25% on two consecutive Payment Dates				
Previous period		0,25%	0,00%	no
Current period			0,00%	

\* trigger applies for the first 25 Payment Dates following the end of the Replenishment Period

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**5. Outstanding Notes**



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Collection Period from	01.06.2023	to	30.06.2023		

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
<b>General Note Information</b>								
ISIN Code		XS2482884850	XS2482885071	XS2482886046	XS2482886475	XS2482886558	XS2482886632	XS2482886806
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	75,60%	4,40%	5,50%	4,00%	5,10%	2,60%	2,80%
Legal Maturity		Okt 2036	Okt 2036	Okt 2036	Okt 2036	Okt 2036	Okt 2036	Okt 2036
Expected Maturity		Nov 2027	Nov 2027	Nov 2027	Nov 2027	Nov 2027	Jan 2024	Nov 2027
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA- (sf) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (sf) / Baa3 (sf)	BB (sf) / Ba3 (sf)	B- (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	AA- (sf) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (sf) / Baa3 (sf)	BB (sf) / Ba3 (sf)	CCC (sf) / B2 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.000.000.000 €	756.000.000,00 €	44.000.000,00 €	55.000.000,00 €	40.000.000,00 €	51.000.000,00 €	26.000.000,00 €	28.000.000,00 €
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		7.560	440	550	400	510	260	280
<b>Current Note Information</b>								
Class Principal Outstanding Balance Beginning of Period	994.258.830,84 €	756.000.000,00 €	44.000.000,00 €	55.000.000,00 €	40.000.000,00 €	51.000.000,00 €	20.258.830,84 €	28.000.000,00 €
Replenishment	32.076.905,50 €							
Amortisation	- €							
Redemption per Class		- €	- €	- €	- €	- €	- €	- €
Redemption per Note		- €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	994.258.830,84 €	756.000.000,00 €	44.000.000,00 €	55.000.000,00 €	40.000.000,00 €	51.000.000,00 €	20.258.830,84 €	28.000.000,00 €
Current Tranching		76,0%	4,4%	5,5%	4,0%	5,1%	2,0%	2,8%
Current Pool Factor	0,99	1,00	1,00	1,00	1,00	1,00	0,78	1,00
<b>2. Payments to Investors per Note</b>								
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	3,315%	1mE+70bp	1mE+275bp	1mE+375bp	1mE+550bp	1mE+850bp	1mE+1200bp	1614bp
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	30							
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		- €	- €	- €	- €	- €	- €	- €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	77.918,58 €	100.000,00 €
> Interest accrued for the period	-	2.529.424,80 €	222.384,80 €	323.812,50 €	293.832,00 €	502.135,80 €	258.554,40 €	3.263.864,80 €
Interest Payment		2.529.424,80 €	222.384,80 €	323.812,50 €	293.832,00 €	502.135,80 €	258.554,40 €	- €
Interest Payment per Note		334,58 €	505,42 €	588,75 €	734,58 €	984,58 €	994,44 €	- €
<b>3. Credit Enhancements</b>								
Initial total CE (Subordination, Reserve)		26,5%	22,1%	16,6%	12,6%	7,5%	4,9%	2,1%
Current CE		26,3%	21,9%	16,4%	12,4%	7,3%	5,3%	2,5%

\* Last rating action as of 15.05.2023

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**6. Original Principal Balance**



Calculation Date	12.07.2023			
Payment Date	14.07.2023			
Period No	9			
Monthly Period	Jul 2023			
Interest Period	from	14.06.2023	to	14.07.2023 = 30 days
Collection Period	from	01.06.2023	to	30.06.2023

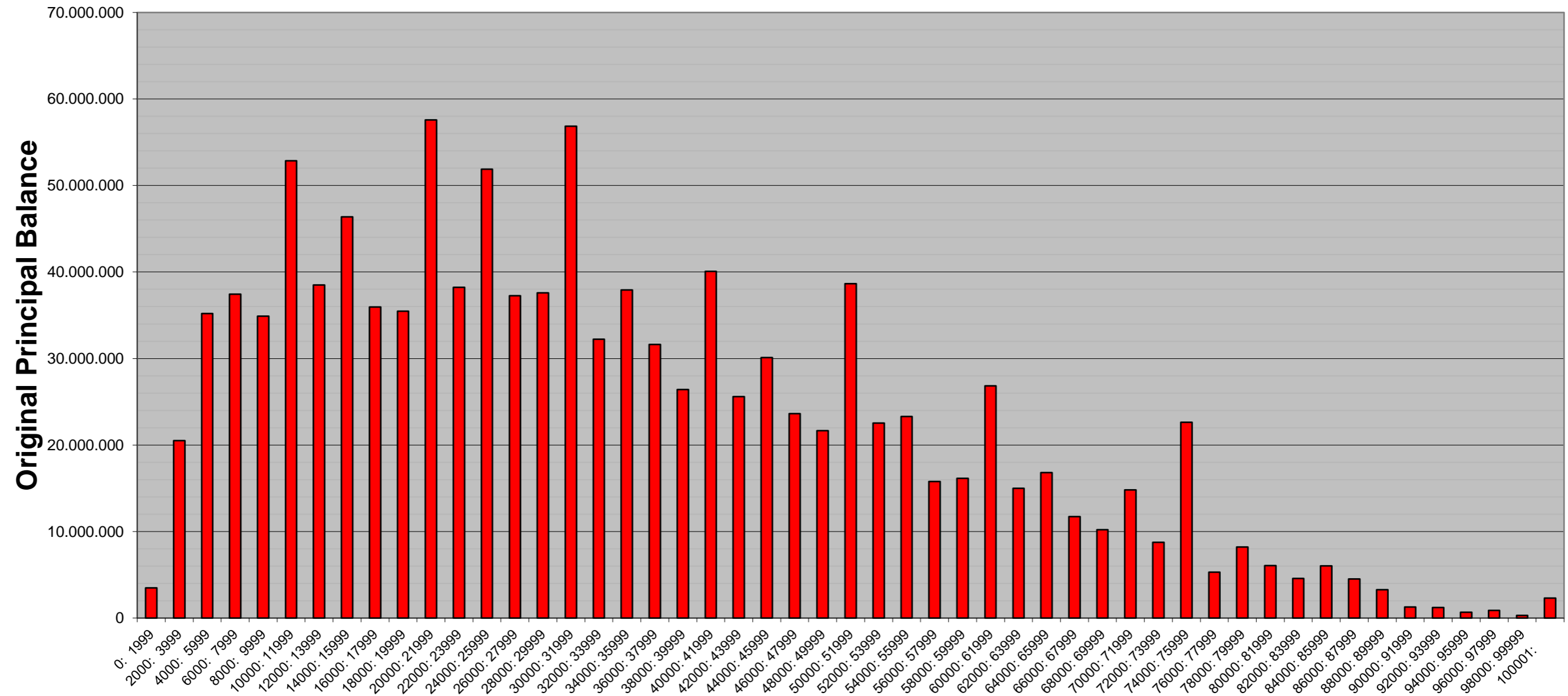
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.486.960,46	0,30%	2.682	4,18%
2000: 3999	20.502.573,85	1,74%	7.317	11,40%
4000: 5999	35.189.258,29	2,99%	7.211	11,24%
6000: 7999	37.444.332,90	3,18%	5.452	8,49%
8000: 9999	34.884.635,31	2,96%	3.960	6,17%
10000: 11999	52.867.707,78	4,49%	4.973	7,75%
12000: 13999	38.496.393,39	3,27%	3.006	4,68%
14000: 15999	46.384.824,29	3,94%	3.096	4,82%
16000: 17999	35.956.160,10	3,05%	2.125	3,31%
18000: 19999	35.475.696,45	3,01%	1.881	2,93%
20000: 21999	57.581.471,89	4,89%	2.789	4,35%
22000: 23999	38.211.806,00	3,25%	1.669	2,60%
24000: 25999	51.885.271,50	4,41%	2.082	3,24%
26000: 27999	37.261.777,09	3,17%	1.388	2,16%
28000: 29999	37.594.735,93	3,19%	1.300	2,03%
30000: 31999	56.863.018,81	4,83%	1.856	2,89%
32000: 33999	32.220.411,07	2,74%	982	1,53%
34000: 35999	37.924.652,99	3,22%	1.086	1,69%
36000: 37999	31.629.198,62	2,69%	857	1,34%
38000: 39999	26.426.822,45	2,25%	679	1,06%
40000: 41999	40.061.063,71	3,40%	985	1,53%
42000: 43999	25.594.606,87	2,17%	597	0,93%
44000: 45999	30.115.784,13	2,56%	670	1,04%
46000: 47999	23.633.210,81	2,01%	503	0,78%
48000: 49999	21.647.709,03	1,84%	443	0,69%
50000: 51999	38.646.523,03	3,28%	767	1,20%
52000: 53999	22.533.790,50	1,91%	426	0,66%
54000: 55999	23.290.946,95	1,98%	424	0,66%
56000: 57999	15.786.424,60	1,34%	277	0,43%
58000: 59999	16.132.743,53	1,37%	274	0,43%
60000: 61999	26.840.236,94	2,28%	444	0,69%
62000: 63999	14.980.038,26	1,27%	238	0,37%
64000: 65999	16.815.009,47	1,43%	259	0,40%
66000: 67999	11.713.405,34	1,00%	175	0,27%
68000: 69999	10.196.161,31	0,87%	148	0,23%
70000: 71999	14.818.194,00	1,26%	210	0,33%
72000: 73999	8.746.627,25	0,74%	120	0,19%
74000: 75999	22.634.030,59	1,92%	302	0,47%
76000: 77999	5.309.921,58	0,45%	69	0,11%
78000: 79999	8.210.911,92	0,70%	104	0,16%
80000: 81999	6.061.409,02	0,51%	75	0,12%
82000: 83999	4.565.486,07	0,39%	55	0,09%
84000: 85999	6.034.077,59	0,51%	71	0,11%
86000: 87999	4.521.534,79	0,38%	52	0,08%
88000: 89999	3.287.436,03	0,28%	37	0,06%
90000: 91999	1.272.929,68	0,11%	14	0,02%
92000: 93999	1.207.324,02	0,10%	13	0,02%
94000: 95999	661.880,94	0,06%	7	0,01%
96000: 97999	872.582,43	0,07%	9	0,01%
98000: 99999	295.906,86	0,03%	3	0,00%
100001:	2.302.196,32	0,20%	19	0,03%
<b>Total</b>	<b>1.177.077.812,74</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	18.339,97

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**6.1 Original PB (Graph)**

Calculation Date			12.07.2023			
Payment Date			14.07.2023			
Period No			9			
Monthly Period			Jul 2023			
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		



**SC Germany Consumer 2022-1  
Monthly Investor Report**

**7. Current Principal Balance**



Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	9	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023

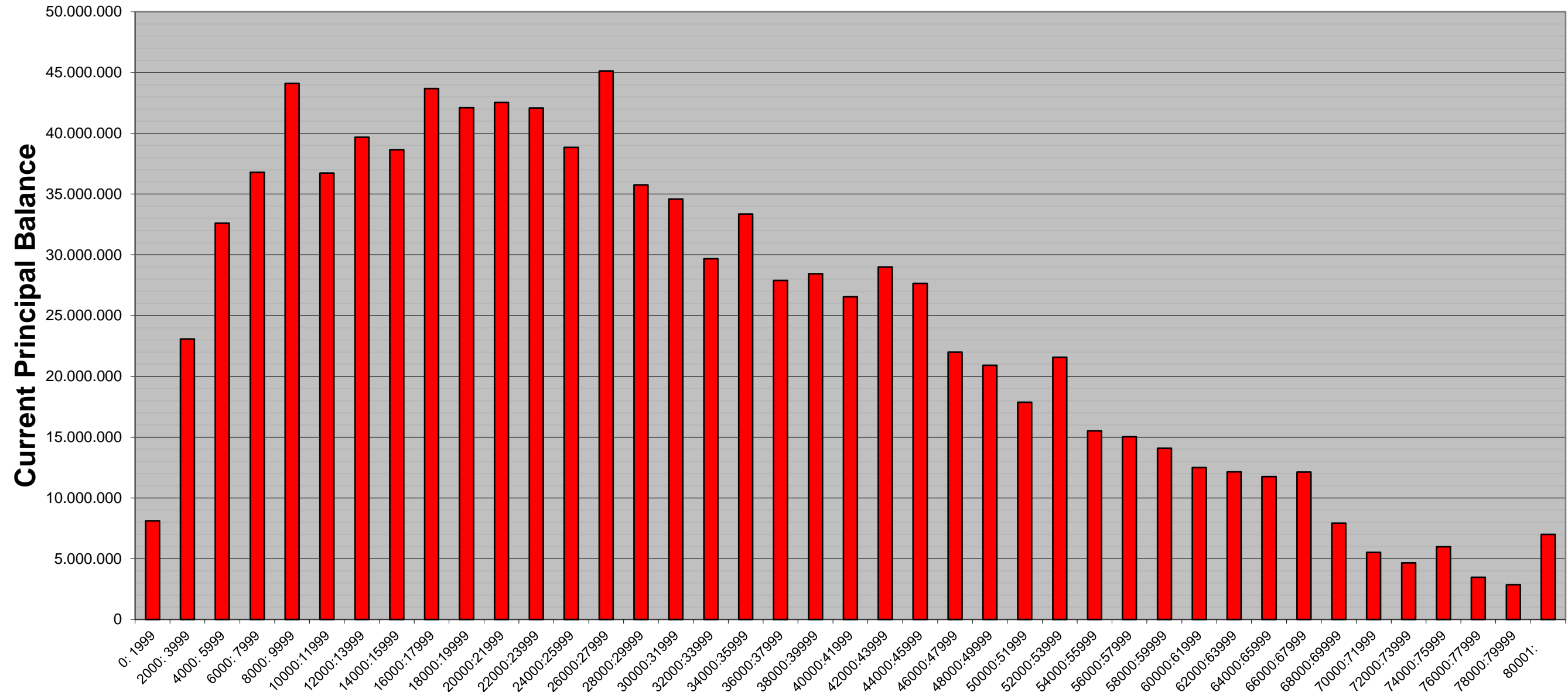
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	8.124.475,96	0,81%	7.374	11,49%
2000: 3999	23.075.364,50	2,31%	7.794	12,14%
4000: 5999	32.612.483,13	3,26%	6.638	10,34%
6000: 7999	36.798.278,60	3,68%	5.281	8,23%
8000: 9999	44.106.333,10	4,41%	4.927	7,68%
10000:11999	36.730.272,55	3,67%	3.352	5,22%
12000:13999	39.685.876,25	3,97%	3.050	4,75%
14000:15999	38.645.558,68	3,86%	2.581	4,02%
16000:17999	43.676.794,40	4,37%	2.561	3,99%
18000:19999	42.109.250,30	4,21%	2.220	3,46%
20000:21999	42.534.522,41	4,25%	2.022	3,15%
22000:23999	42.075.096,27	4,21%	1.835	2,86%
24000:25999	38.837.092,65	3,88%	1.554	2,42%
26000:27999	45.121.265,31	4,51%	1.673	2,61%
28000:29999	35.754.988,28	3,58%	1.234	1,92%
30000:31999	34.595.527,19	3,46%	1.116	1,74%
32000:33999	29.671.471,57	2,97%	899	1,40%
34000:35999	33.367.628,46	3,34%	953	1,48%
36000:37999	27.890.344,29	2,79%	755	1,18%
38000:39999	28.445.380,43	2,84%	730	1,14%
40000:41999	26.563.166,19	2,66%	648	1,01%
42000:43999	28.998.616,65	2,90%	674	1,05%
44000:45999	27.645.859,34	2,76%	615	0,96%
46000:47999	21.999.778,85	2,20%	468	0,73%
48000:49999	20.905.313,53	2,09%	427	0,67%
50000:51999	17.874.867,21	1,79%	351	0,55%
52000:53999	21.564.188,06	2,16%	407	0,63%
54000:55999	15.509.829,77	1,55%	282	0,44%
56000:57999	15.044.039,19	1,50%	264	0,41%
58000:59999	14.076.676,88	1,41%	239	0,37%
60000:61999	12.505.671,53	1,25%	205	0,32%
62000:63999	12.151.165,18	1,22%	193	0,30%
64000:65999	11.756.722,98	1,18%	181	0,28%
66000:67999	12.124.060,10	1,21%	181	0,28%
68000:69999	7.928.910,50	0,79%	115	0,18%
70000:71999	5.529.875,98	0,55%	78	0,12%
72000:73999	4.664.440,99	0,47%	64	0,10%
74000:75999	5.986.893,78	0,60%	80	0,12%
76000:77999	3.465.653,94	0,35%	45	0,07%
78000:79999	2.843.571,05	0,28%	36	0,06%
80001:	7.002.689,67	0,70%	79	0,12%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>

<b>Statistics</b>	<b>in EUR</b>
Average Amount	15.580,94

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**7.1 Current PB (Graph)**

Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	9				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	



**SC Germany Consumer 2022-1  
Monthly Investor Report**

**8. Borrower Concentration**



Calculation Date			12.07.2023			
Payment Date			14.07.2023			
Period No			9			
Monthly Period			Jul 2023			
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	127.106,05	0,0127%	1
2	125.102,62	0,0125%	1
3	122.955,85	0,0123%	1
4	119.687,77	0,0120%	1
5	114.044,99	0,0114%	1
6	113.757,54	0,0114%	1
7	109.204,14	0,0109%	1
8	108.908,00	0,0109%	1
9	106.478,60	0,0106%	1
10	100.401,07	0,0100%	1
11	98.775,36	0,0099%	1
12	98.764,27	0,0099%	1
13	97.783,64	0,0098%	1
14	95.817,62	0,0096%	1
15	95.064,84	0,0095%	1
16	93.503,05	0,0094%	1
17	91.341,18	0,0091%	1
18	91.141,21	0,0091%	1
19	89.949,40	0,0090%	1
20	89.924,89	0,0090%	1
21	89.304,25	0,0089%	1
22	88.484,00	0,0088%	1
23	88.440,78	0,0088%	1
24	88.376,17	0,0088%	1
25	88.005,13	0,0088%	1
	<b>2.532.322,42</b>	<b>0,2532%</b>	<b>25</b>

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**9. Geographical Distribution**



Calculation Date			12.07.2023			
Payment Date			14.07.2023			
Period No			9			
Monthly Period			Jul 2023			
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

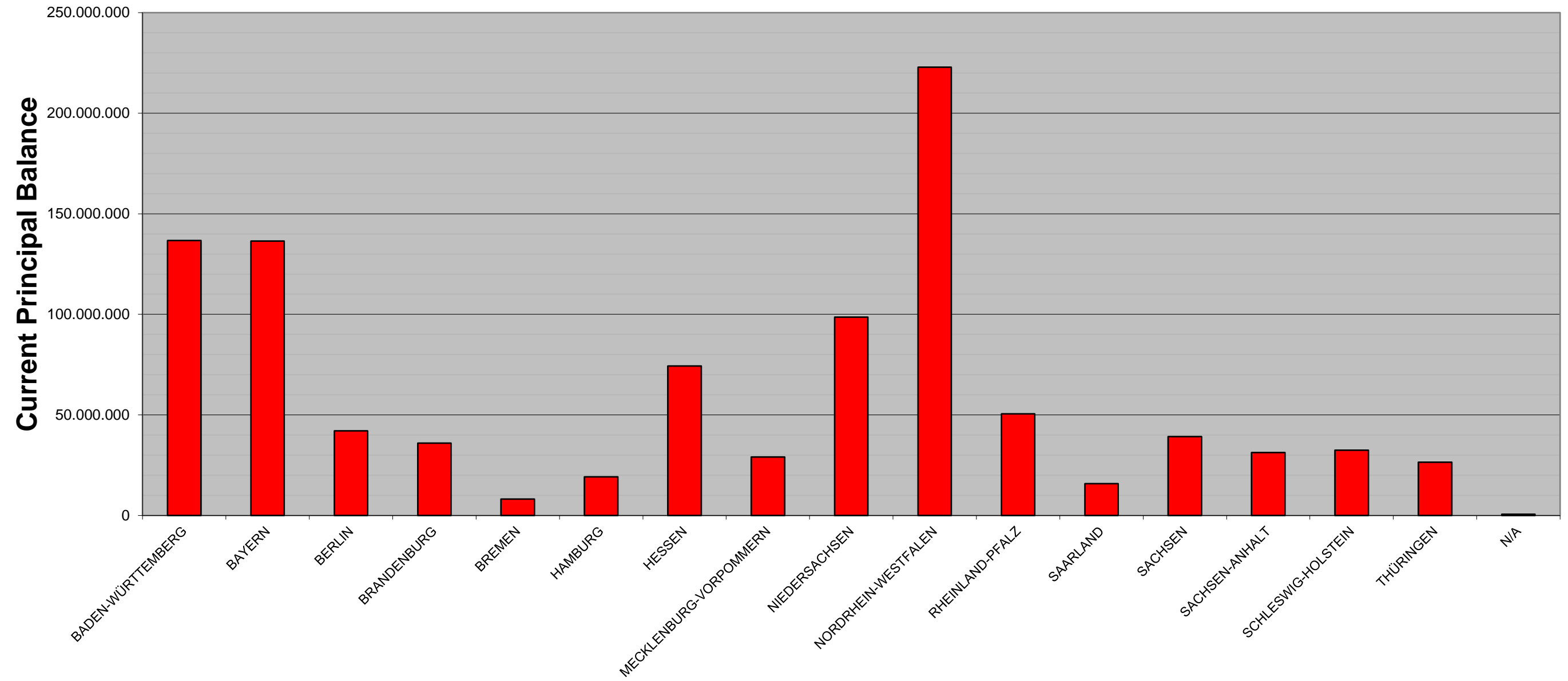
<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
BADEN-WÜRTTEMBERG	136.694.361,86	13,67%	8.104	12,63%
BAYERN	136.480.173,14	13,65%	8.722	13,59%
BERLIN	42.118.879,85	4,21%	2.653	4,13%
BRANDENBURG	35.991.160,56	3,60%	2.397	3,73%
BREMEN	8.190.030,82	0,82%	552	0,86%
HAMBURG	19.276.228,76	1,93%	1.300	2,03%
HESSEN	74.256.848,73	7,43%	4.562	7,11%
MECKLENBURG-VORPOMMERN	29.089.871,74	2,91%	1.916	2,99%
NIEDERSACHSEN	98.589.302,37	9,86%	6.434	10,02%
NORDRHEIN-WESTFALEN	222.831.484,69	22,28%	14.136	22,03%
RHEINLAND-PFALZ	50.553.251,66	5,06%	3.298	5,14%
SAARLAND	15.791.025,82	1,58%	965	1,50%
SACHSEN	39.253.770,96	3,93%	2.861	4,46%
SACHSEN-ANHALT	31.352.939,84	3,14%	2.180	3,40%
SCHLESWIG-HOLSTEIN	32.428.005,98	3,24%	2.218	3,46%
THÜRINGEN	26.521.578,58	2,65%	1.851	2,88%
N/A	581.080,34	0,06%	32	0,05%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>



**SC Germany Consumer 2022-1  
Monthly Investor Report**

**9.1 Geographical Distribution (Graph)**

Calculation Date			12.07.2023		
Payment Date			14.07.2023		
Period No			9		
Monthly Period			Jul 2023		
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	



**SC Germany Consumer 2022-1  
Monthly Investor Report**

**10. Collateral**



Calculation Date		12.07.2023				
Payment Date		14.07.2023				
Period No		9				
Monthly Period		Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

<i>Collateral</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
secured	25.748.985,13	2,57%	782	1,22%
unsecured	974.251.010,57	97,43%	63.399	98,78%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**11. Insurances**



Calculation Date		12.07.2023				
Payment Date		14.07.2023				
Period No		9				
Monthly Period		Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	578.882.269,41	57,89%	39.994	62,31%
Yes	421.117.726,29	42,11%	24.187	37,69%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>

SC Germany Consumer 2022-1  
Monthly Investor Report

12. Payment Methods



Calculation Date		12.07.2023				
Payment Date		14.07.2023				
Period No		9				
Monthly Period		Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	979.543.881,03	97,95%	62.814	97,87%
Other	20.456.114,67	2,05%	1.367	2,13%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	245.990.142,33	24,60%	16.280	25,37%
1st of month	754.009.853,37	75,40%	47.901	74,63%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**13. Effective Interest Rate**



Calculation Date			12.07.2023		
Payment Date			14.07.2023		
Period No			9		
Monthly Period			Jul 2023		
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	63.822,89	0,01%	63	0,10%
1: 1	9.980.688,65	1,00%	1.393	2,17%
2: 2	164.006.972,87	16,40%	12.239	19,07%
3: 3	117.106.403,97	11,71%	7.415	11,55%
4: 4	113.625.870,14	11,36%	6.838	10,65%
5: 5	128.720.102,79	12,87%	7.302	11,38%
6: 6	212.606.569,69	21,26%	11.559	18,01%
7: 7	163.462.140,90	16,35%	11.041	17,20%
8: 8	63.169.055,12	6,32%	4.143	6,46%
9: 9	19.102.828,63	1,91%	1.446	2,25%
10:10	5.321.841,97	0,53%	460	0,72%
11:11	1.740.118,32	0,17%	163	0,25%
12:12	932.403,42	0,09%	82	0,13%
13:13	143.390,59	0,01%	35	0,05%
14:14	17.785,75	0,00%	2	0,00%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>

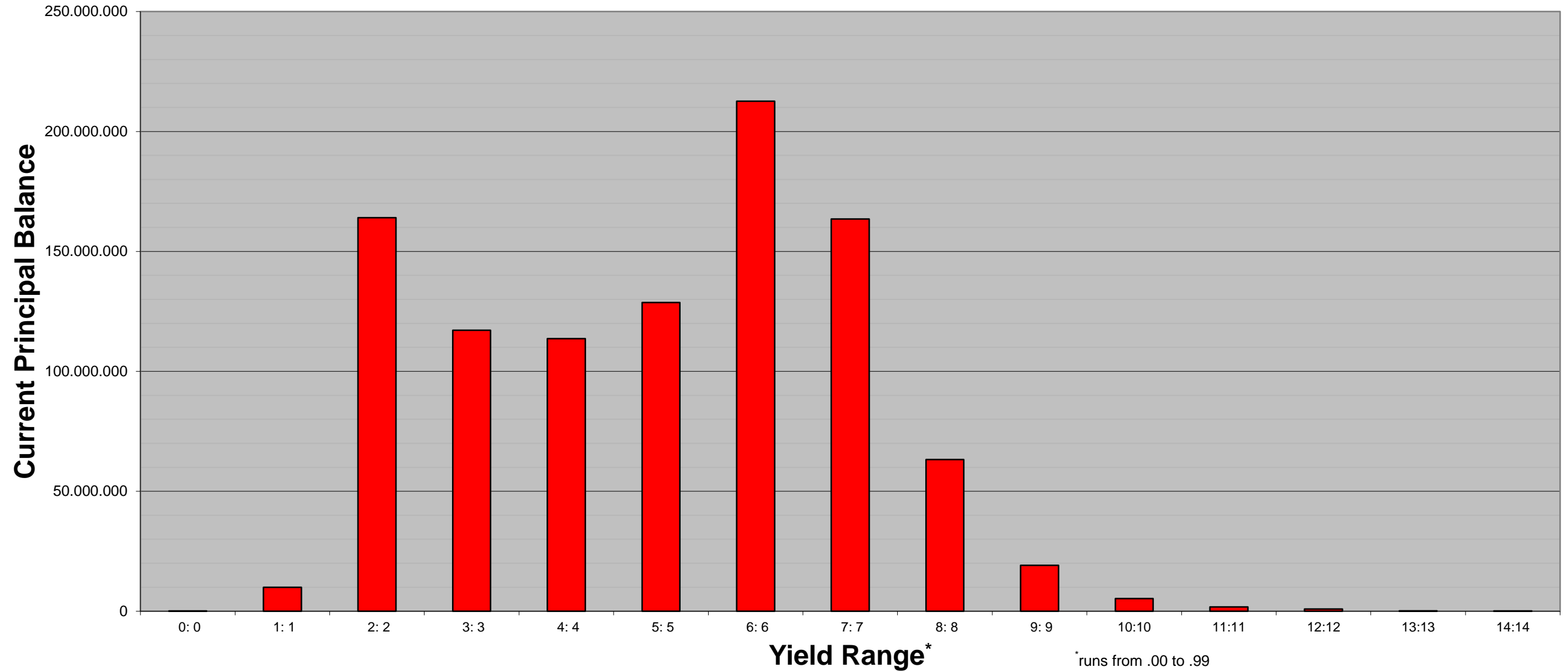
Statistics	in %
WA Interest	5,77%

\* runs from .00 to .99

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**13.1 Effective Interest Rate (Graph)**

Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	9	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023



**SC Germany Consumer 2022-1  
Monthly Investor Report**

**14. Seasoning**



Calculation Date			12.07.2023		
Payment Date			14.07.2023		
Period No			9		
Monthly Period			Jul 2023		
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	3.658.979,40	0,37%	256	0,40%
3: 5	36.031.314,54	3,60%	2.337	3,64%
6: 8	40.805.584,46	4,08%	2.664	4,15%
9:11	163.295.477,10	16,33%	10.888	16,96%
12:14	335.649.269,42	33,56%	19.626	30,58%
15:17	242.284.436,67	24,23%	14.936	23,27%
18:20	111.997.396,95	11,20%	8.365	13,03%
21:23	35.433.369,80	3,54%	2.611	4,07%
24:26	13.748.784,68	1,37%	1.050	1,64%
27:29	9.095.970,18	0,91%	663	1,03%
30:32	4.788.171,63	0,48%	414	0,65%
33:35	1.929.137,91	0,19%	179	0,28%
36:38	278.897,49	0,03%	33	0,05%
39:41	326.156,08	0,03%	44	0,07%
42:44	227.622,60	0,02%	36	0,06%
45:47	127.512,48	0,01%	12	0,02%
48:50	60.964,66	0,01%	12	0,02%
51:53	109.210,96	0,01%	15	0,02%
54:56	33.941,70	0,00%	7	0,01%
57:59	41.528,67	0,00%	7	0,01%
60:62	54.951,05	0,01%	8	0,01%
63:65	4.231,81	0,00%	3	0,00%
66:68	2.889,86	0,00%	3	0,00%
69:71	1.514,48	0,00%	2	0,00%
72:74	2.497,57	0,00%	2	0,00%
75:77	1.786,10	0,00%	2	0,00%
78:80	550,45	0,00%	1	0,00%
81:	7.847,00	0,00%	5	0,01%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>

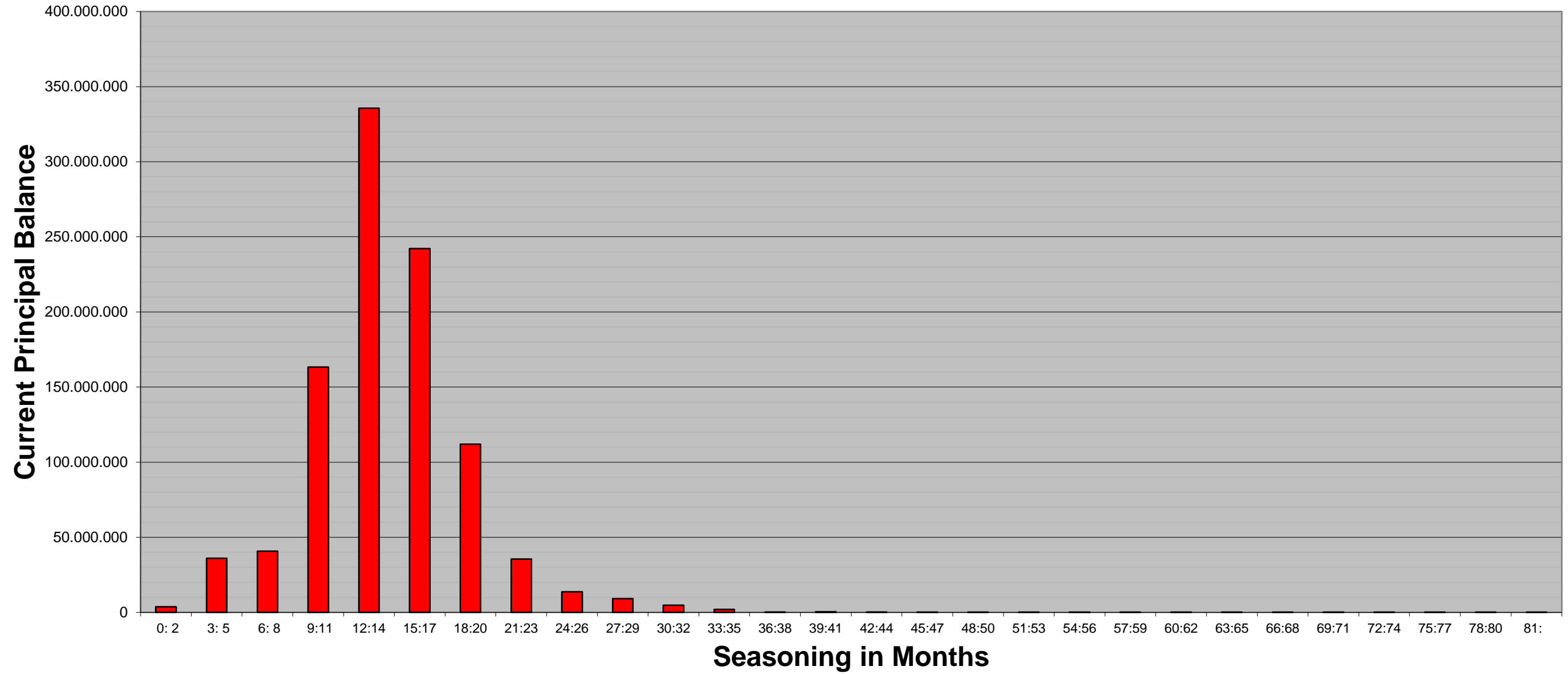
**Statistics**

WA Seasoning	14,14
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**SC Germany Consumer 2022-1  
Monthly Investor Report**

**14.1 Seasoning (Graph)**

Calculation Date			12.07.2023		
Payment Date			14.07.2023		
Period No			9		
Monthly Period			Jul 2023		
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	





**SC Germany Consumer 2022-1  
Monthly Investor Report**

**15. Remaining Term**



Calculation Date			12.07.2023			
Payment Date			14.07.2023			
Period No			9			
Monthly Period			Jul 2023			
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	1.025.757,73	0,10%	1.664	2,59%
7: 13	3.617.774,63	0,36%	2.133	3,32%
14: 20	7.126.576,19	0,71%	2.406	3,75%
21: 27	11.138.607,00	1,11%	2.751	4,29%
28: 34	16.543.706,58	1,65%	3.003	4,68%
35: 41	22.281.101,60	2,23%	3.409	5,31%
42: 48	31.416.056,63	3,14%	3.402	5,30%
49: 55	32.824.838,95	3,28%	3.000	4,67%
56: 62	46.831.787,25	4,68%	3.510	5,47%
63: 69	63.558.935,00	6,36%	4.153	6,47%
70: 76	122.037.913,57	12,20%	7.437	11,59%
77: 83	281.707.290,64	28,17%	12.033	18,75%
84: 90	320.886.785,97	32,09%	13.403	20,88%
91: 97	39.002.863,96	3,90%	1.877	2,92%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>

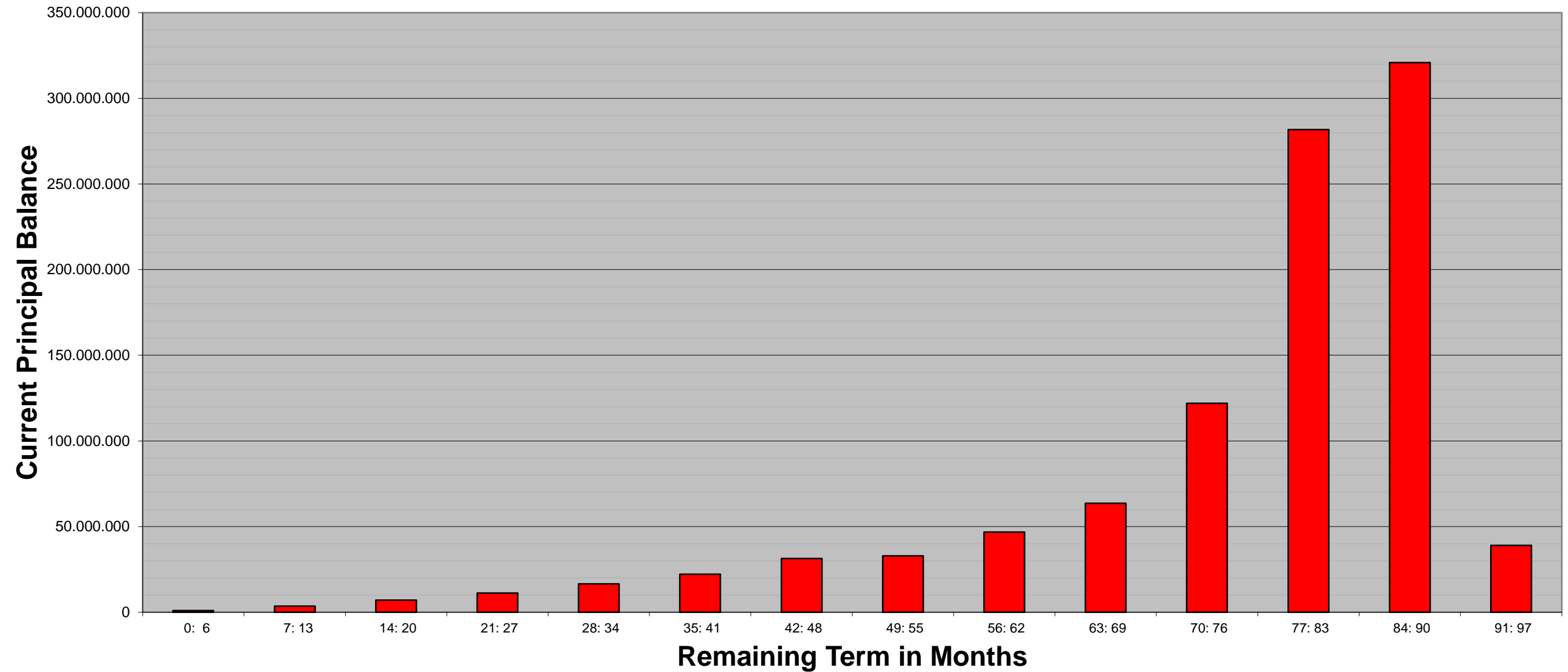
**Statistics**

WA Remaining Term	74,70
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**SC Germany Consumer 2022-1  
Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Calculation Date			12.07.2023		
Payment Date			14.07.2023		
Period No			9		
Monthly Period			Jul 2023		
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	



**SC Germany Consumer 2022-1  
Monthly Investor Report**

**16. Original Term**



Calculation Date		12.07.2023			
Payment Date		14.07.2023			
Period No		9			
Monthly Period		Jul 2023			
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	2.869,31	0,00%	12	0,02%
7: 13	257.829,63	0,03%	480	0,75%
14: 20	754.592,31	0,08%	780	1,22%
21: 27	4.906.333,57	0,49%	2.885	4,50%
28: 34	2.032.140,92	0,20%	477	0,74%
35: 41	14.974.872,75	1,50%	4.195	6,54%
42: 48	4.848.445,45	0,48%	698	1,09%
49: 55	30.081.907,13	3,01%	5.257	8,19%
56: 62	46.544.922,14	4,65%	5.267	8,21%
63: 69	11.523.630,16	1,15%	824	1,28%
70: 76	53.172.659,04	5,32%	4.169	6,50%
77: 83	16.984.306,12	1,70%	878	1,37%
84: 90	148.059.398,25	14,81%	10.048	15,66%
91: 97	464.200.054,53	46,42%	20.264	31,57%
98:104	200.324.994,17	20,03%	7.898	12,31%
105:111	1.276.614,75	0,13%	46	0,07%
112:118	54.425,47	0,01%	3	0,00%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>

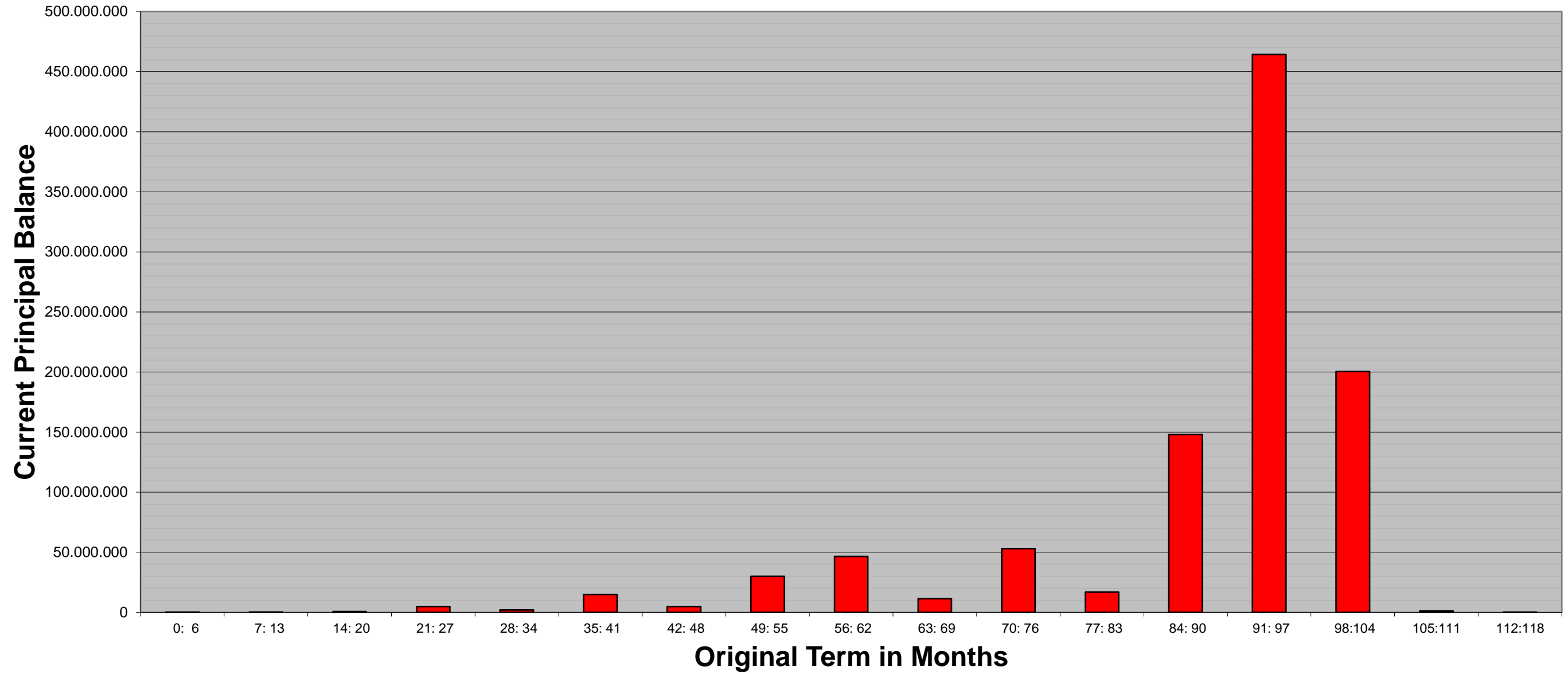
**Statistics**

WA Original Term	88,84
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**SC Germany Consumer 2022-1  
Monthly Investor Report**

**16.1 Original Term (Graph)**

Calculation Date	12.07.2023	
Payment Date	14.07.2023	
Period No	9	
Monthly Period	Jul 2023	
Interest Period	from 14.06.2023	to 14.07.2023 = 30 days
Collection Period	from 01.06.2023	to 30.06.2023



**SC Germany Consumer 2022-1  
Monthly Investor Report**

**17. Loan Concentration**



Calculation Date			12.07.2023			
Payment Date			14.07.2023			
Period No			9			
Monthly Period			Jul 2023			
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

<i>Loan Concentration</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Number of Debtors</i>	<i>Percentage of Total Debtors</i>
1: 1	980.783.782,03	98,08%	61.811	96,31%	61.811	98,17%
2: 2	18.724.224,42	1,87%	2.182	3,40%	1.091	1,73%
3: 3	436.056,47	0,04%	156	0,24%	52	0,08%
4: 4	55.932,78	0,01%	32	0,05%	8	0,01%
<b>Total</b>	<b>999.999.995,70</b>	<b>100,00%</b>	<b>64.181</b>	<b>100,00%</b>	<b>62.962</b>	<b>100,00%</b>

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**18. Amortisation Profile**



Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	9				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

**Amortisation profile**

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	999.999.995,70 €	51	360.859.435,53 €
2	987.183.237,56 €	52	348.854.677,86 €
3	974.314.427,69 €	53	336.860.291,15 €
4	961.438.059,44 €	54	324.883.590,19 €
5	948.531.628,55 €	55	312.947.690,32 €
6	935.598.151,35 €	56	301.049.315,41 €
7	922.660.723,61 €	57	289.184.909,16 €
8	909.730.230,53 €	58	277.375.980,85 €
9	896.788.145,57 €	59	265.633.304,25 €
10	883.867.153,52 €	60	253.957.438,23 €
11	870.949.519,98 €	61	242.352.545,81 €
12	858.011.132,11 €	62	230.821.005,79 €
13	845.048.806,39 €	63	219.381.793,44 €
14	832.076.761,85 €	64	208.035.328,95 €
15	819.100.185,58 €	65	196.713.936,61 €
16	806.137.852,07 €	66	185.438.417,85 €
17	793.148.867,79 €	67	174.260.986,51 €
18	780.141.944,59 €	68	163.194.744,49 €
19	767.138.328,18 €	69	152.232.095,35 €
20	754.138.628,67 €	70	141.414.896,33 €
21	741.145.956,86 €	71	130.790.076,65 €
22	728.172.581,76 €	72	120.387.284,49 €
23	715.225.626,75 €	73	110.217.598,49 €
24	702.284.249,28 €	74	100.335.153,79 €
25	689.341.902,71 €	75	90.711.497,56 €
26	676.408.900,12 €	76	81.402.648,42 €
27	663.491.514,82 €	77	72.223.130,84 €
28	650.600.170,60 €	78	63.201.760,68 €
29	637.696.746,56 €	79	54.539.005,19 €
30	624.787.664,36 €	80	46.283.611,22 €
31	611.896.592,95 €	81	38.356.828,85 €
32	599.025.531,89 €	82	30.949.398,01 €
33	586.161.445,75 €	83	24.197.929,51 €
34	573.328.564,84 €	84	18.234.453,37 €
35	560.534.093,90 €	85	13.148.079,15 €
36	547.771.078,30 €	86	9.160.480,33 €
37	535.039.649,33 €	87	6.250.193,27 €
38	522.354.481,23 €	88	4.601.412,03 €
39	509.714.628,43 €	89	3.295.186,79 €
40	497.130.999,45 €	90	2.264.094,85 €
41	484.549.243,44 €	91	1.473.128,13 €
42	471.974.981,23 €	92	913.270,49 €
43	459.435.513,89 €	93	467.430,80 €
44	446.940.676,74 €	94	187.282,92 €
45	434.461.717,15 €	95	46.910,10 €
46	422.047.637,59 €	96	1.436,58 €
47	409.693.294,66 €	97	589,02 €
48	397.397.990,52 €	98	- €
49	385.147.858,27 €	99	- €
50	372.964.824,68 €	100	- €

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**19. Priority of Payments + Transaction Costs**



Calculation Date	12.07.2023				
Payment Date	14.07.2023				
Period No	9				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

**Pre-Enforcement Available Interest Amount**

Interest Collections	+ 4.541.164,65 €
Other Interest Payments by the Seller to the Issuer	+ - €
Recoveries received by the Seller	+ 25.687,07 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+ - €
Amounts standing to the Commingling Reserve Account	+ - €
Amounts standing to the credit of the Liquidity Reserve Account	+ 20.070.358,00 €
Interests paid by the Interest Swap Counterparty to the Issuer	+ 962.232,75 €
Remaining Pre-Enforcement Available Principal Amount	+ - €
Other Amounts paid to the Issuer	+ - €
Available Interest Amount	= 25.599.442,47 €

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

**Pre-Enforcement Available Principal Amount**

Principal Collections (including Deemed Collections)	+ 29.541.447,48 €
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	+ 22,04 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+ - €
Principal Deficiency Sub-Ledger	+ 2.535.440,28 €
Rounding Differences from previous period	+ - €
Available Principal Amount	= 32.076.909,80 €

**Pre-Enforcement Interest Priority of Payments**

Available Interest Amount	25.599.442,47 €
Senior Expenses and Taxes	- - €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 2.529.424,80 €
Interest on Class B (If Most Senior Note or Class B PDL < 100%)	- 222.384,80 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 323.812,50 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 293.832,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 502.135,80 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 258.554,40 €
Liquidity Reserve Amount Replenishment (Part I)	- 16.426.400,12 €
Crediting the PDLs until cleared	- 2.535.440,28 €
Liquidity Reserve Amount Replenishment (Part II)	- 2.507.457,77 €
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)	- - €
Amortisation of Class F	- - €
Mezzanine Loan Interest	- - €
Interest Class G	- - €
Termination Payment [Re. Swap Agreement]	- - €
Interests Liquidity Reserve Loan	- - €
Principal Of Liquidity Reserve Loan	- - €
Any Remaining Amount To The Seller	= - €

**Pre-Enforcement Principal Priority of Payments**

Available Principal Amount	32.076.909,80 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 32.076.909,80 €
Replenishment	- 32.076.905,50 €
Purchase Shortfall Amount	- 4,30 €
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	- - €
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	- - €
Mezzanine Loan Principal	- - €
Redemption Class G Notes	- - €
Transaction Account Remaining Amount	= - €

**Transaction Costs**

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	- €								
Interest accrued for the Period	7.411.943,27 €	2.529.424,80 €	222.384,80 €	323.812,50 €	293.832,00 €	502.135,80 €	258.554,40 €	3.263.864,80 €	17.934,17 €
Cumulative Interest accrued	44.707.647,73 €	16.374.204,00 €	1.604.451,20 €	2.402.779,50 €	2.253.028,00 €	3.977.612,40 €	2.198.762,80 €	15.741.874,40 €	154.935,43 €
Interest Payments	4.130.144,30 €	2.529.424,80 €	222.384,80 €	323.812,50 €	293.832,00 €	502.135,80 €	258.554,40 €	- €	- €
Cumulative Interest Payments	28.810.837,90 €	16.374.204,00 €	1.604.451,20 €	2.402.779,50 €	2.253.028,00 €	3.977.612,40 €	2.198.762,80 €	- €	- €
Unpaid Interest for the Period	3.281.798,97 €	- €	- €	- €	- €	- €	- €	3.263.864,80 €	17.934,17 €
Cumulative Unpaid Interest	15.896.809,83 €	- €	- €	- €	- €	- €	- €	15.741.874,40 €	154.935,43 €
Liquidity Reserve Loan only: Outstanding Amount	21.521.001,26 €								21.521.001,26 €

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**20. Retention**



Calculation Date			12.07.2023		
Payment Date			14.07.2023		
Period No			9		
Monthly Period			Jul 2023		
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

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 50.149.976,15 €



**SC Germany Consumer 2022-1  
Monthly Investor Report**

**21. Counterparties**



Reporting Date	12.07.2023				
Payment Date	14.07.2023				
Period No	9				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

**Joint Lead Managers**

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

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

**UniCredit Bank AG**  
Arabellastraße 12  
81925 Munich  
Germany

**Corporate Administrator**

**Circumference FS (Luxembourg) S.A.**  
22-24 Boulevard Royal  
L-2449 Luxembourg  
Grand Duchy of Luxembourg

**Luxembourg Listing Agent**

**Bank of New York Mellon SA-NV/Luxembourg**  
2-4 rue Eugène Ruppert  
L-2453 Luxembourg  
Grand Duchy of Luxembourg

**Principal Paying Agent, Calculation Agent,  
Cash Administrator, Interest Determination Agent  
& Back-Up Servicer Facilitator**

**Bank of New York Mellon**  
One Canada Square  
London E14 5AL  
United Kingdom

**Account Bank & Transaction Security Trustee**

**Bank of New York Mellon**  
Messe Turm, Friedrich-Ebert-Anlage 49  
60327 Frankfurt am Main  
Germany

**Interest Swap Counterparty:**

**Banco Santander S.A.**  
Ciudad Grupo Santander  
Avenida de Cantabria s/n  
Edificio Encinar  
28660, Boadilla del Monte  
Spain

**Data Trustee:**

**Oversea FS B.V.**  
Museumlaan 23581 HK, Utrecht  
3581 HK Utrecht  
The Netherlands

**Rating Agencies:**

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

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

	Fitch			Moody's			Counterparty status
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
	A-	F2	STABLE	(P)A2	P-1	STABLE	performing
	A-	F1	STABLE	A1	P-1	STABLE	performing
	BBB+	F2	STABLE	A2	P-1	NEG	performing
	-	-	-	-	-	-	performing
	AA	F1+	STABLE	-	P-1	STABLE	performing
	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
	A-	F2	STABLE	(P)A2	P-1	STABLE	performing
	-	-	-	-	-	-	performing

Ratings as of 30.06.2023, data source: Bloomberg

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**22. Issuer Information**



Reporting Date		12.07.2023				
Payment Date		14.07.2023				
Period No		9				
Monthly Period		Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

**Deal Name:** SC Germany Consumer 2022-1

**Issuer:** SC GERMANY S.A., COMPARTMENT CONSUMER 2022-1  
The Managing Directors  
22-24 Boulevard Royal  
L-2449 Luxembourg,  
Grand Duchy of Luxembourg

**LEI:** 549300I0DV9V1WKUO071

**Seller of the Receivables:** Santander Consumer Bank AG

**Servicer Name:** Santander Consumer Bank AG

**Reporting Entity:** Santander Consumer Bank AG  
Capital Markets  
Santander-Platz 1  
41061 Mönchengladbach  
Germany  
eMail abs\_ger@santander.de  
fax +49 (0) 2161 690 7077

**SPV-Administrator:** Circumference FS (Luxembourg) S.A.  
22-24 Boulevard Royal  
L-2449 Luxembourg,  
Grand Duchy of Luxembourg

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**23. Swap Counterparty Data**

Reporting Date	12.07.2023				
Payment Date	14.07.2023				
Period No	9				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	



**Swap Counterparty**

Swap Counterparty Banco Santander S.A.  
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
<b>Current Counterparty Ratings</b>		A(dcr)	F2	STABLE	A3(cr)	P-1	STABLE	

**Current Swap Data**

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	966.258.830,84 €
Fixed Rate	2,1200%
Floating Rate (Euribor)	3,3150%
Net Swap Payments	- 962.232,75 €
Notional Amount next period	966.258.830,84

**Swap Counterparty Details**

Banco Santander, S.A.  
Ciudad Grupo Santander  
Avenida de Cantabria s/n  
Edificio Encinar  
28660, Boadilla del Monte  
Madrid  
Spain  
Phone +34 912 89 23 58  
Email: irswapscommod\_doc@gruposantander.com

**Counterparty Replacement**

Old Counterparty Banco Santander S.A.  
Current Counterparty Banco Santander S.A.

**Swap Collateral**

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

Ratings as of 30.06.2023, data source: Bloomberg

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

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**24. Santander Consumer Bank**



**Contact Details**

**Team Securitization**

Stefan Zilligen +49-2161-690-6069  
Christina Opwis +49-2161-690-7086  
Team ABS

[stefan.zilligen@santander.de](mailto:stefan.zilligen@santander.de)  
[christina.opwis@santander.de](mailto:christina.opwis@santander.de)  
[abs\\_ger@santander.de](mailto:abs_ger@santander.de)

Reporting Date	12.07.2023				
Payment Date	14.07.2023				
Period No	9				
Monthly Period	Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	= 30 days
Collection Period	from	01.06.2023	to	30.06.2023	

**Ratings Santander**

**Banco Santander S.A.**

**Santander Consumer Finance S.A.**

**Santander Consumer Bank AG**

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 30.06.2023, data source: Bloomberg

**SC Germany Consumer 2022-1  
Monthly Investor Report**

**25. Glossary**



Reporting Date		12.07.2023				
Payment Date		14.07.2023				
Period No		9				
Monthly Period		Jul 2023				
Interest Period	from	14.06.2023	to	14.07.2023	=	30 days
Collection Period	from	01.06.2023	to	30.06.2023		

**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