

SC Germany Consumer 2022-1 Monthly Investor Report



ABS Issuer of the Year
Santander Consumer Bank AG



ABS ISSUER OF THE YEAR



SC Germany Consumer 2022-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | | | |
|-------------------|-----------------|---------------|---|---------|--|
| Calculation Date | 11.04.2024 | | | | |
| Payment Date | 15.04.2024 | | | | |
| Period No | 18 | | | | |
| Monthly Period | Apr 2024 | | | | |
| Interest Period | from 14.03.2024 | to 15.04.2024 | = | 32 days | |
| Collection Period | from 01.03.2024 | to 31.03.2024 | | | |

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1. Portfolio Information



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|------------------------|------------|----|------------|---|---------|
| Calculation Date | 11.04.2024 | | | | |
| Payment Date | 15.04.2024 | | | | |
| Period No | 18 | | | | |
| Monthly Period | Apr 2024 | | | | |
| Interest Period from | 14.03.2024 | to | 15.04.2024 | = | 32 days |
| Collection Period from | 01.03.2024 | to | 31.03.2024 | | |

| Outstanding Receivables | No. of Contracts | current period | previous period |
|---|------------------|--|--|
| | | Aggregate Outstanding Principal Amount | Aggregate Outstanding Principal Amount |
| Beginning of Period | 59.295 | 861.730.634,77 € | 890.117.850,69 € |
| Scheduled Principal Payments | | 13.076.882,81 € | 12.996.695,21 € |
| Prepayment Principal | | 11.073.015,12 € | 12.787.144,97 € |
| Total Principal Collections | | 24.149.897,93 € | 25.783.840,18 € |
| Total Interest Collections | | 4.003.310,12 € | 4.138.710,74 € |
| Defaults | | 2.547.435,22 € | 2.603.375,74 € |
| Replenishment Amount | | - € | - € |
| End of Period | | 835.033.301,62 € | 861.730.634,77 € |
| Purchase Shortfall Amount | | 81,71 € | 34,77 € |
| Total Assets (End of Period) | 57.913 | 835.033.383,33 € | 861.730.669,54 € |
| Current Prepayment Rate (annualised) | | 14,4% | |
| Current Poolfactor | | 83,4% | |

**SC Germany Consumer 2022-1
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1.1 Portfolio Information per period



| | | | |
|-------------------|------------|------------|-------------------------|
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| Collection Period | from | 01.03.2024 | to 31.03.2024 |

| 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% |
| 10 | 999.999.995,70 € | 13.446.052,16 € | 18.154.861,64 € | 31.600.913,80 € | 19,74% |
| 11 | 999.999.981,96 € | 13.599.419,19 € | 16.834.208,94 € | 30.433.628,13 € | 18,43% |
| 12 | 999.530.391,05 € | 15.340.390,18 € | 11.711.911,98 € | 27.052.302,16 € | 13,19% |
| 13 | 999.580.049,79 € | 13.793.697,79 € | 11.179.253,25 € | 24.972.951,04 € | 12,63% |
| 14 | 972.266.109,07 € | 13.666.245,62 € | 11.190.638,69 € | 24.856.884,31 € | 12,97% |
| 15 | 944.785.206,34 € | 13.428.232,84 € | 6.947.345,42 € | 20.375.578,26 € | 8,48% |
| 16 | 921.970.706,57 € | 13.481.764,40 € | 15.831.286,42 € | 29.313.050,82 € | 18,77% |
| 17 | 890.117.850,69 € | 12.996.695,21 € | 12.787.144,97 € | 25.783.840,18 € | 15,94% |
| 18 | 861.730.634,77 € | 13.076.882,81 € | 11.073.015,12 € | 24.149.897,93 € | 14,38% |
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2. Reserve Accounts



| | | | | | |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date | 11.04.2024 | | | | |
| Payment Date | 15.04.2024 | | | | |
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Reserve Accounts

Liquidity Reserve

| | in % | | Trigger Event y/n |
|--|------|-----------------|-------------------|
| Beginning of Period | 1,7% | 14.655.461,83 € | |
| Cash Outflow | | 14.655.461,83 € | |
| of which Liquidity Reserve Excess Amount | | - € | |
| Cash Inflow | | 14.136.170,55 € | |
| End of Period | 1,7% | 14.136.170,55 € | |
| Required Liquidity Reserve Amount | 2,2% | 18.293.867,76 € | |

Commingling Reserve

| | in % | | Trigger Event y/n |
|--|------|-----|-------------------|
| Beginning of Period | | n/a | no |
| 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 | | - € | |

Set-Off Reserve

| | in % | | Trigger Event y/n |
|--|------|-----|-------------------|
| Beginning of Period | | n/a | no |
| Cash Outflow | | n/a | |
| of which Set-Off Reserve Excess Amount | | | |
| of which drawn from the set-off reserve and applied to PoP | | | |
| Cash Inflow | | n/a | |
| End of Period | | 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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|-------------------|------------|------------|----|------------|-----------|
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| Collection Period | from | 01.03.2024 | to | 31.03.2024 | |

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 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 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% |
| 10 | 999.999.995,70 € | 3.250.747,46 € | 1.215.052,88 € | 4.064.701,73 € | 5.563.315,06 € | 98,59% | 0,33% | 0,12% | 0,41% | 0,56% |
| 11 | 999.999.981,96 € | 1.111.463,21 € | 3.290.646,07 € | 3.538.383,00 € | 6.510.756,00 € | 98,55% | 0,11% | 0,33% | 0,35% | 0,65% |
| 12 | 999.999.991,05 € | 1.104.492,49 € | 3.745.027,68 € | 3.444.484,59 € | 6.265.484,42 € | 98,54% | 0,11% | 0,37% | 0,34% | 0,63% |
| 13 | 999.580.049,79 € | 4.151.380,28 € | 3.804.017,99 € | 1.411.264,70 € | 6.179.967,34 € | 98,44% | 0,42% | 0,38% | 0,14% | 0,62% |
| 14 | 972.266.109,07 € | 1.607.009,74 € | 4.520.145,30 € | 4.047.145,59 € | 6.202.633,38 € | 98,32% | 0,17% | 0,46% | 0,42% | 0,64% |
| 15 | 944.785.206,34 € | 3.552.122,70 € | 1.608.436,98 € | 4.962.406,83 € | 6.386.006,24 € | 98,25% | 0,38% | 0,17% | 0,53% | 0,68% |
| 16 | 921.970.706,57 € | 3.147.158,13 € | 3.933.297,21 € | 3.839.134,43 € | 4.811.470,77 € | 98,29% | 0,34% | 0,43% | 0,42% | 0,52% |
| 17 | 890.117.850,69 € | 1.252.628,08 € | 4.057.655,83 € | 3.440.436,28 € | 7.103.166,55 € | 98,22% | 0,14% | 0,46% | 0,39% | 0,80% |
| 18 | 861.730.634,77 € | 3.912.154,30 € | 4.270.575,52 € | 1.307.688,81 € | 6.425.133,16 € | 98,15% | 0,45% | 0,50% | 0,15% | 0,75% |
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3.2 Default Data



| | | | | | |
|------------------------|------------|----|------------|---|---------|
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| Period No | 18 | | | | |
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Default Data and Ratios

| | Amount | Number of Loans |
|-------------------------------------|-----------------|-----------------|
| Current Default | | |
| Current Period Gross Default | 2.547.435,22 € | |
| Current Period Recoveries | 98.451,58 € | |
| Current Period Net Default | 2.448.983,64 € | |
| New Number of Defaulted Contracts | | 147 |
| Cumulative Default | | |
| Cumulative Gross Default | 32.059.734,63 € | |
| Cumulative Recoveries | 643.134,04 € | |
| Cumulative Net Losses | 31.416.600,59 € | |
| Total Number of Defaulted Contracts | | 1.894 |

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 | 3.549.943,46 € |
| Class G Amount debited to the PDL | 2.547.435,22 € |
| Class G Amount credited to the PDL | 1.686.922,61 € |
| Class G PDL EoP | 4.410.456,07 € |

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3.3 Defaults & Recoveries per period

| | | |
|-------------------|-----------------|-------------------------|
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Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % * **0,27%**

| 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 € | 1.025.743.449,63 € | 0,00% | 0,00 € | 0,00 € | 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 € | 2.265.007,87 € | 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% |
| 10 | 740 | 3.245.825,94 € | 13.169.941,43 € | 1.295.485.477,68 € | 1,02% | 10.937,11 € | 95.303,90 € | 13.074.637,53 € | 1,01% | 0,32% |
| 11 | 897 | 2.496.894,42 € | 15.666.835,85 € | 1.327.946.409,32 € | 1,18% | 46.365,93 € | 141.669,83 € | 15.525.166,02 € | 1,17% | 0,25% |
| 12 | 1.003 | 1.298.353,15 € | 16.965.189,00 € | 1.356.346.723,37 € | 1,25% | 68.363,63 € | 210.033,46 € | 16.755.155,54 € | 1,24% | 0,12% |
| 13 | 1.137 | 2.340.989,68 € | 19.306.178,68 € | 1.356.346.723,37 € | 1,42% | 47.250,13 € | 257.283,59 € | 19.048.895,09 € | 1,40% | 0,23% |
| 14 | 1.284 | 2.624.018,42 € | 21.930.197,10 € | 1.356.346.723,37 € | 1,62% | 95.431,85 € | 352.715,44 € | 21.577.481,66 € | 1,59% | 0,25% |
| 15 | 1.438 | 2.438.921,51 € | 24.369.118,61 € | 1.356.346.723,37 € | 1,80% | 51.728,81 € | 404.444,25 € | 23.964.674,36 € | 1,77% | 0,25% |
| 16 | 1.578 | 2.539.805,06 € | 26.908.923,67 € | 1.356.346.723,37 € | 1,98% | 67.030,32 € | 471.474,57 € | 26.437.449,10 € | 1,95% | 0,26% |
| 17 | 1.747 | 2.603.375,74 € | 29.512.299,41 € | 1.356.346.723,37 € | 2,18% | 73.207,89 € | 544.682,46 € | 28.967.616,95 € | 2,14% | 0,27% |
| 18 | 1.894 | 2.547.435,22 € | 32.059.734,63 € | 1.356.346.723,37 € | 2,36% | 98.451,58 € | 643.134,04 € | 31.416.600,59 € | 2,32% | 0,28% |
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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



| | | | | |
|------------------------|------------|----|------------|-----------|
| Calculation Date | 11.04.2024 | | | |
| Payment Date | 15.04.2024 | | | |
| Period No | 18 | | | |
| Monthly Period | Apr 2024 | | | |
| Interest Period from | 14.03.2024 | to | 15.04.2024 | = 32 days |
| Collection Period from | 01.03.2024 | to | 31.03.2024 | |

| Portfolio Concentrations | Current Transaction Status | | | Amortising |
|--|----------------------------|------------------|----------------|----------------|
| | Minimum-Trigger | Maximum-Trigger | Current Value | Trigger Breach |
| Average Yield (applicable for Total Portfolio) | 5,50% | - | - | |
| Borrower Exposure (applicable for Total Portfolio) | - | 200.000,00 € | - | |
| WA Remaining Term | | 85,00 | - | |
| | | Maximum-Trigger | Current Value | Trigger Breach |
| Purchase Shortfall Event | | | | |
| Period before previous period | | 100.000.000,00 € | - | |
| Previous period | | 100.000.000,00 € | - | |
| Current period | | 100.000.000,00 € | - | |
| Termination/Service Termination Event | | | | no |
| Event of Default / Termination Event, as defined in the Interest Rate Swap | | | | no |
| Sequential Payment Trigger Event | | | | 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% | 2,32% | no |
| - from the Payment Date in Nov 2025 onwards | | 5,00% | | no |
| Debit balance PDL | | 20.000.000,00 € | 4.410.456,07 € | no |
| Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount | 10% | | 83,50% | no |
| Three Months Rolling Average Dynamic Net Loss Ratio * | | 0,35% | 0,27% | no |
| Tax Call Redemption date | | | | no |
| Regulatory Change Event Redemption Date | | | | no |
| Termination Event or Service Termination Event | | | | no |
| Early Amortisation Event | | | | |
| Cumulative Net Loss Ratio | | | | |
| - prior to or on 30 September 2023 | | 2,00% | - | |
| Purchase Shortfall Event | | | | |
| Termination Event or Service Termination Event | | | | |
| Event of Default / Termination Event, as defined in the Interest Rate Swap | | | | |
| Any debit of class G PDL equal to or higher than 0.25% on two consecutive Payment Dates | | | | |
| Previous period | | 0,25% | - | |
| Current period | | | - | |

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

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Monthly Investor Report**

| | | | | | |
|------------------------|------------|----|------------|---|---------|
| Calculation Date | 11.04.2024 | | | | |
| Payment Date | 15.04.2024 | | | | |
| Period No | 18 | | | | |
| Monthly Period | Apr 2024 | | | | |
| Interest Period from | 14.03.2024 | to | 15.04.2024 | = | 32 days |
| Collection Period from | 01.03.2024 | to | 31.03.2024 | | |

5. Outstanding Notes



| 1. Note Balance | All notes | Class A | Class B | Class C | Class D | Class E | Class F | Class G |
|---|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------|
| General Note Information | | | | | | | | |
| 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 |
| Current Note Information | | | | | | | | |
| Class Principal Outstanding Balance Beginning of Period | 859.539.443,84 € | 648.338.418,00 € | 37.733.982,00 € | 47.167.477,50 € | 34.303.620,00 € | 43.737.115,50 € | 20.258.830,84 € | 28.000.000,00 € |
| Replenishment | - € | | | | | | | |
| Amortisation | 25.836.773,60 € | | | | | | | |
| Redemption per Class | | 20.647.569,60 € | 1.201.710,40 € | 1.502.138,00 € | 1.092.464,00 € | 1.392.891,60 € | - € | - € |
| Redemption per Note | | 2.731,16 € | 2.731,16 € | 2.731,16 € | 2.731,16 € | 2.731,16 € | - € | - € |
| Class Principal Outstanding Balance End of Period | 833.702.670,24 € | 627.690.848,40 € | 36.532.271,60 € | 45.665.339,50 € | 33.211.156,00 € | 42.344.223,90 € | 20.258.830,84 € | 28.000.000,00 € |
| Current Tranching | | 75,3% | 4,4% | 5,5% | 4,0% | 5,1% | 2,4% | 3,4% |
| Current Pool Factor | 0,83 | 0,83 | 0,83 | 0,83 | 0,83 | 0,83 | 0,78 | 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 | 3,847% | 1mE+70bp | 1mE+275bp | 1mE+375bp | 1mE+550bp | 1mE+850bp | 1mE+1200bp | 1614bp |
| Day/Count 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 | | 85.759,05 € | 85.759,05 € | 85.759,05 € | 85.759,05 € | 85.759,05 € | 77.918,58 € | 100.000,00 € |
| > Principal Repayment per Note | | 2.731,16 € | 2.731,16 € | 2.731,16 € | 2.731,16 € | 2.731,16 € | - € | - € |
| Principal Outstanding per Note End of Period | | 83.027,89 € | 83.027,89 € | 83.027,89 € | 83.027,89 € | 83.027,89 € | 77.918,58 € | 100.000,00 € |
| > Interest accrued for the period | - | 2.620.447,20 € | - 221.271,60 € | - 318.516,00 € | - 285.008,00 € | - 480.022,20 € | - 285.370,80 € | - 6.728.587,60 € |
| Interest Payment | | 2.620.447,20 € | 221.271,60 € | 318.516,00 € | 285.008,00 € | 480.022,20 € | 285.370,80 € | - € |
| Interest Payment per Note | | 346,62 € | 502,89 € | 579,12 € | 712,52 € | 941,22 € | 1.097,58 € | - € |
| 3. Credit Enhancements | | | | | | | | |
| | | Class A | Class B | Class C | Class D | Class E | Class F | Class G |
| Initial total CE (Subordination, Reserve) | | 26,5% | 22,1% | 16,6% | 12,6% | 7,5% | 4,9% | 2,1% |
| Current CE | | 26,5% | 22,1% | 16,7% | 12,7% | 7,6% | 5,2% | 1,9% |

* Last rating action as of 15.05.2023

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Monthly Investor Report**

6. Original Principal Balance



| | | | | | |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date | 11.04.2024 | | | | |
| Payment Date | 15.04.2024 | | | | |
| Period No | 18 | | | | |
| Monthly Period | Apr 2024 | | | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 | = 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 | |

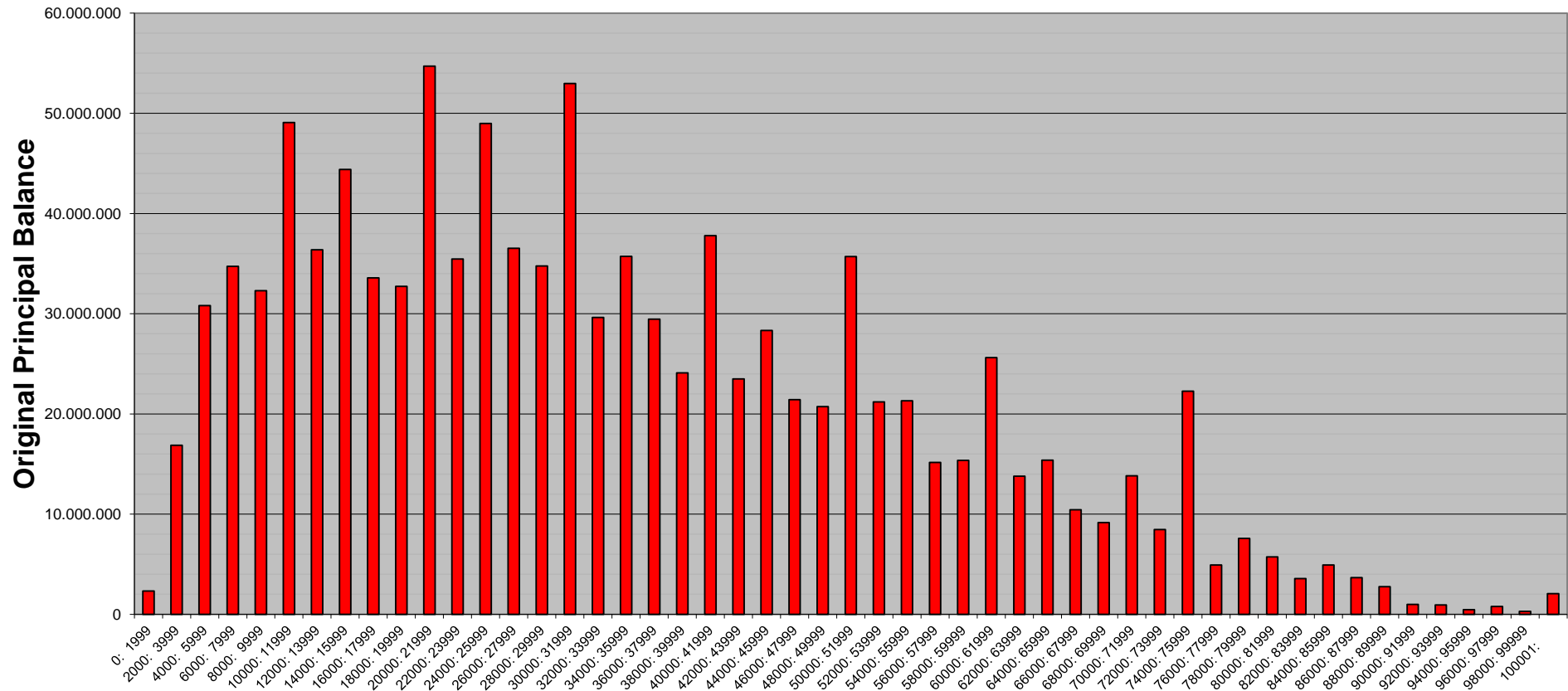
| Original Principal Balance (Ranges in EUR) | Original Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|--|-----------------------------------|-----------------------------|-----------------|---------------------------|
| 0: 1999 | 2.318.019,93 | 0,21% | 1.761 | 3,04% |
| 2000: 3999 | 16.870.487,51 | 1,54% | 5.936 | 10,25% |
| 4000: 5999 | 30.803.710,94 | 2,82% | 6.306 | 10,89% |
| 6000: 7999 | 34.723.381,84 | 3,18% | 5.051 | 8,72% |
| 8000: 9999 | 32.301.272,89 | 2,95% | 3.668 | 6,33% |
| 10000: 11999 | 49.076.389,28 | 4,49% | 4.620 | 7,98% |
| 12000: 13999 | 36.378.400,62 | 3,33% | 2.840 | 4,90% |
| 14000: 15999 | 44.396.330,23 | 4,06% | 2.961 | 5,11% |
| 16000: 17999 | 33.575.036,35 | 3,07% | 1.985 | 3,43% |
| 18000: 19999 | 32.727.178,18 | 2,99% | 1.736 | 3,00% |
| 20000: 21999 | 54.697.277,61 | 5,00% | 2.651 | 4,58% |
| 22000: 23999 | 35.449.536,67 | 3,24% | 1.549 | 2,67% |
| 24000: 25999 | 48.982.894,54 | 4,48% | 1.965 | 3,39% |
| 26000: 27999 | 36.524.515,55 | 3,34% | 1.361 | 2,35% |
| 28000: 29999 | 34.759.961,64 | 3,18% | 1.202 | 2,08% |
| 30000: 31999 | 52.973.099,76 | 4,84% | 1.729 | 2,99% |
| 32000: 33999 | 29.632.026,10 | 2,71% | 903 | 1,56% |
| 34000: 35999 | 35.719.993,62 | 3,27% | 1.023 | 1,77% |
| 36000: 37999 | 29.454.300,71 | 2,69% | 798 | 1,38% |
| 38000: 39999 | 24.090.543,19 | 2,20% | 619 | 1,07% |
| 40000: 41999 | 37.785.134,46 | 3,46% | 929 | 1,60% |
| 42000: 43999 | 23.495.902,48 | 2,15% | 548 | 0,95% |
| 44000: 45999 | 28.319.799,54 | 2,59% | 630 | 1,09% |
| 46000: 47999 | 21.416.825,52 | 1,96% | 456 | 0,79% |
| 48000: 49999 | 20.722.726,11 | 1,89% | 424 | 0,73% |
| 50000: 51999 | 35.703.600,83 | 3,26% | 709 | 1,22% |
| 52000: 53999 | 21.203.634,20 | 1,94% | 401 | 0,69% |
| 54000: 55999 | 21.319.102,88 | 1,95% | 388 | 0,67% |
| 56000: 57999 | 15.154.708,42 | 1,39% | 266 | 0,46% |
| 58000: 59999 | 15.367.256,17 | 1,41% | 261 | 0,45% |
| 60000: 61999 | 25.614.811,63 | 2,34% | 424 | 0,73% |
| 62000: 63999 | 13.789.019,96 | 1,26% | 219 | 0,38% |
| 64000: 65999 | 15.384.478,14 | 1,41% | 237 | 0,41% |
| 66000: 67999 | 10.440.828,67 | 0,95% | 156 | 0,27% |
| 68000: 69999 | 9.163.593,68 | 0,84% | 133 | 0,23% |
| 70000: 71999 | 13.824.121,42 | 1,26% | 196 | 0,34% |
| 72000: 73999 | 8.454.788,28 | 0,77% | 116 | 0,20% |
| 74000: 75999 | 22.260.363,77 | 2,04% | 297 | 0,51% |
| 76000: 77999 | 4.923.780,83 | 0,45% | 64 | 0,11% |
| 78000: 79999 | 7.574.727,73 | 0,69% | 96 | 0,17% |
| 80000: 81999 | 5.739.371,36 | 0,52% | 71 | 0,12% |
| 82000: 83999 | 3.569.136,05 | 0,33% | 43 | 0,07% |
| 84000: 85999 | 4.925.952,53 | 0,45% | 58 | 0,10% |
| 86000: 87999 | 3.655.477,55 | 0,33% | 42 | 0,07% |
| 88000: 89999 | 2.755.567,98 | 0,25% | 31 | 0,05% |
| 90000: 91999 | 997.733,59 | 0,09% | 11 | 0,02% |
| 92000: 93999 | 929.089,70 | 0,08% | 10 | 0,02% |
| 94000: 95999 | 472.719,94 | 0,04% | 5 | 0,01% |
| 96000: 97999 | 774.934,43 | 0,07% | 8 | 0,01% |
| 98000: 99999 | 295.906,86 | 0,03% | 3 | 0,01% |
| 100001: | 2.061.832,48 | 0,19% | 17 | 0,03% |
| Total | 1.093.551.284,35 | 100,00% | 57.913 | 100,00% |

| Statistics in EUR | |
|-------------------|-----------|
| Average Amount | 18.882.66 |

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Monthly Investor Report**

6.1 Original PB (Graph)

| | | | |
|-------------------|------------|------------|-------------------------|
| Calculation Date | 11.04.2024 | | |
| Payment Date | 15.04.2024 | | |
| Period No | 18 | | |
| Monthly Period | Apr 2024 | | |
| Interest Period | from | 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from | 01.03.2024 | to 31.03.2024 |



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7. Current Principal Balance



| | | | | |
|-------------------|------------|------------|----|----------------------|
| Calculation Date | 11.04.2024 | | | |
| Payment Date | 15.04.2024 | | | |
| Period No | 18 | | | |
| Monthly Period | Apr 2024 | | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 = 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 |

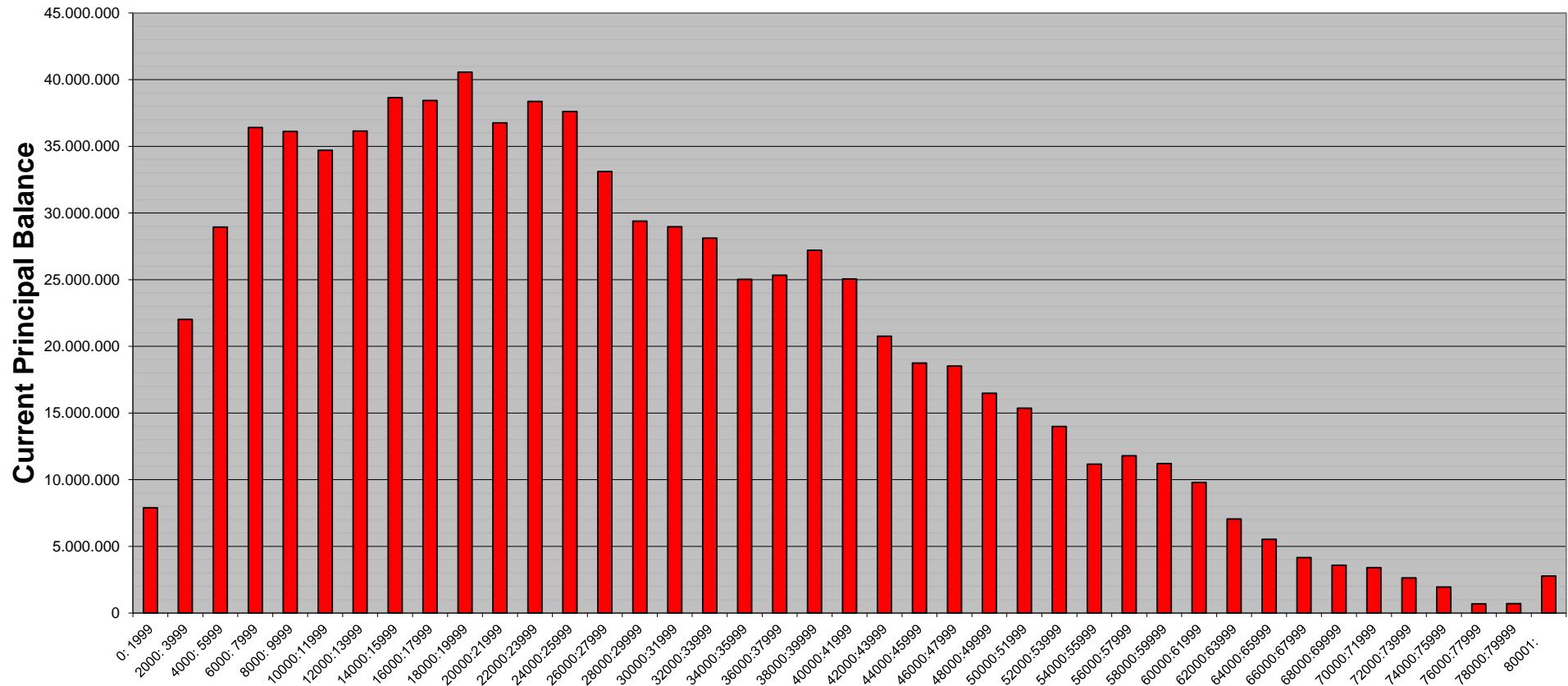
| Current Principal Balance (Ranges in EUR) | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|---|----------------------------------|-----------------------------|-----------------|---------------------------|
| 0: 1999 | 7.895.700,68 | 0,95% | 7.414 | 12,80% |
| 2000: 3999 | 22.022.491,71 | 2,64% | 7.386 | 12,75% |
| 4000: 5999 | 28.940.993,52 | 3,47% | 5.848 | 10,10% |
| 6000: 7999 | 36.412.903,79 | 4,36% | 5.208 | 8,99% |
| 8000: 9999 | 36.107.544,42 | 4,32% | 4.039 | 6,97% |
| 10000:11999 | 34.695.786,04 | 4,16% | 3.156 | 5,45% |
| 12000:13999 | 36.145.969,79 | 4,33% | 2.792 | 4,82% |
| 14000:15999 | 38.638.431,38 | 4,63% | 2.574 | 4,44% |
| 16000:17999 | 38.430.063,61 | 4,60% | 2.267 | 3,91% |
| 18000:19999 | 40.563.427,30 | 4,86% | 2.134 | 3,68% |
| 20000:21999 | 36.751.299,56 | 4,40% | 1.754 | 3,03% |
| 22000:23999 | 38.360.344,30 | 4,59% | 1.665 | 2,88% |
| 24000:25999 | 37.613.368,12 | 4,50% | 1.509 | 2,61% |
| 26000:27999 | 33.104.277,87 | 3,96% | 1.227 | 2,12% |
| 28000:29999 | 29.379.783,68 | 3,52% | 1.015 | 1,75% |
| 30000:31999 | 28.968.490,97 | 3,47% | 934 | 1,61% |
| 32000:33999 | 28.119.189,12 | 3,37% | 854 | 1,47% |
| 34000:35999 | 25.026.649,92 | 3,00% | 715 | 1,23% |
| 36000:37999 | 25.333.346,06 | 3,03% | 685 | 1,18% |
| 38000:39999 | 27.200.223,24 | 3,26% | 698 | 1,21% |
| 40000:41999 | 25.054.203,71 | 3,00% | 612 | 1,06% |
| 42000:43999 | 20.755.422,27 | 2,49% | 483 | 0,83% |
| 44000:45999 | 18.737.760,12 | 2,24% | 417 | 0,72% |
| 46000:47999 | 18.516.066,87 | 2,22% | 394 | 0,68% |
| 48000:49999 | 16.474.575,93 | 1,97% | 337 | 0,58% |
| 50000:51999 | 15.364.721,19 | 1,84% | 301 | 0,52% |
| 52000:53999 | 13.988.016,63 | 1,68% | 264 | 0,46% |
| 54000:55999 | 11.162.097,42 | 1,34% | 203 | 0,35% |
| 56000:57999 | 11.798.240,70 | 1,41% | 207 | 0,36% |
| 58000:59999 | 11.207.126,14 | 1,34% | 190 | 0,33% |
| 60000:61999 | 9.797.634,64 | 1,17% | 161 | 0,28% |
| 62000:63999 | 7.048.949,57 | 0,84% | 112 | 0,19% |
| 64000:65999 | 5.528.971,74 | 0,66% | 85 | 0,15% |
| 66000:67999 | 4.157.750,01 | 0,50% | 62 | 0,11% |
| 68000:69999 | 3.582.834,23 | 0,43% | 52 | 0,09% |
| 70000:71999 | 3.400.723,41 | 0,41% | 48 | 0,08% |
| 72000:73999 | 2.628.354,95 | 0,31% | 36 | 0,06% |
| 74000:75999 | 1.941.745,90 | 0,23% | 26 | 0,04% |
| 76000:77999 | 693.570,23 | 0,08% | 9 | 0,02% |
| 78000:79999 | 706.232,32 | 0,08% | 9 | 0,02% |
| 80001: | 2.778.018,56 | 0,33% | 31 | 0,05% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% |

| Statistics in EUR | |
|-------------------|-----------|
| Average Amount | 14.418,75 |

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7.1 Current PB (Graph)

| | | | |
|-------------------|------------|------------|-------------------------|
| Calculation Date | 11.04.2024 | | |
| Payment Date | 15.04.2024 | | |
| Period No | 18 | | |
| Monthly Period | Apr 2024 | | |
| Interest Period | from | 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from | 01.03.2024 | to 31.03.2024 |



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8. Borrower Concentration



| | | |
|-------------------|-----------------|-------------------------|
| Calculation Date | 11.04.2024 | |
| Payment Date | 15.04.2024 | |
| Period No | 18 | |
| Monthly Period | Apr 2024 | |
| Interest Period | from 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from 01.03.2024 | to 31.03.2024 |

| No | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans |
|----|-------------------------------------|--------------------------------|-----------------|
| 1 | 114.771,14 | 0,0137% | 1 |
| 2 | 114.003,91 | 0,0137% | 1 |
| 3 | 112.388,40 | 0,0135% | 1 |
| 4 | 109.372,52 | 0,0131% | 1 |
| 5 | 108.249,37 | 0,0130% | 1 |
| 6 | 98.744,06 | 0,0118% | 1 |
| 7 | 97.605,25 | 0,0117% | 1 |
| 8 | 94.903,58 | 0,0114% | 1 |
| 9 | 91.772,11 | 0,0110% | 1 |
| 10 | 89.454,58 | 0,0107% | 1 |
| 11 | 88.011,86 | 0,0105% | 1 |
| 12 | 86.669,93 | 0,0104% | 1 |
| 13 | 86.652,06 | 0,0104% | 1 |
| 14 | 86.598,18 | 0,0104% | 1 |
| 15 | 86.189,52 | 0,0103% | 1 |
| 16 | 86.106,12 | 0,0103% | 1 |
| 17 | 84.659,86 | 0,0101% | 1 |
| 18 | 83.839,88 | 0,0100% | 1 |
| 19 | 83.154,47 | 0,0100% | 1 |
| 20 | 83.129,02 | 0,0100% | 1 |
| 21 | 82.232,51 | 0,0098% | 1 |
| 22 | 81.995,09 | 0,0098% | 1 |
| 23 | 81.916,26 | 0,0098% | 1 |
| 24 | 81.222,07 | 0,0097% | 1 |
| 25 | 81.178,76 | 0,0097% | 1 |
| | 2.294.820,51 | 0,2748% | 25 |

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

9. Geographical Distribution



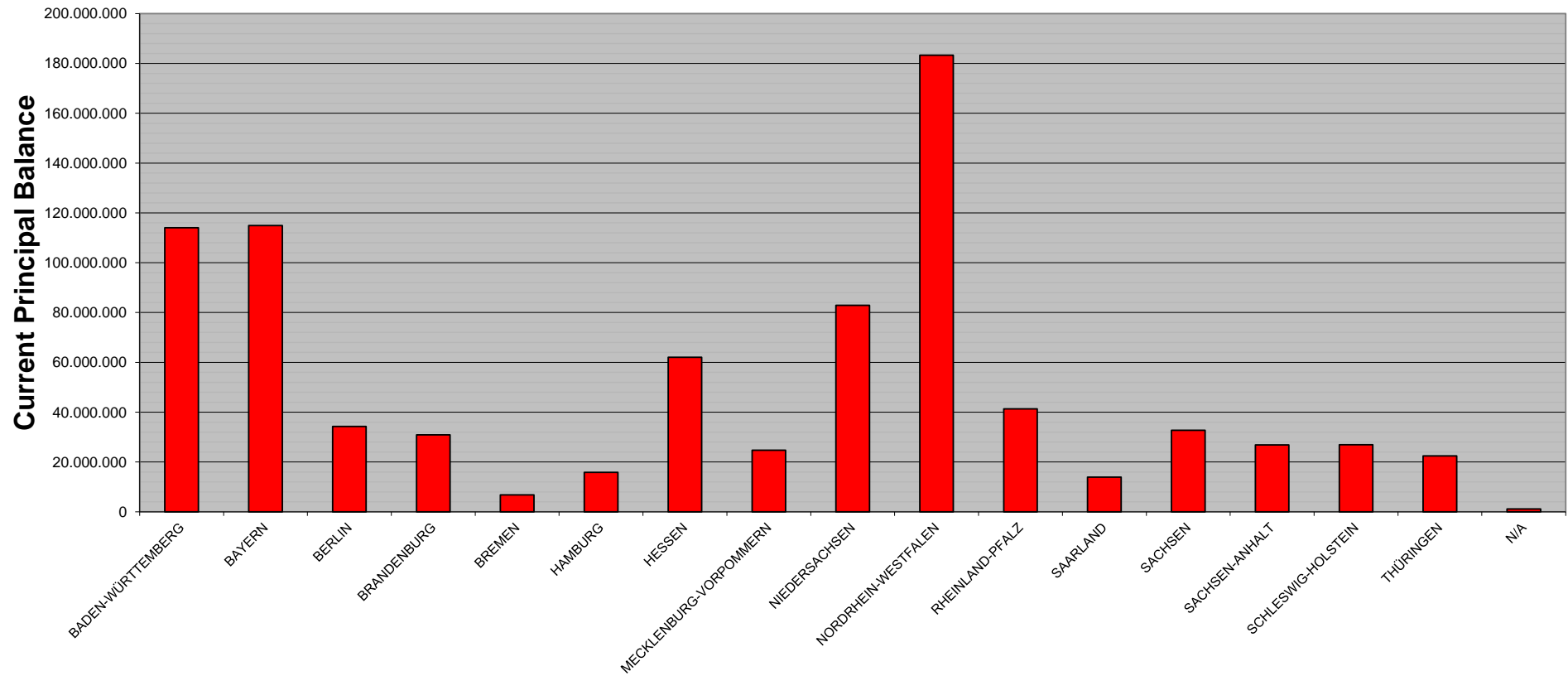
| | | |
|-------------------|-----------------|-------------------------|
| Calculation Date | 11.04.2024 | |
| Payment Date | 15.04.2024 | |
| Period No | 18 | |
| Monthly Period | Apr 2024 | |
| Interest Period | from 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from 01.03.2024 | to 31.03.2024 |

| <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 | 114.078.986,13 | 13,66% | 7.311 | 12,62% |
| BAYERN | 114.961.992,19 | 13,77% | 7.879 | 13,60% |
| BERLIN | 34.253.138,02 | 4,10% | 2.341 | 4,04% |
| BRANDENBURG | 30.860.414,74 | 3,70% | 2.202 | 3,80% |
| BREMEN | 6.771.107,32 | 0,81% | 488 | 0,84% |
| HAMBURG | 15.868.792,27 | 1,90% | 1.144 | 1,98% |
| HESSEN | 62.050.108,82 | 7,43% | 4.131 | 7,13% |
| MECKLENBURG-VORPOMMERN | 24.712.600,70 | 2,96% | 1.774 | 3,06% |
| NIEDERSACHSEN | 82.871.066,89 | 9,92% | 5.807 | 10,03% |
| NORDRHEIN-WESTFALEN | 183.307.047,06 | 21,95% | 12.643 | 21,83% |
| RHEINLAND-PFALZ | 41.335.324,96 | 4,95% | 2.935 | 5,07% |
| SAARLAND | 13.902.655,74 | 1,66% | 912 | 1,57% |
| SACHSEN | 32.732.880,13 | 3,92% | 2.589 | 4,47% |
| SACHSEN-ANHALT | 26.822.302,37 | 3,21% | 2.003 | 3,46% |
| SCHLESWIG-HOLSTEIN | 26.939.261,76 | 3,23% | 1.992 | 3,44% |
| THÜRINGEN | 22.430.249,81 | 2,69% | 1.695 | 2,93% |
| N/A | 1.135.372,71 | 0,14% | 67 | 0,12% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% |

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

9.1 Geographical Distribution (Graph)

| | | |
|-------------------|-----------------|-------------------------|
| Calculation Date | 11.04.2024 | |
| Payment Date | 15.04.2024 | |
| Period No | 18 | |
| Monthly Period | Apr 2024 | |
| Interest Period | from 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from 01.03.2024 | to 31.03.2024 |



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

10. Collateral



| | | | | | |
|-------------------|------|------------|------------|------------|-----------|
| Calculation Date | | | 11.04.2024 | | |
| Payment Date | | | 15.04.2024 | | |
| Period No | | | 18 | | |
| Monthly Period | | | Apr 2024 | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 | = 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 | |

| <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 | 20.682.658,92 | 2,48% | 688 | 1,19% |
| unsecured | 814.350.642,70 | 97,52% | 57.225 | 98,81% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% |

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

11. Insurances



| | | | | | |
|-------------------|------|------------|------------|------------|-----------|
| Calculation Date | | | 11.04.2024 | | |
| Payment Date | | | 15.04.2024 | | |
| Period No | | | 18 | | |
| Monthly Period | | | Apr 2024 | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 | = 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 | |

| <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 | 346.930.461,67 | 41,55% | 26.963 | 46,56% |
| Yes | 488.102.839,95 | 58,45% | 30.950 | 53,44% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% |

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

12. Payment Methods



| | | | | |
|-------------------|------------|------------|----|----------------------|
| Calculation Date | 11.04.2024 | | | |
| Payment Date | 15.04.2024 | | | |
| Period No | 18 | | | |
| Monthly Period | Apr 2024 | | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 = 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 |

| <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 | 808.244.391,81 | 96,79% | 56.131 | 96,92% |
| Other | 26.788.909,81 | 3,21% | 1.782 | 3,08% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% |

| <i>Cycle of Payment</i> | <i>Current Principal Balance in EUR</i> | <i>Percentage of Total Balance</i> | <i>Number of Loans</i> | <i>Percentage of Total Loans</i> |
|-------------------------|---|------------------------------------|------------------------|----------------------------------|
| 15th of month | 207.205.094,61 | 24,81% | 14.895 | 25,72% |
| 1st of month | 627.828.207,01 | 75,19% | 43.018 | 74,28% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% |

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

13. Effective Interest Rate



| | | | | | |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date | 11.04.2024 | | | | |
| Payment Date | 15.04.2024 | | | | |
| Period No | 18 | | | | |
| Monthly Period | Apr 2024 | | | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 | = 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 | |

| Yield Range * | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|---------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| 0: 0 | 68.907,06 | 0,01% | 93 | 0,16% |
| 1: 1 | 8.168.371,97 | 0,98% | 1.137 | 1,96% |
| 2: 2 | 134.168.980,01 | 16,07% | 10.489 | 18,11% |
| 3: 3 | 94.959.328,23 | 11,37% | 6.590 | 11,38% |
| 4: 4 | 93.517.158,74 | 11,20% | 6.225 | 10,75% |
| 5: 5 | 106.852.483,46 | 12,80% | 6.622 | 11,43% |
| 6: 6 | 167.353.258,76 | 20,04% | 10.068 | 17,38% |
| 7: 7 | 132.667.706,80 | 15,89% | 9.559 | 16,51% |
| 8: 8 | 63.924.984,22 | 7,66% | 4.231 | 7,31% |
| 9: 9 | 23.562.888,99 | 2,82% | 1.973 | 3,41% |
| 10:10 | 6.847.898,11 | 0,82% | 612 | 1,06% |
| 11:11 | 1.959.082,25 | 0,23% | 188 | 0,32% |
| 12:12 | 764.272,99 | 0,09% | 83 | 0,14% |
| 13:13 | 163.758,34 | 0,02% | 32 | 0,06% |
| 14:14 | 54.221,69 | 0,01% | 11 | 0,02% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% |

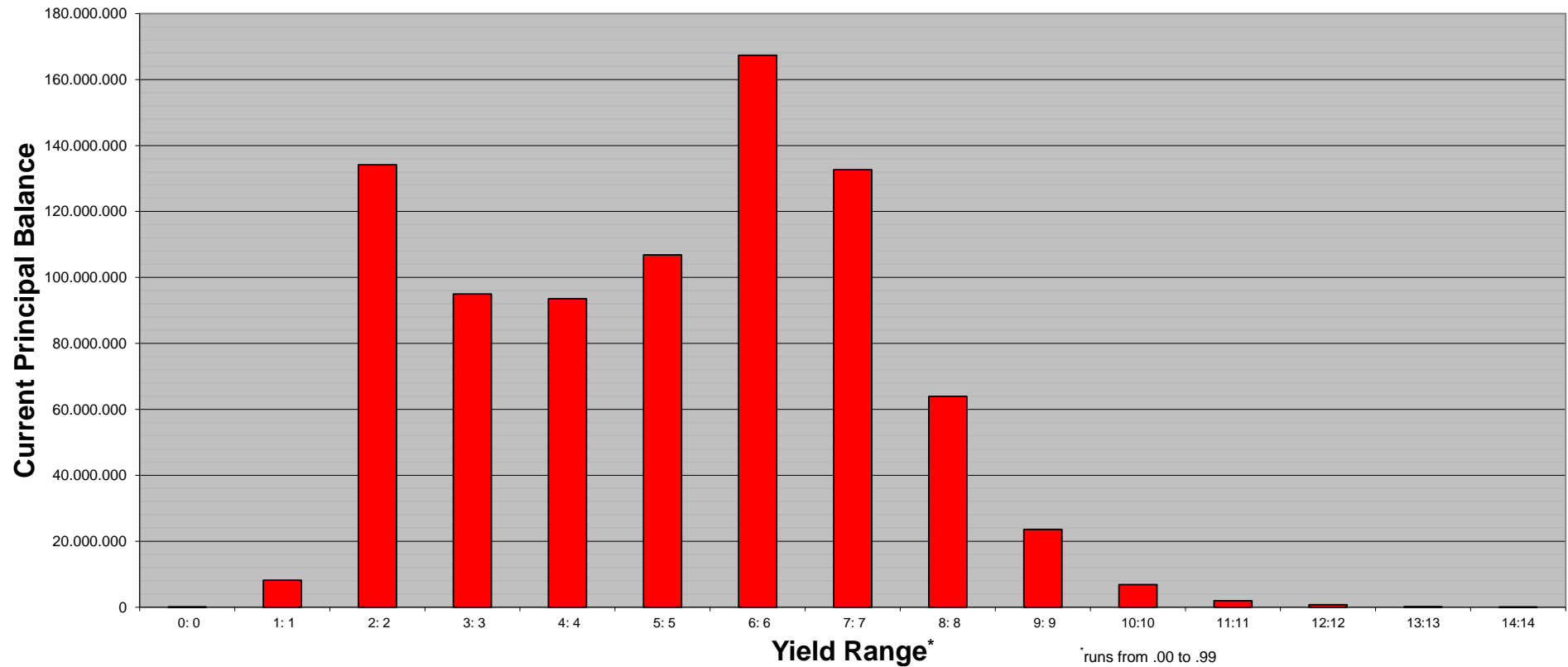
| Statistics | in % |
|-------------|-------|
| WA Interest | 5,85% |

* runs from .00 to .99

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

13.1 Effective Interest Rate (Graph)

| | | | |
|-------------------|------------|------------|-------------------------|
| Calculation Date | 11.04.2024 | | |
| Payment Date | 15.04.2024 | | |
| Period No | 18 | | |
| Monthly Period | Apr 2024 | | |
| Interest Period | from | 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from | 01.03.2024 | to 31.03.2024 |



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

14. Seasoning



| | | |
|-------------------|-----------------|-------------------------|
| Calculation Date | 11.04.2024 | |
| Payment Date | 15.04.2024 | |
| Period No | 18 | |
| Monthly Period | Apr 2024 | |
| Interest Period | from 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from 01.03.2024 | to 31.03.2024 |

| Seasoning in Months | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|---------------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| 6:8 | 5.576.642,92 | 0,67% | 424 | 0,73% |
| 9:11 | 31.037.277,53 | 3,72% | 2.029 | 3,50% |
| 12:14 | 45.430.777,16 | 5,44% | 3.049 | 5,26% |
| 15:17 | 38.180.552,30 | 4,57% | 2.628 | 4,54% |
| 18:20 | 132.224.655,43 | 15,83% | 9.473 | 16,36% |
| 21:23 | 262.851.375,10 | 31,48% | 16.798 | 29,01% |
| 24:26 | 184.775.767,54 | 22,13% | 12.379 | 21,38% |
| 27:29 | 85.071.693,14 | 10,19% | 6.858 | 11,84% |
| 30:32 | 27.118.951,48 | 3,25% | 2.178 | 3,76% |
| 33:35 | 10.178.062,08 | 1,22% | 893 | 1,54% |
| 36:38 | 6.730.713,57 | 0,81% | 563 | 0,97% |
| 39:41 | 3.554.799,93 | 0,43% | 339 | 0,59% |
| 42:44 | 1.414.940,88 | 0,17% | 150 | 0,26% |
| 45:47 | 199.121,77 | 0,02% | 28 | 0,05% |
| 48:50 | 245.606,24 | 0,03% | 40 | 0,07% |
| 51:53 | 167.859,56 | 0,02% | 29 | 0,05% |
| 54:56 | 66.459,91 | 0,01% | 9 | 0,02% |
| 57:59 | 46.356,89 | 0,01% | 10 | 0,02% |
| 60:62 | 67.106,15 | 0,01% | 12 | 0,02% |
| 63:65 | 23.922,86 | 0,00% | 6 | 0,01% |
| 66:68 | 29.799,22 | 0,00% | 5 | 0,01% |
| 69:71 | 38.292,81 | 0,00% | 7 | 0,01% |
| 75:77 | 883,62 | 0,00% | 2 | 0,00% |
| 78:80 | 1.280,16 | 0,00% | 3 | 0,01% |
| 81: | 403,37 | 0,00% | 1 | 0,00% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% |

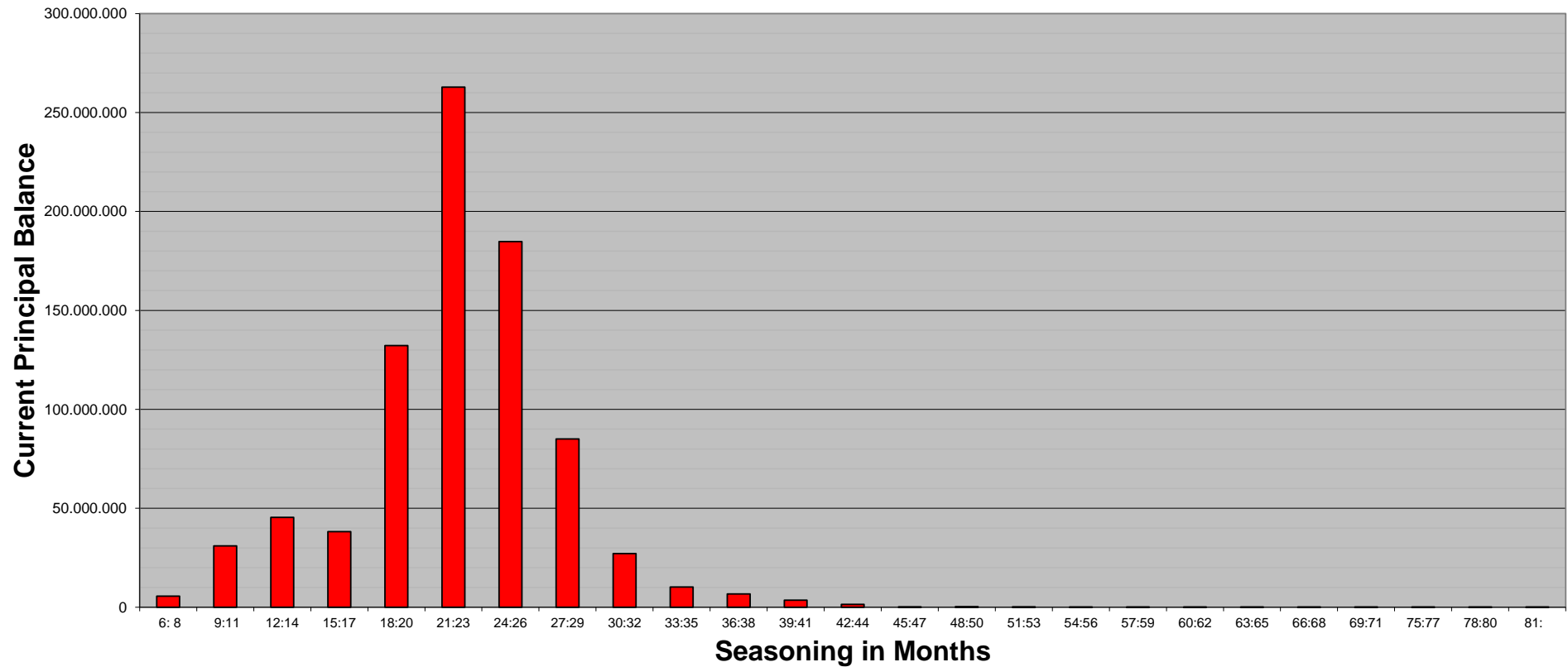
Statistics

| | |
|--------------|-------|
| WA Seasoning | 22,24 |
|--------------|-------|

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

14.1 Seasoning (Graph)

| | | |
|-------------------|-----------------|-------------------------|
| Calculation Date | 11.04.2024 | |
| Payment Date | 15.04.2024 | |
| Period No | 18 | |
| Monthly Period | Apr 2024 | |
| Interest Period | from 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from 01.03.2024 | to 31.03.2024 |



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

15. Remaining Term



| | | |
|-------------------|-----------------|-------------------------|
| Calculation Date | 11.04.2024 | |
| Payment Date | 15.04.2024 | |
| Period No | 18 | |
| Monthly Period | Apr 2024 | |
| Interest Period | from 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from 01.03.2024 | to 31.03.2024 |

| <i>Remaining 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 | 956.161,06 | 0,11% | 1.710 | 2,95% |
| 7: 13 | 4.336.431,20 | 0,52% | 2.411 | 4,16% |
| 14: 20 | 7.318.023,66 | 0,88% | 2.455 | 4,24% |
| 21: 27 | 13.344.743,50 | 1,60% | 3.080 | 5,32% |
| 28: 34 | 16.795.793,21 | 2,01% | 2.934 | 5,07% |
| 35: 41 | 27.978.262,77 | 3,35% | 3.583 | 6,19% |
| 42: 48 | 24.764.299,30 | 2,97% | 2.389 | 4,13% |
| 49: 55 | 35.360.802,19 | 4,23% | 3.060 | 5,28% |
| 56: 62 | 69.922.108,86 | 8,37% | 5.074 | 8,76% |
| 63: 69 | 114.974.583,75 | 13,77% | 7.161 | 12,37% |
| 70: 76 | 295.481.426,97 | 35,39% | 13.653 | 23,58% |
| 77: 83 | 165.594.087,53 | 19,83% | 7.659 | 13,23% |
| 84: 90 | 56.844.072,15 | 6,81% | 2.694 | 4,65% |
| 91: 97 | 1.320.894,39 | 0,16% | 48 | 0,08% |
| 98:104 | 29.262,26 | 0,00% | 1 | 0,00% |
| 109: | 12.348,82 | 0,00% | 1 | 0,00% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% |

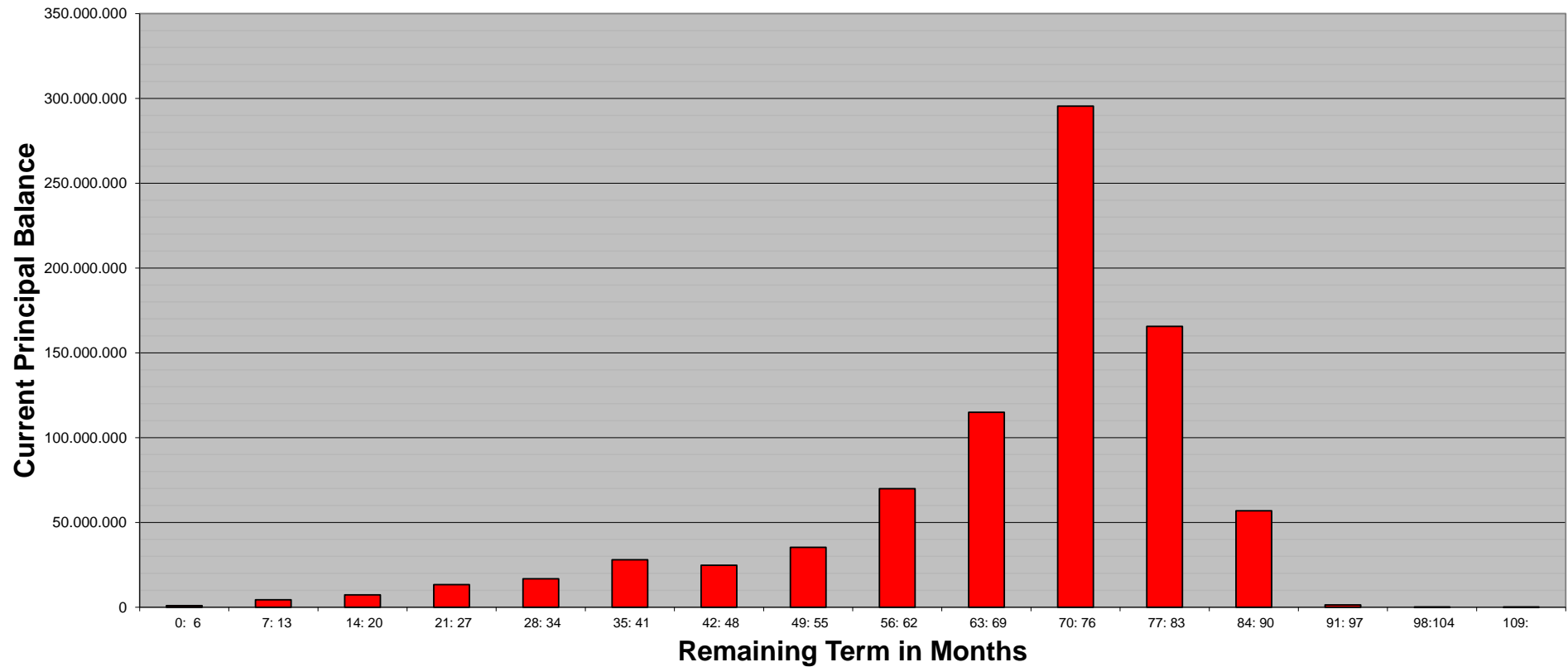
Statistics

| | |
|-------------------|-------|
| WA Remaining Term | 67,88 |
|-------------------|-------|

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

15.1 Remaining Term (Graph)

| | | |
|-------------------|-----------------|-------------------------|
| Calculation Date | 11.04.2024 | |
| Payment Date | 15.04.2024 | |
| Period No | 18 | |
| Monthly Period | Apr 2024 | |
| Interest Period | from 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from 01.03.2024 | to 31.03.2024 |



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

16. Original Term



| | | |
|-------------------|-----------------|-------------------------|
| Calculation Date | 11.04.2024 | |
| Payment Date | 15.04.2024 | |
| Period No | 18 | |
| Monthly Period | Apr 2024 | |
| Interest Period | from 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from 01.03.2024 | to 31.03.2024 |

| <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> |
|--------------------------------|---|------------------------------------|------------------------|----------------------------------|
| 7: 13 | 34.112,18 | 0,00% | 66 | 0,11% |
| 14: 20 | 123.903,05 | 0,01% | 171 | 0,30% |
| 21: 27 | 1.379.588,57 | 0,17% | 1.515 | 2,62% |
| 28: 34 | 1.000.133,00 | 0,12% | 457 | 0,79% |
| 35: 41 | 9.057.184,83 | 1,08% | 3.841 | 6,63% |
| 42: 48 | 3.533.606,36 | 0,42% | 675 | 1,17% |
| 49: 55 | 21.562.760,67 | 2,58% | 4.826 | 8,33% |
| 56: 62 | 34.883.626,91 | 4,18% | 4.793 | 8,28% |
| 63: 69 | 9.686.682,11 | 1,16% | 879 | 1,52% |
| 70: 76 | 41.974.351,14 | 5,03% | 3.823 | 6,60% |
| 77: 83 | 15.526.221,49 | 1,86% | 898 | 1,55% |
| 84: 90 | 122.570.601,02 | 14,68% | 9.316 | 16,09% |
| 91: 97 | 378.734.544,67 | 45,36% | 18.451 | 31,86% |
| 98:104 | 186.639.992,85 | 22,35% | 7.928 | 13,69% |
| 105:111 | 8.170.600,20 | 0,98% | 267 | 0,46% |
| 112:118 | 113.781,49 | 0,01% | 5 | 0,01% |
| 119: | 41.611,08 | 0,00% | 2 | 0,00% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% |

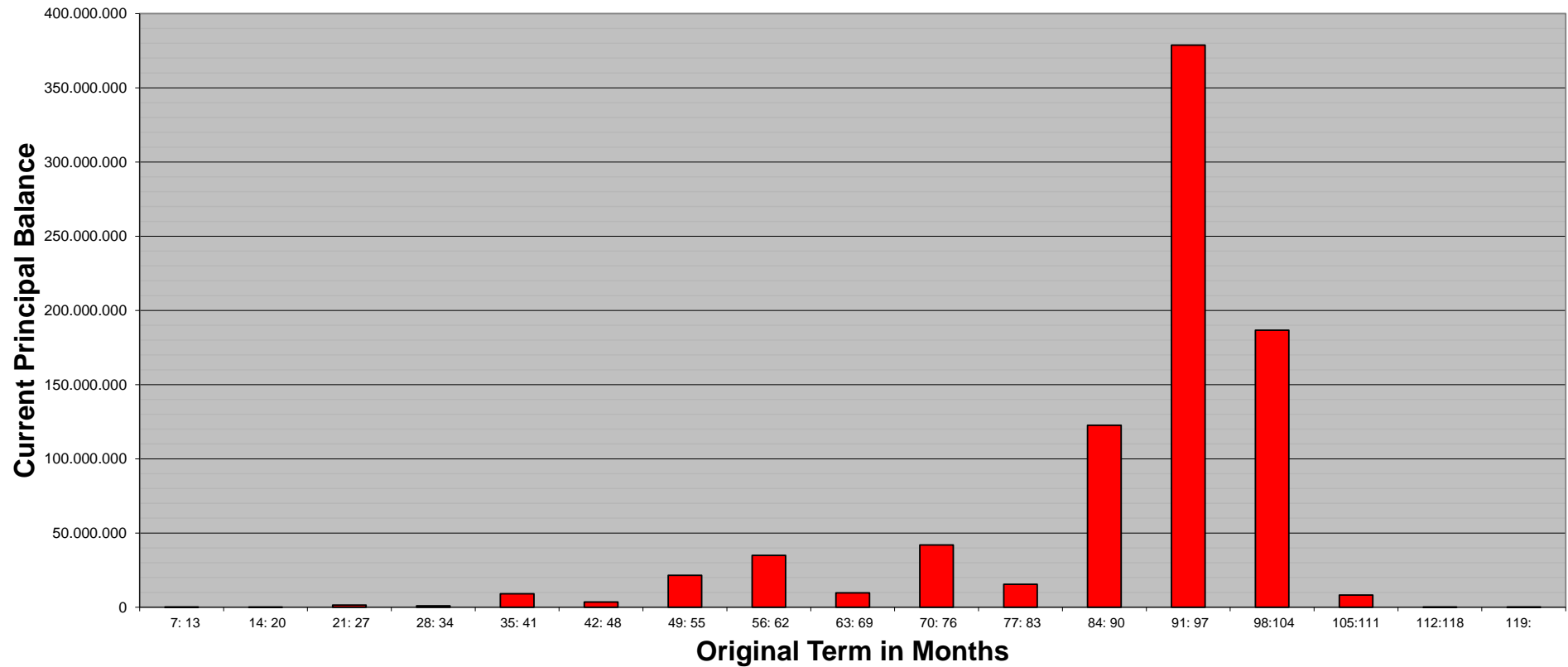
Statistics

| | |
|------------------|-------|
| WA Original Term | 90,13 |
|------------------|-------|

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

16.1 Original Term (Graph)

| | | | | | |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date | 11.04.2024 | | | | |
| Payment Date | 15.04.2024 | | | | |
| Period No | 18 | | | | |
| Monthly Period | Apr 2024 | | | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 | = 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 | |



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

17. Loan Concentration

| | | | | | | |
|-------------------|------|------------|------------|------------|---|---------|
| Calculation Date | | | 11.04.2024 | | | |
| Payment Date | | | 15.04.2024 | | | |
| Period No | | | 18 | | | |
| Monthly Period | | | Apr 2024 | | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 | = | 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 | | |



| <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 | 818.215.132,41 | 97,99% | 55.874 | 96,48% | 55.874 | 98,26% |
| 2: 2 | 16.436.046,01 | 1,97% | 1.886 | 3,26% | 943 | 1,66% |
| 3: 3 | 340.425,28 | 0,04% | 129 | 0,22% | 43 | 0,08% |
| 4: 4 | 41.697,92 | 0,00% | 24 | 0,04% | 6 | 0,01% |
| Total | 835.033.301,62 | 100,00% | 57.913 | 100,00% | 56.866 | 100,00% |

SC Germany Consumer 2022-1
Monthly Investor Report

18. Amortisation Profile



| | | |
|-------------------|-----------------|-------------------------|
| Calculation Date | 11.04.2024 | |
| Payment Date | 15.04.2024 | |
| Period No | 18 | |
| Monthly Period | Apr 2024 | |
| Interest Period | from 14.03.2024 | to 15.04.2024 = 32 days |
| Collection Period | from 01.03.2024 | to 31.03.2024 |

Amortisation profile

| Collection Period | Outstanding Volume | Collection Period | Outstanding Volume |
|-------------------|--------------------|-------------------|--------------------|
| 1 | 835.033.301,62 € | 51 | 248.498.167,96 € |
| 2 | 823.094.400,50 € | 52 | 237.654.235,57 € |
| 3 | 811.052.658,83 € | 53 | 226.883.880,18 € |
| 4 | 798.992.177,79 € | 54 | 216.194.724,17 € |
| 5 | 786.925.203,62 € | 55 | 205.582.494,76 € |
| 6 | 774.857.688,50 € | 56 | 194.985.566,59 € |
| 7 | 762.799.607,15 € | 57 | 184.427.037,73 € |
| 8 | 750.719.695,86 € | 58 | 173.957.811,11 € |
| 9 | 738.624.958,56 € | 59 | 163.578.362,34 € |
| 10 | 726.533.009,29 € | 60 | 153.283.180,66 € |
| 11 | 714.446.274,78 € | 61 | 143.120.720,00 € |
| 12 | 702.361.292,88 € | 62 | 133.130.281,39 € |
| 13 | 690.290.546,41 € | 63 | 123.340.920,86 € |
| 14 | 678.239.466,49 € | 64 | 113.757.391,22 € |
| 15 | 666.193.201,87 € | 65 | 104.436.785,16 € |
| 16 | 654.146.490,29 € | 66 | 95.354.116,23 € |
| 17 | 642.110.030,50 € | 67 | 86.544.057,95 € |
| 18 | 630.090.626,41 € | 68 | 77.860.980,37 € |
| 19 | 618.094.901,94 € | 69 | 69.316.250,31 € |
| 20 | 606.087.073,19 € | 70 | 61.084.278,40 € |
| 21 | 594.074.578,54 € | 71 | 53.201.839,64 € |
| 22 | 582.079.708,56 € | 72 | 45.583.144,18 € |
| 23 | 570.099.904,42 € | 73 | 38.391.449,20 € |
| 24 | 558.125.265,55 € | 74 | 31.743.391,67 € |
| 25 | 546.177.858,46 € | 75 | 25.749.157,66 € |
| 26 | 534.261.755,47 € | 76 | 20.481.715,02 € |
| 27 | 522.374.272,46 € | 77 | 16.164.956,72 € |
| 28 | 510.520.535,44 € | 78 | 12.776.151,87 € |
| 29 | 498.708.807,88 € | 79 | 10.414.714,30 € |
| 30 | 486.938.870,59 € | 80 | 8.401.063,40 € |
| 31 | 475.218.728,12 € | 81 | 6.664.592,18 € |
| 32 | 463.503.577,02 € | 82 | 5.170.660,04 € |
| 33 | 451.792.652,59 € | 83 | 3.927.145,71 € |
| 34 | 440.115.427,83 € | 84 | 2.831.042,03 € |
| 35 | 428.483.351,04 € | 85 | 1.952.938,52 € |
| 36 | 416.864.614,80 € | 86 | 1.277.378,75 € |
| 37 | 405.303.239,98 € | 87 | 779.570,34 € |
| 38 | 393.801.640,58 € | 88 | 411.877,33 € |
| 39 | 382.350.933,90 € | 89 | 176.142,31 € |
| 40 | 370.940.814,45 € | 90 | 79.363,42 € |
| 41 | 359.588.429,06 € | 91 | 49.390,61 € |
| 42 | 348.306.401,19 € | 92 | 29.306,40 € |
| 43 | 337.105.515,72 € | 93 | 17.453,17 € |
| 44 | 325.917.055,06 € | 94 | 10.169,60 € |
| 45 | 314.740.358,13 € | 95 | 6.853,92 € |
| 46 | 303.597.109,33 € | 96 | 5.250,71 € |
| 47 | 292.482.583,85 € | 97 | 4.760,19 € |
| 48 | 281.405.939,83 € | 98 | 4.267,01 € |
| 49 | 270.377.218,35 € | 99 | 3.771,16 € |
| 50 | 259.409.956,96 € | 100 | 3.272,62 € |

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| | | | | | |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date | 11.04.2024 | | | | |
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| Period No | 18 | | | | |
| Monthly Period | Apr 2024 | | | | |
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| Collection Period | from | 01.03.2024 | to | 31.03.2024 | |

19. Priority of Payments + Transaction Costs



Pre-Enforcement Available Interest Amount

| | | |
|---|---|-----------------|
| Interest Collections | + | 4.003.310,12 € |
| Other Interest Payments by the Seller to the Issuer | + | - € |
| Recoveries received by the Seller | + | 98.451,58 € |
| 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 | + | 14.655.461,83 € |
| Interests paid by the Interest Swap Counterparty to the Issuer | + | 1.276.505,43 € |
| Remaining Pre-Enforcement Available Principal Amount | + | - € |
| Other Amounts paid to the Issuer | + | - € |
| Available Interest Amount | = | 20.033.728,96 € |

Pre-Enforcement Available Principal Amount

| | | |
|---|---|-----------------|
| Principal Collections (including Deemed Collections) | + | 24.149.897,93 € |
| 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 | + | 34,77 € |
| Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer | + | - € |
| Principal Deficiency Sub-Ledger | + | 1.686.922,61 € |
| Rounding Differences from previous period | + | - € |
| Available Principal Amount | = | 25.836.855,31 € |

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

Pre-Enforcement Interest Priority of Payments

| | |
|---|-------------------|
| Available Interest Amount | 20.033.728,96 € |
| Senior Expenses and Taxes | - € |
| Swap Interest Payment other than subordinated Payments | - € |
| Interest on Class A Notes | - 2.620.447,20 € |
| Interest on Class B (if Most Senior Note or Class B PDL < 100%) | - 221.271,60 € |
| Interest on Class C (if Most Senior Note or Class C PDL < 25%) | - 318.516,00 € |
| Interest on Class D (if Most Senior Note or Class D PDL < 25%) | - 285.008,00 € |
| Interest on Class E (if Most Senior Note or Class E PDL < 25%) | - 480.022,20 € |
| Interest on Class F (if Most Senior Note or Class F PDL < 25%) | - 285.370,80 € |
| Liquidity Reserve Amount Replenishment (Part I) | - 14.136.170,55 € |
| Crediting the PDLs until cleared | - 1.686.922,61 € |
| Liquidity Reserve Amount Replenishment (Part II) | - € |
| 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 | 25.836.855,31 € |
| Senior Expense Deficit | - € |
| Net Note Available Principal Proceeds | = 25.836.855,31 € |
| Replenishment | - € |
| Purchase Shortfall Amount | - € |
| Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount | - 20.647.569,60 € |
| Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount | - 1.201.710,40 € |
| Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount | - 1.502.138,00 € |
| Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount | - 1.092.464,00 € |
| Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount | - 1.392.891,60 € |
| 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 | = - 0,00 € |

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 | 10.975.938,46 € | 2.620.447,20 € | 221.271,60 € | 318.516,00 € | 285.008,00 € | 480.022,20 € | 285.370,80 € | 6.728.587,60 € | 36.715,06 € |
| Cumulative Interest accrued | 131.151.598,56 € | 41.051.707,20 € | 3.699.924,80 € | 5.424.094,50 € | 4.961.944,00 € | 8.549.675,70 € | 4.648.261,80 € | 62.477.920,40 € | 338.070,16 € |
| Interest Payments | 4.210.635,80 € | 2.620.447,20 € | 221.271,60 € | 318.516,00 € | 285.008,00 € | 480.022,20 € | 285.370,80 € | - € | - € |
| Cumulative Interest Payments | 68.335.608,00 € | 41.051.707,20 € | 3.699.924,80 € | 5.424.094,50 € | 4.961.944,00 € | 8.549.675,70 € | 4.648.261,80 € | - € | - € |
| Unpaid Interest for the Period | 6.765.302,66 € | - € | - € | - € | - € | - € | - € | 6.728.587,60 € | 36.715,06 € |
| Cumulative Unpaid Interest | 62.815.990,56 € | - € | - € | - € | - € | - € | - € | 62.477.920,40 € | 338.070,16 € |
| Liquidity Reserve Loan only: Outstanding Amount | 21.667.900,40 € | | | | | | | | 21.667.900,40 € |

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

20. Retention



| | | | | | |
|-------------------|------------|------------|----|------------|-----------|
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| Payment Date | 15.04.2024 | | | | |
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| Monthly Period | Apr 2024 | | | | |
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| Collection Period | from | 01.03.2024 | to | 31.03.2024 | |

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 41.627.037,37 €

**SC Germany Consumer 2022-1
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21. Counterparties



| | | | | | |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date | 11.04.2024 | | | | |
| Payment Date | 15.04.2024 | | | | |
| Period No | 18 | | | | |
| Monthly Period | Apr 2024 | | | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 | = 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 | |

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.
Príncipe de Vergara, 131 - 6º Floor
28002 Madrid
Spain

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

Ratings as of 31.03.2024, data source: Bloomberg

SC Germany Consumer 2022-1 Monthly Investor Report

22. Issuer Information



| | | | | | | |
|-------------------|------|------------|----|------------|---|---------|
| Calculation Date | | 11.04.2024 | | | | |
| Payment Date | | 15.04.2024 | | | | |
| Period No | | 18 | | | | |
| Monthly Period | | Apr 2024 | | | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 | = | 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 | | |

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:

54930010DV9V1WKUO071

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
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23. Swap Counterparty Data



| | | | | | |
|-------------------|------------|------------|----|------------|-----------|
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| Period No | 18 | | | | |
| Monthly Period | Apr 2024 | | | | |
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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 |
| Current Counterparty Ratings | | A(dcr) | F2 | STABLE | A3(cr) | P-1 | POS | |

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 831.539.443,84 €
Fixed Rate 2,1200%
Floating Rate (Euribor) 3,8470%
Net Swap Payments - 1.276.505,43 €
Notional Amount next period 805.702.670,24

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

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

Ratings as of 31.03.2024, 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 ABS

abs_ger@santander.de

| | | | | | | |
|-------------------|------|------------|------------|------------|---|---------|
| Calculation Date | | | 11.04.2024 | | | |
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| Period No | | | 18 | | | |
| Monthly Period | | | Apr 2024 | | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 | = | 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 | | |

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) | POS |
| A | F1 | STABLE | A3(cr) | P-2(cr) | POS |
| A- | F2 | STABLE | A1(cr) | P-1(cr) | STABLE |

Ratings as of 31.03.2024, data source: Bloomberg

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

25. Glossary



| | | | | | | |
|-------------------|------|------------|----|------------|---|---------|
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| Period No | | 18 | | | | |
| Monthly Period | | Apr 2024 | | | | |
| Interest Period | from | 14.03.2024 | to | 15.04.2024 | = | 32 days |
| Collection Period | from | 01.03.2024 | to | 31.03.2024 | | |

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