SC Germany Consumer 2022-1
Monthly Investor Report

SC Germany Consumer 2022-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

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1. Portfolio Information

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**40.914**	**493.866.831,41 €**	**512.919.477,87 €**
Scheduled Principal Payments		9.680.978,13 €	9.641.104,09 €
Prepayment Principal		5.047.183,58 €	7.017.080,16 €
Total Principal Collections		**14.728.161,71 €**	**16.658.184,25 €**
Total Interest Collections		**2.236.343,63 €**	**2.320.819,58 €**
Defaults		**1.631.518,43 €**	**2.394.462,21 €**
Replenishment Amount		**- €**	**- €**
End of Period		**477.507.151,27 €**	**493.866.831,41 €**
Purchase Shortfall Amount		**1,14 €**	**37,42 €**
Total Assets (End of Period)	**39.962**	**477.507.152,41 €**	**493.866.868,83 €**
Current Prepayment Rate (annualised)		11,6%	
Current Poolfactor		49,4%	

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1.1 Portfolio Information per period

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Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	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%
19	835.033.301,62 €	12.399.426,81 €	11.845.408,98 €	24.244.835,79 €	15,76%
20	808.209.422,55 €	12.178.434,68 €	10.913.314,14 €	23.091.748,82 €	15,05%
21	782.196.586,96 €	12.151.252,31 €	10.400.103,58 €	22.551.355,89 €	14,84%
22	757.456.618,62 €	11.862.521,13 €	11.399.724,40 €	23.262.245,53 €	16,64%
23	731.399.238,96 €	11.731.053,27 €	9.605.072,52 €	21.336.125,79 €	14,67%
24	707.906.332,38 €	11.354.152,69 €	8.141.008,60 €	19.495.161,29 €	12,96%
25	686.245.897,64 €	11.574.922,92 €	9.370.823,74 €	20.945.746,66 €	15,21%
26	663.524.217,89 €	11.095.809,89 €	6.434.692,96 €	17.530.502,85 €	11,04%
27	643.878.808,33 €	10.824.002,31 €	4.234.187,78 €	15.058.190,09 €	7,61%
28	626.981.831,50 €	11.233.842,55 €	8.106.944,22 €	19.340.786,77 €	14,46%
29	605.593.470,44 €	10.657.546,86 €	6.148.915,50 €	16.806.462,36 €	11,53%
30	586.759.359,31 €	10.440.973,47 €	6.038.610,60 €	16.479.584,07 €	11,67%
31	568.467.527,35 €	10.352.758,20 €	6.905.244,02 €	17.258.002,22 €	13,64%
32	549.072.459,42 €	10.245.999,36 €	6.762.647,27 €	17.008.646,63 €	13,82%
33	530.411.090,53 €	9.884.900,61 €	6.033.684,47 €	15.918.585,08 €	12,83%
34	512.919.477,87 €	9.641.104,09 €	7.017.080,16 €	16.658.184,25 €	15,24%
35	493.866.831,41 €	9.680.978,13 €	5.047.183,58 €	14.728.161,71 €	11,60%
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2. Reserve Accounts

Calculation Date		11.09.2025			
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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	2,5%	12.655.445,01 €	
Cash Outflow		12.655.445,01 €	
of which Liquidity Reserve Excess Amount		19.445,01 €	
Cash Inflow		12.636.000,00 €	
End of Period	2,6%	12.636.000,00 €	
Required Liquidity Reserve Amount	2,6%	12.636.000,00 €	
Commingling Reserve	**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		- €	
Set-Off Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		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

Calculation Date		11.09.2025				
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Delinquency Data and Ratios

Collection Period	Outstanding BOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	**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	**999.530.391,05 €**	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%
19	**835.033.301,62 €**	3.897.092,13 €	4.002.286,96 €	3.502.789,87 €	5.126.557,96 €	**98,02%**	0,47%	0,48%	0,42%	0,61%
20	**808.209.422,55 €**	3.499.175,30 €	1.293.454,40 €	5.482.911,96 €	4.674.976,26 €	**98,15%**	0,43%	0,16%	0,68%	0,58%
21	**782.196.586,96 €**	801.151,12 €	3.187.482,48 €	3.171.427,94 €	5.867.506,49 €	**98,33%**	0,10%	0,41%	0,41%	0,75%
22	**757.456.618,62 €**	3.983.534,98 €	3.944.100,01 €	2.703.830,75 €	4.044.073,38 €	**98,06%**	0,53%	0,52%	0,36%	0,53%
23	**731.399.238,96 €**	1.386.139,24 €	3.071.441,39 €	3.509.600,48 €	4.911.018,44 €	**98,24%**	0,19%	0,42%	0,48%	0,67%
24	**707.906.332,38 €**	3.944.594,97 €	1.505.322,97 €	3.326.455,77 €	5.508.688,61 €	**97,98%**	0,56%	0,21%	0,47%	0,78%
25	**686.245.897,64 €**	3.390.577,89 €	1.391.601,05 €	3.918.207,71 €	5.636.807,70 €	**97,91%**	0,49%	0,20%	0,57%	0,82%
26	**663.524.217,89 €**	1.466.150,53 €	3.395.973,02 €	3.296.654,39 €	5.973.633,95 €	**97,87%**	0,22%	0,51%	0,50%	0,90%
27	**643.878.808,33 €**	3.107.631,11 €	3.639.798,12 €	3.069.164,05 €	3.968.949,41 €	**97,86%**	0,48%	0,57%	0,48%	0,62%
28	**626.981.831,50 €**	3.293.761,44 €	2.798.122,24 €	1.103.998,00 €	5.832.416,34 €	**97,92%**	0,53%	0,45%	0,18%	0,93%
29	**605.593.470,44 €**	1.160.188,31 €	3.542.024,69 €	2.795.788,79 €	5.065.881,92 €	**97,93%**	0,19%	0,58%	0,46%	0,84%
30	**586.759.359,31 €**	3.561.389,21 €	4.094.315,86 €	2.538.333,86 €	3.334.621,15 €	**97,69%**	0,61%	0,70%	0,43%	0,57%
31	**568.467.527,35 €**	1.353.226,82 €	4.782.020,94 €	3.235.669,96 €	3.131.024,25 €	**97,80%**	0,24%	0,84%	0,57%	0,55%
32	**549.072.459,42 €**	3.369.880,96 €	1.400.342,46 €	4.162.366,24 €	3.799.518,95 €	**97,68%**	0,61%	0,26%	0,76%	0,69%
33	**530.411.090,53 €**	2.998.541,33 €	3.013.054,00 €	1.073.391,29 €	5.156.200,43 €	**97,69%**	0,57%	0,57%	0,20%	0,97%
34	**512.919.477,87 €**	3.783.568,70 €	1.331.662,34 €	2.439.870,77 €	5.215.222,33 €	**97,51%**	0,74%	0,26%	0,48%	1,02%
35	**493.866.831,41 €**	1.207.173,79 €	2.278.356,20 €	2.759.996,90 €	4.425.277,35 €	**97,84%**	0,24%	0,46%	0,56%	0,90%
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3.2 Default Data

Calculation Date	11.09.2025				
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Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.631.518,43 €	
Current Period Recoveries	184.720,33 €	
Current Period Net Default	1.446.798,10 €	
New Number of Defaulted Contracts		114
Cumulative Default		
Cumulative Gross Default	67.871.559,18 €	
Cumulative Recoveries	3.240.931,72 €	
Cumulative Net Losses	64.630.627,46 €	
Total Number of Defaulted Contracts		4.195

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	21.500.088,57 €
Class G Amount debited to the PDL	1.631.518,43 €
Class G Amount credited to the PDL	501.270,81 €
Class G PDL EoP	22.630.336,19 €

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3.3 Defaults & Recoveries per period

Calculation Date		11.09.2025				
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Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	**0,32%**

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 €	2.265.007,67 €	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%
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%
19	2.047	2.579.043,28 €	34.638.777,91 €	1.356.346.723,37 €	2,55%	85.179,61 €	728.313,65 €	33.910.464,26 €	2,50%	0,29%
20	2.203	2.921.086,77 €	37.559.864,68 €	1.356.346.723,37 €	2,77%	126.049,62 €	854.363,27 €	36.705.501,41 €	2,71%	0,33%
21	2.351	2.188.612,45 €	39.748.477,13 €	1.356.346.723,37 €	2,93%	124.758,21 €	979.121,48 €	38.769.355,65 €	2,86%	0,26%
22	2.514	2.795.134,13 €	42.543.611,26 €	1.356.346.723,37 €	3,14%	174.170,57 €	1.153.292,05 €	41.390.319,21 €	3,05%	0,34%
23	2.648	2.156.780,79 €	44.700.392,05 €	1.356.346.723,37 €	3,30%	140.516,25 €	1.293.808,30 €	43.406.583,75 €	3,20%	0,27%
24	2.767	2.165.273,45 €	46.865.665,50 €	1.356.346.723,37 €	3,46%	168.408,80 €	1.462.217,10 €	45.403.448,40 €	3,35%	0,27%
25	2.914	1.775.933,09 €	48.641.598,59 €	1.356.346.723,37 €	3,59%	161.828,49 €	1.624.045,59 €	47.017.553,00 €	3,47%	0,23%
26	3.058	2.114.906,71 €	50.756.505,30 €	1.356.346.723,37 €	3,74%	126.522,33 €	1.750.567,92 €	49.005.937,38 €	3,61%	0,29%
27	3.178	1.838.786,74 €	52.595.292,04 €	1.356.346.723,37 €	3,88%	250.063,51 €	2.000.631,43 €	50.594.660,61 €	3,73%	0,24%
28	3.325	2.047.574,29 €	54.642.866,33 €	1.356.346.723,37 €	4,03%	98.171,26 €	2.098.802,69 €	52.544.063,64 €	3,87%	0,30%
29	3.453	2.027.648,77 €	56.670.515,10 €	1.356.346.723,37 €	4,18%	170.484,58 €	2.269.287,27 €	54.401.227,83 €	4,01%	0,30%
30	3.583	1.812.247,89 €	58.482.762,99 €	1.356.346.723,37 €	4,31%	177.051,68 €	2.446.338,95 €	56.036.424,04 €	4,13%	0,27%
31	3.716	2.137.065,71 €	60.619.828,70 €	1.356.346.723,37 €	4,47%	179.364,09 €	2.625.703,04 €	57.994.125,66 €	4,28%	0,33%
32	3.815	1.652.722,26 €	62.272.550,96 €	1.356.346.723,37 €	4,59%	121.340,66 €	2.747.043,70 €	59.525.507,26 €	4,39%	0,27%
33	3.928	1.573.027,58 €	63.845.578,54 €	1.356.346.723,37 €	4,71%	154.016,49 €	2.901.060,19 €	60.944.518,35 €	4,49%	0,26%
34	4.081	2.394.462,21 €	66.240.040,75 €	1.356.346.723,37 €	4,88%	155.151,20 €	3.056.211,39 €	63.183.829,36 €	4,66%	0,42%
35	4.195	1.631.518,43 €	67.871.559,18 €	1.356.346.723,37 €	5,00%	184.720,33 €	3.240.931,72 €	64.630.627,46 €	4,77%	0,28%
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*** trigger applies for the first 25 Payment Dates following the end of the Replenishment Period**

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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

4. Concentration Limits

Current Transaction Status — **Amortising**

Portfolio Concentrations	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/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				yes
Cumulative Net Loss Ratio		**Maximum-Trigger**	**30.09.2024**	
- from the Payment Date in Nov 2023 until (and including) the Payment Date in Oct 2024		3,25%	3,35%	
- current Value			**31.08.2025** 4,77%	
Debit balance PDL		20.000.000,00 €	22.630.336,19 €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		47,75%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,35%	0,32%	
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Termination Event or Servicer Termination Event				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to or on 30 September 2023		2,00%	-	
Purchase Shortfall Event				
Termination Event or Servicer Termination Event				
Event of Default / Termination Event, as defined in the Interest Rate Swap				
Any debit of class G 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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5. Outstanding Notes

Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	35				
Monthly Period	Sep 2025				
Interest Period from	14.08.2025	to	15.09.2025	=	32 days
Collection Period from	01.08.2025	to	31.08.2025		

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1. Note Balance

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		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)/Aaa (sf)	A (sf)/Aa3 (sf)	BBB (sf)/Baa3 (sf)	B+ (sf)/Ba3 (sf)	CC (sf)/Caa1 (sf)	
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	509.625.788,24 €	328.115.264,40 €	30.858.286,80 €	38.572.858,50 €	28.052.988,00 €	35.767.559,70 €	20.258.830,84 €	28.000.000,00 €
Replenishment	- €							
Amortisation	15.229.468,80 €							
Redemption per Class		15.229.468,80 €	- €	- €	- €	- €	- €	- €
Redemption per Note		2.014,48 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	494.396.319,44 €	312.885.795,60 €	30.858.286,80 €	38.572.858,50 €	28.052.988,00 €	35.767.559,70 €	20.258.830,84 €	28.000.000,00 €
Current Tranching		63,3%	6,2%	7,8%	5,7%	7,2%	4,1%	5,7%
Current Pool Factor	0,49	0,41	0,70	0,70	0,70	0,70	0,78	1,00

2. Payments to Investors per Note

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,866%	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	31							
Principal Outstanding per Note Beginning of Period		43.401,49 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		**2.014,48 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		41.387,01 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Interest accrued for the period	-	**748.364,40 €**	- **126.614,40 €**	- **192.555,00 €**	- **183.680,00 €**	- **329.572,20 €**	- **249.696,20 €**	- **13.231.209,60 €**
Interest Payment		**748.364,40 €**	**126.614,40 €**	**192.555,00 €**	**183.680,00 €**	**329.572,20 €**	**249.696,20 €**	**- €**
Interest Payment per Note		**98,99 €**	**287,76 €**	**350,10 €**	**459,20 €**	**646,22 €**	**960,37 €**	**- €**

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Initial total CE (Subordination, Reserve)	26,5%	22,1%	16,6%	12,6%	7,5%	4,9%	2,1%
Current CE	37,1%	30,7%	22,6%	16,7%	9,2%	5,0%	-0,9%

* Last rating action as of 24.02.2025

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6. Original Principal Balance

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Santander

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.039.431,75	0,13%	783	1,96%
2000: 3999	9.128.966,93	1,13%	3.178	7,95%
4000: 5999	19.223.234,39	2,39%	3.926	9,82%
6000: 7999	23.584.819,65	2,93%	3.423	8,57%
8000: 9999	22.441.182,68	2,79%	2.546	6,37%
10000: 11999	35.056.494,79	4,35%	3.302	8,26%
12000: 13999	26.126.857,28	3,24%	2.040	5,10%
14000: 15999	32.906.857,19	4,09%	2.195	5,49%
16000: 17999	24.207.621,46	3,01%	1.433	3,59%
18000: 19999	24.289.405,42	3,02%	1.289	3,23%
20000: 21999	41.426.215,08	5,14%	2.010	5,03%
22000: 23999	26.391.146,19	3,28%	1.154	2,89%
24000: 25999	37.710.427,91	4,68%	1.513	3,79%
26000: 27999	26.776.090,65	3,32%	998	2,50%
28000: 29999	25.506.896,19	3,17%	882	2,21%
30000: 31999	40.538.709,40	5,03%	1.324	3,31%
32000: 33999	21.885.041,65	2,72%	667	1,67%
34000: 35999	26.638.344,07	3,31%	763	1,91%
36000: 37999	21.806.589,14	2,71%	591	1,48%
38000: 39999	17.601.766,76	2,19%	452	1,13%
40000: 41999	28.446.424,10	3,53%	700	1,75%
42000: 43999	17.103.571,65	2,12%	399	1,00%
44000: 45999	21.798.907,20	2,71%	485	1,21%
46000: 47999	16.585.218,99	2,06%	353	0,88%
48000: 49999	15.977.848,61	1,98%	327	0,82%
50000: 51999	29.095.240,24	3,61%	578	1,45%
52000: 53999	15.549.712,05	1,93%	294	0,74%
54000: 55999	15.330.874,13	1,90%	279	0,70%
56000: 57999	10.772.162,76	1,34%	189	0,47%
58000: 59999	11.013.950,29	1,37%	187	0,47%
60000: 61999	20.594.455,69	2,56%	341	0,85%
62000: 63999	10.577.633,14	1,31%	168	0,42%
64000: 65999	11.424.926,80	1,42%	176	0,44%
66000: 67999	7.497.812,54	0,93%	112	0,28%
68000: 69999	7.299.374,89	0,91%	106	0,27%
70000: 71999	10.850.824,03	1,35%	154	0,39%
72000: 73999	6.485.874,84	0,81%	89	0,22%
74000: 75999	16.711.421,90	2,07%	223	0,56%
76000: 77999	3.851.853,93	0,48%	50	0,13%
78000: 79999	5.680.628,79	0,71%	72	0,18%
80000: 81999	3.714.611,70	0,46%	46	0,12%
82000: 83999	2.405.833,50	0,30%	29	0,07%
84000: 85999	3.991.420,87	0,50%	47	0,12%
86000: 87999	2.348.393,19	0,29%	27	0,07%
88000: 89999	1.780.097,41	0,22%	20	0,05%
90000: 91999	815.162,87	0,10%	9	0,02%
92000: 93999	650.577,42	0,08%	7	0,02%
94000: 95999	378.120,57	0,05%	4	0,01%
96000: 97999	387.124,76	0,05%	4	0,01%
98000: 99999	295.906,86	0,04%	3	0,01%
100000:	1.840.523,42	0,23%	15	0,04%
Total	**805.542.587,72**	**100,00%**	**39.962**	**100,00%**

Statistics	**in EUR**
Average Amount	20.157,71

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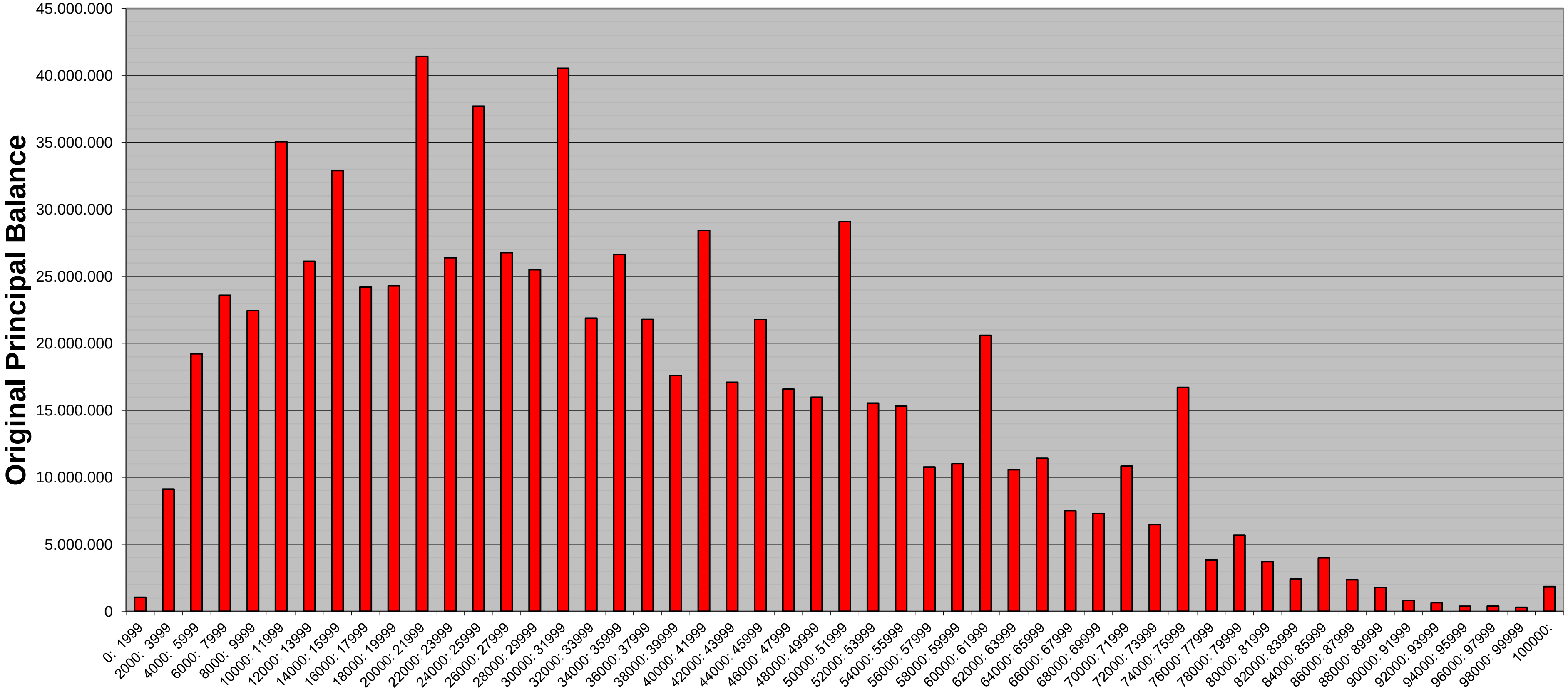
6.1 Original PB (Graph)

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

7. Current Principal Balance

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	6.468.494,56	1,35%	6.472	16,20%
2000: 3999	16.186.769,38	3,39%	5.454	13,65%
4000: 5999	21.998.347,34	4,61%	4.406	11,03%
6000: 7999	24.887.500,31	5,21%	3.596	9,00%
8000: 9999	25.007.188,81	5,24%	2.778	6,95%
10000:11999	25.402.651,52	5,32%	2.314	5,79%
12000:13999	27.741.330,92	5,81%	2.138	5,35%
14000:15999	27.881.280,89	5,84%	1.857	4,65%
16000:17999	25.896.067,97	5,42%	1.530	3,83%
18000:19999	28.158.561,99	5,90%	1.484	3,71%
20000:21999	24.718.185,28	5,18%	1.180	2,95%
22000:23999	21.254.418,14	4,45%	926	2,32%
24000:25999	20.489.238,17	4,29%	821	2,05%
26000:27999	19.286.222,66	4,04%	715	1,79%
28000:29999	18.089.312,84	3,79%	624	1,56%
30000:31999	20.568.192,82	4,31%	663	1,66%
32000:33999	16.960.867,00	3,55%	514	1,29%
34000:35999	14.761.150,74	3,09%	423	1,06%
36000:37999	15.242.984,53	3,19%	412	1,03%
38000:39999	11.448.591,54	2,40%	294	0,74%
40000:41999	10.707.173,37	2,24%	261	0,65%
42000:43999	9.410.176,66	1,97%	219	0,55%
44000:45999	9.040.577,55	1,89%	201	0,50%
46000:47999	7.989.406,50	1,67%	170	0,43%
48000:49999	6.366.312,52	1,33%	130	0,33%
50000:51999	4.796.975,68	1,00%	94	0,24%
52000:53999	3.866.266,96	0,81%	73	0,18%
54000:55999	3.020.194,93	0,63%	55	0,14%
56000:57999	2.332.116,83	0,49%	41	0,10%
58000:59999	1.826.272,26	0,38%	31	0,08%
60000:61999	1.278.455,69	0,27%	21	0,05%
62000:63999	1.196.431,14	0,25%	19	0,05%
64000:65999	1.494.768,42	0,31%	23	0,06%
66000:67999	401.817,73	0,08%	6	0,02%
68000:69999	343.495,23	0,07%	5	0,01%
70000:71999	71.634,19	0,02%	1	0,00%
72000:73999	72.267,43	0,02%	1	0,00%
74000:75999	74.083,69	0,02%	1	0,00%
76000:77999	0,00	0,00%	0	0,00%
78000:79999	315.833,10	0,07%	4	0,01%
80000:	455.533,98	0,10%	5	0,01%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**

Statistics	**in EUR**
Average Amount	11.949,03

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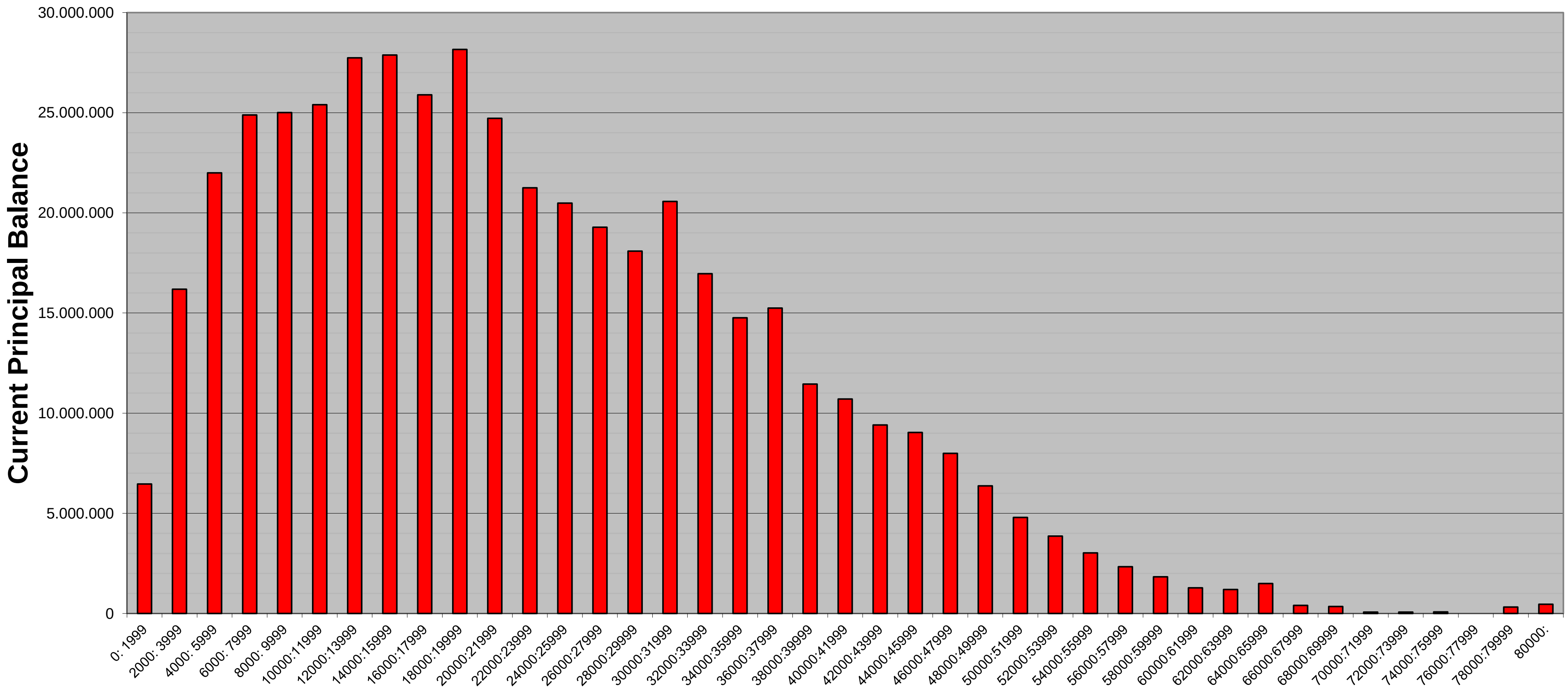
7.1 Current PB (Graph)

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

8. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	97.773,46	0,0205%	1
2	91.670,69	0,0192%	1
3	90.905,08	0,0190%	1
4	89.951,31	0,0188%	1
5	85.233,44	0,0178%	1
6	79.474,74	0,0166%	1
7	79.068,75	0,0166%	1
8	78.816,85	0,0165%	1
9	78.472,76	0,0164%	1
10	74.083,69	0,0155%	1
11	72.267,43	0,0151%	1
12	71.634,19	0,0150%	1
13	69.151,48	0,0145%	1
14	68.803,48	0,0144%	1
15	68.666,89	0,0144%	1
16	68.607,08	0,0144%	1
17	68.266,30	0,0143%	1
18	67.951,53	0,0142%	1
19	67.431,77	0,0141%	1
20	67.166,43	0,0141%	1
21	66.770,43	0,0140%	1
22	66.255,94	0,0139%	1
23	66.241,63	0,0139%	1
24	65.966,69	0,0138%	1
25	65.952,80	0,0138%	1
	1.866.584,84	**0,3909%**	**25**

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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

9. Geographical Distribution

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	64.183.194,22	13,44%	4.987	12,48%
Bavaria	66.685.004,05	13,97%	5.466	13,68%
Berlin	19.003.107,21	3,98%	1.567	3,92%
Brandenburg	18.030.905,30	3,78%	1.575	3,94%
Bremen	4.011.556,48	0,84%	325	0,81%
Hamburg	9.356.832,10	1,96%	777	1,94%
Hesse	35.979.530,25	7,53%	2.902	7,26%
Lower Saxony	47.051.987,28	9,85%	3.994	9,99%
Mecklenburg-Western Pomerania	14.338.326,37	3,00%	1.226	3,07%
North Rhine-Westphalia	102.852.492,73	21,54%	8.594	21,51%
Rhineland-Palatinate	23.718.529,71	4,97%	2.000	5,00%
Saarland	8.129.371,64	1,70%	636	1,59%
Saxony	18.369.069,71	3,85%	1.762	4,41%
Saxony-Anhalt	15.754.613,63	3,30%	1.422	3,56%
Schleswig-Holstein	15.798.278,79	3,31%	1.422	3,56%
Thuringia	12.665.299,48	2,65%	1.199	3,00%
n/a	1.579.052,32	0,33%	108	0,27%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**

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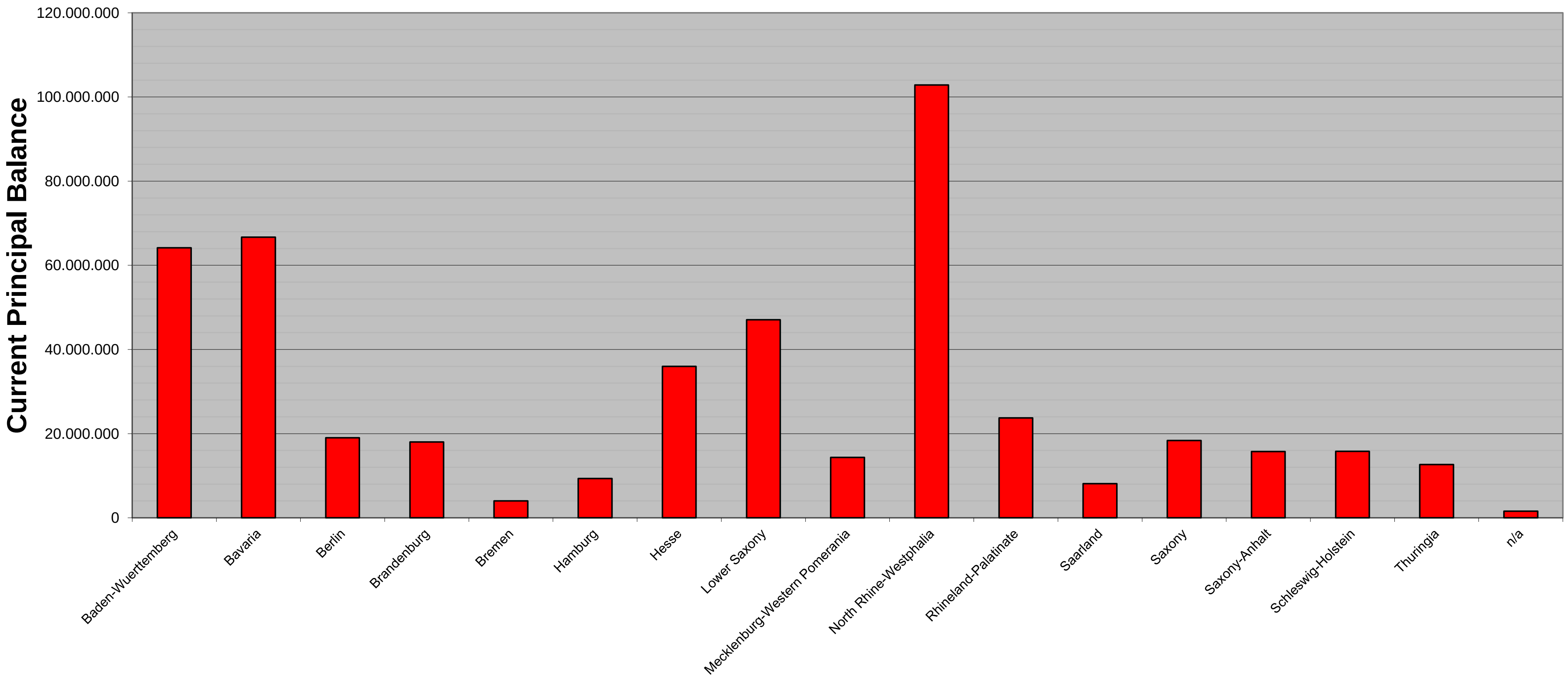
9.1 Geographical Distribution (Graph)

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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10. Collateral

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	10.824.766,61	2,27%	457	1,14%
unsecured	466.682.384,66	97,73%	39.505	98,86%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**

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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	208.397.637,32	43,64%	19.114	47,83%
Yes	269.109.513,95	56,36%	20.848	52,17%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**

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12. Payment Methods

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	453.098.788,30	94,89%	38.132	95,42%
Other	24.408.362,97	5,11%	1.830	4,58%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	123.554.562,64	25,87%	10.231	25,60%
1st of month	353.952.588,63	74,13%	29.731	74,40%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**

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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

13. Effective Interest Rate

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	81.419,75	0,02%	116	0,29%
1: 1	4.947.915,87	1,04%	799	2,00%
2: 2	83.243.662,46	17,43%	7.687	19,24%
3: 3	57.423.263,37	12,03%	5.046	12,63%
4: 4	54.910.440,39	11,50%	4.650	11,64%
5: 5	62.591.144,33	13,11%	4.806	12,03%
6: 6	92.141.831,58	19,30%	7.018	17,56%
7: 7	71.120.139,52	14,89%	5.466	13,68%
8: 8	34.131.652,52	7,15%	2.655	6,64%
9: 9	11.994.252,32	2,51%	1.173	2,94%
10:10	3.469.337,44	0,73%	364	0,91%
11:11	1.059.991,21	0,22%	118	0,30%
12:12	328.421,22	0,07%	49	0,12%
13:	63.679,29	0,01%	15	0,04%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**

Statistics	**in %**
WA Interest	5,73%

*runs from .00 to .99

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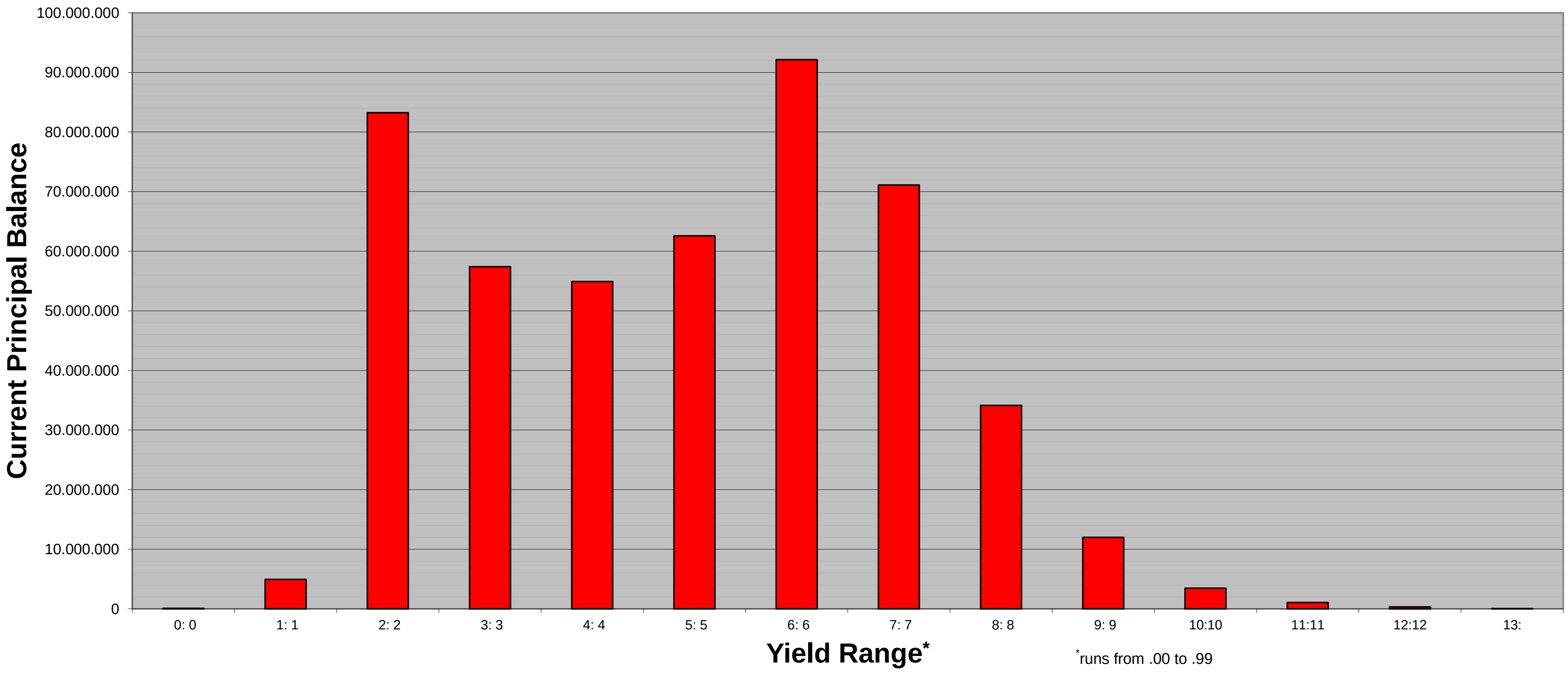
13.1 Effective Interest Rate (Graph)

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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14. Seasoning

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Santander

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	0,00	0,00%	0	0,00%
3: 5	0,00	0,00%	0	0,00%
6: 8	0,00	0,00%	0	0,00%
9:11	0,00	0,00%	0	0,00%
12:14	0,00	0,00%	0	0,00%
15:17	0,00	0,00%	0	0,00%
18:20	0,00	0,00%	0	0,00%
21:23	0,00	0,00%	0	0,00%
24:26	9.669.663,17	2,03%	760	1,90%
27:29	17.457.674,37	3,66%	1.386	3,47%
30:32	22.378.062,38	4,69%	1.813	4,54%
33:35	28.323.073,93	5,93%	2.415	6,04%
36:38	122.596.523,59	25,67%	9.901	24,78%
39:41	141.370.932,48	29,61%	10.910	27,30%
42:44	75.940.417,00	15,90%	6.640	16,62%
45:47	42.019.288,21	8,80%	4.216	10,55%
48:50	7.820.878,42	1,64%	793	1,98%
51:53	5.030.994,86	1,05%	501	1,25%
54:56	2.583.562,29	0,54%	292	0,73%
57:59	1.705.836,67	0,36%	228	0,57%
60:62	276.416,35	0,06%	38	0,10%
63:65	112.150,17	0,02%	18	0,05%
66:68	99.145,47	0,02%	18	0,05%
69:71	48.181,96	0,01%	15	0,04%
72:74	28.910,29	0,01%	3	0,01%
75:77	17.507,54	0,00%	4	0,01%
78:80	21.075,87	0,00%	7	0,02%
81:	6.856,25	0,00%	4	0,01%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**

Statistics

WA Seasoning	39,17

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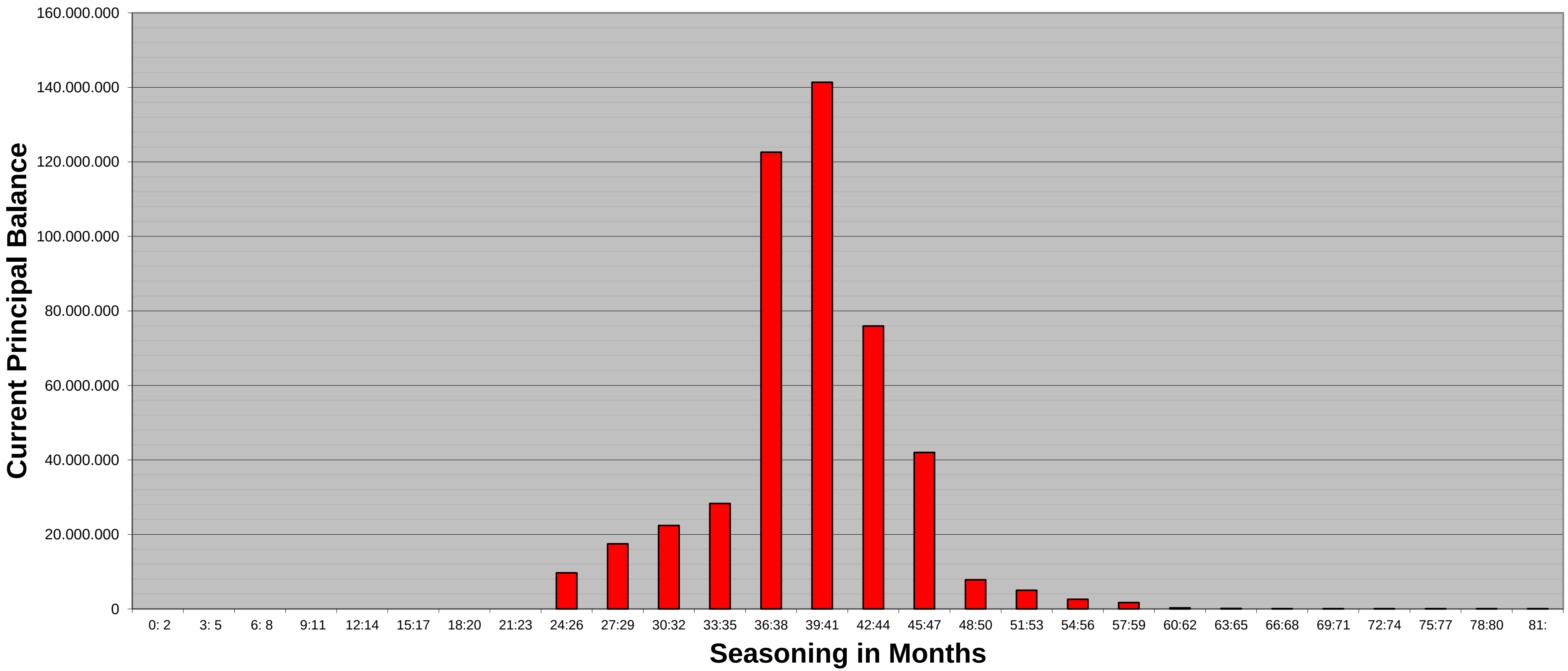
14.1 Seasoning (Graph)

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

15. Remaining Term

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	1.072.892,16	0,22%	1.814	4,54%
7: 13	4.551.156,98	0,95%	2.523	6,31%
14: 20	8.101.017,71	1,70%	2.264	5,67%
21: 27	12.138.081,07	2,54%	2.323	5,81%
28: 34	15.854.572,20	3,32%	2.202	5,51%
35: 41	22.014.361,83	4,61%	2.509	6,28%
42: 48	58.015.239,93	12,15%	5.572	13,94%
49: 55	82.816.786,88	17,34%	5.573	13,95%
56: 62	186.838.448,79	39,13%	10.783	26,98%
63: 69	61.324.792,88	12,84%	3.272	8,19%
70: 76	21.237.630,35	4,45%	997	2,49%
77: 83	2.776.011,18	0,58%	105	0,26%
84: 90	357.739,67	0,07%	11	0,03%
91: 97	92.781,13	0,02%	5	0,01%
98:	315.638,51	0,07%	9	0,02%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**

Statistics

WA Remaining Term	53,67

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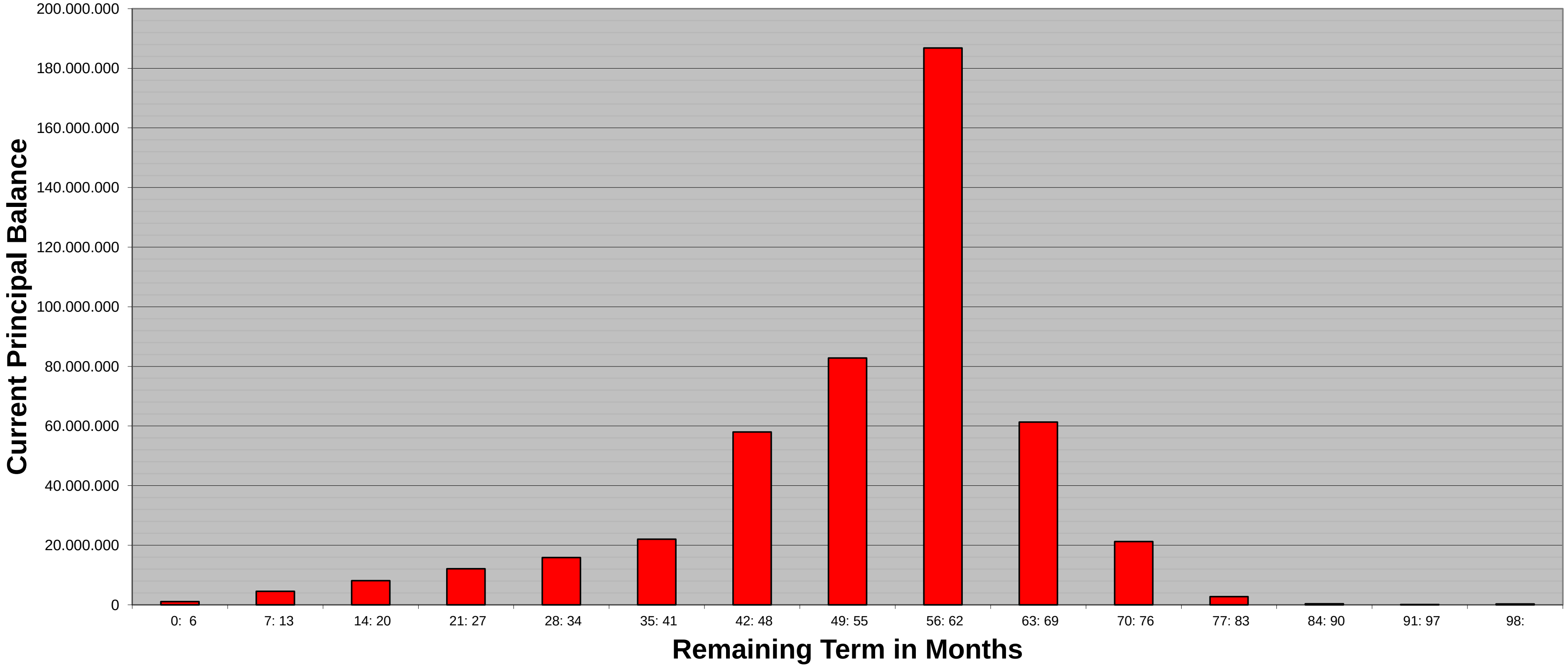
15.1 Remaining Term (Graph)

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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16. Original Term

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-3.168,32	0,00%	5	0,01%
14: 20	-8.303,24	0,00%	13	0,03%
21: 27	-13.382,45	0,00%	22	0,06%
28: 34	16.128,55	0,00%	61	0,15%
35: 41	579.886,28	0,12%	651	1,63%
42: 48	817.022,58	0,17%	495	1,24%
49: 55	6.093.814,69	1,28%	3.468	8,68%
56: 62	14.583.397,51	3,05%	3.600	9,01%
63: 69	5.023.522,52	1,05%	724	1,81%
70: 76	21.094.067,10	4,42%	2.864	7,17%
77: 83	9.331.845,99	1,95%	778	1,95%
84: 90	70.815.339,32	14,83%	7.219	18,06%
91: 97	208.879.541,44	43,74%	13.049	32,65%
98:104	117.063.736,16	24,52%	6.184	15,47%
105:111	19.312.448,64	4,04%	695	1,74%
112:	3.921.254,50	0,82%	134	0,34%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**

Statistics

WA Original Term	92,84

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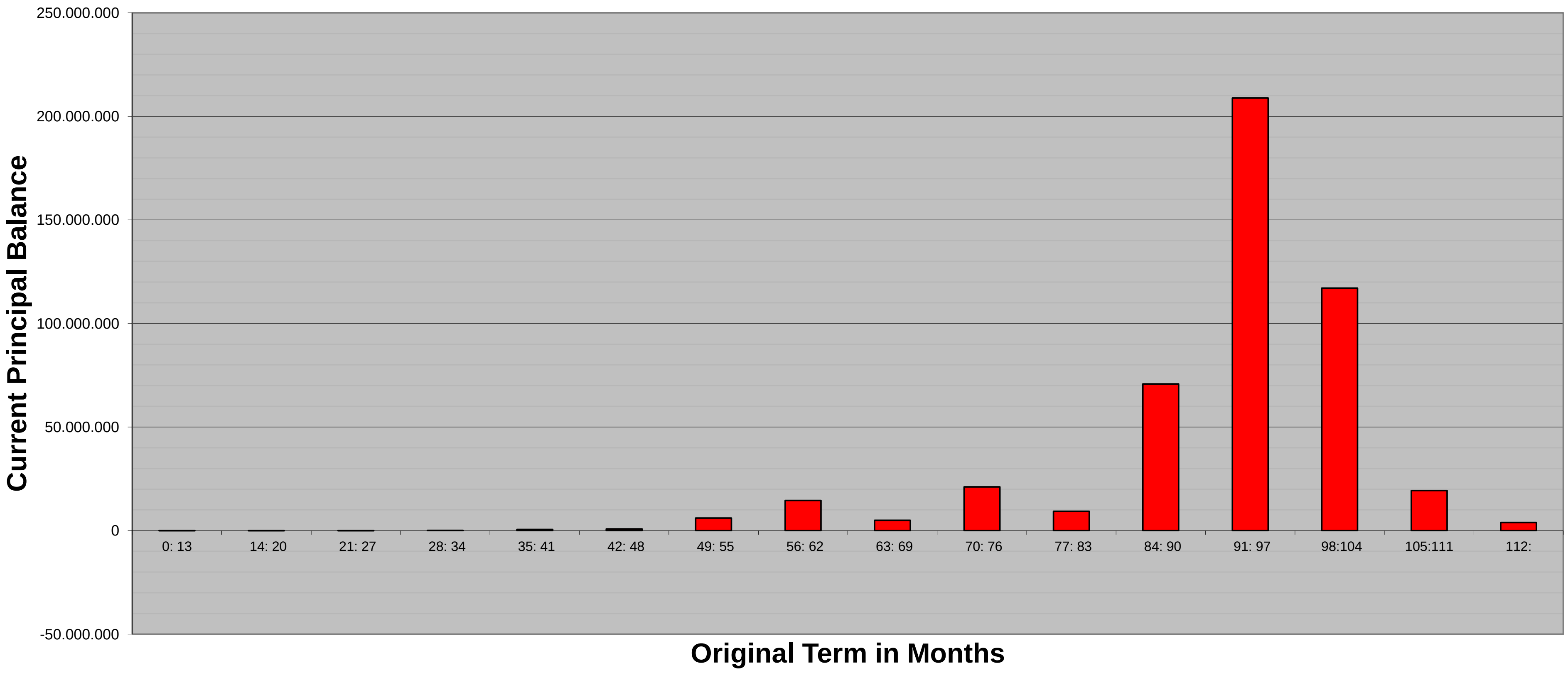
16.1 Original Term (Graph)

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

17. Loan Concentration

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	469.856.244,77	98,40%	38.775	97,03%	38.775	98,53%
2: 2	7.483.468,57	1,57%	1.104	2,76%	552	1,40%
3: 3	140.785,46	0,03%	63	0,16%	21	0,05%
4: 4	26.652,47	0,01%	20	0,05%	5	0,01%
5: 5	0,00	0,00%	0	0,00%	0	0,00%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7:	0,00	0,00%	0	0,00%	0	0,00%
Total	**477.507.151,27**	**100,00%**	**39.962**	**100,00%**	**39.353**	**100,00%**

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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

18. Amortisation Profile

Santander

Amortisation profile

Collection Period	*Outstanding Volume*	*Collection Period*	*Outstanding Volume*
1	**477.507.151,27 €**	51	**61.496.585,18 €**
2	**468.466.287,02 €**	52	**55.122.530,64 €**
3	**459.383.074,77 €**	53	**48.973.325,14 €**
4	**450.302.551,81 €**	54	**43.074.976,35 €**
5	**441.236.894,32 €**	55	**37.376.299,01 €**
6	**432.179.604,62 €**	56	**31.975.084,97 €**
7	**423.128.047,56 €**	57	**26.957.970,68 €**
8	**414.098.093,43 €**	58	**22.397.234,77 €**
9	**405.095.374,71 €**	59	**18.360.812,49 €**
10	**396.115.507,80 €**	60	**15.015.528,98 €**
11	**387.158.676,46 €**	61	**12.317.867,12 €**
12	**378.231.689,80 €**	62	**10.320.870,76 €**
13	**369.336.231,26 €**	63	**8.586.922,36 €**
14	**360.474.772,26 €**	64	**7.082.501,73 €**
15	**351.623.603,58 €**	65	**5.782.302,05 €**
16	**342.781.867,71 €**	66	**4.670.294,91 €**
17	**333.970.071,47 €**	67	**3.699.097,35 €**
18	**325.194.528,44 €**	68	**2.879.645,84 €**
19	**316.430.101,96 €**	69	**2.224.771,03 €**
20	**307.707.297,41 €**	70	**1.696.242,48 €**
21	**299.032.465,27 €**	71	**1.278.438,68 €**
22	**290.385.794,99 €**	72	**962.173,69 €**
23	**281.773.854,60 €**	73	**754.506,74 €**
24	**273.207.635,82 €**	74	**606.749,96 €**
25	**264.700.697,04 €**	75	**479.532,99 €**
26	**256.260.427,30 €**	76	**382.722,15 €**
27	**247.832.317,71 €**	77	**313.378,99 €**
28	**239.417.381,65 €**	78	**258.639,10 €**
29	**231.033.817,46 €**	79	**218.050,63 €**
30	**222.675.885,85 €**	80	**187.230,79 €**
31	**214.347.532,72 €**	81	**162.541,91 €**
32	**206.054.337,54 €**	82	**140.985,31 €**
33	**197.809.379,90 €**	83	**124.145,54 €**
34	**189.604.104,07 €**	84	**112.231,10 €**
35	**181.448.919,32 €**	85	**102.189,36 €**
36	**173.341.372,12 €**	86	**93.015,12 €**
37	**165.296.902,16 €**	87	**86.107,60 €**
38	**157.305.351,30 €**	88	**80.237,61 €**
39	**149.335.000,52 €**	89	**74.702,74 €**
40	**141.400.582,17 €**	90	**69.915,87 €**
41	**133.537.359,55 €**	91	**65.102,44 €**
42	**125.737.578,66 €**	92	**60.262,28 €**
43	**117.998.977,36 €**	93	**55.395,25 €**
44	**110.363.353,95 €**	94	**50.932,23 €**
45	**102.866.834,99 €**	95	**46.444,68 €**
46	**95.527.393,60 €**	96	**42.083,43 €**
47	**88.344.346,59 €**	97	**38.053,82 €**
48	**81.361.671,54 €**	98	**34.001,23 €**
49	**74.565.956,94 €**	99	**30.227,75 €**
50	**67.982.296,26 €**	100	**26.432,77 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Pre-Enforcement Available Interest Amount

Interest Collections	+	2.236.343,63 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	184.720,33 €
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	+	12.655.445,01 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts paid to the Issuer	+	- €
Available Interest Amount	=	15.076.508,97 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	14.728.161,71 €
other principal amount paid by the Seller to the Issuer	+	- €
Final Repurchase Price	+	- €
Amounts standing to the credit of the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Set-Off Reserve Account	+	- €
Purchase Shortfall Amount	+	37,42 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	501.270,81 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	15.229.469,94 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		15.076.508,97 €
Senior Expenses and Taxes	-	15,56 €
Swap Interest Paymenst other than subordinated Payments	-	108.740,40 €
Interest on Class A Notes	-	748.364,40 €
Interest on Class B (If Most Senior Note or Class B PDL < 100%)	-	126.614,40 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	192.555,00 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	183.680,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	329.572,20 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	249.696,20 €
Liquidity Reserve Amount Replenishment (Part I)	-	12.636.000,00 €
Crediting the PDLs until cleared	-	501.270,81 €
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		15.229.469,94 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	15.229.469,94 €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class A	-	15.229.468,80 €
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	15,56 €								
Interest accrued for the Period	15.410.183,87 €	748.364,40 €	126.614,40 €	192.555,00 €	183.680,00 €	329.572,20 €	249.696,20 €	13.231.209,60 €	348.492,07 €
Cumulative Interest accrued	353.076.661,42 €	66.445.066,80 €	6.299.048,80 €	9.245.566,00 €	8.469.912,00 €	14.615.085,30 €	8.990.961,20 €	235.249.422,80 €	3.761.598,52 €
Interest Payments	1.830.482,20 €	748.364,40 €	126.614,40 €	192.555,00 €	183.680,00 €	329.572,20 €	249.696,20 €	- €	- €
Cumulative Interest Payments	114.065.640,10 €	66.445.066,80 €	6.299.048,80 €	9.245.566,00 €	8.469.912,00 €	14.615.085,30 €	8.990.961,20 €	- €	- €
Unpaid Interest for the Period	13.579.701,67 €	- €	- €	- €	- €	- €	- €	13.231.209,60 €	348.492,07 €
Cumulative Unpaid Interest	239.011.021,32 €	- €	- €	- €	- €	- €	- €	235.249.422,80 €	3.761.598,52 €
Liquidity Reserve Loan only: Outstanding Amount	21.667.900,40 €								21.667.900,40 €

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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

20. Retention

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

Amount of randomly Selected Exposures	23.297.865,31 €

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21. Counterparties

Calculation Date	11.09.2025
Payment Date	15.09.2025
Period No	35
Monthly Period	Sep 2025
Interest Period	from 14.08.2025 to 15.09.2025 = 32 days
Collection Period	from 01.08.2025 to 31.08.2025

Santander

		Fitch			Moody's			Counterparty status
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
Joint Lead Managers	**Banco Santander S.A.** Paseo de Pareda 9 - 12 39004 Santander Spain	A+	F1	STABLE	A2	P-1	POS	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A-	F1	STABLE	A1	P-1	STABLE	performing
	UniCredit Bank AG Arabellastraße 12 81925 Munich Germany	A-	F2	STABLE	A2	P-1	POS	performing
Corporate Administrator	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
Luxembourg Listing Agent	**Bank of New York Mellon SA-NV/Luxembourg** 2-4 rue Eugène Ruppert L-2453 Luxembourg Grand Duchy of Luxembourg	AA	F1+	STABLE	-	P-1	STABLE	performing
Principal Paying Agent, Calculation Agent, Cash Administrator, Interest Determination Agent & Back-Up Servicer Facilitator	**Bank of New York Mellon** One Canada Square London E14 5AL United Kingdom	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
Account Bank & Transaction Security Trustee	**Bank of New York Mellon** Messe Turm, Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main Germany	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
Interest Swap Counterparty:	**Banco Santander S.A.** Ciudad Grupo Santander Avenida de Cantabria s/n Edificio Encinar 28660, Boadilla del Monte Spain	A+	F1	STABLE	A2	P-1	POS	performing
Data Trustee:	**Oversea FS B.V.** Museumlaan 23581 HK, Utrecht 3581 HK Utrecht The Netherlands	-	-	-	-	-	-	performing

Rating Agencies:	**Fitch Ratings** Neue Mainzer Strasse 46 - 50 60311 Frankfurt am Main Germany	**Moody's Investors Service España, S.A.** Principe de Vergara, 131 - 6º Floor 28002 Madrid Spain

Ratings as of 31.08.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Santander

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

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23. Swap Counterparty Data

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Swap Counterparty

Swap Counterparty	Banco Santander S.A.
Swap Rating Trigger Breach	no

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

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	481.625.788,24 €
Fixed Rate	2,1200%
Floating Rate (Euribor)	1,8660%
Net Swap Payments	108.740,40 €
Notional Amount next period	466.396.319,44 €

Swap Collateral

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

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.

Ratings as of 31.08.2025, data source: Bloomberg

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

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24. Santander Consumer Bank

Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Santander

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

	Fitch			Moody's		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A+	F1	STABLE	A3(cr)	P-2(cr)	POS
Santander Consumer Finance S.A.	A+	F1	STABLE	A3(cr)	P-2(cr)	POS
Santander Consumer Bank AG	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.08.2025, data source: Bloomberg

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Calculation Date		11.09.2025				
Payment Date		15.09.2025				
Period No		35				
Monthly Period		Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

25. Glossary

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.