SC Germany Consumer 2022-1
Monthly Investor Report

SC Germany Consumer 2022-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Santander

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

Calculation Date		12.05.2026			
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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**34.321**	**373.302.016,17 €**	**386.986.234,09 €**
Scheduled Principal Payments		8.426.625,53 €	8.507.210,55 €
Prepayment Principal		3.784.084,86 €	4.046.711,29 €
Total Principal Collections		**12.210.710,39 €**	**12.553.921,84 €**
Total Interest Collections		**1.685.108,28 €**	**1.755.346,06 €**
Defaults		**1.108.146,71 €**	**1.130.296,08 €**
Replenishment Amount		**- €**	**- €**
End of Period		**359.983.159,07 €**	**373.302.016,17 €**
Purchase Shortfall Amount		**52,77 €**	**64,46 €**
Total Assets (End of Period)	**33.557**	**359.983.211,84 €**	**373.302.080,63 €**
Current Prepayment Rate (annualised)		11,5%	
Current Poolfactor		38,4%	

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1.1 Portfolio Information per period

Calculation Date		12.05.2026				
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Monthly Period		May 2026				
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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%
36	477.507.151,27 €	9.306.619,98 €	5.497.687,64 €	14.804.307,62 €	12,97%
37	460.745.267,48 €	8.929.420,21 €	5.064.752,36 €	13.994.172,57 €	12,42%
38	445.053.437,87 €	8.840.527,00 €	3.953.813,85 €	12.794.340,85 €	10,15%
39	430.893.625,74 €	8.806.868,92 €	3.378.974,02 €	12.185.842,94 €	9,01%
40	417.396.640,73 €	8.897.282,24 €	5.021.999,97 €	13.919.282,21 €	13,52%
41	401.596.385,39 €	8.678.323,31 €	4.279.627,71 €	12.957.951,02 €	12,06%
42	386.986.234,09 €	8.507.210,55 €	4.046.711,29 €	12.553.921,84 €	11,85%
43	373.302.016,17 €	8.426.625,53 €	3.784.084,86 €	12.210.710,39 €	11,51%
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2. Reserve Accounts

Calculation Date		12.05.2026				
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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	3,2%	12.656.196,11 €	
Cash Outflow		12.656.196,11 €	
of which Liquidity Reserve Excess Amount		20.196,11 €	
Cash Inflow		12.636.000,00 €	
End of Period	3,3%	12.636.000,00 €	
Required Liquidity Reserve Amount	3,3%	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

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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%
36	**477.507.151,27 €**	2.927.413,53 €	2.088.572,72 €	2.399.899,77 €	3.120.501,03 €	**97,79%**	0,61%	0,44%	0,50%	0,65%
37	**460.745.267,48 €**	2.904.634,20 €	994.483,29 €	2.345.946,15 €	3.435.251,55 €	**97,90%**	0,63%	0,22%	0,51%	0,75%
38	**445.053.437,87 €**	1.327.328,69 €	3.013.609,92 €	2.259.915,57 €	3.240.178,31 €	**97,79%**	0,30%	0,68%	0,51%	0,73%
39	**430.893.625,74 €**	2.816.303,66 €	2.760.884,86 €	2.018.701,49 €	2.173.924,52 €	**97,73%**	0,65%	0,64%	0,47%	0,50%
40	**417.396.640,73 €**	2.631.750,14 €	2.350.302,31 €	664.028,63 €	3.755.634,87 €	**97,75%**	0,63%	0,56%	0,16%	0,90%
41	**401.596.385,39 €**	2.209.424,92 €	914.717,99 €	1.747.380,17 €	3.142.074,07 €	**98,00%**	0,55%	0,23%	0,44%	0,78%
42	**386.986.234,09 €**	2.890.657,69 €	2.021.557,40 €	1.602.518,83 €	2.084.164,29 €	**97,78%**	0,75%	0,52%	0,41%	0,54%
43	**373.302.016,17 €**	1.243.274,48 €	3.266.279,93 €	1.526.076,57 €	2.001.680,14 €	**97,85%**	0,33%	0,87%	0,41%	0,54%
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3.2 Default Data

Calculation Date		12.05.2026			
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Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.108.146,71 €	
Current Period Recoveries	248.810,15 €	
Current Period Net Default	859.336,56 €	
New Number of Defaulted Contracts		88
Cumulative Default		
Cumulative Gross Default	79.975.021,94 €	
Cumulative Recoveries	6.070.407,01 €	
Cumulative Net Losses	73.904.614,93 €	
Total Number of Defaulted Contracts		5.062

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	1.156.503,57 €
Class F Amount debited to the PDL	1.108.146,71 €
Class F Amount credited to the PDL	349.613,12 €
Class F PDL EoP	1.915.037,16 €
Class G PDL Sub-Ledger	
Class G PDL BoP	28.000.000,00 €
Class G Amount debited to the PDL	- €
Class G Amount credited to the PDL	- €
Class G PDL EoP	28.000.000,00 €

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3.3 Defaults & Recoveries per period

Calculation Date		12.05.2026			
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Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	**n/a**

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulative net loss ratio %	Dynamic Net Loss Ratio
1	0	0,00 €	0,00 €	1.025.743.449,63 €	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%
36	4.344	1.957.576,17 €	69.829.135,35 €	1.356.346.723,37 €	5,15%	245.855,55 €	3.486.787,27 €	66.342.348,08 €	4,89%	0,35%
37	4.463	1.697.657,04 €	71.526.792,39 €	1.356.346.723,37 €	5,27%	197.278,56 €	3.684.065,83 €	67.842.726,56 €	5,00%	0,31%
38	4.557	1.365.471,28 €	72.892.263,67 €	1.356.346.723,37 €	5,37%	1.362.999,31 €	5.047.065,14 €	67.845.198,53 €	5,00%	0,00%
39	4.653	1.311.142,07 €	74.203.405,74 €	1.356.346.723,37 €	5,47%	179.067,73 €	5.226.132,87 €	68.977.272,87 €	5,09%	0,25%
40	4.783	1.880.973,13 €	76.084.378,87 €	1.356.346.723,37 €	5,61%	163.869,21 €	5.390.002,08 €	70.694.376,79 €	5,21%	0,40%
41	4.887	1.652.200,28 €	77.736.579,15 €	1.356.346.723,37 €	5,73%	179.175,19 €	5.569.177,27 €	72.167.401,88 €	5,32%	0,35%
42	4.974	1.130.296,08 €	78.866.875,23 €	1.356.346.723,37 €	5,81%	252.419,59 €	5.821.596,86 €	73.045.278,37 €	5,39%	0,22%
43	5.062	1.108.146,71 €	79.975.021,94 €	1.356.346.723,37 €	5,90%	248.810,15 €	6.070.407,01 €	73.904.614,93 €	5,45%	0,22%
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*** trigger applies for the first 25 Payment Dates following the end of the Replenishment Period**

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4. Concentration Limits

Calculation Date	12.05.2026				
Payment Date	15.05.2026				
Period No	43				
Monthly Period	May 2026				
Interest Period from	14.04.2026	to	15.05.2026	=	31 days
Collection Period from	01.04.2026	to	30.04.2026		

Santander

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			**30.04.2026** 5,45%	
Debit balance PDL		20.000.000,00 €	29.915.037,16 €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		36,00%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,35%	n/a	
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Termination Event or Servicer Termination Event				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to 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		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Santander

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		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)	AAA (sf)/Aaa (sf)	AA (sf)/Aa2 (sf)	A- (sf)/Baa2 (sf)	B+ (sf)/Ba3 (sf)	CC (sf)/Caa3 (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	396.717.415,04 €	215.206.891,20 €	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	12.560.335,20 €							
Redemption per Class		12.560.335,20 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.661,42 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	384.157.079,84 €	202.646.556,00 €	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		52,8%	8,0%	10,0%	7,3%	9,3%	5,3%	7,3%
Current Pool Factor	0,38	0,27	0,70	0,70	0,70	0,70	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	1,998%	1mE+70bp	1mE+275bp	1mE+375bp	1mE+550bp	1mE+850bp	1mE+1200bp	1614bp
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	30							
Principal Outstanding per Note Beginning of Period		28.466,52 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		**1.661,42 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		26.805,10 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Interest accrued for the period		- **500.018,40 €**	- **126.165,60 €**	- **190.921,50 €**	- **181.128,00 €**	- **323.334,90 €**	- **244.197,20 €**	- **16.269.114,40 €**
Interest Payment		**500.018,40 €**	**126.165,60 €**	**190.921,50 €**	**181.128,00 €**	**323.334,90 €**	**244.197,20 €**	**- €**
Interest Payment per Note		**66,14 €**	**286,74 €**	**347,13 €**	**452,82 €**	**633,99 €**	**939,22 €**	**- €**

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	47,2%	38,6%	27,9%	20,1%	10,2%	4,6%	-3,2%

* Last rating action as of 24.02.2025

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6. Original Principal Balance

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Santander

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	741.844,61	0,11%	562	1,67%
2000: 3999	6.842.295,78	0,98%	2.377	7,08%
4000: 5999	15.110.510,94	2,17%	3.080	9,18%
6000: 7999	19.517.564,59	2,80%	2.825	8,42%
8000: 9999	18.813.776,20	2,70%	2.131	6,35%
10000: 11999	29.516.879,28	4,23%	2.781	8,29%
12000: 13999	22.158.021,48	3,18%	1.731	5,16%
14000: 15999	28.068.599,43	4,02%	1.871	5,58%
16000: 17999	20.502.039,05	2,94%	1.214	3,62%
18000: 19999	20.711.708,10	2,97%	1.099	3,28%
20000: 21999	36.243.750,86	5,19%	1.759	5,24%
22000: 23999	22.533.887,48	3,23%	985	2,94%
24000: 25999	32.994.101,78	4,73%	1.324	3,95%
26000: 27999	23.689.378,99	3,40%	883	2,63%
28000: 29999	21.927.742,57	3,14%	758	2,26%
30000: 31999	36.107.942,04	5,18%	1.180	3,52%
32000: 33999	19.100.360,59	2,74%	582	1,73%
34000: 35999	23.389.806,73	3,35%	670	2,00%
36000: 37999	19.179.468,57	2,75%	520	1,55%
38000: 39999	15.462.524,14	2,22%	397	1,18%
40000: 41999	24.583.247,17	3,52%	605	1,80%
42000: 43999	15.519.981,60	2,22%	362	1,08%
44000: 45999	18.973.555,76	2,72%	422	1,26%
46000: 47999	14.143.230,19	2,03%	301	0,90%
48000: 49999	13.633.576,72	1,95%	279	0,83%
50000: 51999	25.758.578,08	3,69%	512	1,53%
52000: 53999	13.543.396,18	1,94%	256	0,76%
54000: 55999	13.902.182,08	1,99%	253	0,75%
56000: 57999	9.692.587,97	1,39%	170	0,51%
58000: 59999	10.130.728,77	1,45%	172	0,51%
60000: 61999	18.061.374,98	2,59%	299	0,89%
62000: 63999	9.821.450,28	1,41%	156	0,46%
64000: 65999	9.674.030,40	1,39%	149	0,44%
66000: 67999	6.291.677,82	0,90%	94	0,28%
68000: 69999	6.473.368,31	0,93%	94	0,28%
70000: 71999	9.583.792,88	1,37%	136	0,41%
72000: 73999	5.543.584,26	0,79%	76	0,23%
74000: 75999	14.391.196,37	2,06%	192	0,57%
76000: 77999	3.388.834,70	0,49%	44	0,13%
78000: 79999	5.363.387,07	0,77%	68	0,20%
80000: 81999	3.151.005,88	0,45%	39	0,12%
82000: 83999	2.322.141,67	0,33%	28	0,08%
84000: 85999	3.398.903,62	0,49%	40	0,12%
86000: 87999	1.999.692,18	0,29%	23	0,07%
88000: 89999	1.780.097,41	0,26%	20	0,06%
90000: 91999	725.162,87	0,10%	8	0,02%
92000: 93999	558.153,42	0,08%	6	0,02%
94000: 95999	378.120,57	0,05%	4	0,01%
96000: 97999	290.555,58	0,04%	3	0,01%
98000: 99999	295.906,86	0,04%	3	0,01%
100000:	1.717.325,73	0,25%	14	0,04%
Total	**697.703.030,59**	**100,00%**	**33.557**	**100,00%**

Statistics	**in EUR**
Average Amount	20.791,58

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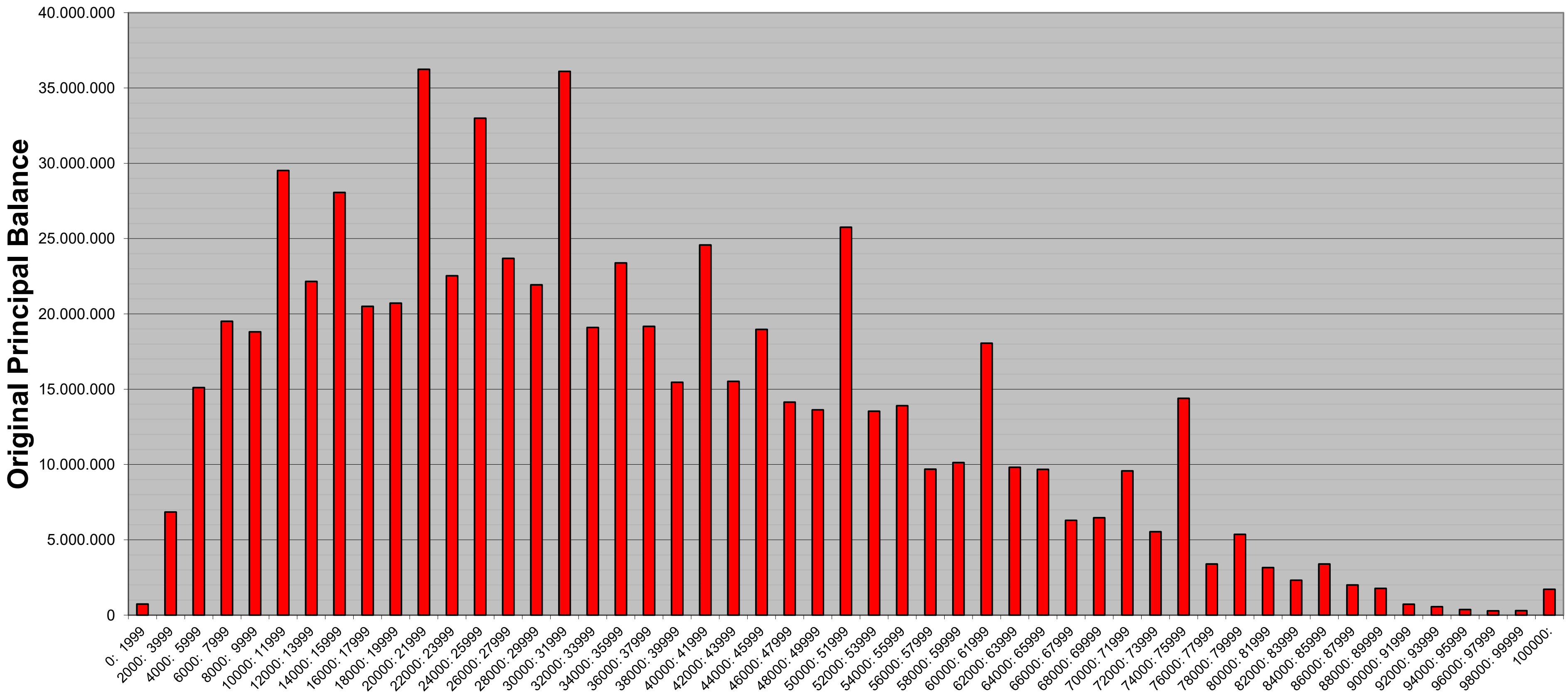
6.1 Original PB (Graph)

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		



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7. Current Principal Balance

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

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	5.571.234,85	1,55%	5.917	17,63%
2000: 3999	14.303.894,81	3,97%	4.823	14,37%
4000: 5999	20.155.045,43	5,60%	4.056	12,09%
6000: 7999	20.149.538,74	5,60%	2.899	8,64%
8000: 9999	21.914.474,43	6,09%	2.446	7,29%
10000:11999	23.546.290,01	6,54%	2.139	6,37%
12000:13999	23.150.561,00	6,43%	1.778	5,30%
14000:15999	23.412.266,25	6,50%	1.565	4,66%
16000:17999	22.786.545,45	6,33%	1.343	4,00%
18000:19999	20.404.306,37	5,67%	1.076	3,21%
20000:21999	18.027.357,04	5,01%	858	2,56%
22000:23999	17.001.426,42	4,72%	740	2,21%
24000:25999	15.753.824,14	4,38%	630	1,88%
26000:27999	16.809.006,20	4,67%	622	1,85%
28000:29999	14.975.833,06	4,16%	517	1,54%
30000:31999	12.877.645,24	3,58%	416	1,24%
32000:33999	11.049.593,17	3,07%	335	1,00%
34000:35999	10.201.160,55	2,83%	292	0,87%
36000:37999	8.625.558,89	2,40%	233	0,69%
38000:39999	7.492.715,19	2,08%	192	0,57%
40000:41999	7.374.848,76	2,05%	180	0,54%
42000:43999	5.158.789,72	1,43%	120	0,36%
44000:45999	3.322.509,68	0,92%	74	0,22%
46000:47999	4.646.139,41	1,29%	99	0,30%
48000:49999	2.647.191,92	0,74%	54	0,16%
50000:51999	1.837.871,94	0,51%	36	0,11%
52000:53999	1.535.043,90	0,43%	29	0,09%
54000:55999	1.319.296,39	0,37%	24	0,07%
56000:57999	1.082.013,88	0,30%	19	0,06%
58000:59999	999.682,50	0,28%	17	0,05%
60000:61999	427.458,57	0,12%	7	0,02%
62000:63999	628.446,54	0,17%	10	0,03%
64000:65999	129.390,47	0,04%	2	0,01%
66000:67999	0,00	0,00%	0	0,00%
68000:69999	138.329,60	0,04%	2	0,01%
70000:71999	70.279,19	0,02%	1	0,00%
72000:73999	219.477,39	0,06%	3	0,01%
74000:75999	0,00	0,00%	0	0,00%
76000:77999	77.544,53	0,02%	1	0,00%
78000:79999	0,00	0,00%	0	0,00%
80000:	160.567,44	0,04%	2	0,01%
Total	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**

Statistics	**in EUR**
Average Amount	10.727,51

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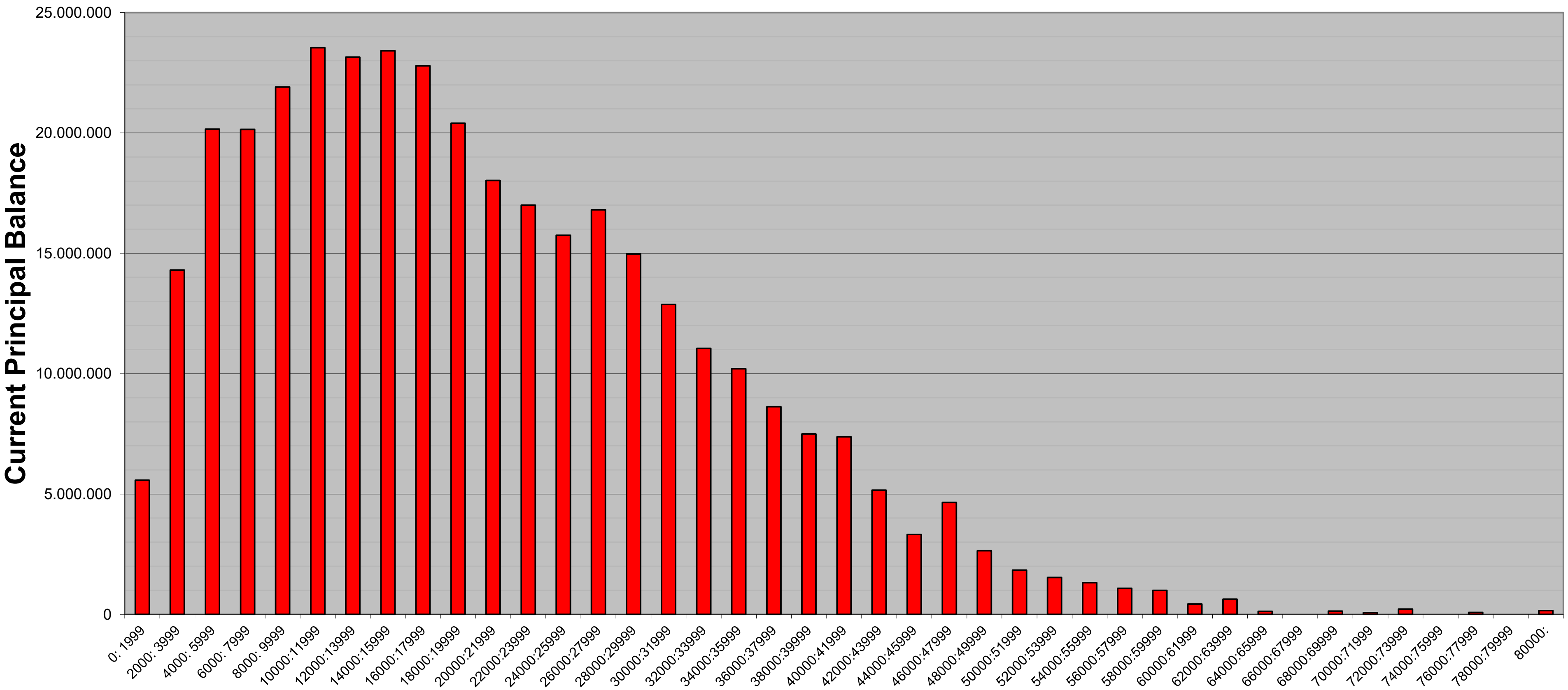
7.1 Current PB (Graph)

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		



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Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

8. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	80.506,50	0,0224%	1
2	80.060,94	0,0222%	1
3	77.544,53	0,0215%	1
4	73.728,36	0,0205%	1
5	73.331,73	0,0204%	1
6	72.417,30	0,0201%	1
7	70.279,19	0,0195%	1
8	69.230,84	0,0192%	1
9	69.098,76	0,0192%	1
10	65.373,42	0,0182%	1
11	64.017,05	0,0178%	1
12	63.961,07	0,0178%	1
13	63.564,51	0,0177%	1
14	63.338,87	0,0176%	1
15	62.811,82	0,0174%	1
16	62.811,28	0,0174%	1
17	62.678,17	0,0174%	1
18	62.668,68	0,0174%	1
19	62.242,98	0,0173%	1
20	62.223,64	0,0173%	1
21	62.145,52	0,0173%	1
22	61.610,35	0,0171%	1
23	61.359,03	0,0170%	1
24	61.243,55	0,0170%	1
25	61.080,35	0,0170%	1
	1.669.328,44	**0,4637%**	**25**

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Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	47.825.270,48	13,29%	4.140	12,34%
Bavaria	50.439.750,58	14,01%	4.584	13,66%
Berlin	14.170.388,91	3,94%	1.317	3,92%
Brandenburg	13.617.703,44	3,78%	1.310	3,90%
Bremen	3.054.592,67	0,85%	275	0,82%
Hamburg	7.125.299,74	1,98%	635	1,89%
Hesse	27.405.955,50	7,61%	2.457	7,32%
Lower Saxony	35.491.502,95	9,86%	3.376	10,06%
Mecklenburg-Western Pomerania	10.677.456,21	2,97%	1.032	3,08%
North Rhine-Westphalia	76.837.021,37	21,34%	7.172	21,37%
Rhineland-Palatinate	18.125.288,31	5,04%	1.680	5,01%
Saarland	6.291.353,09	1,75%	535	1,59%
Saxony	13.757.631,63	3,82%	1.485	4,43%
Saxony-Anhalt	11.960.529,14	3,32%	1.207	3,60%
Schleswig-Holstein	11.939.131,24	3,32%	1.216	3,62%
Thuringia	9.712.990,13	2,70%	1.021	3,04%
n/a	1.551.293,68	0,43%	115	0,34%
Total	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**

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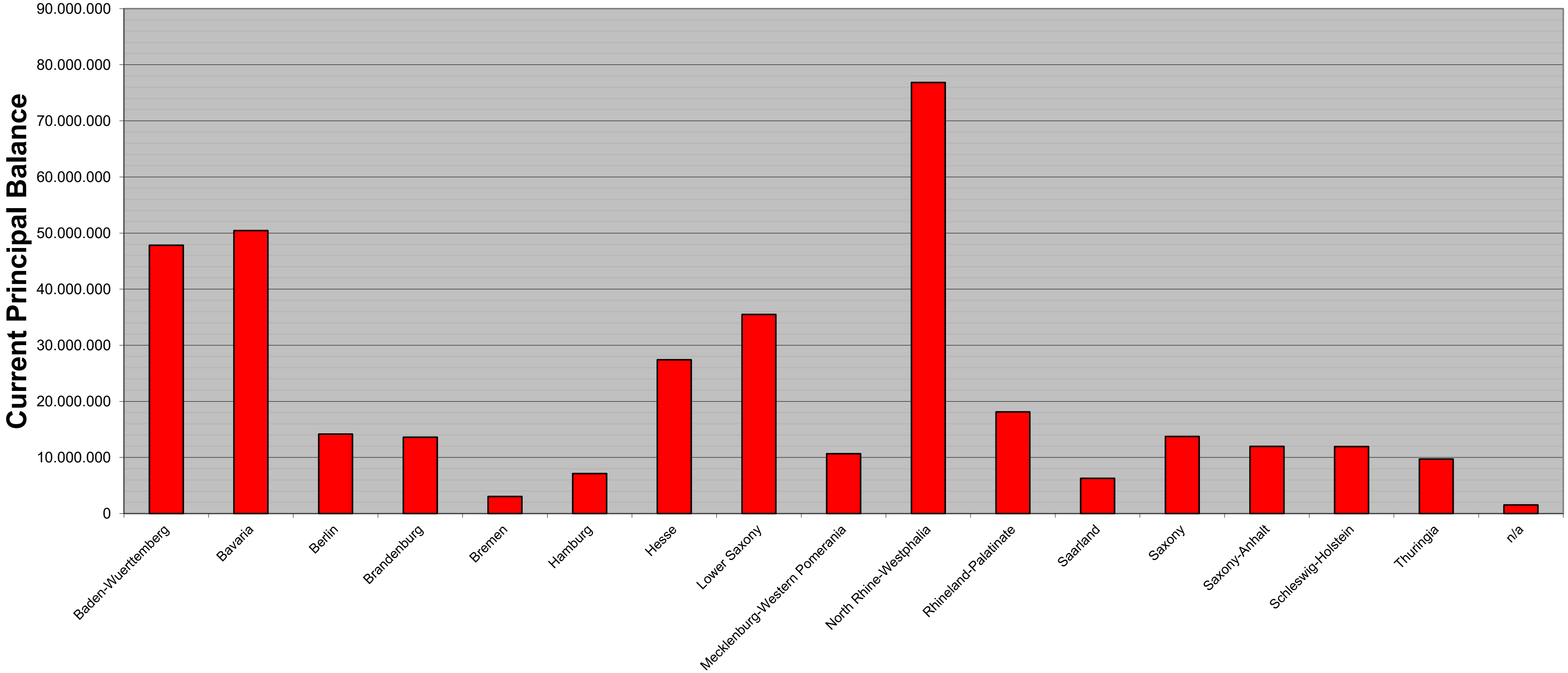
9.1 Geographical Distribution (Graph)

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		



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10. Collateral

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	7.970.618,47	2,21%	389	1,16%
unsecured	352.012.540,60	97,79%	33.168	98,84%
Total	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**

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11. Insurances

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	158.288.389,95	43,97%	16.121	48,04%
Yes	201.694.769,12	56,03%	17.436	51,96%
Total	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**

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12. Payment Methods

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	337.599.634,17	93,78%	31.789	94,73%
Other	22.383.524,90	6,22%	1.768	5,27%
Total	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	94.735.855,11	26,32%	8.719	25,98%
1st of month	265.247.303,96	73,68%	24.838	74,02%
Total	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**

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13. Effective Interest Rate

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	101.614,85	0,03%	129	0,38%
1: 1	3.691.323,59	1,03%	600	1,79%
2: 2	63.453.790,88	17,63%	6.281	18,72%
3: 3	43.138.761,82	11,98%	4.325	12,89%
4: 4	41.844.887,90	11,62%	4.044	12,05%
5: 5	46.848.939,41	13,01%	4.127	12,30%
6: 6	69.305.763,94	19,25%	5.958	17,75%
7: 7	53.091.413,97	14,75%	4.483	13,36%
8: 8	26.030.959,48	7,23%	2.220	6,62%
9: 9	8.932.133,31	2,48%	962	2,87%
10:10	2.528.647,62	0,70%	283	0,84%
11:11	733.130,87	0,20%	94	0,28%
12:12	243.707,57	0,07%	41	0,12%
13:	38.083,86	0,01%	10	0,03%
Total	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**

Statistics	**in %**
WA Interest	5,71%

*runs from .00 to .99

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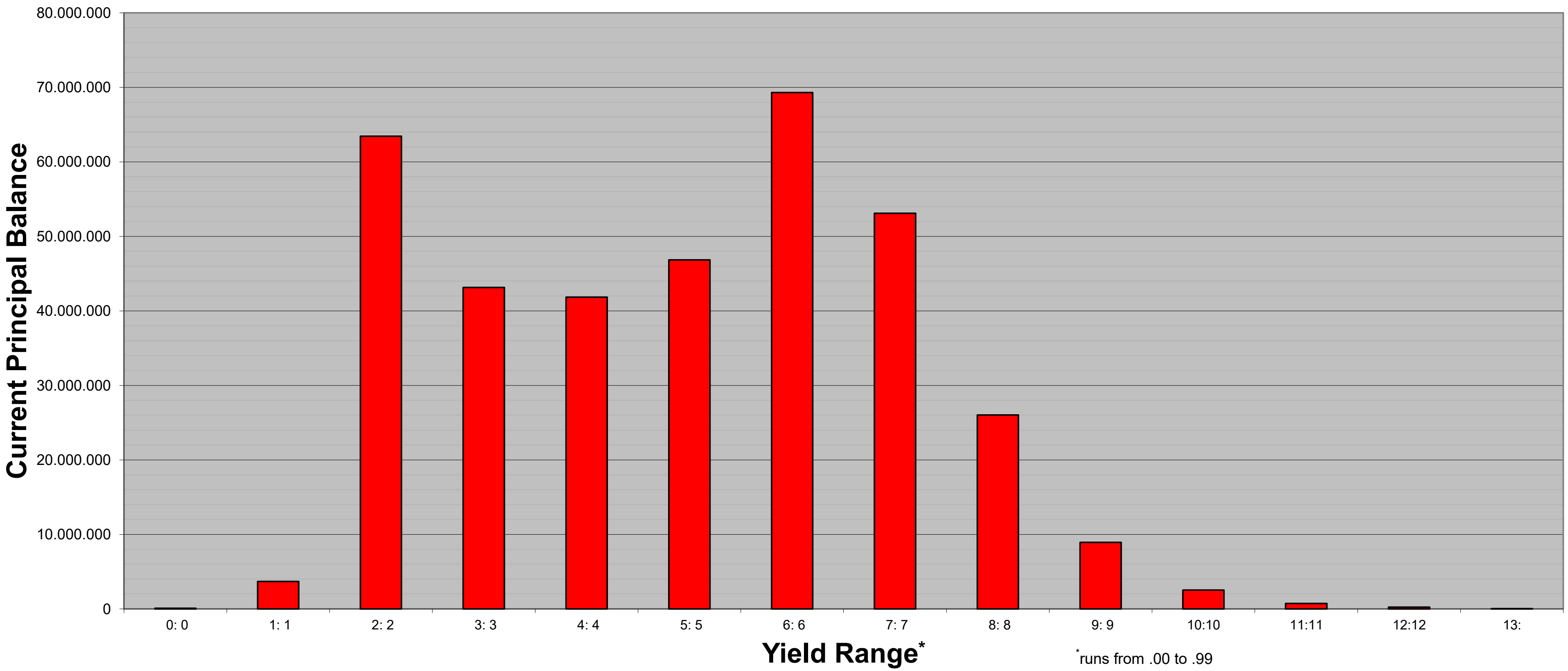
13.1 Effective Interest Rate (Graph)

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Santander



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14. Seasoning

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

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	0,00	0,00%	0	0,00%
27:29	0,00	0,00%	0	0,00%
30:32	152.385,35	0,04%	15	0,04%
33:35	11.526.230,24	3,20%	1.004	2,99%
36:38	15.278.240,15	4,24%	1.324	3,95%
39:41	17.569.404,71	4,88%	1.564	4,66%
42:44	26.928.583,20	7,48%	2.668	7,95%
45:47	123.716.893,90	34,37%	11.155	33,24%
48:50	88.519.329,34	24,59%	7.854	23,40%
51:53	45.579.086,14	12,66%	4.472	13,33%
54:56	20.497.136,45	5,69%	2.225	6,63%
57:59	4.678.346,82	1,30%	561	1,67%
60:62	3.095.013,82	0,86%	352	1,05%
63:65	1.427.352,88	0,40%	185	0,55%
66:68	743.881,44	0,21%	118	0,35%
69:71	76.638,05	0,02%	14	0,04%
72:74	123.665,89	0,03%	21	0,06%
75:77	15.400,98	0,00%	10	0,03%
78:80	22.869,13	0,01%	5	0,01%
81:	32.700,58	0,01%	10	0,03%
Total	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**

Statistics

WA Seasoning	47,08

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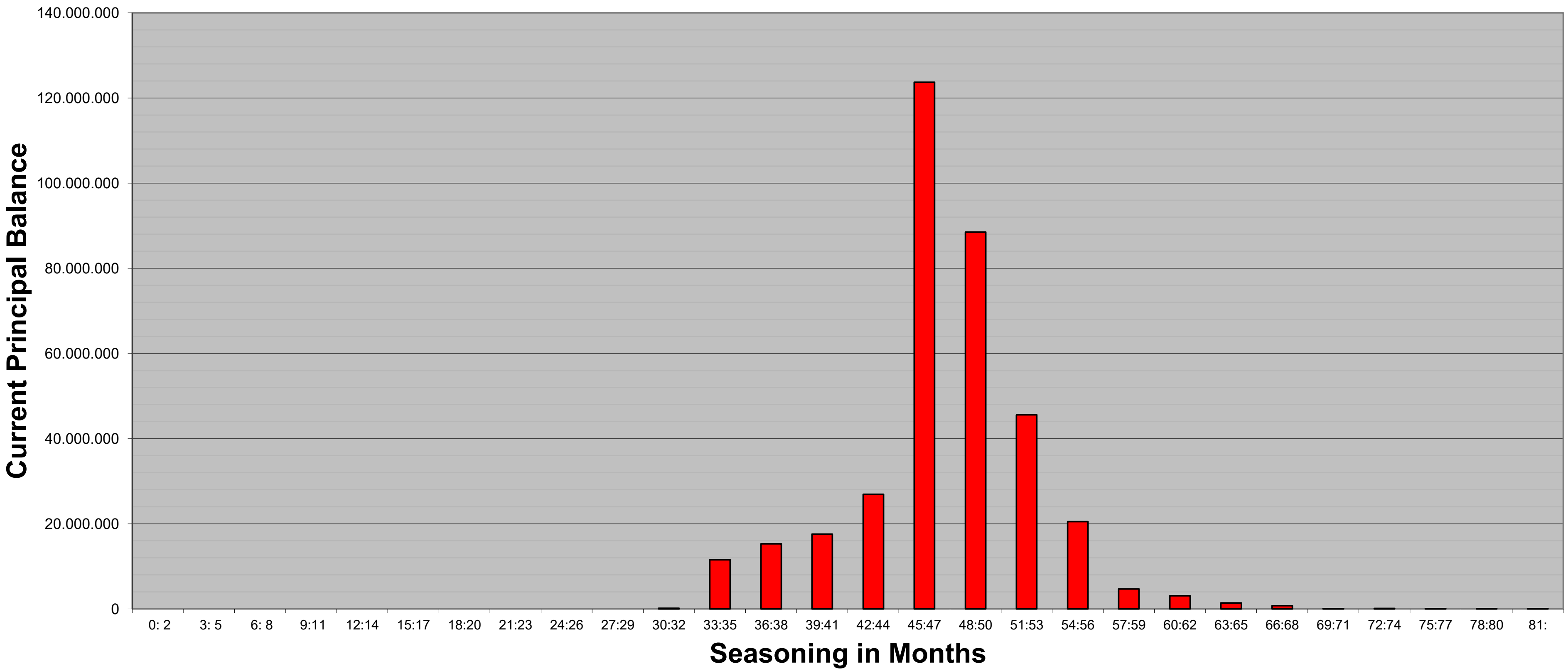
14.1 Seasoning (Graph)

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		



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15. Remaining Term

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	1.085.493,94	0,30%	2.037	6,07%
7: 13	4.389.140,97	1,22%	2.071	6,17%
14: 20	7.452.922,31	2,07%	2.033	6,06%
21: 27	11.841.140,45	3,29%	2.057	6,13%
28: 34	17.442.330,77	4,85%	2.369	7,06%
35: 41	43.143.456,31	11,98%	4.907	14,62%
42: 48	76.596.761,17	21,28%	5.801	17,29%
49: 55	133.149.691,95	36,99%	8.767	26,13%
56: 62	45.277.373,46	12,58%	2.629	7,83%
63: 69	15.586.138,24	4,33%	741	2,21%
70: 76	2.935.194,61	0,82%	107	0,32%
77: 83	501.947,77	0,14%	18	0,05%
84: 90	160.839,68	0,04%	7	0,02%
91: 97	213.560,15	0,06%	7	0,02%
98:	207.167,29	0,06%	6	0,02%
Total	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**

Statistics

WA Remaining Term	47,15

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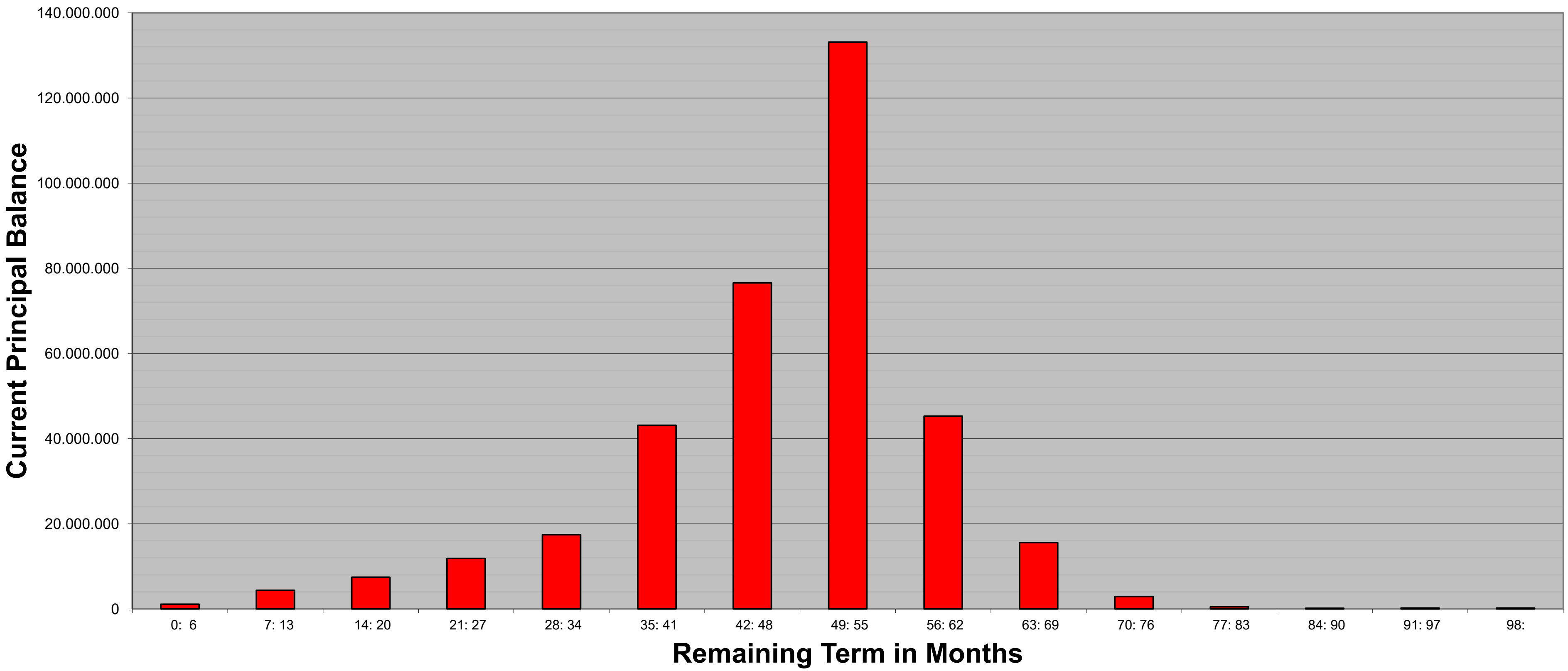
15.1 Remaining Term (Graph)

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		



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16. Original Term

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-7.411,22	0,00%	6	0,02%
14: 20	-12.435,97	0,00%	14	0,04%
21: 27	-14.993,26	0,00%	11	0,03%
28: 34	-4.874,03	0,00%	10	0,03%
35: 41	49.802,78	0,01%	151	0,45%
42: 48	168.900,94	0,05%	197	0,59%
49: 55	1.724.181,42	0,48%	1.882	5,61%
56: 62	7.945.482,90	2,21%	3.099	9,24%
63: 69	3.216.169,64	0,89%	652	1,94%
70: 76	14.105.547,04	3,92%	2.503	7,46%
77: 83	7.163.600,55	1,99%	740	2,21%
84: 90	52.391.261,28	14,55%	6.448	19,22%
91: 97	158.182.852,98	43,94%	11.409	34,00%
98:104	88.865.996,36	24,69%	5.428	16,18%
105:111	18.967.212,82	5,27%	756	2,25%
112:	7.241.864,84	2,01%	251	0,75%
Total	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**

Statistics

WA Original Term	94,23

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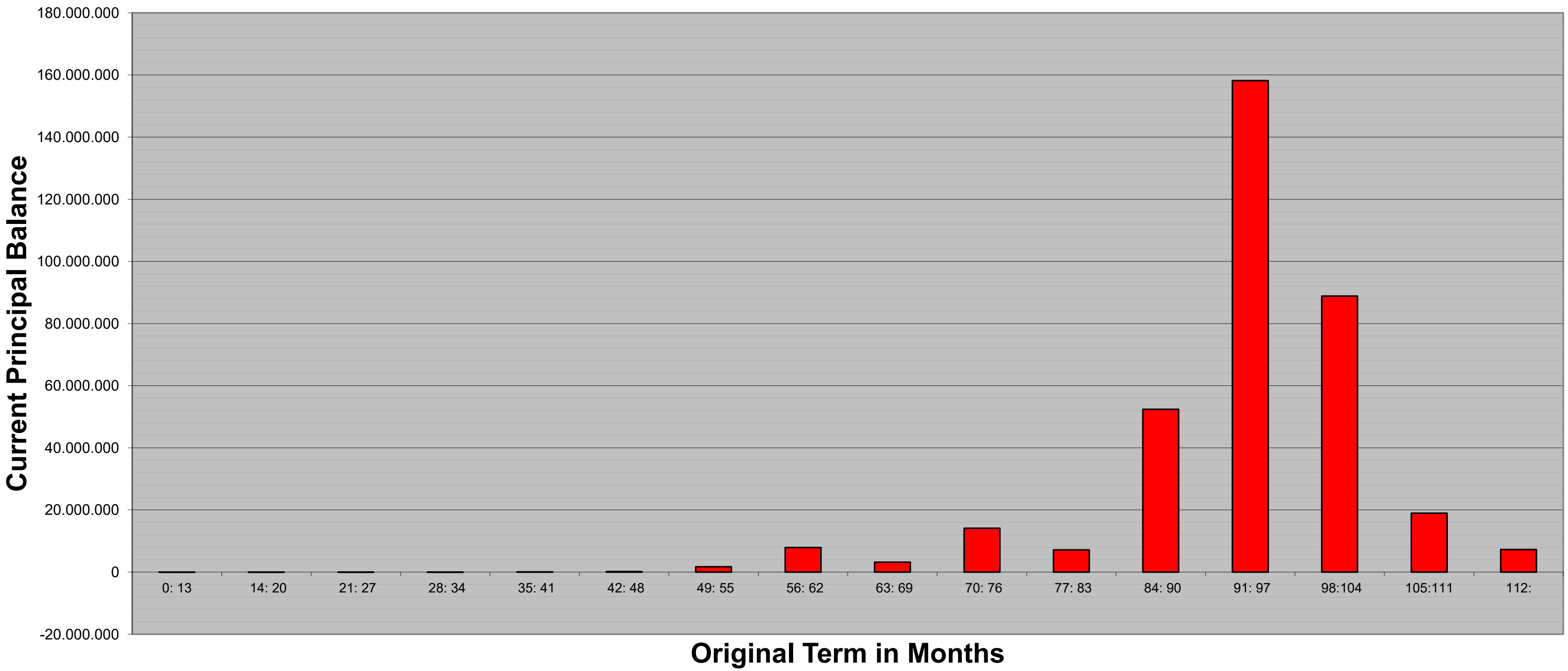
Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

16.1 Original Term (Graph)



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17. Loan Concentration

Calculation Date		12.05.2026				
Payment Date		15.05.2026				
Period No		43				
Monthly Period		May 2026				
Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	354.652.780,71	98,52%	32.640	97,27%	32.640	98,65%
2: 2	5.206.506,65	1,45%	852	2,54%	426	1,29%
3: 3	103.012,44	0,03%	45	0,13%	15	0,05%
4: 4	20.859,27	0,01%	20	0,06%	5	0,02%
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	**359.983.159,07**	**100,00%**	**33.557**	**100,00%**	**33.086**	**100,00%**

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18. Amortisation Profile

Calculation Date		12.05.2026			
Payment Date		15.05.2026			
Period No		43			
Monthly Period		May 2026			
Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	**359.983.159,07 €**	51	**17.692.977,18 €**
2	**352.099.140,55 €**	52	**14.696.861,92 €**
3	**344.168.639,53 €**	53	**12.270.665,00 €**
4	**336.271.912,26 €**	54	**10.436.553,66 €**
5	**328.402.268,60 €**	55	**8.821.813,29 €**
6	**320.566.675,66 €**	56	**7.415.112,80 €**
7	**312.741.244,00 €**	57	**6.182.817,48 €**
8	**304.921.080,85 €**	58	**5.122.102,97 €**
9	**297.125.013,57 €**	59	**4.182.658,68 €**
10	**289.355.606,78 €**	60	**3.379.351,88 €**
11	**281.595.517,76 €**	61	**2.710.266,25 €**
12	**273.872.803,56 €**	62	**2.160.264,11 €**
13	**266.191.169,14 €**	63	**1.718.266,19 €**
14	**258.532.343,64 €**	64	**1.367.167,36 €**
15	**250.906.634,24 €**	65	**1.121.214,91 €**
16	**243.317.938,14 €**	66	**931.525,98 €**
17	**235.782.210,18 €**	67	**766.801,34 €**
18	**228.305.288,92 €**	68	**630.458,18 €**
19	**220.839.763,26 €**	69	**529.060,31 €**
20	**213.391.205,60 €**	70	**450.324,54 €**
21	**205.966.757,13 €**	71	**385.719,43 €**
22	**198.563.712,90 €**	72	**333.294,79 €**
23	**191.186.668,38 €**	73	**289.617,90 €**
24	**183.843.410,27 €**	74	**253.155,77 €**
25	**176.542.108,51 €**	75	**220.507,40 €**
26	**169.275.982,59 €**	76	**197.514,62 €**
27	**162.056.673,00 €**	77	**178.376,03 €**
28	**154.880.669,40 €**	78	**163.354,65 €**
29	**147.759.278,20 €**	79	**148.462,88 €**
30	**140.690.296,58 €**	80	**135.654,32 €**
31	**133.640.272,25 €**	81	**123.373,83 €**
32	**126.618.252,29 €**	82	**112.897,79 €**
33	**119.660.541,89 €**	83	**103.077,16 €**
34	**112.763.273,97 €**	84	**94.133,74 €**
35	**105.920.983,43 €**	85	**86.770,30 €**
36	**99.167.807,03 €**	86	**79.514,39 €**
37	**92.539.480,37 €**	87	**72.542,99 €**
38	**86.044.461,91 €**	88	**65.813,54 €**
39	**79.690.915,04 €**	89	**59.046,88 €**
40	**73.515.134,81 €**	90	**53.030,75 €**
41	**67.509.498,74 €**	91	**47.813,86 €**
42	**61.685.593,79 €**	92	**42.568,32 €**
43	**55.947.098,55 €**	93	**38.104,40 €**
44	**50.302.109,03 €**	94	**34.216,50 €**
45	**44.863.108,10 €**	95	**30.306,11 €**
46	**39.642.972,42 €**	96	**26.373,08 €**
47	**34.594.235,61 €**	97	**23.109,28 €**
48	**29.807.748,05 €**	98	**19.825,73 €**
49	**25.350.889,53 €**	99	**17.213,87 €**
50	**21.295.188,33 €**	100	**14.584,85 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		12.05.2026			
Payment Date		15.05.2026			
Period No		43			
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Interest Period	from	14.04.2026	to	15.05.2026	= 31 days
Collection Period	from	01.04.2026	to	30.04.2026	

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Pre-Enforcement Available Interest Amount

Interest Collections	+	1.685.108,28 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	248.810,15 €
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	+	12.656.196,11 €
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	=	14.590.114,54 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	12.210.710,39 €
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	+	64,46 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	349.613,12 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	12.560.387,97 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		14.590.114,54 €
Senior Expenses and Taxes	-	- €
Swap Interest Paymenst other than subordinated Payments	-	38.735,82 €
Interest on Class A Notes	-	500.018,40 €
Interest on Class B (If Most Senior Note or Class B PDL < 100%)	-	126.165,60 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	190.921,50 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	181.128,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	323.334,90 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	244.197,20 €
Liquidity Reserve Amount Replenishment (Part I)	-	12.636.000,00 €
Crediting the PDLs until cleared	-	349.613,12 €
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		12.560.387,97 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	12.560.387,97 €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class A	-	12.560.335,20 €
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

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	18.329.028,51 €	500.018,40 €	126.165,60 €	190.921,50 €	181.128,00 €	323.334,90 €	244.197,20 €	16.269.114,40 €	494.148,51 €
Cumulative Interest accrued	488.965.258,05 €	71.099.305,20 €	7.271.462,00 €	10.720.374,50 €	9.872.520,00 €	17.124.708,60 €	10.889.070,40 €	354.782.226,40 €	7.205.590,95 €
Interest Payments	1.565.765,60 €	500.018,40 €	126.165,60 €	190.921,50 €	181.128,00 €	323.334,90 €	244.197,20 €	- €	- €
Cumulative Interest Payments	126.977.440,70 €	71.099.305,20 €	7.271.462,00 €	10.720.374,50 €	9.872.520,00 €	17.124.708,60 €	10.889.070,40 €	- €	- €
Unpaid Interest for the Period	16.763.262,91 €	- €	- €	- €	- €	- €	- €	16.269.114,40 €	494.148,51 €
Cumulative Unpaid Interest	361.987.817,35 €	- €	- €	- €	- €	- €	- €	354.782.226,40 €	7.205.590,95 €
Liquidity Reserve Loan only: Outstanding Amount	21.667.900,40 €								21.667.900,40 €

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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Period No		43				
Monthly Period		May 2026				
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20. Retention

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

Amount of randomly Selected Exposures	17.536.722,55 €

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21. Counterparties

Calculation Date		12.05.2026		
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Monthly Period		May 2026		
Interest Period	from	14.04.2026	to	15.05.2026 = 31 days
Collection Period	from	01.04.2026	to	30.04.2026

Role	Counterparty	Fitch Long Term	Fitch Short Term	Fitch Outlook	Moody's Long Term	Moody's Short Term	Moody's Outlook	Counterparty status
Joint Lead Managers	**Banco Santander S.A.** Paseo de Pareda 9 - 12 39004 Santander Spain	A+	F1	STABLE	A1	P-1	STABLE	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A-	F1	STABLE	A1	P-1	NEG	performing
	UniCredit Bank AG Arabellastraße 12 81925 Munich Germany	A-	F2	STABLE	A1	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	A1	P-1	STABLE	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 30.04.2026, data source: Bloomberg

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22. Issuer Information

Calculation Date		12.05.2026				
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Collection Period	from	01.04.2026	to	30.04.2026		

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		12.05.2026				
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Monthly Period		May 2026				
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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			
		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	A2(cr)	P-1	STABLE	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	368.717.415,04 €
Fixed Rate	2,1200%
Floating Rate (Euribor)	1,9980%
Net Swap Payments	38.735,82 €
Notional Amount next period	356.157.079,84 €

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 30.04.2026, data source: Bloomberg

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

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24. Santander Consumer Bank

Calculation Date		12.05.2026				
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Interest Period	from	14.04.2026	to	15.05.2026	=	31 days
Collection Period	from	01.04.2026	to	30.04.2026		

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Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

	Fitch			Moody's		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A+	F1	STABLE	A2(cr)	P-1(cr)	STABLE
Santander Consumer Finance S.A.	A+	F1	STABLE	A2(cr)	P-1(cr)	STABLE
Santander Consumer Bank AG	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 30.04.2026, data source: Bloomberg

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25. Glossary

Calculation Date		12.05.2026				
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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.