SC Germany Consumer 2022-1
Monthly Investor Report

Openbank Deutschland AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2022-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

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1. Portfolio Information

Calculation Date		11.06.2026			
Payment Date		15.06.2026			
Period No		44			
Monthly Period		Jun 2026			
Interest Period	from	15.05.2026	to	15.06.2026	= 31 days
Collection Period	from	01.05.2026	to	31.05.2026	

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**33.557**	**359.983.159,07 €**	**373.302.016,17 €**
Scheduled Principal Payments		8.181.570,53 €	8.426.625,53 €
Prepayment Principal		3.092.336,20 €	3.784.084,86 €
Total Principal Collections		**11.273.906,73 €**	**12.210.710,39 €**
Total Interest Collections		**1.624.464,76 €**	**1.685.108,28 €**
Defaults		**1.215.906,50 €**	**1.108.146,71 €**
Replenishment Amount		**- €**	**- €**
End of Period		**347.493.345,84 €**	**359.983.159,07 €**
Purchase Shortfall Amount		**61,33 €**	**52,77 €**
Total Assets (End of Period)	**32.857**	**347.493.407,17 €**	**359.983.211,84 €**
Current Prepayment Rate (annualised)		9,8%	
Current Poolfactor		37,3%	

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Collection Period	from	01.05.2026	to	31.05.2026		

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%
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%
44	359.983.159,07 €	8.181.570,53 €	3.092.336,20 €	11.273.906,73 €	9,83%
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2. Reserve Accounts

Calculation Date		11.06.2026				
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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	3,3%	12.655.516,66 €	
Cash Outflow		12.655.516,66 €	
of which Liquidity Reserve Excess Amount		19.516,66 €	
Cash Inflow		12.636.000,00 €	
End of Period	3,4%	12.636.000,00 €	
Required Liquidity Reserve Amount	3,4%	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%
44	**359.983.159,07 €**	2.958.544,93 €	967.524,93 €	2.698.581,02 €	1.923.513,00 €	**97,63%**	0,82%	0,27%	0,75%	0,53%
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3.2 Default Data

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Interest Period	from	15.05.2026	to	15.06.2026	= 31 days
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Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.215.906,50 €	
Current Period Recoveries	222.996,26 €	
Current Period Net Default	992.910,24 €	
New Number of Defaulted Contracts		85
Cumulative Default		
Cumulative Gross Default	81.190.928,44 €	
Cumulative Recoveries	6.293.403,27 €	
Cumulative Net Losses	74.897.525,17 €	
Total Number of Defaulted Contracts		5.147

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	1.915.037,16 €
Class F Amount debited to the PDL	1.215.906,50 €
Class F Amount credited to the PDL	292.977,43 €
Class F PDL EoP	2.837.966,23 €
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		11.06.2026					
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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%
44	5.147	1.215.906,50 €	81.190.928,44 €	1.356.346.723,37 €	5,99%	222.996,26 €	6.293.403,27 €	74.897.525,17 €	5,52%	0,27%
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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	11.06.2026		
Payment Date	15.06.2026		
Period No	44		
Monthly Period	Jun 2026		
Interest Period from	15.05.2026	to 15.06.2026	= 31 days
Collection Period from	01.05.2026	to 31.05.2026	

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			**31.05.2026** 5,52%	
Debit balance PDL		20.000.000,00 €	30.837.966,23 €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		34,75%	
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	11.06.2026				
Payment Date	15.06.2026				
Period No	44				
Monthly Period	Jun 2026				
Interest Period from	15.05.2026	to	15.06.2026	=	31 days
Collection Period from	01.05.2026	to	31.05.2026		

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)	AAA (sf)/Aaa (sf)	AA (sf)/Aa1 (sf)	A- (sf)/A2 (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	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 €
Replenishment	- €							
Amortisation	11.566.875,60 €							
Redemption per Class		11.566.875,60 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.530,01 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	372.590.204,24 €	191.079.680,40 €	30.858.286,80 €	38.572.858,50 €	28.052.988,00 €	35.767.559,70 €	20.258.830,84 €	28.000.000,00 €
Current Tranching		51,3%	8,3%	10,4%	7,5%	9,6%	5,4%	7,5%
Current Pool Factor	0,37	0,25	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	1,972%	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		26.805,10 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		**1.530,01 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		25.275,09 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Interest accrued for the period		- **466.300,80 €**	- **125.474,80 €**	- **190.058,00 €**	- **180.500,00 €**	- **322.534,20 €**	- **243.742,20 €**	- **16.658.266,80 €**
Interest Payment		**466.300,80 €**	**125.474,80 €**	**190.058,00 €**	**180.500,00 €**	**322.534,20 €**	**243.742,20 €**	**- €**
Interest Payment per Note		**61,68 €**	**285,17 €**	**345,56 €**	**451,25 €**	**632,42 €**	**937,47 €**	**- €**

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	48,6%	39,8%	28,7%	20,6%	10,3%	4,5%	-3,6%

* Last rating action as of 31.05.2026

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6. Original Principal Balance

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

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	710.588,16	0,10%	538	1,64%
2000: 3999	6.592.400,27	0,96%	2.290	6,97%
4000: 5999	14.535.389,96	2,12%	2.964	9,02%
6000: 7999	19.066.957,86	2,78%	2.759	8,40%
8000: 9999	18.446.652,30	2,69%	2.089	6,36%
10000: 11999	28.909.057,15	4,21%	2.724	8,29%
12000: 13999	21.777.189,46	3,17%	1.701	5,18%
14000: 15999	27.541.502,31	4,01%	1.836	5,59%
16000: 17999	20.044.491,63	2,92%	1.187	3,61%
18000: 19999	20.468.367,44	2,98%	1.086	3,31%
20000: 21999	35.681.637,35	5,20%	1.732	5,27%
22000: 23999	22.259.011,83	3,24%	973	2,96%
24000: 25999	32.473.272,92	4,73%	1.303	3,97%
26000: 27999	23.319.536,67	3,40%	869	2,64%
28000: 29999	21.784.680,55	3,17%	753	2,29%
30000: 31999	35.554.271,54	5,18%	1.162	3,54%
32000: 33999	18.737.634,37	2,73%	571	1,74%
34000: 35999	23.007.658,31	3,35%	659	2,01%
36000: 37999	18.773.552,02	2,74%	509	1,55%
38000: 39999	15.151.282,16	2,21%	389	1,18%
40000: 41999	24.220.147,52	3,53%	596	1,81%
42000: 43999	15.348.754,90	2,24%	358	1,09%
44000: 45999	18.571.127,67	2,71%	413	1,26%
46000: 47999	13.907.916,15	2,03%	296	0,90%
48000: 49999	13.487.271,65	1,97%	276	0,84%
50000: 51999	25.606.105,24	3,73%	509	1,55%
52000: 53999	13.436.809,18	1,96%	254	0,77%
54000: 55999	13.847.182,08	2,02%	252	0,77%
56000: 57999	9.577.294,55	1,40%	168	0,51%
58000: 59999	10.013.533,78	1,46%	170	0,52%
60000: 61999	17.818.490,73	2,60%	295	0,90%
62000: 63999	9.695.922,92	1,41%	154	0,47%
64000: 65999	9.544.469,89	1,39%	147	0,45%
66000: 67999	6.158.107,58	0,90%	92	0,28%
68000: 69999	6.403.606,51	0,93%	93	0,28%
70000: 71999	9.231.945,23	1,35%	131	0,40%
72000: 73999	5.469.630,57	0,80%	75	0,23%
74000: 75999	14.017.844,18	2,04%	187	0,57%
76000: 77999	3.388.834,70	0,49%	44	0,13%
78000: 79999	5.285.098,97	0,77%	67	0,20%
80000: 81999	3.151.005,88	0,46%	39	0,12%
82000: 83999	2.238.777,63	0,33%	27	0,08%
84000: 85999	3.398.903,62	0,50%	40	0,12%
86000: 87999	1.912.685,96	0,28%	22	0,07%
88000: 89999	1.780.097,41	0,26%	20	0,06%
90000: 91999	725.162,87	0,11%	8	0,02%
92000: 93999	558.153,42	0,08%	6	0,02%
94000: 95999	378.120,57	0,06%	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	**686.311.923,79**	**100,00%**	**32.857**	**100,00%**

Statistics	**in EUR**
Average Amount	20.887,85

Openbank Deutschland AG
Santander-Platz 1
41061 Mönchengladbach

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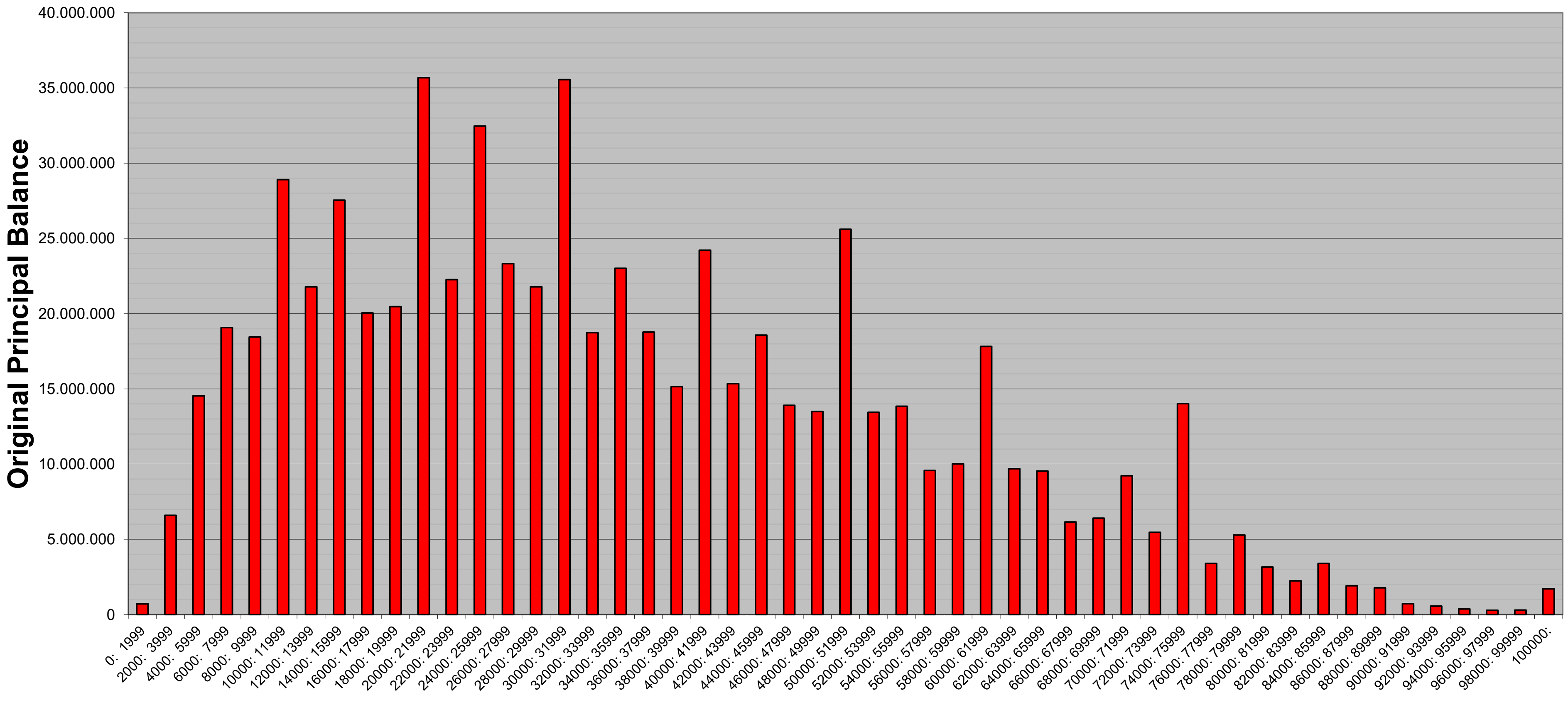
6.1 Original PB (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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7. Current Principal Balance

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	5.450.332,77	1,57%	5.817	17,70%
2000: 3999	14.125.764,63	4,07%	4.771	14,52%
4000: 5999	19.878.552,31	5,72%	4.009	12,20%
6000: 7999	19.942.438,81	5,74%	2.867	8,73%
8000: 9999	21.530.526,57	6,20%	2.402	7,31%
10000:11999	23.169.430,08	6,67%	2.107	6,41%
12000:13999	23.324.547,07	6,71%	1.790	5,45%
14000:15999	22.687.062,09	6,53%	1.514	4,61%
16000:17999	21.712.585,59	6,25%	1.280	3,90%
18000:19999	19.543.435,13	5,62%	1.032	3,14%
20000:21999	17.795.842,13	5,12%	847	2,58%
22000:23999	16.222.377,82	4,67%	706	2,15%
24000:25999	15.382.186,61	4,43%	615	1,87%
26000:27999	16.568.110,42	4,77%	614	1,87%
28000:29999	14.022.821,35	4,04%	484	1,47%
30000:31999	12.103.492,78	3,48%	391	1,19%
32000:33999	10.548.606,67	3,04%	320	0,97%
34000:35999	9.391.709,96	2,70%	269	0,82%
36000:37999	8.091.165,37	2,33%	219	0,67%
38000:39999	7.722.456,41	2,22%	198	0,60%
40000:41999	6.177.510,94	1,78%	151	0,46%
42000:43999	4.636.134,85	1,33%	108	0,33%
44000:45999	3.652.806,53	1,05%	81	0,25%
46000:47999	3.558.939,99	1,02%	76	0,23%
48000:49999	2.340.785,81	0,67%	48	0,15%
50000:51999	1.939.613,99	0,56%	38	0,12%
52000:53999	1.378.338,66	0,40%	26	0,08%
54000:55999	1.152.600,21	0,33%	21	0,06%
56000:57999	969.031,35	0,28%	17	0,05%
58000:59999	762.916,08	0,22%	13	0,04%
60000:61999	609.843,91	0,18%	10	0,03%
62000:63999	313.309,54	0,09%	5	0,02%
64000:65999	128.862,16	0,04%	2	0,01%
66000:67999	67.868,29	0,02%	1	0,00%
68000:69999	138.735,68	0,04%	2	0,01%
70000:71999	0,00	0,00%	0	0,00%
72000:73999	218.892,69	0,06%	3	0,01%
74000:75999	75.959,58	0,02%	1	0,00%
76000:77999	0,00	0,00%	0	0,00%
78000:79999	157.751,01	0,05%	2	0,01%
80000:	0,00	0,00%	0	0,00%
Total	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**

Statistics	**in EUR**
Average Amount	10.575,93

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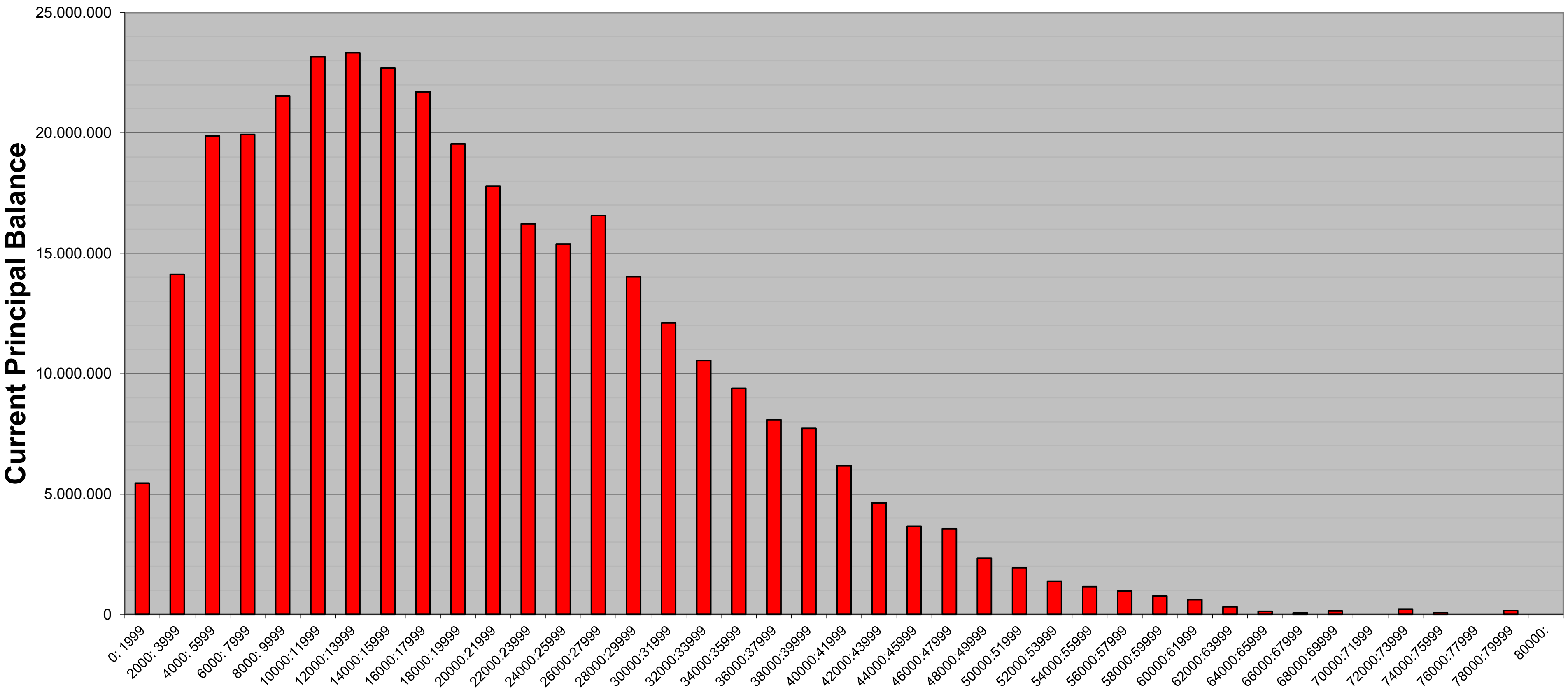
7.1 Current PB (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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8. Borrower Concentration

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Santander

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	79.080,27	0,0228%	1
2	78.670,74	0,0226%	1
3	75.959,58	0,0219%	1
4	73.774,40	0,0212%	1
5	72.859,69	0,0210%	1
6	72.258,60	0,0208%	1
7	69.637,38	0,0200%	1
8	69.098,30	0,0199%	1
9	67.868,29	0,0195%	1
10	64.483,52	0,0186%	1
11	64.378,64	0,0185%	1
12	63.135,72	0,0182%	1
13	63.038,85	0,0181%	1
14	62.619,33	0,0180%	1
15	62.457,26	0,0180%	1
16	62.058,38	0,0179%	1
17	61.837,61	0,0178%	1
18	61.751,13	0,0178%	1
19	61.402,49	0,0177%	1
20	61.356,02	0,0177%	1
21	61.290,51	0,0176%	1
22	60.851,80	0,0175%	1
23	60.634,09	0,0174%	1
24	60.517,74	0,0174%	1
25	60.128,05	0,0173%	1
	1.651.148,39	**0,4752%**	**25**

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Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	46.189.881,34	13,29%	4.062	12,36%
Bavaria	48.782.148,98	14,04%	4.485	13,65%
Berlin	13.699.360,86	3,94%	1.288	3,92%
Brandenburg	13.193.430,41	3,80%	1.285	3,91%
Bremen	2.936.016,11	0,84%	269	0,82%
Hamburg	6.806.590,40	1,96%	616	1,87%
Hesse	26.571.743,86	7,65%	2.417	7,36%
Lower Saxony	34.134.565,32	9,82%	3.300	10,04%
Mecklenburg-Western Pomerania	10.317.508,33	2,97%	1.018	3,10%
North Rhine-Westphalia	74.031.840,97	21,30%	6.996	21,29%
Rhineland-Palatinate	17.514.586,59	5,04%	1.649	5,02%
Saarland	5.997.947,43	1,73%	523	1,59%
Saxony	13.398.801,00	3,86%	1.461	4,45%
Saxony-Anhalt	11.499.750,79	3,31%	1.181	3,59%
Schleswig-Holstein	11.558.247,72	3,33%	1.194	3,63%
Thuringia	9.387.024,26	2,70%	1.001	3,05%
n/a	1.473.901,47	0,42%	112	0,34%
Total	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**

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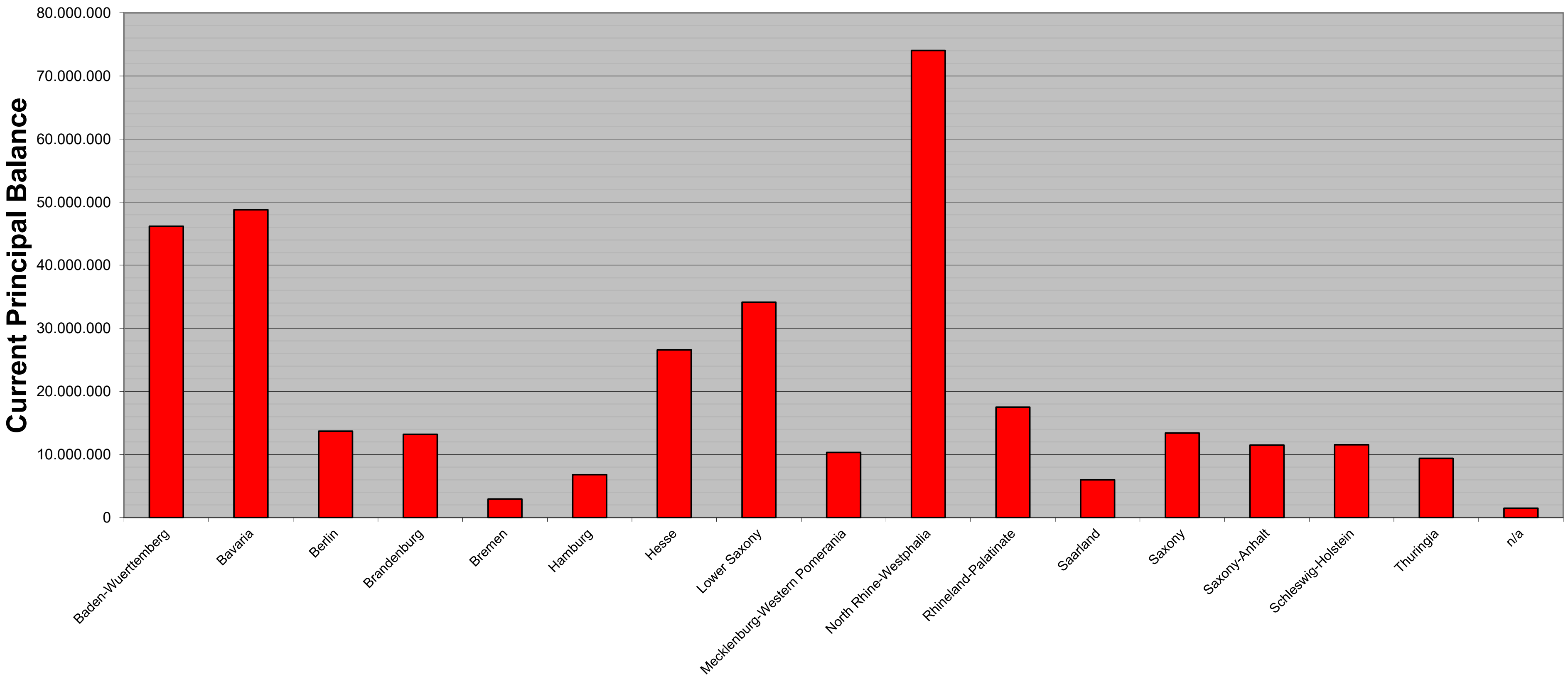
Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

9.1 Geographical Distribution (Graph)



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10. Collateral

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	7.663.889,59	2,21%	383	1,17%
unsecured	339.829.456,25	97,79%	32.474	98,83%
Total	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**

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11. Insurances

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	152.935.773,79	44,01%	15.810	48,12%
Yes	194.557.572,05	55,99%	17.047	51,88%
Total	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**

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Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

12. Payment Methods

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	325.786.385,24	93,75%	31.094	94,63%
Other	21.706.960,60	6,25%	1.763	5,37%
Total	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	91.761.233,34	26,41%	8.537	25,98%
1st of month	255.732.112,50	73,59%	24.320	74,02%
Total	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**

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13. Effective Interest Rate

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	109.518,39	0,03%	143	0,44%
1: 1	3.576.536,51	1,03%	594	1,81%
2: 2	61.361.598,42	17,66%	6.190	18,84%
3: 3	41.605.178,44	11,97%	4.145	12,62%
4: 4	40.487.069,87	11,65%	3.978	12,11%
5: 5	45.119.309,06	12,98%	4.050	12,33%
6: 6	66.758.736,98	19,21%	5.829	17,74%
7: 7	51.221.498,99	14,74%	4.409	13,42%
8: 8	25.208.726,58	7,25%	2.169	6,60%
9: 9	8.634.269,40	2,48%	935	2,85%
10:10	2.443.338,42	0,70%	273	0,83%
11:11	694.528,79	0,20%	93	0,28%
12:12	235.793,86	0,07%	40	0,12%
13:	37.242,13	0,01%	9	0,03%
Total	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**

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

*runs from .00 to .99

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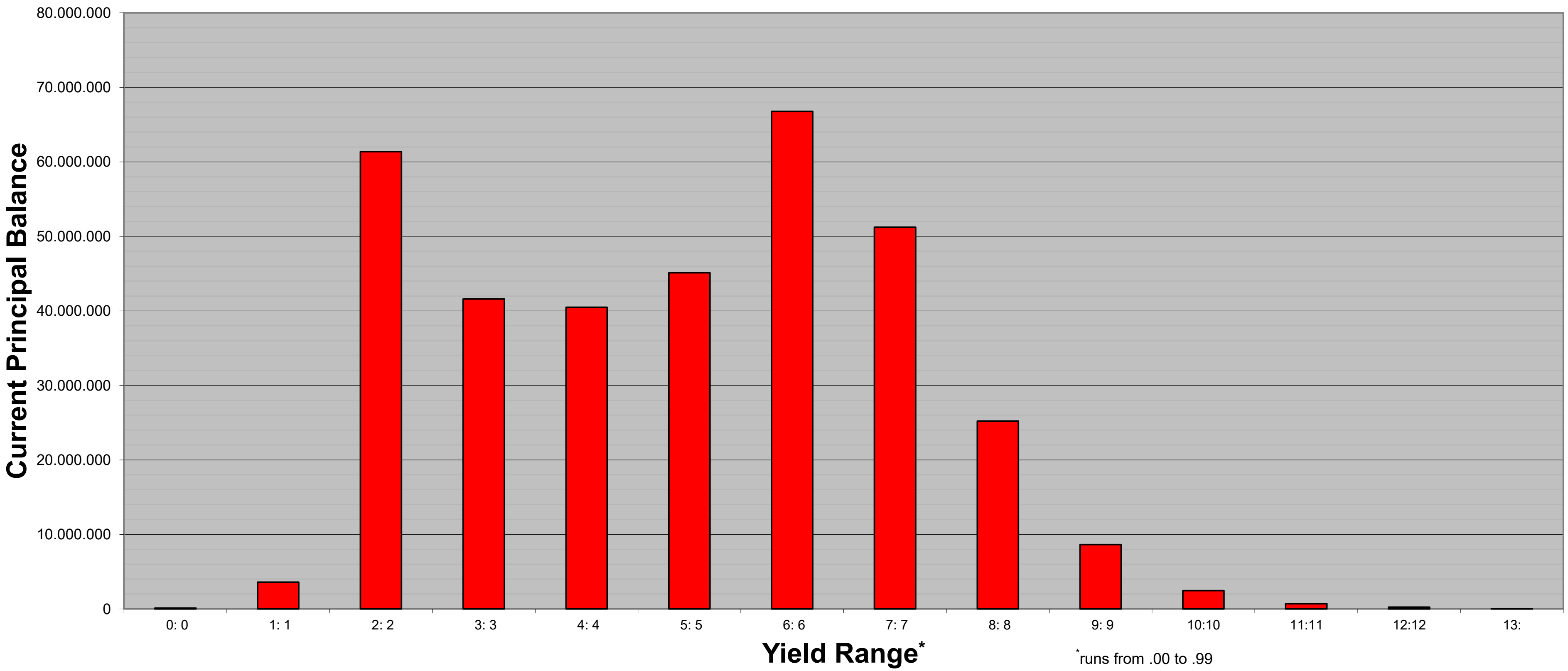
13.1 Effective Interest Rate (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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14. Seasoning

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	0,00	0,00%	0	0,00%
3: 5	0,00	0,00%	0	0,00%
6: 8	0,00	0,00%	0	0,00%
9:11	0,00	0,00%	0	0,00%
12:14	0,00	0,00%	0	0,00%
15:17	0,00	0,00%	0	0,00%
18:20	0,00	0,00%	0	0,00%
21:23	0,00	0,00%	0	0,00%
24:26	0,00	0,00%	0	0,00%
27:29	0,00	0,00%	0	0,00%
30:32	0,00	0,00%	0	0,00%
33:35	7.095.652,73	2,04%	636	1,94%
36:38	13.305.901,01	3,83%	1.154	3,51%
39:41	16.323.154,03	4,70%	1.447	4,40%
42:44	20.600.395,29	5,93%	1.960	5,97%
45:47	90.242.491,99	25,97%	8.517	25,92%
48:50	104.446.285,42	30,06%	9.267	28,20%
51:53	54.182.044,72	15,59%	5.173	15,74%
54:56	29.094.520,49	8,37%	3.195	9,72%
57:59	5.651.722,89	1,63%	654	1,99%
60:62	3.397.826,80	0,98%	394	1,20%
63:65	1.705.207,55	0,49%	223	0,68%
66:68	1.134.395,94	0,33%	164	0,50%
69:71	126.215,68	0,04%	26	0,08%
72:74	79.224,88	0,02%	17	0,05%
75:77	51.696,84	0,01%	11	0,03%
78:80	26.265,25	0,01%	9	0,03%
81:	30.344,33	0,01%	10	0,03%
Total	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**

Statistics

WA Seasoning	48,07

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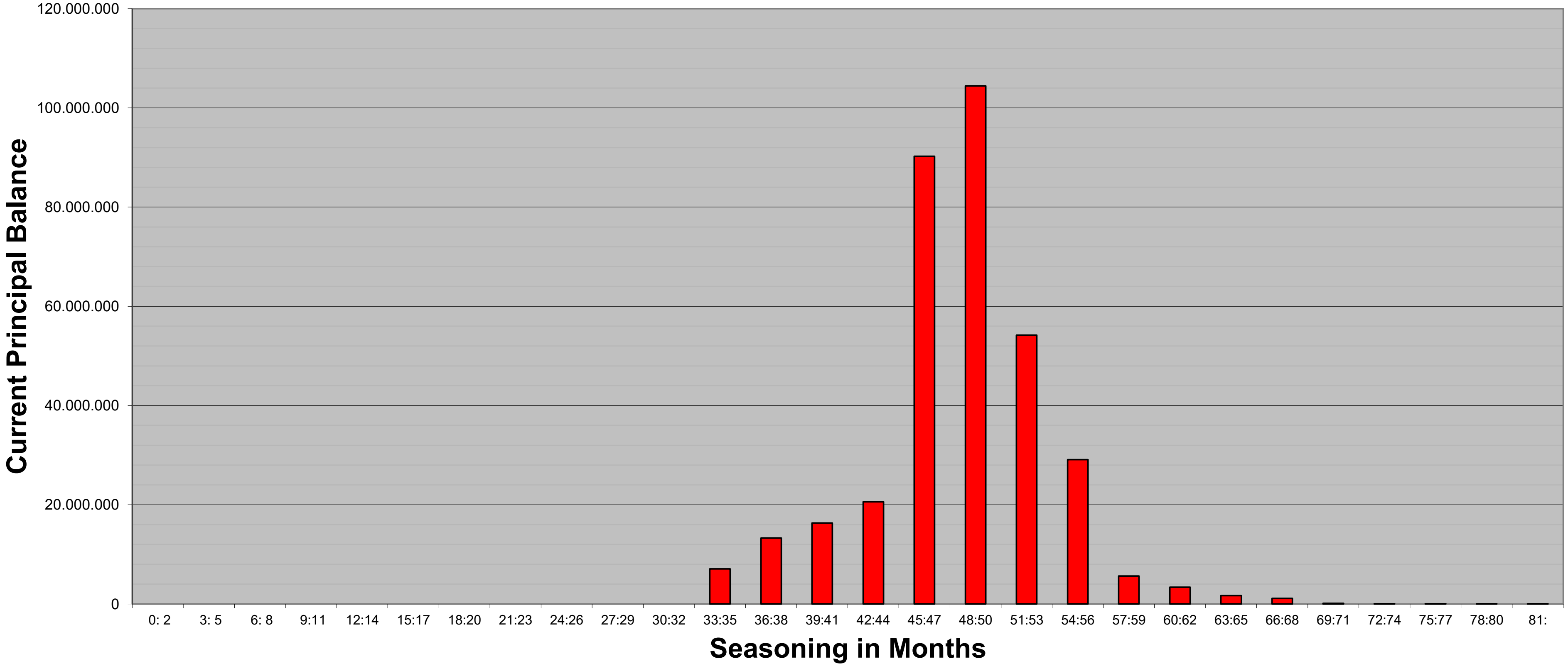
14.1 Seasoning (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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15. Remaining Term

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	1.061.940,34	0,31%	2.023	6,16%
7: 13	4.472.286,88	1,29%	2.080	6,33%
14: 20	7.120.432,84	2,05%	1.887	5,74%
21: 27	12.294.795,91	3,54%	2.156	6,56%
28: 34	19.489.891,04	5,61%	2.570	7,82%
35: 41	41.047.591,39	11,81%	4.673	14,22%
42: 48	89.750.723,36	25,83%	6.731	20,49%
49: 55	117.402.281,66	33,79%	7.772	23,65%
56: 62	40.787.839,65	11,74%	2.363	7,19%
63: 69	10.547.611,35	3,04%	474	1,44%
70: 76	2.432.270,56	0,70%	91	0,28%
77: 83	532.622,07	0,15%	19	0,06%
84: 90	211.187,06	0,06%	9	0,03%
91: 97	151.469,66	0,04%	4	0,01%
98:	190.402,07	0,05%	5	0,02%
Total	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**

Statistics

WA Remaining Term	46,32

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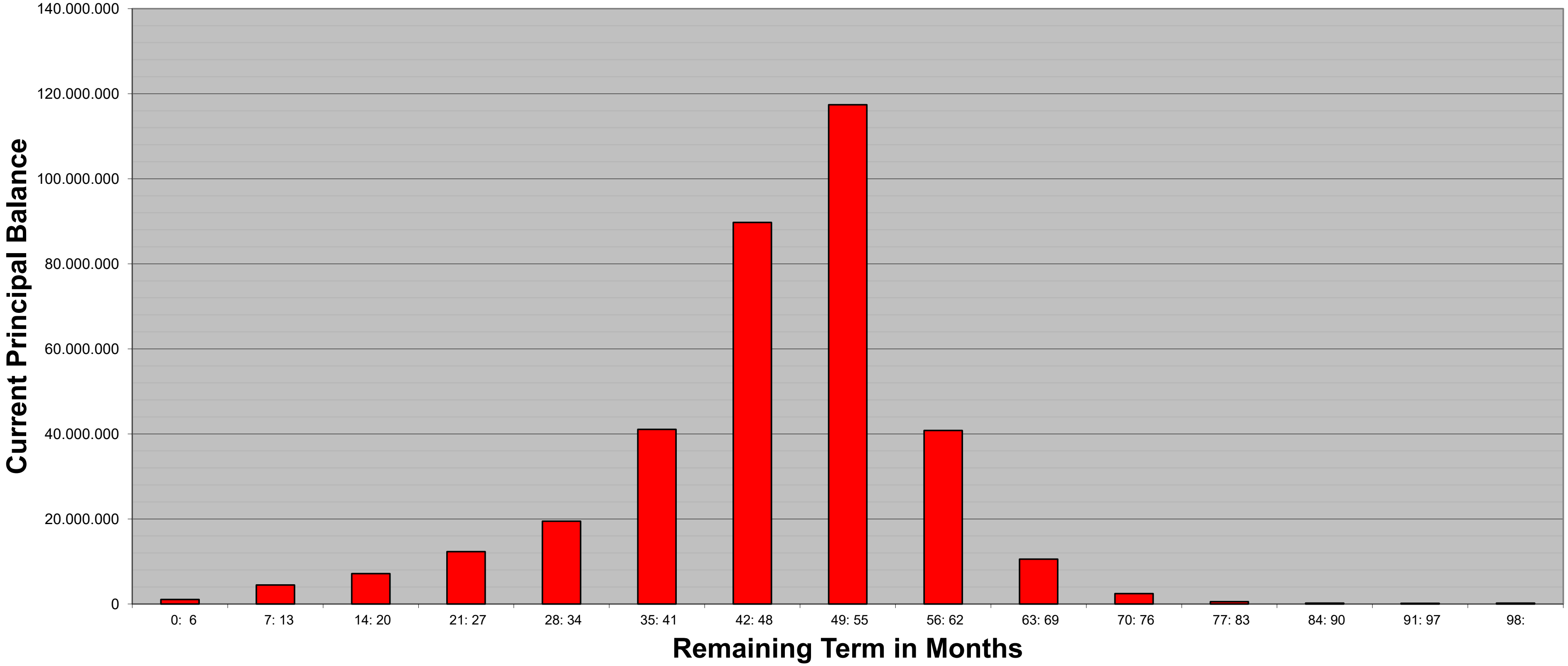
15.1 Remaining Term (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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16. Original Term

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

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	-6.738,32	0,00%	12	0,04%
21: 27	-15.693,26	0,00%	11	0,03%
28: 34	-5.719,80	0,00%	9	0,03%
35: 41	28.190,30	0,01%	118	0,36%
42: 48	125.245,57	0,04%	159	0,48%
49: 55	1.365.476,21	0,39%	1.659	5,05%
56: 62	7.223.621,40	2,08%	3.029	9,22%
63: 69	2.990.938,78	0,86%	640	1,95%
70: 76	13.451.522,21	3,87%	2.477	7,54%
77: 83	6.862.394,95	1,97%	731	2,22%
84: 90	50.434.175,70	14,51%	6.374	19,40%
91: 97	152.596.027,72	43,91%	11.237	34,20%
98:104	86.425.363,96	24,87%	5.378	16,37%
105:111	18.694.215,76	5,38%	760	2,31%
112:	7.331.735,88	2,11%	257	0,78%
Total	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**

Statistics

WA Original Term	94,39

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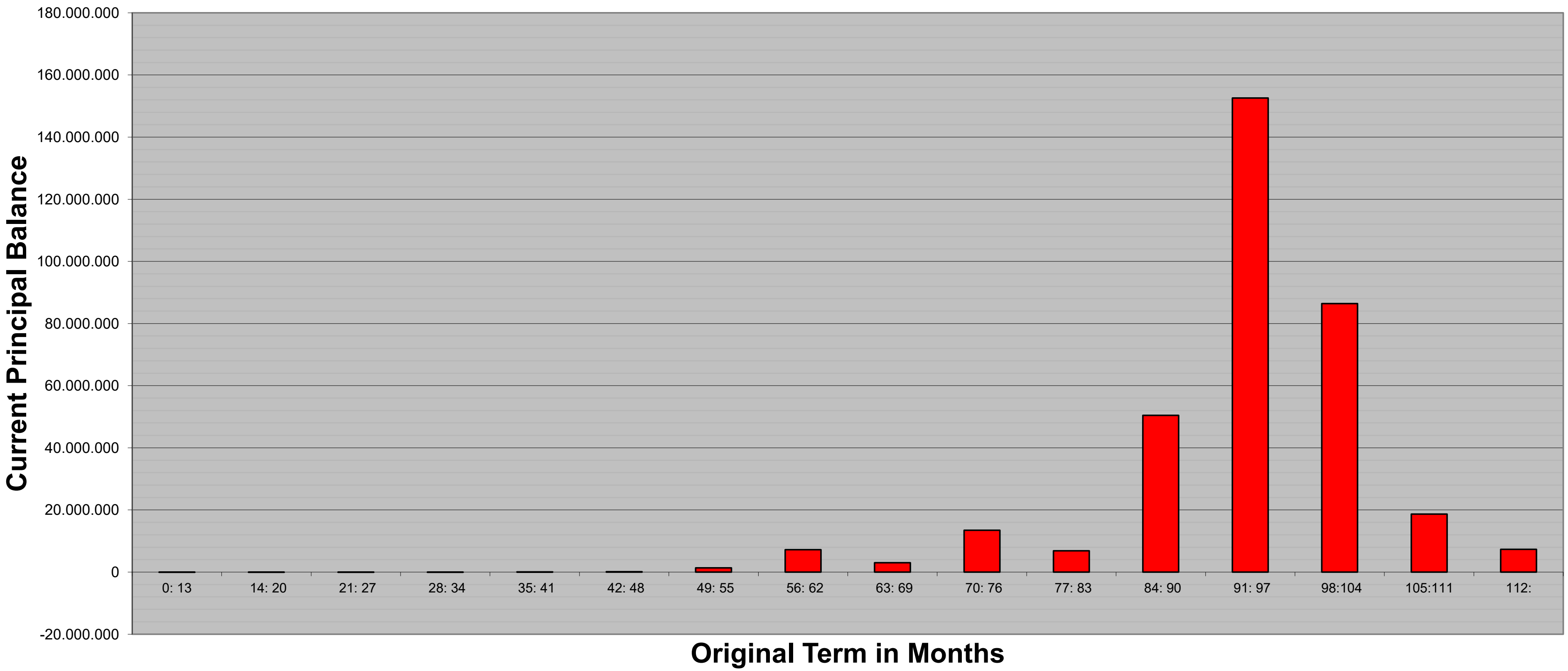
16.1 Original Term (Graph)

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		



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17. Loan Concentration

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

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	342.318.455,33	98,51%	31.958	97,26%	31.958	98,65%
2: 2	5.054.062,67	1,45%	834	2,54%	417	1,29%
3: 3	100.783,81	0,03%	45	0,14%	15	0,05%
4: 4	20.044,03	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	**347.493.345,84**	**100,00%**	**32.857**	**100,00%**	**32.395**	**100,00%**

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18. Amortisation Profile

Calculation Date		11.06.2026			
Payment Date		15.06.2026			
Period No		44			
Monthly Period		Jun 2026			
Interest Period	from	15.05.2026	to	15.06.2026	= 31 days
Collection Period	from	01.05.2026	to	31.05.2026	

Santander

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	347.493.345,84 €	51	14.604.291,17 €
2	339.732.683,89 €	52	12.206.093,02 €
3	331.940.276,46 €	53	10.389.430,37 €
4	324.176.153,99 €	54	8.792.463,06 €
5	316.444.115,37 €	55	7.403.853,21 €
6	308.721.370,95 €	56	6.187.166,03 €
7	301.004.039,22 €	57	5.141.440,59 €
8	293.309.269,07 €	58	4.211.766,98 €
9	285.642.061,28 €	59	3.413.698,63 €
10	277.983.653,71 €	60	2.747.344,50 €
11	270.363.307,09 €	61	2.197.087,49 €
12	262.783.805,48 €	62	1.748.996,59 €
13	255.227.032,72 €	63	1.393.425,29 €
14	247.702.062,68 €	64	1.144.319,78 €
15	240.213.945,91 €	65	950.413,87 €
16	232.777.440,38 €	66	784.242,56 €
17	225.398.732,42 €	67	648.460,70 €
18	218.030.106,87 €	68	542.671,87 €
19	210.677.581,19 €	69	460.453,18 €
20	203.348.962,72 €	70	392.422,58 €
21	196.041.394,13 €	71	335.884,75 €
22	188.759.115,06 €	72	290.038,71 €
23	181.511.105,59 €	73	253.094,80 €
24	174.305.298,82 €	74	220.975,48 €
25	167.133.929,50 €	75	196.904,86 €
26	160.008.903,67 €	76	177.311,39 €
27	152.925.880,21 €	77	160.795,12 €
28	145.899.119,77 €	78	145.410,19 €
29	138.924.129,93 €	79	132.259,23 €
30	131.967.057,17 €	80	119.634,49 €
31	125.038.155,66 €	81	109.294,85 €
32	118.172.072,99 €	82	99.623,38 €
33	111.367.863,89 €	83	90.830,62 €
34	104.617.170,64 €	84	82.915,51 €
35	97.953.633,34 €	85	75.811,60 €
36	91.413.647,11 €	86	69.004,42 €
37	85.004.457,18 €	87	62.159,37 €
38	78.731.751,66 €	88	55.558,80 €
39	72.634.841,91 €	89	49.710,84 €
40	66.705.090,53 €	90	44.669,69 €
41	60.959.323,61 €	91	39.600,94 €
42	55.300.325,16 €	92	35.314,74 €
43	49.729.777,19 €	93	31.605,55 €
44	44.362.583,63 €	94	27.874,90 €
45	39.214.162,74 €	95	24.122,67 €
46	34.235.083,24 €	96	21.040,57 €
47	29.517.370,50 €	97	17.939,78 €
48	25.122.045,55 €	98	15.511,70 €
49	21.122.714,19 €	99	13.067,53 €
50	17.565.502,88 €	100	10.607,16 €

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19. Priority of Payments + Transaction Costs

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

Pre-Enforcement Available Interest Amount

Interest Collections	+	1.624.464,76 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	222.996,26 €
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	+	12.655.516,66 €
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	=	14.502.977,68 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	11.273.906,73 €
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	+	52,77 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	292.977,43 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	11.566.936,93 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		14.502.977,68 €
Senior Expenses and Taxes	-	- €
Swap Interest Paymenst other than subordinated Payments	-	45.390,25 €
Interest on Class A Notes	-	466.300,80 €
Interest on Class B (If Most Senior Note or Class B PDL < 100%)	-	125.474,80 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	190.058,00 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	180.500,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	322.534,20 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	243.742,20 €
Liquidity Reserve Amount Replenishment (Part I)	-	12.636.000,00 €
Crediting the PDLs until cleared	-	292.977,43 €
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		11.566.936,93 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	11.566.936,93 €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	-	- €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class A	-	11.566.875,60 €
Full Redemption Class B - G (after Regulatory Change Event)	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class B	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class C	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class D	-	- €
On or after to Sequential Payment Trigger Event: Redemption Class E	-	- €
Redemption Class F Notes	-	- €
Mezzanine Loan Principal	-	- €
Redemption Class G Notes	-	- €
Transaction Account Remaining Amount	=	- €

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	- €								
Interest accrued for the Period	18.699.683,78 €	466.300,80 €	125.474,80 €	190.058,00 €	180.500,00 €	322.534,20 €	243.742,20 €	16.658.266,80 €	512.806,98 €
Cumulative Interest accrued	507.664.941,83 €	71.565.606,00 €	7.396.936,80 €	10.910.432,50 €	10.053.020,00 €	17.447.242,80 €	11.132.812,60 €	371.440.493,20 €	7.718.397,93 €
Interest Payments	1.528.610,00 €	466.300,80 €	125.474,80 €	190.058,00 €	180.500,00 €	322.534,20 €	243.742,20 €	- €	- €
Cumulative Interest Payments	128.506.050,70 €	71.565.606,00 €	7.396.936,80 €	10.910.432,50 €	10.053.020,00 €	17.447.242,80 €	11.132.812,60 €	- €	- €
Unpaid Interest for the Period	17.171.073,78 €	- €	- €	- €	- €	- €	- €	16.658.266,80 €	512.806,98 €
Cumulative Unpaid Interest	379.158.891,13 €	- €	- €	- €	- €	- €	- €	371.440.493,20 €	7.718.397,93 €
Liquidity Reserve Loan only: Outstanding Amount	21.667.900,40 €								21.667.900,40 €

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20. Retention

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
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For the purposes of compliance with the requirements of Article 6(3)(c) of the Securitisation Regulation, the Seller will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an ongoing basis for the life of the transaction, such net economic interest through an interest in randomly selected exposures.

Amount of randomly Selected Exposures	16.965.986,45 €

Openbank Deutschland AG
Santander-Platz 1
41061 Mönchengladbach

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21. Counterparties

Calculation Date		11.06.2026				
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Period No		44				
Monthly Period		Jun 2026				
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Collection Period	from	01.05.2026	to	31.05.2026		

Santander

		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Joint Lead Managers	**Banco Santander S.A.** Paseo de Pareda 9 - 12 39004 Santander Spain	A+	F1	STABLE	A1	P-1	STABLE	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A+	F1	STABLE	A1	P-1	NEG	performing
	UniCredit Bank AG Arabellastraße 12 81925 Munich Germany	A	F1	STABLE	A1	P-1	POS	performing
Corporate Administrator	**Circumference FS (Luxembourg) S.A.** 22 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
Luxembourg Listing Agent	**Bank of New York Mellon SA-NV/Luxembourg** 2-4 rue Eugène Ruppert L-2453 Luxembourg Grand Duchy of Luxembourg	AA+	F1+	STABLE	-	P-1	STABLE	performing
Principal Paying Agent, Calculation Agent, Cash Administrator, Interest Determination Agent & Back-Up Servicer Facilitator	**Bank of New York Mellon** One Canada Square London E14 5AL United Kingdom	AA+	F1+	STABLE	Aa2	P-1	STABLE	performing
Account Bank & Transaction Security Trustee	**Bank of New York Mellon** Messe Turm, Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main Germany	AA+	F1+	STABLE	Aa2	P-1	STABLE	performing
Interest Swap Counterparty:	**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 31.05.2026, data source: Bloomberg

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22. Issuer Information

Calculation Date		11.06.2026				
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Monthly Period		Jun 2026				
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Collection Period	from	01.05.2026	to	31.05.2026		

Santander

Deal Name:	**SC Germany Consumer 2022-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT CONSUMER 2022-1** 22 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg
LEI:	549300I0DV9V1WKUO071
Seller of the Receivables:	**Openbank Deutschland AG (formerly known as Santander Consumer Bank AG)** Santander-Platz 1 41061 Mönchengladbach Germany
Servicer Name:	**Openbank Deutschland AG (formerly known as Santander Consumer Bank AG)**
Reporting Entity:	**SC Germany S.A.** **operated by Openbank Deutschland AG (formerly known as Santander Consumer Bank AG)** eMail abs_ger@santander.de
SPV-Administrator:	**Circumference FS (Luxembourg) S.A.** 22 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg

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23. Swap Counterparty Data

Calculation Date		11.06.2026				
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Monthly Period		Jun 2026				
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Santander

Swap Counterparty

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

Rating Trigger & Current Ratings	Consequenses	Fitch: Long Term or Derivative Counterparty Rating	Fitch: Short Term	Fitch: Outlook	Moody's: Long Term (CRA)	Moody's: Short Term	Moody's: 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	356.157.079,84 €
Fixed Rate	2,1200%
Floating Rate (Euribor)	1,9720%
Net Swap Payments	45.390,25 €
Notional Amount next period	344.590.204,24 €

Swap Counterparty Details

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

Counterparty Replacement

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

Swap Collateral

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

Ratings as of 31.05.2026, data source: Bloomberg

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

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24. Openbank Deutschland AG

Calculation Date		11.06.2026				
Payment Date		15.06.2026				
Period No		44				
Monthly Period		Jun 2026				
Interest Period	from	15.05.2026	to	15.06.2026	=	31 days
Collection Period	from	01.05.2026	to	31.05.2026		

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	A2(cr)	P-1(cr)	STABLE
Open Bank S.A.	A+	F1	STABLE	A2(cr)	P-1(cr)	STABLE
Openbank Deutschland AG	A+	F1	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.05.2026, data source: Bloomberg

Calculation Date		11.06.2026				
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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.

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