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	10.07.2026				
Payment Date	14.07.2026				
Period No	45				
Monthly Period	Jul 2026				
Interest Period from	15.06.2026	to	14.07.2026	=	29 days
Collection Period from	01.06.2026	to	30.06.2026		

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1. Portfolio Information

Calculation Date	10.07.2026				
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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**32.857**	**347.493.345,84 €**	**359.983.159,07 €**
Scheduled Principal Payments		8.093.720,87 €	8.181.570,53 €
Prepayment Principal		3.352.132,97 €	3.092.336,20 €
Total Principal Collections		**11.445.853,84 €**	**11.273.906,73 €**
Total Interest Collections		**1.564.234,46 €**	**1.624.464,76 €**
Defaults		**982.563,64 €**	**1.215.906,50 €**
Replenishment Amount		**- €**	**- €**
End of Period		**335.064.928,36 €**	**347.493.345,84 €**
Purchase Shortfall Amount		**28,89 €**	**61,33 €**
Total Assets (End of Period)	**32.037**	**335.064.957,25 €**	**347.493.407,17 €**
Current Prepayment Rate (annualised)		11,0%	
Current Poolfactor		35,8%	

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Period No		45				
Monthly Period		Jul 2026				
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Collection Period	from	01.06.2026	to	30.06.2026		

1.1 Portfolio Information per period

Santander

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%
45	347.493.345,84 €	8.093.720,87 €	3.352.132,97 €	11.445.853,84 €	10,98%
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2. Reserve Accounts

Calculation Date		10.07.2026				
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Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	3,4%	12.658.595,98 €	
Cash Outflow		12.658.595,98 €	
of which Liquidity Reserve Excess Amount		22.595,98 €	
Cash Inflow		12.636.000,00 €	
End of Period	3,5%	12.636.000,00 €	
Required Liquidity Reserve Amount	3,5%	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%
45	**347.493.345,84 €**	2.622.446,53 €	2.164.000,16 €	1.610.577,85 €	2.063.008,73 €	**97,57%**	0,75%	0,62%	0,46%	0,59%
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3.2 Default Data

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Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
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Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	982.563,64 €	
Current Period Recoveries	2.915.349,58 €	
Current Period Net Default	- 1.932.785,94 €	
New Number of Defaulted Contracts		83
Cumulative Default		
Cumulative Gross Default	82.173.492,08 €	
Cumulative Recoveries	9.208.752,85 €	
Cumulative Net Losses	72.964.739,23 €	
Total Number of Defaulted Contracts		5.230

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	2.837.966,23 €
Class F Amount debited to the PDL	982.563,64 €
Class F Amount credited to the PDL	3.046.406,92 €
Class F PDL EoP	774.122,95 €
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		10.07.2026				
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Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

Santander

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%
45	5.230	982.563,64 €	82.173.492,08 €	1.356.346.723,37 €	6,06%	2.915.349,58 €	9.208.752,85 €	72.964.739,23 €	5,38%	-0,54%
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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	10.07.2026				
Payment Date	14.07.2026				
Period No	45				
Monthly Period	Jul 2026				
Interest Period from	15.06.2026	to	14.07.2026	=	29 days
Collection Period from	01.06.2026	to	30.06.2026		

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	-	

	Minimum-Trigger	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			**30.06.2026** 5,38%	
Debit balance PDL		20.000.000,00 €	28.774.122,95 €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		33,51%	
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	10.07.2026			
Payment Date	14.07.2026			
Period No	45			
Monthly Period	Jul 2026			
Interest Period from	15.06.2026	to	14.07.2026	= 29 days
Collection Period from	01.06.2026	to	30.06.2026	

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	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 €
Replenishment	- €							
Amortisation	14.492.293,20 €							
Redemption per Class		14.492.293,20 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.916,97 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	358.097.911,04 €	176.587.387,20 €	30.858.286,80 €	38.572.858,50 €	28.052.988,00 €	35.767.559,70 €	20.258.830,84 €	28.000.000,00 €
Current Tranching		49,3%	8,6%	10,8%	7,8%	10,0%	5,7%	7,8%
Current Pool Factor	0,36	0,23	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	2,129%	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	29							
Principal Outstanding per Note Beginning of Period		25.275,09 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		**1.916,97 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		23.358,12 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Interest accrued for the period	**-**	**435.456,00 €**	**- 121.281,60 €**	**- 182.677,00 €**	**- 172.400,00 €**	**- 306.249,90 €**	**- 230.581,00 €**	**- 17.022.314,40 €**
Interest Payment		**435.456,00 €**	**121.281,60 €**	**182.677,00 €**	**172.400,00 €**	**306.249,90 €**	**230.581,00 €**	**- €**
Interest Payment per Note		**57,60 €**	**275,64 €**	**332,14 €**	**431,00 €**	**600,49 €**	**886,85 €**	**- €**

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	51,1%	41,9%	30,3%	22,0%	11,3%	5,3%	-3,1%

* Last rating action as of 31.05.2026

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6. Original Principal Balance

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	678.974,95	0,10%	514	1,60%
2000: 3999	6.254.850,95	0,93%	2.171	6,78%
4000: 5999	13.862.389,10	2,06%	2.826	8,82%
6000: 7999	18.533.670,39	2,75%	2.682	8,37%
8000: 9999	17.971.474,85	2,67%	2.034	6,35%
10000: 11999	28.134.191,08	4,18%	2.652	8,28%
12000: 13999	21.266.391,52	3,16%	1.661	5,18%
14000: 15999	26.976.147,52	4,00%	1.798	5,61%
16000: 17999	19.675.017,04	2,92%	1.165	3,64%
18000: 19999	20.185.254,71	3,00%	1.071	3,34%
20000: 21999	35.042.063,49	5,20%	1.701	5,31%
22000: 23999	21.962.147,92	3,26%	960	3,00%
24000: 25999	31.898.223,35	4,73%	1.280	4,00%
26000: 27999	22.938.388,98	3,40%	855	2,67%
28000: 29999	21.438.191,67	3,18%	741	2,31%
30000: 31999	35.186.678,55	5,22%	1.150	3,59%
32000: 33999	18.309.101,66	2,72%	558	1,74%
34000: 35999	22.586.160,11	3,35%	647	2,02%
36000: 37999	18.553.537,05	2,75%	503	1,57%
38000: 39999	15.034.521,68	2,23%	386	1,20%
40000: 41999	23.816.223,26	3,53%	586	1,83%
42000: 43999	15.092.386,53	2,24%	352	1,10%
44000: 45999	17.899.099,55	2,66%	398	1,24%
46000: 47999	13.480.554,44	2,00%	287	0,90%
48000: 49999	13.293.209,78	1,97%	272	0,85%
50000: 51999	25.199.652,20	3,74%	501	1,56%
52000: 53999	13.383.045,92	1,99%	253	0,79%
54000: 55999	13.518.084,86	2,01%	246	0,77%
56000: 57999	9.405.908,07	1,40%	165	0,52%
58000: 59999	9.955.533,78	1,48%	169	0,53%
60000: 61999	17.396.514,37	2,58%	288	0,90%
62000: 63999	9.695.922,92	1,44%	154	0,48%
64000: 65999	9.478.603,58	1,41%	146	0,46%
66000: 67999	6.158.107,58	0,91%	92	0,29%
68000: 69999	6.197.290,53	0,92%	90	0,28%
70000: 71999	9.160.351,77	1,36%	130	0,41%
72000: 73999	5.396.962,34	0,80%	74	0,23%
74000: 75999	13.868.636,89	2,06%	185	0,58%
76000: 77999	3.388.834,70	0,50%	44	0,14%
78000: 79999	5.206.166,37	0,77%	66	0,21%
80000: 81999	3.069.766,10	0,46%	38	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	1.825.403,96	0,27%	21	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	**673.756.639,76**	**100,00%**	**32.037**	**100,00%**

Statistics	**in EUR**
Average Amount	21.030,58

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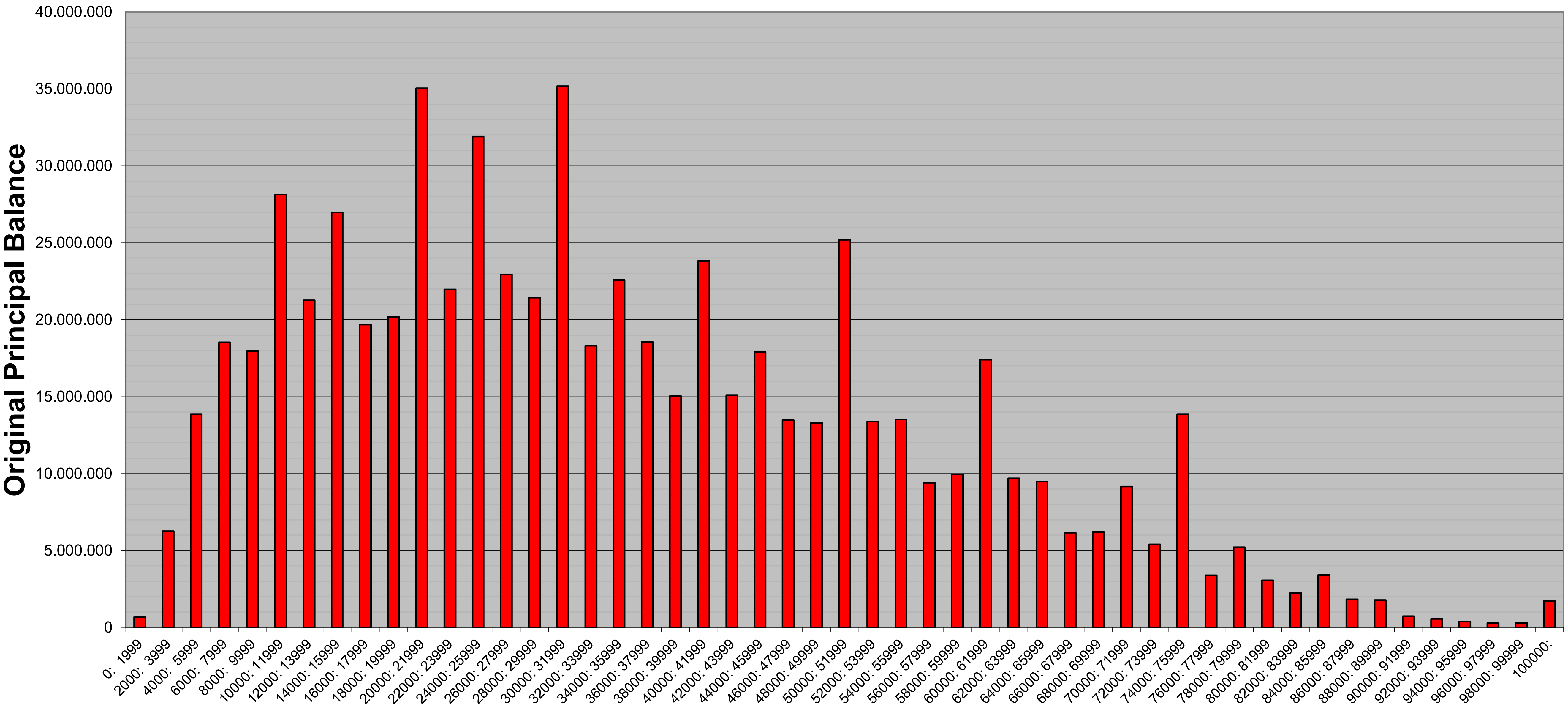
6.1 Original PB (Graph)

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		



Openbank Deutschland AG
Santander-Platz 1
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7. Current Principal Balance

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

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	5.326.662,54	1,59%	5.625	17,56%
2000: 3999	14.155.536,84	4,22%	4.780	14,92%
4000: 5999	19.372.259,98	5,78%	3.904	12,19%
6000: 7999	19.372.125,24	5,78%	2.786	8,70%
8000: 9999	21.009.160,36	6,27%	2.349	7,33%
10000:11999	22.922.334,85	6,84%	2.091	6,53%
12000:13999	23.112.428,53	6,90%	1.776	5,54%
14000:15999	22.054.657,40	6,58%	1.472	4,59%
16000:17999	21.464.611,61	6,41%	1.265	3,95%
18000:19999	17.989.341,03	5,37%	950	2,97%
20000:21999	17.386.327,44	5,19%	829	2,59%
22000:23999	15.646.730,38	4,67%	682	2,13%
24000:25999	14.975.180,24	4,47%	599	1,87%
26000:27999	15.762.414,25	4,70%	586	1,83%
28000:29999	14.066.350,66	4,20%	486	1,52%
30000:31999	11.287.723,99	3,37%	364	1,14%
32000:33999	9.733.458,56	2,90%	295	0,92%
34000:35999	9.157.424,73	2,73%	262	0,82%
36000:37999	7.648.601,29	2,28%	207	0,65%
38000:39999	7.728.090,72	2,31%	198	0,62%
40000:41999	5.248.274,68	1,57%	128	0,40%
42000:43999	3.688.620,83	1,10%	86	0,27%
44000:45999	4.012.792,40	1,20%	89	0,28%
46000:47999	2.911.620,96	0,87%	62	0,19%
48000:49999	1.807.015,22	0,54%	37	0,12%
50000:51999	1.732.940,23	0,52%	34	0,11%
52000:53999	1.375.088,66	0,41%	26	0,08%
54000:55999	879.704,73	0,26%	16	0,05%
56000:57999	1.136.721,99	0,34%	20	0,06%
58000:59999	649.267,05	0,19%	11	0,03%
60000:61999	550.606,74	0,16%	9	0,03%
62000:63999	252.990,64	0,08%	4	0,01%
64000:65999	0,00	0,00%	0	0,00%
66000:67999	134.544,58	0,04%	2	0,01%
68000:69999	68.218,60	0,02%	1	0,00%
70000:71999	141.593,95	0,04%	2	0,01%
72000:73999	0,00	0,00%	0	0,00%
74000:75999	148.586,67	0,04%	2	0,01%
76000:77999	154.919,79	0,05%	2	0,01%
78000:79999	0,00	0,00%	0	0,00%
80000:	0,00	0,00%	0	0,00%
Total	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**

Statistics	**in EUR**
Average Amount	10.458,69

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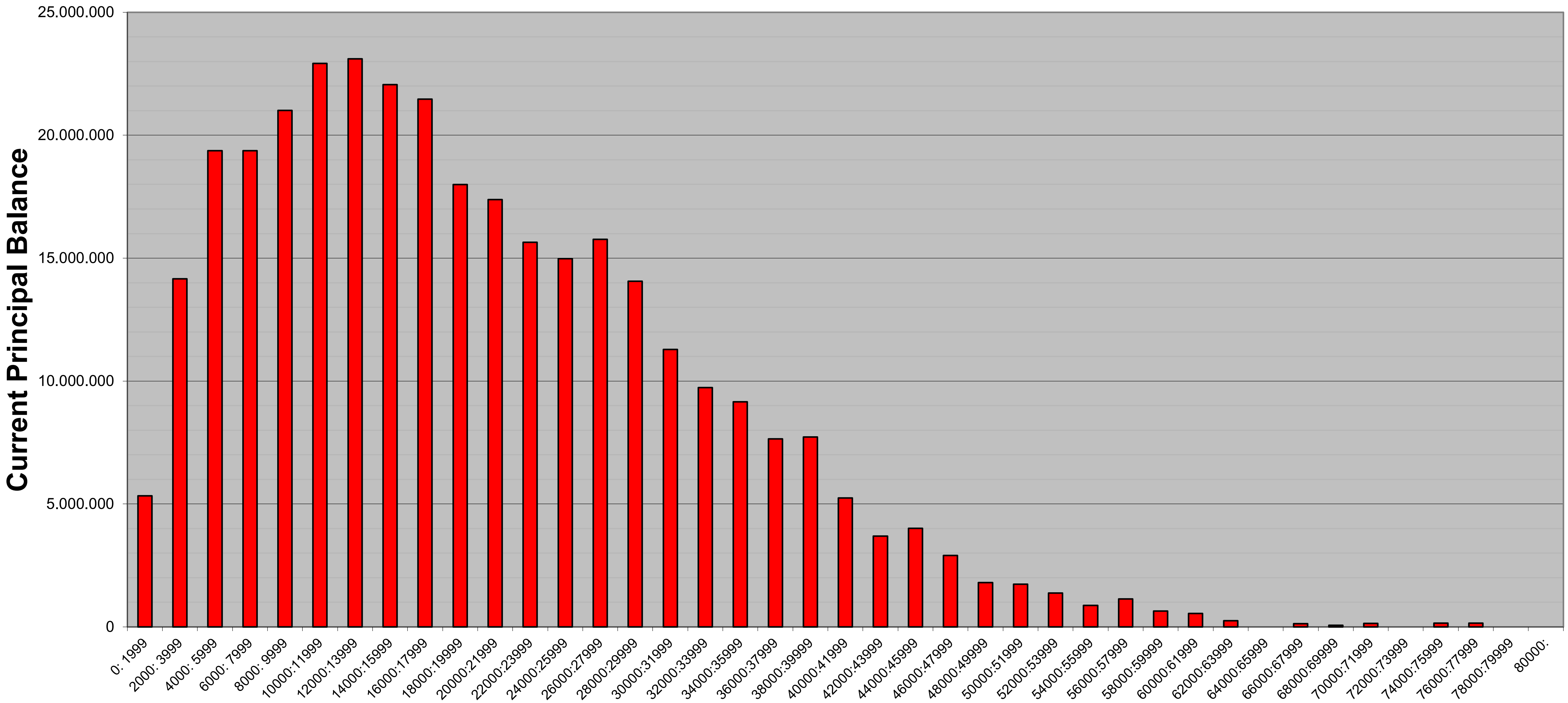
7.1 Current PB (Graph)

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		



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Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

8. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	77.647,11	0,0232%	1
2	77.272,68	0,0231%	1
3	74.366,93	0,0222%	1
4	74.219,74	0,0222%	1
5	70.812,25	0,0211%	1
6	70.781,70	0,0211%	1
7	68.218,60	0,0204%	1
8	67.910,28	0,0203%	1
9	66.634,30	0,0199%	1
10	63.760,32	0,0190%	1
11	63.588,37	0,0190%	1
12	63.587,21	0,0190%	1
13	62.054,74	0,0185%	1
14	61.896,29	0,0185%	1
15	61.688,43	0,0184%	1
16	61.660,47	0,0184%	1
17	61.345,51	0,0183%	1
18	61.300,10	0,0183%	1
19	61.001,84	0,0182%	1
20	60.681,10	0,0181%	1
21	60.576,07	0,0181%	1
22	60.456,93	0,0180%	1
23	59.672,56	0,0178%	1
24	59.652,32	0,0178%	1
25	59.335,02	0,0177%	1
	1.630.120,87	**0,4865%**	**25**

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9. Geographical Distribution

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

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State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	44.542.951,55	13,29%	3.964	12,37%
Bavaria	46.910.182,72	14,00%	4.370	13,64%
Berlin	13.349.346,17	3,98%	1.261	3,94%
Brandenburg	12.635.079,01	3,77%	1.252	3,91%
Bremen	2.861.940,09	0,85%	262	0,82%
Hamburg	6.500.850,20	1,94%	592	1,85%
Hesse	25.705.460,95	7,67%	2.358	7,36%
Lower Saxony	32.976.082,36	9,84%	3.224	10,06%
Mecklenburg-Western Pomerania	9.966.361,44	2,97%	988	3,08%
North Rhine-Westphalia	71.333.144,95	21,29%	6.823	21,30%
Rhineland-Palatinate	16.819.654,91	5,02%	1.617	5,05%
Saarland	5.825.538,58	1,74%	506	1,58%
Saxony	12.953.257,34	3,87%	1.422	4,44%
Saxony-Anhalt	11.006.057,08	3,28%	1.141	3,56%
Schleswig-Holstein	11.196.264,60	3,34%	1.169	3,65%
Thuringia	9.068.756,46	2,71%	979	3,06%
n/a	1.413.999,95	0,42%	109	0,34%
Total	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**

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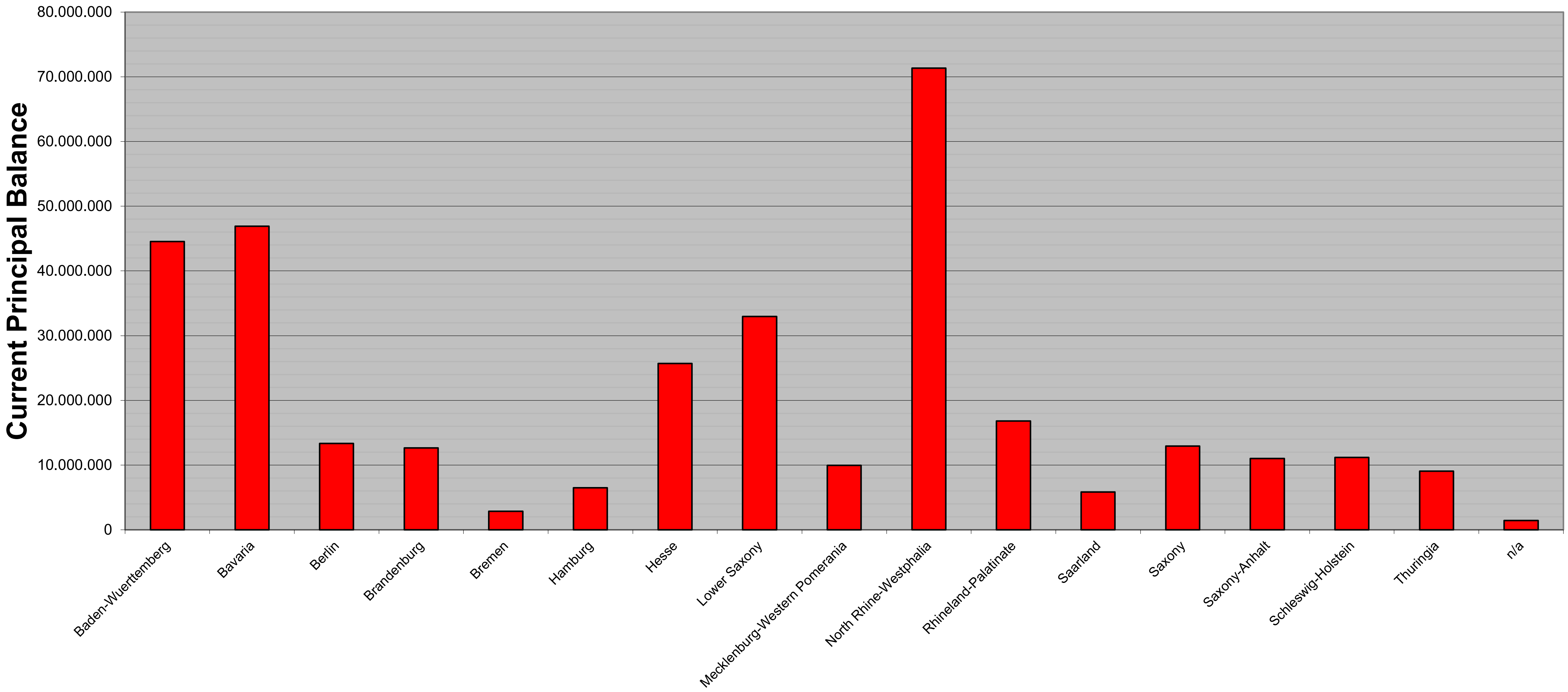
9.1 Geographical Distribution (Graph)

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		



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10. Collateral

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	7.246.431,66	2,16%	373	1,16%
unsecured	327.818.496,70	97,84%	31.664	98,84%
Total	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**

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11. Insurances

Calculation Date		10.07.2026			
Payment Date		14.07.2026			
Period No		45			
Monthly Period		Jul 2026			
Interest Period	from	15.06.2026	to	14.07.2026	= 29 days
Collection Period	from	01.06.2026	to	30.06.2026	

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	147.688.541,71	44,08%	15.435	48,18%
Yes	187.376.386,65	55,92%	16.602	51,82%
Total	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**

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12. Payment Methods

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	313.296.563,62	93,50%	30.267	94,48%
Other	21.768.364,74	6,50%	1.770	5,52%
Total	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	88.915.565,29	26,54%	8.346	26,05%
1st of month	246.149.363,07	73,46%	23.691	73,95%
Total	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**

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13. Effective Interest Rate

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

*Yield Range**	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	137.773,15	0,04%	154	0,48%
1: 1	3.473.700,15	1,04%	584	1,82%
2: 2	59.273.222,85	17,69%	6.102	19,05%
3: 3	40.145.366,90	11,98%	3.980	12,42%
4: 4	38.805.153,63	11,58%	3.812	11,90%
5: 5	43.547.234,26	13,00%	3.965	12,38%
6: 6	64.200.636,55	19,16%	5.695	17,78%
7: 7	49.425.571,27	14,75%	4.314	13,47%
8: 8	24.341.293,89	7,26%	2.116	6,60%
9: 9	8.392.807,08	2,50%	908	2,83%
10:10	2.375.299,64	0,71%	268	0,84%
11:11	678.933,25	0,20%	91	0,28%
12:12	231.444,71	0,07%	39	0,12%
13:	36.491,03	0,01%	9	0,03%
Total	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**

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

*runs from .00 to .99

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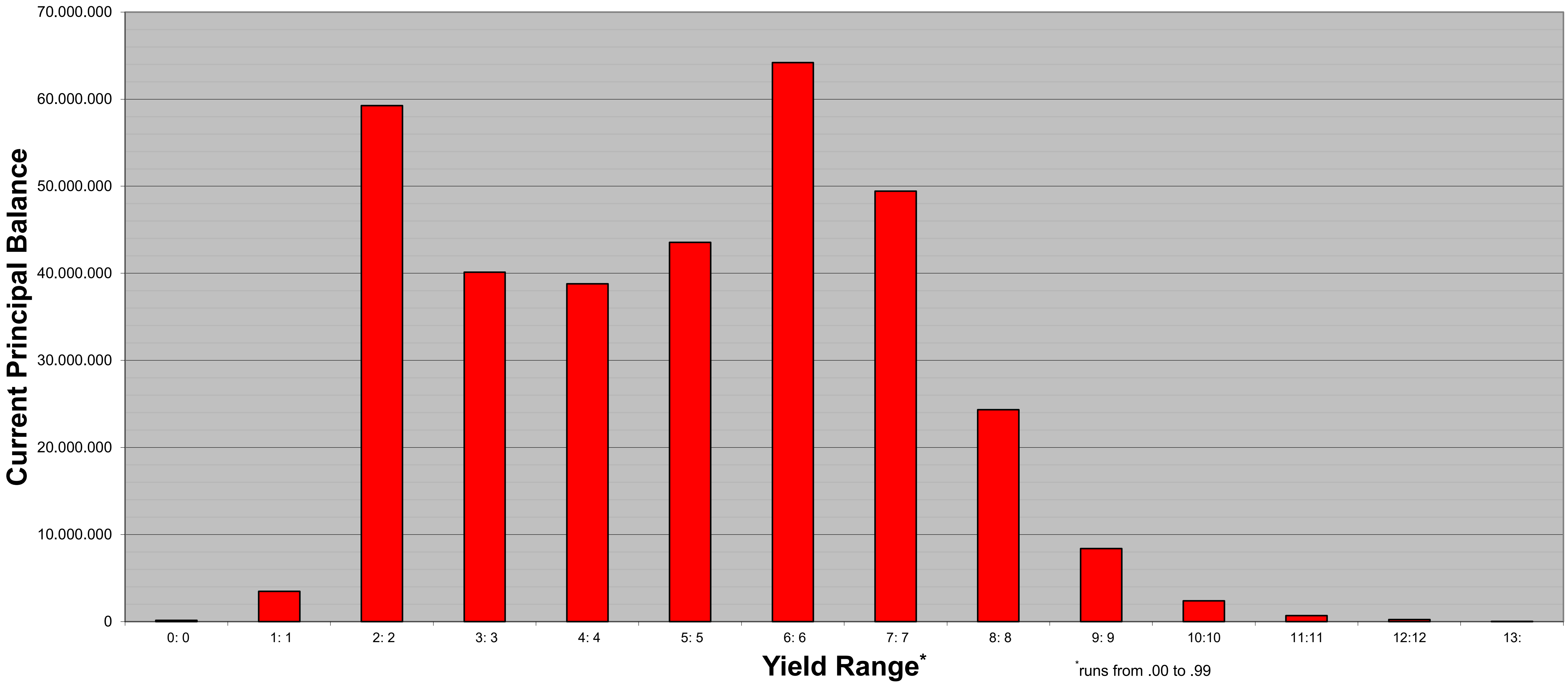
13.1 Effective Interest Rate (Graph)

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		



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14. Seasoning

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

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	0,00	0,00%	0	0,00%
33:35	2.205.858,53	0,66%	223	0,70%
36:38	12.549.425,26	3,75%	1.062	3,31%
39:41	17.931.886,97	5,35%	1.598	4,99%
42:44	15.553.148,04	4,64%	1.456	4,54%
45:47	54.377.439,87	16,23%	5.445	17,00%
48:50	110.885.353,86	33,09%	9.880	30,84%
51:53	73.054.420,19	21,80%	6.759	21,10%
54:56	31.239.238,39	9,32%	3.534	11,03%
57:59	9.942.274,35	2,97%	1.124	3,51%
60:62	3.375.597,70	1,01%	396	1,24%
63:65	2.259.330,73	0,67%	280	0,87%
66:68	1.206.585,39	0,36%	169	0,53%
69:71	309.188,33	0,09%	62	0,19%
72:74	47.363,45	0,01%	12	0,04%
75:77	72.388,29	0,02%	16	0,05%
78:80	22.912,73	0,01%	10	0,03%
81:	32.516,28	0,01%	11	0,03%
Total	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**

Statistics

WA Seasoning	49,06

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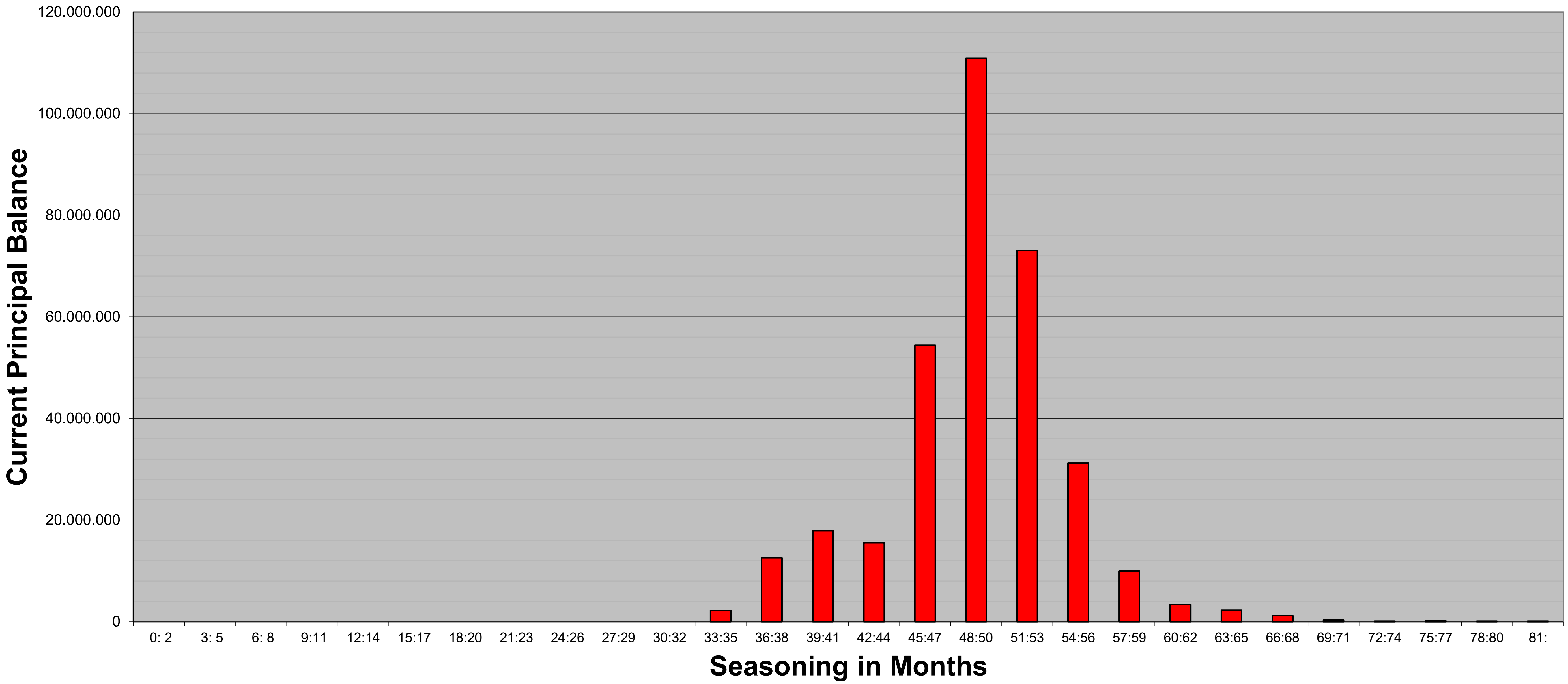
14.1 Seasoning (Graph)

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

Santander



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15. Remaining Term

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	1.094.318,91	0,33%	1.921	6,00%
7: 13	4.652.555,70	1,39%	2.142	6,69%
14: 20	6.813.174,35	2,03%	1.720	5,37%
21: 27	11.591.721,30	3,46%	2.074	6,47%
28: 34	22.419.864,25	6,69%	2.981	9,30%
35: 41	42.853.349,88	12,79%	4.720	14,73%
42: 48	104.730.722,57	31,26%	7.678	23,97%
49: 55	92.806.605,34	27,70%	6.208	19,38%
56: 62	36.760.720,85	10,97%	2.140	6,68%
63: 69	8.114.616,32	2,42%	341	1,06%
70: 76	2.210.920,67	0,66%	77	0,24%
77: 83	470.841,39	0,14%	17	0,05%
84: 90	234.782,78	0,07%	9	0,03%
91: 97	121.645,30	0,04%	4	0,01%
98:	189.088,75	0,06%	5	0,02%
Total	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**

Statistics

WA Remaining Term	45,52

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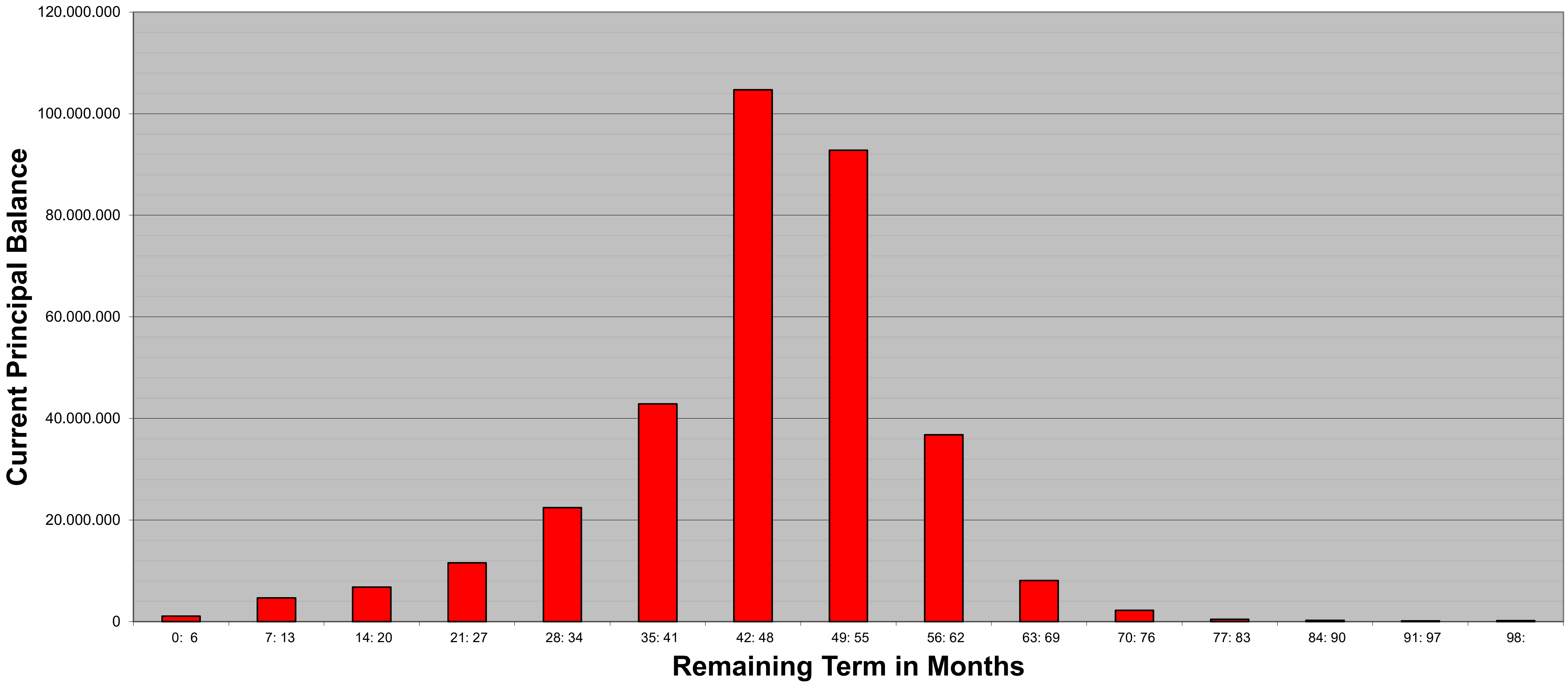
15.1 Remaining Term (Graph)

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

Santander



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Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

16. Original Term

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	-6.058,54	0,00%	8	0,02%
35: 41	8.618,71	0,00%	80	0,25%
42: 48	108.125,67	0,03%	138	0,43%
49: 55	1.079.182,06	0,32%	1.367	4,27%
56: 62	6.513.323,35	1,94%	2.961	9,24%
63: 69	2.768.290,95	0,83%	619	1,93%
70: 76	12.722.785,00	3,80%	2.445	7,63%
77: 83	6.551.182,63	1,96%	720	2,25%
84: 90	48.471.988,66	14,47%	6.295	19,65%
91: 97	147.117.226,53	43,91%	11.042	34,47%
98:104	84.043.420,07	25,08%	5.321	16,61%
105:111	17.938.320,31	5,35%	741	2,31%
112:	7.778.365,76	2,32%	271	0,85%
Total	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**

Statistics

WA Original Term	94,57

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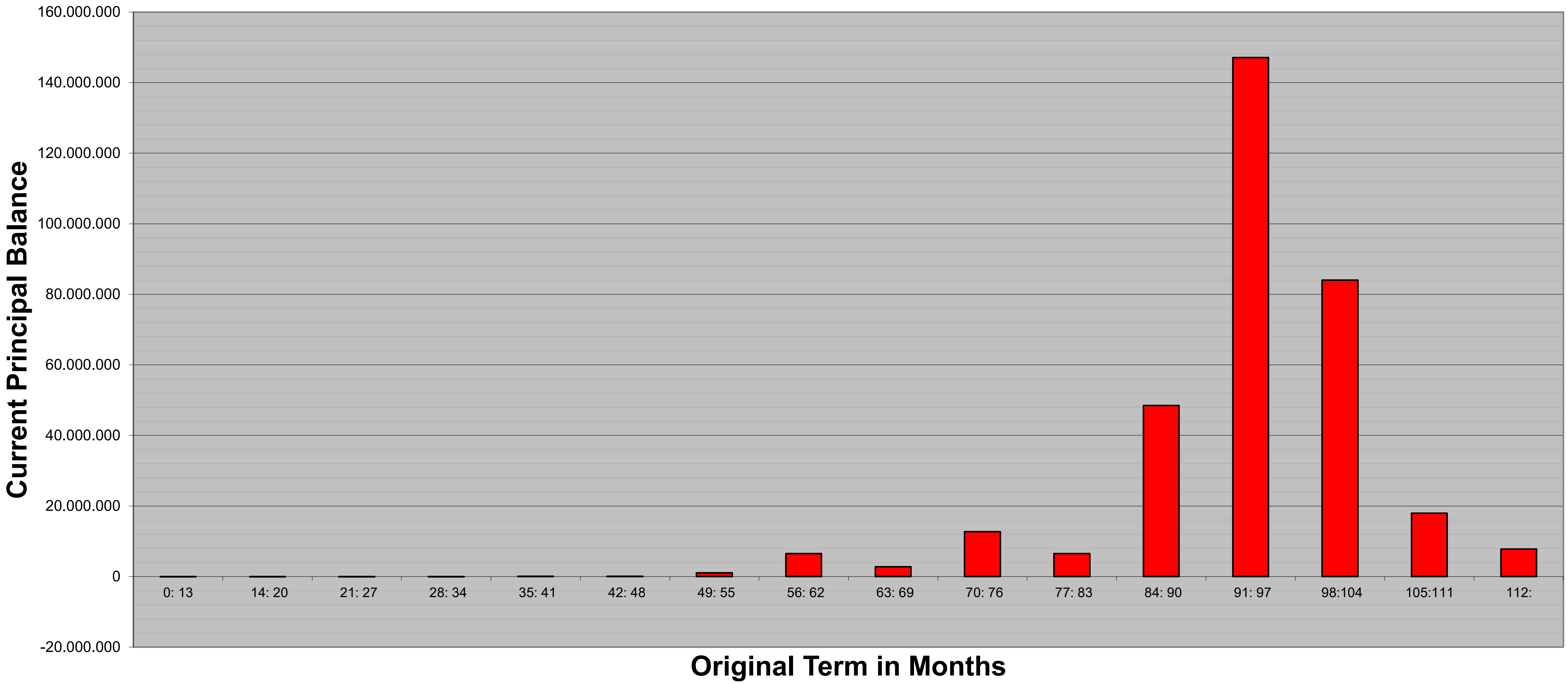
16.1 Original Term (Graph)

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		



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17. Loan Concentration

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

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	330.089.216,77	98,52%	31.165	97,28%	31.165	98,66%
2: 2	4.860.665,31	1,45%	810	2,53%	405	1,28%
3: 3	95.741,57	0,03%	42	0,13%	14	0,04%
4: 4	19.304,71	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	**335.064.928,36**	**100,00%**	**32.037**	**100,00%**	**31.589**	**100,00%**

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18. Amortisation Profile

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

Santander

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	**335.064.928,36 €**	51	**12.193.548,69 €**
2	**327.433.544,79 €**	52	**10.401.399,30 €**
3	**319.781.134,32 €**	53	**8.821.650,65 €**
4	**312.162.216,54 €**	54	**7.446.102,04 €**
5	**304.550.218,04 €**	55	**6.241.105,66 €**
6	**296.944.859,72 €**	56	**5.202.150,35 €**
7	**289.361.285,56 €**	57	**4.278.965,88 €**
8	**281.804.762,47 €**	58	**3.487.862,63 €**
9	**274.257.455,41 €**	59	**2.826.565,32 €**
10	**266.749.293,05 €**	60	**2.276.190,42 €**
11	**259.282.034,23 €**	61	**1.822.719,12 €**
12	**251.836.518,18 €**	62	**1.458.526,94 €**
13	**244.421.667,65 €**	63	**1.200.604,57 €**
14	**237.041.201,09 €**	64	**1.001.245,38 €**
15	**229.710.442,77 €**	65	**834.743,50 €**
16	**222.436.405,82 €**	66	**696.802,12 €**
17	**215.172.360,38 €**	67	**587.942,05 €**
18	**207.924.557,66 €**	68	**500.436,88 €**
19	**200.701.519,06 €**	69	**426.750,54 €**
20	**193.497.709,47 €**	70	**365.396,27 €**
21	**186.319.174,73 €**	71	**313.711,37 €**
22	**179.173.964,08 €**	72	**270.828,95 €**
23	**172.068.370,26 €**	73	**235.677,33 €**
24	**164.997.918,15 €**	74	**209.141,77 €**
25	**157.972.742,30 €**	75	**186.764,67 €**
26	**150.988.264,41 €**	76	**168.056,52 €**
27	**144.058.288,93 €**	77	**151.288,11 €**
28	**137.180.600,61 €**	78	**136.862,51 €**
29	**130.320.862,11 €**	79	**123.279,33 €**
30	**123.488.653,02 €**	80	**112.734,29 €**
31	**116.718.092,77 €**	81	**102.851,51 €**
32	**110.008.872,98 €**	82	**93.846,64 €**
33	**103.352.089,81 €**	83	**85.717,74 €**
34	**96.781.210,27 €**	84	**78.398,39 €**
35	**90.331.122,96 €**	85	**71.368,78 €**
36	**84.010.012,39 €**	86	**64.299,71 €**
37	**77.825.366,48 €**	87	**57.190,92 €**
38	**71.809.836,03 €**	88	**50.831,16 €**
39	**65.960.875,84 €**	89	**45.563,39 €**
40	**60.289.833,94 €**	90	**40.266,35 €**
41	**54.704.607,50 €**	91	**35.759,37 €**
42	**49.209.794,39 €**	92	**31.827,69 €**
43	**43.915.468,13 €**	93	**27.872,88 €**
44	**38.833.615,86 €**	94	**24.121,02 €**
45	**33.921.408,03 €**	95	**21.039,16 €**
46	**29.269.722,06 €**	96	**17.938,61 €**
47	**24.935.428,04 €**	97	**15.510,72 €**
48	**20.988.611,17 €**	98	**13.066,75 €**
49	**17.478.257,07 €**	99	**10.606,58 €**
50	**14.558.989,09 €**	100	**8.480,93 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

Pre-Enforcement Available Interest Amount

Interest Collections	+	1.564.234,46 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	2.915.349,58 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	- €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	12.658.595,98 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	2.498,28 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts paid to the Issuer	+	- €
Available Interest Amount	=	17.140.678,30 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	11.445.853,84 €
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	+	61,33 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	3.046.406,92 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	14.492.322,09 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		17.140.678,30 €
Senior Expenses and Taxes	-	9.625,88 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	435.456,00 €
Interest on Class B (If Most Senior Note or Class B PDL < 100%)	-	121.281,60 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	182.677,00 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	172.400,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	306.249,90 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	230.581,00 €
Liquidity Reserve Amount Replenishment (Part I)	-	12.636.000,00 €
Crediting the PDLs until cleared	-	3.046.406,92 €
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		14.492.322,09 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	14.492.322,09 €
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	-	14.492.293,20 €
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	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	9.625,88 €								
Interest accrued for the Period	19.001.221,58 €	435.456,00 €	121.281,60 €	182.677,00 €	172.400,00 €	306.249,90 €	230.581,00 €	17.022.314,40 €	530.261,68 €
Cumulative Interest accrued	526.666.163,41 €	72.001.062,00 €	7.518.218,40 €	11.093.109,50 €	10.225.420,00 €	17.753.492,70 €	11.363.393,60 €	388.462.807,60 €	8.248.659,61 €
Interest Payments	1.448.645,50 €	435.456,00 €	121.281,60 €	182.677,00 €	172.400,00 €	306.249,90 €	230.581,00 €	- €	- €
Cumulative Interest Payments	129.954.696,20 €	72.001.062,00 €	7.518.218,40 €	11.093.109,50 €	10.225.420,00 €	17.753.492,70 €	11.363.393,60 €	- €	- €
Unpaid Interest for the Period	17.552.576,08 €	- €	- €	- €	- €	- €	- €	17.022.314,40 €	530.261,68 €
Cumulative Unpaid Interest	396.711.467,21 €	- €	- €	- €	- €	- €	- €	388.462.807,60 €	8.248.659,61 €
Liquidity Reserve Loan only: Outstanding Amount	21.667.900,40 €								21.667.900,40 €

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20. Retention

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
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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	16.310.422,44 €

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21. Counterparties

Calculation Date		10.07.2026					
Payment Date		14.07.2026					
Period No		45					
Monthly Period		Jul 2026					
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days	
Collection Period	from	01.06.2026	to	30.06.2026			

		Fitch			Moody's			Counterparty status
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
Joint Lead Managers	**Banco Santander S.A.** Paseo de Pareda 9 - 12 39004 Santander Spain	A+	F1	STABLE	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 GmbH 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 30.06.2026, data source: Bloomberg

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22. Issuer Information

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

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		10.07.2026				
Payment Date		14.07.2026				
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Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

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	344.590.204,24 €
Fixed Rate	2,1200%
Floating Rate (Euribor)	2,1290%
Net Swap Payments	- 2.498,28 €
Notional Amount next period	330.097.911,04 €

Swap Counterparty Details

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

Counterparty Replacement

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

Swap Collateral

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

Ratings as of 30.06.2026, data source: Bloomberg

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

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24. Openbank Deutschland AG

Calculation Date		10.07.2026				
Payment Date		14.07.2026				
Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

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 30.06.2026, data source: Bloomberg

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25. Glossary

Calculation Date		10.07.2026				
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Period No		45				
Monthly Period		Jul 2026				
Interest Period	from	15.06.2026	to	14.07.2026	=	29 days
Collection Period	from	01.06.2026	to	30.06.2026		

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.