

SC Germany Consumer 2022-1

Monthly Investor Report



GlobalCapital
EUROPEAN SECURITIZATION
AWARDS 2022

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of the Year

Santander Germany

WINNER

2022

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Santander

SC Germany Consumer 2022-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

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1. Portfolio Information



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period from	14.08.2026	to	14.09.2026	=	31 days
Collection Period from	01.08.2026	to	31.08.2026		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	31.227	322.010.304,33 €	335.064.928,36 €
Scheduled Principal Payments		7.521.902,10 €	8.039.583,71 €
Prepayment Principal		3.142.741,92 €	3.763.918,32 €
Total Principal Collections		10.664.644,02 €	11.803.502,03 €
Total Interest Collections		1.447.852,28 €	1.507.700,38 €
Defaults		1.331.237,51 €	1.251.122,00 €
Replenishment Amount		- €	- €
End of Period		310.014.422,80 €	322.010.304,33 €
Purchase Shortfall Amount		51,84 €	5,96 €
Total Assets (End of Period)	30.429	310.014.474,64 €	322.010.310,29 €
Current Prepayment Rate (annualised)		11,1%	
Current Poolfactor		33,5%	

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1.1 Portfolio Information per period



Calculation Date	10.09.2026			
Payment Date	14.09.2026			
Period No	47			
Monthly Period	Sep 2026			
Interest Period	from	14.08.2026	to	14.09.2026 = 31 days
Collection Period	from	01.08.2026	to	31.08.2026

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 €	13.882.490,24 €	13.593.526,90 €	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	999.580.040,79 €	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	757.456.818,62 €	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 €	6.762.847,27 €	17.008.646,63 €	13,82%
33	530.411.090,53 €	9.984.900,61 €	6.033.884,47 €	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	401.586.385,39 €	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%
46	335.064.928,36 €	8.039.583,71 €	3.763.918,32 €	11.803.502,03 €	12,68%
47	322.010.304,33 €	7.521.902,10 €	3.142.741,92 €	10.664.644,02 €	11,10%
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2. Reserve Accounts



Calculation Date	10.09.2026				
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Collection Period from	01.08.2026	to	31.08.2026		

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	3,7%	12.659.652,33 €	
Cash Outflow		12.659.652,33 €	
of which Liquidity Reserve Excess Amount		23.652,33 €	
Cash Inflow		12.636.000,00 €	
End of Period	3,8%	12.636.000,00 €	
Required Liquidity Reserve Amount	3,8%	12.636.000,00 €	

Commingling Reserve

	in %		Trigger Event y/n
Beginning of Period		n/a	no
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	

Set-Off Reserve

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

In case of Rating Trigger breach: Set-Off Reserve Required Amount

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3.1 Delinquency Data



Calculation Date	10.09.2026			
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Interest Period	from	14.08.2026	to	14.09.2026
Collection Period	from	01.08.2026	to	31.08.2026
				= 31 days

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	999.999.997,09 €	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 €	1.198.265,92 €	98,99%	0,09%	0,23%	0,28%	0,42%
6	999.999.997,55 €	2.543.997,92 €	3.376.601,62 €	2.436.455,51 €	2.844.720,69 €	98,89%	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 €	3.290.640,07 €	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	944.735.206,34 €	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 €	3.830.134,43 €	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 €	5.126.597,96 €	98,02%	0,47%	0,48%	0,42%	0,61%
20	805.209.422,55 €	3.499.175,30 €	1.293.454,40 €	5.462.911,96 €	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	685.245.597,54 €	3.390.577,89 €	1.391.601,05 €	3.919.207,71 €	5.636.907,70 €	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 €	1.160.188,51 €	3.542.024,69 €	2.790.788,79 €	5.065.861,92 €	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	512.919.477,97 €	3.785.568,70 €	1.331.682,34 €	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	445.053.437,97 €	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	385.906.234,09 €	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 €	2.063.098,73 €	97,57%	0,75%	0,62%	0,46%	0,59%
46	335.064.928,36 €	2.496.679,47 €	851.815,49 €	1.985.510,98 €	3.332.562,16 €	97,42%	0,75%	0,25%	0,59%	0,99%
47	322.010.304,33 €	990.817,99 €	2.274.702,24 €	1.683.218,94 €	3.280.689,32 €	97,44%	0,31%	0,71%	0,52%	1,02%
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3.2 Default Data



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from 14.08.2026	to 14.09.2026	=	31 days	
Collection Period	from 01.08.2026	to 31.08.2026			

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.331.237,51 €	
Current Period Recoveries	165.890,43 €	
Current Period Net Default	1.165.347,08 €	
New Number of Defaulted Contracts		95
Cumulative Default		
Cumulative Gross Default	84.755.851,59 €	
Cumulative Recoveries	9.529.184,61 €	
Cumulative Net Losses	75.226.666,98 €	
Total Number of Defaulted Contracts		5.413

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	1.850.101,11 €
Class F Amount debited to the PDL	1.331.237,51 €
Class F Amount credited to the PDL	144.085,06 €
Class F PDL EoP	3.037.253,56 €
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	10.09.2026	
Payment Date	14.09.2026	
Period No	47	
Monthly Period	Sep 2026	
Interest Period	from 14.08.2026	to 14.09.2026
Collection Period	from 01.08.2026	to 31.08.2026
	= 31 days	

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		0,00 €	0,00 €	1.025.743.483 €	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	1.687.952,86 €	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 €	4.067.002,27 €	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 €	1.260.838.751,68 €	0,79%	25.687,07 €	84.366,79 €	9.839.749,70 €	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	1.294	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 €	2,38%	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 €	48.005.937,38 €	3,61%	0,29%
27	3.178	1.838.786,74 €	52.595.292,04 €	1.356.346.723,37 €	3,88%	250.083,51 €	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%	179.384,09 €	2.625.703,04 €	57.984.125,66 €	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 €	63.183.828,36 €	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 €	64.630.827,46 €	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%	1362.999,31 €	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%	179.087,73 €	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%
46	5.318	1.251.122,00 €	83.424.614,08 €	1.356.346.723,37 €	6,15%	154.541,33 €	9.363.294,18 €	74.061.319,90 €	5,46%	0,32%
47	5.413	1.331.237,51 €	84.755.851,59 €	1.356.346.723,37 €	6,25%	165.890,43 €	9.529.184,61 €	75.226.666,98 €	5,55%	0,35%
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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	10.09.2026
Payment Date	14.09.2026
Period No	47
Monthly Period	Sep 2026
Interest Period from	14.08.2026 to 14.09.2026 = 31 days
Collection Period from	01.08.2026 to 31.08.2026

	Current Transaction Status			Amortising
Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,50%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		85,00	-	
		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				
Period before previous period		100.000.000,00 €	-	
Previous period		100.000.000,00 €	-	
Current period		100.000.000,00 €	-	
Termination/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				yes
Cumulative Net Loss Ratio		Maximum-Trigger	30.09.2024	
- from the Payment Date in Nov 2023 until (and including) the Payment Date in Oct 2024		3,25%	3,35%	
- current Value			31.08.2026	
			5,55%	
Debit balance PDL		20.000.000,00 €	31.037.253,56 €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		31,00%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,35%	n/a	
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Termination Event or Servicer Termination Event				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to or on 30 September 2023		2,00%	-	
Purchase Shortfall Event				
Termination Event or Servicer Termination Event				
Event of Default / Termination Event, as defined in the Interest Rate Swap				
Any debit of class G PDL equal to or higher than 0.25% on two consecutive Payment Dates				
Previous period		0,25%	-	
Current period			-	

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

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5. Outstanding Notes

Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period from	14.08.2026	to	14.09.2026	=	31 days
Collection Period from	01.08.2026	to	31.08.2026		



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	346.119.242,24 €	164.608.718,40 €	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	10.808.683,20 €							
Redemption per Class		10.808.683,20 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.429,72 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	335.310.559,04 €	153.800.035,20 €	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		45,9%	9,2%	11,5%	8,4%	10,7%	6,0%	8,4%
Current Pool Factor	0,34	0,20	0,70	0,70	0,70	0,70	0,78	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	2,185%	1mE+70bp	1mE+275bp	1mE+375bp	1mE+550bp	1mE+850bp	1mE+1200bp	1614bp
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31							
Principal Outstanding per Note Beginning of Period		21.773,64 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		1.429,72 €	- €	- €	- €	- €	- €	- €
Principal Outstanding per Note End of Period		20.343,92 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Interest accrued for the period	-	408.920,40 €	-	197.136,50 €	-	329.097,90 €	-	17.800.619,20 €
Interest Payment		408.920,40 €	131.133,20 €	197.136,50 €	185.644,00 €	329.097,90 €	247.457,60 €	- €
Interest Payment per Note		54,09 €	298,03 €	358,43 €	464,11 €	645,29 €	951,76 €	- €

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	54,5%	44,5%	32,1%	23,0%	11,5%	4,9%	-4,1%

* Last rating action as of 31.05.2026

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6. Original Principal Balance



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

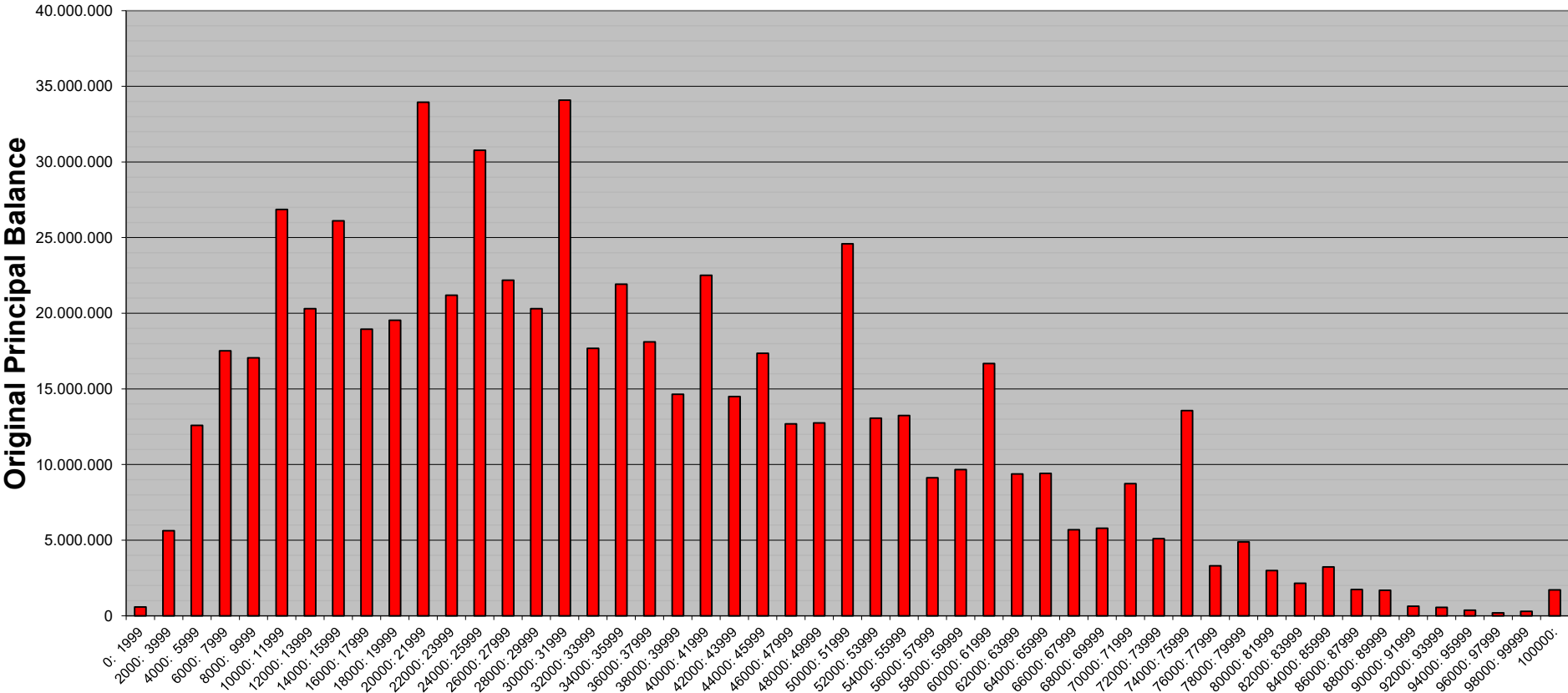
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	588.365,36	0,09%	446	1,47%
2000: 3999	5.623.635,51	0,87%	1.945	6,39%
4000: 5999	12.591.840,02	1,94%	2.567	8,44%
6000: 7999	17.517.080,34	2,70%	2.534	8,33%
8000: 9999	17.049.402,86	2,63%	1.930	6,34%
10000: 11999	26.860.187,14	4,15%	2.531	8,32%
12000: 13999	20.301.476,59	3,13%	1.586	5,21%
14000: 15999	26.115.769,10	4,03%	1.740	5,72%
16000: 17999	18.953.919,60	2,93%	1.122	3,69%
18000: 19999	19.542.990,95	3,02%	1.037	3,41%
20000: 21999	33.947.993,45	5,24%	1.648	5,42%
22000: 23999	21.188.081,50	3,27%	926	3,04%
24000: 25999	30.777.105,45	4,75%	1.235	4,06%
26000: 27999	22.183.206,30	3,43%	827	2,72%
28000: 29999	20.303.605,57	3,14%	702	2,31%
30000: 31999	34.086.815,79	5,26%	1.114	3,66%
32000: 33999	17.683.379,37	2,73%	539	1,77%
34000: 35999	21.922.436,19	3,39%	628	2,06%
36000: 37999	18.108.329,10	2,80%	491	1,61%
38000: 39999	14.645.291,33	2,26%	376	1,24%
40000: 41999	22.514.706,15	3,48%	554	1,82%
42000: 43999	14.493.388,49	2,24%	338	1,11%
44000: 45999	17.360.331,97	2,68%	386	1,27%
46000: 47999	12.683.606,76	1,96%	270	0,89%
48000: 49999	12.753.820,12	1,97%	261	0,86%
50000: 51999	24.596.466,92	3,80%	489	1,61%
52000: 53999	13.065.926,71	2,02%	247	0,81%
54000: 55999	13.243.574,46	2,04%	241	0,79%
56000: 57999	9.123.748,15	1,41%	160	0,53%
58000: 59999	9.661.251,69	1,49%	164	0,54%
60000: 61999	16.672.009,98	2,57%	276	0,91%
62000: 63999	9.381.368,69	1,45%	149	0,49%
64000: 65999	9.413.603,58	1,45%	145	0,48%
66000: 67999	5.689.998,55	0,88%	85	0,28%
68000: 69999	5.784.711,46	0,89%	84	0,28%
70000: 71999	8.737.222,17	1,35%	124	0,41%
72000: 73999	5.105.846,19	0,79%	70	0,23%
74000: 75999	13.568.211,04	2,10%	181	0,59%
76000: 77999	3.311.483,80	0,51%	43	0,14%
78000: 79999	4.891.103,81	0,76%	62	0,20%
80000: 81999	2.988.782,19	0,46%	37	0,12%
82000: 83999	2.156.457,69	0,33%	26	0,09%
84000: 85999	3.229.604,30	0,50%	38	0,12%
86000: 87999	1.738.003,92	0,27%	20	0,07%
88000: 89999	1.691.359,11	0,26%	19	0,06%
90000: 91999	635.096,81	0,10%	7	0,02%
92000: 93999	558.153,42	0,09%	6	0,02%
94000: 95999	378.120,57	0,06%	4	0,01%
96000: 97999	193.128,28	0,03%	2	0,01%
98000: 99999	295.906,86	0,05%	3	0,01%
100000:	1.717.325,73	0,27%	14	0,05%
Total	647.625.231,09	100,00%	30.429	100,00%

Statistics in EUR	
Average Amount	21.283,16

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6.1 Original PB (Graph)

Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	



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7. Current Principal Balance



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

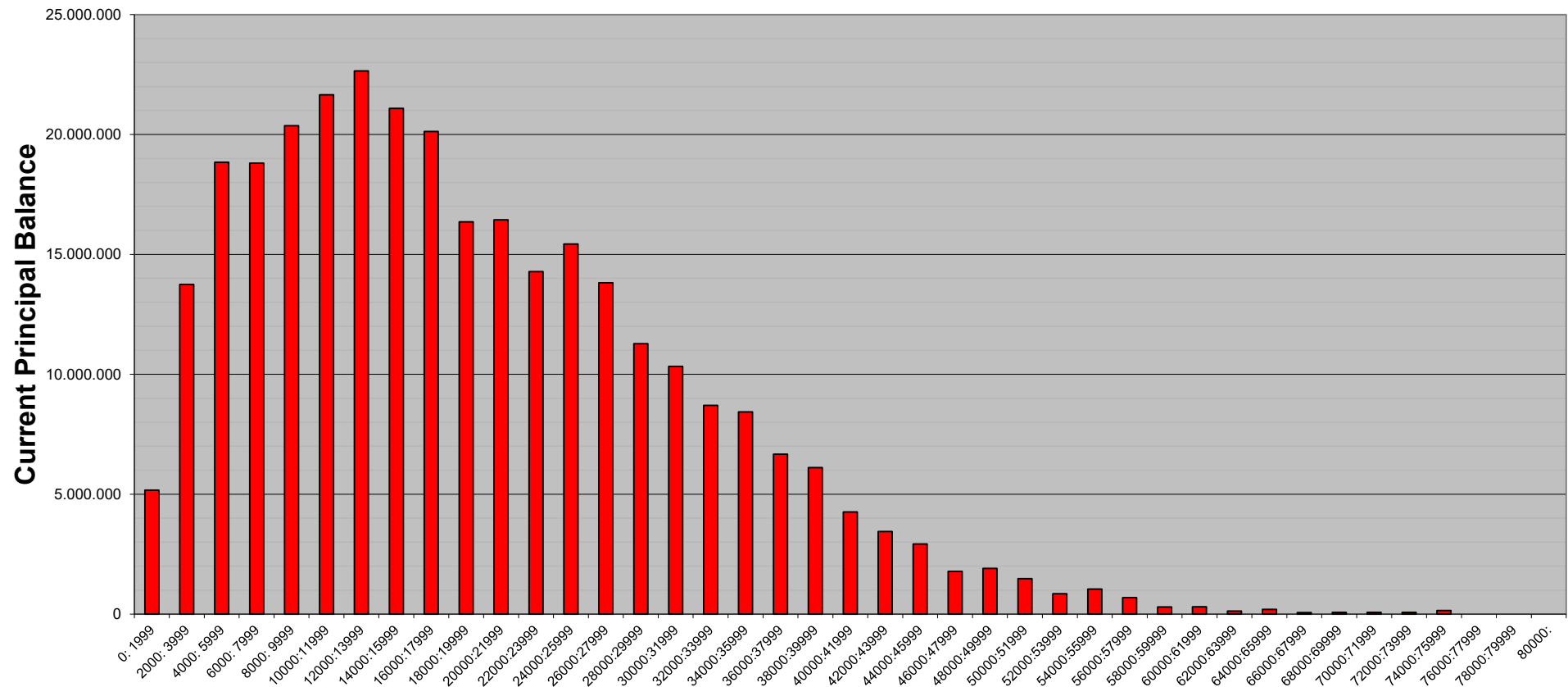
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	5.169.325,12	1,67%	5.273	17,33%
2000: 3999	13.748.390,16	4,43%	4.664	15,33%
4000: 5999	18.841.782,22	6,08%	3.806	12,51%
6000: 7999	18.807.319,41	6,07%	2.702	8,88%
8000: 9999	20.366.775,29	6,57%	2.276	7,48%
10000:11999	21.657.612,38	6,99%	1.981	6,51%
12000:13999	22.648.324,70	7,31%	1.747	5,74%
14000:15999	21.090.419,55	6,80%	1.408	4,63%
16000:17999	20.121.719,84	6,49%	1.186	3,90%
18000:19999	16.357.760,93	5,28%	861	2,83%
20000:21999	16.445.168,32	5,30%	785	2,58%
22000:23999	14.281.545,88	4,61%	622	2,04%
24000:25999	15.431.314,91	4,98%	617	2,03%
26000:27999	13.813.971,47	4,46%	512	1,68%
28000:29999	11.275.099,84	3,64%	390	1,28%
30000:31999	10.330.879,29	3,33%	334	1,10%
32000:33999	8.700.608,60	2,81%	264	0,87%
34000:35999	8.432.105,49	2,72%	241	0,79%
36000:37999	6.666.950,83	2,15%	180	0,59%
38000:39999	6.106.238,54	1,97%	157	0,52%
40000:41999	4.258.746,26	1,37%	104	0,34%
42000:43999	3.444.791,91	1,11%	80	0,26%
44000:45999	2.923.164,30	0,94%	65	0,21%
46000:47999	1.779.094,19	0,57%	38	0,12%
48000:49999	1.907.381,72	0,62%	39	0,13%
50000:51999	1.477.775,28	0,48%	29	0,10%
52000:53999	849.957,35	0,27%	16	0,05%
54000:55999	1.045.874,73	0,34%	19	0,06%
56000:57999	683.913,33	0,22%	12	0,04%
58000:59999	296.499,34	0,10%	5	0,02%
60000:61999	305.101,97	0,10%	5	0,02%
62000:63999	124.992,76	0,04%	2	0,01%
64000:65999	194.179,71	0,06%	3	0,01%
66000:67999	67.806,33	0,02%	1	0,00%
68000:69999	69.037,17	0,02%	1	0,00%
70000:71999	71.158,37	0,02%	1	0,00%
72000:73999	72.422,63	0,02%	1	0,00%
74000:75999	149.212,68	0,05%	2	0,01%
76000:77999	0,00	0,00%	0	0,00%
78000:79999	0,00	0,00%	0	0,00%
80000:	0,00	0,00%	0	0,00%
Total	310.014.422,80	100,00%	30.429	100,00%

Statistics in EUR	
Average Amount	10.188,12

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7.1 Current PB (Graph)

Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	



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8. Borrower Concentration



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	74.759,85	0,0241%	1
2	74.452,83	0,0240%	1
3	72.422,63	0,0234%	1
4	71.158,37	0,0230%	1
5	69.037,17	0,0223%	1
6	67.806,33	0,0219%	1
7	65.512,69	0,0211%	1
8	64.511,32	0,0208%	1
9	64.155,70	0,0207%	1
10	62.585,66	0,0202%	1
11	62.407,10	0,0201%	1
12	61.775,19	0,0199%	1
13	61.433,52	0,0198%	1
14	61.285,66	0,0198%	1
15	60.439,66	0,0195%	1
16	60.167,94	0,0194%	1
17	59.768,88	0,0193%	1
18	59.657,72	0,0192%	1
19	59.316,13	0,0191%	1
20	59.108,46	0,0191%	1
21	58.648,15	0,0189%	1
22	57.970,47	0,0187%	1
23	57.650,71	0,0186%	1
24	57.374,94	0,0185%	1
25	57.267,45	0,0185%	1
	1.580.674,53	0,5099%	25

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9. Geographical Distribution



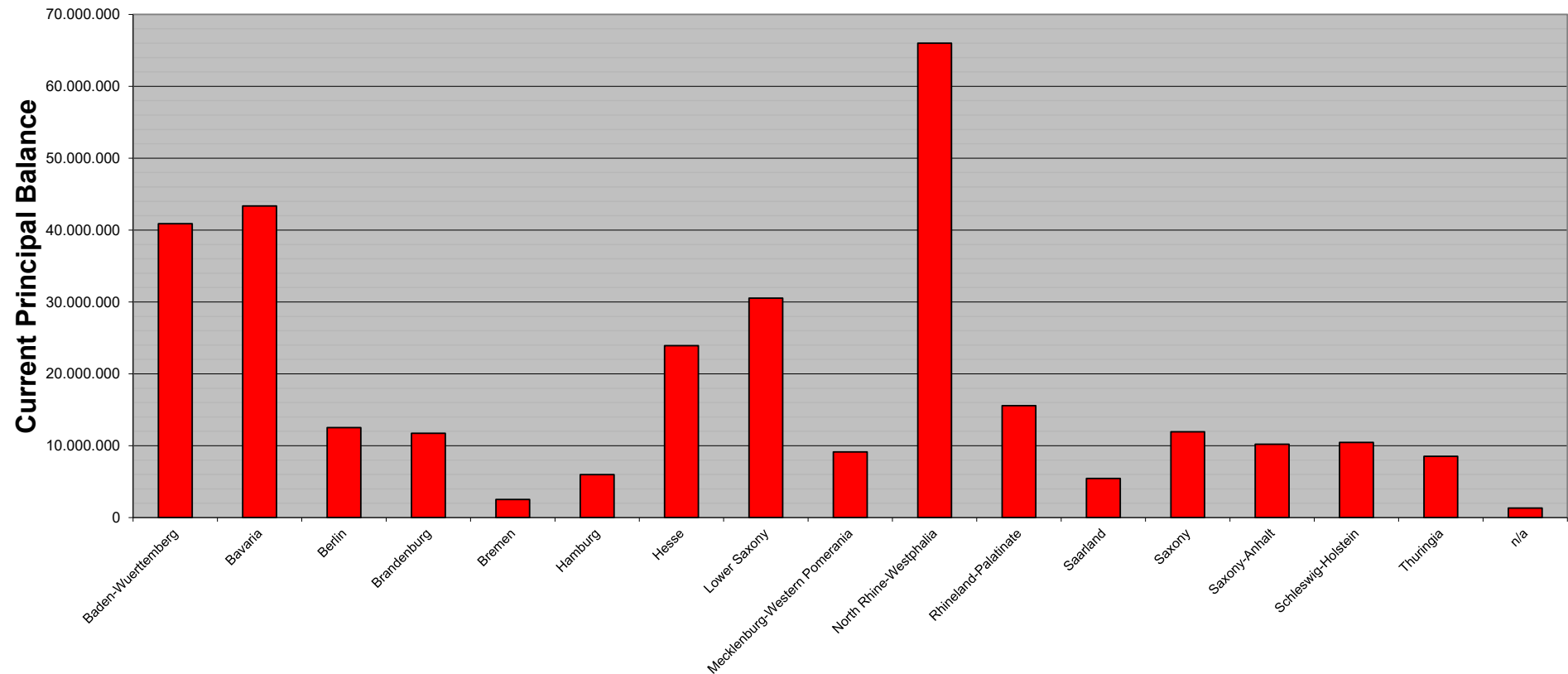
Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from 14.08.2026	to	14.09.2026	=	31 days
Collection Period	from 01.08.2026	to	31.08.2026		

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	40.889.441,45	13,19%	3.756	12,34%
Bavaria	43.344.733,98	13,98%	4.140	13,61%
Berlin	12.512.499,57	4,04%	1.199	3,94%
Brandenburg	11.733.987,07	3,78%	1.195	3,93%
Bremen	2.511.503,95	0,81%	246	0,81%
Hamburg	5.990.969,33	1,93%	557	1,83%
Hesse	23.913.334,74	7,71%	2.258	7,42%
Lower Saxony	30.540.544,97	9,85%	3.061	10,06%
Mecklenburg-Western Pomerania	9.133.018,02	2,95%	928	3,05%
North Rhine-Westphalia	66.007.837,26	21,29%	6.487	21,32%
Rhineland-Palatinate	15.561.823,72	5,02%	1.527	5,02%
Saarland	5.435.356,17	1,75%	480	1,58%
Saxony	11.937.728,97	3,85%	1.348	4,43%
Saxony-Anhalt	10.201.455,70	3,29%	1.089	3,58%
Schleswig-Holstein	10.462.297,76	3,37%	1.116	3,67%
Thuringia	8.519.857,93	2,75%	937	3,08%
n/a	1.318.032,21	0,43%	105	0,35%
Total	310.014.422,80	100,00%	30.429	100,00%

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9.1 Geographical Distribution (Graph)

Calculation Date	10.09.2026					
Payment Date	14.09.2026					
Period No	47					
Monthly Period	Sep 2026					
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



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10. Collateral



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

<i>Collateral</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
secured	6.492.090,12	2,09%	347	1,14%
unsecured	303.522.332,68	97,91%	30.082	98,86%
Total	310.014.422,80	100,00%	30.429	100,00%

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11. Insurances



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	136.879.731,58	44,15%	14.633	48,09%
Yes	173.134.691,22	55,85%	15.796	51,91%
Total	310.014.422,80	100,00%	30.429	100,00%

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12. Payment Methods



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	289.270.552,31	93,31%	28.694	94,30%
Other	20.743.870,49	6,69%	1.735	5,70%
Total	310.014.422,80	100,00%	30.429	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	82.487.583,81	26,61%	7.944	26,11%
1st of month	227.526.838,99	73,39%	22.485	73,89%
Total	310.014.422,80	100,00%	30.429	100,00%

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13. Effective Interest Rate



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	154.466,17	0,05%	194	0,64%
1: 1	3.244.370,41	1,05%	577	1,90%
2: 2	55.017.343,93	17,75%	5.931	19,49%
3: 3	37.061.141,70	11,95%	3.828	12,58%
4: 4	35.686.506,77	11,51%	3.485	11,45%
5: 5	40.303.341,24	13,00%	3.676	12,08%
6: 6	59.497.592,56	19,19%	5.401	17,75%
7: 7	45.649.511,83	14,72%	4.092	13,45%
8: 8	22.534.162,70	7,27%	2.009	6,60%
9: 9	7.789.062,60	2,51%	856	2,81%
10:10	2.211.404,07	0,71%	253	0,83%
11:11	641.402,19	0,21%	83	0,27%
12:12	189.185,13	0,06%	36	0,12%
13:	34.931,50	0,01%	8	0,03%
Total	310.014.422,80	100,00%	30.429	100,00%

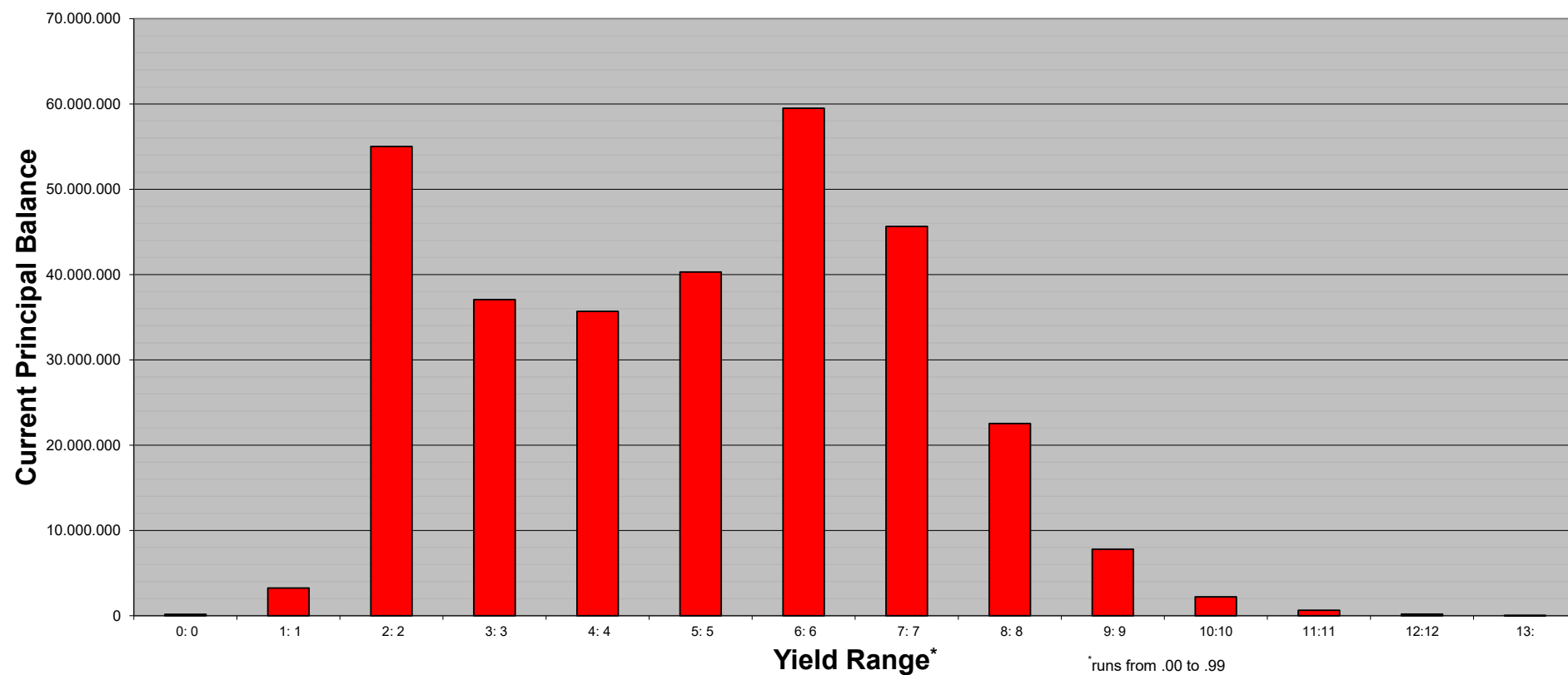
Statistics in %	
WA Interest	5,71%

* runs from .00 to .99

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13.1 Effective Interest Rate (Graph)

Calculation Date	10.09.2026					
Payment Date	14.09.2026					
Period No	47					
Monthly Period	Sep 2026					
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



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14. Seasoning



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

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	0,00	0,00%	0	0,00%
36:38	6.446.694,40	2,08%	572	1,88%
39:41	12.144.207,33	3,92%	1.076	3,54%
42:44	14.649.980,81	4,73%	1.366	4,49%
45:47	18.406.104,18	5,94%	1.856	6,10%
48:50	80.568.360,21	25,99%	7.678	25,23%
51:53	93.329.223,93	30,10%	8.564	28,14%
54:56	48.250.519,77	15,56%	4.913	16,15%
57:59	25.623.660,43	8,27%	3.039	9,99%
60:62	4.934.590,75	1,59%	584	1,92%
63:65	2.935.182,82	0,95%	347	1,14%
66:68	1.486.415,85	0,48%	211	0,69%
69:71	989.633,47	0,32%	156	0,51%
72:74	106.728,43	0,03%	23	0,08%
75:77	57.791,95	0,02%	16	0,05%
78:80	46.286,58	0,01%	10	0,03%
81:	39.041,89	0,01%	18	0,06%
Total	310.014.422,80	100,00%	30.429	100,00%

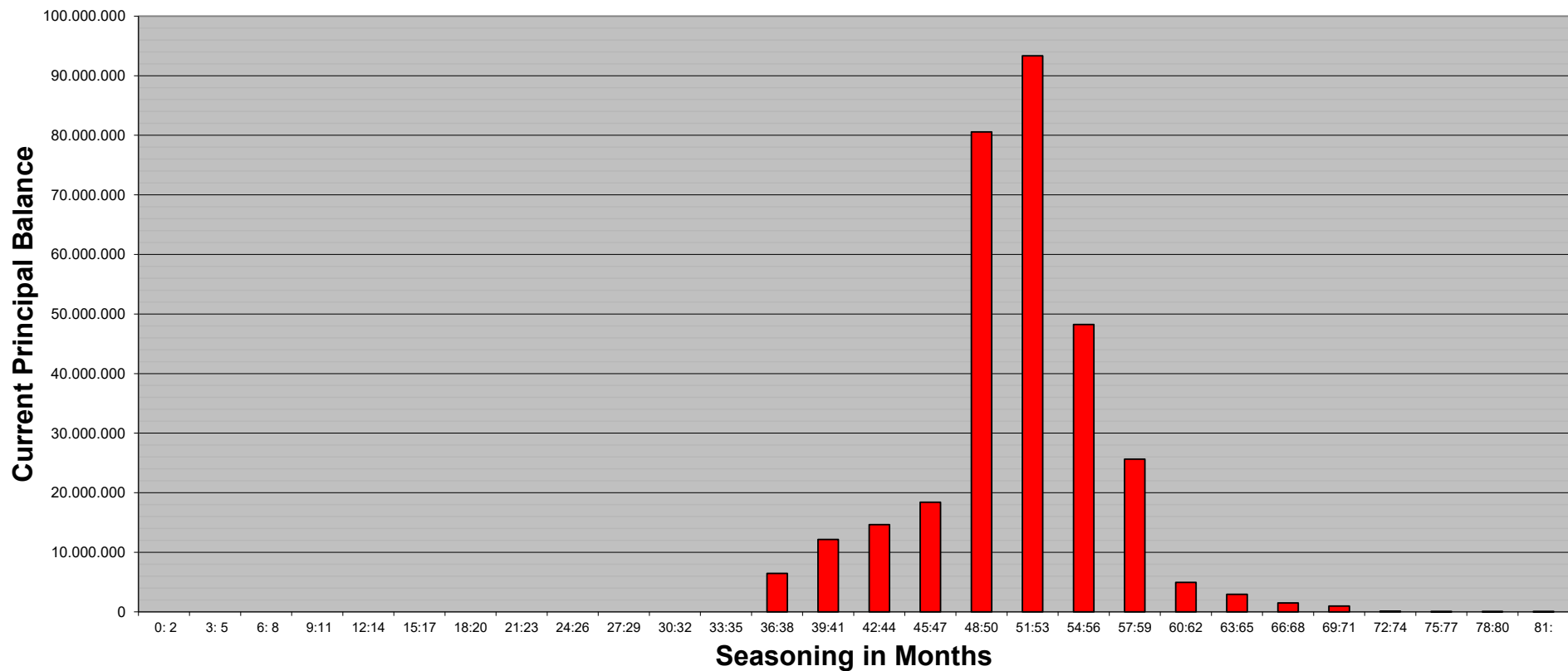
Statistics

WA Seasoning	51,03
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14.1 Seasoning (Graph)

Calculation Date	10.09.2026					
Payment Date	14.09.2026					
Period No	47					
Monthly Period	Sep 2026					
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



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15. Remaining Term



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	1.134.274,50	0,37%	1.658	5,45%
7: 13	4.511.799,84	1,46%	2.134	7,01%
14: 20	6.845.855,35	2,21%	1.645	5,41%
21: 27	11.511.816,75	3,71%	2.044	6,72%
28: 34	27.650.330,30	8,92%	3.793	12,47%
35: 41	43.847.226,43	14,14%	4.459	14,65%
42: 48	129.248.919,86	41,69%	9.566	31,44%
49: 55	51.285.593,63	16,54%	3.374	11,09%
56: 62	25.731.495,30	8,30%	1.433	4,71%
63: 69	5.794.122,98	1,87%	239	0,79%
70: 76	1.680.103,15	0,54%	57	0,19%
77: 83	212.512,01	0,07%	7	0,02%
84: 90	230.779,07	0,07%	10	0,03%
91: 97	130.502,43	0,04%	4	0,01%
98:	199.091,20	0,06%	6	0,02%
Total	310.014.422,80	100,00%	30.429	100,00%

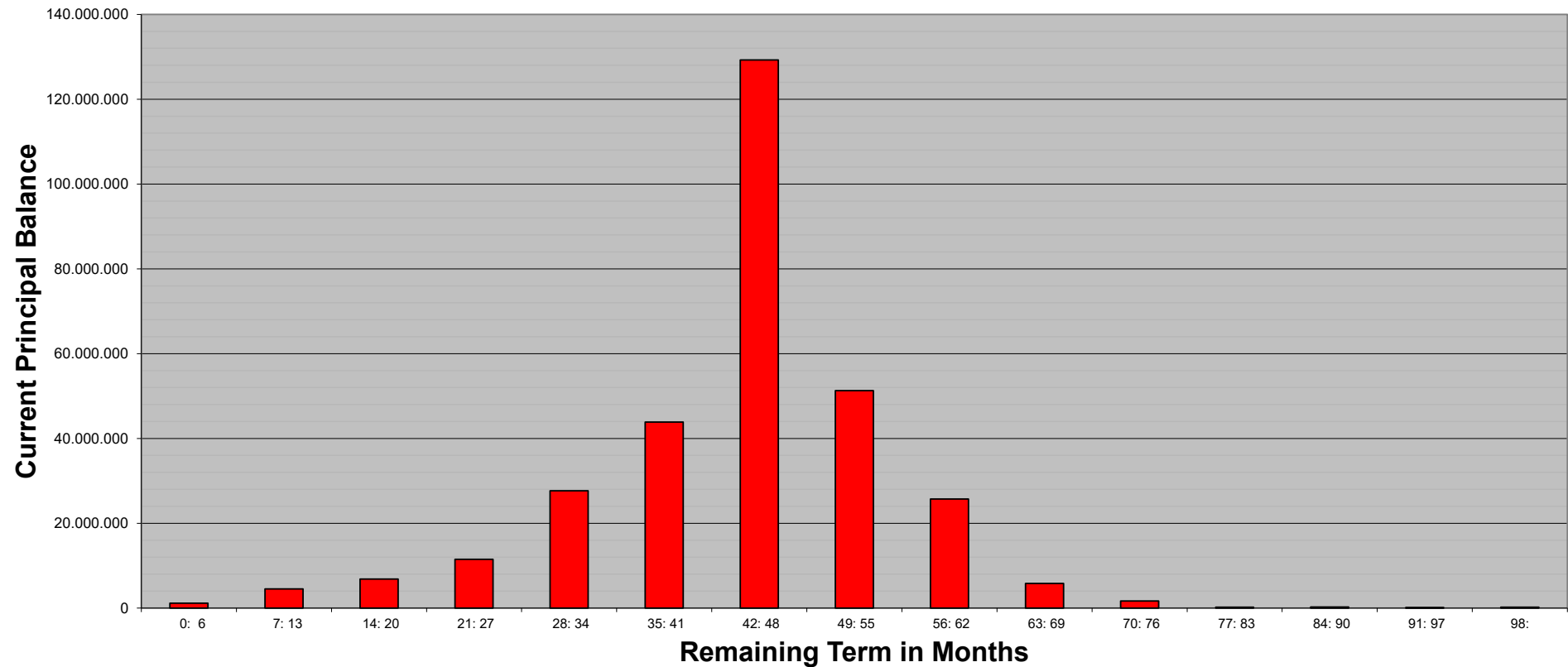
Statistics

WA Remaining Term	43,87
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15.1 Remaining Term (Graph)

Calculation Date	10.09.2026					
Payment Date	14.09.2026					
Period No	47					
Monthly Period	Sep 2026					
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



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16. Original Term



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 13	-5.018,29	0,00%	5	0,02%
14: 20	-6.748,32	0,00%	11	0,04%
21: 27	-15.693,26	-0,01%	11	0,04%
28: 34	-5.428,89	0,00%	7	0,02%
35: 41	-5.007,68	0,00%	37	0,12%
42: 48	49.531,36	0,02%	85	0,28%
49: 55	650.507,40	0,21%	745	2,45%
56: 62	5.196.938,41	1,68%	2.824	9,28%
63: 69	2.357.568,02	0,76%	607	1,99%
70: 76	11.281.956,38	3,64%	2.367	7,78%
77: 83	5.991.207,17	1,93%	710	2,33%
84: 90	44.522.385,01	14,36%	6.117	20,10%
91: 97	136.594.842,86	44,06%	10.720	35,23%
98:104	78.199.216,95	25,22%	5.157	16,95%
105:111	17.041.750,30	5,50%	733	2,41%
112:	8.166.415,38	2,63%	293	0,96%
Total	310.014.422,80	100,00%	30.429	100,00%

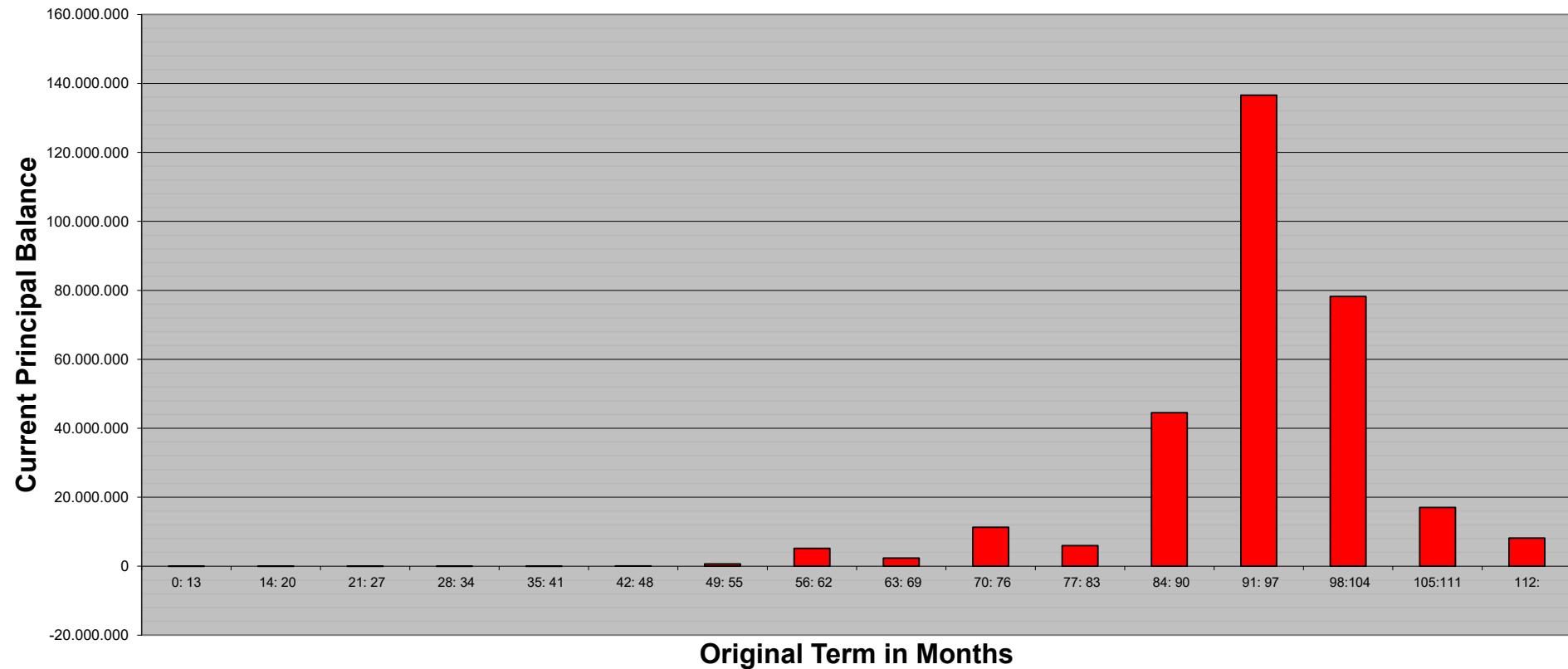
Statistics

WA Original Term	94,90
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16.1 Original Term (Graph)

Calculation Date	10.09.2026					
Payment Date	14.09.2026					
Period No	47					
Monthly Period	Sep 2026					
Interest Period	from	14.08.2026	to	14.09.2026	=	31 days
Collection Period	from	01.08.2026	to	31.08.2026		



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17. Loan Concentration



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	= 31 days
Collection Period	from	01.08.2026	to	31.08.2026	

<i>Loan Concentration</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Number of Debtors</i>	<i>Percentage of Total Debtors</i>
1: 1	305.388.754,01	98,51%	29.612	97,32%	29.612	98,67%
2: 2	4.517.272,68	1,46%	760	2,50%	380	1,27%
3: 3	93.476,01	0,03%	45	0,15%	15	0,05%
4: 4	14.920,10	0,00%	12	0,04%	3	0,01%
5: 5	0,00	0,00%	0	0,00%	0	0,00%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7: 7	0,00	0,00%	0	0,00%	0	0,00%
Total	310.014.422,80	100,00%	30.429	100,00%	30.010	100,00%

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18. Amortisation Profile



Calculation Date	10.09.2026				
Payment Date	14.09.2026				
Period No	47				
Monthly Period	Sep 2026				
Interest Period	from	14.08.2026	to	14.09.2026	=
Collection Period	from	01.08.2026	to	31.08.2026	31 days

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	310.014.422,80 €	51	8.780.827,34 €
2	302.672.847,21 €	52	7.440.247,31 €
3	295.299.073,05 €	53	6.266.051,60 €
4	287.930.654,78 €	54	5.249.983,67 €
5	280.584.780,47 €	55	4.346.906,65 €
6	273.264.062,94 €	56	3.566.890,47 €
7	265.951.536,64 €	57	2.911.770,97 €
8	258.678.687,09 €	58	2.367.931,32 €
9	251.446.379,61 €	59	1.920.304,30 €
10	244.234.398,92 €	60	1.560.920,39 €
11	237.052.768,64 €	61	1.292.861,34 €
12	229.904.598,03 €	62	1.084.442,42 €
13	222.802.903,07 €	63	908.493,04 €
14	215.753.573,95 €	64	763.935,00 €
15	208.713.702,32 €	65	647.887,04 €
16	201.692.976,14 €	66	553.196,52 €
17	194.697.110,76 €	67	471.960,49 €
18	187.720.608,29 €	68	408.344,87 €
19	180.768.280,42 €	69	353.118,48 €
20	173.846.803,92 €	70	307.202,88 €
21	166.963.005,53 €	71	268.370,85 €
22	160.113.073,69 €	72	237.545,14 €
23	153.307.259,83 €	73	210.148,59 €
24	146.542.418,65 €	74	188.080,03 €
25	139.829.545,96 €	75	166.898,65 €
26	133.167.872,64 €	76	150.010,56 €
27	126.522.654,48 €	77	136.452,55 €
28	119.905.736,26 €	78	125.918,05 €
29	113.346.647,67 €	79	116.036,02 €
30	106.848.914,46 €	80	106.792,66 €
31	100.399.656,58 €	81	98.421,80 €
32	94.033.613,27 €	82	90.857,15 €
33	87.786.021,15 €	83	83.579,65 €
34	81.659.552,38 €	84	76.259,52 €
35	75.666.298,58 €	85	68.896,47 €
36	69.832.868,04 €	86	61.560,56 €
37	64.163.763,69 €	87	55.145,62 €
38	58.669.341,78 €	88	48.693,78 €
39	53.260.241,21 €	89	43.756,57 €
40	47.934.177,55 €	90	39.392,23 €
41	42.801.270,41 €	91	35.002,46 €
42	37.877.420,41 €	92	30.813,21 €
43	33.116.286,30 €	93	27.291,33 €
44	28.607.454,56 €	94	23.748,42 €
45	24.412.441,08 €	95	20.875,71 €
46	20.589.924,31 €	96	17.984,54 €
47	17.189.652,12 €	97	15.074,78 €
48	14.361.916,19 €	98	12.497,04 €
49	12.068.233,10 €	99	9.902,50 €
50	10.319.636,71 €	100	8.184,16 €

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19. Priority of Payments + Transaction Costs



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Pre-Enforcement Available Interest Amount

Interest Collections	+	1.447.852,28 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	165.890,43 €
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	+	12.659.652,33 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	17.805,84 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts paid to the Issuer	+	- €
Available Interest Amount	=	14.291.200,88 €

*next: any interest earned on any balance credited to the Commingling Reserve Account

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	10.664.644,02 €
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	+	5,96 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	144.085,06 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	10.808.735,04 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	14.291.200,88 €
Senior Expenses and Taxes	- 11.726,22 €
Swap Interest Paymentst other than subordinated Payments	- - €
Interest on Class A Notes	- 408.920,40 €
Interest on Class B (if Most Senior Note or Class B PDL < 100%)	- 131.133,20 €
Interest on Class C (if Most Senior Note or Class C PDL < 25%)	- 197.136,50 €
Interest on Class D (if Most Senior Note or Class D PDL < 25%)	- 185.644,00 €
Interest on Class E (if Most Senior Note or Class E PDL < 25%)	- 329.097,90 €
Interest on Class F (if Most Senior Note or Class F PDL < 25%)	- 247.457,60 €
Liquidity Reserve Amount Replenishment (Part I)	- 12.636.000,00 €
Crediting the PDLs until cleared	- 144.085,06 €
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 Principals Amount	10.808.735,04 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 10.808.735,04 €
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	- 10.808.683,20 €
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	11.726,22 €								
Interest accrued for the Period	19.987.587,42 €	408.920,40 €	131.133,20 €	197.136,50 €	185.644,00 €	329.097,90 €	247.457,60 €	17.800.619,20 €	567.578,62 €
Cumulative Interest accrued	566.047.477,38 €	72.861.616,80 €	7.782.746,40 €	11.490.204,00 €	10.598.760,00 €	18.414.304,80 €	11.859.793,40 €	423.674.893,60 €	9.365.158,38 €
Interest Payments	1.499.389,60 €	408.920,40 €	131.133,20 €	197.136,50 €	185.644,00 €	329.097,90 €	247.457,60 €	- €	- €
Cumulative Interest Payments	133.007.425,40 €	72.861.616,80 €	7.782.746,40 €	11.490.204,00 €	10.598.760,00 €	18.414.304,80 €	11.859.793,40 €	- €	- €
Unpaid Interest for the Period	18.368.197,82 €	- €	- €	- €	- €	- €	- €	17.800.619,20 €	567.578,62 €
Cumulative Unpaid Interest	433.040.051,98 €	- €	- €	- €	- €	- €	- €	423.674.893,60 €	9.365.158,38 €
Liquidity Reserve Loan only: Outstanding Amount	21.667.900,40 €								21.667.900,40 €

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20. Retention



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

Amount of randomly Selected Exposures

15.041.367,41 €

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21. Counterparties



Calculation Date	10.09.2026					
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Joint Lead Managers

Banco Santander S.A.
Paseo de Pareda 9 - 12
39004 Santander
Spain

Société Générale S.A.
29 Boulevard Haussmann
75009 Paris
France

UniCredit Bank AG
Arabellstraße 12
81925 Munich
Germany

Corporate Administrator

Circumference FS (Luxembourg) S.A.
22 Boulevard Royal
L-2449 Luxembourg
Grand Duchy of Luxembourg

Luxembourg Listing Agent

Bank of New York Mellon SA-NV/Luxembourg
2-4 rue Eugène Ruppert
L-2453 Luxembourg
Grand Duchy of Luxembourg

**Principal Paying Agent, Calculation Agent,
Cash Administrator, Interest Determination Agent
& Back-Up Servicer Facilitator**

Bank of New York Mellon
One Canada Square
London E14 5AL
United Kingdom

Account Bank & Transaction Security Trustee

Bank of New York Mellon
Messe Turm, Friedrich-Ebert-Anlage 49
60327 Frankfurt am Main
Germany

Interest Swap Counterparty:

Banco Santander S.A.
Ciudad Grupo Santander
Avenida de Cantabria s/n
Edificio Encinar
28660, Boadilla del Monte
Spain

Data Trustee:

Oversea FS B.V.
Museumlaan 23581 HK, Utrecht
3581 HK Utrecht
The Netherlands

Rating Agencies:

Fitch Ratings
Neue Mainzer Strasse 46 - 50
60311 Frankfurt am Main
Germany

Moody's Investors Service España, S.A.
Príncipe de Vergara, 131 - 6º Floor
28002 Madrid
Spain

Fitch			Moody's			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A+	F1	STABLE	A1	P-1	STABLE	performing
A+	F1	STABLE	A1	P-1	NEG	performing
A	F1	STABLE	A1	P-1	-	performing
-	-	-	-	-	-	performing
AA+	F1+	STABLE	-	P-1	STABLE	performing
AA+	F1+	STABLE	Aa2	P-1	STABLE	performing
AA+	F1+	STABLE	Aa2	P-1	STABLE	performing
A+	F1	STABLE	A1	P-1	STABLE	performing
-	-	-	-	-	-	performing

Ratings as of 31.08.2026, data source: Bloomberg

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22. Issuer Information



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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



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Swap Counterparty

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

Rating Trigger & Current Ratings		Fitch			Moody's			Trigger breach
		Long Term or Derivative Counterparty Rating	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A	F1		A3			no
2nd Rating Trigger	Replacement	BBB-	F3		Baa1			no
Current Counterparty Ratings		A+(dcr)	F1	STABLE	A2(cr)	P-1	STABLE	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 318.119.242,24 €
Fixed Rate 2,1200%
Floating Rate (Euribor) 2,1850%
Net Swap Payments - 17.805,84 €
Notional Amount next period 307.310.559,04 €

Swap Collateral

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

Swap Counterparty Details

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

Counterparty Replacement

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

Ratings as of 31.08.2026, data source: Bloomberg

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

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24. Openbank Deutschland AG



Contact Details

Team ABS

abs_ger@santander.de

Ratings Santander

Banco Santander S.A.

Open Bank S.A.

Openbank Deutschland AG

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A+	F1	STABLE	A2(cr)	P-1(cr)	STABLE
A+	F1	STABLE	A2(cr)	P-1(cr)	STABLE
A+	F1	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.08.2026, data source: Bloomberg

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25. Glossary



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Aggregate Outstanding Principal Amount:

Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.

Defaulted Contracts/Defaults:

Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.

Delinquent Receivable:

Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.

Excess Spread:

Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin.

Legal Maturity:

Final Payment date on which each Class A Note will be redeemed in full.

Expected Maturity:

Maturity date of the notes under the assumption of inter alia (a) a 27 % constant prepayment rate, (b) an exercised Clean-Up Call at 10%.

Payment Protection Insurance:

Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance.

Recoveries:

Any amount received on defaulted contracts.

Set-Off Reserves (X/Y):

Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits.