SC Germany Consumer 2021-1
Monthly Investor Report

SC Germany Consumer 2021-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Index

Page

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

1. Portfolio Information

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**47.834**	**456.448.700,72 €**	**474.113.388,14 €**
Scheduled Principal Payments		11.038.517,70 €	11.617.824,84 €
Prepayment Principal		6.074.054,73 €	4.618.617,91 €
Total Principal Collections		**17.112.572,43 €**	**16.236.442,75 €**
Total Interest Collections		**1.897.734,67 €**	**1.973.691,04 €**
Defaults		**1.447.702,70 €**	**1.428.244,67 €**
Replenishment Amount		**- €**	**- €**
End of Period		**437.888.425,59 €**	**456.448.700,72 €**
Purchase Shortfall Amount		**71,16 €**	**104,53 €**
Total Assets (End of Period)	**46.385**	**437.888.496,75 €**	**456.448.805,25 €**
Current Prepayment Rate (annualised)		14,9%	
Current Poolfactor		27,0%	

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

1.1 Portfolio Information per period

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Collection Period	*Outstanding BOP*	*Scheduled Principal Payments*	*Prepayment Principal*	*Total Principal Collections*	*Prepayment Rate*
1	1.499.999.993,14 €	6.155.052,72 €	24.768.887,02 €	30.923.939,74 €	18,11%
2	1.499.999.987,15 €	20.336.323,42 €	21.804.395,16 €	42.140.718,58 €	16,11%
3	1.499.999.985,98 €	20.706.928,99 €	46.034.738,03 €	66.741.667,02 €	31,21%
4	1.499.999.995,73 €	21.033.939,66 €	41.567.085,59 €	62.601.025,25 €	28,63%
5	1.499.999.998,69 €	21.318.836,68 €	44.100.171,15 €	65.419.007,83 €	30,10%
6	1.499.999.992,23 €	22.160.443,99 €	40.552.897,35 €	62.713.341,34 €	28,03%
7	1.499.999.992,54 €	22.229.969,22 €	44.514.750,62 €	66.744.719,84 €	30,34%
8	1.499.999.979,11 €	21.312.739,17 €	40.284.527,73 €	61.597.266,90 €	27,87%
9	1.499.999.999,19 €	22.137.961,55 €	36.389.346,04 €	58.527.307,59 €	25,52%
10	1.499.999.987,23 €	22.004.535,01 €	34.862.780,27 €	56.867.315,28 €	24,59%
11	1.499.999.983,58 €	21.916.283,23 €	31.044.367,07 €	52.960.650,30 €	22,19%
12	1.499.999.995,55 €	21.706.166,03 €	27.343.026,33 €	49.049.192,36 €	19,81%
13	1.499.999.988,13 €	21.961.381,34 €	26.259.060,51 €	48.220.441,85 €	19,10%
14	1.448.430.826,05 €	21.475.334,56 €	16.265.547,65 €	37.740.882,21 €	12,67%
15	1.408.138.828,08 €	21.243.673,95 €	25.341.351,64 €	46.585.025,59 €	19,58%
16	1.357.977.306,98 €	20.292.080,90 €	22.566.824,39 €	42.858.905,29 €	18,22%
17	1.311.498.086,61 €	20.386.778,35 €	22.714.315,44 €	43.101.093,79 €	18,91%
18	1.263.657.178,09 €	20.326.877,75 €	16.440.117,16 €	36.766.994,91 €	14,54%
19	1.224.289.047,19 €	19.346.145,52 €	17.957.624,83 €	37.303.770,35 €	16,25%
20	1.182.859.822,29 €	19.317.317,74 €	18.569.479,78 €	37.886.797,52 €	17,29%
21	1.141.056.211,34 €	18.305.732,70 €	18.717.523,17 €	37.023.255,87 €	18,00%
22	1.100.935.602,54 €	17.817.159,50 €	17.701.594,16 €	35.518.753,66 €	17,68%
23	1.062.469.617,39 €	18.353.063,08 €	12.886.410,07 €	31.239.473,15 €	13,62%
24	1.028.500.235,04 €	17.414.879,85 €	11.301.352,25 €	28.716.232,10 €	12,42%
25	996.314.992,66 €	16.923.257,69 €	11.513.836,90 €	28.437.094,59 €	13,02%
26	965.159.527,05 €	16.507.771,31 €	7.064.581,31 €	23.572.352,62 €	8,44%
27	938.909.475,80 €	16.895.781,13 €	13.780.316,37 €	30.676.097,50 €	16,26%
28	904.913.061,14 €	16.234.694,61 €	10.209.723,61 €	26.444.418,22 €	12,73%
29	876.367.308,93 €	16.226.187,91 €	11.087.676,59 €	27.313.864,50 €	14,17%
30	845.897.968,16 €	15.890.480,89 €	9.787.684,26 €	25.678.165,15 €	13,03%
31	818.131.957,10 €	15.393.861,41 €	10.104.088,53 €	25.497.949,94 €	13,85%
32	790.155.624,61 €	15.549.361,76 €	8.478.337,19 €	24.027.698,95 €	12,14%
33	763.569.871,73 €	15.015.481,48 €	10.203.525,95 €	25.219.007,43 €	14,91%
34	735.367.523,19 €	14.468.427,46 €	8.616.340,51 €	23.084.767,97 €	13,19%
35	710.172.681,26 €	14.150.944,01 €	8.236.605,48 €	22.387.549,49 €	13,06%
36	685.566.657,28 €	14.246.337,68 €	8.264.777,40 €	22.511.115,08 €	13,54%
37	660.901.546,09 €	14.328.361,42 €	6.634.940,50 €	20.963.301,92 €	11,40%
38	637.903.729,57 €	13.389.099,28 €	4.492.210,69 €	17.881.309,97 €	8,13%
39	618.318.454,58 €	13.700.725,69 €	6.976.923,92 €	20.677.649,61 €	12,73%
40	596.063.188,09 €	13.120.514,32 €	6.448.056,62 €	19.568.570,94 €	12,24%
41	574.282.915,78 €	12.739.959,82 €	6.355.862,22 €	19.095.822,04 €	12,50%
42	553.545.473,48 €	12.678.318,62 €	6.032.932,23 €	18.711.250,85 €	12,32%
43	533.508.450,69 €	12.493.808,94 €	6.201.286,36 €	18.695.095,30 €	13,09%
44	513.403.236,25 €	12.159.850,61 €	5.528.451,20 €	17.688.301,81 €	12,18%
45	494.394.868,24 €	12.050.270,47 €	6.967.558,47 €	19.017.828,94 €	15,66%
46	474.113.388,14 €	11.617.824,84 €	4.618.617,91 €	16.236.442,75 €	11,08%
47	456.448.700,72 €	11.038.517,70 €	6.074.054,73 €	17.112.572,43 €	14,85%
48					
49					
50					
51					
52					
53					
54					
55					
56					
57					
58					
59					
60					
61					
62					
63					
64					
65					
66					
67					
68					
69					
70					
71					
72					
73					
74					
75					
76					
77					
78					
79					
80					

SC Germany Consumer 2021-1
Monthly Investor Report

2. Reserve Accounts

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,2%	4.993.470,20 €	
Cash Outflow		4.993.470,20 €	
of which Liquidity Reserve Excess Amount		8.470,20 €	
Cash Inflow		4.985.000,00 €	
End of Period	1,2%	4.985.000,00 €	
Required Liquidity Reserve Amount	1,2%	4.985.000,00 €	
Commingling Reserve	**in %**	n/a	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		n/a	
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	0,00%	n/a	
Set-Off Reserve Required Amount		- €	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

SC Germany Consumer 2021-1
Monthly Investor Report

3.1 Delinquency Data

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

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	**1.499.999.993,14 €**	0,00 €	0,00 €	0,00 €	0,00 €	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**1.499.999.987,15 €**	3.093.997,92 €	473.721,34 €	25.764,03 €	133.791,66 €	**99,75%**	0,21%	0,03%	0,00%	0,01%
3	**1.499.999.985,98 €**	5.002.652,16 €	2.128.186,78 €	532.500,42 €	59.335,79 €	**99,49%**	0,33%	0,14%	0,04%	0,00%
4	**1.499.999.995,73 €**	638.653,43 €	3.095.149,53 €	3.745.437,90 €	2.795.134,93 €	**99,32%**	0,04%	0,21%	0,25%	0,19%
5	**1.499.999.998,69 €**	3.235.364,58 €	4.134.580,93 €	3.063.513,26 €	2.500.790,83 €	**99,14%**	0,22%	0,28%	0,20%	0,17%
6	**1.499.999.992,23 €**	933.171,22 €	7.396.351,01 €	3.430.276,31 €	3.999.130,36 €	**98,95%**	0,06%	0,49%	0,23%	0,27%
7	**1.499.999.992,54 €**	3.796.457,98 €	5.109.633,29 €	3.841.574,92 €	4.796.991,73 €	**98,83%**	0,25%	0,34%	0,26%	0,32%
8	**1.499.999.979,11 €**	1.536.147,57 €	4.386.980,50 €	5.662.736,04 €	7.260.818,77 €	**98,74%**	0,10%	0,29%	0,38%	0,48%
9	**1.499.999.999,19 €**	4.122.467,51 €	2.049.128,04 €	4.984.234,60 €	8.029.562,24 €	**98,72%**	0,27%	0,14%	0,33%	0,54%
10	**1.499.999.987,23 €**	4.661.486,04 €	5.464.321,07 €	4.703.791,17 €	5.415.418,22 €	**98,65%**	0,31%	0,36%	0,31%	0,36%
11	**1.499.999.983,58 €**	1.680.382,43 €	4.649.146,31 €	5.271.569,71 €	7.457.862,16 €	**98,73%**	0,11%	0,31%	0,35%	0,50%
12	**1.499.999.995,55 €**	5.344.867,49 €	1.652.849,12 €	4.448.420,55 €	7.820.068,21 €	**98,72%**	0,36%	0,11%	0,30%	0,52%
13	**1.499.999.988,13 €**	1.955.755,05 €	5.201.897,61 €	5.333.675,09 €	8.503.803,33 €	**98,60%**	0,13%	0,35%	0,36%	0,57%
14	**1.448.430.826,05 €**	4.982.329,04 €	2.287.991,79 €	6.118.204,11 €	8.565.807,13 €	**98,48%**	0,34%	0,16%	0,42%	0,59%
15	**1.408.138.828,08 €**	5.972.313,13 €	5.888.409,68 €	1.737.522,12 €	9.888.679,44 €	**98,33%**	0,42%	0,42%	0,12%	0,70%
16	**1.357.977.306,98 €**	2.674.498,62 €	5.692.945,42 €	5.170.688,72 €	9.656.001,53 €	**98,29%**	0,20%	0,42%	0,38%	0,71%
17	**1.311.498.086,61 €**	5.343.071,01 €	6.558.294,68 €	5.185.831,44 €	6.320.068,25 €	**98,22%**	0,41%	0,50%	0,40%	0,48%
18	**1.263.657.178,09 €**	1.750.949,88 €	8.528.512,19 €	5.117.877,71 €	5.085.544,22 €	**98,38%**	0,14%	0,67%	0,41%	0,40%
19	**1.224.289.047,19 €**	5.527.606,69 €	5.418.645,99 €	5.026.185,52 €	7.083.757,76 €	**98,12%**	0,45%	0,44%	0,41%	0,58%
20	**1.182.859.822,29 €**	2.192.893,26 €	5.195.602,82 €	5.026.481,74 €	8.932.406,37 €	**98,20%**	0,19%	0,44%	0,42%	0,76%
21	**1.141.056.211,34 €**	4.842.434,14 €	2.121.939,71 €	5.511.311,72 €	7.772.082,44 €	**98,23%**	0,42%	0,19%	0,48%	0,68%
22	**1.100.935.602,54 €**	2.768.382,93 €	5.548.537,86 €	4.943.579,22 €	8.245.554,83 €	**98,05%**	0,25%	0,50%	0,45%	0,75%
23	**1.062.469.617,39 €**	2.234.285,48 €	5.491.669,33 €	4.991.770,98 €	7.675.243,27 €	**98,08%**	0,21%	0,52%	0,47%	0,72%
24	**1.028.500.235,04 €**	5.155.277,34 €	5.183.201,68 €	2.018.965,50 €	7.972.634,95 €	**98,02%**	0,50%	0,50%	0,20%	0,78%
25	**996.314.992,66 €**	2.521.677,16 €	4.392.822,69 €	4.586.380,06 €	7.862.413,37 €	**98,06%**	0,25%	0,44%	0,46%	0,79%
26	**965.159.527,05 €**	5.493.748,72 €	2.108.428,69 €	4.258.830,70 €	7.880.897,11 €	**97,95%**	0,57%	0,22%	0,44%	0,82%
27	**938.909.475,80 €**	5.179.300,79 €	4.774.130,30 €	3.608.967,46 €	5.020.798,52 €	**98,02%**	0,55%	0,51%	0,38%	0,53%
28	**904.913.061,14 €**	2.579.210,45 €	4.489.891,66 €	4.511.487,32 €	6.469.726,41 €	**98,01%**	0,29%	0,50%	0,50%	0,71%
29	**876.367.308,93 €**	5.228.390,23 €	4.668.837,49 €	1.280.986,38 €	7.401.531,23 €	**97,88%**	0,60%	0,53%	0,15%	0,84%
30	**845.897.968,16 €**	4.841.251,50 €	4.414.060,45 €	3.564.825,00 €	5.265.175,59 €	**97,86%**	0,57%	0,52%	0,42%	0,62%
31	**818.131.957,10 €**	4.411.961,95 €	1.714.665,26 €	6.245.036,45 €	4.663.596,85 €	**97,92%**	0,54%	0,21%	0,76%	0,57%
32	**790.155.624,61 €**	1.674.815,00 €	3.687.613,43 €	3.922.732,55 €	6.915.533,45 €	**97,95%**	0,21%	0,47%	0,50%	0,88%
33	**763.569.871,73 €**	4.900.837,36 €	4.108.662,73 €	3.204.503,44 €	5.138.789,68 €	**97,73%**	0,64%	0,54%	0,42%	0,67%
34	**735.367.523,19 €**	1.815.190,75 €	3.423.890,68 €	3.927.057,35 €	5.723.960,80 €	**97,98%**	0,25%	0,47%	0,53%	0,78%
35	**710.172.681,26 €**	4.057.890,12 €	1.247.238,03 €	3.290.005,38 €	6.174.463,65 €	**97,92%**	0,57%	0,18%	0,46%	0,87%
36	**685.566.657,28 €**	4.798.143,22 €	1.231.078,34 €	2.963.340,05 €	5.921.167,74 €	**97,82%**	0,70%	0,18%	0,43%	0,86%
37	**660.901.546,09 €**	1.602.710,30 €	3.973.521,95 €	3.298.702,65 €	5.744.240,88 €	**97,79%**	0,24%	0,60%	0,50%	0,87%
38	**637.903.729,57 €**	5.063.587,30 €	3.874.881,86 €	2.690.910,61 €	3.371.049,05 €	**97,65%**	0,79%	0,61%	0,42%	0,53%
39	**618.318.454,58 €**	4.024.053,24 €	3.614.218,60 €	992.381,23 €	5.382.294,19 €	**97,73%**	0,65%	0,58%	0,16%	0,87%
40	**596.063.188,09 €**	1.546.831,52 €	3.753.103,57 €	2.799.555,96 €	5.208.181,52 €	**97,77%**	0,26%	0,63%	0,47%	0,87%
41	**574.282.915,78 €**	3.820.113,38 €	3.211.164,61 €	2.405.734,46 €	3.289.481,82 €	**97,78%**	0,67%	0,56%	0,42%	0,57%
42	**553.545.473,48 €**	1.996.790,45 €	4.622.123,40 €	2.370.174,44 €	3.350.161,35 €	**97,77%**	0,36%	0,84%	0,43%	0,61%
43	**533.508.450,69 €**	3.699.913,14 €	1.303.908,34 €	3.775.634,27 €	3.319.759,27 €	**97,73%**	0,69%	0,24%	0,71%	0,62%
44	**513.403.236,25 €**	3.719.700,11 €	2.796.537,41 €	855.096,93 €	4.367.640,43 €	**97,71%**	0,72%	0,54%	0,17%	0,85%
45	**494.394.868,24 €**	3.622.882,63 €	1.453.773,55 €	2.190.097,40 €	4.131.552,10 €	**97,69%**	0,73%	0,29%	0,44%	0,84%
46	**474.113.388,14 €**	1.538.780,26 €	2.326.904,98 €	2.439.946,90 €	4.110.056,74 €	**97,80%**	0,32%	0,49%	0,51%	0,87%
47	**456.448.700,72 €**	3.878.640,48 €	2.594.604,91 €	1.879.501,71 €	2.898.862,70 €	**97,53%**	0,85%	0,57%	0,41%	0,64%
48										
49										
50										
51										
52										
53										
54										
55										
56										
57										
58										
59										
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

3.2 Default Data

Calculation Date	10.10.2025				
Payment Date	14.10.2025				
Period No	47				
Monthly Period	Oct 2025				
Interest Period from	15.09.2025	to	14.10.2025	=	29 days
Collection Period from	01.09.2025	to	30.09.2025		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.447.702,70 €	
Current Period Recoveries	277.827,47 €	
Current Period Net Default	1.169.875,23 €	
New Number of Defaulted Contracts		146
Cumulative Default		
Cumulative Gross Default	112.217.770,08 €	
Cumulative Recoveries	10.726.265,19 €	
Cumulative Net Losses	101.491.504,89 €	
Total Number of Defaulted Contracts		8.110

Principal Deficiency Ledgers

Class A PDL Sub-Ledger	
Class A PDL BoP	- €
Class A Amount debited to the PDL	- €
Class A Amount credited to the PDL	- €
Class A PDL EoP	- €
Class B PDL Sub-Ledger	
Class B PDL BoP	- €
Class B Amount debited to the PDL	- €
Class B Amount credited to the PDL	- €
Class B PDL EoP	- €
Class C PDL Sub-Ledger	
Class C PDL BoP	- €
Class C Amount debited to the PDL	- €
Class C Amount credited to the PDL	- €
Class C PDL EoP	- €
Class D PDL Sub-Ledger	
Class D PDL BoP	- €
Class D Amount debited to the PDL	- €
Class D Amount credited to the PDL	- €
Class D PDL EoP	- €
Class E PDL Sub-Ledger	
Class E PDL BoP	- €
Class E Amount debited to the PDL	- €
Class E Amount credited to the PDL	- €
Class E PDL EoP	- €
Class F PDL Sub-Ledger	
Class F PDL BoP	- €
Class F Amount debited to the PDL	- €
Class F Amount credited to the PDL	- €
Class F PDL EoP	- €
Class G PDL Sub-Ledger	
Class G PDL BoP	- €
Class G Amount debited to the PDL	1.447.702,70 €
Class G Amount credited to the PDL	1.447.702,70 €
Class G PDL EoP	- €

SC Germany Consumer 2021-1
Monthly Investor Report

3.3 Defaults & Recoveries per period

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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 €	1.530.923.926,89 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	0	0,00 €	0,00 €	1.573.064.644,30 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	0,00%
3	4	46.022,55 €	46.022,55 €	1.639.852.343,62 €	0,00%	-115,04 €	-115,04 €	46.137,59 €	0,00%	0,00%
4	49	798.889,37 €	844.911,92 €	1.703.252.261,20 €	0,05%	-427,84 €	-542,88 €	845.454,80 €	0,05%	0,05%
5	114	942.733,47 €	1.787.645,39 €	1.769.613.996,04 €	0,10%	-2.610,54 €	-3.153,42 €	1.790.798,81 €	0,10%	0,06%
6	281	2.476.697,01 €	4.264.342,40 €	1.834.804.034,70 €	0,23%	-3.716,66 €	-6.870,08 €	4.271.212,48 €	0,23%	0,17%
7	450	2.769.354,19 €	7.033.696,59 €	1.904.318.095,30 €	0,37%	-282,43 €	-7.152,51 €	7.040.849,10 €	0,37%	0,18%
8	620	2.339.166,89 €	9.372.863,48 €	1.968.254.549,17 €	0,48%	31.600,55 €	24.448,04 €	9.348.415,44 €	0,47%	0,15%
9	857	3.512.656,23 €	12.885.519,71 €	2.030.294.501,03 €	0,63%	54.215,38 €	78.663,42 €	12.806.856,29 €	0,63%	0,23%
10	1135	4.005.510,70 €	16.891.030,41 €	2.091.167.323,36 €	0,81%	44.602,91 €	123.266,33 €	16.767.764,08 €	0,80%	0,26%
11	1384	3.472.587,05 €	20.363.617,46 €	2.147.600.572,68 €	0,95%	53.112,10 €	176.378,43 €	20.187.239,03 €	0,94%	0,23%
12	1618	3.202.444,37 €	23.566.061,83 €	2.199.852.201,99 €	1,07%	57.580,25 €	233.958,68 €	23.332.103,15 €	1,06%	0,21%
13	1884	3.348.720,23 €	26.914.782,06 €	2.199.852.201,99 €	1,22%	116.940,70 €	350.899,38 €	26.563.882,68 €	1,21%	0,22%
14	2106	2.551.115,76 €	29.465.897,82 €	2.199.852.201,99 €	1,34%	107.420,03 €	458.319,41 €	29.007.578,41 €	1,32%	0,16%
15	2361	3.576.495,51 €	33.042.393,33 €	2.199.852.201,99 €	1,50%	125.351,28 €	583.670,69 €	32.458.722,64 €	1,48%	0,24%
16	2626	3.620.315,08 €	36.662.708,41 €	2.199.852.201,99 €	1,67%	148.305,12 €	731.975,81 €	35.930.732,60 €	1,63%	0,25%
17	2922	4.739.814,73 €	41.402.523,14 €	2.199.852.201,99 €	1,88%	161.562,97 €	893.538,78 €	40.508.984,36 €	1,84%	0,34%
18	3114	2.601.135,99 €	44.003.659,13 €	2.199.852.201,99 €	2,00%	183.618,21 €	1.077.156,99 €	42.926.502,14 €	1,95%	0,18%
19	3294	4.125.454,55 €	48.129.113,68 €	2.199.852.201,99 €	2,19%	123.736,46 €	1.200.893,45 €	46.928.220,23 €	2,13%	0,32%
20	3462	3.916.813,43 €	52.045.927,11 €	2.199.852.201,99 €	2,37%	195.382,00 €	1.396.275,45 €	50.649.651,66 €	2,30%	0,30%
21	3582	3.097.352,93 €	55.143.280,04 €	2.199.852.201,99 €	2,51%	182.808,87 €	1.579.084,32 €	53.564.195,72 €	2,43%	0,25%
22	3839	2.947.231,49 €	58.090.511,53 €	2.199.852.201,99 €	2,64%	188.633,92 €	1.767.718,24 €	56.322.793,29 €	2,56%	0,24%
23	4049	2.729.909,20 €	60.820.420,73 €	2.199.852.201,99 €	2,76%	177.264,11 €	1.944.982,35 €	58.875.438,38 €	2,68%	0,23%
24	4292	3.469.010,28 €	64.289.431,01 €	2.199.852.201,99 €	2,92%	855.695,09 €	2.800.677,44 €	61.488.753,57 €	2,80%	0,25%
25	4509	2.718.371,02 €	67.007.802,03 €	2.199.852.201,99 €	3,05%	323.814,90 €	3.124.492,34 €	63.883.309,69 €	2,90%	0,23%
26	4715	2.677.698,63 €	69.685.500,66 €	2.199.852.201,99 €	3,17%	211.420,52 €	3.335.912,86 €	66.349.587,80 €	3,02%	0,25%
27	4952	3.320.317,16 €	73.005.817,82 €	2.199.852.201,99 €	3,32%	222.497,58 €	3.558.410,44 €	69.447.407,38 €	3,16%	0,32%
28	5121	2.101.333,99 €	75.107.151,81 €	2.199.852.201,99 €	3,41%	267.936,64 €	3.826.347,08 €	71.280.804,73 €	3,24%	0,20%
29	5317	3.155.476,27 €	78.262.628,08 €	2.199.852.201,99 €	3,56%	298.845,23 €	4.125.192,31 €	74.137.435,77 €	3,37%	0,32%
30	5480	2.087.845,91 €	80.350.473,99 €	2.199.852.201,99 €	3,65%	251.055,72 €	4.376.248,03 €	75.974.225,96 €	3,45%	0,21%
31	5645	2.478.382,55 €	82.828.856,54 €	2.199.852.201,99 €	3,77%	290.789,95 €	4.667.037,98 €	78.161.818,56 €	3,55%	0,26%
32	5793	2.558.053,93 €	85.386.910,47 €	2.199.852.201,99 €	3,88%	251.172,82 €	4.918.210,80 €	80.468.699,67 €	3,66%	0,28%
33	5972	2.983.341,11 €	88.370.251,58 €	2.199.852.201,99 €	4,02%	268.948,33 €	5.187.159,13 €	83.183.092,45 €	3,78%	0,34%
34	6149	2.110.073,96 €	90.480.325,54 €	2.199.852.201,99 €	4,11%	264.450,23 €	5.451.609,36 €	85.028.716,18 €	3,87%	0,24%
35	6323	2.218.474,49 €	92.698.800,03 €	2.199.852.201,99 €	4,21%	255.064,08 €	5.706.673,44 €	86.992.126,59 €	3,95%	0,27%
36	6507	2.153.996,11 €	94.852.796,14 €	2.199.852.201,99 €	4,31%	318.452,77 €	6.025.126,21 €	88.827.669,93 €	4,04%	0,26%
37	6683	2.034.514,60 €	96.887.310,74 €	2.199.852.201,99 €	4,40%	1.503.687,15 €	7.528.813,36 €	89.358.497,38 €	4,06%	0,08%
38	6838	1.703.965,02 €	98.591.275,76 €	2.199.852.201,99 €	4,48%	299.397,60 €	7.828.210,96 €	90.763.064,80 €	4,13%	0,21%
39	6992	1.577.616,88 €	100.168.892,64 €	2.199.852.201,99 €	4,55%	269.998,09 €	8.098.209,05 €	92.070.683,59 €	4,19%	0,20%
40	7153	2.211.701,37 €	102.380.594,01 €	2.199.852.201,99 €	4,65%	357.224,63 €	8.455.433,68 €	93.925.160,33 €	4,27%	0,30%
41	7296	1.641.620,26 €	104.022.214,27 €	2.199.852.201,99 €	4,73%	269.193,66 €	8.724.627,34 €	95.297.586,93 €	4,33%	0,23%
42	7445	1.325.771,94 €	105.347.986,21 €	2.199.852.201,99 €	4,79%	388.220,05 €	9.112.847,39 €	96.235.138,82 €	4,37%	0,16%
43	7575	1.410.119,14 €	106.758.105,35 €	2.199.852.201,99 €	4,85%	291.125,95 €	9.403.973,34 €	97.354.132,01 €	4,43%	0,20%
44	7704	1.320.066,20 €	108.078.171,55 €	2.199.852.201,99 €	4,91%	352.984,76 €	9.756.958,10 €	98.321.213,45 €	4,47%	0,18%
45	7837	1.263.651,16 €	109.341.822,71 €	2.199.852.201,99 €	4,97%	403.896,19 €	10.160.854,29 €	99.180.968,42 €	4,51%	0,17%
46	7964	1.428.244,67 €	110.770.067,38 €	2.199.852.201,99 €	5,04%	287.583,43 €	10.448.437,72 €	100.321.629,66 €	4,56%	0,23%
47	8110	1.447.702,70 €	112.217.770,08 €	2.199.852.201,99 €	5,10%	277.827,47 €	10.726.265,19 €	101.491.504,89 €	4,61%	0,25%
48										
49										
50										
51										
52										
53										
54										
55										
56										
57										
58										
59										
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										

*** trigger applies for the first 24 Payment Dates following the end of the Replenishment Period**

SC Germany Consumer 2021-1
Monthly Investor Report

4. Concentration Limits

Calculation Date	10.10.2025				
Payment Date	14.10.2025				
Period No	47				
Monthly Period	Oct 2025				
Interest Period from	15.09.2025	to	14.10.2025	=	29 days
Collection Period from	01.09.2025	to	30.09.2025		

Santander

Current Transaction Status **Amortising**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,30%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		85,00	-	

		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				no
Period before previous period		150.000.000,00 €		
Previous period		150.000.000,00 €		
Current period		150.000.000,00 €		
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**	**31.10.2023**	
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023		2,75%	2,80%	
			30.09.2025	
- current value			4,61%	
Debit balance PDL		7.500.000,00 €	- €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		29,19%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,40%	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 31 October 2022		1,50%	-	
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 after application of funds in current period		0,00 €	-	

*** trigger applies for the first 24 Payment Dates following the end of the Replenishment Period**

SC Germany Consumer 2021-1
Monthly Investor Report

5. Outstanding Notes

Calculation Date	10.10.2025				
Payment Date	14.10.2025				
Period No	47				
Monthly Period	Oct 2025				
Interest Period from	15.09.2025	to	14.10.2025	=	29 days
Collection Period from	01.09.2025	to	30.09.2025		

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		XS2398387071	XS2398387741	XS2398388129	XS2398388632	XS2398388715	XS2398389010	XS2398389440
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	79,50%	4,00%	6,50%	5,00%	2,50%	2,20%	0,30%
Legal Maturity		Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035
Expected Maturity		Nov 2026	Nov 2026	Nov 2026	Nov 2026	Nov 2026	Dez 2023	Nov 2026
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / Aa3 (sf)	BBB (sf) / Baa3 (sf)	BBB- (sf) / Ba3 (sf)	BB+ (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf)/Aaa (sf)	AAA (sf)/Aaa (sf)	AA+ (sf)/Aaa (sf)	A- (sf)/Aa2 (sf)	BBB- (sf)/Baa2 (sf)	PIF (sf)/WR (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.500.000.000 €	1.192.500.000,00 €	60.000.000,00 €	97.500.000,00 €	75.000.000,00 €	37.500.000,00 €	33.000.000,00 €	4.500.000,00 €
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		11.925	600	975	750	375	330	45
Current Note Information								
Class Principal Outstanding Balance Beginning of Period	423.448.805,25 €	235.994.915,25 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Replenishment	- €							
Amortisation	18.560.308,50 €							
Redemption per Class		18.560.308,50 €	- €	- €	- €	- €	- €	- €
Redemption per Note		1.556,42 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	404.888.496,75 €	217.434.606,75 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Current Tranching		53,7%	10,0%	16,3%	12,6%	6,3%	0,0%	1,1%
Current Pool Factor	0,27	0,18	0,68	0,68	0,68	0,68	0,00	1,00

2. Payments to Investors per Note

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,877%	1mE+70bp	1mE+95bp	1mE+135bp	1mE+185bp	1mE+280bp	1mE+350bp	5,85%
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		19.789,93 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
Class F only: Accrued Target Amortisation Amounts							- €	
> Principal Repayment per Note		**1.556,42 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		18.233,51 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
> Interest accrued for the period	**-**	**489.879,00 €**	**-** **92.586,00 €**	**-** **171.746,25 €**	**-** **152.580,00 €**	**-** **95.733,75 €**	**- €**	**-** **21.206,25 €**
Interest Payment		**489.879,00 €**	**92.586,00 €**	**171.746,25 €**	**152.580,00 €**	**95.733,75 €**	**- €**	**21.206,25 €**
Interest Payment per Note		**41,08 €**	**154,31 €**	**176,15 €**	**203,44 €**	**255,29 €**	**- €**	**471,25 €**

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)	21,00%	17,00%	10,50%	5,50%	3,00%	0,80%	0,50%
Current CE	50,84%	41,56%	26,47%	14,87%	9,06%	9,06%	8,04%

* Last rating action as of 24.02.2025

SC Germany Consumer 2021-1
Monthly Investor Report

6. Original Principal Balance

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.399.530,75	0,15%	1.046	2,26%
2000: 3999	10.760.430,66	1,16%	3.724	8,03%
4000: 5999	22.146.057,00	2,39%	4.505	9,71%
6000: 7999	24.732.573,96	2,67%	3.622	7,81%
8000: 9999	24.372.757,63	2,63%	2.776	5,98%
10000: 11999	40.033.851,07	4,33%	3.765	8,12%
12000: 13999	30.366.524,02	3,28%	2.373	5,12%
14000: 15999	37.967.277,22	4,10%	2.541	5,48%
16000: 17999	31.742.213,65	3,43%	1.876	4,04%
18000: 19999	31.338.306,38	3,39%	1.663	3,59%
20000: 21999	50.391.073,11	5,45%	2.450	5,28%
22000: 23999	33.640.525,82	3,64%	1.470	3,17%
24000: 25999	45.663.061,47	4,93%	1.833	3,95%
26000: 27999	31.562.876,85	3,41%	1.173	2,53%
28000: 29999	32.312.005,01	3,49%	1.117	2,41%
30000: 31999	44.822.406,09	4,84%	1.467	3,16%
32000: 33999	26.591.175,74	2,87%	810	1,75%
34000: 35999	32.264.972,55	3,49%	924	1,99%
36000: 37999	24.186.766,62	2,61%	655	1,41%
38000: 39999	21.866.010,76	2,36%	563	1,21%
40000: 41999	33.176.008,54	3,58%	818	1,76%
42000: 43999	21.215.815,95	2,29%	495	1,07%
44000: 45999	22.017.917,58	2,38%	490	1,06%
46000: 47999	15.721.496,15	1,70%	335	0,72%
48000: 49999	16.568.719,21	1,79%	339	0,73%
50000: 51999	37.214.713,62	4,02%	739	1,59%
52000: 53999	16.364.776,47	1,77%	309	0,67%
54000: 55999	17.911.513,23	1,94%	326	0,70%
56000: 57999	12.753.173,90	1,38%	224	0,48%
58000: 59999	12.838.729,39	1,39%	218	0,47%
60000: 61999	21.365.723,67	2,31%	354	0,76%
62000: 63999	10.709.787,03	1,16%	170	0,37%
64000: 65999	14.782.757,40	1,60%	228	0,49%
66000: 67999	8.366.509,66	0,90%	125	0,27%
68000: 69999	6.699.607,72	0,72%	97	0,21%
70000: 71999	9.954.993,29	1,08%	141	0,30%
72000: 73999	6.416.957,64	0,69%	88	0,19%
74000: 75999	14.462.733,78	1,56%	193	0,42%
76000: 77999	4.002.139,04	0,43%	52	0,11%
78000: 79999	4.826.290,53	0,52%	61	0,13%
80000: 81999	4.204.060,29	0,45%	52	0,11%
82000: 83999	2.987.306,37	0,32%	36	0,08%
84000: 85999	3.740.777,56	0,40%	44	0,09%
86000: 87999	3.045.638,04	0,33%	35	0,08%
88000: 89999	2.935.823,74	0,32%	33	0,07%
90000: 91999	545.887,65	0,06%	6	0,01%
92000: 93999	559.415,82	0,06%	6	0,01%
94000: 95999	378.108,70	0,04%	4	0,01%
96000: 97999	290.552,24	0,03%	3	0,01%
98000: 99999	298.600,53	0,03%	3	0,01%
100000:	899.661,45	0,10%	8	0,02%
Total	**925.416.592,55**	**100,00%**	**46.385**	**100,00%**

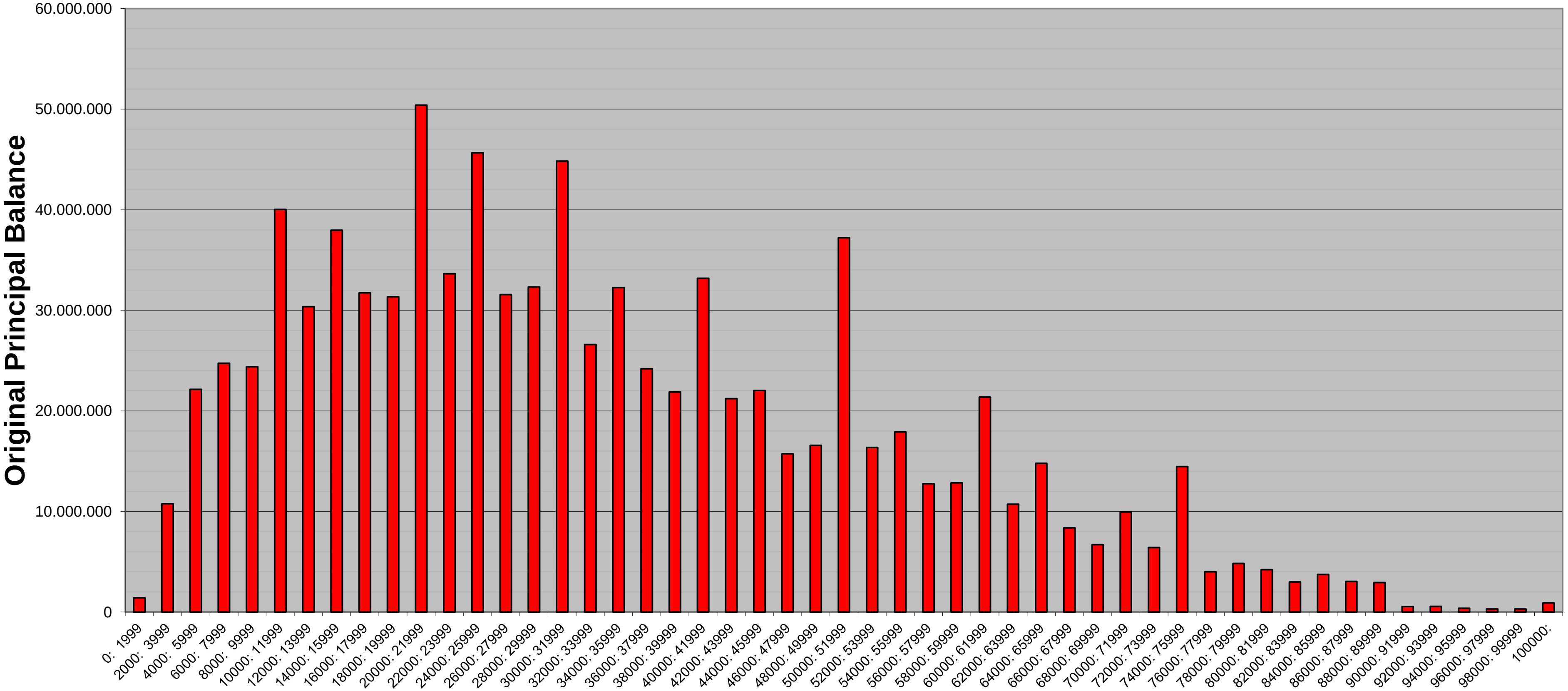
Statistics	**in EUR**
Average Amount	19.950,77

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

6.1 Original PB (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

7. Current Principal Balance

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	9.854.914,98	2,25%	10.505	22,65%
2000: 3999	20.765.693,89	4,74%	7.058	15,22%
4000: 5999	25.920.591,99	5,92%	5.228	11,27%
6000: 7999	27.827.409,60	6,35%	4.006	8,64%
8000: 9999	29.673.965,11	6,78%	3.303	7,12%
10000:11999	31.275.953,53	7,14%	2.853	6,15%
12000:13999	29.650.652,57	6,77%	2.285	4,93%
14000:15999	29.367.304,89	6,71%	1.960	4,23%
16000:17999	28.771.285,19	6,57%	1.696	3,66%
18000:19999	24.778.717,29	5,66%	1.307	2,82%
20000:21999	23.159.952,16	5,29%	1.106	2,38%
22000:23999	19.980.676,51	4,56%	870	1,88%
24000:25999	20.339.008,56	4,64%	814	1,75%
26000:27999	17.200.403,19	3,93%	637	1,37%
28000:29999	15.709.682,03	3,59%	542	1,17%
30000:31999	13.913.540,77	3,18%	449	0,97%
32000:33999	12.131.602,08	2,77%	368	0,79%
34000:35999	10.523.335,95	2,40%	301	0,65%
36000:37999	9.794.023,62	2,24%	265	0,57%
38000:39999	7.791.146,98	1,78%	200	0,43%
40000:41999	5.332.857,50	1,22%	130	0,28%
42000:43999	5.917.562,32	1,35%	138	0,30%
44000:45999	4.809.895,13	1,10%	107	0,23%
46000:47999	2.490.977,26	0,57%	53	0,11%
48000:49999	2.447.147,00	0,56%	50	0,11%
50000:51999	2.599.657,64	0,59%	51	0,11%
52000:53999	1.642.081,27	0,37%	31	0,07%
54000:55999	1.203.096,73	0,27%	22	0,05%
56000:57999	907.270,76	0,21%	16	0,03%
58000:59999	884.017,53	0,20%	15	0,03%
60000:61999	367.052,68	0,08%	6	0,01%
62000:63999	440.039,93	0,10%	7	0,02%
64000:65999	129.594,65	0,03%	2	0,00%
66000:67999	0,00	0,00%	0	0,00%
68000:69999	139.440,78	0,03%	2	0,00%
70000:71999	71.927,03	0,02%	1	0,00%
72000:73999	0,00	0,00%	0	0,00%
74000:75999	75.946,49	0,02%	1	0,00%
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	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**

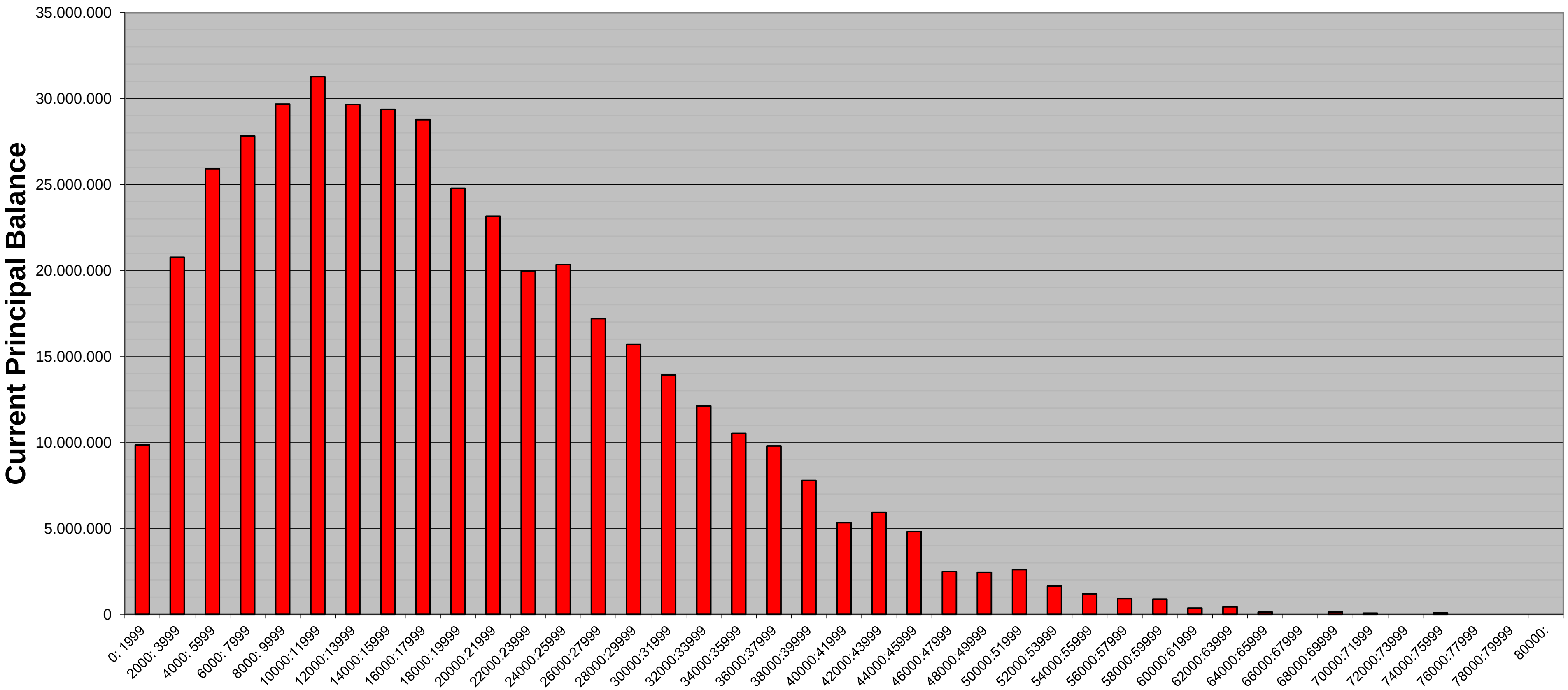
Statistics	**in EUR**
Average Amount	9.440,30

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

7.1 Current PB (Graph)



SC Germany Consumer 2021-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

8. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	75.946,49	0,0173%	1
2	71.927,03	0,0164%	1
3	69.853,34	0,0160%	1
4	69.587,44	0,0159%	1
5	65.528,59	0,0150%	1
6	64.824,75	0,0148%	2
7	64.274,25	0,0147%	2
8	64.066,06	0,0146%	1
9	63.847,93	0,0146%	1
10	63.492,48	0,0145%	1
11	62.867,67	0,0144%	1
12	62.800,28	0,0143%	1
13	62.710,01	0,0143%	1
14	62.259,43	0,0142%	1
15	61.718,90	0,0141%	1
16	61.593,17	0,0141%	1
17	61.404,02	0,0140%	1
18	61.014,21	0,0139%	1
19	61.011,85	0,0139%	1
20	60.310,53	0,0138%	1
21	59.995,41	0,0137%	1
22	59.529,97	0,0136%	1
23	59.526,85	0,0136%	1
24	59.402,83	0,0136%	1
25	59.318,41	0,0135%	1
	1.588.811,90	**0,3628%**	**27**

SC Germany Consumer 2021-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

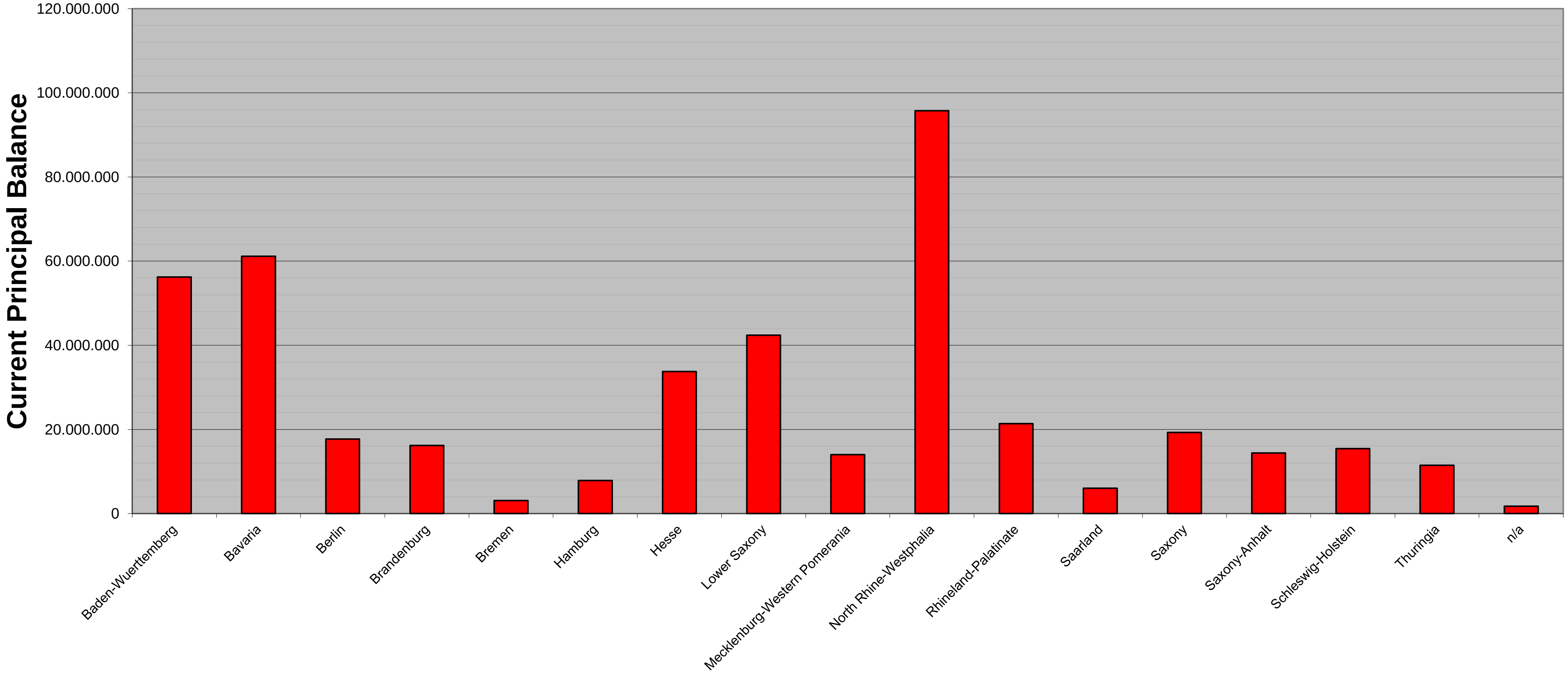
9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	56.207.149,00	12,84%	5.473	11,80%
Bavaria	61.149.112,54	13,96%	6.259	13,49%
Berlin	17.713.467,14	4,05%	1.926	4,15%
Brandenburg	16.180.670,34	3,70%	1.869	4,03%
Bremen	3.117.603,68	0,71%	335	0,72%
Hamburg	7.875.689,67	1,80%	840	1,81%
Hesse	33.753.458,75	7,71%	3.377	7,28%
Lower Saxony	42.412.159,67	9,69%	4.699	10,13%
Mecklenburg-Western Pomerania	14.008.245,33	3,20%	1.493	3,22%
North Rhine-Westphalia	95.727.387,59	21,86%	10.019	21,60%
Rhineland-Palatinate	21.357.623,99	4,88%	2.295	4,95%
Saarland	6.030.605,73	1,38%	629	1,36%
Saxony	19.299.875,25	4,41%	2.199	4,74%
Saxony-Anhalt	14.415.479,10	3,29%	1.712	3,69%
Schleswig-Holstein	15.444.313,87	3,53%	1.726	3,72%
Thuringia	11.464.321,27	2,62%	1.379	2,97%
n/a	1.731.262,67	0,40%	155	0,33%
Total	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**

SC Germany Consumer 2021-1
Monthly Investor Report

9.1 Geographical Distribution (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

10. Collateral

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	18.310.149,95	4,18%	991	2,14%
unsecured	419.578.275,64	95,82%	45.394	97,86%
Total	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**

SC Germany Consumer 2021-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	199.224.293,13	45,50%	23.632	50,95%
Yes	238.664.132,46	54,50%	22.753	49,05%
Total	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**

SC Germany Consumer 2021-1
Monthly Investor Report

12. Payment Methods

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	408.663.892,73	93,33%	43.761	94,34%
Other	29.224.532,86	6,67%	2.624	5,66%
Total	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	114.621.569,96	26,18%	11.482	24,75%
1st of month	323.266.855,63	73,82%	34.903	75,25%
Total	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**

SC Germany Consumer 2021-1
Monthly Investor Report

13. Effective Interest Rate

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	284.423,59	0,06%	331	0,71%
1: 1	7.001.191,22	1,60%	1.190	2,57%
2: 2	89.998.990,96	20,55%	11.813	25,47%
3: 3	61.305.899,20	14,00%	6.251	13,48%
4: 4	60.414.546,41	13,80%	6.051	13,05%
5: 5	60.767.984,60	13,88%	6.030	13,00%
6: 6	94.923.386,67	21,68%	8.313	17,92%
7: 7	47.124.546,84	10,76%	4.716	10,17%
8: 8	11.110.553,17	2,54%	1.121	2,42%
9: 9	3.927.515,96	0,90%	425	0,92%
10:10	557.219,09	0,13%	81	0,17%
11:11	361.956,80	0,08%	45	0,10%
12:12	96.939,88	0,02%	15	0,03%
13:	13.271,20	0,00%	3	0,01%
Total	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**

Statistics	**in %**
WA Interest	5,29%

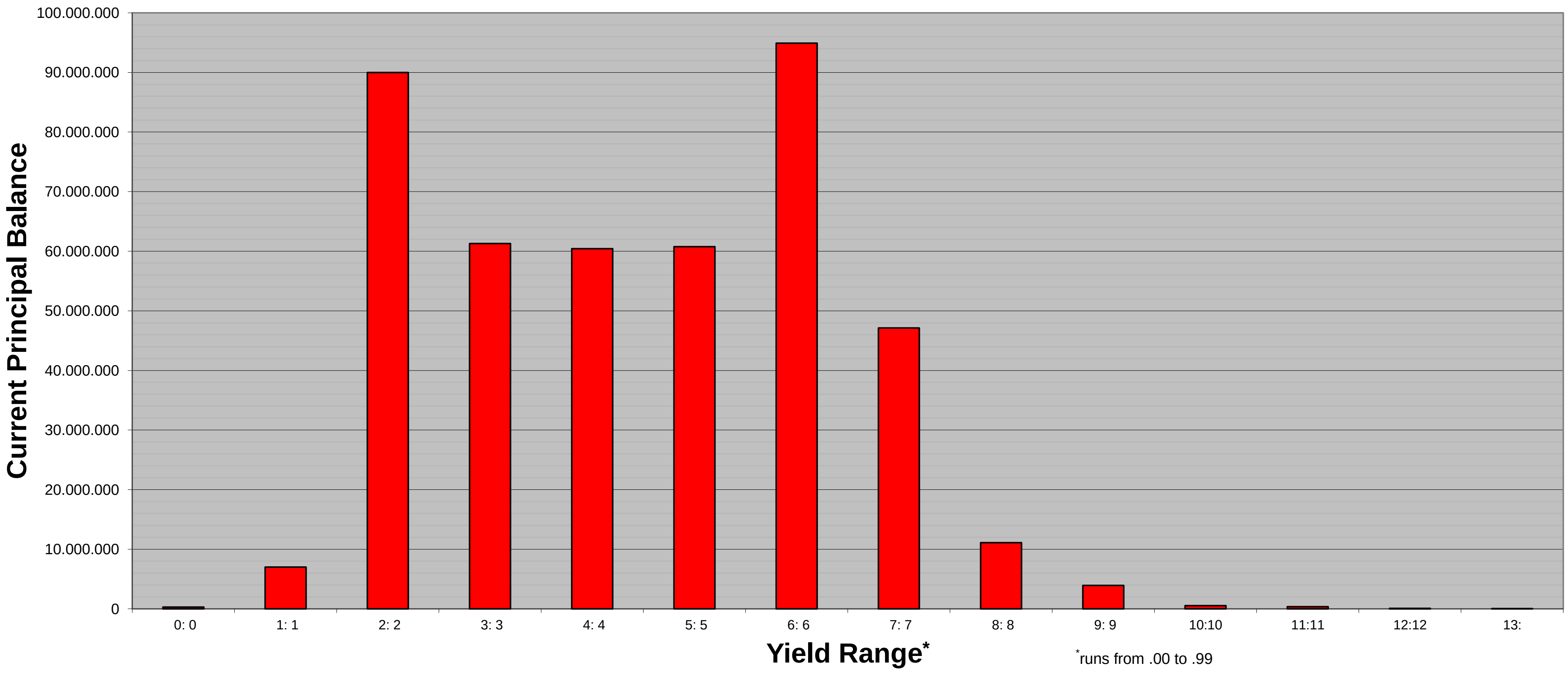
*runs from .00 to .99

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

13.1 Effective Interest Rate (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

14. Seasoning

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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	8.269.461,23	1,89%	729	1,57%
39:41	30.003.164,38	6,85%	2.551	5,50%
42:44	52.305.173,42	11,94%	4.805	10,36%
45:47	49.782.778,84	11,37%	5.702	12,29%
48:50	117.607.410,31	26,86%	12.403	26,74%
51:53	87.538.076,10	19,99%	8.819	19,01%
54:56	51.426.625,87	11,74%	5.669	12,22%
57:59	27.480.294,22	6,28%	3.671	7,91%
60:62	10.042.497,89	2,29%	1.417	3,05%
63:65	968.729,63	0,22%	151	0,33%
66:68	1.094.721,66	0,25%	167	0,36%
69:71	803.929,49	0,18%	153	0,33%
72:74	195.647,26	0,04%	40	0,09%
75:77	90.840,58	0,02%	21	0,05%
78:80	165.031,25	0,04%	45	0,10%
81:	114.043,46	0,03%	42	0,09%
Total	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**

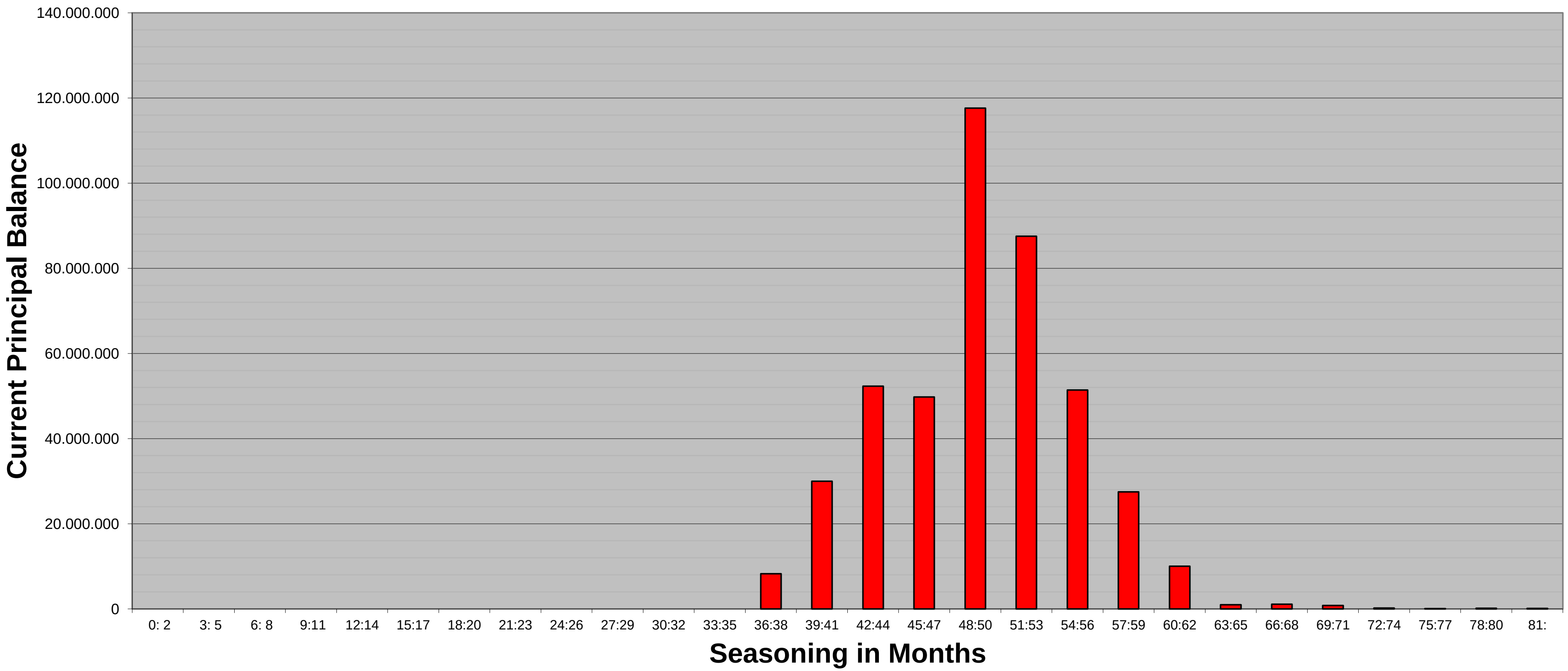
Statistics

WA Seasoning	49,42

SC Germany Consumer 2021-1
Monthly Investor Report

14.1 Seasoning (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

15. Remaining Term

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	2.170.971,63	0,50%	3.540	7,63%
7: 13	8.802.013,30	2,01%	4.267	9,20%
14: 20	12.677.797,81	2,90%	3.254	7,02%
21: 27	21.181.598,98	4,84%	3.864	8,33%
28: 34	38.178.727,26	8,72%	4.996	10,77%
35: 41	60.741.576,56	13,87%	6.700	14,44%
42: 48	133.280.993,85	30,44%	9.999	21,56%
49: 55	105.831.640,52	24,17%	6.971	15,03%
56: 62	43.242.073,39	9,88%	2.373	5,12%
63: 69	8.826.449,73	2,02%	321	0,69%
70: 76	1.998.447,61	0,46%	64	0,14%
77: 83	255.324,63	0,06%	10	0,02%
84: 90	212.421,89	0,05%	6	0,01%
91: 97	129.213,05	0,03%	4	0,01%
98:	359.175,38	0,08%	16	0,03%
Total	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**

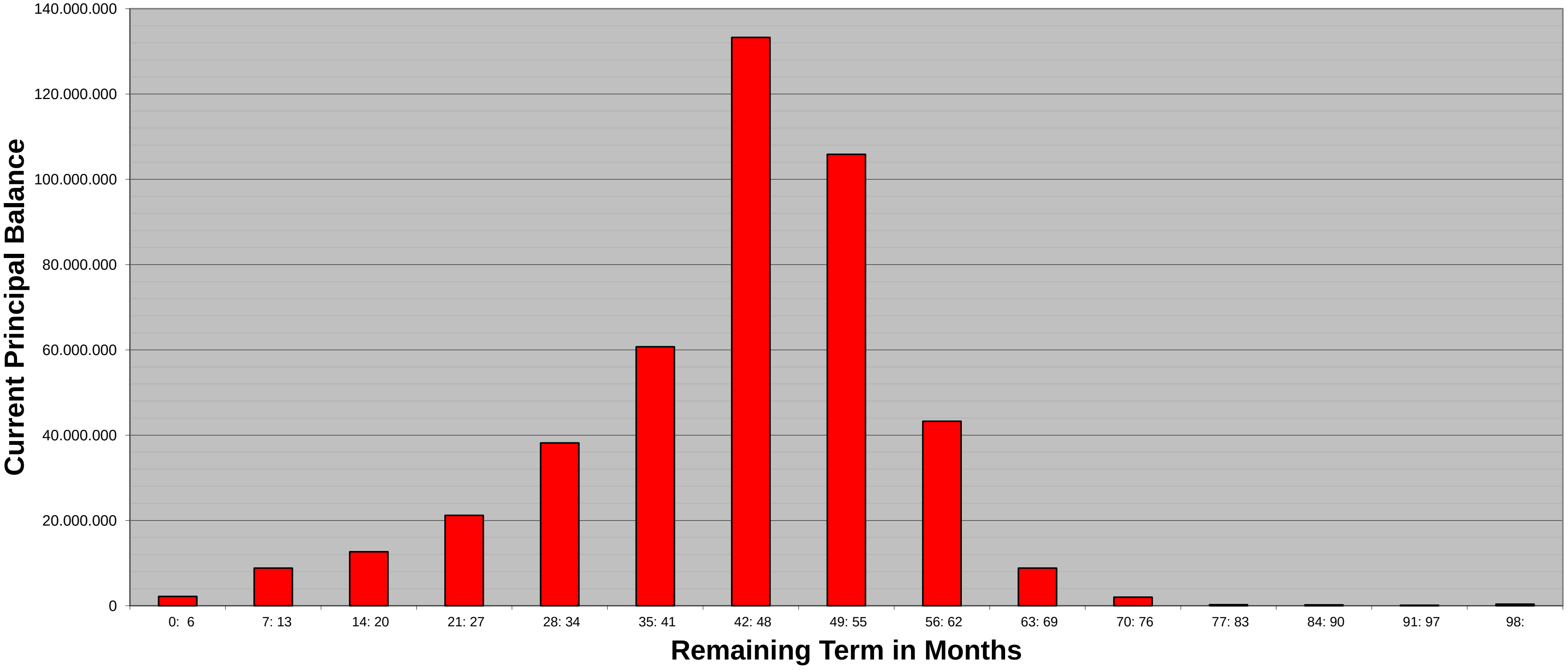
Statistics

WA Remaining Term	43,83

SC Germany Consumer 2021-1
Monthly Investor Report

15.1 Remaining Term (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

16. Original Term

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-16.493,35	0,00%	12	0,03%
14: 20	-578,66	0,00%	11	0,02%
21: 27	-43.380,58	-0,01%	20	0,04%
28: 34	-10.217,13	0,00%	17	0,04%
35: 41	18.298,67	0,00%	54	0,12%
42: 48	159.934,39	0,04%	231	0,50%
49: 55	1.903.087,59	0,43%	2.442	5,26%
56: 62	12.007.950,75	2,74%	5.786	12,47%
63: 69	4.579.881,90	1,05%	1.185	2,55%
70: 76	23.105.056,65	5,28%	4.424	9,54%
77: 83	9.697.992,18	2,21%	1.101	2,37%
84: 90	76.304.830,98	17,43%	9.864	21,27%
91: 97	167.153.874,47	38,17%	12.574	27,11%
98:104	113.749.037,48	25,98%	7.498	16,16%
105:111	21.192.823,93	4,84%	875	1,89%
112:	8.086.326,32	1,85%	291	0,63%
Total	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**

Statistics

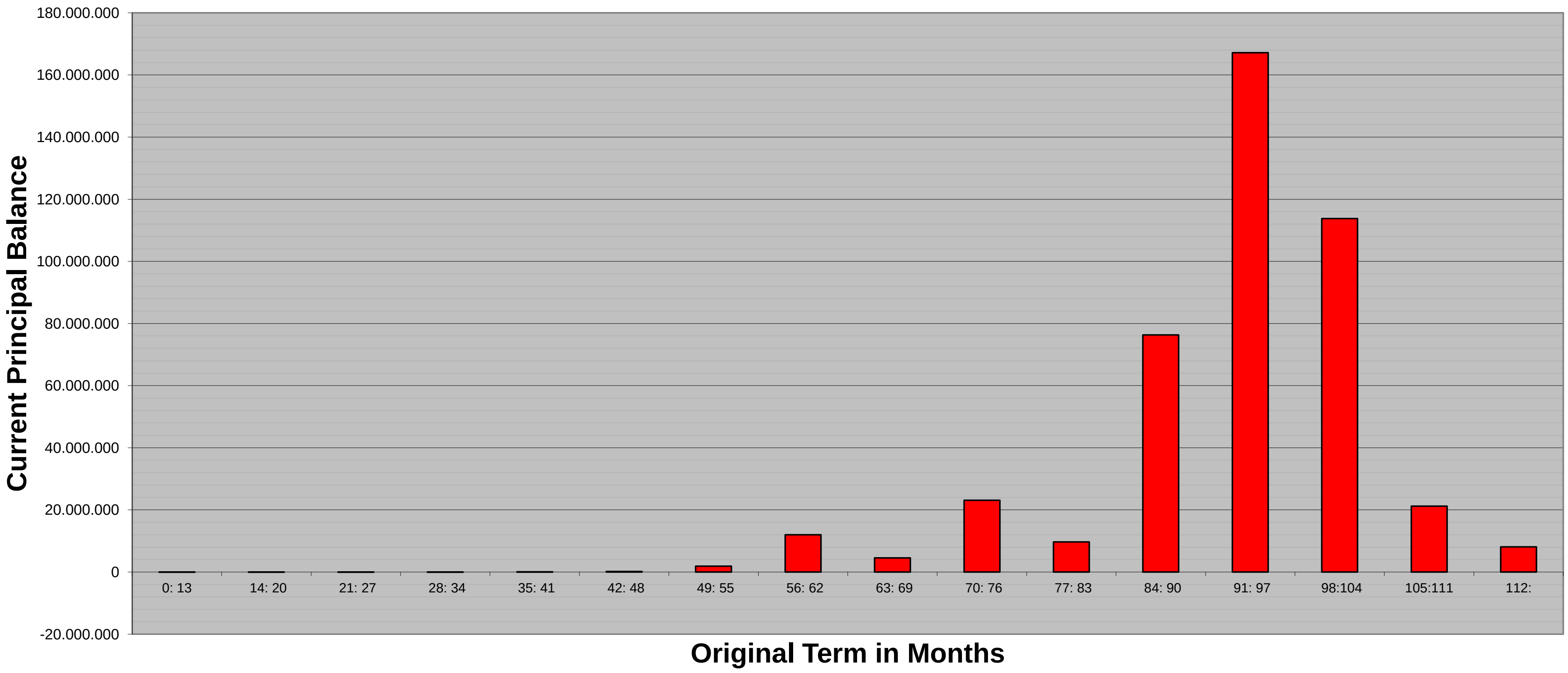
WA Original Term	93,25

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

16.1 Original Term (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

17. Loan Concentration

Calculation Date		10.10.2025			
Payment Date		14.10.2025			
Period No		47			
Monthly Period		Oct 2025			
Interest Period	from	15.09.2025	to	14.10.2025	= 29 days
Collection Period	from	01.09.2025	to	30.09.2025	

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	428.600.464,97	97,88%	44.237	95,37%	44.237	97,81%
2: 2	8.440.825,43	1,93%	1.712	3,69%	856	1,89%
3: 3	665.117,72	0,15%	321	0,69%	107	0,24%
4: 4	146.430,75	0,03%	80	0,17%	20	0,04%
5: 5	35.586,72	0,01%	35	0,08%	7	0,02%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7:	0,00	0,00%	0	0,00%	0	0,00%
Total	**437.888.425,59**	**100,00%**	**46.385**	**100,00%**	**45.227**	**100,00%**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

18. Amortisation Profile

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	437.888.425,59 €	51	14.282.783,60 €
2	426.961.428,40 €	52	11.888.000,72 €
3	416.078.061,21 €	53	9.818.415,12 €
4	405.255.859,81 €	54	7.985.286,88 €
5	394.509.805,60 €	55	6.419.144,01 €
6	383.816.856,05 €	56	5.114.672,99 €
7	373.172.696,88 €	57	4.078.678,64 €
8	362.587.136,46 €	58	3.247.941,40 €
9	352.070.007,44 €	59	2.596.224,04 €
10	341.628.374,70 €	60	2.100.242,63 €
11	331.269.265,07 €	61	1.719.047,11 €
12	320.992.345,00 €	62	1.426.802,93 €
13	310.802.617,52 €	63	1.184.127,24 €
14	300.699.678,69 €	64	982.828,57 €
15	290.691.867,40 €	65	816.881,32 €
16	280.761.429,76 €	66	684.903,89 €
17	270.911.597,67 €	67	579.176,19 €
18	261.104.635,28 €	68	492.182,30 €
19	251.358.046,01 €	69	428.332,91 €
20	241.677.272,28 €	70	374.453,78 €
21	232.064.230,57 €	71	329.292,17 €
22	222.533.129,69 €	72	294.171,57 €
23	213.066.205,57 €	73	267.550,07 €
24	203.669.409,46 €	74	242.987,61 €
25	194.353.376,12 €	75	223.095,20 €
26	185.121.735,89 €	76	206.989,96 €
27	175.994.463,45 €	77	192.287,28 €
28	166.979.235,26 €	78	180.012,48 €
29	158.084.442,38 €	79	169.042,62 €
30	149.304.706,01 €	80	158.833,38 €
31	140.627.229,34 €	81	148.747,39 €
32	132.090.851,47 €	82	138.608,82 €
33	123.700.990,85 €	83	129.131,70 €
34	115.460.223,67 €	84	120.051,50 €
35	107.404.880,43 €	85	111.449,17 €
36	99.545.839,69 €	86	102.802,48 €
37	91.882.737,42 €	87	94.111,20 €
38	84.397.658,22 €	88	86.515,33 €
39	77.142.084,15 €	89	79.952,81 €
40	70.097.097,26 €	90	73.604,88 €
41	63.297.557,35 €	91	67.223,57 €
42	56.716.613,23 €	92	61.353,85 €
43	50.360.631,99 €	93	55.453,32 €
44	44.335.250,68 €	94	49.921,90 €
45	38.663.144,24 €	95	44.361,15 €
46	33.365.763,45 €	96	38.784,65 €
47	28.532.936,94 €	97	33.178,61 €
48	24.161.805,17 €	98	28.095,31 €
49	20.302.700,29 €	99	23.774,42 €
50	17.027.446,23 €	100	19.623,06 €

SC Germany Consumer 2021-1
Monthly Investor Report

19. Priority of Payments + Transaction Costs

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Pre-Enforcement Available Interest Amount

Interest Collections	+	1.897.734,67 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries	+	277.827,47 €
Interest on Transaction and Purchase Shortfall Account	+	- €
Amounts on the Commingling Reserve account*	+	- €
Amounts on the Liquidity Reserve Account	+	4.993.470,20 €
Amounts received by the Interest Rate Swap counterparty	+	714.459,00 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts payed to the Issuer	+	- €
Available Interest Amount	=	7.883.491,34 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	17.112.572,43 €
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	+	104,53 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	1.447.702,70 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	18.560.379,66 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		7.883.491,34 €
Senior Expenses and Taxes	-	141,78 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	489.879,00 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	92.586,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	171.746,25 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	152.580,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	95.733,75 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	- €
Required Liquidity Reserve Amount Replenishment	-	4.985.000,00 €
Crediting the PDLs until cleared	-	1.447.702,70 €
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)	-	- €
Target Amortisation of Class F (inlcuding previously accrued)	-	- €
Interest Class G	-	21.206,25 €
Mezzanine Loan Interest	-	- €
Subordinateed Swap Amounts (if applicable)	-	- €
Fees for Commingling Reserve Account and Set-Off Reserve Account	-	- €
Interest on Liquidity Reserve Loan	-	27.507,51 €
Principal on Liquidity Reserve Loan	-	- €
Remaining Amount to the Seller		399.408,10 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		18.560.379,66 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	18.560.379,66 €
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	-	18.560.308,50 €
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	-	- €
Redemption Class G Notes	-	- €
Mezzanine Loan Principal	-	- €
Clearing of rounding differences	-	- €

Transaction Costs

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	141,78 €								
Interest accrued for the Period	1.051.238,76 €	489.879,00 €	92.586,00 €	171.746,25 €	152.580,00 €	95.733,75 €	- €	21.206,25 €	27.507,51 €
Cumulative Interest accrued	111.929.839,91 €	77.021.547,75 €	5.437.740,00 €	10.070.765,25 €	8.933.662,50 €	5.594.415,00 €	1.504.800,00 €	1.689.918,75 €	1.676.990,66 €
Interest Payments	1.051.238,76 €	489.879,00 €	92.586,00 €	171.746,25 €	152.580,00 €	95.733,75 €	- €	21.206,25 €	27.507,51 €
Cumulative Interest Payments	110.980.869,31 €	77.021.547,75 €	5.437.740,00 €	10.070.765,25 €	8.933.662,50 €	5.594.415,00 €	1.504.800,00 €	1.043.493,75 €	1.374.445,06 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	948.970,60 €	- €	- €	- €	- €	- €	- €	646.425,00 €	302.545,60 €
Liquidity Reserve Loan only: Outstanding Amount	4.985.000,00 €								4.985.000,00 €

SC Germany Consumer 2021-1
Monthly Investor Report

20. Retention

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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	21.045.462,01 €

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2021-1
Monthly Investor Report

21. Counterparties

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Joint Lead Managers	**Banco Santander S.A.** Paseo de Pareda 9 - 12 39004 Santander Spain	A+	F1	STABLE	A2	P-1	POS	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A-	F1	STABLE	A1	P-1	STABLE	performing
Joint Lead Manager (Class A)	**Citigroup Global Markets Europe AG** Reuterweg 16 60323 Frankfurt am Main Germany	-	-	-	-	P-1	STABLE	performing
Corporate Administrator	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
Luxembourg Listing Agent	**Bank of New York Mellon SA-NV/Luxembourg** 2-4 rue Eugène Ruppert L-2453 Luxembourg Grand Duchy of Luxembourg	AA	F1+	STABLE	-	P-1	STABLE	performing
Principal Paying Agent, Calculation Agent, Cash Administrator, Interest Determination Agent & Back-Up Servicer Facilitator	**Bank of New York Mellon** One Canada Square London E14 5AL United Kingdom	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
Account Bank & Transaction Security Trustee	**Bank of New York Mellon** Messe Turm, Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main Germany	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
Interest Swap Counterparty:	**DZ Bank AG** Platz der Republik 60265 Frankfurt am Main Germany	AA-	F1+	STABLE	Aa2	P-1	STABLE	performing
Data Trustee:	**Oversea FS B.V.** Barbara Strozzilaan 101 1083 HN Amsterdam 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 30.09.2025, data source: Bloomberg

SC Germany Consumer 2021-1
Monthly Investor Report

22. Issuer Information

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Deal Name:	**SC Germany Consumer 2021-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT CONSUMER 2021-1** The Managing Directors 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg
LEI:	549300I0DV9V1WKUO071
Seller of the Receivables:	**Santander Consumer Bank AG**
Servicer Name:	**Santander Consumer Bank AG**
Reporting Entity:	**Santander Consumer Bank AG** Capital Markets Santander-Platz 1 41061 Mönchengladbach Germany eMail abs_ger@santander.de
SPV-Administrator:	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg

SC Germany Consumer 2021-1
Monthly Investor Report

23. Swap Counterparty Data

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Swap Counterparty

Swap Counterparty	DZ Bank AG
Swap Rating Trigger Breach	no

		Fitch			Moody's			
Rating Trigger & Current Ratings	Consequenses	Long Term or Derivative Counterparty Rating	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	Trigger breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A	F1		A3			no
2nd Rating Trigger	Replacement	BBB-	F3		Baa1			no
Current Counterparty Ratings		AA(dcr)	F1+	STABLE	Aa2(cr)	P-1	STABLE	

Current Swap Data

Swap Type		Fixed Floating Interest Rate Swap
Notional Amount		418.948.805,25 €
Fixed Rate		-0,2400%
Floating Rate (Euribor)		1,8770%
Net Swap Payments	-	714.459,00 €
Notional Amount next period		400.388.496,75 €

Swap Counterparty Details

DZ Bank AG
Kapitalmärkte Handel / ABS-Emissionen
Platz der Republik
60265 Frankfurt am Main
Germany
Email: structured.products@dzbank.de

Counterparty Replacement

Old Counterparty	DZ Bank AG
Current Counterparty	DZ Bank AG

Swap Collateral

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

Ratings as of 30.09.2025, data source: Bloomberg

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

SC Germany Consumer 2021-1
Monthly Investor Report

24. Santander Consumer Bank

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

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

Ratings as of 30.09.2025, data source: Bloomberg

SC Germany Consumer 2021-1
Monthly Investor Report

25. Glossary

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		47				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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.