

# SC Germany Consumer 2021-1

## Monthly Investor Report



ABS Issuer  
of the Year

Santander Germany

**WINNER**



GlobalCapital  
EUROPEAN  
SECURITIZATION  
AWARDS

ABS Issuer of the Year

Santander Consumer Bank AG

**WINNER**



GlobalCapital  
EUROPEAN  
SECURITIZATION  
AWARDS

ABS ISSUER OF THE YEAR

**WINNER**

## SC Germany Consumer 2021-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

### Index

### Page

|                                              |                    |
|----------------------------------------------|--------------------|
| 1. Portfolio Information                     | <a href="#">1</a>  |
| 1.1 Portfolio Information per period         | <a href="#">2</a>  |
| 2. Reserve Accounts                          | <a href="#">3</a>  |
| 3.1 Delinquency Data                         | <a href="#">4</a>  |
| 3.2 Default Data                             | <a href="#">5</a>  |
| 3.3 Defaults & Recoveries per period         | <a href="#">6</a>  |
| 4. Concentration Limits                      | <a href="#">7</a>  |
| 5. Outstanding Notes                         | <a href="#">8</a>  |
| 6. Original Principal Balance                | <a href="#">9</a>  |
| 6.1 Original PB (Graph)                      | <a href="#">10</a> |
| 7. Current Principal Balance                 | <a href="#">11</a> |
| 7.1 Current PB (Graph)                       | <a href="#">12</a> |
| 8. Borrower Concentration                    | <a href="#">13</a> |
| 9. Geographical Distribution                 | <a href="#">14</a> |
| 9.1 Geographical (Graph)                     | <a href="#">15</a> |
| 10. Collateral                               | <a href="#">16</a> |
| 11. Insurances                               | <a href="#">17</a> |
| 12. Payment Methods                          | <a href="#">18</a> |
| 13. Effective Interest Rate                  | <a href="#">19</a> |
| 13.1 Effective Interest Rate (Graph)         | <a href="#">20</a> |
| 14. Seasoning                                | <a href="#">21</a> |
| 14.1 Seasoning (Graph)                       | <a href="#">22</a> |
| 15. Remaining Term                           | <a href="#">23</a> |
| 15.1 Remaining Term (Graph)                  | <a href="#">24</a> |
| 16. Original Term                            | <a href="#">25</a> |
| 16.1 Original Term (Graph)                   | <a href="#">26</a> |
| 17. Loan Concentration                       | <a href="#">27</a> |
| 18. Amortisation Profiles                    | <a href="#">28</a> |
| 19. Priority of Payments + Transaction Costs | <a href="#">29</a> |
| 20. Retention                                | <a href="#">30</a> |
| 21. Counterparties                           | <a href="#">31</a> |
| 21. Issuer Information                       | <a href="#">32</a> |
| 23. Swap Counterparty                        | <a href="#">33</a> |
| 24. Santander Consumer Bank                  | <a href="#">34</a> |
| 25. Glossary                                 | <a href="#">35</a> |

### Nominations for this year's GlobalCapital Securitization Awards are now open.

We invite you to take a moment to recognize our work and support **Santander Germany** through your nomination as e.g. ABS Issuer of the year and SCGC 2025-1 as Deal of the year.

[European Securitization Awards 2026 - Call for Nominations](#)

# SC Germany Consumer 2021-1 Monthly Investor Report

## 1. Portfolio Information



|                        |            |    |            |   |         |
|------------------------|------------|----|------------|---|---------|
| Calculation Date       | 12.11.2025 |    |            |   |         |
| Payment Date           | 14.11.2025 |    |            |   |         |
| Period No              | 48         |    |            |   |         |
| Monthly Period         | Nov 2025   |    |            |   |         |
| Interest Period from   | 14.10.2025 | to | 14.11.2025 | = | 31 days |
| Collection Period from | 01.10.2025 | to | 31.10.2025 |   |         |

|                                      |                  | current period                         | previous period                        |
|--------------------------------------|------------------|----------------------------------------|----------------------------------------|
| Outstanding Receivables              | No. of Contracts | Aggregate Outstanding Principal Amount | Aggregate Outstanding Principal Amount |
| Beginning of Period                  | 46.385           | 437.888.425,59 €                       | 456.448.700,72 €                       |
| Scheduled Principal Payments         |                  | 11.027.488,51 €                        | 11.038.517,70 €                        |
| Prepayment Principal                 |                  | 4.496.301,27 €                         | 6.074.054,73 €                         |
| Total Principal Collections          |                  | 15.523.789,78 €                        | 17.112.572,43 €                        |
| Total Interest Collections           |                  | 1.821.236,72 €                         | 1.897.734,67 €                         |
| Defaults                             |                  | 1.303.383,62 €                         | 1.447.702,70 €                         |
| Replenishment Amount                 |                  | - €                                    | - €                                    |
| End of Period                        |                  | 421.061.252,19 €                       | 437.888.425,59 €                       |
| Purchase Shortfall Amount            |                  | 115,56 €                               | 71,16 €                                |
| Total Assets (End of Period)         | 45.070           | 421.061.367,75 €                       | 437.888.496,75 €                       |
| Current Prepayment Rate (annualised) |                  | 11,6%                                  |                                        |
| Current Poolfactor                   |                  | 25,9%                                  |                                        |

**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**1.1 Portfolio Information per period**



|                   |            |            |    |                      |
|-------------------|------------|------------|----|----------------------|
| Calculation Date  | 12.11.2025 |            |    |                      |
| Payment Date      | 14.11.2025 |            |    |                      |
| Period No         | 48         |            |    |                      |
| Monthly Period    | Nov 2025   |            |    |                      |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025           |

| 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                | 437.888.425,59 €   | 11.027.488,51 €              | 4.496.301,27 €       | 15.523.789,78 €             | 11,65%          |
| 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  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

### Reserve Accounts

#### Liquidity Reserve

|                                          | in % |                | Trigger Event y/n |
|------------------------------------------|------|----------------|-------------------|
| Beginning of Period                      | 1,2% | 4.993.211,62 € |                   |
| Cash Outflow                             |      | 4.993.211,62 € |                   |
| of which Liquidity Reserve Excess Amount |      | 8.211,62 €     |                   |
| Cash Inflow                              |      | 4.985.000,00 € |                   |
| End of Period                            | 1,3% | 4.985.000,00 € |                   |
| Required Liquidity Reserve Amount        | 1,3% | 4.985.000,00 € |                   |

#### Commingling Reserve

|                                                                | in % |     | Trigger Event y/n |
|----------------------------------------------------------------|------|-----|-------------------|
| Beginning of Period                                            |      | n/a | no                |
| Cash Outflow                                                   |      | n/a |                   |
| of which Commingling Reserve Excess Amount                     |      | n/a |                   |
| 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 %  |     | 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                                              | 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  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

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                | 1.224.288.047,19 € | 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                | 1.100.935.602,58 € | 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                | 437.888.425,59 €   | 3.257.157,16 € | 1.146.622,87 € | 2.489.496,78 € | 3.384.335,36 € | 97,65%         | 0,74%         | 0,26% | 0,57% | 0,77% |
| 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**

**3.2 Default Data**



|                   |                                         |
|-------------------|-----------------------------------------|
| Calculation Date  | 12.11.2025                              |
| Payment Date      | 14.11.2025                              |
| Period No         | 48                                      |
| Monthly Period    | Nov 2025                                |
| Interest Period   | from 14.10.2025 to 14.11.2025 = 31 days |
| Collection Period | from 01.10.2025 to 31.10.2025           |

**Default Data and Ratios**

|                                     | Amount           | Number of Loans |
|-------------------------------------|------------------|-----------------|
| <b>Current Default</b>              |                  |                 |
| Current Period Gross Default        | 1.303.383,62 €   |                 |
| Current Period Recoveries           | 381.268,03 €     |                 |
| Current Period Net Default          | 922.115,59 €     |                 |
| New Number of Defaulted Contracts   |                  | 123             |
| <b>Cumulative Default</b>           |                  |                 |
| Cumulative Gross Default            | 113.521.153,70 € |                 |
| Cumulative Recoveries               | 11.107.533,22 €  |                 |
| Cumulative Net Losses               | 102.413.620,48 € |                 |
| Total Number of Defaulted Contracts |                  | 8.233           |

**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  | 1.303.383,62 € |
| Class G Amount credited to the PDL | 1.303.383,62 € |
| Class G PDL EoP                    | - €            |

SC Germany Consumer 2021-1  
Monthly Investor Report

3.3 Defaults & Recoveries per period

|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |



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%                     | -7.152,51 €                     | -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                | 8233                          | 1.303.383,62 €                | 113.521.153,70 €                 | 2.199.852.201,99 €                        | 5,16%                     | 381.268,03 €                    | 11.107.533,22 €                    | 102.413.620,48 €     | 4,66%                       | 0,20%                  |
| 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       | 12.11.2025 |    |            |   |         |
| Payment Date           | 14.11.2025 |    |            |   |         |
| Period No              | 48         |    |            |   |         |
| Monthly Period         | Nov 2025   |    |            |   |         |
| Interest Period from   | 14.10.2025 | to | 14.11.2025 | = | 31 days |
| Collection Period from | 01.10.2025 | to | 31.10.2025 |   |         |

**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 |
| <b>Purchase Shortfall Event</b>                                                                                                    |                 |                  |               | no             |
| Period before previous period                                                                                                      |                 | 150.000.000,00 € |               |                |
| Previous period                                                                                                                    |                 | 150.000.000,00 € |               |                |
| Current period                                                                                                                     |                 | 150.000.000,00 € |               |                |
| <b>Termination/Service Termination Event</b>                                                                                       |                 |                  |               | no             |
| <b>Event of Default / Termination Event, as defined in the Interest Rate Swap</b>                                                  |                 |                  |               | no             |
| <b>Sequential Payment Trigger Event</b>                                                                                            |                 |                  |               | 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%         |                |
| - current value                                                                                                                    |                 |                  | 31.10.2025    |                |
|                                                                                                                                    |                 |                  | 4,66%         |                |
| 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%             |                  | 28,07%        |                |
| Three Months Rolling Average Dynamic Net Loss Ratio *                                                                              |                 | 0,40%            | n/a           |                |
| Tax Call Redemption date                                                                                                           |                 |                  |               |                |
| Regulatory Change Event Redemption Date                                                                                            |                 |                  |               |                |
| Termination Event or Service Termination Event                                                                                     |                 |                  |               |                |
| <b>Early Amortisation Event</b>                                                                                                    |                 |                  |               |                |
| Cumulative Net Loss Ratio                                                                                                          |                 |                  |               |                |
| - prior to 31 October 2022                                                                                                         |                 | 1,50%            | -             |                |
| Purchase Shortfall Event                                                                                                           |                 |                  |               |                |
| Termination Event or Service 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  | 12.11.2025 |            |    |            |   |         |
| Payment Date      | 14.11.2025 |            |    |            |   |         |
| Period No         | 48         |            |    |            |   |         |
| Monthly Period    | Nov 2025   |            |    |            |   |         |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = | 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |   |         |

| 1. Note Balance                                         | All notes        | Class A             | Class B            | Class C           | Class D              | Class E              | Class F            | Class G        |
|---------------------------------------------------------|------------------|---------------------|--------------------|-------------------|----------------------|----------------------|--------------------|----------------|
| <b>General Note Information</b>                         |                  |                     |                    |                   |                      |                      |                    |                |
| 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             |
| <b>Current Note Information</b>                         |                  |                     |                    |                   |                      |                      |                    |                |
| Class Principal Outstanding Balance Beginning 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 € |
| Replenishment                                           | - €              |                     |                    |                   |                      |                      |                    |                |
| Amortisation                                            | 16.827.129,00 €  |                     |                    |                   |                      |                      |                    |                |
| Redemption per Class                                    |                  | 16.827.129,00 €     | - €                | - €               | - €                  | - €                  | - €                | - €            |
| Redemption per Note                                     |                  | 1.411,08 €          | - €                | - €               | - €                  | - €                  | - €                | - €            |
| Class Principal Outstanding Balance End of Period       | 388.061.367,75 € | 200.607.477,75 €    | 40.656.420,00 €    | 66.066.682,50 €   | 50.820.525,00 €      | 25.410.262,50 €      | - €                | 4.500.000,00 € |
| Current Tranching                                       |                  | 51,7%               | 10,5%              | 17,0%             | 13,1%                | 6,5%                 | 0,0%               | 1,2%           |
| Current Pool Factor                                     | 0,26             | 0,17                | 0,68               | 0,68              | 0,68                 | 0,68                 | 0,00               | 1,00           |
| 2. Payments to Investors per Note                       | All notes        | Class A             | Class B            | Class C           | Class D              | Class E              | Class F            | Class G        |
| Interest Rate Basis: 1 M-Euribor / Fixed / Floating     | 1,920%           | 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                                           | 31               |                     |                    |                   |                      |                      |                    |                |
| Principal Outstanding per Note Beginning of Period      |                  | 18.233,51 €         | 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                          |                  | 1.411,08 €          | - €                | - €               | - €                  | - €                  | - €                | - €            |
| Principal Outstanding per Note End of Period            |                  | 16.822,43 €         | 67.760,70 €        | 67.760,70 €       | 67.760,70 €          | 67.760,70 €          | - €                | 100.000,00 €   |
| > Interest accrued for the period                       | -                | 490.594,50 €        | -                  | 186.030,00 €      | -                    | 103.278,75 €         | - €                | 22.668,75 €    |
| Interest Payment                                        |                  | 490.594,50 €        | 100.476,00 €       | 186.030,00 €      | 164.985,00 €         | 103.278,75 €         | - €                | 22.668,75 €    |
| Interest Payment per Note                               |                  | 41,14 €             | 167,46 €           | 190,80 €          | 219,98 €             | 275,41 €             | - €                | 503,75 €       |
| 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                                              |                  | 52,86%              | 43,20%             | 27,51%            | 15,44%               | 9,41%                | 9,41%              | 8,34%          |

\* Last rating action as of 24.02.2025

SC Germany Consumer 2021-1  
Monthly Investor Report

6. Original Principal Balance



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

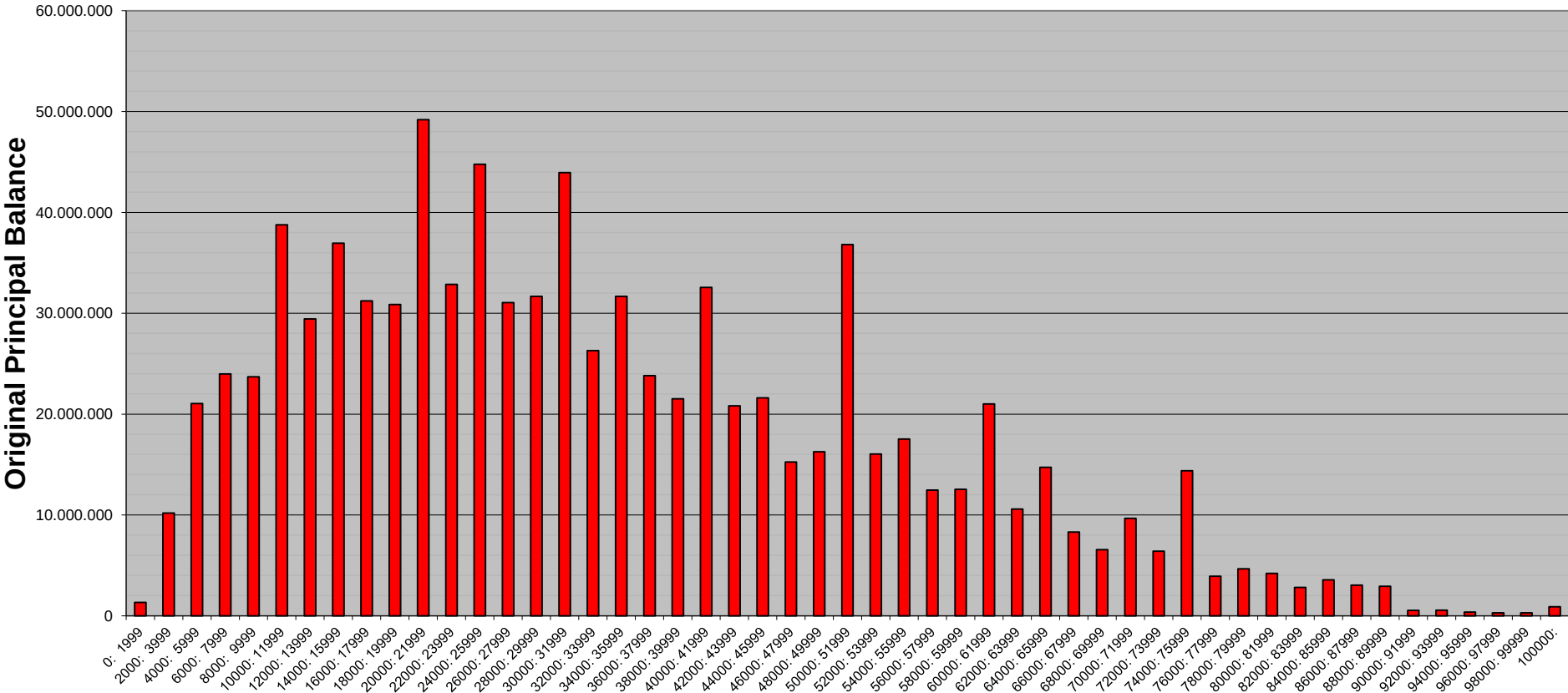
| Original Principal Balance (Ranges in EUR) | Original Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|--------------------------------------------|-----------------------------------|-----------------------------|-----------------|---------------------------|
| 0: 1999                                    | 1.338.093,37                      | 0,15%                       | 1.001           | 2,22%                     |
| 2000: 3999                                 | 10.196.300,17                     | 1,13%                       | 3.528           | 7,83%                     |
| 4000: 5999                                 | 21.056.009,40                     | 2,32%                       | 4.279           | 9,49%                     |
| 6000: 7999                                 | 23.989.415,55                     | 2,65%                       | 3.513           | 7,79%                     |
| 8000: 9999                                 | 23.695.989,91                     | 2,62%                       | 2.699           | 5,99%                     |
| 10000: 11999                               | 38.766.600,28                     | 4,28%                       | 3.646           | 8,09%                     |
| 12000: 13999                               | 29.433.884,18                     | 3,25%                       | 2.300           | 5,10%                     |
| 14000: 15999                               | 36.949.894,07                     | 4,08%                       | 2.473           | 5,49%                     |
| 16000: 17999                               | 31.232.261,47                     | 3,45%                       | 1.846           | 4,10%                     |
| 18000: 19999                               | 30.869.609,69                     | 3,41%                       | 1.638           | 3,63%                     |
| 20000: 21999                               | 49.194.813,37                     | 5,43%                       | 2.392           | 5,31%                     |
| 22000: 23999                               | 32.860.928,68                     | 3,63%                       | 1.436           | 3,19%                     |
| 24000: 25999                               | 44.763.137,49                     | 4,94%                       | 1.797           | 3,99%                     |
| 26000: 27999                               | 31.048.883,57                     | 3,43%                       | 1.154           | 2,56%                     |
| 28000: 29999                               | 31.677.067,59                     | 3,50%                       | 1.095           | 2,43%                     |
| 30000: 31999                               | 43.938.919,81                     | 4,85%                       | 1.438           | 3,19%                     |
| 32000: 33999                               | 26.294.560,88                     | 2,90%                       | 801             | 1,78%                     |
| 34000: 35999                               | 31.675.674,00                     | 3,50%                       | 907             | 2,01%                     |
| 36000: 37999                               | 23.816.278,49                     | 2,63%                       | 645             | 1,43%                     |
| 38000: 39999                               | 21.518.162,90                     | 2,37%                       | 554             | 1,23%                     |
| 40000: 41999                               | 32.565.995,88                     | 3,59%                       | 803             | 1,78%                     |
| 42000: 43999                               | 20.829.240,24                     | 2,30%                       | 486             | 1,08%                     |
| 44000: 45999                               | 21.614.748,19                     | 2,39%                       | 481             | 1,07%                     |
| 46000: 47999                               | 15.251.999,98                     | 1,68%                       | 325             | 0,72%                     |
| 48000: 49999                               | 16.274.387,41                     | 1,80%                       | 333             | 0,74%                     |
| 50000: 51999                               | 36.812.022,74                     | 4,06%                       | 731             | 1,62%                     |
| 52000: 53999                               | 16.045.163,19                     | 1,77%                       | 303             | 0,67%                     |
| 54000: 55999                               | 17.528.221,66                     | 1,93%                       | 319             | 0,71%                     |
| 56000: 57999                               | 12.468.005,09                     | 1,38%                       | 219             | 0,49%                     |
| 58000: 59999                               | 12.542.584,19                     | 1,38%                       | 213             | 0,47%                     |
| 60000: 61999                               | 21.003.824,09                     | 2,32%                       | 348             | 0,77%                     |
| 62000: 63999                               | 10.584.431,86                     | 1,17%                       | 168             | 0,37%                     |
| 64000: 65999                               | 14.718.287,35                     | 1,62%                       | 227             | 0,50%                     |
| 66000: 67999                               | 8.300.419,16                      | 0,92%                       | 124             | 0,28%                     |
| 68000: 69999                               | 6.560.904,94                      | 0,72%                       | 95              | 0,21%                     |
| 70000: 71999                               | 9.672.101,45                      | 1,07%                       | 137             | 0,30%                     |
| 72000: 73999                               | 6.416.957,64                      | 0,71%                       | 88              | 0,20%                     |
| 74000: 75999                               | 14.387.733,78                     | 1,59%                       | 192             | 0,43%                     |
| 76000: 77999                               | 3.924.650,11                      | 0,43%                       | 51              | 0,11%                     |
| 78000: 79999                               | 4.667.567,71                      | 0,52%                       | 59              | 0,13%                     |
| 80000: 81999                               | 4.204.060,29                      | 0,46%                       | 52              | 0,12%                     |
| 82000: 83999                               | 2.822.503,80                      | 0,31%                       | 34              | 0,08%                     |
| 84000: 85999                               | 3.571.451,08                      | 0,39%                       | 42              | 0,09%                     |
| 86000: 87999                               | 3.045.638,04                      | 0,34%                       | 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                                      | 906.037.434,87                    | 100,00%                     | 45.070          | 100,00%                   |

| Statistics in EUR |           |
|-------------------|-----------|
| Average Amount    | 20.102,89 |

SC Germany Consumer 2021-1  
Monthly Investor Report

6.1 Original PB (Graph)

|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |



**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**7. Current Principal Balance**



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

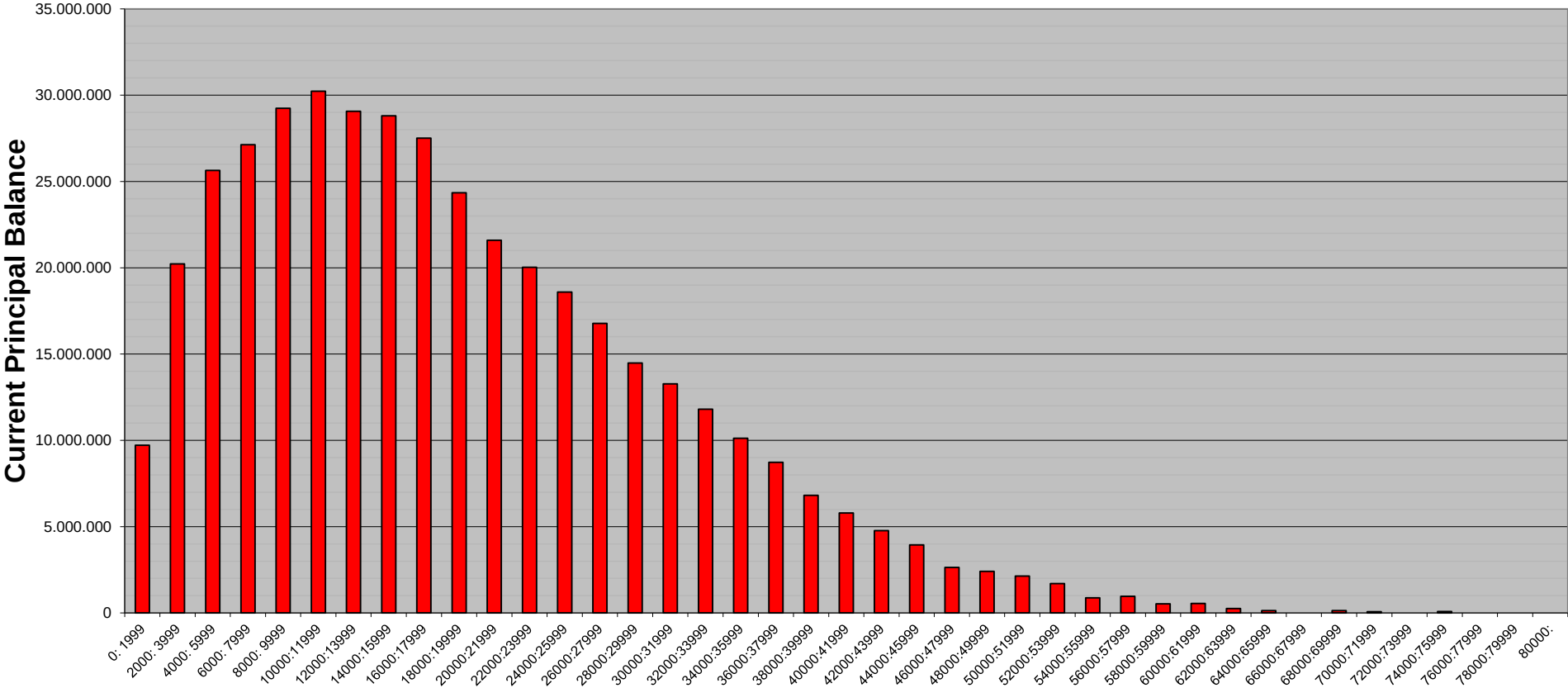
| Current Principal Balance (Ranges in EUR) | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|-------------------------------------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| 0: 1999                                   | 9.716.939,26                     | 2,31%                       | 10.208          | 22,65%                    |
| 2000: 3999                                | 20.223.528,23                    | 4,80%                       | 6.877           | 15,26%                    |
| 4000: 5999                                | 25.636.318,23                    | 6,09%                       | 5.167           | 11,46%                    |
| 6000: 7999                                | 27.131.658,95                    | 6,44%                       | 3.901           | 8,66%                     |
| 8000: 9999                                | 29.242.268,38                    | 6,94%                       | 3.254           | 7,22%                     |
| 10000:11999                               | 30.231.889,27                    | 7,18%                       | 2.759           | 6,12%                     |
| 12000:13999                               | 29.066.035,43                    | 6,90%                       | 2.240           | 4,97%                     |
| 14000:15999                               | 28.802.846,17                    | 6,84%                       | 1.922           | 4,26%                     |
| 16000:17999                               | 27.514.183,29                    | 6,53%                       | 1.623           | 3,60%                     |
| 18000:19999                               | 24.343.795,10                    | 5,78%                       | 1.283           | 2,85%                     |
| 20000:21999                               | 21.598.900,61                    | 5,13%                       | 1.031           | 2,29%                     |
| 22000:23999                               | 20.025.556,26                    | 4,76%                       | 871             | 1,93%                     |
| 24000:25999                               | 18.589.117,06                    | 4,41%                       | 745             | 1,65%                     |
| 26000:27999                               | 16.779.672,11                    | 3,99%                       | 622             | 1,38%                     |
| 28000:29999                               | 14.481.832,37                    | 3,44%                       | 500             | 1,11%                     |
| 30000:31999                               | 13.268.367,42                    | 3,15%                       | 429             | 0,95%                     |
| 32000:33999                               | 11.804.318,33                    | 2,80%                       | 358             | 0,79%                     |
| 34000:35999                               | 10.121.523,30                    | 2,40%                       | 289             | 0,64%                     |
| 36000:37999                               | 8.722.077,20                     | 2,07%                       | 236             | 0,52%                     |
| 38000:39999                               | 6.808.036,45                     | 1,62%                       | 175             | 0,39%                     |
| 40000:41999                               | 5.795.048,53                     | 1,38%                       | 141             | 0,31%                     |
| 42000:43999                               | 4.763.485,59                     | 1,13%                       | 111             | 0,25%                     |
| 44000:45999                               | 3.937.025,97                     | 0,94%                       | 88              | 0,20%                     |
| 46000:47999                               | 2.634.771,30                     | 0,63%                       | 56              | 0,12%                     |
| 48000:49999                               | 2.406.346,74                     | 0,57%                       | 49              | 0,11%                     |
| 50000:51999                               | 2.137.223,33                     | 0,51%                       | 42              | 0,09%                     |
| 52000:53999                               | 1.695.652,63                     | 0,40%                       | 32              | 0,07%                     |
| 54000:55999                               | 877.093,02                       | 0,21%                       | 16              | 0,04%                     |
| 56000:57999                               | 965.791,77                       | 0,23%                       | 17              | 0,04%                     |
| 58000:59999                               | 529.844,32                       | 0,13%                       | 9               | 0,02%                     |
| 60000:61999                               | 546.775,40                       | 0,13%                       | 9               | 0,02%                     |
| 62000:63999                               | 251.625,52                       | 0,06%                       | 4               | 0,01%                     |
| 64000:65999                               | 128.690,84                       | 0,03%                       | 2               | 0,00%                     |
| 66000:67999                               | 0,00                             | 0,00%                       | 0               | 0,00%                     |
| 68000:69999                               | 137.697,15                       | 0,03%                       | 2               | 0,00%                     |
| 70000:71999                               | 70.719,51                        | 0,02%                       | 1               | 0,00%                     |
| 72000:73999                               | 0,00                             | 0,00%                       | 0               | 0,00%                     |
| 74000:75999                               | 74.597,15                        | 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%                     |
| <b>Total</b>                              | <b>421.061.252,19</b>            | <b>100,00%</b>              | <b>45.070</b>   | <b>100,00%</b>            |

| Statistics in EUR |          |
|-------------------|----------|
| Average Amount    | 9.342,38 |

SC Germany Consumer 2021-1  
Monthly Investor Report

7.1 Current PB (Graph)

|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |





## SC Germany Consumer 2021-1 Monthly Investor Report

### 8. Borrower Concentration



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

| No | Current Principal<br>Balance in EUR | Percentage of Total<br>Balance | Number of Loans |
|----|-------------------------------------|--------------------------------|-----------------|
| 1  | 74.597,15                           | 0,0177%                        | 1               |
| 2  | 70.719,51                           | 0,0168%                        | 1               |
| 3  | 68.918,52                           | 0,0164%                        | 1               |
| 4  | 68.778,63                           | 0,0163%                        | 1               |
| 5  | 64.657,77                           | 0,0154%                        | 1               |
| 6  | 64.033,07                           | 0,0152%                        | 1               |
| 7  | 63.740,86                           | 0,0151%                        | 2               |
| 8  | 63.193,60                           | 0,0150%                        | 1               |
| 9  | 63.136,11                           | 0,0150%                        | 2               |
| 10 | 63.039,48                           | 0,0150%                        | 1               |
| 11 | 62.824,05                           | 0,0149%                        | 1               |
| 12 | 62.568,39                           | 0,0149%                        | 1               |
| 13 | 61.846,53                           | 0,0147%                        | 1               |
| 14 | 61.482,54                           | 0,0146%                        | 1               |
| 15 | 60.898,23                           | 0,0145%                        | 1               |
| 16 | 60.602,08                           | 0,0144%                        | 1               |
| 17 | 60.532,77                           | 0,0144%                        | 1               |
| 18 | 60.181,87                           | 0,0143%                        | 1               |
| 19 | 60.153,90                           | 0,0143%                        | 1               |
| 20 | 60.118,34                           | 0,0143%                        | 1               |
| 21 | 59.919,82                           | 0,0142%                        | 1               |
| 22 | 59.665,38                           | 0,0142%                        | 1               |
| 23 | 59.241,92                           | 0,0141%                        | 1               |
| 24 | 58.829,76                           | 0,0140%                        | 1               |
| 25 | 58.749,93                           | 0,0140%                        | 1               |
|    | <b>1.572.430,21</b>                 | <b>0,3734%</b>                 | <b>27</b>       |

## SC Germany Consumer 2021-1 Monthly Investor Report

### 9. Geographical Distribution



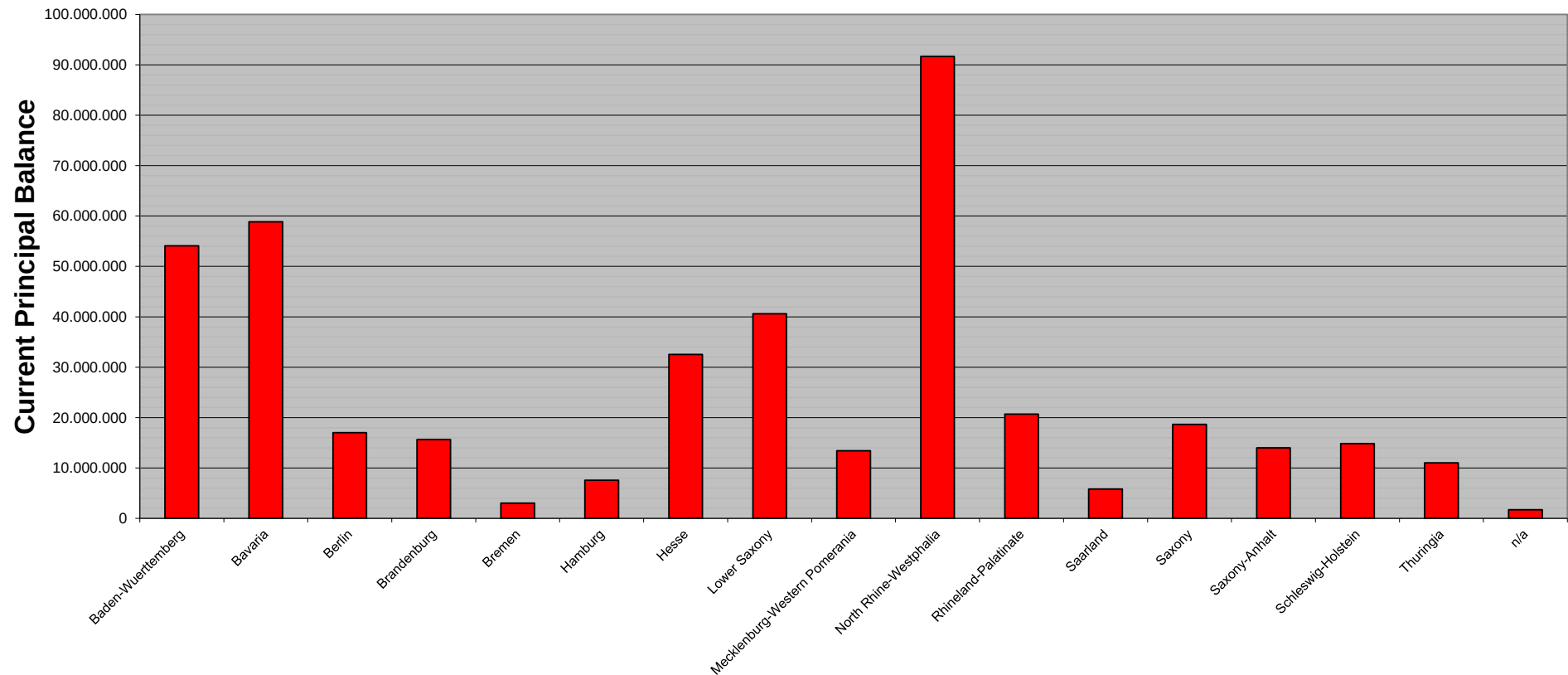
|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

| State                         | Current Principal<br>Balance in EUR | Percentage of Total<br>Balance | Number of Loans | Percentage of Total<br>Loans |
|-------------------------------|-------------------------------------|--------------------------------|-----------------|------------------------------|
| Baden-Wuerttemberg            | 54.083.652,90                       | 12,84%                         | 5.330           | 11,83%                       |
| Bavaria                       | 58.853.179,97                       | 13,98%                         | 6.076           | 13,48%                       |
| Berlin                        | 17.009.259,95                       | 4,04%                          | 1.869           | 4,15%                        |
| Brandenburg                   | 15.622.177,39                       | 3,71%                          | 1.826           | 4,05%                        |
| Bremen                        | 3.024.776,42                        | 0,72%                          | 326             | 0,72%                        |
| Hamburg                       | 7.550.635,68                        | 1,79%                          | 809             | 1,79%                        |
| Hesse                         | 32.516.321,51                       | 7,72%                          | 3.284           | 7,29%                        |
| Lower Saxony                  | 40.609.870,57                       | 9,64%                          | 4.547           | 10,09%                       |
| Mecklenburg-Western Pomerania | 13.425.251,94                       | 3,19%                          | 1.446           | 3,21%                        |
| North Rhine-Westphalia        | 91.661.220,33                       | 21,77%                         | 9.731           | 21,59%                       |
| Rhineland-Palatinate          | 20.699.456,54                       | 4,92%                          | 2.237           | 4,96%                        |
| Saarland                      | 5.815.453,14                        | 1,38%                          | 613             | 1,36%                        |
| Saxony                        | 18.656.663,67                       | 4,43%                          | 2.136           | 4,74%                        |
| Saxony-Anhalt                 | 13.995.227,46                       | 3,32%                          | 1.662           | 3,69%                        |
| Schleswig-Holstein            | 14.814.963,39                       | 3,52%                          | 1.680           | 3,73%                        |
| Thuringia                     | 11.020.585,92                       | 2,62%                          | 1.346           | 2,99%                        |
| n/a                           | 1.702.555,41                        | 0,40%                          | 152             | 0,34%                        |
| <b>Total</b>                  | <b>421.061.252,19</b>               | <b>100,00%</b>                 | <b>45.070</b>   | <b>100,00%</b>               |

**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**9.1 Geographical Distribution (Graph)**

|                   |            |            |    |            |   |         |
|-------------------|------------|------------|----|------------|---|---------|
| Calculation Date  | 12.11.2025 |            |    |            |   |         |
| Payment Date      | 14.11.2025 |            |    |            |   |         |
| Period No         | 48         |            |    |            |   |         |
| Monthly Period    | Nov 2025   |            |    |            |   |         |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = | 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |   |         |



## SC Germany Consumer 2021-1 Monthly Investor Report

### 10. Collateral



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

| <i>Collateral</i> | <i>Current Principal<br/>Balance in EUR</i> | <i>Percentage of Total<br/>Balance</i> | <i>Number of Loans</i> | <i>Percentage of Total<br/>Loans</i> |
|-------------------|---------------------------------------------|----------------------------------------|------------------------|--------------------------------------|
| secured           | 17.673.104,76                               | 4,20%                                  | 969                    | 2,15%                                |
| unsecured         | 403.388.147,43                              | 95,80%                                 | 44.101                 | 97,85%                               |
| <b>Total</b>      | <b>421.061.252,19</b>                       | <b>100,00%</b>                         | <b>45.070</b>          | <b>100,00%</b>                       |

## SC Germany Consumer 2021-1 Monthly Investor Report

### 11. Insurances



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

| <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                                  | 191.701.212,46                          | 45,53%                             | 22.968                 | 50,96%                           |
| Yes                                 | 229.360.039,73                          | 54,47%                             | 22.102                 | 49,04%                           |
| <b>Total</b>                        | <b>421.061.252,19</b>                   | <b>100,00%</b>                     | <b>45.070</b>          | <b>100,00%</b>                   |

## SC Germany Consumer 2021-1 Monthly Investor Report

### 12. Payment Methods



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

| <i>Payment Method</i> | <i>Current Principal<br/>Balance in EUR</i> | <i>Percentage of Total<br/>Balance</i> | <i>Number of Loans</i> | <i>Percentage of Total<br/>Loans</i> |
|-----------------------|---------------------------------------------|----------------------------------------|------------------------|--------------------------------------|
| Direct Debit          | 392.596.760,97                              | 93,24%                                 | 42.466                 | 94,22%                               |
| Other                 | 28.464.491,22                               | 6,76%                                  | 2.604                  | 5,78%                                |
| <b>Total</b>          | <b>421.061.252,19</b>                       | <b>100,00%</b>                         | <b>45.070</b>          | <b>100,00%</b>                       |

| <i>Cycle of Payment</i> | <i>Current Principal<br/>Balance in EUR</i> | <i>Percentage of Total<br/>Balance</i> | <i>Number of Loans</i> | <i>Percentage of Total<br/>Loans</i> |
|-------------------------|---------------------------------------------|----------------------------------------|------------------------|--------------------------------------|
| 15th of month           | 110.500.378,61                              | 26,24%                                 | 11.190                 | 24,83%                               |
| 1st of month            | 310.560.873,58                              | 73,76%                                 | 33.880                 | 75,17%                               |
| <b>Total</b>            | <b>421.061.252,19</b>                       | <b>100,00%</b>                         | <b>45.070</b>          | <b>100,00%</b>                       |

**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**13. Effective Interest Rate**



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

| Yield Range * | Current Principal<br>Balance in EUR | Percentage of Total<br>Balance | Number of Loans | Percentage of Total<br>Loans |
|---------------|-------------------------------------|--------------------------------|-----------------|------------------------------|
| 0: 0          | 284.994,94                          | 0,07%                          | 320             | 0,71%                        |
| 1: 1          | 6.677.632,45                        | 1,59%                          | 1.124           | 2,49%                        |
| 2: 2          | 86.627.875,49                       | 20,57%                         | 11.430          | 25,36%                       |
| 3: 3          | 59.015.309,54                       | 14,02%                         | 6.105           | 13,55%                       |
| 4: 4          | 57.810.494,36                       | 13,73%                         | 5.883           | 13,05%                       |
| 5: 5          | 58.502.403,53                       | 13,89%                         | 5.889           | 13,07%                       |
| 6: 6          | 91.302.120,26                       | 21,68%                         | 8.093           | 17,96%                       |
| 7: 7          | 45.384.216,78                       | 10,78%                         | 4.585           | 10,17%                       |
| 8: 8          | 10.729.805,84                       | 2,55%                          | 1.091           | 2,42%                        |
| 9: 9          | 3.781.290,52                        | 0,90%                          | 414             | 0,92%                        |
| 10:10         | 512.845,27                          | 0,12%                          | 74              | 0,16%                        |
| 11:11         | 324.090,65                          | 0,08%                          | 44              | 0,10%                        |
| 12:12         | 95.545,26                           | 0,02%                          | 15              | 0,03%                        |
| 13:           | 12.627,30                           | 0,00%                          | 3               | 0,01%                        |
| <b>Total</b>  | <b>421.061.252,19</b>               | <b>100,00%</b>                 | <b>45.070</b>   | <b>100,00%</b>               |

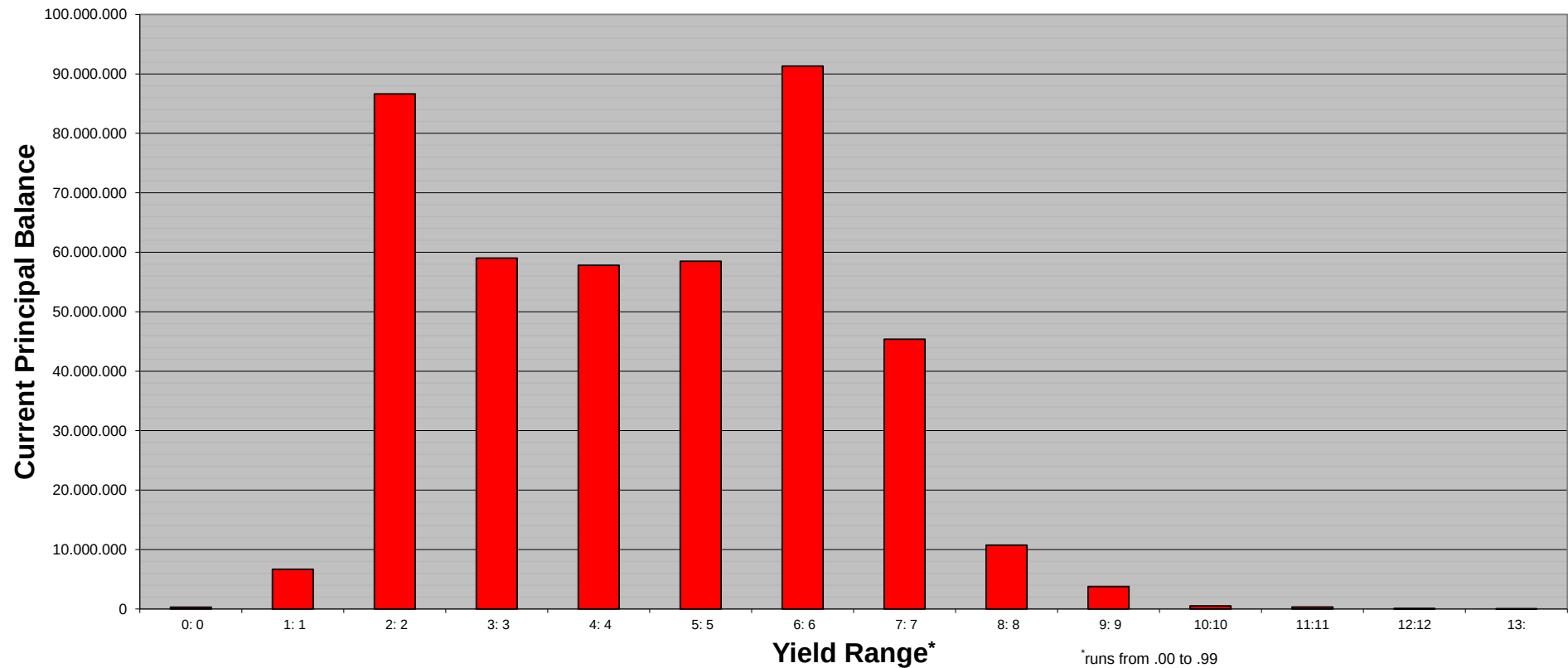
| Statistics in % |       |
|-----------------|-------|
| WA Interest     | 5,29% |

\* runs from .00 to .99

**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**13.1 Effective Interest Rate (Graph)**

|                   |            |            |    |            |   |         |
|-------------------|------------|------------|----|------------|---|---------|
| Calculation Date  | 12.11.2025 |            |    |            |   |         |
| Payment Date      | 14.11.2025 |            |    |            |   |         |
| Period No         | 48         |            |    |            |   |         |
| Monthly Period    | Nov 2025   |            |    |            |   |         |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = | 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |   |         |





**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**14. Seasoning**



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

| 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               | 3.383.831,84                     | 0,80%                       | 324             | 0,72%                     |
| 39:41               | 22.344.430,28                    | 5,31%                       | 1.897           | 4,21%                     |
| 42:44               | 42.788.783,86                    | 10,16%                      | 3.855           | 8,55%                     |
| 45:47               | 47.881.412,26                    | 11,37%                      | 5.103           | 11,32%                    |
| 48:50               | 89.199.459,33                    | 21,18%                      | 9.930           | 22,03%                    |
| 51:53               | 104.703.373,16                   | 24,87%                      | 10.414          | 23,11%                    |
| 54:56               | 58.963.934,04                    | 14,00%                      | 6.539           | 14,51%                    |
| 57:59               | 30.778.672,57                    | 7,31%                       | 3.931           | 8,72%                     |
| 60:62               | 16.914.808,02                    | 4,02%                       | 2.363           | 5,24%                     |
| 63:65               | 1.486.716,01                     | 0,35%                       | 211             | 0,47%                     |
| 66:68               | 981.266,43                       | 0,23%                       | 146             | 0,32%                     |
| 69:71               | 859.785,47                       | 0,20%                       | 160             | 0,36%                     |
| 72:74               | 420.166,04                       | 0,10%                       | 89              | 0,20%                     |
| 75:77               | 70.007,57                        | 0,02%                       | 19              | 0,04%                     |
| 78:80               | 117.031,23                       | 0,03%                       | 40              | 0,09%                     |
| 81:                 | 167.574,08                       | 0,04%                       | 49              | 0,11%                     |
| <b>Total</b>        | <b>421.061.252,19</b>            | <b>100,00%</b>              | <b>45.070</b>   | <b>100,00%</b>            |

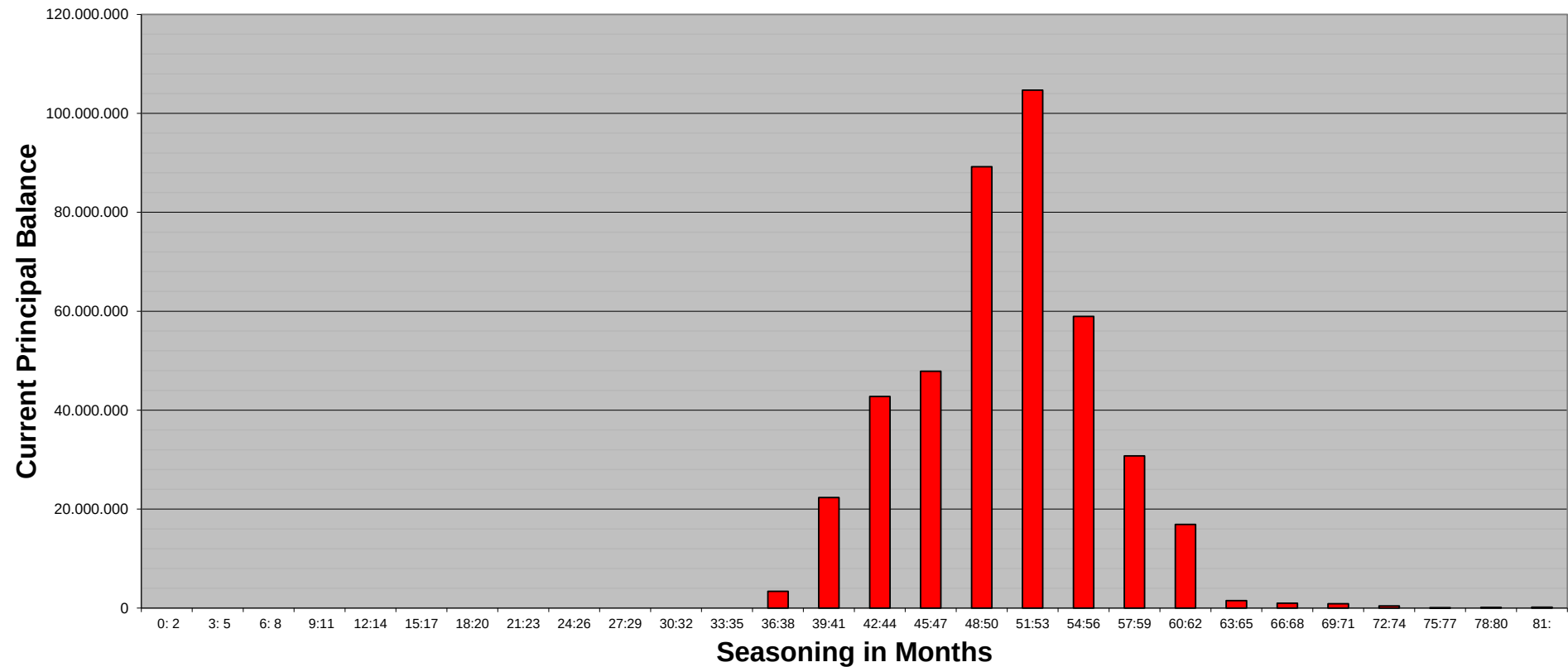
**Statistics**

|              |       |
|--------------|-------|
| WA Seasoning | 50,40 |
|--------------|-------|

**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**14.1 Seasoning (Graph)**

|                   |            |            |    |            |   |         |
|-------------------|------------|------------|----|------------|---|---------|
| Calculation Date  | 12.11.2025 |            |    |            |   |         |
| Payment Date      | 14.11.2025 |            |    |            |   |         |
| Period No         | 48         |            |    |            |   |         |
| Monthly Period    | Nov 2025   |            |    |            |   |         |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = | 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |   |         |



## SC Germany Consumer 2021-1 Monthly Investor Report

### 15. Remaining Term



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

| Remaining Term in Months | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|--------------------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| 0: 6                     | 2.188.654,52                     | 0,52%                       | 3.367           | 7,47%                     |
| 7: 13                    | 8.587.493,27                     | 2,04%                       | 4.192           | 9,30%                     |
| 14: 20                   | 12.268.839,03                    | 2,91%                       | 3.076           | 6,82%                     |
| 21: 27                   | 21.855.443,58                    | 5,19%                       | 3.976           | 8,82%                     |
| 28: 34                   | 39.839.025,82                    | 9,46%                       | 5.278           | 11,71%                    |
| 35: 41                   | 64.328.541,13                    | 15,28%                      | 6.788           | 15,06%                    |
| 42: 48                   | 138.331.513,59                   | 32,85%                      | 10.413          | 23,10%                    |
| 49: 55                   | 89.330.241,06                    | 21,22%                      | 5.783           | 12,83%                    |
| 56: 62                   | 34.375.929,22                    | 8,16%                       | 1.842           | 4,09%                     |
| 63: 69                   | 7.318.208,24                     | 1,74%                       | 264             | 0,59%                     |
| 70: 76                   | 1.754.084,28                     | 0,42%                       | 58              | 0,13%                     |
| 77: 83                   | 170.765,26                       | 0,04%                       | 7               | 0,02%                     |
| 84: 90                   | 210.431,33                       | 0,05%                       | 6               | 0,01%                     |
| 91: 97                   | 145.372,01                       | 0,03%                       | 4               | 0,01%                     |
| 98:                      | 356.709,85                       | 0,08%                       | 16              | 0,04%                     |
| <b>Total</b>             | <b>421.061.252,19</b>            | <b>100,00%</b>              | <b>45.070</b>   | <b>100,00%</b>            |

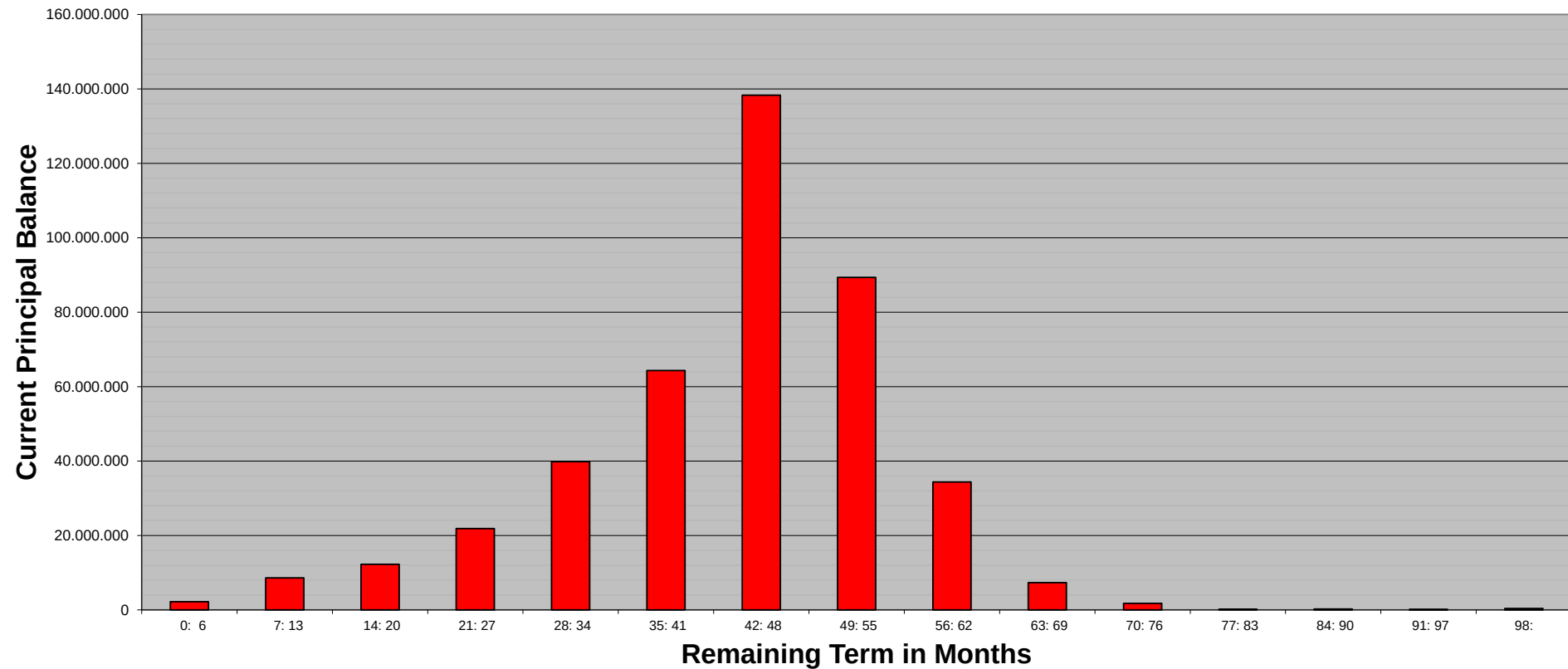
#### Statistics

|                   |       |
|-------------------|-------|
| WA Remaining Term | 43,08 |
|-------------------|-------|

**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**15.1 Remaining Term (Graph)**

|                   |            |            |    |            |   |         |
|-------------------|------------|------------|----|------------|---|---------|
| Calculation Date  | 12.11.2025 |            |    |            |   |         |
| Payment Date      | 14.11.2025 |            |    |            |   |         |
| Period No         | 48         |            |    |            |   |         |
| Monthly Period    | Nov 2025   |            |    |            |   |         |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = | 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |   |         |



**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**16. Original Term**



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

| Original Term in Months | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|-------------------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| 0: 13                   | -27.148,20                       | -0,01%                      | 13              | 0,03%                     |
| 14: 20                  | -578,66                          | 0,00%                       | 11              | 0,02%                     |
| 21: 27                  | -43.380,58                       | -0,01%                      | 20              | 0,04%                     |
| 28: 34                  | -8.532,87                        | 0,00%                       | 16              | 0,04%                     |
| 35: 41                  | 22.483,10                        | 0,01%                       | 40              | 0,09%                     |
| 42: 48                  | 124.589,49                       | 0,03%                       | 188             | 0,42%                     |
| 49: 55                  | 1.476.904,27                     | 0,35%                       | 1.925           | 4,27%                     |
| 56: 62                  | 10.664.781,36                    | 2,53%                       | 5.563           | 12,34%                    |
| 63: 69                  | 4.240.735,41                     | 1,01%                       | 1.167           | 2,59%                     |
| 70: 76                  | 21.752.773,69                    | 5,17%                       | 4.353           | 9,66%                     |
| 77: 83                  | 9.198.397,19                     | 2,18%                       | 1.080           | 2,40%                     |
| 84: 90                  | 73.155.593,68                    | 17,37%                      | 9.735           | 21,60%                    |
| 91: 97                  | 161.190.465,03                   | 38,28%                      | 12.373          | 27,45%                    |
| 98:104                  | 110.023.896,17                   | 26,13%                      | 7.414           | 16,45%                    |
| 105:111                 | 21.001.005,55                    | 4,99%                       | 872             | 1,93%                     |
| 112:                    | 8.289.267,56                     | 1,97%                       | 300             | 0,67%                     |
| <b>Total</b>            | <b>421.061.252,19</b>            | <b>100,00%</b>              | <b>45.070</b>   | <b>100,00%</b>            |

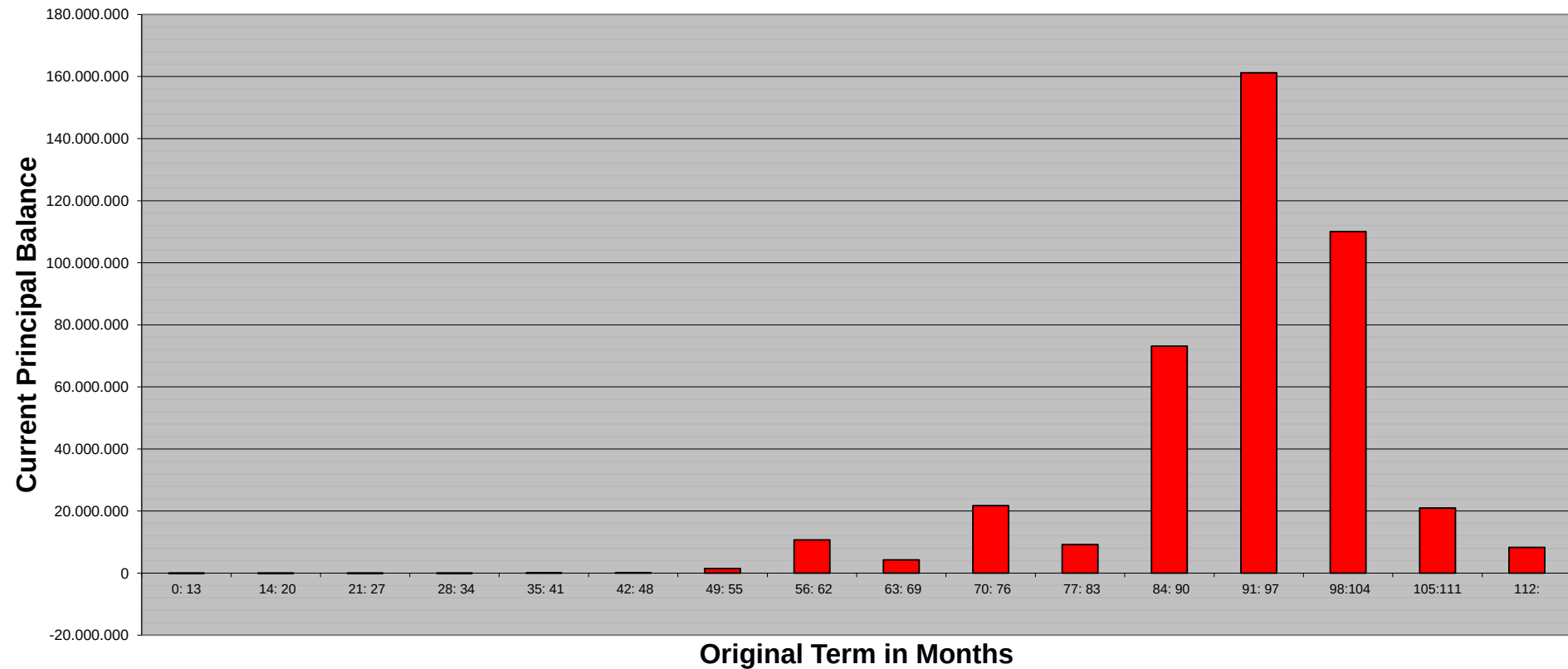
**Statistics**

|                  |       |
|------------------|-------|
| WA Original Term | 93,47 |
|------------------|-------|

**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**16.1 Original Term (Graph)**

|                   |            |            |    |            |   |         |
|-------------------|------------|------------|----|------------|---|---------|
| Calculation Date  | 12.11.2025 |            |    |            |   |         |
| Payment Date      | 14.11.2025 |            |    |            |   |         |
| Period No         | 48         |            |    |            |   |         |
| Monthly Period    | Nov 2025   |            |    |            |   |         |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = | 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |   |         |



**SC Germany Consumer 2021-1  
Monthly Investor Report**

**17. Loan Concentration**



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

| <i>Loan Concentration</i> | <i>Current Principal<br/>Balance in EUR</i> | <i>Percentage of Total<br/>Balance</i> | <i>Number of Loans</i> | <i>Percentage of Total<br/>Loans</i> | <i>Number of Debtors</i> | <i>Percentage of Total<br/>Debtors</i> |
|---------------------------|---------------------------------------------|----------------------------------------|------------------------|--------------------------------------|--------------------------|----------------------------------------|
| 1: 1                      | 412.287.837,48                              | 97,92%                                 | 43.016                 | 95,44%                               | 43.016                   | 97,84%                                 |
| 2: 2                      | 7.994.393,23                                | 1,90%                                  | 1.640                  | 3,64%                                | 820                      | 1,87%                                  |
| 3: 3                      | 645.063,51                                  | 0,15%                                  | 315                    | 0,70%                                | 105                      | 0,24%                                  |
| 4: 4                      | 100.225,86                                  | 0,02%                                  | 64                     | 0,14%                                | 16                       | 0,04%                                  |
| 5: 5                      | 33.732,11                                   | 0,01%                                  | 35                     | 0,08%                                | 7                        | 0,02%                                  |
| 6: 6                      | 0,00                                        | 0,00%                                  | 0                      | 0,00%                                | 0                        | 0,00%                                  |
| 7: 7                      | 0,00                                        | 0,00%                                  | 0                      | 0,00%                                | 0                        | 0,00%                                  |
| <b>Total</b>              | <b>421.061.252,19</b>                       | <b>100,00%</b>                         | <b>45.070</b>          | <b>100,00%</b>                       | <b>43.964</b>            | <b>100,00%</b>                         |

SC Germany Consumer 2021-1  
Monthly Investor Report

18. Amortisation Profile



|                   |            |            |    |            |         |
|-------------------|------------|------------|----|------------|---------|
| Calculation Date  | 12.11.2025 |            |    |            |         |
| Payment Date      | 14.11.2025 |            |    |            |         |
| Period No         | 48         |            |    |            |         |
| Monthly Period    | Nov 2025   |            |    |            |         |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | =       |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 | 31 days |

Amortisation profile

| Collection Period | Outstanding Volume | Collection Period | Outstanding Volume |
|-------------------|--------------------|-------------------|--------------------|
| 1                 | 421.061.252,19 €   | 51                | 11.913.062,87 €    |
| 2                 | 410.357.019,46 €   | 52                | 9.862.624,80 €     |
| 3                 | 399.687.878,98 €   | 53                | 8.048.960,56 €     |
| 4                 | 389.101.228,11 €   | 54                | 6.492.566,17 €     |
| 5                 | 378.571.357,50 €   | 55                | 5.191.821,56 €     |
| 6                 | 368.087.754,77 €   | 56                | 4.151.123,88 €     |
| 7                 | 357.662.949,30 €   | 57                | 3.315.217,73 €     |
| 8                 | 347.304.822,97 €   | 58                | 2.654.646,39 €     |
| 9                 | 337.022.146,96 €   | 59                | 2.158.050,06 €     |
| 10                | 326.818.017,73 €   | 60                | 1.773.789,45 €     |
| 11                | 316.696.529,77 €   | 61                | 1.477.795,19 €     |
| 12                | 306.661.676,02 €   | 62                | 1.228.014,94 €     |
| 13                | 296.710.584,01 €   | 63                | 1.024.410,41 €     |
| 14                | 286.851.313,42 €   | 64                | 854.698,87 €       |
| 15                | 277.064.902,74 €   | 65                | 719.090,51 €       |
| 16                | 267.358.933,86 €   | 66                | 609.975,77 €       |
| 17                | 257.693.739,88 €   | 67                | 517.906,29 €       |
| 18                | 248.088.596,05 €   | 68                | 448.700,73 €       |
| 19                | 238.549.062,34 €   | 69                | 393.235,90 €       |
| 20                | 229.077.730,95 €   | 70                | 346.376,67 €       |
| 21                | 219.688.026,20 €   | 71                | 306.258,32 €       |
| 22                | 210.358.569,65 €   | 72                | 277.078,48 €       |
| 23                | 201.096.879,64 €   | 73                | 250.446,18 €       |
| 24                | 191.912.502,54 €   | 74                | 228.913,27 €       |
| 25                | 182.810.534,29 €   | 75                | 211.291,49 €       |
| 26                | 173.810.757,35 €   | 76                | 196.366,78 €       |
| 27                | 164.922.571,54 €   | 77                | 183.859,77 €       |
| 28                | 156.156.454,90 €   | 78                | 172.657,52 €       |
| 29                | 147.500.741,44 €   | 79                | 162.214,45 €       |
| 30                | 138.943.081,90 €   | 80                | 151.896,43 €       |
| 31                | 130.524.612,73 €   | 81                | 141.524,51 €       |
| 32                | 122.252.338,07 €   | 82                | 131.814,39 €       |
| 33                | 114.129.196,79 €   | 83                | 122.499,85 €       |
| 34                | 106.186.519,03 €   | 84                | 113.669,70 €       |
| 35                | 98.438.196,84 €    | 85                | 104.793,92 €       |
| 36                | 90.882.301,06 €    | 86                | 95.872,23 €        |
| 37                | 83.501.634,19 €    | 87                | 88.044,42 €        |
| 38                | 76.349.351,09 €    | 88                | 81.248,48 €        |
| 39                | 69.402.287,03 €    | 89                | 74.665,77 €        |
| 40                | 62.696.610,89 €    | 90                | 68.048,36 €        |
| 41                | 56.207.265,20 €    | 91                | 61.941,11 €        |
| 42                | 49.936.694,16 €    | 92                | 55.801,71 €        |
| 43                | 43.992.111,52 €    | 93                | 50.286,39 €        |
| 44                | 38.391.409,78 €    | 94                | 44.741,88 €        |
| 45                | 33.155.395,28 €    | 95                | 39.168,01 €        |
| 46                | 28.383.968,12 €    | 96                | 33.564,60 €        |
| 47                | 24.063.478,03 €    | 97                | 28.483,92 €        |
| 48                | 20.245.678,94 €    | 98                | 24.165,54 €        |
| 49                | 17.006.062,55 €    | 99                | 19.825,15 €        |
| 50                | 14.286.244,78 €    | 100               | 15.573,53 €        |



SC Germany Consumer 2021-1  
Monthly Investor Report

19. Priority of Payments + Transaction Costs



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

**Pre-Enforcement Available Interest Amount**

|                                                         |   |                |
|---------------------------------------------------------|---|----------------|
| Interest Collections                                    | + | 1.821.236,72 € |
| Other Interest Payments by the Seller to the Issuer     | + | - €            |
| Recoveries                                              | + | 381.268,03 €   |
| Interest on Transaction and Purchase Shortfall Account  | + | - €            |
| Amounts on the Commingling Reserve account*             | + | - €            |
| Amounts on the Liquidity Reserve Account                | + | 4.993.211,62 € |
| Amounts received by the Interest Rate Swap counterparty | + | 744.722,61 €   |
| Remaining Pre-Enforcement Available Principal Amount    | + | - €            |
| Other Amounts paid to the Issuer                        | + | - €            |
| Available Interest Amount                               | = | 7.940.438,98 € |

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

**Pre-Enforcement Available Principal Amount**

|                                                                         |   |                 |
|-------------------------------------------------------------------------|---|-----------------|
| Principal Collections (including Deemed Collections)                    | + | 15.523.789,78 € |
| 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                                               | + | 71,16 €         |
| Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer | + | - €             |
| Principal Deficiency Sub-Ledger                                         | + | 1.303.383,62 €  |
| Rounding Differences from previous period                               | + | - €             |
| Available Principal Amount                                              | = | 16.827.244,56 € |

**Pre-Enforcement Interest Priority of Payments**

|                                                                  |                  |
|------------------------------------------------------------------|------------------|
| Available Interest Amount                                        | 7.940.438,98 €   |
| Senior Expenses and Taxes                                        | - 27.350,82 €    |
| Swap Interest Paymentst other than subordinated Payments         | - - €            |
| Interest on Class A Notes                                        | - 490.594,50 €   |
| Interest on Class B (if Most Senior Note or Class B PDL < 25%)   | - 100.476,00 €   |
| Interest on Class C (if Most Senior Note or Class C PDL < 25%)   | - 186.030,00 €   |
| Interest on Class D (if Most Senior Note or Class D PDL < 25%)   | - 164.985,00 €   |
| Interest on Class E (if Most Senior Note or Class E PDL < 25%)   | - 103.278,75 €   |
| 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                                 | - 1.303.383,62 € |
| 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 (including previously accrued)    | - - €            |
| Interest Class G                                                 | - 22.668,75 €    |
| Mezzanine Loan Interest                                          | - - €            |
| Subordinated Swap Amounts (if applicable)                        | - - €            |
| Fees for Commingling Reserve Account and Set-Off Reserve Account | - - €            |
| Interest on Liquidity Reserve Loan                               | - 29.404,58 €    |
| Principal on Liquidity Reserve Loan                              | - - €            |
| Remaining Amount to the Seller                                   | 527.266,96 €     |

**Pre-Enforcement Principal Priority of Payments**

|                                                                                       |                   |
|---------------------------------------------------------------------------------------|-------------------|
| Available Principal Amount                                                            | 16.827.244,56 €   |
| Senior Expense Deficit                                                                | - - €             |
| Net Note Available Principal Proceeds                                                 | = 16.827.244,56 € |
| 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                   | - 16.827.129,00 € |
| 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                               | Total            | Class A         | Class B        | Class C         | Class D        | Class E        | Class F        | Class G        | Liquidity Reserve Loan |
|-------------------------------------------------|------------------|-----------------|----------------|-----------------|----------------|----------------|----------------|----------------|------------------------|
| Senior Expenses                                 | 27.350,82 €      |                 |                |                 |                |                |                |                |                        |
| Interest accrued for the Period                 | 1.097.437,58 €   | 490.594,50 €    | 100.476,00 €   | 186.030,00 €    | 164.985,00 €   | 103.278,75 €   | - €            | 22.668,75 €    | 29.404,58 €            |
| Cumulative Interest accrued                     | 113.027.277,49 € | 77.512.142,25 € | 5.538.216,00 € | 10.256.795,25 € | 9.098.647,50 € | 5.697.693,75 € | 1.504.800,00 € | 1.712.587,50 € | 1.706.395,24 €         |
| Interest Payments                               | 1.097.437,58 €   | 490.594,50 €    | 100.476,00 €   | 186.030,00 €    | 164.985,00 €   | 103.278,75 €   | - €            | 22.668,75 €    | 29.404,58 €            |
| Cumulative Interest Payments                    | 112.078.306,89 € | 77.512.142,25 € | 5.538.216,00 € | 10.256.795,25 € | 9.098.647,50 € | 5.697.693,75 € | 1.504.800,00 € | 1.066.162,50 € | 1.403.849,84 €         |
| 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



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

20.258.745,53 €

|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

**21. Counterparties**



|                   |            |            |    |            |   |         |
|-------------------|------------|------------|----|------------|---|---------|
| Calculation Date  | 12.11.2025 |            |    |            |   |         |
| Payment Date      | 14.11.2025 |            |    |            |   |         |
| Period No         | 48         |            |    |            |   |         |
| Monthly Period    | Nov 2025   |            |    |            |   |         |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = | 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |   |         |

**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

**Joint Lead Manager (Class A)**

**Citigroup Global Markets Europe AG**  
Reutenweg 16  
60323 Frankfurt am Main  
Germany

**Corporate Administrator**

**Circumference FS (Luxembourg) S.A.**  
22-24 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:**

**DZ Bank AG**  
Platz der Republik  
60265 Frankfurt am Main  
Germany

**Data Trustee:**

**Oversea FS B.V.**  
Barbara Strozziilaan 101  
1083 HN Amsterdam  
The Netherlands

**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

| 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          |
| -         | -          | -       | -         | P-1        | STABLE  | 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          |
| AA-       | F1+        | STABLE  | Aa2       | P-1        | STABLE  | performing          |
| -         | -          | -       | -         | -          | -       | performing          |

Ratings as of 31.10.2025, data source: Bloomberg

## SC Germany Consumer 2021-1 Monthly Investor Report

### 22. Issuer Information



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

**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  | 12.11.2025 |            |    |            |   |         |
| Payment Date      | 14.11.2025 |            |    |            |   |         |
| Period No         | 48         |            |    |            |   |         |
| Monthly Period    | Nov 2025   |            |    |            |   |         |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = | 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |   |         |

**Swap Counterparty**

Swap Counterparty DZ Bank AG  
 Swap Rating Trigger Breach no

| Rating Trigger & Current Ratings    | Consequenses                         | 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             |
| <b>Current Counterparty Ratings</b> |                                      | AA(dcr)                                     | F1+        | STABLE  | Aa2(cr)         | P-1        | STABLE  |                |

**Current Swap Data**

Swap Type Fixed Floating Interest Rate Swap  
 Notional Amount 400.388.496,75 €  
 Fixed Rate -0,2400%  
 Floating Rate (Euribor) 1,9200%  
 Net Swap Payments - 744.722,61 €  
 Notional Amount next period 383.561.367,75 €

**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**

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

Ratings as of 31.10.2025, 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



#### Contact Details

Team ABS

[abs\\_ger@santander.de](mailto:abs_ger@santander.de)

|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

#### Ratings Santander

**Banco Santander S.A.**

**Santander Consumer Finance S.A.**

**Santander Consumer Bank 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 31.10.2025, data source: Bloomberg

## SC Germany Consumer 2021-1 Monthly Investor Report

### 25. Glossary



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Calculation Date  | 12.11.2025 |            |    |            |           |
| Payment Date      | 14.11.2025 |            |    |            |           |
| Period No         | 48         |            |    |            |           |
| Monthly Period    | Nov 2025   |            |    |            |           |
| Interest Period   | from       | 14.10.2025 | to | 14.11.2025 | = 31 days |
| Collection Period | from       | 01.10.2025 | to | 31.10.2025 |           |

**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.