SC Germany Consumer 2022-1
Monthly Investor Report

SC Germany Consumer 2022-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

Calculation Date		10.04.2025			
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Outstanding Receivables

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**45.856**	**586.759.359,31 €**	**605.593.470,44 €**
Scheduled Principal Payments		10.440.973,47 €	10.657.546,86 €
Prepayment Principal		6.038.610,60 €	6.148.915,50 €
Total Principal Collections		**16.479.584,07 €**	**16.806.462,36 €**
Total Interest Collections		**2.677.561,62 €**	**2.765.085,99 €**
Defaults		**1.812.247,89 €**	**2.027.648,77 €**
Replenishment Amount		**- €**	**- €**
End of Period		**568.467.527,35 €**	**586.759.359,31 €**
Purchase Shortfall Amount		**72,92 €**	**26,60 €**
Total Assets (End of Period)	**44.855**	**568.467.600,27 €**	**586.759.385,91 €**
Current Prepayment Rate (annualised)		11,7%	
Current Poolfactor		57,9%	

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1.1 Portfolio Information per period

Calculation Date		10.04.2025			
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Collection Period	*Outstanding BOP*	*Scheduled Principal Payments*	*Prepayment Principal*	*Total Principal Collections*	*Prepayment Rate*
1	999.999.987,09 €	12.874.153,58 €	12.869.301,56 €	25.743.455,14 €	14,40%
2	999.999.994,49 €	12.749.018,21 €	14.938.459,26 €	27.687.477,47 €	16,52%
3	999.999.997,67 €	12.267.567,37 €	9.162.134,91 €	21.429.702,28 €	10,46%
4	999.999.994,00 €	12.703.121,13 €	19.011.983,49 €	31.715.104,62 €	20,57%
5	999.999.989,14 €	12.573.513,08 €	15.870.326,32 €	28.443.839,40 €	17,47%
6	999.999.997,65 €	12.878.781,51 €	16.692.848,52 €	29.571.630,03 €	18,29%
7	999.999.996,75 €	13.682.490,24 €	13.503.526,90 €	27.186.017,14 €	15,05%
8	999.999.997,40 €	13.211.478,12 €	16.184.488,81 €	29.395.966,93 €	17,78%
9	999.999.977,96 €	13.262.543,27 €	16.278.904,21 €	29.541.447,48 €	17,88%
10	999.999.995,70 €	13.446.052,16 €	18.154.861,64 €	31.600.913,80 €	19,74%
11	999.999.981,96 €	13.599.419,19 €	16.834.208,94 €	30.433.628,13 €	18,43%
12	999.530.391,05 €	15.340.390,18 €	11.711.911,98 €	27.052.302,16 €	13,19%
13	999.580.049,79 €	13.793.697,79 €	11.179.253,25 €	24.972.951,04 €	12,63%
14	972.266.109,07 €	13.666.245,62 €	11.190.638,69 €	24.856.884,31 €	12,97%
15	944.785.206,34 €	13.428.232,84 €	6.947.345,42 €	20.375.578,26 €	8,48%
16	921.970.706,57 €	13.481.764,40 €	15.831.286,42 €	29.313.050,82 €	18,77%
17	890.117.850,69 €	12.996.695,21 €	12.787.144,97 €	25.783.840,18 €	15,94%
18	861.730.634,77 €	13.076.882,81 €	11.073.015,12 €	24.149.897,93 €	14,38%
19	835.033.301,62 €	12.399.426,81 €	11.845.408,98 €	24.244.835,79 €	15,76%
20	808.209.422,55 €	12.178.434,68 €	10.913.314,14 €	23.091.748,82 €	15,05%
21	782.196.586,96 €	12.151.252,31 €	10.400.103,58 €	22.551.355,89 €	14,84%
22	757.456.618,62 €	11.862.521,13 €	11.399.724,40 €	23.262.245,53 €	16,64%
23	731.399.238,96 €	11.731.053,27 €	9.605.072,52 €	21.336.125,79 €	14,67%
24	707.906.332,38 €	11.354.152,69 €	8.141.008,60 €	19.495.161,29 €	12,96%
25	686.245.897,64 €	11.574.922,92 €	9.370.823,74 €	20.945.746,66 €	15,21%
26	663.524.217,89 €	11.095.809,89 €	6.434.692,96 €	17.530.502,85 €	11,04%
27	643.878.808,33 €	10.824.002,31 €	4.234.187,78 €	15.058.190,09 €	7,61%
28	626.981.831,50 €	11.233.842,55 €	8.106.944,22 €	19.340.786,77 €	14,46%
29	605.593.470,44 €	10.657.546,86 €	6.148.915,50 €	16.806.462,36 €	11,53%
30	586.759.359,31 €	10.440.973,47 €	6.038.610,60 €	16.479.584,07 €	11,67%
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2. Reserve Accounts

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	2,1%	12.663.286,24 €	
Cash Outflow		12.663.286,24 €	
of which Liquidity Reserve Excess Amount		27.286,24 €	
Cash Inflow		12.636.000,00 €	
End of Period	2,2%	12.636.000,00 €	
Required Liquidity Reserve Amount	2,2%	12.636.000,00 €	
Commingling Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	
Set-Off Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

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3.1 Delinquency Data

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Delinquency Data and Ratios

Collection Period	Outstanding BOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	**999.999.987,09 €**	0,00 €	0,00 €	0,00 €	0,00 €	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**999.999.994,49 €**	641.380,19 €	1.894.731,03 €	844.156,63 €	61.173,60 €	**99,66%**	0,06%	0,19%	0,08%	0,01%
3	**999.999.997,67 €**	2.165.080,78 €	1.060.540,63 €	2.578.767,32 €	725.701,01 €	**99,35%**	0,22%	0,11%	0,26%	0,07%
4	**999.999.994,00 €**	1.781.232,01 €	2.899.036,17 €	795.324,06 €	2.634.984,34 €	**99,19%**	0,18%	0,29%	0,08%	0,26%
5	**999.999.989,14 €**	860.512,44 €	2.266.862,75 €	2.762.908,48 €	4.198.265,92 €	**98,99%**	0,09%	0,23%	0,28%	0,42%
6	**999.999.997,65 €**	2.543.997,92 €	3.376.601,62 €	2.436.455,51 €	2.844.720,69 €	**98,88%**	0,25%	0,34%	0,24%	0,28%
7	**999.999.996,75 €**	954.864,90 €	5.145.832,87 €	2.763.720,24 €	2.757.097,57 €	**98,84%**	0,10%	0,51%	0,28%	0,28%
8	**999.999.997,40 €**	2.864.134,06 €	3.671.378,04 €	2.672.979,02 €	3.346.589,70 €	**98,74%**	0,29%	0,37%	0,27%	0,33%
9	**999.999.977,96 €**	1.065.451,69 €	3.999.926,34 €	3.994.959,29 €	5.266.748,99 €	**98,57%**	0,11%	0,40%	0,40%	0,53%
10	**999.999.995,70 €**	3.250.747,46 €	1.215.052,88 €	4.064.701,73 €	5.563.315,06 €	**98,59%**	0,33%	0,12%	0,41%	0,56%
11	**999.999.981,96 €**	1.111.463,21 €	3.290.646,07 €	3.538.383,00 €	6.510.756,00 €	**98,55%**	0,11%	0,33%	0,35%	0,65%
12	**999.530.391,05 €**	1.104.492,49 €	3.745.027,68 €	3.444.484,59 €	6.265.484,42 €	**98,54%**	0,11%	0,37%	0,34%	0,63%
13	**999.580.049,79 €**	4.151.380,28 €	3.804.017,99 €	1.411.264,70 €	6.179.967,34 €	**98,44%**	0,42%	0,38%	0,14%	0,62%
14	**972.266.109,07 €**	1.607.009,74 €	4.520.145,30 €	4.047.145,59 €	6.202.633,38 €	**98,32%**	0,17%	0,46%	0,42%	0,64%
15	**944.785.206,34 €**	3.552.122,70 €	1.608.436,98 €	4.962.406,83 €	6.386.006,24 €	**98,25%**	0,38%	0,17%	0,53%	0,68%
16	**921.970.706,57 €**	3.147.158,13 €	3.933.297,21 €	3.839.134,43 €	4.811.470,77 €	**98,29%**	0,34%	0,43%	0,42%	0,52%
17	**890.117.850,69 €**	1.252.628,08 €	4.057.655,83 €	3.440.436,28 €	7.103.166,55 €	**98,22%**	0,14%	0,46%	0,39%	0,80%
18	**861.730.634,77 €**	3.912.154,30 €	4.270.575,52 €	1.307.688,81 €	6.425.133,16 €	**98,15%**	0,45%	0,50%	0,15%	0,75%
19	**835.033.301,62 €**	3.897.092,13 €	4.002.286,96 €	3.502.789,87 €	5.126.557,96 €	**98,02%**	0,47%	0,48%	0,42%	0,61%
20	**808.209.422,55 €**	3.499.175,30 €	1.293.454,40 €	5.482.911,96 €	4.674.976,26 €	**98,15%**	0,43%	0,16%	0,68%	0,58%
21	**782.196.586,96 €**	801.151,12 €	3.187.482,48 €	3.171.427,94 €	5.867.506,49 €	**98,33%**	0,10%	0,41%	0,41%	0,75%
22	**757.456.618,62 €**	3.983.534,98 €	3.944.100,01 €	2.703.830,75 €	4.044.073,38 €	**98,06%**	0,53%	0,52%	0,36%	0,53%
23	**731.399.238,96 €**	1.386.139,24 €	3.071.441,39 €	3.509.600,48 €	4.911.018,44 €	**98,24%**	0,19%	0,42%	0,48%	0,67%
24	**707.906.332,38 €**	3.944.594,97 €	1.505.322,97 €	3.326.455,77 €	5.508.688,61 €	**97,98%**	0,56%	0,21%	0,47%	0,78%
25	**686.245.897,64 €**	3.390.577,89 €	1.391.601,05 €	3.918.207,71 €	5.636.807,70 €	**97,91%**	0,49%	0,20%	0,57%	0,82%
26	**663.524.217,89 €**	1.466.150,53 €	3.395.973,02 €	3.296.654,39 €	5.973.633,95 €	**97,87%**	0,22%	0,51%	0,50%	0,90%
27	**643.878.808,33 €**	3.107.631,11 €	3.639.798,12 €	3.069.164,05 €	3.968.949,41 €	**97,86%**	0,48%	0,57%	0,48%	0,62%
28	**626.981.831,50 €**	3.293.761,44 €	2.798.122,24 €	1.103.998,00 €	5.832.416,34 €	**97,92%**	0,53%	0,45%	0,18%	0,93%
29	**605.593.470,44 €**	1.160.188,31 €	3.542.024,69 €	2.795.788,79 €	5.065.881,92 €	**97,93%**	0,19%	0,58%	0,46%	0,84%
30	**586.759.359,31 €**	3.561.389,21 €	4.094.315,86 €	2.538.333,86 €	3.334.621,15 €	**97,69%**	0,61%	0,70%	0,43%	0,57%
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3.2 Default Data

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Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.812.247,89 €	
Current Period Recoveries	177.051,68 €	
Current Period Net Default	1.635.196,21 €	
New Number of Defaulted Contracts		130
Cumulative Default		
Cumulative Gross Default	58.482.762,99 €	
Cumulative Recoveries	2.446.338,95 €	
Cumulative Net Losses	56.036.424,04 €	
Total Number of Defaulted Contracts		3.583

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	15.388.584,69 €
Class G Amount debited to the PDL	1.812.247,89 €
Class G Amount credited to the PDL	783.344,25 €
Class G PDL EoP	16.417.488,33 €

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3.3 Defaults & Recoveries per period

Calculation Date		10.04.2025				
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Collection Period	from	01.03.2025	to	31.03.2025		

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Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	**0,29%**

Collection Period	*Number of defaulted contracts*	*Defaults in collection period*	*cumulated Defaults since cut-off*	*cumulated amount of purchased receivables*	*Cumulated Default Ratio %*	*Recoveries in collection period*	*cumulated Recoveries since cut-off*	*cumulated net losses*	*cumulative net loss ratio %*	*Dynamic Net Loss Ratio*
1	0	0,00 €	0,00 €	1.025.743.449,63 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	2	24.148,21 €	24.148,21 €	1.053.455.078,49 €	0,00%	-106,57 €	-106,57 €	24.254,78 €	0,00%	0,00%
3	7	94.815,96 €	118.964,17 €	1.074.979.593,06 €	0,01%	-379,46 €	-486,03 €	119.450,20 €	0,01%	0,01%
4	38	475.812,17 €	594.776,34 €	1.107.170.504,99 €	0,05%	-692,74 €	-1.178,77 €	595.955,11 €	0,05%	0,05%
5	112	1.667.952,86 €	2.262.729,20 €	1.137.282.305,76 €	0,20%	-1.099,70 €	-2.278,47 €	2.265.007,67 €	0,20%	0,17%
6	227	1.799.199,77 €	4.061.928,97 €	1.168.653.134,66 €	0,35%	-2.884,83 €	-5.163,30 €	4.067.092,27 €	0,35%	0,18%
7	323	1.624.372,99 €	5.686.301,96 €	1.197.463.525,44 €	0,47%	36.361,46 €	31.198,16 €	5.655.103,80 €	0,47%	0,16%
8	421	1.702.373,25 €	7.388.675,21 €	1.228.561.846,18 €	0,60%	27.481,56 €	58.679,72 €	7.329.995,49 €	0,60%	0,17%
9	570	2.535.440,28 €	9.924.115,49 €	1.260.638.751,68 €	0,79%	25.687,07 €	84.366,79 €	9.839.748,70 €	0,78%	0,25%
10	740	3.245.825,94 €	13.169.941,43 €	1.295.485.477,68 €	1,02%	10.937,11 €	95.303,90 €	13.074.637,53 €	1,01%	0,32%
11	897	2.496.894,42 €	15.666.835,85 €	1.327.946.409,32 €	1,18%	46.365,93 €	141.669,83 €	15.525.166,02 €	1,17%	0,25%
12	1.003	1.298.353,15 €	16.965.189,00 €	1.356.346.723,37 €	1,25%	68.363,63 €	210.033,46 €	16.755.155,54 €	1,24%	0,12%
13	1.137	2.340.989,68 €	19.306.178,68 €	1.356.346.723,37 €	1,42%	47.250,13 €	257.283,59 €	19.048.895,09 €	1,40%	0,23%
14	1.284	2.624.018,42 €	21.930.197,10 €	1.356.346.723,37 €	1,62%	95.431,85 €	352.715,44 €	21.577.481,66 €	1,59%	0,25%
15	1.438	2.438.921,51 €	24.369.118,61 €	1.356.346.723,37 €	1,80%	51.728,81 €	404.444,25 €	23.964.674,36 €	1,77%	0,25%
16	1.578	2.539.805,06 €	26.908.923,67 €	1.356.346.723,37 €	1,98%	67.030,32 €	471.474,57 €	26.437.449,10 €	1,95%	0,26%
17	1.747	2.603.375,74 €	29.512.299,41 €	1.356.346.723,37 €	2,18%	73.207,89 €	544.682,46 €	28.967.616,95 €	2,14%	0,27%
18	1.894	2.547.435,22 €	32.059.734,63 €	1.356.346.723,37 €	2,36%	98.451,58 €	643.134,04 €	31.416.600,59 €	2,32%	0,28%
19	2.047	2.579.043,28 €	34.638.777,91 €	1.356.346.723,37 €	2,55%	85.179,61 €	728.313,65 €	33.910.464,26 €	2,50%	0,29%
20	2.203	2.921.086,77 €	37.559.864,68 €	1.356.346.723,37 €	2,77%	126.049,62 €	854.363,27 €	36.705.501,41 €	2,71%	0,33%
21	2.351	2.188.612,45 €	39.748.477,13 €	1.356.346.723,37 €	2,93%	124.758,21 €	979.121,48 €	38.769.355,65 €	2,86%	0,26%
22	2.514	2.795.134,13 €	42.543.611,26 €	1.356.346.723,37 €	3,14%	174.170,57 €	1.153.292,05 €	41.390.319,21 €	3,05%	0,34%
23	2.648	2.156.780,79 €	44.700.392,05 €	1.356.346.723,37 €	3,30%	140.516,25 €	1.293.808,30 €	43.406.583,75 €	3,20%	0,27%
24	2.767	2.165.273,45 €	46.865.665,50 €	1.356.346.723,37 €	3,46%	168.408,80 €	1.462.217,10 €	45.403.448,40 €	3,35%	0,27%
25	2.914	1.775.933,09 €	48.641.598,59 €	1.356.346.723,37 €	3,59%	161.828,49 €	1.624.045,59 €	47.017.553,00 €	3,47%	0,23%
26	3.058	2.114.906,71 €	50.756.505,30 €	1.356.346.723,37 €	3,74%	126.522,33 €	1.750.567,92 €	49.005.937,38 €	3,61%	0,29%
27	3.178	1.838.786,74 €	52.595.292,04 €	1.356.346.723,37 €	3,88%	250.063,51 €	2.000.631,43 €	50.594.660,61 €	3,73%	0,24%
28	3.325	2.047.574,29 €	54.642.866,33 €	1.356.346.723,37 €	4,03%	98.171,26 €	2.098.802,69 €	52.544.063,64 €	3,87%	0,30%
29	3.453	2.027.648,77 €	56.670.515,10 €	1.356.346.723,37 €	4,18%	170.484,58 €	2.269.287,27 €	54.401.227,83 €	4,01%	0,30%
30	3.583	1.812.247,89 €	58.482.762,99 €	1.356.346.723,37 €	4,31%	177.051,68 €	2.446.338,95 €	56.036.424,04 €	4,13%	0,27%
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*** trigger applies for the first 25 Payment Dates following the end of the Replenishment Period**

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4. Concentration Limits

Calculation Date		10.04.2025			
Payment Date		14.04.2025			
Period No		30			
Monthly Period		Apr 2025			
Interest Period	from	14.03.2025	to	14.04.2025	= 31 days
Collection Period	from	01.03.2025	to	31.03.2025	

Santander

Current Transaction Status **Amortising**

Portfolio Concentrations	**Minimum-Trigger**	**Maximum-Trigger**	**Current Value**	**Trigger Breach**
Average Yield (applicable for Total Portfolio)	5,50%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		85,00	-	
		Maximum-Trigger	**Current Value**	**Trigger Breach**
Purchase Shortfall Event				
Period before previous period		100.000.000,00 €	-	
Previous period		100.000.000,00 €	-	
Current period		100.000.000,00 €	-	
Termination/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				
Cumulative Net Loss Ratio		**Maximum-Trigger**	**30.09.2024**	
- from the Payment Date in Nov 2023 until (and including) the Payment Date in Oct 2024		3,25%	3,35%	yes
- current Value			**31.03.2025** 4,13%	
Debit balance PDL		20.000.000,00 €	16.417.488,33 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		56,85%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,35%	0,29%	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Servicer Termination Event				no
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to or on 30 September 2023		2,00%	-	
Purchase Shortfall Event				
Termination Event or Servicer Termination Event				
Event of Default / Termination Event, as defined in the Interest Rate Swap				
Any debit of class G PDL equal to or higher than 0.25% on two consecutive Payment Dates				
Previous period		0,25%	-	
Current period			-	

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

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5. Outstanding Notes

Calculation Date	10.04.2025				
Payment Date	14.04.2025				
Period No	30				
Monthly Period	Apr 2025				
Interest Period from	14.03.2025	to	14.04.2025	=	31 days
Collection Period from	01.03.2025	to	31.03.2025		

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1. Note Balance		All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information									
ISIN Code			XS2482884850	XS2482885071	XS2482886046	XS2482886475	XS2482886558	XS2482886632	XS2482886806
Currency			EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching		in %	75,60%	4,40%	5,50%	4,00%	5,10%	2,60%	2,80%
Legal Maturity			Okt 2036	Okt 2036	Okt 2036	Okt 2036	Okt 2036	Okt 2036	Okt 2036
Expected Maturity			Nov 2027	Nov 2027	Nov 2027	Nov 2027	Nov 2027	Jan 2024	Nov 2027
Original Rating (Fitch / Moody's)			AAA (sf) / Aaa (sf)	AA- (sf) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (sf) / Baa3 (sf)	BB (sf) / Ba3 (sf)	B- (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*			AAA (sf)/Aaa (sf)	AA- (sf)/Aaa (sf)	A (sf)/Aa3 (sf)	BBB (sf)/Baa3 (sf)	B+ (sf)/Ba3 (sf)	CC (sf)/Caa1 (sf)	
Initial Notes Aggregate Principal Outstanding Balance		1.000.000.000 €	756.000.000,00 €	44.000.000,00 €	55.000.000,00 €	40.000.000,00 €	51.000.000,00 €	26.000.000,00 €	28.000.000,00 €
Initial Nominal per Note			100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class			7.560	440	550	400	510	260	280
Current Note Information									
Class Principal Outstanding Balance Beginning of Period		596.406.801,44 €	414.896.277,60 €	30.858.286,80 €	38.572.858,50 €	28.052.988,00 €	35.767.559,70 €	20.258.830,84 €	28.000.000,00 €
Replenishment		- €							
Amortisation		17.262.882,00 €							
Redemption per Class			17.262.882,00 €	- €	- €	- €	- €	- €	- €
Redemption per Note			2.283,45 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period		579.143.919,44 €	397.633.395,60 €	30.858.286,80 €	38.572.858,50 €	28.052.988,00 €	35.767.559,70 €	20.258.830,84 €	28.000.000,00 €
Current Tranching			68,7%	5,3%	6,7%	4,8%	6,2%	3,5%	4,8%
Current Pool Factor		0,58	0,53	0,70	0,70	0,70	0,70	0,78	1,00

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	2,392%	1mE+70bp	1mE+275bp	1mE+375bp	1mE+550bp	1mE+850bp	1mE+1200bp	1614bp
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31							
Principal Outstanding per Note Beginning of Period		54.880,46 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		**2.283,45 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		52.597,01 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Interest accrued for the period	**-**	**1.104.667,20 €**	**- 136.633,20 €**	**- 204.011,50 €**	**- 190.644,00 €**	**- 335.472,90 €**	**- 251.069,00 €**	**- 11.297.997,20 €**
Interest Payment		**1.104.667,20 €**	**136.633,20 €**	**204.011,50 €**	**190.644,00 €**	**335.472,90 €**	**251.069,00 €**	**- €**
Interest Payment per Note		**146,12 €**	**310,53 €**	**370,93 €**	**476,61 €**	**657,79 €**	**965,65 €**	**- €**

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Initial total CE (Subordination, Reserve)	26,5%	22,1%	16,6%	12,6%	7,5%	4,9%	2,1%
Current CE	32,3%	26,8%	20,1%	15,1%	8,8%	5,3%	0,3%

* Last rating action as of 24.02.2025

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6. Original Principal Balance

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.321.321,87	0,15%	998	2,22%
2000: 3999	11.169.828,40	1,26%	3.895	8,68%
4000: 5999	22.582.637,85	2,55%	4.616	10,29%
6000: 7999	26.655.557,85	3,01%	3.873	8,63%
8000: 9999	25.287.150,67	2,86%	2.870	6,40%
10000: 11999	38.754.895,65	4,38%	3.651	8,14%
12000: 13999	29.054.070,82	3,28%	2.268	5,06%
14000: 15999	36.283.805,00	4,10%	2.420	5,40%
16000: 17999	26.542.260,51	3,00%	1.571	3,50%
18000: 19999	26.382.289,79	2,98%	1.400	3,12%
20000: 21999	45.323.511,95	5,12%	2.199	4,90%
22000: 23999	28.709.795,28	3,24%	1.255	2,80%
24000: 25999	40.697.958,49	4,60%	1.633	3,64%
26000: 27999	29.509.249,59	3,33%	1.100	2,45%
28000: 29999	28.130.046,31	3,18%	973	2,17%
30000: 31999	44.196.151,62	4,99%	1.443	3,22%
32000: 33999	24.120.208,29	2,72%	735	1,64%
34000: 35999	29.112.795,97	3,29%	834	1,86%
36000: 37999	23.764.514,87	2,68%	644	1,44%
38000: 39999	19.268.796,93	2,18%	495	1,10%
40000: 41999	30.735.192,68	3,47%	756	1,69%
42000: 43999	18.733.554,11	2,12%	437	0,97%
44000: 45999	23.420.865,25	2,65%	521	1,16%
46000: 47999	17.850.135,14	2,02%	380	0,85%
48000: 49999	17.251.359,30	1,95%	353	0,79%
50000: 51999	31.370.043,24	3,54%	623	1,39%
52000: 53999	17.024.160,38	1,92%	322	0,72%
54000: 55999	17.092.412,37	1,93%	311	0,69%
56000: 57999	12.368.332,50	1,40%	217	0,48%
58000: 59999	11.955.095,04	1,35%	203	0,45%
60000: 61999	22.348.697,59	2,52%	370	0,82%
62000: 63999	11.270.719,58	1,27%	179	0,40%
64000: 65999	12.785.050,09	1,44%	197	0,44%
66000: 67999	8.436.196,20	0,95%	126	0,28%
68000: 69999	7.713.858,28	0,87%	112	0,25%
70000: 71999	11.628.408,45	1,31%	165	0,37%
72000: 73999	6.997.025,07	0,79%	96	0,21%
74000: 75999	18.510.228,92	2,09%	247	0,55%
76000: 77999	4.158.294,05	0,47%	54	0,12%
78000: 79999	6.075.648,73	0,69%	77	0,17%
80000: 81999	4.361.792,08	0,49%	54	0,12%
82000: 83999	2.823.047,74	0,32%	34	0,08%
84000: 85999	4.331.616,07	0,49%	51	0,11%
86000: 87999	2.435.971,52	0,28%	28	0,06%
88000: 89999	2.133.998,57	0,24%	24	0,05%
90000: 91999	815.162,87	0,09%	9	0,02%
92000: 93999	650.577,42	0,07%	7	0,02%
94000: 95999	472.719,94	0,05%	5	0,01%
96000: 97999	581.188,20	0,07%	6	0,01%
98000: 99999	295.906,86	0,03%	3	0,01%
100000:	1.840.523,42	0,21%	15	0,03%
Total	**885.334.629,37**	**100,00%**	**44.855**	**100,00%**

Statistics	**in EUR**
Average Amount	19.737,70

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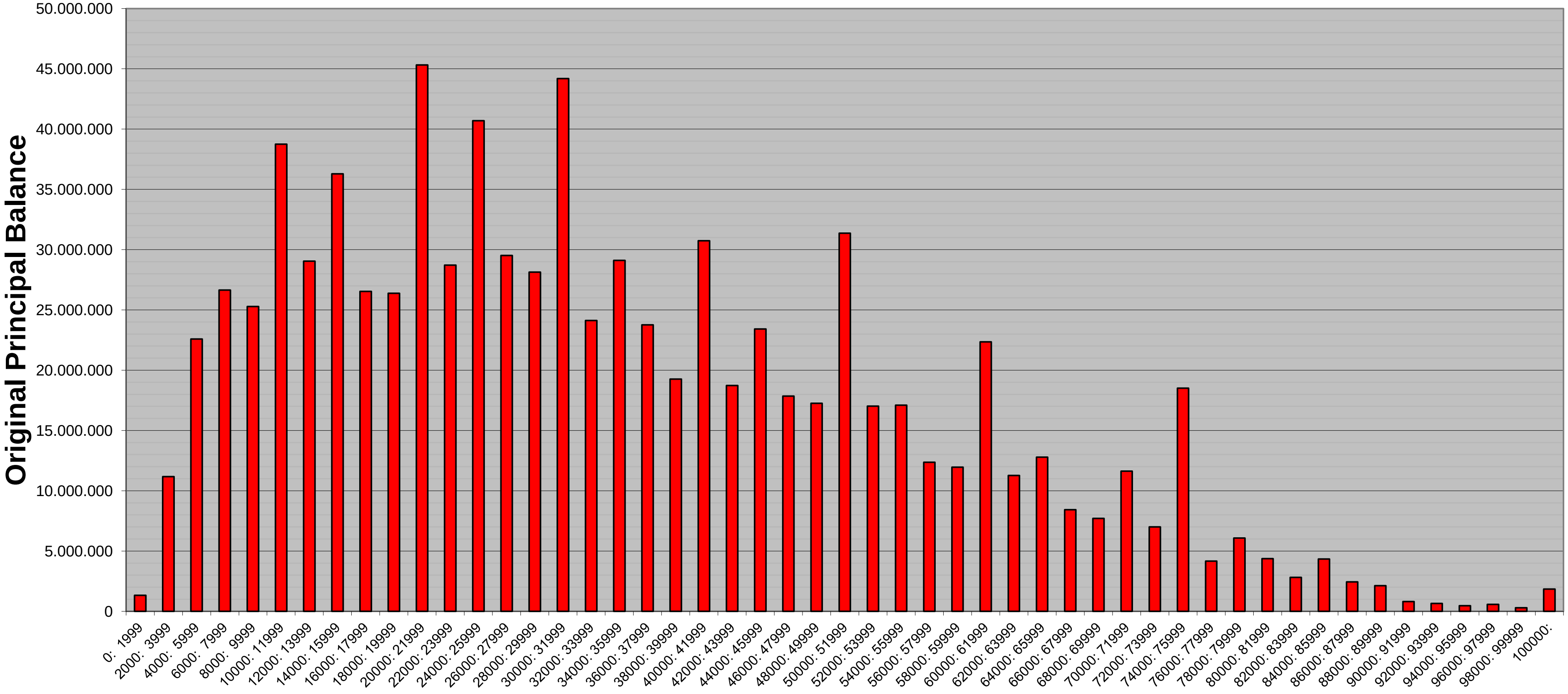
6.1 Original PB (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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7. Current Principal Balance

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

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Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	6.839.347,30	1,20%	6.875	15,33%
2000: 3999	17.940.757,12	3,16%	6.035	13,45%
4000: 5999	23.496.830,26	4,13%	4.711	10,50%
6000: 7999	28.071.862,07	4,94%	4.046	9,02%
8000: 9999	26.729.875,08	4,70%	2.982	6,65%
10000:11999	28.764.885,89	5,06%	2.623	5,85%
12000:13999	30.365.803,16	5,34%	2.334	5,20%
14000:15999	29.629.459,47	5,21%	1.978	4,41%
16000:17999	32.207.536,24	5,67%	1.897	4,23%
18000:19999	28.574.585,13	5,03%	1.502	3,35%
20000:21999	30.858.762,21	5,43%	1.473	3,28%
22000:23999	27.157.955,19	4,78%	1.182	2,64%
24000:25999	23.257.748,98	4,09%	931	2,08%
26000:27999	22.348.759,60	3,93%	828	1,85%
28000:29999	20.753.542,51	3,65%	716	1,60%
30000:31999	20.679.243,72	3,64%	667	1,49%
32000:33999	21.064.684,53	3,71%	638	1,42%
34000:35999	20.297.280,40	3,57%	581	1,30%
36000:37999	17.047.120,71	3,00%	461	1,03%
38000:39999	16.492.129,50	2,90%	423	0,94%
40000:41999	14.714.824,91	2,59%	359	0,80%
42000:43999	11.823.654,76	2,08%	275	0,61%
44000:45999	11.831.273,87	2,08%	263	0,59%
46000:47999	10.063.433,62	1,77%	214	0,48%
48000:49999	9.453.275,73	1,66%	193	0,43%
50000:51999	8.007.562,31	1,41%	157	0,35%
52000:53999	6.869.850,93	1,21%	130	0,29%
54000:55999	5.164.781,14	0,91%	94	0,21%
56000:57999	3.988.755,53	0,70%	70	0,16%
58000:59999	3.354.396,36	0,59%	57	0,13%
60000:61999	2.615.710,33	0,46%	43	0,10%
62000:63999	2.143.152,16	0,38%	34	0,08%
64000:65999	1.557.714,90	0,27%	24	0,05%
66000:67999	1.203.740,30	0,21%	18	0,04%
68000:69999	827.258,51	0,15%	12	0,03%
70000:71999	778.578,38	0,14%	11	0,02%
72000:73999	439.933,72	0,08%	6	0,01%
74000:75999	75.832,43	0,01%	1	0,00%
76000:77999	76.211,90	0,01%	1	0,00%
78000:79999	79.593,01	0,01%	1	0,00%
80000:	819.823,48	0,14%	9	0,02%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**

Statistics	**in EUR**
Average Amount	12.673,45

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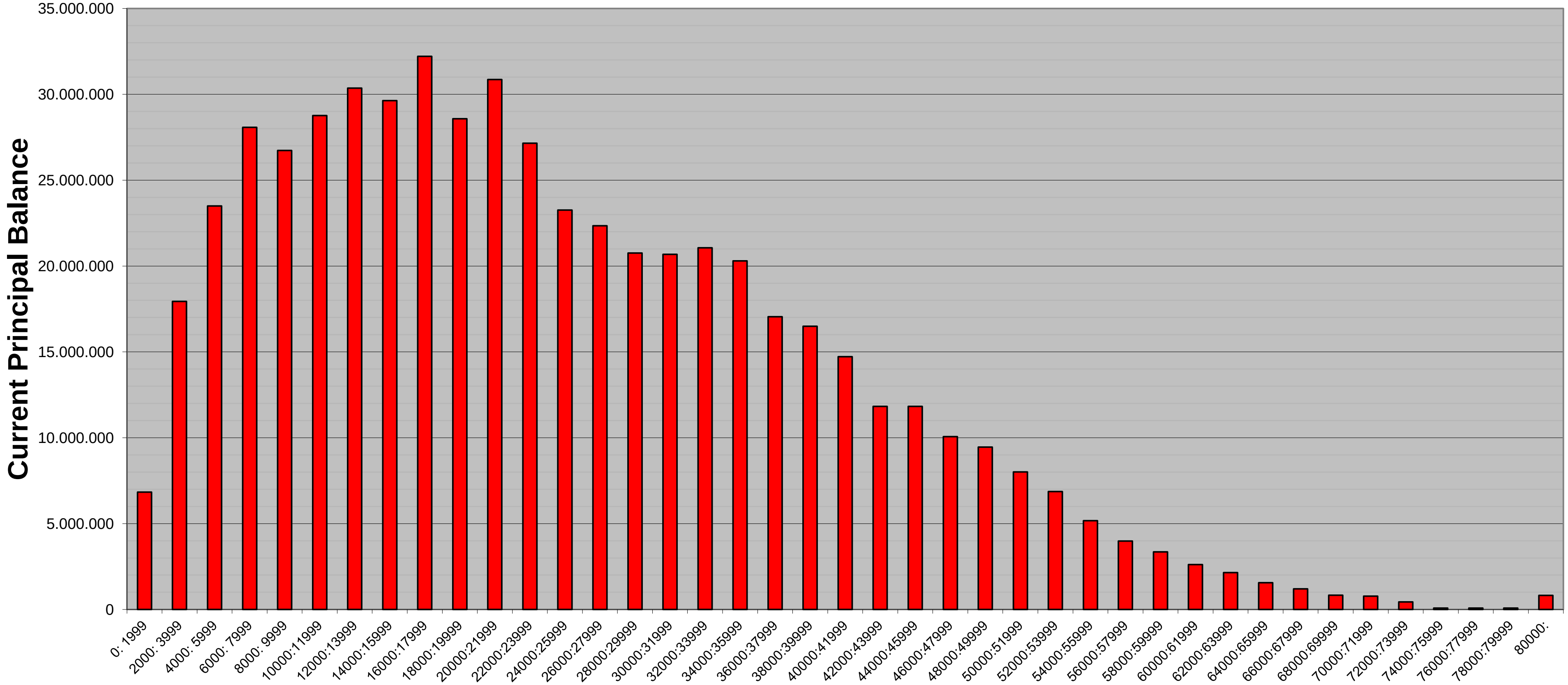
7.1 Current PB (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

8. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	103.286,25	0,0182%	1
2	98.431,50	0,0173%	1
3	97.464,74	0,0171%	1
4	97.438,64	0,0171%	1
5	92.200,81	0,0162%	1
6	85.001,13	0,0150%	1
7	84.778,71	0,0149%	1
8	80.660,66	0,0142%	1
9	80.561,04	0,0142%	1
10	79.593,01	0,0140%	1
11	76.211,90	0,0134%	1
12	75.832,43	0,0133%	1
13	73.728,10	0,0130%	1
14	73.641,46	0,0130%	1
15	73.631,86	0,0130%	1
16	73.057,44	0,0129%	1
17	73.027,61	0,0128%	1
18	72.847,25	0,0128%	1
19	71.995,08	0,0127%	1
20	71.950,07	0,0127%	1
21	71.089,38	0,0125%	1
22	71.005,21	0,0125%	1
23	70.772,55	0,0124%	1
24	70.653,55	0,0124%	1
25	70.379,40	0,0124%	1
	1.989.239,78	**0,3499%**	**25**

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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	77.319.721,73	13,60%	5.631	12,55%
Bavaria	79.090.792,22	13,91%	6.145	13,70%
Berlin	22.405.562,45	3,94%	1.756	3,91%
Brandenburg	21.373.158,82	3,76%	1.749	3,90%
Bremen	4.737.749,69	0,83%	364	0,81%
Hamburg	11.106.757,27	1,95%	864	1,93%
Hesse	42.314.986,39	7,44%	3.213	7,16%
Lower Saxony	55.927.379,10	9,84%	4.484	10,00%
Mecklenburg-Western Pomerania	17.080.858,41	3,00%	1.392	3,10%
North Rhine-Westphalia	123.201.183,93	21,67%	9.697	21,62%
Rhineland-Palatinate	28.178.715,30	4,96%	2.243	5,00%
Saarland	9.483.813,22	1,67%	704	1,57%
Saxony	22.156.305,47	3,90%	2.002	4,46%
Saxony-Anhalt	18.668.067,95	3,28%	1.589	3,54%
Schleswig-Holstein	18.586.548,81	3,27%	1.589	3,54%
Thuringia	15.275.581,40	2,69%	1.334	2,97%
n/a	1.560.345,19	0,27%	99	0,22%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**

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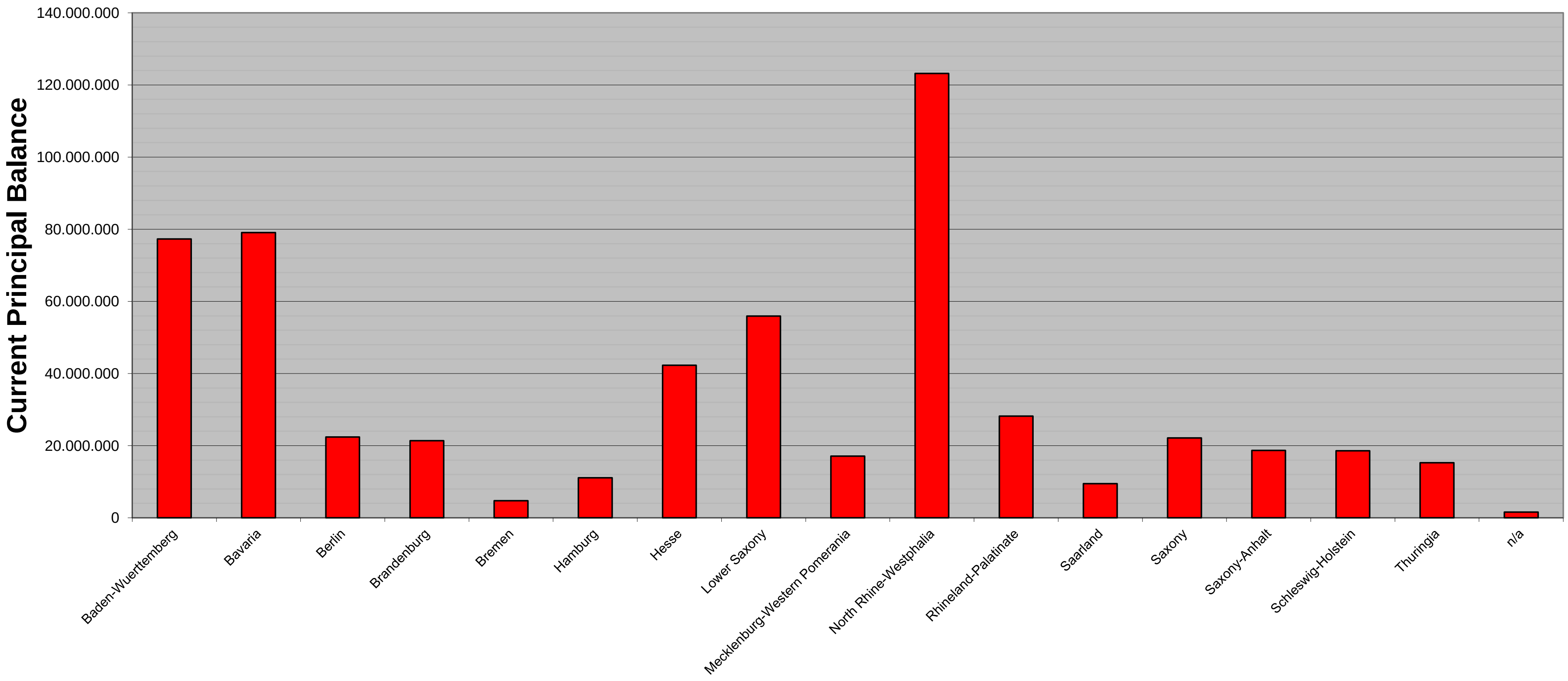
9.1 Geographical Distribution (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

10. Collateral

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	13.561.601,44	2,39%	523	1,17%
unsecured	554.905.925,91	97,61%	44.332	98,83%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**

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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	246.200.958,46	43,31%	21.359	47,62%
Yes	322.266.568,89	56,69%	23.496	52,38%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**

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12. Payment Methods

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	542.189.289,04	95,38%	42.979	95,82%
Other	26.278.238,31	4,62%	1.876	4,18%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	144.430.466,64	25,41%	11.429	25,48%
1st of month	424.037.060,71	74,59%	33.426	74,52%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**

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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

13. Effective Interest Rate

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	87.620,64	0,02%	134	0,30%
1: 1	5.835.521,26	1,03%	849	1,89%
2: 2	96.908.238,24	17,05%	8.261	18,42%
3: 3	67.686.222,50	11,91%	5.477	12,21%
4: 4	65.248.447,41	11,48%	5.125	11,43%
5: 5	74.796.294,52	13,16%	5.340	11,91%
6: 6	110.451.653,71	19,43%	7.852	17,51%
7: 7	85.585.626,60	15,06%	6.736	15,02%
8: 8	41.480.886,11	7,30%	3.055	6,81%
9: 9	14.384.710,16	2,53%	1.372	3,06%
10:10	4.306.630,90	0,76%	444	0,99%
11:11	1.200.310,74	0,21%	131	0,29%
12:12	395.549,11	0,07%	59	0,13%
13:	99.815,45	0,02%	20	0,04%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**

Statistics	**in %**
WA Interest	5,75%

*runs from .00 to .99

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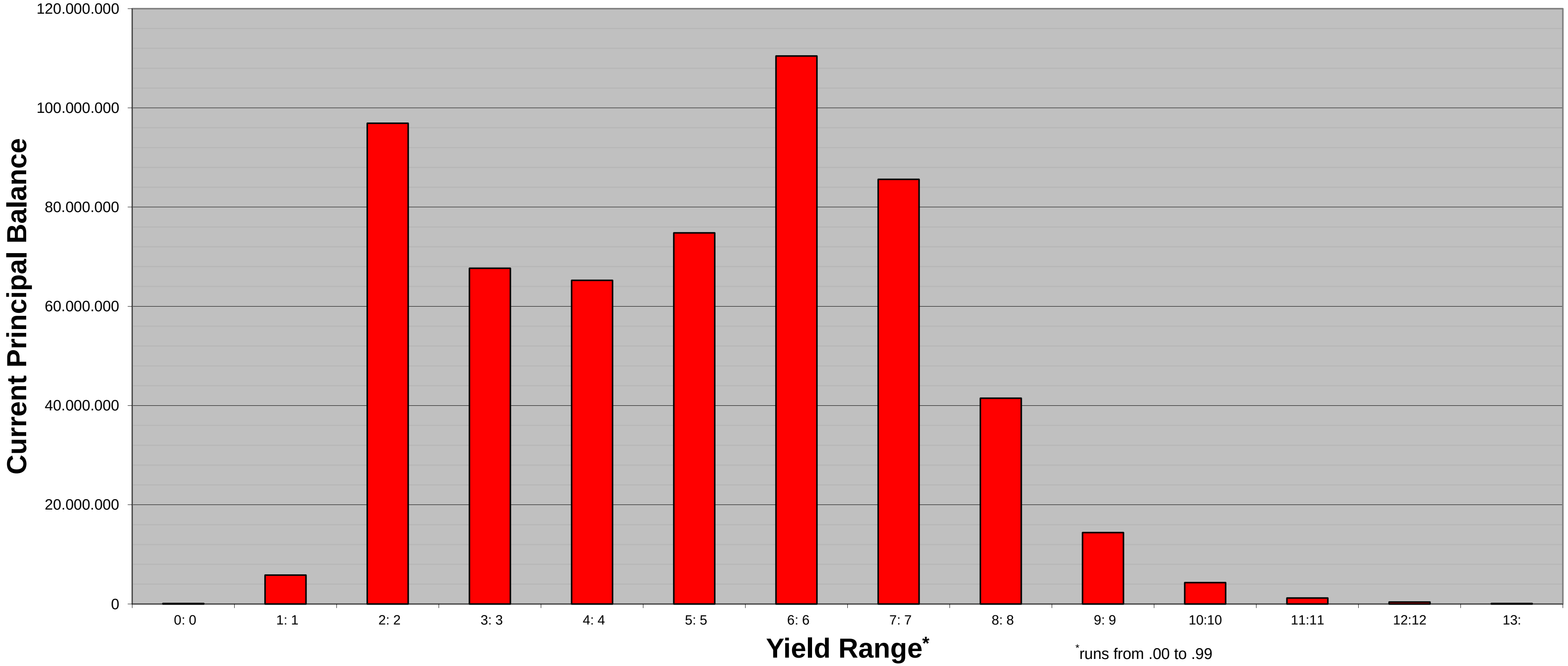
13.1 Effective Interest Rate (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

14. Seasoning

Santander

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	0,00	0,00%	0	0,00%
3: 5	0,00	0,00%	0	0,00%
6: 8	0,00	0,00%	0	0,00%
9:11	0,00	0,00%	0	0,00%
12:14	0,00	0,00%	0	0,00%
15:17	0,00	0,00%	0	0,00%
18:20	3.491.890,86	0,61%	305	0,68%
21:23	20.761.951,09	3,65%	1.527	3,40%
24:26	30.003.131,24	5,28%	2.290	5,11%
27:29	26.244.723,13	4,62%	2.014	4,49%
30:32	91.639.948,32	16,12%	7.357	16,40%
33:35	182.894.314,22	32,17%	13.457	30,00%
36:38	124.740.170,68	21,94%	9.592	21,38%
39:41	56.201.946,82	9,89%	5.134	11,45%
42:44	18.029.361,32	3,17%	1.636	3,65%
45:47	6.517.306,07	1,15%	656	1,46%
48:50	4.370.967,66	0,77%	437	0,97%
51:53	2.291.022,28	0,40%	258	0,58%
54:56	783.912,18	0,14%	102	0,23%
57:59	128.491,82	0,02%	16	0,04%
60:62	150.515,46	0,03%	29	0,06%
63:65	87.151,08	0,02%	18	0,04%
66:68	40.876,63	0,01%	5	0,01%
69:71	25.153,07	0,00%	6	0,01%
72:74	39.853,54	0,01%	9	0,02%
75:77	9.008,91	0,00%	3	0,01%
78:80	2.387,52	0,00%	1	0,00%
81:	13.443,45	0,00%	3	0,01%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**

Statistics

WA Seasoning	34,20

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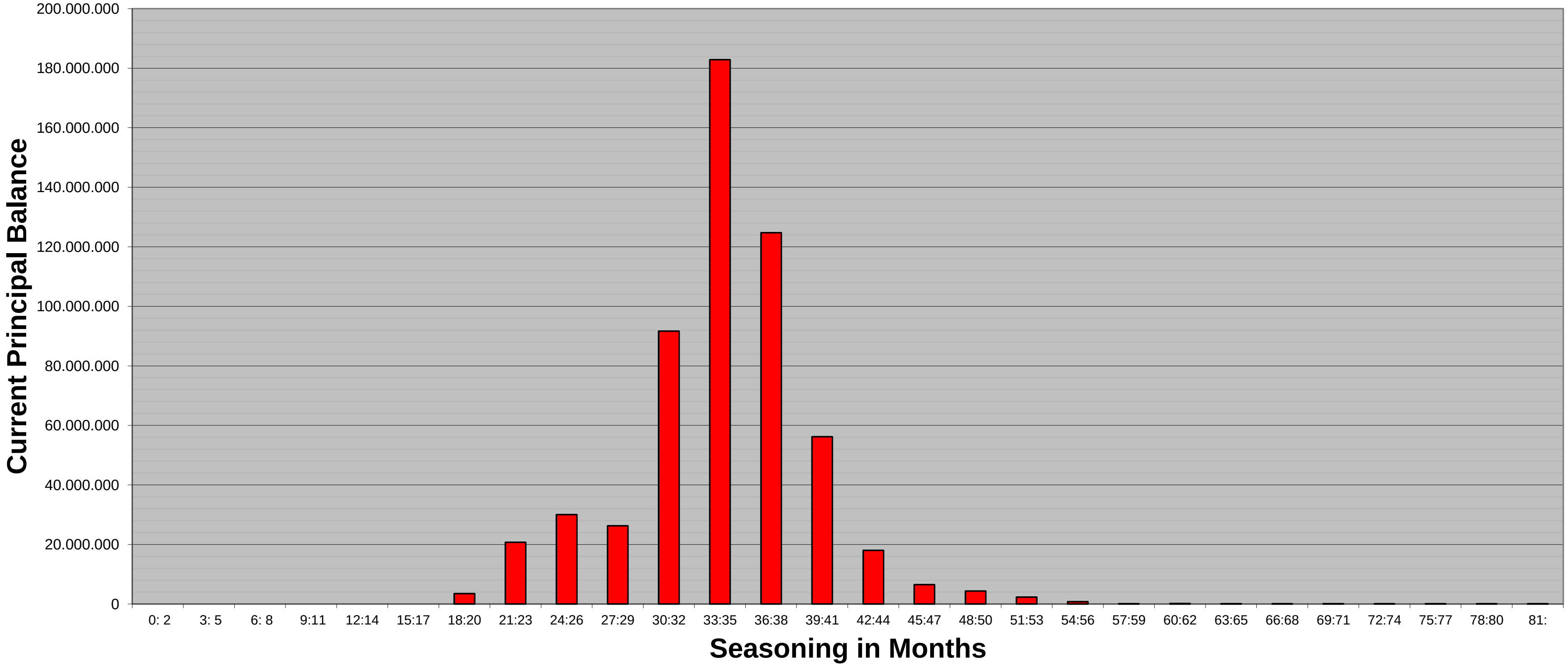
Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

14.1 Seasoning (Graph)



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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

15. Remaining Term

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	982.271,42	0,17%	1.939	4,32%
7: 13	4.217.593,36	0,74%	2.255	5,03%
14: 20	8.120.519,05	1,43%	2.653	5,91%
21: 27	13.279.751,44	2,34%	2.604	5,81%
28: 34	15.833.014,21	2,79%	2.347	5,23%
35: 41	23.219.877,84	4,08%	2.653	5,91%
42: 48	34.049.282,12	5,99%	3.114	6,94%
49: 55	68.863.139,39	12,11%	5.730	12,77%
56: 62	145.480.904,36	25,59%	8.403	18,73%
63: 69	185.292.208,86	32,60%	9.765	21,77%
70: 76	58.104.089,64	10,22%	2.925	6,52%
77: 83	9.678.156,71	1,70%	421	0,94%
84: 90	946.041,99	0,17%	33	0,07%
91: 97	73.930,85	0,01%	3	0,01%
98:	326.746,11	0,06%	10	0,02%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**

Statistics

WA Remaining Term	57,79

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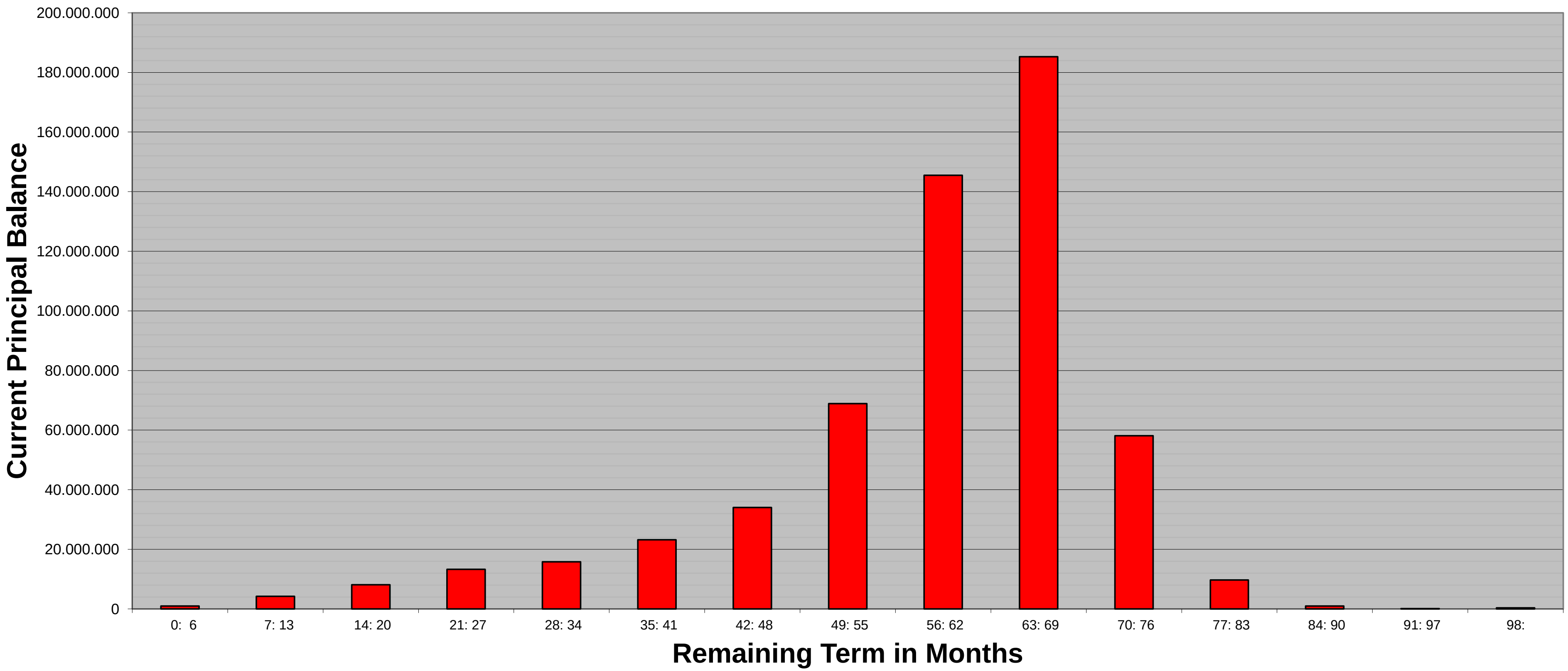
15.1 Remaining Term (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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16. Original Term

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-3.168,32	0,00%	5	0,01%
14: 20	-9.505,12	0,00%	14	0,03%
21: 27	-25.279,48	0,00%	134	0,30%
28: 34	65.050,36	0,01%	118	0,26%
35: 41	1.803.073,12	0,32%	1.868	4,16%
42: 48	1.488.406,03	0,26%	574	1,28%
49: 55	9.819.921,14	1,73%	3.889	8,67%
56: 62	19.834.846,79	3,49%	3.948	8,80%
63: 69	6.443.152,67	1,13%	777	1,73%
70: 76	26.457.469,11	4,65%	3.123	6,96%
77: 83	11.145.373,59	1,96%	815	1,82%
84: 90	84.578.195,52	14,88%	7.758	17,30%
91: 97	250.349.817,66	44,04%	14.450	32,21%
98:104	136.760.451,90	24,06%	6.702	14,94%
105:111	17.652.703,81	3,11%	606	1,35%
112:	2.107.018,57	0,37%	74	0,16%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**

Statistics

WA Original Term	92,00

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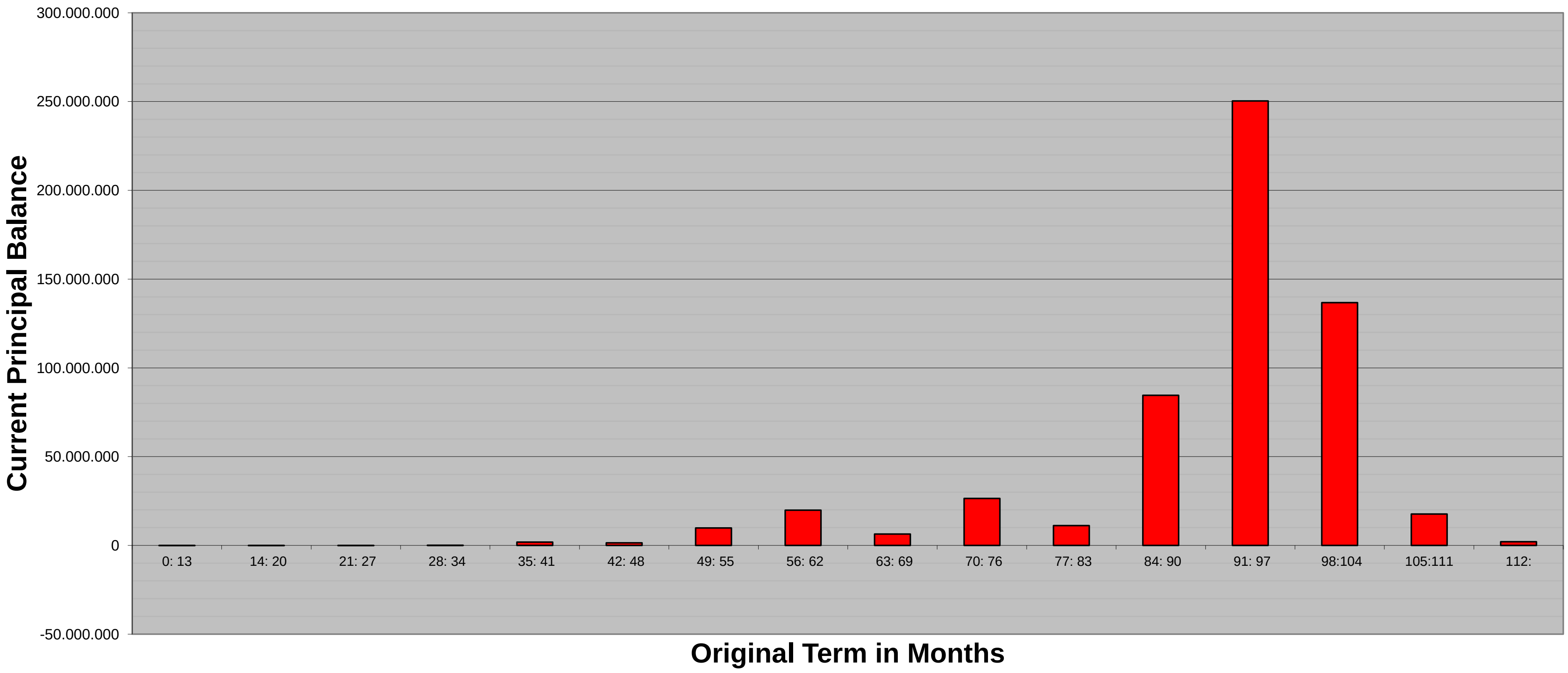
16.1 Original Term (Graph)

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		



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17. Loan Concentration

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	558.502.029,20	98,25%	43.429	96,82%	43.429	98,43%
2: 2	9.755.613,62	1,72%	1.322	2,95%	661	1,50%
3: 3	179.866,36	0,03%	84	0,19%	28	0,06%
4: 4	30.018,17	0,01%	20	0,04%	5	0,01%
5: 5	0,00	0,00%	0	0,00%	0	0,00%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7:	0,00	0,00%	0	0,00%	0	0,00%
Total	**568.467.527,35**	**100,00%**	**44.855**	**100,00%**	**44.123**	**100,00%**

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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

18. Amortisation Profile

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Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	**568.467.527,35 €**	51	**102.868.185,63 €**
2	**558.663.623,07 €**	52	**95.038.758,04 €**
3	**548.739.138,01 €**	53	**87.427.233,88 €**
4	**538.817.254,32 €**	54	**80.023.684,42 €**
5	**528.909.599,71 €**	55	**72.850.473,65 €**
6	**519.016.073,98 €**	56	**65.782.304,20 €**
7	**509.141.628,44 €**	57	**58.833.661,99 €**
8	**499.257.405,92 €**	58	**52.130.273,00 €**
9	**489.372.695,22 €**	59	**45.698.828,40 €**
10	**479.503.390,20 €**	60	**39.491.726,53 €**
11	**469.642.075,52 €**	61	**33.614.797,38 €**
12	**459.785.868,39 €**	62	**28.161.782,43 €**
13	**449.953.972,17 €**	63	**23.222.168,88 €**
14	**440.147.396,08 €**	64	**18.850.481,59 €**
15	**430.363.601,40 €**	65	**15.233.606,37 €**
16	**420.603.653,12 €**	66	**12.342.849,90 €**
17	**410.877.664,60 €**	67	**10.235.381,22 €**
18	**401.189.069,24 €**	68	**8.411.250,62 €**
19	**391.538.749,86 €**	69	**6.829.968,92 €**
20	**381.896.042,99 €**	70	**5.470.183,12 €**
21	**372.260.661,59 €**	71	**4.324.959,40 €**
22	**362.660.524,69 €**	72	**3.327.553,23 €**
23	**353.099.597,56 €**	73	**2.509.385,07 €**
24	**343.552.450,36 €**	74	**1.863.912,40 €**
25	**334.049.984,73 €**	75	**1.363.434,40 €**
26	**324.600.367,15 €**	76	**968.594,87 €**
27	**315.184.842,85 €**	77	**680.137,71 €**
28	**305.805.251,85 €**	78	**504.513,63 €**
29	**296.475.647,89 €**	79	**390.698,46 €**
30	**287.211.063,85 €**	80	**304.079,81 €**
31	**278.015.167,72 €**	81	**243.714,56 €**
32	**268.831.541,13 €**	82	**198.216,37 €**
33	**259.663.801,83 €**	83	**164.437,21 €**
34	**250.529.067,01 €**	84	**140.067,81 €**
35	**241.420.478,36 €**	85	**121.039,34 €**
36	**232.343.981,58 €**	86	**105.511,59 €**
37	**223.301.474,12 €**	87	**94.966,51 €**
38	**214.312.169,88 €**	88	**86.704,24 €**
39	**205.369.547,04 €**	89	**80.890,88 €**
40	**196.485.348,48 €**	90	**75.267,24 €**
41	**187.656.416,63 €**	91	**70.251,82 €**
42	**178.897.657,97 €**	92	**65.530,62 €**
43	**170.193.156,68 €**	93	**60.781,63 €**
44	**161.505.562,16 €**	94	**56.374,57 €**
45	**152.854.486,58 €**	95	**52.497,31 €**
46	**144.281.826,99 €**	96	**48.598,36 €**
47	**135.783.286,01 €**	97	**44.677,58 €**
48	**127.354.471,00 €**	98	**40.734,85 €**
49	**119.033.207,06 €**	99	**36.920,01 €**
50	**110.865.819,57 €**	100	**33.083,76 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

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Pre-Enforcement Available Interest Amount

Interest Collections	+	2.677.561,62 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	177.051,68 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	- €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	12.663.286,24 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	133.133,51 €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts paid to the Issuer	+	- €
Available Interest Amount	=	15.651.033,05 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	16.479.584,07 €
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	+	26,60 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	783.344,25 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	17.262.954,92 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		15.651.033,05 €
Senior Expenses and Taxes	-	9.191,00 €
Swap Interest Paymenst other than subordinated Payments	-	- €
Interest on Class A Notes	-	1.104.667,20 €
Interest on Class B (If Most Senior Note or Class B PDL < 100%)	-	136.633,20 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	204.011,50 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	190.644,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	335.472,90 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	251.069,00 €
Liquidity Reserve Amount Replenishment (Part I)	-	12.636.000,00 €
Crediting the PDLs until cleared	-	783.344,25 €
Liquidity Reserve Amount Replenishment (Part II)	-	- €
Interest Class B (if not paid above)	-	- €
Interest Class C (if not paid above)	-	- €
Interest Class D (if not paid above)	-	- €
Interest Class E (if not paid above)	-	- €
Interest Class F (if not paid above)	-	- €
Amortisation of Class F	-	- €
Mezzanine Loan Interest	-	- €
Interest Class G	-	- €
Termination Payment [Re. Swap Agreement]	-	- €
Interests Liquidity Reserve Loan	-	- €
Principal Of Liquidity Reserve Loan	-	- €
Any Remaining Amount To The Seller	=	- €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		17.262.954,92 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	17.262.954,92 €
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	-	17.262.882,00 €
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	-	- €
Mezzanine Loan Principal	-	- €
Redemption Class G Notes	-	- €
Transaction Account Remaining Amount	=	- €

Transaction Costs

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	9.191,00 €								
Interest accrued for the Period	13.776.296,61 €	1.104.667,20 €	136.633,20 €	204.011,50 €	190.644,00 €	335.472,90 €	251.069,00 €	11.297.997,20 €	255.801,61 €
Cumulative Interest accrued	279.686.991,78 €	62.192.718,00 €	5.667.754,40 €	8.291.442,50 €	7.565.996,00 €	13.003.572,00 €	7.774.878,80 €	172.984.907,20 €	2.205.722,88 €
Interest Payments	2.222.497,80 €	1.104.667,20 €	136.633,20 €	204.011,50 €	190.644,00 €	335.472,90 €	251.069,00 €	- €	- €
Cumulative Interest Payments	104.496.361,70 €	62.192.718,00 €	5.667.754,40 €	8.291.442,50 €	7.565.996,00 €	13.003.572,00 €	7.774.878,80 €	- €	- €
Unpaid Interest for the Period	11.553.798,81 €	- €	- €	- €	- €	- €	- €	11.297.997,20 €	255.801,61 €
Cumulative Unpaid Interest	175.190.630,08 €	- €	- €	- €	- €	- €	- €	172.984.907,20 €	2.205.722,88 €
Liquidity Reserve Loan only: Outstanding Amount	21.667.900,40 €								21.667.900,40 €

Santander Consumer Bank AG
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Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

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	27.973.427,89 €

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21. Counterparties

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Santander

Role	Counterparty	Fitch Long Term	Fitch Short Term	Fitch Outlook	Moody's Long Term	Moody's Short Term	Moody's Outlook	Counterparty status
Joint Lead Managers	**Banco Santander S.A.** Paseo de Pareda 9 - 12 39004 Santander Spain	A	F1	STABLE	A2	P-1	POS	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A-	F1	STABLE	A1	P-1	NEG	performing
	UniCredit Bank AG Arabellastraße 12 81925 Munich Germany	A-	F2	STABLE	A2	P-1	POS	performing
Corporate Administrator	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
Luxembourg Listing Agent	**Bank of New York Mellon SA-NV/Luxembourg** 2-4 rue Eugène Ruppert L-2453 Luxembourg Grand Duchy of Luxembourg	AA	F1+	STABLE	-	P-1	STABLE	performing
Principal Paying Agent, Calculation Agent, Cash Administrator, Interest Determination Agent & Back-Up Servicer Facilitator	**Bank of New York Mellon** One Canada Square London E14 5AL United Kingdom	AA	F1+	STABLE	Aa1	P-1	STABLE	performing
Account Bank & Transaction Security Trustee	**Bank of New York Mellon** Messe Turm, Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main Germany	AA	F1+	STABLE	Aa1	P-1	STABLE	performing
Interest Swap Counterparty:	**Banco Santander S.A.** Ciudad Grupo Santander Avenida de Cantabria s/n Edificio Encinar 28660, Boadilla del Monte Spain	A	F1	STABLE	A2	P-1	POS	performing
Data Trustee:	**Oversea FS B.V.** Museumlaan 23581 HK, Utrecht 3581 HK Utrecht The Netherlands	-	-	-	-	-	-	performing

Rating Agencies:

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

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

Ratings as of 31.03.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

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Deal Name:	**SC Germany Consumer 2022-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT CONSUMER 2022-1** 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

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23. Swap Counterparty Data

Calculation Date		10.04.2025				
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Monthly Period		Apr 2025				
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Santander

Swap Counterparty

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

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

Current Swap Data

Swap Type		Fixed Floating Interest Rate Swap
Notional Amount		568.406.801,44 €
Fixed Rate		2,1200%
Floating Rate (Euribor)		2,3920%
Net Swap Payments	-	133.133,51 €
Notional Amount next period		551.143.919,44 €

Swap Counterparty Details

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

Counterparty Replacement

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

Swap Collateral

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

Ratings as of 31.03.2025, data source: Bloomberg

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

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24. Santander Consumer Bank

Calculation Date		10.04.2025				
Payment Date		14.04.2025				
Period No		30				
Monthly Period		Apr 2025				
Interest Period	from	14.03.2025	to	14.04.2025	=	31 days
Collection Period	from	01.03.2025	to	31.03.2025		

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

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

Ratings as of 31.03.2025, data source: Bloomberg

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25. Glossary

Calculation Date		10.04.2025				
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Collection Period	from	01.03.2025	to	31.03.2025		

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.