

SC Germany Consumer 2022-1

Monthly Investor Report



STS Verification
International



ABS Issuer
of the Year

Santander Germany

WINNER



ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2022-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

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1. Portfolio Information



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
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Monthly Period	Jul 2025				
Interest Period from	16.06.2025	to	14.07.2025	=	28 days
Collection Period from	01.06.2025	to	30.06.2025		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	42.960	530.411.090,53 €	549.072.459,42 €
Scheduled Principal Payments		9.884.900,61 €	10.245.999,36 €
Prepayment Principal		6.033.684,47 €	6.762.647,27 €
Total Principal Collections		15.918.585,08 €	17.008.646,63 €
Total Interest Collections		2.408.765,08 €	2.497.140,33 €
Defaults		1.573.027,58 €	1.652.722,26 €
Replenishment Amount		- €	- €
End of Period		512.919.477,87 €	530.411.090,53 €
Purchase Shortfall Amount		49,77 €	18,50 €
Total Assets (End of Period)	41.979	512.919.527,64 €	530.411.109,03 €
Current Prepayment Rate (annualised)		12,8%	
Current Poolfactor		52,7%	

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1.1 Portfolio Information per period



Calculation Date	10.07.2025			
Payment Date	14.07.2025			
Period No	33			
Monthly Period	Jul 2025			
Interest Period	from	16.06.2025	to	14.07.2025 = 28 days
Collection Period	from	01.06.2025	to	30.06.2025

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	999.999.987,09 €	12.874.153,58 €	12.869.301,56 €	25.743.455,14 €	14,40%
2	999.999.994,49 €	12.749.018,21 €	14.938.459,26 €	27.687.477,47 €	16,52%
3	999.999.997,67 €	12.267.567,37 €	9.162.134,91 €	21.429.702,28 €	10,46%
4	999.999.994,00 €	12.703.121,13 €	19.011.983,49 €	31.715.104,62 €	20,57%
5	999.999.989,14 €	12.573.513,08 €	15.870.326,32 €	28.443.839,40 €	17,47%
6	999.999.997,65 €	12.878.781,51 €	16.692.848,52 €	29.571.630,03 €	18,29%
7	999.999.996,75 €	13.682.490,24 €	13.503.526,90 €	27.186.017,14 €	15,05%
8	999.999.997,40 €	13.211.478,12 €	16.184.488,81 €	29.395.966,93 €	17,78%
9	999.999.977,96 €	13.262.543,27 €	16.278.904,21 €	29.541.447,48 €	17,88%
10	999.999.995,70 €	13.446.052,16 €	18.154.861,64 €	31.600.913,80 €	19,74%
11	999.999.981,96 €	13.599.419,19 €	16.834.208,94 €	30.433.628,13 €	18,43%
12	999.530.391,05 €	15.340.390,18 €	11.711.911,98 €	27.052.302,16 €	13,19%
13	999.580.049,79 €	13.793.697,79 €	11.179.253,25 €	24.972.951,04 €	12,63%
14	972.266.109,07 €	13.666.245,62 €	11.190.638,69 €	24.856.884,31 €	12,97%
15	944.785.206,34 €	13.428.232,84 €	6.947.345,42 €	20.375.578,26 €	8,48%
16	921.970.706,57 €	13.481.764,40 €	15.831.286,42 €	29.313.050,82 €	18,77%
17	890.117.850,69 €	12.996.695,21 €	12.787.144,97 €	25.783.840,18 €	15,94%
18	861.730.634,77 €	13.076.882,81 €	11.073.015,12 €	24.149.897,93 €	14,38%
19	835.033.301,62 €	12.399.426,81 €	11.845.408,98 €	24.244.835,79 €	15,76%
20	808.209.422,55 €	12.178.434,68 €	10.913.314,14 €	23.091.748,82 €	15,05%
21	782.196.586,96 €	12.151.252,31 €	10.400.103,58 €	22.551.355,89 €	14,84%
22	757.456.618,62 €	11.862.521,13 €	11.399.724,40 €	23.262.245,53 €	16,64%
23	731.399.238,96 €	11.731.053,27 €	9.605.072,52 €	21.336.125,79 €	14,67%
24	707.906.332,38 €	11.354.152,69 €	8.141.008,60 €	19.495.161,29 €	12,96%
25	686.245.897,64 €	11.574.922,92 €	9.370.823,74 €	20.945.746,66 €	15,21%
26	663.524.217,89 €	11.095.809,89 €	6.434.692,96 €	17.530.502,85 €	11,04%
27	643.878.808,33 €	10.824.002,31 €	4.234.187,78 €	15.058.190,09 €	7,61%
28	626.981.831,50 €	11.233.842,55 €	8.106.944,22 €	19.340.786,77 €	14,46%
29	605.593.470,44 €	10.657.546,86 €	6.148.915,50 €	16.806.462,36 €	11,53%
30	586.759.359,31 €	10.440.973,47 €	6.038.610,60 €	16.479.584,07 €	11,67%
31	568.467.527,35 €	10.352.758,20 €	6.905.244,02 €	17.258.002,22 €	13,64%
32	549.072.459,42 €	10.245.999,36 €	6.762.647,27 €	17.008.646,63 €	13,82%
33	530.411.090,53 €	9.884.900,61 €	6.033.684,47 €	15.918.585,08 €	12,83%
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2. Reserve Accounts



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
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Interest Period	from 16.06.2025	to 14.07.2025	=	28 days	
Collection Period	from 01.06.2025	to 30.06.2025			

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	2,3%	12.657.910,82 €	
Cash Outflow		12.657.910,82 €	
of which Liquidity Reserve Excess Amount		21.910,82 €	
Cash Inflow		12.636.000,00 €	
End of Period	2,4%	12.636.000,00 €	
Required Liquidity Reserve Amount	2,4%	12.636.000,00 €	

Commingling Reserve

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

Set-Off Reserve

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

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

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3.1 Delinquency Data



Calculation Date	10.07.2025				
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Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

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	999.999.987,09 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	999.999.994,49 €	641.380,19 €	1.894.731,03 €	844.156,63 €	61.173,60 €	99,66%	0,06%	0,19%	0,08%	0,01%
3	999.999.997,67 €	2.165.080,78 €	1.060.540,63 €	2.578.767,32 €	725.701,01 €	99,35%	0,22%	0,11%	0,26%	0,07%
4	999.999.994,00 €	1.781.232,01 €	2.899.036,17 €	795.324,06 €	2.634.984,34 €	99,19%	0,18%	0,29%	0,08%	0,26%
5	999.999.989,14 €	860.512,44 €	2.266.862,75 €	2.762.908,48 €	4.198.265,92 €	98,99%	0,09%	0,23%	0,28%	0,42%
6	999.999.997,65 €	2.543.997,92 €	3.376.601,62 €	2.436.455,51 €	2.844.720,69 €	98,88%	0,25%	0,34%	0,24%	0,28%
7	999.999.996,75 €	954.864,90 €	5.145.832,87 €	2.763.720,24 €	2.757.097,57 €	98,84%	0,10%	0,51%	0,28%	0,28%
8	999.999.997,40 €	2.864.134,06 €	3.671.378,04 €	2.672.979,02 €	3.346.589,70 €	98,74%	0,29%	0,37%	0,27%	0,33%
9	999.999.977,96 €	1.065.451,69 €	3.999.926,34 €	3.994.959,29 €	5.266.748,99 €	98,57%	0,11%	0,40%	0,40%	0,53%
10	999.999.995,70 €	3.250.747,46 €	1.215.052,88 €	4.064.701,73 €	5.563.315,06 €	98,59%	0,33%	0,12%	0,41%	0,56%
11	999.999.981,96 €	1.111.463,21 €	3.290.646,07 €	3.538.383,00 €	6.510.756,00 €	98,55%	0,11%	0,33%	0,35%	0,65%
12	999.530.391,05 €	1.104.492,49 €	3.745.027,68 €	3.444.484,59 €	6.265.484,42 €	98,54%	0,11%	0,37%	0,34%	0,63%
13	999.580.049,79 €	4.151.380,28 €	3.804.017,99 €	1.411.264,70 €	6.179.967,34 €	98,44%	0,42%	0,38%	0,14%	0,62%
14	972.266.109,07 €	1.607.009,74 €	4.520.145,30 €	4.047.145,59 €	6.202.633,38 €	98,32%	0,17%	0,46%	0,42%	0,64%
15	944.785.206,34 €	3.552.122,70 €	1.608.436,98 €	4.962.406,83 €	6.386.006,24 €	98,25%	0,38%	0,17%	0,53%	0,68%
16	921.970.706,57 €	3.147.158,13 €	3.933.297,21 €	3.839.134,43 €	4.811.470,77 €	98,29%	0,34%	0,43%	0,42%	0,52%
17	890.117.850,69 €	1.252.628,08 €	4.057.655,83 €	3.440.436,28 €	7.103.166,55 €	98,22%	0,14%	0,46%	0,39%	0,80%
18	861.730.634,77 €	3.912.154,30 €	4.270.575,52 €	1.307.688,81 €	6.425.133,16 €	98,15%	0,45%	0,50%	0,15%	0,75%
19	835.033.301,62 €	3.897.092,13 €	4.002.286,96 €	3.502.789,87 €	5.126.557,96 €	98,02%	0,47%	0,48%	0,42%	0,61%
20	808.209.422,55 €	3.499.175,30 €	1.293.454,40 €	5.482.911,96 €	4.674.976,26 €	98,15%	0,43%	0,16%	0,68%	0,58%
21	782.196.586,96 €	801.151,12 €	3.187.482,48 €	3.171.427,94 €	5.867.506,49 €	98,33%	0,10%	0,41%	0,41%	0,75%
22	757.456.618,62 €	3.983.534,98 €	3.944.100,01 €	2.703.830,75 €	4.044.073,38 €	98,06%	0,53%	0,52%	0,36%	0,53%
23	731.399.238,96 €	1.386.139,24 €	3.071.441,39 €	3.509.600,48 €	4.911.018,44 €	98,24%	0,19%	0,42%	0,48%	0,67%
24	707.906.332,38 €	3.944.594,97 €	1.505.322,97 €	3.326.455,77 €	5.508.688,61 €	97,98%	0,56%	0,21%	0,47%	0,78%
25	686.245.897,64 €	3.390.577,89 €	1.391.601,05 €	3.918.207,71 €	5.636.807,70 €	97,91%	0,49%	0,20%	0,57%	0,82%
26	663.524.217,89 €	1.466.150,53 €	3.395.973,02 €	3.296.654,39 €	5.973.633,95 €	97,87%	0,22%	0,51%	0,50%	0,90%
27	643.878.808,33 €	3.107.631,11 €	3.639.798,12 €	3.069.164,05 €	3.968.949,41 €	97,86%	0,48%	0,57%	0,48%	0,62%
28	626.981.831,50 €	3.293.761,44 €	2.798.122,24 €	1.103.998,00 €	5.832.416,34 €	97,92%	0,53%	0,45%	0,18%	0,93%
29	605.593.470,44 €	1.160.188,31 €	3.542.024,69 €	2.795.788,79 €	5.065.881,92 €	97,93%	0,19%	0,58%	0,46%	0,84%
30	586.759.359,31 €	3.561.389,21 €	4.094.315,86 €	2.538.333,86 €	3.334.621,15 €	97,69%	0,61%	0,70%	0,43%	0,57%
31	568.467.527,35 €	1.353.226,82 €	4.782.020,94 €	3.235.669,96 €	3.131.024,25 €	97,80%	0,24%	0,84%	0,57%	0,55%
32	549.072.459,42 €	3.369.880,96 €	1.400.342,46 €	4.162.366,24 €	3.799.518,95 €	97,68%	0,61%	0,26%	0,76%	0,69%
33	530.411.090,53 €	2.998.541,33 €	3.013.054,00 €	1.073.391,29 €	5.156.200,43 €	97,69%	0,57%	0,57%	0,20%	0,97%
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3.2 Default Data



Calculation Date	10.07.2025
Payment Date	14.07.2025
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Monthly Period	Jul 2025
Interest Period	from 16.06.2025 to 14.07.2025 = 28 days
Collection Period	from 01.06.2025 to 30.06.2025

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.573.027,58 €	
Current Period Recoveries	154.016,49 €	
Current Period Net Default	1.419.011,09 €	
New Number of Defaulted Contracts		113
Cumulative Default		
Cumulative Gross Default	63.845.578,54 €	
Cumulative Recoveries	2.901.060,19 €	
Cumulative Net Losses	60.944.518,35 €	
Total Number of Defaulted Contracts		3.928

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	18.901.457,97 €
Class G Amount debited to the PDL	1.573.027,58 €
Class G Amount credited to the PDL	813.389,39 €
Class G PDL EoP	19.661.096,16 €

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3.3 Defaults & Recoveries per period

Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	



Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	0,29%
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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 €	2.265.007,87 €	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 €	1.260.838.751,68 €	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 €	50.594.860,61 €	3,73%	0,24%
28	3.325	2.047.574,29 €	54.642.866,33 €	1.356.346.723,37 €	4,03%	98.171,26 €	2.098.802,69 €	52.544.063,64 €	3,87%	0,30%
29	3.453	2.027.648,77 €	56.670.515,10 €	1.356.346.723,37 €	4,18%	170.484,58 €	2.269.287,27 €	54.401.227,83 €	4,01%	0,30%
30	3.583	1.812.247,89 €	58.482.762,99 €	1.356.346.723,37 €	4,31%	177.051,68 €	2.446.338,95 €	56.036.424,04 €	4,13%	0,27%
31	3.716	2.137.065,71 €	60.619.828,70 €	1.356.346.723,37 €	4,47%	179.364,09 €	2.625.703,04 €	57.994.125,66 €	4,28%	0,33%
32	3.815	1.652.722,26 €	62.272.550,96 €	1.356.346.723,37 €	4,59%	121.340,66 €	2.747.043,70 €	59.525.507,26 €	4,39%	0,27%
33	3.928	1.573.027,58 €	63.845.578,54 €	1.356.346.723,37 €	4,71%	154.016,49 €	2.901.060,19 €	60.944.518,35 €	4,49%	0,26%
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* trigger applies for the first 25 Payment Dates following the end of the Replenishment Period

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4. Concentration Limits



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

	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			30.06.2025	
			4,49%	
Debit balance PDL		20.000.000,00 €	19.661.096,16 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		51,29%	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	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period from	16.06.2025	to	14.07.2025	=	28 days
Collection Period from	01.06.2025	to	30.06.2025		

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	543.571.397,84 €	362.060.874,00 €	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	16.731.943,20 €							
Redemption per Class		16.731.943,20 €	- €	- €	- €	- €	- €	- €
Redemption per Note		2.213,22 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	526.839.454,64 €	345.328.930,80 €	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		65,5%	5,9%	7,3%	5,3%	6,8%	3,8%	5,3%
Current Pool Factor	0,53	0,46	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	1,892%	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	28							
Principal Outstanding per Note Beginning of Period		47.891,65 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		2.213,22 €	- €	- €	- €	- €	- €	- €
Principal Outstanding per Note End of Period		45.678,43 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Interest accrued for the period	-	729.918,00 €	-	169.268,00 €	-	289.098,60 €	-	12.440.349,60 €
Interest Payment		729.918,00 €	111.412,40 €	169.268,00 €	161.284,00 €	289.098,60 €	218.894,00 €	- €
Interest Payment per Note		96,55 €	253,21 €	307,76 €	403,21 €	566,86 €	841,90 €	- €
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		35,1%	29,1%	21,6%	16,1%	9,2%	5,2%	-0,3%

* Last rating action as of 24.02.2025

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6. Original Principal Balance



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

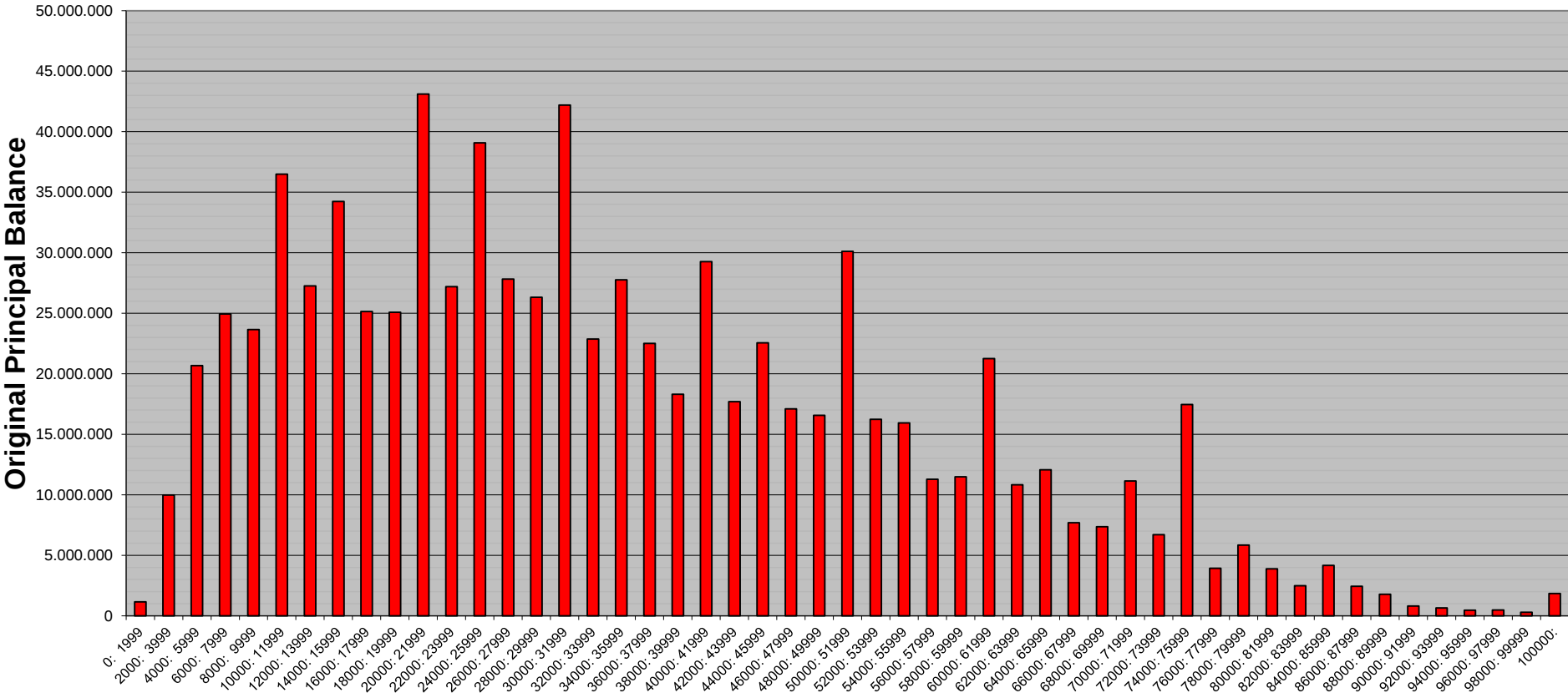
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.154.238,59	0,14%	870	2,07%
2000: 3999	9.986.688,44	1,19%	3.481	8,29%
4000: 5999	20.672.600,99	2,47%	4.224	10,06%
6000: 7999	24.941.471,14	2,98%	3.621	8,63%
8000: 9999	23.649.747,91	2,82%	2.684	6,39%
10000: 11999	36.487.579,88	4,36%	3.437	8,19%
12000: 13999	27.266.395,93	3,26%	2.129	5,07%
14000: 15999	34.231.411,12	4,09%	2.283	5,44%
16000: 17999	25.138.186,51	3,00%	1.488	3,54%
18000: 19999	25.081.337,71	2,99%	1.331	3,17%
20000: 21999	43.112.739,79	5,15%	2.092	4,98%
22000: 23999	27.193.386,11	3,25%	1.189	2,83%
24000: 25999	39.080.984,08	4,67%	1.568	3,74%
26000: 27999	27.818.195,14	3,32%	1.037	2,47%
28000: 29999	26.311.698,43	3,14%	910	2,17%
30000: 31999	42.194.252,98	5,04%	1.378	3,28%
32000: 33999	22.870.471,58	2,73%	697	1,66%
34000: 35999	27.754.333,98	3,31%	795	1,89%
36000: 37999	22.508.283,48	2,69%	610	1,45%
38000: 39999	18.299.454,48	2,18%	470	1,12%
40000: 41999	29.264.186,22	3,49%	720	1,72%
42000: 43999	17.700.395,20	2,11%	413	0,98%
44000: 45999	22.563.158,68	2,69%	502	1,20%
46000: 47999	17.102.212,67	2,04%	364	0,87%
48000: 49999	16.564.611,33	1,98%	339	0,81%
50000: 51999	30.107.778,68	3,59%	598	1,42%
52000: 53999	16.235.543,45	1,94%	307	0,73%
54000: 55999	15.937.512,77	1,90%	290	0,69%
56000: 57999	11.284.322,54	1,35%	198	0,47%
58000: 59999	11.483.560,93	1,37%	195	0,46%
60000: 61999	21.257.506,94	2,54%	352	0,84%
62000: 63999	10.830.137,66	1,29%	172	0,41%
64000: 65999	12.071.615,29	1,44%	186	0,44%
66000: 67999	7.697.424,92	0,92%	115	0,27%
68000: 69999	7.368.612,69	0,88%	107	0,25%
70000: 71999	11.134.358,48	1,33%	158	0,38%
72000: 73999	6.706.021,53	0,80%	92	0,22%
74000: 75999	17.461.296,07	2,08%	233	0,56%
76000: 77999	3.928.054,35	0,47%	51	0,12%
78000: 79999	5.838.825,49	0,70%	74	0,18%
80000: 81999	3.875.772,95	0,46%	48	0,11%
82000: 83999	2.489.213,03	0,30%	30	0,07%
84000: 85999	4.162.081,87	0,50%	49	0,12%
86000: 87999	2.435.971,52	0,29%	28	0,07%
88000: 89999	1.780.097,41	0,21%	20	0,05%
90000: 91999	815.162,87	0,10%	9	0,02%
92000: 93999	650.577,42	0,08%	7	0,02%
94000: 95999	472.719,94	0,06%	5	0,01%
96000: 97999	484.511,36	0,06%	5	0,01%
98000: 99999	295.906,86	0,04%	3	0,01%
100000:	1.840.523,42	0,22%	15	0,04%
Total	837.593.132,82	100,00%	41.979	100,00%

Statistics in EUR	
Average Amount	19.952,67

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6.1 Original PB (Graph)

Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	



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7. Current Principal Balance



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

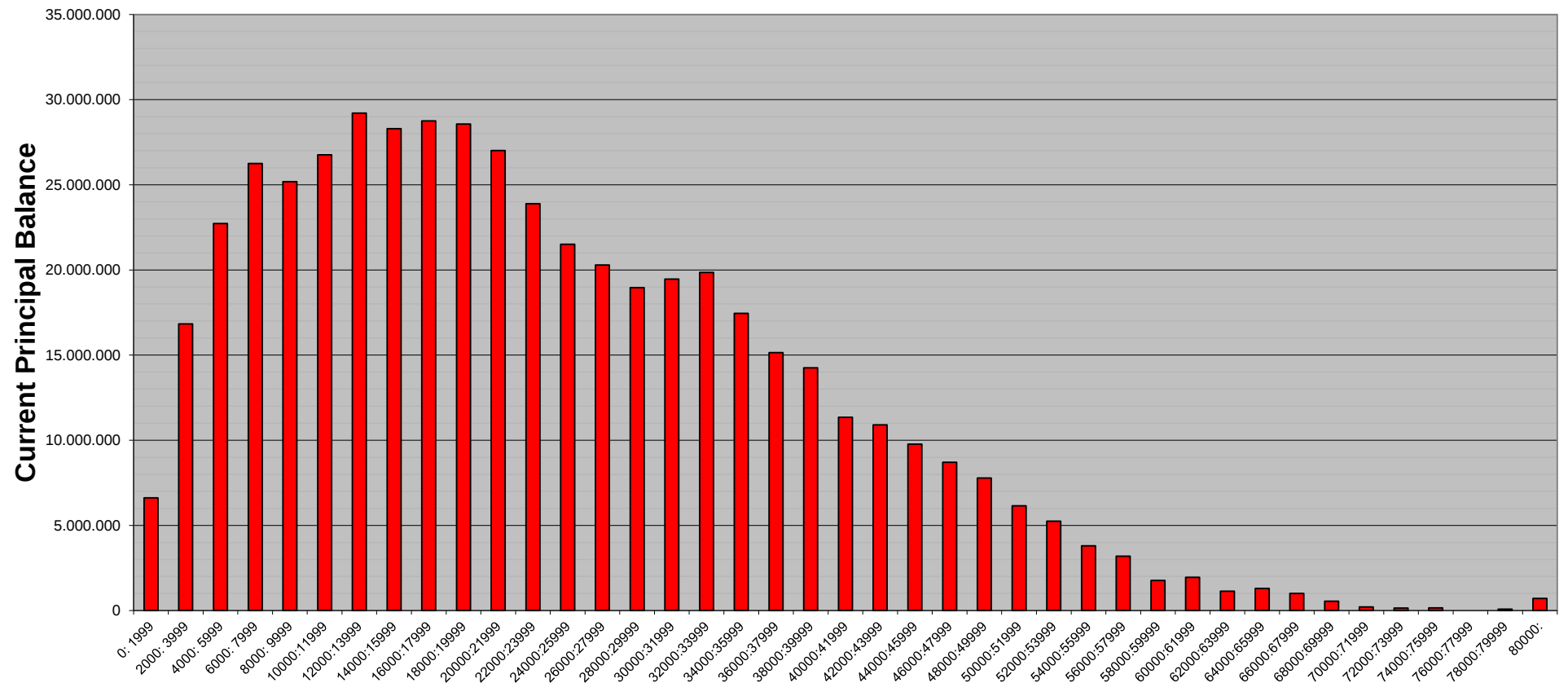
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.616.777,56	1,29%	6.713	15,99%
2000: 3999	16.828.090,98	3,28%	5.667	13,50%
4000: 5999	22.729.440,87	4,43%	4.555	10,85%
6000: 7999	26.253.293,10	5,12%	3.788	9,02%
8000: 9999	25.188.498,91	4,91%	2.802	6,67%
10000:11999	26.766.297,95	5,22%	2.443	5,82%
12000:13999	29.204.196,34	5,69%	2.250	5,36%
14000:15999	28.293.024,52	5,52%	1.886	4,49%
16000:17999	28.748.588,44	5,60%	1.698	4,04%
18000:19999	28.567.155,08	5,57%	1.502	3,58%
20000:21999	27.012.363,65	5,27%	1.289	3,07%
22000:23999	23.889.330,09	4,66%	1.040	2,48%
24000:25999	21.512.796,68	4,19%	860	2,05%
26000:27999	20.285.217,37	3,95%	751	1,79%
28000:29999	18.958.891,97	3,70%	654	1,56%
30000:31999	19.467.118,58	3,80%	628	1,50%
32000:33999	19.856.547,85	3,87%	603	1,44%
34000:35999	17.454.399,19	3,40%	499	1,19%
36000:37999	15.142.667,83	2,95%	409	0,97%
38000:39999	14.252.932,60	2,78%	366	0,87%
40000:41999	11.351.469,47	2,21%	277	0,66%
42000:43999	10.907.555,02	2,13%	254	0,61%
44000:45999	9.768.966,28	1,90%	217	0,52%
46000:47999	8.700.144,26	1,70%	185	0,44%
48000:49999	7.783.913,63	1,52%	159	0,38%
50000:51999	6.147.358,23	1,20%	121	0,29%
52000:53999	5.241.783,54	1,02%	99	0,24%
54000:55999	3.794.952,28	0,74%	69	0,16%
56000:57999	3.189.071,75	0,62%	56	0,13%
58000:59999	1.762.669,47	0,34%	30	0,07%
60000:61999	1.953.877,64	0,38%	32	0,08%
62000:63999	1.134.655,85	0,22%	18	0,04%
64000:65999	1.296.064,45	0,25%	20	0,05%
66000:67999	1.004.096,03	0,20%	15	0,04%
68000:69999	552.590,41	0,11%	8	0,02%
70000:71999	211.574,99	0,04%	3	0,01%
72000:73999	147.421,62	0,03%	2	0,00%
74000:75999	151.647,16	0,03%	2	0,00%
76000:77999	0,00	0,00%	0	0,00%
78000:79999	79.381,03	0,02%	1	0,00%
80000:	712.655,20	0,14%	8	0,02%
Total	512.919.477,87	100,00%	41.979	100,00%

Statistics in EUR	
Average Amount	12.218,48

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7.1 Current PB (Graph)

Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	



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8. Borrower Concentration



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	99.997,23	0,0195%	1
2	94.394,70	0,0184%	1
3	93.540,61	0,0182%	1
4	92.978,55	0,0181%	1
5	88.040,67	0,0172%	1
6	81.705,27	0,0159%	1
7	81.211,83	0,0158%	1
8	80.786,34	0,0158%	1
9	79.381,03	0,0155%	1
10	75.833,99	0,0148%	1
11	75.813,17	0,0148%	1
12	73.939,79	0,0144%	1
13	73.481,83	0,0143%	1
14	70.727,07	0,0138%	1
15	70.429,44	0,0137%	1
16	70.418,48	0,0137%	1
17	69.849,50	0,0136%	1
18	69.678,08	0,0136%	1
19	69.562,02	0,0136%	1
20	69.110,80	0,0135%	1
21	68.939,80	0,0134%	1
22	68.904,67	0,0134%	1
23	68.512,62	0,0134%	1
24	68.032,92	0,0133%	1
25	67.900,75	0,0132%	1
	1.923.171,16	0,3749%	25

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9. Geographical Distribution



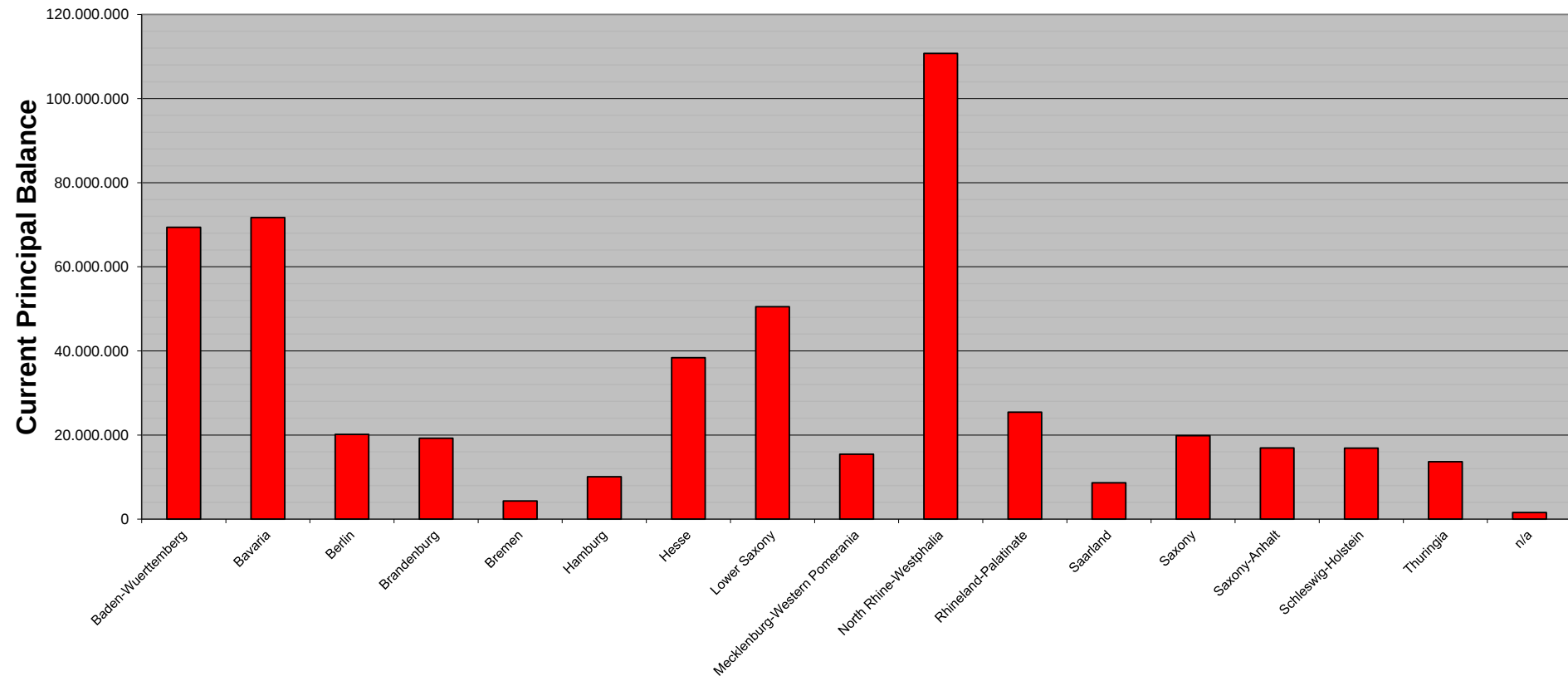
Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	69.385.945,23	13,53%	5.265	12,54%
Bavaria	71.702.426,21	13,98%	5.746	13,69%
Berlin	20.159.317,21	3,93%	1.638	3,90%
Brandenburg	19.258.242,26	3,75%	1.652	3,94%
Bremen	4.326.219,94	0,84%	343	0,82%
Hamburg	10.078.486,57	1,96%	808	1,92%
Hesse	38.377.751,76	7,48%	3.025	7,21%
Lower Saxony	50.522.966,39	9,85%	4.194	9,99%
Mecklenburg-Western Pomerania	15.450.363,87	3,01%	1.294	3,08%
North Rhine-Westphalia	110.728.731,32	21,59%	9.049	21,56%
Rhineland-Palatinate	25.435.522,97	4,96%	2.103	5,01%
Saarland	8.622.140,34	1,68%	666	1,59%
Saxony	19.827.928,73	3,87%	1.857	4,42%
Saxony-Anhalt	16.918.614,44	3,30%	1.486	3,54%
Schleswig-Holstein	16.886.789,31	3,29%	1.493	3,56%
Thuringia	13.673.558,99	2,67%	1.255	2,99%
n/a	1.564.472,33	0,31%	105	0,25%
Total	512.919.477,87	100,00%	41.979	100,00%

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9.1 Geographical Distribution (Graph)

Calculation Date	10.07.2025					
Payment Date	14.07.2025					
Period No	33					
Monthly Period	Jul 2025					
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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10. Collateral



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

<i>Collateral</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
secured	11.595.688,01	2,26%	479	1,14%
unsecured	501.323.789,86	97,74%	41.500	98,86%
Total	512.919.477,87	100,00%	41.979	100,00%

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11. Insurances



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

<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	223.555.691,99	43,58%	20.107	47,90%
Yes	289.363.785,88	56,42%	21.872	52,10%
Total	512.919.477,87	100,00%	41.979	100,00%

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12. Payment Methods



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	486.957.175,23	94,94%	40.112	95,55%
Other	25.962.302,64	5,06%	1.867	4,45%
Total	512.919.477,87	100,00%	41.979	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	131.559.844,80	25,65%	10.733	25,57%
1st of month	381.359.633,07	74,35%	31.246	74,43%
Total	512.919.477,87	100,00%	41.979	100,00%

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13. Effective Interest Rate



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	82.808,44	0,02%	133	0,32%
1: 1	5.332.960,56	1,04%	817	1,95%
2: 2	88.553.092,07	17,26%	7.913	18,85%
3: 3	61.461.180,34	11,98%	5.214	12,42%
4: 4	59.069.746,35	11,52%	4.855	11,57%
5: 5	67.441.327,42	13,15%	5.020	11,96%
6: 6	99.173.650,86	19,34%	7.369	17,55%
7: 7	76.682.751,11	14,95%	6.017	14,33%
8: 8	36.893.344,17	7,19%	2.813	6,70%
9: 9	12.945.801,58	2,52%	1.246	2,97%
10:10	3.748.993,48	0,73%	388	0,92%
11:11	1.108.487,11	0,22%	126	0,30%
12:12	345.311,70	0,07%	51	0,12%
13:	80.022,68	0,02%	17	0,04%
Total	512.919.477,87	100,00%	41.979	100,00%

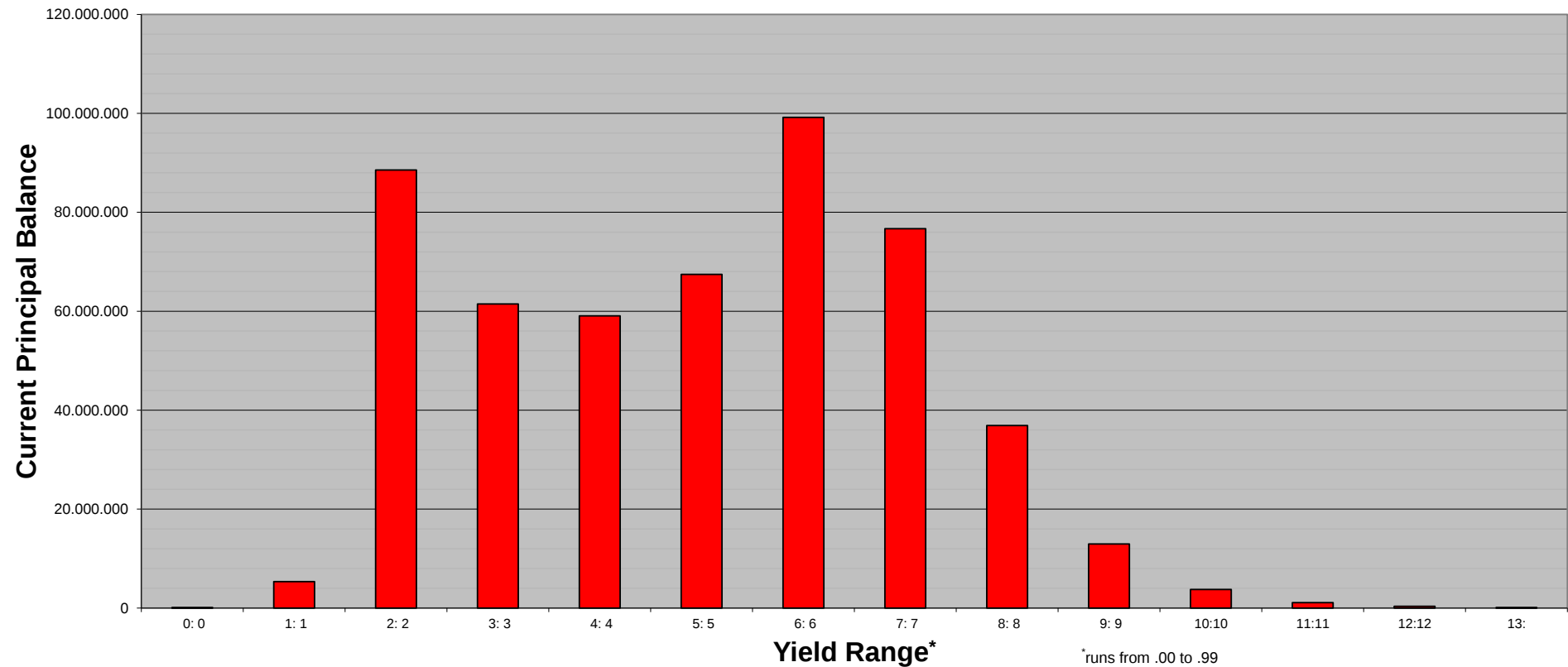
Statistics in %	
WA Interest	5,74%

* runs from .00 to .99

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13.1 Effective Interest Rate (Graph)

Calculation Date	10.07.2025					
Payment Date	14.07.2025					
Period No	33					
Monthly Period	Jul 2025					
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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14. Seasoning



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

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	3.270.023,54	0,64%	293	0,70%
24:26	18.710.905,33	3,65%	1.392	3,32%
27:29	27.024.901,38	5,27%	2.126	5,06%
30:32	23.494.914,70	4,58%	1.887	4,50%
33:35	82.931.163,25	16,17%	7.016	16,71%
36:38	165.714.773,13	32,31%	12.526	29,84%
39:41	112.667.583,53	21,97%	8.918	21,24%
42:44	50.280.327,83	9,80%	4.878	11,62%
45:47	16.040.161,43	3,13%	1.548	3,69%
48:50	5.752.897,59	1,12%	578	1,38%
51:53	3.837.855,36	0,75%	393	0,94%
54:56	2.084.828,95	0,41%	249	0,59%
57:59	685.392,00	0,13%	94	0,22%
60:62	108.656,03	0,02%	14	0,03%
63:65	134.201,22	0,03%	25	0,06%
66:68	79.043,70	0,02%	18	0,04%
69:71	36.976,93	0,01%	5	0,01%
72:74	21.873,78	0,00%	5	0,01%
75:77	34.081,76	0,01%	9	0,02%
78:80	7.338,35	0,00%	3	0,01%
81:	1.578,08	0,00%	2	0,00%
Total	512.919.477,87	100,00%	41.979	100,00%

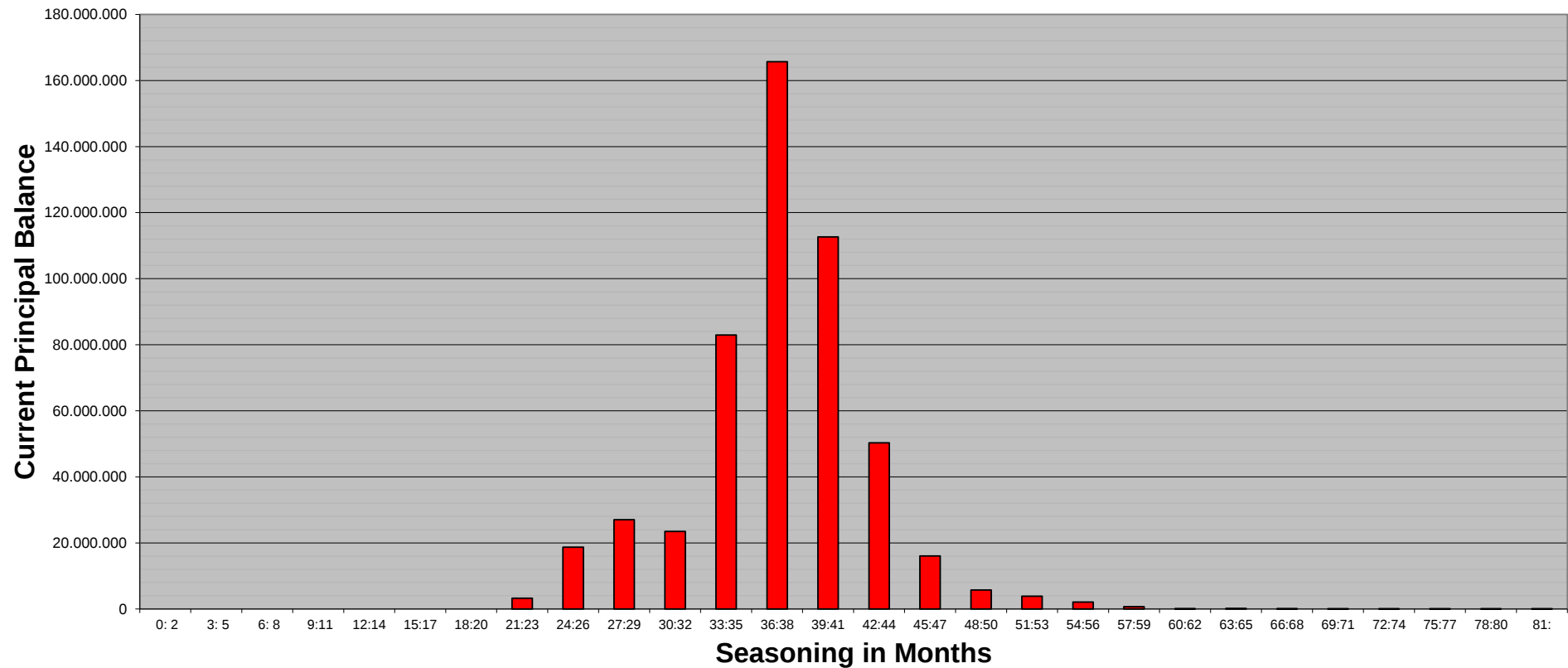
Statistics

WA Seasoning	37,19
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14.1 Seasoning (Graph)

Calculation Date	10.07.2025					
Payment Date	14.07.2025					
Period No	33					
Monthly Period	Jul 2025					
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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15. Remaining Term



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	975.298,19	0,19%	1.874	4,46%
7: 13	4.733.758,37	0,92%	2.583	6,15%
14: 20	7.815.473,13	1,52%	2.260	5,38%
21: 27	13.414.962,65	2,62%	2.656	6,33%
28: 34	14.809.141,12	2,89%	2.043	4,87%
35: 41	21.911.179,45	4,27%	2.485	5,92%
42: 48	48.863.682,79	9,53%	4.603	10,97%
49: 55	72.409.331,17	14,12%	5.408	12,88%
56: 62	210.103.487,69	40,96%	12.017	28,63%
63: 69	78.881.145,94	15,38%	4.166	9,92%
70: 76	33.585.839,76	6,55%	1.684	4,01%
77: 83	4.451.340,36	0,87%	170	0,40%
84: 90	604.853,02	0,12%	19	0,05%
91: 97	41.728,59	0,01%	2	0,00%
98:	318.255,64	0,06%	9	0,02%
Total	512.919.477,87	100,00%	41.979	100,00%

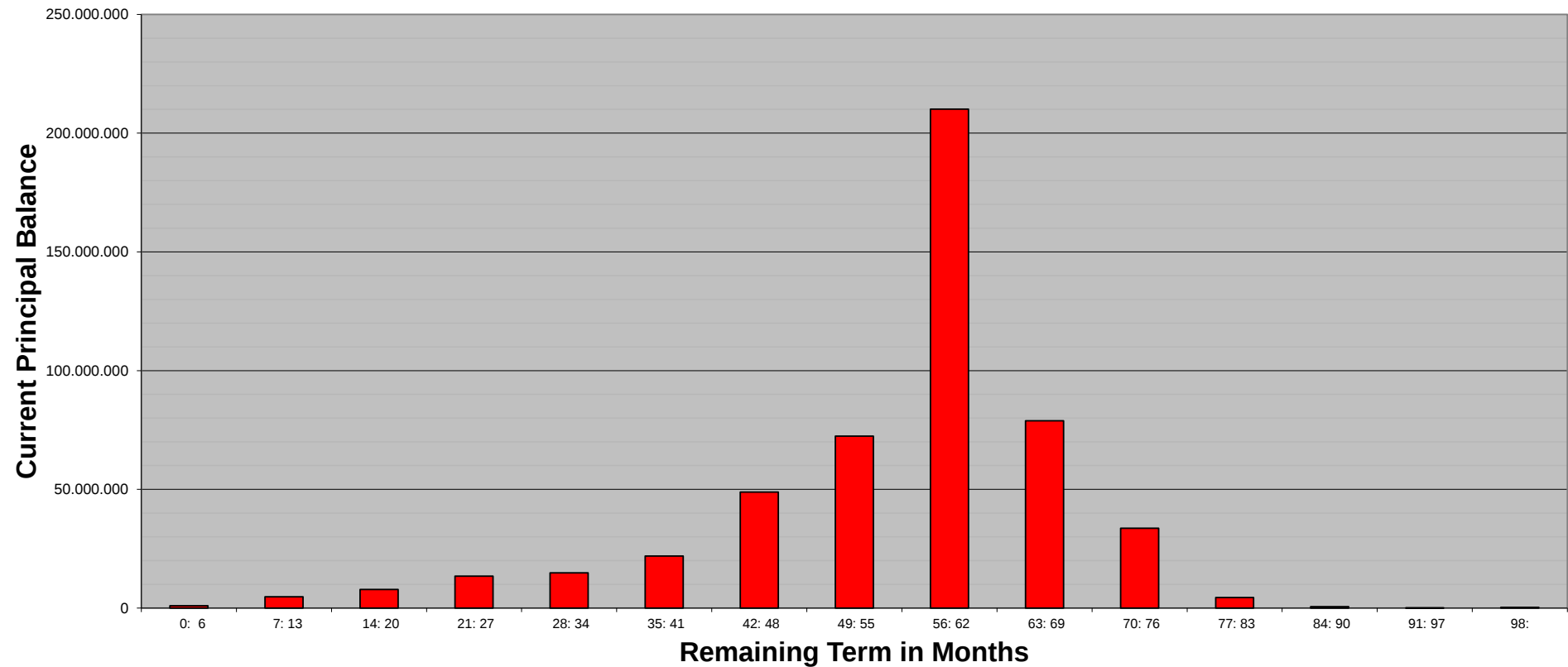
Statistics

WA Remaining Term	55,31
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15.1 Remaining Term (Graph)

Calculation Date	10.07.2025					
Payment Date	14.07.2025					
Period No	33					
Monthly Period	Jul 2025					
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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16. Original Term



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 13	-4.880,85	0,00%	6	0,01%
14: 20	-8.303,24	0,00%	13	0,03%
21: 27	-51.162,34	-0,01%	55	0,13%
28: 34	36.416,29	0,01%	68	0,16%
35: 41	941.762,90	0,18%	1.196	2,85%
42: 48	1.073.455,71	0,21%	524	1,25%
49: 55	7.570.430,41	1,48%	3.653	8,70%
56: 62	16.461.770,13	3,21%	3.732	8,89%
63: 69	5.637.363,03	1,10%	756	1,80%
70: 76	23.244.235,16	4,53%	2.964	7,06%
77: 83	9.885.304,60	1,93%	789	1,88%
84: 90	76.407.848,38	14,90%	7.443	17,73%
91: 97	225.031.803,62	43,87%	13.620	32,44%
98:104	124.793.616,04	24,33%	6.386	15,21%
105:111	18.696.222,54	3,65%	665	1,58%
112:	3.203.595,49	0,62%	109	0,26%
Total	512.919.477,87	100,00%	41.979	100,00%

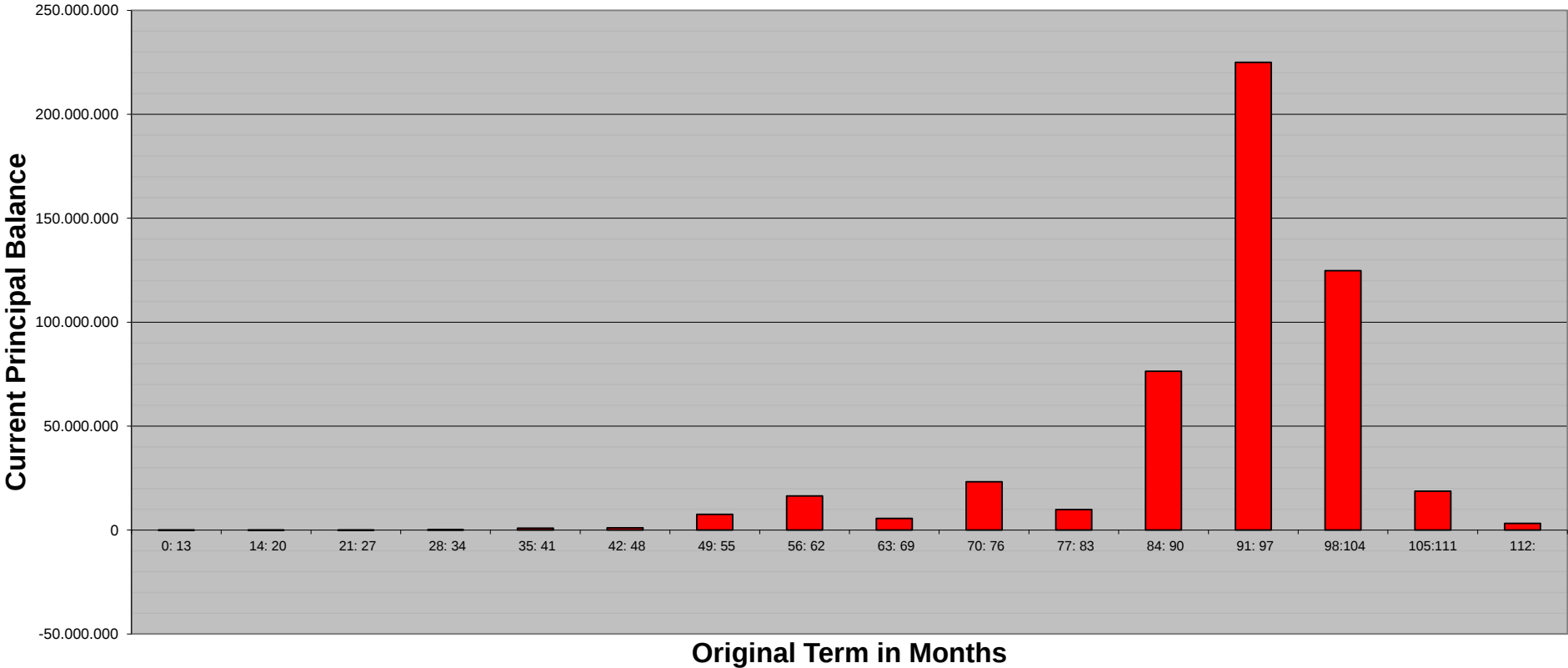
Statistics

WA Original Term	92,50
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16.1 Original Term (Graph)

Calculation Date	10.07.2025					
Payment Date	14.07.2025					
Period No	33					
Monthly Period	Jul 2025					
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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17. Loan Concentration



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

<i>Loan Concentration</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Number of Debtors</i>	<i>Percentage of Total Debtors</i>
1: 1	504.360.705,71	98,33%	40.686	96,92%	40.686	98,48%
2: 2	8.376.563,33	1,63%	1.204	2,87%	602	1,46%
3: 3	154.264,55	0,03%	69	0,16%	23	0,06%
4: 4	27.944,28	0,01%	20	0,05%	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: 7	0,00	0,00%	0	0,00%	0	0,00%
Total	512.919.477,87	100,00%	41.979	100,00%	41.316	100,00%

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18. Amortisation Profile



Amortisation profile

Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

Collection Period	Outstanding Volume
1	512.919.477,87 €
2	503.608.893,48 €
3	494.188.878,86 €
4	484.789.628,92 €
5	475.384.613,41 €
6	465.977.033,80 €
7	456.585.460,32 €
8	447.202.948,59 €
9	437.827.142,95 €
10	428.474.538,75 €
11	419.148.558,21 €
12	409.845.785,06 €
13	400.564.878,87 €
14	391.316.147,63 €
15	382.105.413,35 €
16	372.930.476,83 €
17	363.764.521,54 €
18	354.608.227,84 €
19	345.484.303,19 €
20	336.395.531,73 €
21	327.318.681,46 €
22	318.285.646,50 €
23	309.301.076,85 €
24	300.347.623,55 €
25	291.429.742,33 €
26	282.558.043,38 €
27	273.751.188,03 €
28	265.007.368,91 €
29	256.275.801,98 €
30	247.557.449,84 €
31	238.871.977,77 €
32	230.211.842,56 €
33	221.582.165,78 €
34	212.966.007,80 €
35	204.438.114,63 €
36	195.933.308,43 €
37	187.481.855,60 €
38	179.083.349,21 €
39	170.750.281,23 €
40	162.472.670,16 €
41	154.216.212,16 €
42	145.997.359,72 €
43	137.849.046,35 €
44	129.769.018,66 €
45	121.751.703,76 €
46	113.838.875,36 €
47	106.071.204,64 €
48	98.466.753,08 €
49	91.023.197,88 €
50	83.785.700,70 €

Collection Period	Outstanding Volume
51	76.743.685,60 €
52	69.924.572,24 €
53	63.205.533,25 €
54	56.600.634,48 €
55	50.229.090,47 €
56	44.120.381,97 €
57	38.216.741,15 €
58	32.625.816,96 €
59	27.432.326,65 €
60	22.721.436,72 €
61	18.557.047,84 €
62	15.105.543,87 €
63	12.331.257,40 €
64	10.294.910,71 €
65	8.530.035,67 €
66	6.991.614,54 €
67	5.668.223,75 €
68	4.537.359,79 €
69	3.556.783,38 €
70	2.733.008,80 €
71	2.077.464,26 €
72	1.557.155,32 €
73	1.146.451,77 €
74	841.297,06 €
75	649.311,12 €
76	514.349,05 €
77	398.238,84 €
78	313.077,05 €
79	255.559,34 €
80	212.785,76 €
81	180.015,48 €
82	151.741,39 €
83	130.246,13 €
84	113.507,37 €
85	100.299,41 €
86	92.161,43 €
87	84.946,28 €
88	78.419,06 €
89	72.986,08 €
90	67.991,20 €
91	63.338,55 €
92	59.224,97 €
93	55.090,28 €
94	50.934,37 €
95	46.757,11 €
96	42.708,31 €
97	38.638,75 €
98	34.548,29 €
99	30.792,20 €
100	27.015,85 €

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19. Priority of Payments + Transaction Costs



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

Pre-Enforcement Available Interest Amount

Interest Collections	+	2.408.765,08 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	154.016,49 €
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	+	12.657.910,82 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Other Amounts paid to the Issuer	+	- €
Available Interest Amount	=	15.220.692,39 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	15.918.585,08 €
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	+	18,50 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	813.389,39 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	16.731.992,97 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	15.220.692,39 €
Senior Expenses and Taxes	- - €
Swap Interest Paymentst other than subordinated Payments	- 91.428,00 €
Interest on Class A Notes	- 729.918,00 €
Interest on Class B (if Most Senior Note or Class B PDL < 100%)	- 111.412,40 €
Interest on Class C (if Most Senior Note or Class C PDL < 25%)	- 169.268,00 €
Interest on Class D (if Most Senior Note or Class D PDL < 25%)	- 161.284,00 €
Interest on Class E (if Most Senior Note or Class E PDL < 25%)	- 289.098,60 €
Interest on Class F (if Most Senior Note or Class F PDL < 25%)	- 218.894,00 €
Liquidity Reserve Amount Replenishment (Part I)	- 12.636.000,00 €
Crediting the PDLs until cleared	- 813.389,39 €
Liquidity Reserve Amount Replenishment (Part II)	- - €
Interest Class B (if not paid above)	- - €
Interest Class C (if not paid above)	- - €
Interest Class D (if not paid above)	- - €
Interest Class E (if not paid above)	- - €
Interest Class F (if not paid above)	- - €
Amortisation of Class F	- - €
Mezzanine Loan Interest	- - €
Interest Class G	- - €
Termination Payment [Re- Swap Agreement]	- - €
Interests Liquidity Reserve Loan	- - €
Principal Of Liquidity Reserve Loan	- - €
Any Remaining Amount To The Seller	= - €

Pre-Enforcement Principal Priority of Payments

Available Principals Amount	16.731.992,97 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 16.731.992,97 €
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	- 16.731.943,20 €
Full Redemption Class B - G (after Regulatory Change Event)	- - €
On or after to Sequential Payment Trigger Event: Redemption Class B	- - €
On or after to Sequential Payment Trigger Event: Redemption Class C	- - €
On or after to Sequential Payment Trigger Event: Redemption Class D	- - €
On or after to Sequential Payment Trigger Event: Redemption Class E	- - €
Redemption Class F Notes	- - €
Mezzanine Loan Principal	- - €
Redemption Class G Notes	- - €
Transaction Account Remaining Amount	= - €

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	- €								
Interest accrued for the Period	14.430.797,94 €	729.918,00 €	111.412,40 €	169.268,00 €	161.284,00 €	289.098,60 €	218.894,00 €	12.440.349,60 €	310.573,24 €
Cumulative Interest accrued	322.670.639,94 €	64.915.830,00 €	6.048.182,80 €	8.864.482,00 €	8.106.844,00 €	13.964.391,60 €	8.498.323,60 €	209.188.711,20 €	3.083.874,74 €
Interest Payments	1.679.875,00 €	729.918,00 €	111.412,40 €	169.268,00 €	161.284,00 €	289.098,60 €	218.894,00 €	- €	- €
Cumulative Interest Payments	110.398.054,00 €	64.915.830,00 €	6.048.182,80 €	8.864.482,00 €	8.106.844,00 €	13.964.391,60 €	8.498.323,60 €	- €	- €
Unpaid Interest for the Period	12.750.922,84 €	- €	- €	- €	- €	- €	- €	12.440.349,60 €	310.573,24 €
Cumulative Unpaid Interest	212.272.585,94 €	- €	- €	- €	- €	- €	- €	209.188.711,20 €	3.083.874,74 €
Liquidity Reserve Loan only: Outstanding Amount	21.667.900,40 €								21.667.900,40 €

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20. Retention



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

Amount of randomly Selected Exposures

24.937.726,75 €

Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

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21. Counterparties



Joint Lead Managers

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

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

UniCredit Bank AG
Arabellstraße 12
81925 Munich
Germany

Corporate Administrator

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

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

Data Trustee:

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

Rating Agencies:

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

Calculation Date	10.07.2025					
Payment Date	14.07.2025					
Period No	33					
Monthly Period	Jul 2025					
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Fitch			Moody's			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A	F1	STABLE	A2	P-1	POS	performing
A-	F1	STABLE	A1	P-1	NEG	performing
A-	F2	STABLE	A2	P-1	POS	performing
-	-	-	-	-	-	performing
AA	F1+	STABLE	-	P-1	STABLE	performing
AA	F1+	STABLE	Aa2	P-1	STABLE	performing
AA	F1+	STABLE	Aa2	P-1	STABLE	performing
A	F1	STABLE	A2	P-1	POS	performing
-	-	-	-	-	-	performing

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

Ratings as of 30.06.2025, data source: Bloomberg

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22. Issuer Information



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

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	10.07.2025					
Payment Date	14.07.2025					
Period No	33					
Monthly Period	Jul 2025					
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Swap Counterparty

Swap Counterparty Banco Santander S.A.
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
Current Counterparty Ratings		A+(dcr)	F1	STABLE	A3(cr)	P-1	POS	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 515.571.397,84 €
Fixed Rate 2,1200%
Floating Rate (Euribor) 1,8920%
Net Swap Payments 91.428,00 €
Notional Amount next period 498.839.454,64 €

Swap Collateral

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

Swap Counterparty Details

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

Counterparty Replacement

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

Ratings as of 30.06.2025, data source: Bloomberg

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

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24. Santander Consumer Bank



Contact Details

Team ABS

abs_ger@santander.de

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	A3(cr)	P-2(cr)	POS
A+	F1	STABLE	A3(cr)	P-2(cr)	POS
A	F1	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 30.06.2025, data source: Bloomberg

Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
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Collection Period	from	01.06.2025	to	30.06.2025	

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25. Glossary



Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	33				
Monthly Period	Jul 2025				
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Collection Period	from	01.06.2025	to	30.06.2025	

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.