SC Germany Consumer 2022-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	34				
Monthly Period	Aug 2025				
Interest Period from	14.07.2025	to	14.08.2025	=	31 days
Collection Period from	01.07.2025	to	31.07.2025		

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

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		current period	previous period
Outstanding Receivables	**No. of Contracts**	**Aggregate Outstanding Principal Amount**	**Aggregate Outstanding Principal Amount**
Beginning of Period	**41.979**	**512.919.477,87 €**	**530.411.090,53 €**
Scheduled Principal Payments		9.641.104,09 €	9.884.900,61 €
Prepayment Principal		7.017.080,16 €	6.033.684,47 €
Total Principal Collections		**16.658.184,25 €**	**15.918.585,08 €**
Total Interest Collections		**2.320.819,58 €**	**2.408.765,08 €**
Defaults		**2.394.462,21 €**	**1.573.027,58 €**
Replenishment Amount		**- €**	**- €**
End of Period		**493.866.831,41 €**	**512.919.477,87 €**
Purchase Shortfall Amount		**37,42 €**	**49,77 €**
Total Assets (End of Period)	**40.914**	**493.866.868,83 €**	**512.919.527,64 €**
Current Prepayment Rate (annualised)		15,2%	
Current Poolfactor		51,0%	

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1.1 Portfolio Information per period

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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%
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%
34	512.919.477,87 €	9.641.104,09 €	7.017.080,16 €	16.658.184,25 €	15,24%
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2. Reserve Accounts

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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	2,4%	12.656.773,72 €	
Cash Outflow		12.656.773,72 €	
of which Liquidity Reserve Excess Amount		20.773,72 €	
Cash Inflow		12.636.000,00 €	
End of Period	2,5%	12.636.000,00 €	
Required Liquidity Reserve Amount	2,5%	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%
31	**568.467.527,35 €**	1.353.226,82 €	4.782.020,94 €	3.235.669,96 €	3.131.024,25 €	**97,80%**	0,24%	0,84%	0,57%	0,55%
32	**549.072.459,42 €**	3.369.880,96 €	1.400.342,46 €	4.162.366,24 €	3.799.518,95 €	**97,68%**	0,61%	0,26%	0,76%	0,69%
33	**530.411.090,53 €**	2.998.541,33 €	3.013.054,00 €	1.073.391,29 €	5.156.200,43 €	**97,69%**	0,57%	0,57%	0,20%	0,97%
34	**512.919.477,87 €**	3.783.568,70 €	1.331.662,34 €	2.439.870,77 €	5.215.222,33 €	**97,51%**	0,74%	0,26%	0,48%	1,02%
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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	2.394.462,21 €	
Current Period Recoveries	155.151,20 €	
Current Period Net Default	2.239.311,01 €	
New Number of Defaulted Contracts		153
Cumulative Default		
Cumulative Gross Default	66.240.040,75 €	
Cumulative Recoveries	3.056.211,39 €	
Cumulative Net Losses	63.183.829,36 €	
Total Number of Defaulted Contracts		4.081

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	19.661.096,16 €
Class G Amount debited to the PDL	2.394.462,21 €
Class G Amount credited to the PDL	555.469,80 €
Class G PDL EoP	21.500.088,57 €

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3.3 Defaults & Recoveries per period

Calculation Date		12.08.2025				
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Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	**0,32%**

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%
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%
34	4.081	2.394.462,21 €	66.240.040,75 €	1.356.346.723,37 €	4,88%	155.151,20 €	3.056.211,39 €	63.183.829,36 €	4,66%	0,42%
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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	12.08.2025				
Payment Date	14.08.2025				
Period No	34				
Monthly Period	Aug 2025				
Interest Period from	14.07.2025	to	14.08.2025	=	31 days
Collection Period from	01.07.2025	to	31.07.2025		

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			**31.07.2025** 4,66%	
Debit balance PDL		20.000.000,00 €	21.500.088,57 €	yes
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		49,39%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,35%	0,32%	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**

Santander Consumer Bank AG
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41061 Mönchengladbach

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5. Outstanding Notes

Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	34				
Monthly Period	Aug 2025				
Interest Period from	14.07.2025	to	14.08.2025	=	31 days
Collection Period from	01.07.2025	to	31.07.2025		

1. Note Balance

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		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	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 €
Replenishment	- €							
Amortisation	17.213.666,40 €							
Redemption per Class		17.213.666,40 €	- €	- €	- €	- €	- €	- €
Redemption per Note		2.276,94 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	509.625.788,24 €	328.115.264,40 €	30.858.286,80 €	38.572.858,50 €	28.052.988,00 €	35.767.559,70 €	20.258.830,84 €	28.000.000,00 €
Current Tranching		64,4%	6,1%	7,6%	5,5%	7,0%	4,0%	5,5%
Current Pool Factor	0,51	0,43	0,70	0,70	0,70	0,70	0,78	1,00

2. Payments to Investors per Note

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,926%	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		45.678,43 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		**2.276,94 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		43.401,49 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Interest accrued for the period	**-**	**780.872,40 €**	**- 124.251,60 €**	**- 188.529,00 €**	**- 179.388,00 €**	**- 321.121,50 €**	**- 242.941,40 €**	**- 12.829.502,00 €**
Interest Payment		**780.872,40 €**	**124.251,60 €**	**188.529,00 €**	**179.388,00 €**	**321.121,50 €**	**242.941,40 €**	**- €**
Interest Payment per Note		**103,29 €**	**282,39 €**	**342,78 €**	**448,47 €**	**629,65 €**	**934,39 €**	**- €**

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D	Class E	Class F	Class G
Initial total CE (Subordination, Reserve)	26,5%	22,1%	16,6%	12,6%	7,5%	4,9%	2,1%
Current CE	36,1%	29,9%	22,1%	16,4%	9,1%	5,0%	-0,6%

* Last rating action as of 24.02.2025

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6. Original Principal Balance

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.099.409,75	0,13%	831	2,03%
2000: 3999	9.574.332,68	1,17%	3.337	8,16%
4000: 5999	19.970.504,36	2,44%	4.079	9,97%
6000: 7999	24.190.460,94	2,95%	3.512	8,58%
8000: 9999	22.993.946,84	2,81%	2.609	6,38%
10000: 11999	35.765.698,57	4,36%	3.369	8,23%
12000: 13999	26.613.859,93	3,25%	2.078	5,08%
14000: 15999	33.476.503,46	4,08%	2.233	5,46%
16000: 17999	24.802.984,95	3,03%	1.468	3,59%
18000: 19999	24.703.969,92	3,01%	1.311	3,20%
20000: 21999	42.062.573,50	5,13%	2.041	4,99%
22000: 23999	26.621.433,92	3,25%	1.164	2,84%
24000: 25999	38.433.076,74	4,69%	1.542	3,77%
26000: 27999	27.151.269,13	3,31%	1.012	2,47%
28000: 29999	25.908.841,56	3,16%	896	2,19%
30000: 31999	41.122.092,42	5,02%	1.343	3,28%
32000: 33999	22.382.240,65	2,73%	682	1,67%
34000: 35999	27.057.385,11	3,30%	775	1,89%
36000: 37999	22.064.394,41	2,69%	598	1,46%
38000: 39999	17.756.611,06	2,17%	456	1,11%
40000: 41999	28.694.132,38	3,50%	706	1,73%
42000: 43999	17.317.497,49	2,11%	404	0,99%
44000: 45999	22.158.256,49	2,70%	493	1,20%
46000: 47999	16.867.390,97	2,06%	359	0,88%
48000: 49999	16.174.325,20	1,97%	331	0,81%
50000: 51999	29.601.333,02	3,61%	588	1,44%
52000: 53999	16.024.851,38	1,95%	303	0,74%
54000: 55999	15.605.281,13	1,90%	284	0,69%
56000: 57999	10.942.400,14	1,33%	192	0,47%
58000: 59999	11.249.925,47	1,37%	191	0,47%
60000: 61999	20.836.044,08	2,54%	345	0,84%
62000: 63999	10.704.190,50	1,31%	170	0,42%
64000: 65999	11.748.274,98	1,43%	181	0,44%
66000: 67999	7.630.283,75	0,93%	114	0,28%
68000: 69999	7.299.374,89	0,89%	106	0,26%
70000: 71999	10.921.800,78	1,33%	155	0,38%
72000: 73999	6.485.874,84	0,79%	89	0,22%
74000: 75999	17.086.494,12	2,08%	228	0,56%
76000: 77999	3.928.054,35	0,48%	51	0,12%
78000: 79999	5.760.537,39	0,70%	73	0,18%
80000: 81999	3.875.772,95	0,47%	48	0,12%
82000: 83999	2.489.213,03	0,30%	30	0,07%
84000: 85999	3.991.420,87	0,49%	47	0,11%
86000: 87999	2.435.971,52	0,30%	28	0,07%
88000: 89999	1.780.097,41	0,22%	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	378.120,57	0,05%	4	0,01%
96000: 97999	387.124,76	0,05%	4	0,01%
98000: 99999	295.906,86	0,04%	3	0,01%
100000:	1.840.523,42	0,22%	15	0,04%
Total	**819.727.804,93**	**100,00%**	**40.914**	**100,00%**

Statistics	**in EUR**
Average Amount	20.035,39

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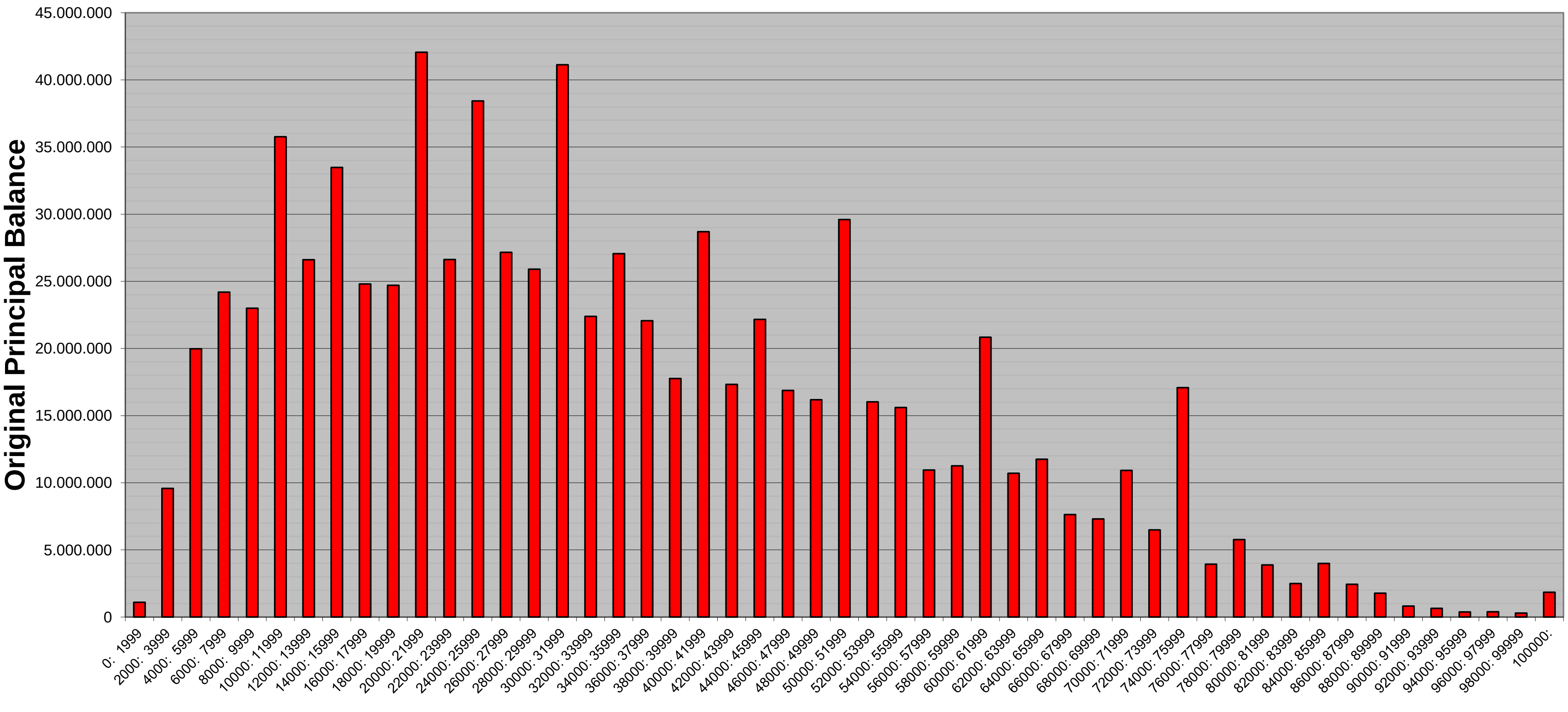
6.1 Original PB (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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7. Current Principal Balance

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	6.529.366,39	1,32%	6.602	16,14%
2000: 3999	16.363.230,78	3,31%	5.527	13,51%
4000: 5999	22.449.115,03	4,55%	4.504	11,01%
6000: 7999	25.587.248,35	5,18%	3.694	9,03%
8000: 9999	25.083.482,16	5,08%	2.788	6,81%
10000:11999	25.863.313,41	5,24%	2.360	5,77%
12000:13999	28.348.063,16	5,74%	2.187	5,35%
14000:15999	28.471.342,07	5,76%	1.897	4,64%
16000:17999	27.073.737,74	5,48%	1.598	3,91%
18000:19999	28.307.493,02	5,73%	1.489	3,64%
20000:21999	25.747.631,26	5,21%	1.228	3,00%
22000:23999	22.151.914,51	4,49%	965	2,36%
24000:25999	21.157.099,40	4,28%	847	2,07%
26000:27999	19.623.511,36	3,97%	727	1,78%
28000:29999	18.233.532,85	3,69%	629	1,54%
30000:31999	20.252.735,89	4,10%	653	1,60%
32000:33999	18.423.398,76	3,73%	559	1,37%
34000:35999	16.427.743,28	3,33%	470	1,15%
36000:37999	14.446.195,94	2,93%	390	0,95%
38000:39999	13.147.465,72	2,66%	338	0,83%
40000:41999	10.873.758,23	2,20%	265	0,65%
42000:43999	10.046.642,97	2,03%	234	0,57%
44000:45999	9.362.196,92	1,90%	208	0,51%
46000:47999	8.080.621,55	1,64%	172	0,42%
48000:49999	7.681.511,91	1,56%	157	0,38%
50000:51999	5.297.164,52	1,07%	104	0,25%
52000:53999	4.450.066,53	0,90%	84	0,21%
54000:55999	3.572.879,82	0,72%	65	0,16%
56000:57999	2.847.426,31	0,58%	50	0,12%
58000:59999	1.413.395,06	0,29%	24	0,06%
60000:61999	1.827.671,69	0,37%	30	0,07%
62000:63999	1.135.718,22	0,23%	18	0,04%
64000:65999	1.365.401,16	0,28%	21	0,05%
66000:67999	668.471,98	0,14%	10	0,02%
68000:69999	553.121,01	0,11%	8	0,02%
70000:71999	0,00	0,00%	0	0,00%
72000:73999	145.662,48	0,03%	2	0,00%
74000:75999	74.860,94	0,02%	1	0,00%
76000:77999	0,00	0,00%	0	0,00%
78000:79999	159.769,52	0,03%	2	0,00%
80000:	622.869,51	0,13%	7	0,02%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**

Statistics	**in EUR**
Average Amount	12.070,85

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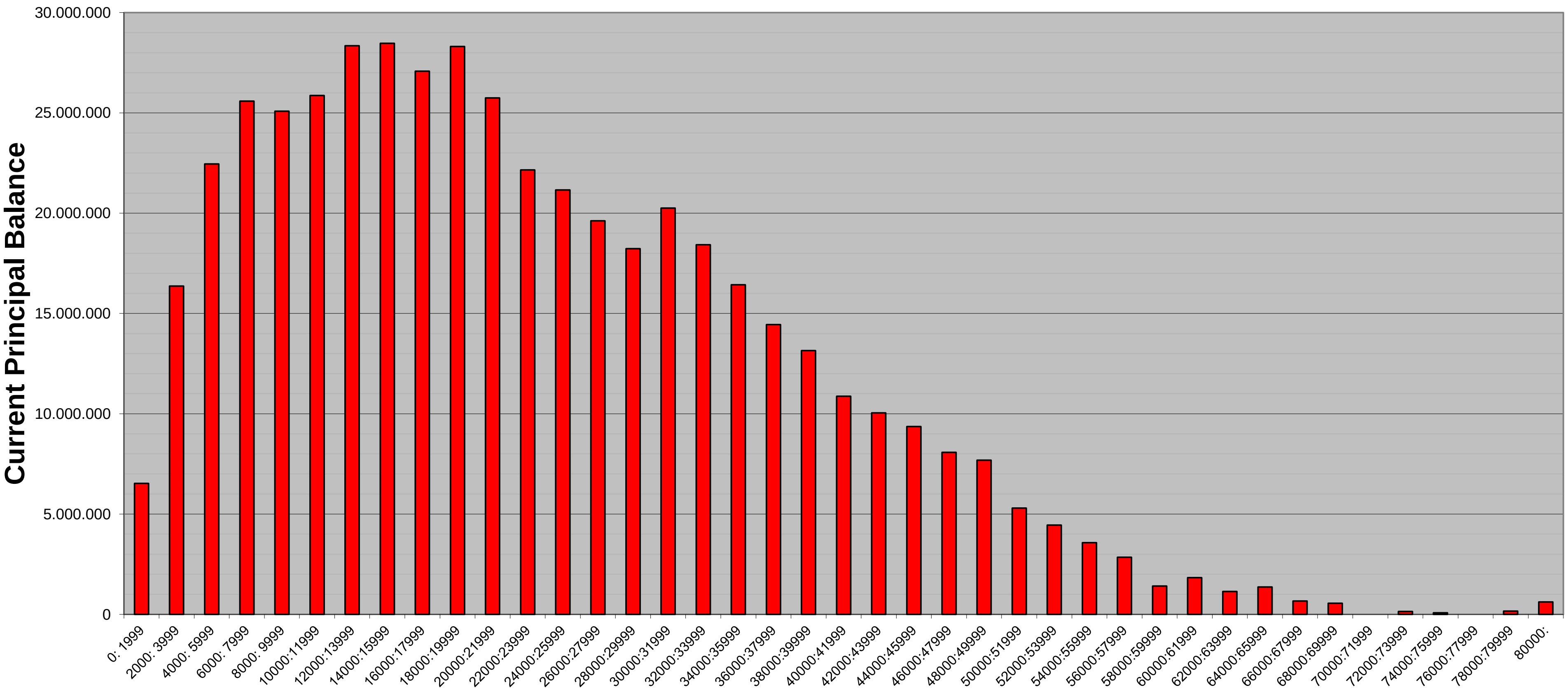
Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

7.1 Current PB (Graph)



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8. Borrower Concentration

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	98.888,48	0,0200%	1
2	93.036,00	0,0188%	1
3	92.226,56	0,0187%	1
4	91.468,60	0,0185%	1
5	86.640,46	0,0175%	1
6	80.593,36	0,0163%	1
7	80.016,05	0,0162%	1
8	79.930,13	0,0162%	1
9	79.839,39	0,0162%	1
10	74.860,94	0,0152%	1
11	73.101,69	0,0148%	1
12	72.560,79	0,0147%	1
13	69.941,49	0,0142%	1
14	69.613,41	0,0141%	1
15	69.382,28	0,0140%	1
16	69.378,10	0,0140%	1
17	69.350,06	0,0140%	1
18	68.758,63	0,0139%	1
19	68.556,26	0,0139%	1
20	68.140,78	0,0138%	1
21	67.643,98	0,0137%	1
22	67.576,64	0,0137%	1
23	67.147,45	0,0136%	1
24	66.935,68	0,0136%	1
25	66.751,17	0,0135%	1
	1.892.338,38	**0,3832%**	**25**

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9. Geographical Distribution

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	66.467.702,23	13,46%	5.106	12,48%
Bavaria	69.046.029,65	13,98%	5.600	13,69%
Berlin	19.532.382,98	3,95%	1.595	3,90%
Brandenburg	18.627.552,86	3,77%	1.613	3,94%
Bremen	4.156.546,85	0,84%	334	0,82%
Hamburg	9.701.003,96	1,96%	796	1,95%
Hesse	37.192.813,40	7,53%	2.959	7,23%
Lower Saxony	48.561.393,85	9,83%	4.081	9,97%
Mecklenburg-Western Pomerania	14.916.380,72	3,02%	1.260	3,08%
North Rhine-Westphalia	106.384.067,18	21,54%	8.810	21,53%
Rhineland-Palatinate	24.508.856,59	4,96%	2.053	5,02%
Saarland	8.323.849,61	1,69%	652	1,59%
Saxony	19.185.416,66	3,88%	1.804	4,41%
Saxony-Anhalt	16.296.448,48	3,30%	1.456	3,56%
Schleswig-Holstein	16.294.769,82	3,30%	1.461	3,57%
Thuringia	13.107.318,46	2,65%	1.228	3,00%
n/a	1.564.298,11	0,32%	106	0,26%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**

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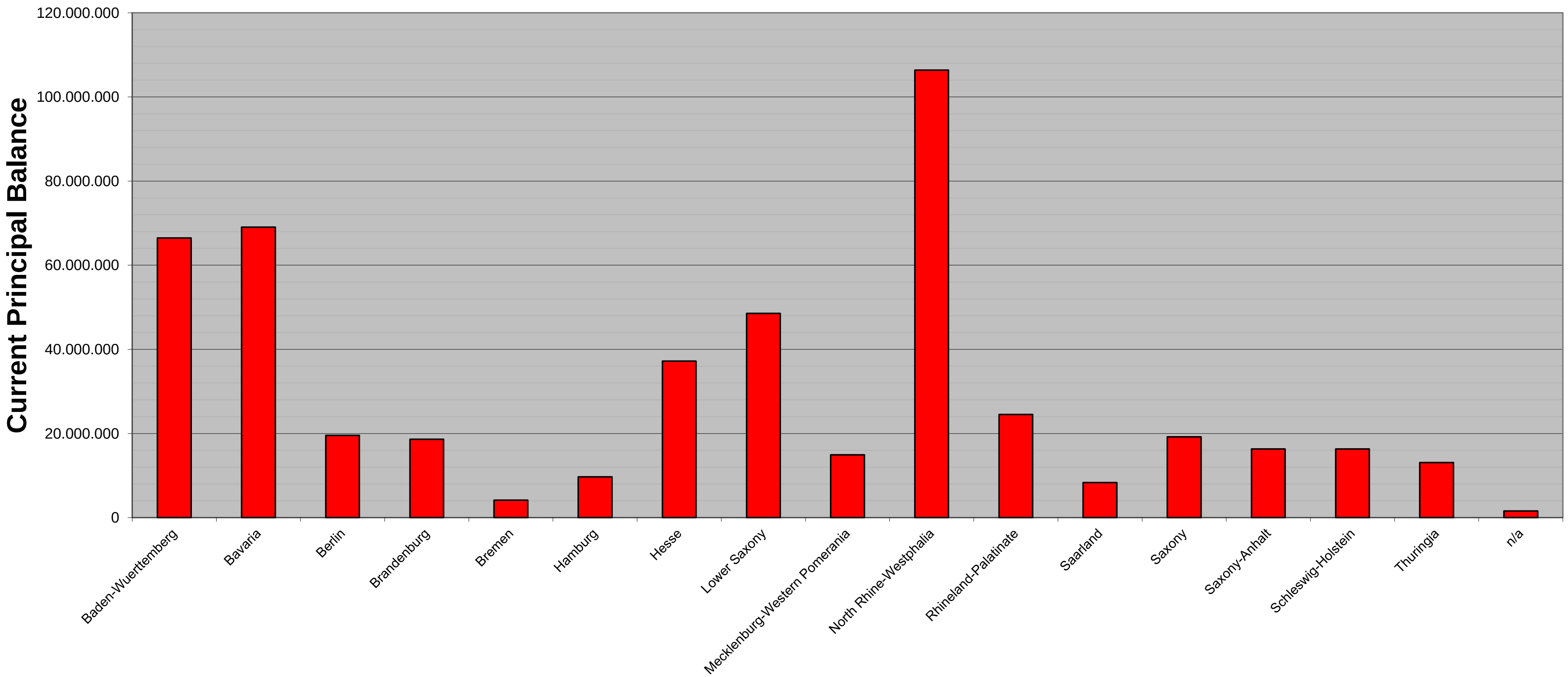
9.1 Geographical Distribution (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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10. Collateral

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	11.179.823,09	2,26%	465	1,14%
unsecured	482.687.008,32	97,74%	40.449	98,86%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	215.302.746,60	43,60%	19.622	47,96%
Yes	278.564.084,81	56,40%	21.292	52,04%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

12. Payment Methods

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	469.394.312,50	95,04%	39.082	95,52%
Other	24.472.518,91	4,96%	1.832	4,48%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	127.140.743,12	25,74%	10.451	25,54%
1st of month	366.726.088,29	74,26%	30.463	74,46%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

13. Effective Interest Rate

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	74.452,54	0,02%	124	0,30%
1: 1	5.151.593,62	1,04%	809	1,98%
2: 2	85.639.797,48	17,34%	7.790	19,04%
3: 3	59.209.468,28	11,99%	5.124	12,52%
4: 4	56.885.834,45	11,52%	4.747	11,60%
5: 5	64.751.836,45	13,11%	4.903	11,98%
6: 6	95.471.230,38	19,33%	7.175	17,54%
7: 7	73.803.291,40	14,94%	5.757	14,07%
8: 8	35.365.342,74	7,16%	2.725	6,66%
9: 9	12.419.384,18	2,51%	1.198	2,93%
10:10	3.594.458,82	0,73%	374	0,91%
11:11	1.086.763,55	0,22%	123	0,30%
12:12	334.782,73	0,07%	49	0,12%
13:	78.594,79	0,02%	16	0,04%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**

Statistics	**in %**
WA Interest	5,73%

*runs from .00 to .99

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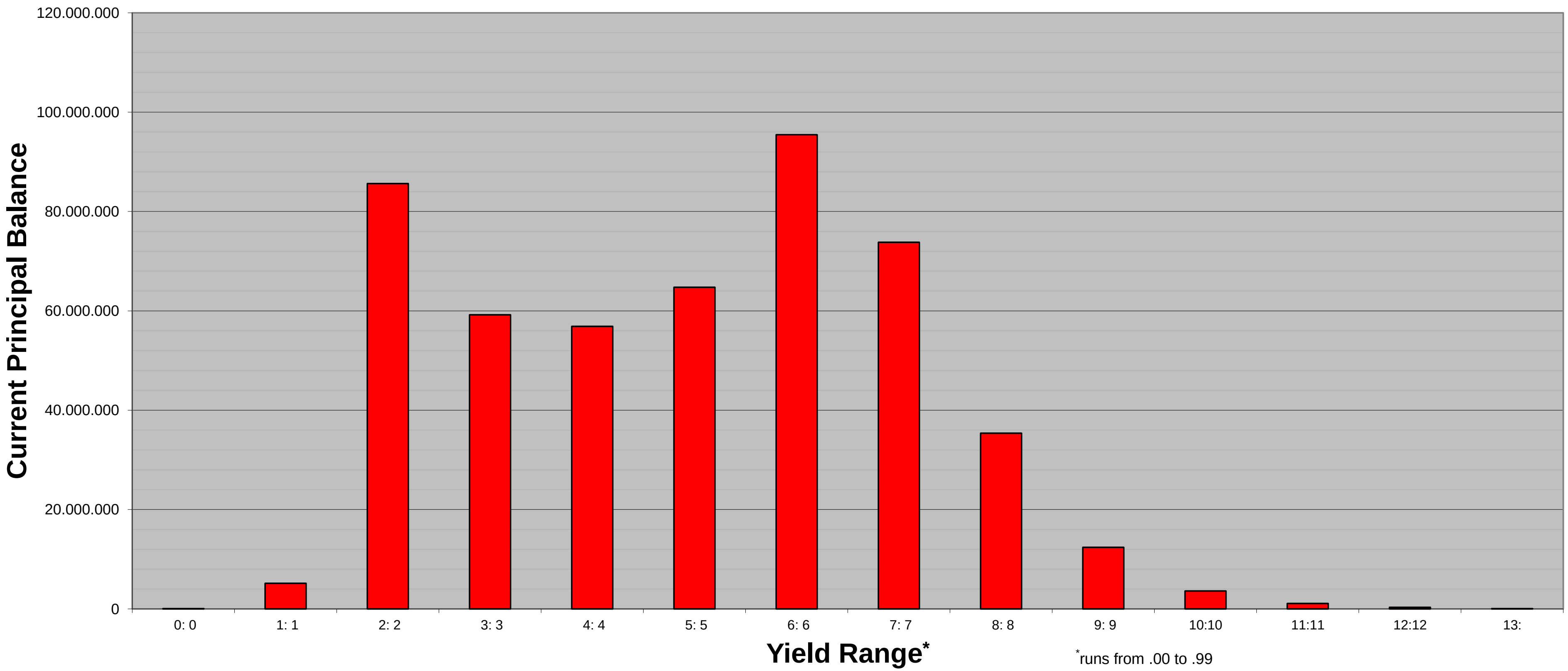
13.1 Effective Interest Rate (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

14. Seasoning

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	224.399,85	0,05%	20	0,05%
24:26	15.404.105,85	3,12%	1.179	2,88%
27:29	20.788.242,28	4,21%	1.642	4,01%
30:32	23.770.802,42	4,81%	1.926	4,71%
33:35	36.369.418,99	7,36%	3.263	7,98%
36:38	167.545.629,62	33,93%	13.067	31,94%
39:41	121.197.740,91	24,54%	9.458	23,12%
42:44	63.935.960,00	12,95%	5.787	14,14%
45:47	29.463.927,82	5,97%	2.922	7,14%
48:50	6.914.461,61	1,40%	703	1,72%
51:53	4.451.355,11	0,90%	433	1,06%
54:56	2.143.574,75	0,43%	257	0,63%
57:59	1.188.908,65	0,24%	170	0,42%
60:62	125.769,55	0,03%	17	0,04%
63:65	169.340,79	0,03%	25	0,06%
66:68	55.728,85	0,01%	18	0,04%
69:71	39.242,20	0,01%	9	0,02%
72:74	36.288,33	0,01%	5	0,01%
75:77	25.976,89	0,01%	5	0,01%
78:80	14.119,43	0,00%	6	0,01%
81:	1.837,51	0,00%	2	0,00%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**

Statistics

WA Seasoning	38,18

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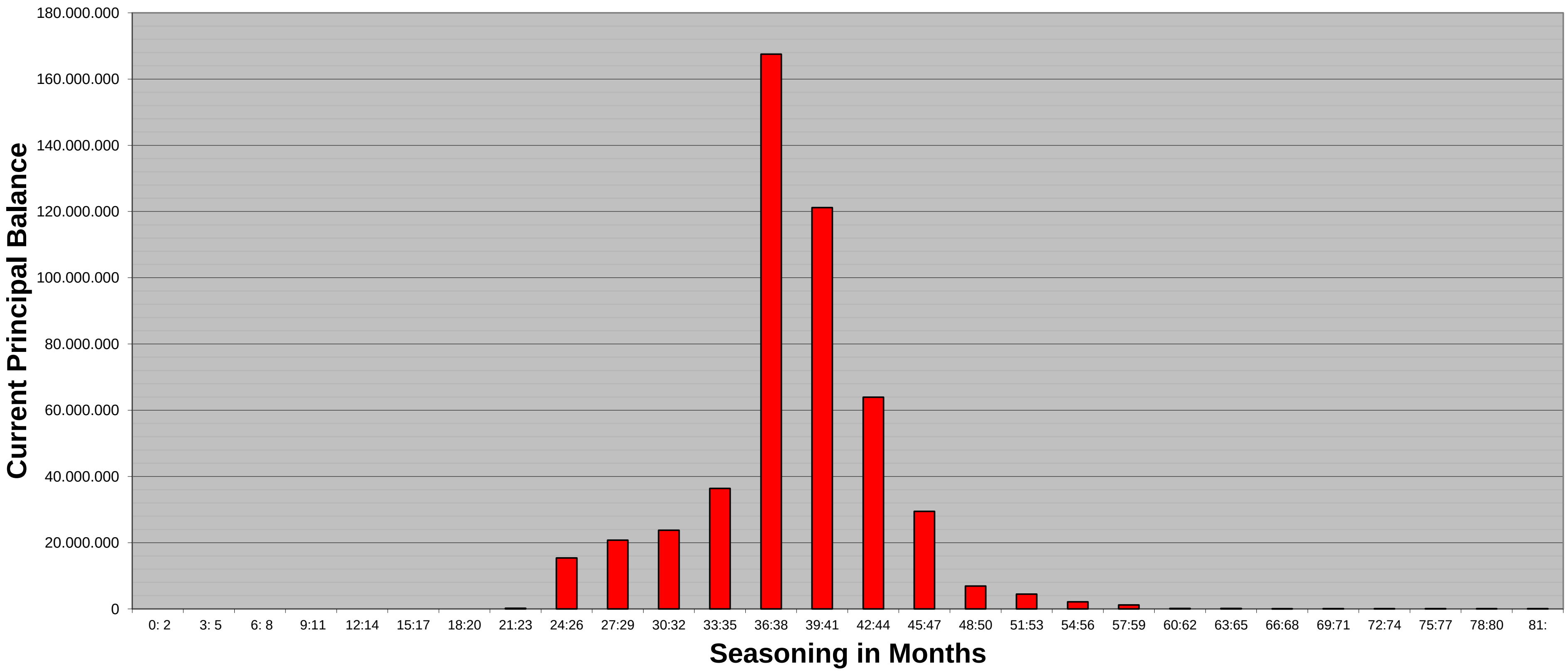
14.1 Seasoning (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

15. Remaining Term

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Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	1.018.107,14	0,21%	1.831	4,48%
7: 13	4.852.829,92	0,98%	2.686	6,56%
14: 20	7.970.851,26	1,61%	2.181	5,33%
21: 27	12.335.899,72	2,50%	2.424	5,92%
28: 34	15.551.828,53	3,15%	2.152	5,26%
35: 41	21.915.420,00	4,44%	2.508	6,13%
42: 48	53.072.576,81	10,75%	5.029	12,29%
49: 55	76.039.018,86	15,40%	5.412	13,23%
56: 62	201.263.148,32	40,75%	11.567	28,27%
63: 69	68.826.941,01	13,94%	3.681	9,00%
70: 76	27.015.263,96	5,47%	1.287	3,15%
77: 83	3.274.081,47	0,66%	131	0,32%
84: 90	394.309,78	0,08%	13	0,03%
91: 97	60.803,72	0,01%	3	0,01%
98:	275.750,91	0,06%	9	0,02%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**

Statistics

WA Remaining Term	54,47

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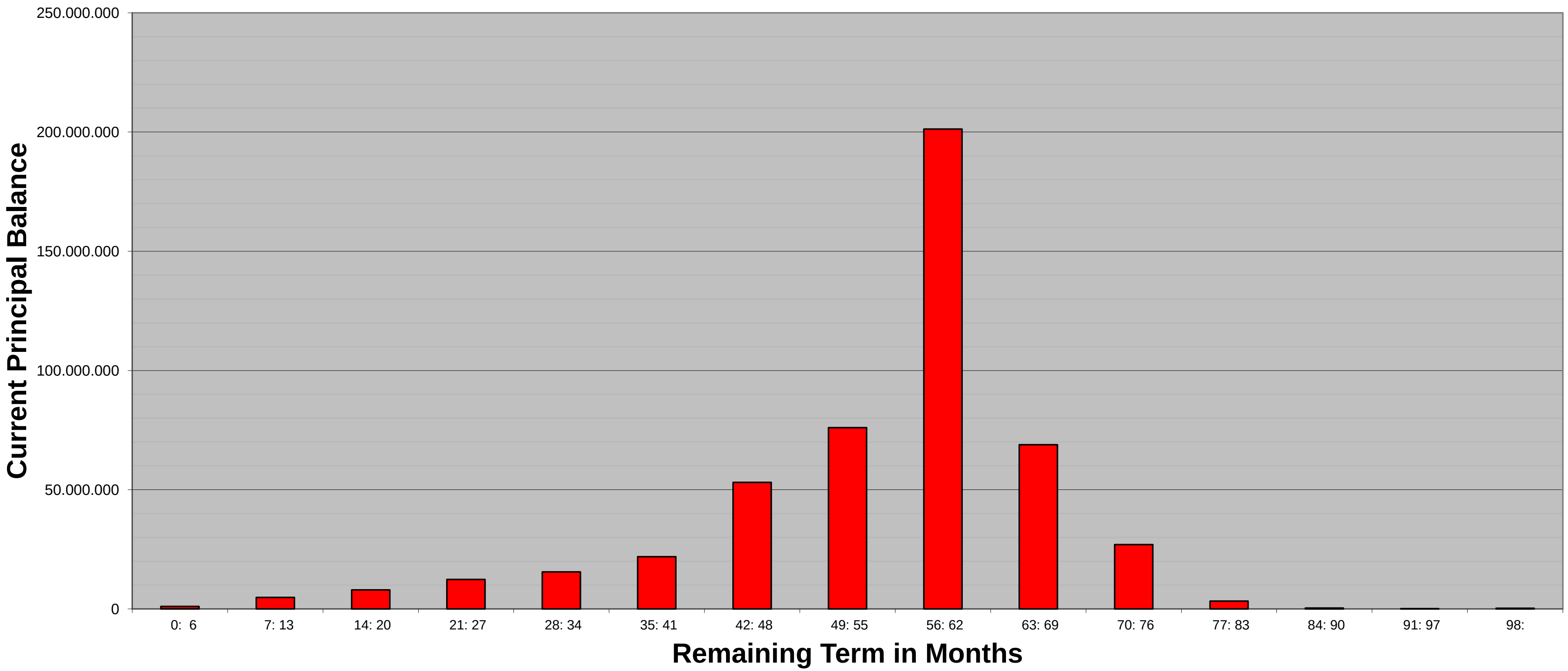
15.1 Remaining Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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16. Original Term

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Santander

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	-8.303,24	0,00%	13	0,03%
21: 27	-9.401,68	0,00%	34	0,08%
28: 34	26.938,58	0,01%	62	0,15%
35: 41	735.307,10	0,15%	932	2,28%
42: 48	937.975,34	0,19%	522	1,28%
49: 55	6.808.921,41	1,38%	3.549	8,67%
56: 62	15.485.243,38	3,14%	3.663	8,95%
63: 69	5.306.172,18	1,07%	739	1,81%
70: 76	22.178.081,30	4,49%	2.921	7,14%
77: 83	9.562.192,51	1,94%	780	1,91%
84: 90	73.358.631,55	14,85%	7.326	17,91%
91: 97	216.617.613,32	43,86%	13.306	32,52%
98:104	120.231.037,90	24,34%	6.254	15,29%
105:111	19.199.669,75	3,89%	687	1,68%
112:	3.439.920,33	0,70%	121	0,30%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**

Statistics

WA Original Term	92,65

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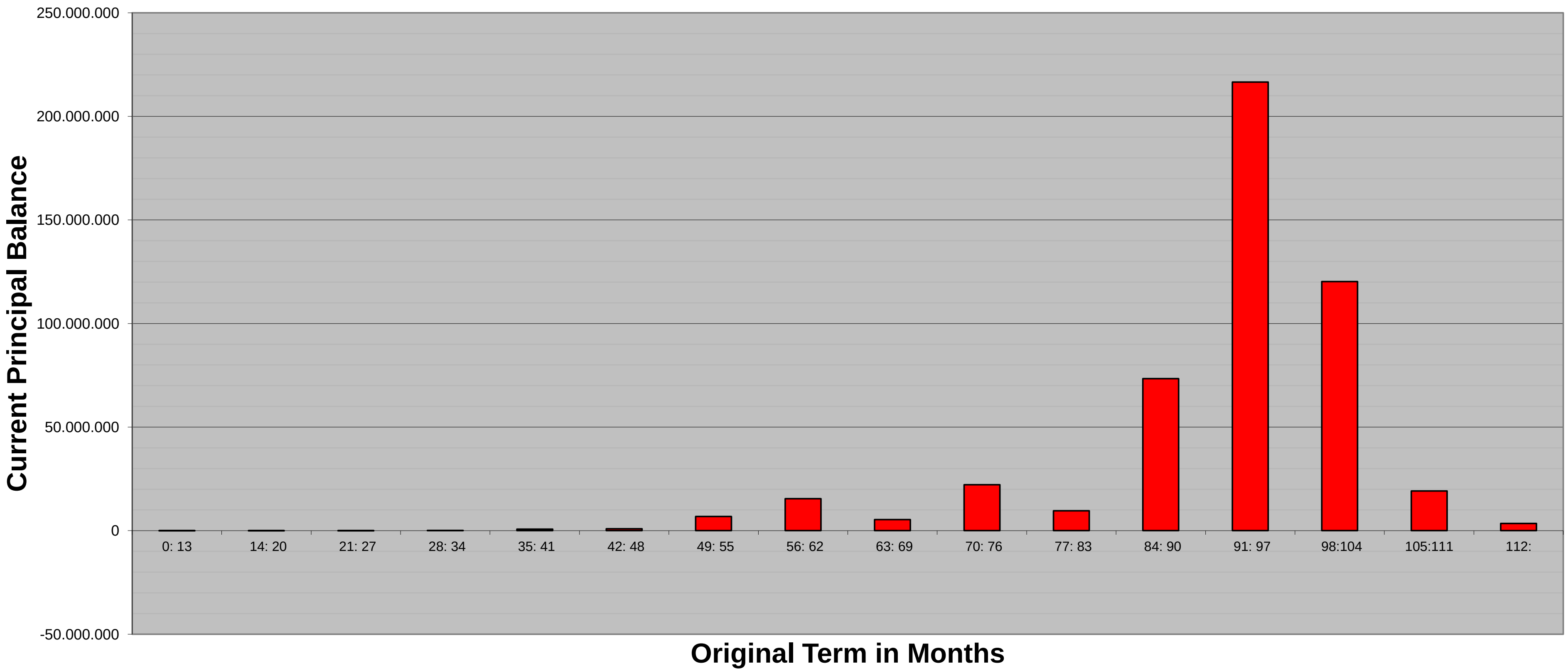
16.1 Original Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

17. Loan Concentration

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	485.809.653,73	98,37%	39.676	96,97%	39.676	98,50%
2: 2	7.881.101,29	1,60%	1.152	2,82%	576	1,43%
3: 3	148.670,07	0,03%	66	0,16%	22	0,05%
4: 4	27.406,32	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:	0,00	0,00%	0	0,00%	0	0,00%
Total	**493.866.831,41**	**100,00%**	**40.914**	**100,00%**	**40.279**	**100,00%**

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18. Amortisation Profile

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Amortisation profile

Collection Period	*Outstanding Volume*	*Collection Period*	*Outstanding Volume*
1	**493.866.831,41 €**	51	**68.702.997,42 €**
2	**484.674.095,47 €**	52	**62.114.534,62 €**
3	**475.453.665,20 €**	53	**55.638.286,03 €**
4	**466.230.099,96 €**	54	**49.394.304,44 €**
5	**457.006.710,81 €**	55	**43.403.482,35 €**
6	**447.797.903,84 €**	56	**37.617.099,49 €**
7	**438.597.478,60 €**	57	**32.134.646,50 €**
8	**429.404.613,40 €**	58	**27.043.374,91 €**
9	**420.234.023,05 €**	59	**22.420.620,55 €**
10	**411.089.858,21 €**	60	**18.336.419,96 €**
11	**401.968.874,39 €**	61	**14.955.419,68 €**
12	**392.870.409,84 €**	62	**12.234.123,85 €**
13	**383.801.949,82 €**	63	**10.225.302,70 €**
14	**374.768.935,93 €**	64	**8.490.688,87 €**
15	**365.771.479,86 €**	65	**6.981.590,51 €**
16	**356.783.546,31 €**	66	**5.677.859,20 €**
17	**347.804.649,75 €**	67	**4.561.597,16 €**
18	**338.857.217,68 €**	68	**3.591.822,55 €**
19	**329.945.370,97 €**	69	**2.772.327,00 €**
20	**321.045.416,63 €**	70	**2.120.768,31 €**
21	**312.190.012,01 €**	71	**1.598.216,06 €**
22	**303.380.418,63 €**	72	**1.185.960,54 €**
23	**294.601.244,47 €**	73	**873.345,38 €**
24	**285.856.704,20 €**	74	**676.700,97 €**
25	**277.157.919,84 €**	75	**532.900,54 €**
26	**268.520.425,38 €**	76	**411.376,66 €**
27	**259.948.083,00 €**	77	**324.615,26 €**
28	**251.386.610,48 €**	78	**262.190,74 €**
29	**242.840.778,80 €**	79	**215.197,65 €**
30	**234.325.514,08 €**	80	**179.916,37 €**
31	**225.836.885,47 €**	81	**151.000,99 €**
32	**217.377.258,00 €**	82	**129.307,31 €**
33	**208.952.205,46 €**	83	**111.545,44 €**
34	**200.575.039,88 €**	84	**96.339,09 €**
35	**192.237.978,34 €**	85	**86.682,00 €**
36	**183.952.587,14 €**	86	**78.430,84 €**
37	**175.716.783,08 €**	87	**71.375,72 €**
38	**167.547.870,18 €**	88	**65.345,36 €**
39	**159.432.410,25 €**	89	**60.358,57 €**
40	**151.339.079,03 €**	90	**55.911,19 €**
41	**143.281.843,83 €**	91	**52.013,61 €**
42	**135.295.052,12 €**	92	**48.096,76 €**
43	**127.371.111,22 €**	93	**44.160,54 €**
44	**119.511.433,21 €**	94	**40.204,84 €**
45	**111.754.833,60 €**	95	**36.660,70 €**
46	**104.140.358,21 €**	96	**33.099,57 €**
47	**96.685.299,15 €**	97	**29.521,36 €**
48	**89.385.900,61 €**	98	**26.281,33 €**
49	**82.292.538,79 €**	99	**23.024,90 €**
50	**75.391.205,46 €**	100	**20.054,23 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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Pre-Enforcement Available Interest Amount

Interest Collections	+	2.320.819,58 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	155.151,20 €
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	+	12.656.773,72 €
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	=	15.132.744,50 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	16.658.184,25 €
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	+	49,77 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	555.469,80 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	17.213.703,82 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		15.132.744,50 €
Senior Expenses and Taxes	-	20.836,90 €
Swap Interest Paymenst other than subordinated Payments	-	83.333,90 €
Interest on Class A Notes	-	780.872,40 €
Interest on Class B (If Most Senior Note or Class B PDL < 100%)	-	124.251,60 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	188.529,00 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	179.388,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	321.121,50 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	242.941,40 €
Liquidity Reserve Amount Replenishment (Part I)	-	12.636.000,00 €
Crediting the PDLs until cleared	-	555.469,80 €
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		17.213.703,82 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	17.213.703,82 €
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	-	17.213.666,40 €
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	20.836,90 €								
Interest accrued for the Period	14.995.837,61 €	780.872,40 €	124.251,60 €	188.529,00 €	179.388,00 €	321.121,50 €	242.941,40 €	12.829.502,00 €	329.231,71 €
Cumulative Interest accrued	337.666.477,55 €	65.696.702,40 €	6.172.434,40 €	9.053.011,00 €	8.286.232,00 €	14.285.513,10 €	8.741.265,00 €	222.018.213,20 €	3.413.106,45 €
Interest Payments	1.837.103,90 €	780.872,40 €	124.251,60 €	188.529,00 €	179.388,00 €	321.121,50 €	242.941,40 €	- €	- €
Cumulative Interest Payments	112.235.157,90 €	65.696.702,40 €	6.172.434,40 €	9.053.011,00 €	8.286.232,00 €	14.285.513,10 €	8.741.265,00 €	- €	- €
Unpaid Interest for the Period	13.158.733,71 €	- €	- €	- €	- €	- €	- €	12.829.502,00 €	329.231,71 €
Cumulative Unpaid Interest	225.431.319,65 €	- €	- €	- €	- €	- €	- €	222.018.213,20 €	3.413.106,45 €
Liquidity Reserve Loan only: Outstanding Amount	21.667.900,40 €								21.667.900,40 €

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20. Retention

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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

Amount of randomly Selected Exposures	24.157.786,51 €

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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21. Counterparties

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Santander

		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Joint Lead Managers	**Banco Santander S.A.** Paseo de Pareda 9 - 12 39004 Santander Spain	A+	F1	STABLE	A2	P-1	POS	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A-	F1	STABLE	A1	P-1	STABLE	performing
	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	Aa2	P-1	STABLE	performing
Account Bank & Transaction Security Trustee	**Bank of New York Mellon** Messe Turm, Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main Germany	AA	F1+	STABLE	Aa2	P-1	STABLE	performing
Interest Swap Counterparty:	**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 31.07.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

23. Swap Counterparty Data

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	498.839.454,64 €
Fixed Rate	2,1200%
Floating Rate (Euribor)	1,9260%
Net Swap Payments	83.333,90 €
Notional Amount next period	481.625.788,24 €

Swap Collateral

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

Swap Counterparty Details

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

Counterparty Replacement

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

Ratings as of 31.07.2025, data source: Bloomberg

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

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24. Santander Consumer Bank

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Santander

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 31.07.2025, data source: Bloomberg

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		34				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

25. Glossary

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.