SC Germany Consumer 2022-1
Monthly Investor Report

SC Germany Consumer 2022-1
Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**39.962**	**477.507.151,27 €**	**493.866.831,41 €**
Scheduled Principal Payments		9.306.619,98 €	9.680.978,13 €
Prepayment Principal		5.497.687,64 €	5.047.183,58 €
Total Principal Collections		**14.804.307,62 €**	**14.728.161,71 €**
Total Interest Collections		**2.157.996,61 €**	**2.236.343,63 €**
Defaults		**1.957.576,17 €**	**1.631.518,43 €**
Replenishment Amount		**- €**	**- €**
End of Period		**460.745.267,48 €**	**477.507.151,27 €**
Purchase Shortfall Amount		**39,23 €**	**1,14 €**
Total Assets (End of Period)	**39.110**	**460.745.306,71 €**	**477.507.152,41 €**
Current Prepayment Rate (annualised)		13,0%	
Current Poolfactor		47,9%	

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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%
35	493.866.831,41 €	9.680.978,13 €	5.047.183,58 €	14.728.161,71 €	11,60%
36	477.507.151,27 €	9.306.619,98 €	5.497.687,64 €	14.804.307,62 €	12,97%
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2. Reserve Accounts

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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	2,6%	12.657.470,27 €	
Cash Outflow		12.657.470,27 €	
of which Liquidity Reserve Excess Amount		21.470,27 €	
Cash Inflow		12.636.000,00 €	
End of Period	2,6%	12.636.000,00 €	
Required Liquidity Reserve Amount	2,6%	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

Calculation Date		10.10.2025				
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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%
35	**493.866.831,41 €**	1.207.173,79 €	2.278.356,20 €	2.759.996,90 €	4.425.277,35 €	**97,84%**	0,24%	0,46%	0,56%	0,90%
36	**477.507.151,27 €**	2.927.413,53 €	2.088.572,72 €	2.399.899,77 €	3.120.501,03 €	**97,79%**	0,61%	0,44%	0,50%	0,65%
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3.2 Default Data

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Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.957.576,17 €	
Current Period Recoveries	245.855,55 €	
Current Period Net Default	1.711.720,62 €	
New Number of Defaulted Contracts		149
Cumulative Default		
Cumulative Gross Default	69.829.135,35 €	
Cumulative Recoveries	3.486.787,27 €	
Cumulative Net Losses	66.342.348,08 €	
Total Number of Defaulted Contracts		4.344

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	22.630.336,19 €
Class G Amount debited to the PDL	1.957.576,17 €
Class G Amount credited to the PDL	674.981,67 €
Class G PDL EoP	23.912.930,69 €

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3.3 Defaults & Recoveries per period

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Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	0,35%

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%
35	4.195	1.631.518,43 €	67.871.559,18 €	1.356.346.723,37 €	5,00%	184.720,33 €	3.240.931,72 €	64.630.627,46 €	4,77%	0,28%
36	4.344	1.957.576,17 €	69.829.135,35 €	1.356.346.723,37 €	5,15%	245.855,55 €	3.486.787,27 €	66.342.348,08 €	4,89%	0,35%
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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	10.10.2025				
Payment Date	14.10.2025				
Period No	36				
Monthly Period	Oct 2025				
Interest Period from	15.09.2025	to	14.10.2025	=	29 days
Collection Period from	01.09.2025	to	30.09.2025		

Santander

Current Transaction Status — **Amortising**

Portfolio Concentrations	**Minimum-Trigger**	**Maximum-Trigger**	**Current Value**	**Trigger Breach**
Average Yield (applicable for Total Portfolio)	5,50%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		85,00	-	

	Minimum-Trigger	**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				yes
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%	
- current Value			**30.09.2025** 4,89%	
Debit balance PDL		20.000.000,00 €	23.912.930,69 €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		46,07%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,35%	0,35%	
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Termination Event or Servicer Termination Event				
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	10.10.2025				
Payment Date	14.10.2025				
Period No	36				
Monthly Period	Oct 2025				
Interest Period from	15.09.2025	to	14.10.2025	=	29 days
Collection Period from	01.09.2025	to	30.09.2025		

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1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		XS2482884850	XS2482885071	XS2482886046	XS2482886475	XS2482886558	XS2482886632	XS2482886806
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	75,60%	4,40%	5,50%	4,00%	5,10%	2,60%	2,80%
Legal Maturity		Okt 2036	Okt 2036	Okt 2036	Okt 2036	Okt 2036	Okt 2036	Okt 2036
Expected Maturity		Nov 2027	Nov 2027	Nov 2027	Nov 2027	Nov 2027	Jan 2024	Nov 2027
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA- (sf) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (sf) / Baa3 (sf)	BB (sf) / Ba3 (sf)	B- (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf)/Aaa (sf)	AA- (sf)/Aaa (sf)	A (sf)/Aa2 (sf)	BBB (sf)/Baa2 (sf)	B+ (sf)/Ba3 (sf)	CC (sf)/Caa3 (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	494.396.319,44 €	312.885.795,60 €	30.858.286,80 €	38.572.858,50 €	28.052.988,00 €	35.767.559,70 €	20.258.830,84 €	28.000.000,00 €
Replenishment	- €							
Amortisation	15.479.251,20 €							
Redemption per Class		15.479.251,20 €	- €	- €	- €	- €	- €	- €
Redemption per Note		2.047,52 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	478.917.068,24 €	297.406.544,40 €	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		62,1%	6,4%	8,1%	5,9%	7,5%	4,2%	5,8%
Current Pool Factor	0,48	0,39	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	1,877%	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	29							
Principal Outstanding per Note Beginning of Period		41.387,01 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		**2.047,52 €**	**- €**	**- €**	**- €**	**- €**	**- €**	**- €**
Principal Outstanding per Note End of Period		39.339,49 €	70.132,47 €	70.132,47 €	70.132,47 €	70.132,47 €	77.918,58 €	100.000,00 €
> Interest accrued for the period	**-**	**649.555,20 €**	**- 115.020,40 €**	**- 174.845,00 €**	**- 166.708,00 €**	**- 298.987,50 €**	**- 226.467,80 €**	**- 13.595.257,20 €**
Interest Payment		**649.555,20 €**	**115.020,40 €**	**174.845,00 €**	**166.708,00 €**	**298.987,50 €**	**226.467,80 €**	**- €**
Interest Payment per Note		**85,92 €**	**261,41 €**	**317,90 €**	**416,77 €**	**586,25 €**	**871,03 €**	**- €**

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	38,2%	31,5%	23,1%	17,0%	9,3%	4,9%	-1,2%

* Last rating action as of 24.02.2025

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6. Original Principal Balance

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	998.259,18	0,13%	753	1,93%
2000: 3999	8.822.652,03	1,12%	3.073	7,86%
4000: 5999	18.685.996,47	2,36%	3.818	9,76%
6000: 7999	23.048.530,66	2,91%	3.344	8,55%
8000: 9999	21.943.791,41	2,77%	2.489	6,36%
10000: 11999	34.428.972,11	4,35%	3.244	8,29%
12000: 13999	25.589.684,38	3,24%	1.998	5,11%
14000: 15999	32.365.430,44	4,09%	2.159	5,52%
16000: 17999	23.527.190,94	2,97%	1.393	3,56%
18000: 19999	23.834.046,23	3,01%	1.265	3,23%
20000: 21999	40.515.127,84	5,12%	1.966	5,03%
22000: 23999	25.799.642,59	3,26%	1.128	2,88%
24000: 25999	37.133.183,51	4,69%	1.490	3,81%
26000: 27999	26.346.095,36	3,33%	982	2,51%
28000: 29999	24.898.734,54	3,15%	861	2,20%
30000: 31999	39.957.269,84	5,05%	1.305	3,34%
32000: 33999	21.492.828,37	2,72%	655	1,67%
34000: 35999	26.147.674,66	3,31%	749	1,92%
36000: 37999	21.548.629,30	2,72%	584	1,49%
38000: 39999	17.250.788,57	2,18%	443	1,13%
40000: 41999	28.119.468,08	3,55%	692	1,77%
42000: 43999	16.888.614,35	2,14%	394	1,01%
44000: 45999	21.308.908,82	2,69%	474	1,21%
46000: 47999	16.538.892,06	2,09%	352	0,90%
48000: 49999	15.781.120,24	2,00%	323	0,83%
50000: 51999	28.793.542,31	3,64%	572	1,46%
52000: 53999	15.235.116,89	1,93%	288	0,74%
54000: 55999	15.111.603,14	1,91%	275	0,70%
56000: 57999	10.599.603,15	1,34%	186	0,48%
58000: 59999	10.779.396,31	1,36%	183	0,47%
60000: 61999	20.352.567,59	2,57%	337	0,86%
62000: 63999	10.389.134,24	1,31%	165	0,42%
64000: 65999	11.165.493,03	1,41%	172	0,44%
66000: 67999	7.027.468,77	0,89%	105	0,27%
68000: 69999	7.230.120,77	0,91%	105	0,27%
70000: 71999	10.498.988,06	1,33%	149	0,38%
72000: 73999	6.413.874,84	0,81%	88	0,23%
74000: 75999	16.637.212,19	2,10%	222	0,57%
76000: 77999	3.774.882,12	0,48%	49	0,13%
78000: 79999	5.680.628,79	0,72%	72	0,18%
80000: 81999	3.633.771,50	0,46%	45	0,12%
82000: 83999	2.405.833,50	0,30%	29	0,07%
84000: 85999	3.822.156,64	0,48%	45	0,12%
86000: 87999	2.348.393,19	0,30%	27	0,07%
88000: 89999	1.780.097,41	0,23%	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	0,23%	15	0,04%
Total	**791.018.832,32**	**100,00%**	**39.110**	**100,00%**

Statistics	**in EUR**
Average Amount	20.225,49

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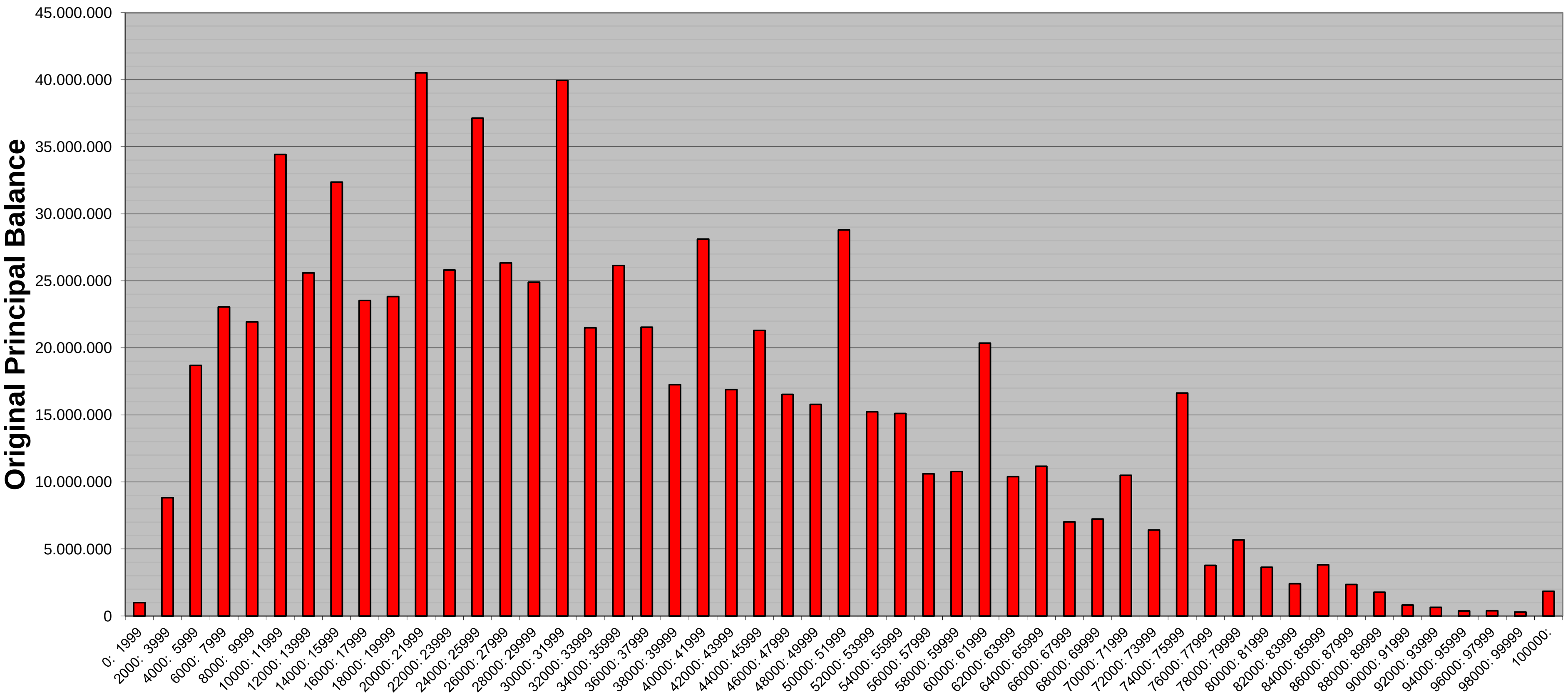
6.1 Original PB (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

7. Current Principal Balance

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	6.355.037,77	1,38%	6.479	16,57%
2000: 3999	15.741.695,97	3,42%	5.322	13,61%
4000: 5999	21.942.262,49	4,76%	4.394	11,23%
6000: 7999	24.176.611,44	5,25%	3.489	8,92%
8000: 9999	24.654.767,44	5,35%	2.737	7,00%
10000:11999	24.785.703,03	5,38%	2.255	5,77%
12000:13999	26.650.757,95	5,78%	2.056	5,26%
14000:15999	28.177.295,58	6,12%	1.876	4,80%
16000:17999	24.837.157,57	5,39%	1.463	3,74%
18000:19999	27.552.464,98	5,98%	1.453	3,72%
20000:21999	23.307.211,43	5,06%	1.113	2,85%
22000:23999	20.495.821,66	4,45%	893	2,28%
24000:25999	19.547.661,17	4,24%	784	2,00%
26000:27999	18.995.689,36	4,12%	705	1,80%
28000:29999	18.057.387,31	3,92%	623	1,59%
30000:31999	20.267.691,49	4,40%	654	1,67%
32000:33999	16.479.011,37	3,58%	499	1,28%
34000:35999	14.083.756,53	3,06%	403	1,03%
36000:37999	14.087.913,25	3,06%	381	0,97%
38000:39999	10.437.250,58	2,27%	268	0,69%
40000:41999	10.151.943,58	2,20%	248	0,63%
42000:43999	9.284.455,15	2,02%	216	0,55%
44000:45999	8.547.601,46	1,86%	190	0,49%
46000:47999	7.327.392,84	1,59%	156	0,40%
48000:49999	5.335.746,40	1,16%	109	0,28%
50000:51999	4.384.160,50	0,95%	86	0,22%
52000:53999	3.648.943,97	0,79%	69	0,18%
54000:55999	2.751.030,59	0,60%	50	0,13%
56000:57999	1.937.625,17	0,42%	34	0,09%
58000:59999	1.885.770,34	0,41%	32	0,08%
60000:61999	1.039.476,32	0,23%	17	0,04%
62000:63999	1.199.470,02	0,26%	19	0,05%
64000:65999	1.036.119,12	0,22%	16	0,04%
66000:67999	536.769,81	0,12%	8	0,02%
68000:69999	68.357,01	0,01%	1	0,00%
70000:71999	142.129,15	0,03%	2	0,01%
72000:73999	0,00	0,00%	0	0,00%
74000:75999	75.073,73	0,02%	1	0,00%
76000:77999	154.729,16	0,03%	2	0,01%
78000:79999	156.551,53	0,03%	2	0,01%
80000:	448.773,26	0,10%	5	0,01%
Total	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**

Statistics	**in EUR**
Average Amount	11.780,75

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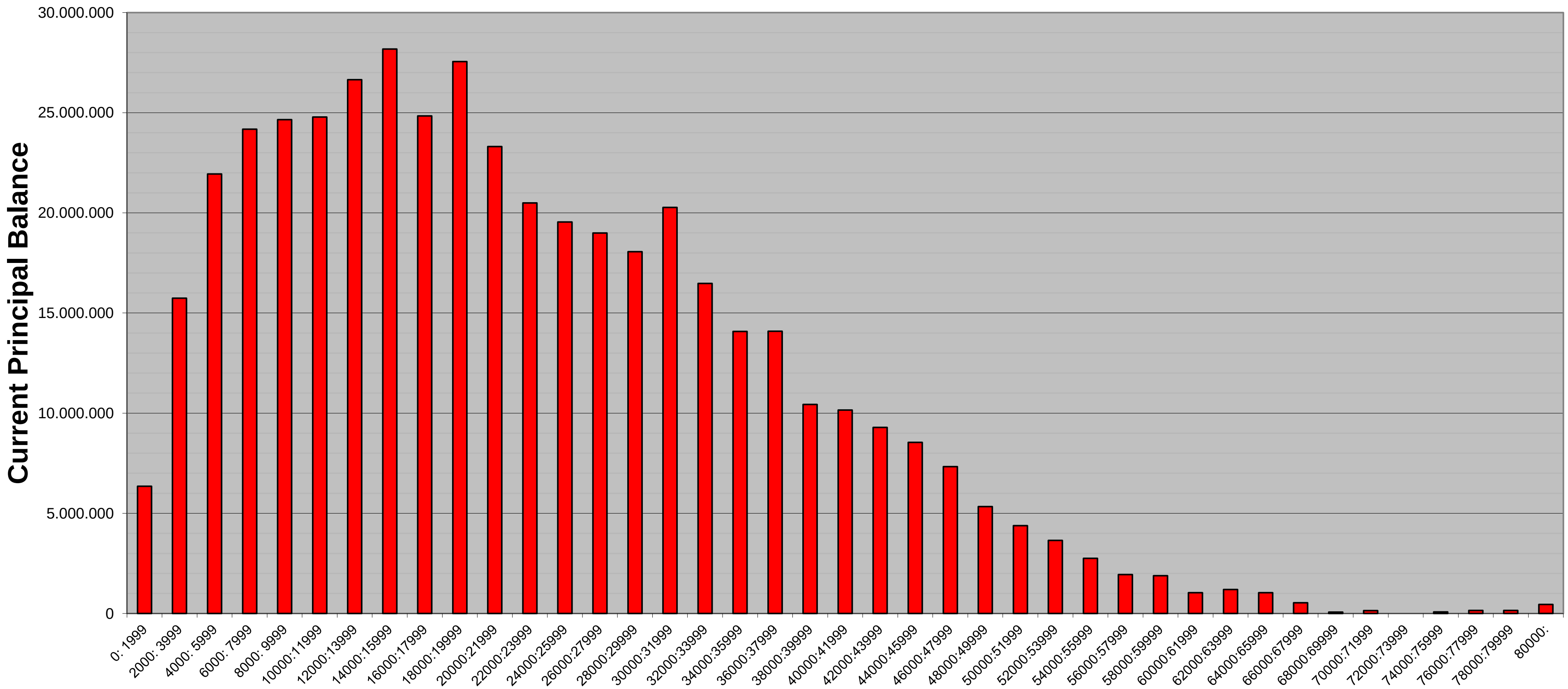
Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

7.1 Current PB (Graph)



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8. Borrower Concentration

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	96.652,14	0,0210%	1
2	90.298,74	0,0196%	1
3	89.576,14	0,0194%	1
4	88.426,65	0,0192%	1
5	83.819,59	0,0182%	1
6	78.349,36	0,0170%	1
7	78.202,17	0,0170%	1
8	77.614,21	0,0168%	1
9	77.114,95	0,0167%	1
10	75.073,73	0,0163%	1
11	71.427,16	0,0155%	1
12	70.701,99	0,0153%	1
13	68.357,01	0,0148%	1
14	67.988,66	0,0148%	1
15	67.951,11	0,0147%	1
16	67.826,90	0,0147%	1
17	67.178,14	0,0146%	1
18	67.140,70	0,0146%	1
19	66.304,61	0,0144%	1
20	66.191,96	0,0144%	1
21	66.187,73	0,0144%	1
22	65.891,95	0,0143%	1
23	65.358,36	0,0142%	1
24	65.245,97	0,0142%	1
25	65.109,34	0,0141%	1
	1.843.989,27	**0,4002%**	**25**

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Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	61.864.072,36	13,43%	4.870	12,45%
Bavaria	64.484.781,33	14,00%	5.346	13,67%
Berlin	18.306.242,48	3,97%	1.529	3,91%
Brandenburg	17.396.452,73	3,78%	1.536	3,93%
Bremen	3.933.170,15	0,85%	319	0,82%
Hamburg	9.070.283,65	1,97%	763	1,95%
Hesse	34.646.965,89	7,52%	2.835	7,25%
Lower Saxony	45.564.544,95	9,89%	3.911	10,00%
Mecklenburg-Western Pomerania	13.826.876,86	3,00%	1.199	3,07%
North Rhine-Westphalia	99.200.301,50	21,53%	8.421	21,53%
Rhineland-Palatinate	22.876.107,18	4,97%	1.960	5,01%
Saarland	7.922.617,73	1,72%	623	1,59%
Saxony	17.534.832,45	3,81%	1.721	4,40%
Saxony-Anhalt	15.171.226,49	3,29%	1.401	3,58%
Schleswig-Holstein	15.122.260,20	3,28%	1.390	3,55%
Thuringia	12.309.015,68	2,67%	1.182	3,02%
n/a	1.515.515,85	0,33%	104	0,27%
Total	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**

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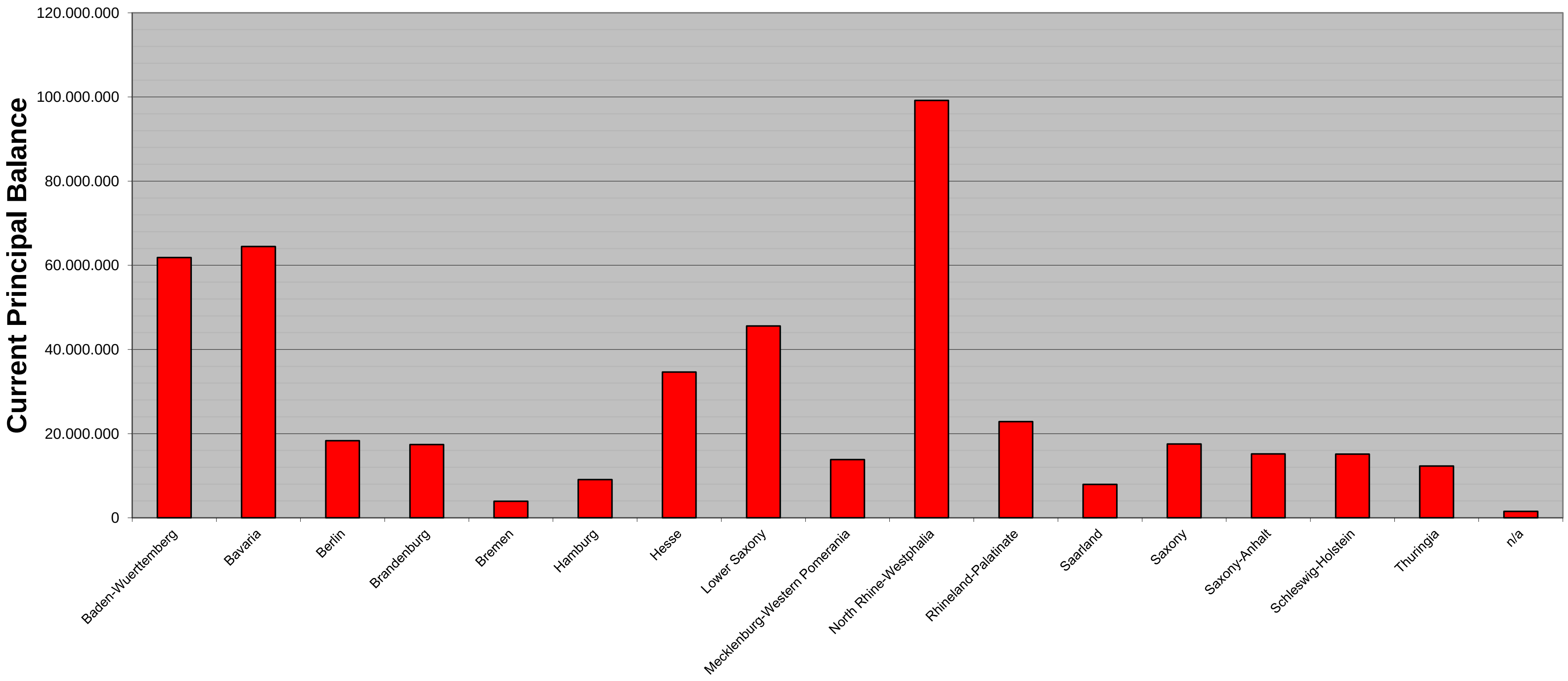
9.1 Geographical Distribution (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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10. Collateral

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	10.452.019,87	2,27%	448	1,15%
unsecured	450.293.247,61	97,73%	38.662	98,85%
Total	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**

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Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	201.447.952,70	43,72%	18.749	47,94%
Yes	259.297.314,78	56,28%	20.361	52,06%
Total	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**

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12. Payment Methods

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	436.672.517,99	94,78%	37.306	95,39%
Other	24.072.749,49	5,22%	1.804	4,61%
Total	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	119.523.518,84	25,94%	10.046	25,69%
1st of month	341.221.748,64	74,06%	29.064	74,31%
Total	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**

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Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

13. Effective Interest Rate

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	69.689,42	0,02%	96	0,25%
1: 1	4.804.986,10	1,04%	785	2,01%
2: 2	80.514.277,98	17,47%	7.553	19,31%
3: 3	55.537.815,43	12,05%	4.972	12,71%
4: 4	53.036.670,58	11,51%	4.561	11,66%
5: 5	60.442.760,08	13,12%	4.721	12,07%
6: 6	88.664.060,65	19,24%	6.865	17,55%
7: 7	68.603.558,08	14,89%	5.301	13,55%
8: 8	32.796.353,32	7,12%	2.581	6,60%
9: 9	11.560.401,30	2,51%	1.142	2,92%
10:10	3.317.340,76	0,72%	354	0,91%
11:11	1.012.464,13	0,22%	115	0,29%
12:12	322.488,09	0,07%	49	0,13%
13:	62.401,56	0,01%	15	0,04%
Total	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**

Statistics	**in %**
WA Interest	5,72%

* runs from .00 to .99

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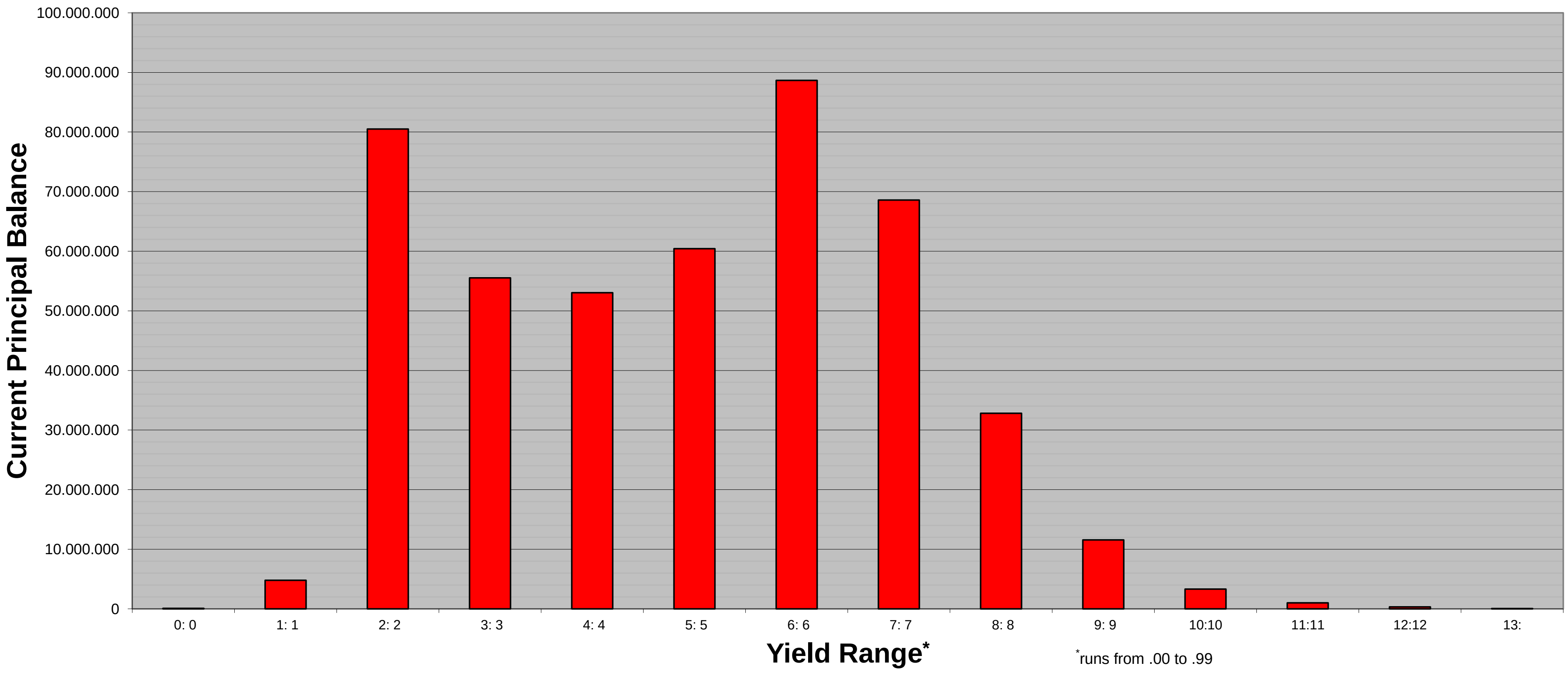
Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

13.1 Effective Interest Rate (Graph)



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14. Seasoning

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	0,00	0,00%	0	0,00%
3: 5	0,00	0,00%	0	0,00%
6: 8	0,00	0,00%	0	0,00%
9:11	0,00	0,00%	0	0,00%
12:14	0,00	0,00%	0	0,00%
15:17	0,00	0,00%	0	0,00%
18:20	0,00	0,00%	0	0,00%
21:23	0,00	0,00%	0	0,00%
24:26	2.912.398,93	0,63%	263	0,67%
27:29	16.675.960,98	3,62%	1.271	3,25%
30:32	24.422.199,19	5,30%	1.986	5,08%
33:35	21.296.767,15	4,62%	1.790	4,58%
36:38	74.226.321,56	16,11%	6.354	16,25%
39:41	150.263.304,33	32,61%	11.686	29,88%
42:44	101.070.119,24	21,94%	8.433	21,56%
45:47	44.581.874,07	9,68%	4.633	11,85%
48:50	14.152.217,97	3,07%	1.414	3,62%
51:53	5.030.092,66	1,09%	512	1,31%
54:56	3.398.559,78	0,74%	377	0,96%
57:59	1.847.582,88	0,40%	236	0,60%
60:62	500.750,09	0,11%	83	0,21%
63:65	98.378,22	0,02%	14	0,04%
66:68	115.397,88	0,03%	21	0,05%
69:71	68.043,23	0,01%	17	0,04%
72:74	33.189,20	0,01%	5	0,01%
75:77	19.201,68	0,00%	4	0,01%
78:80	26.972,54	0,01%	7	0,02%
81:	5.935,90	0,00%	4	0,01%
Total	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**

Statistics

WA Seasoning	40,16

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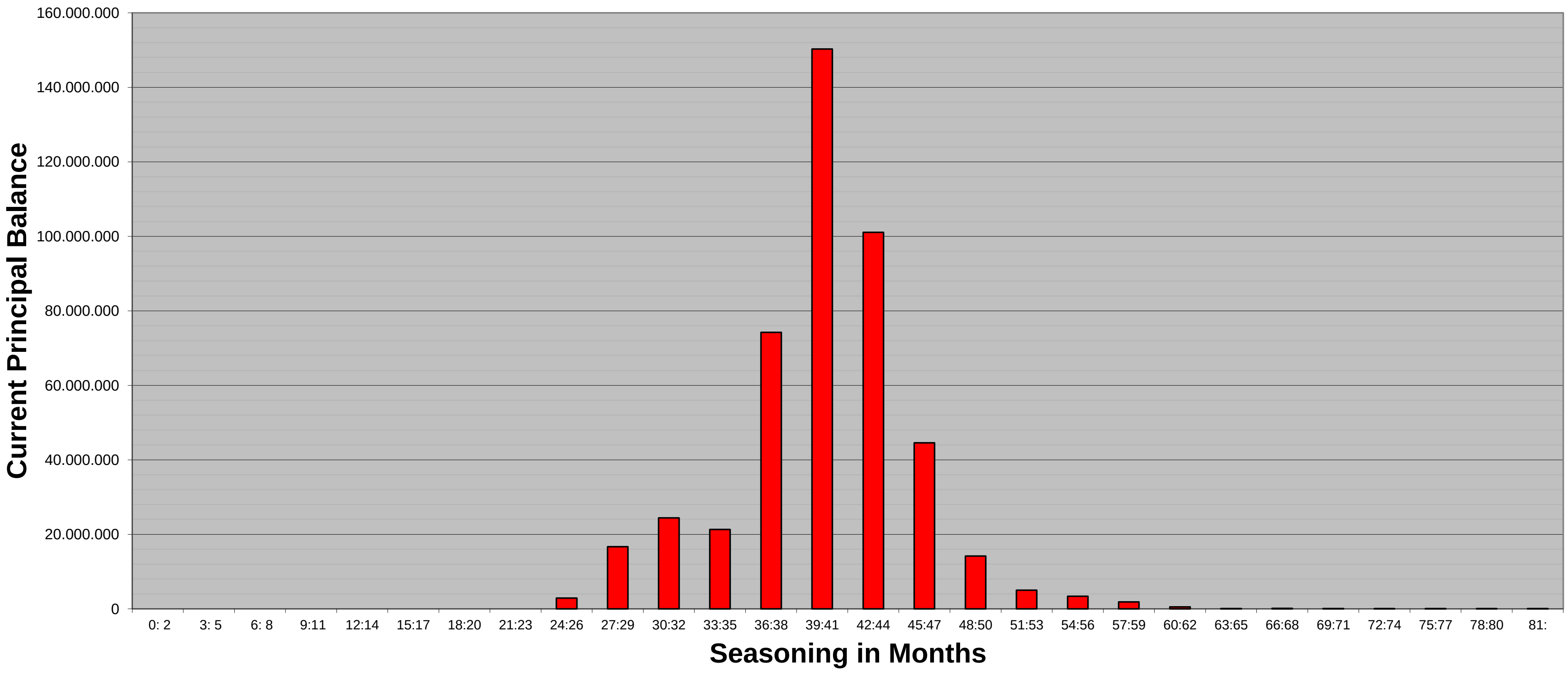
14.1 Seasoning (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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15. Remaining Term

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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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	1.159.502,77	0,25%	1.953	4,99%
7: 13	4.255.197,41	0,92%	2.369	6,06%
14: 20	8.268.704,56	1,79%	2.304	5,89%
21: 27	11.658.782,94	2,53%	2.253	5,76%
28: 34	16.572.439,79	3,60%	2.276	5,82%
35: 41	23.351.823,96	5,07%	2.600	6,65%
42: 48	56.354.446,41	12,23%	5.414	13,84%
49: 55	97.420.915,01	21,14%	6.429	16,44%
56: 62	168.431.965,45	36,56%	9.793	25,04%
63: 69	54.560.094,42	11,84%	2.893	7,40%
70: 76	15.807.865,98	3,43%	724	1,85%
77: 83	2.142.136,48	0,46%	77	0,20%
84: 90	355.600,13	0,08%	11	0,03%
91: 97	92.194,11	0,02%	5	0,01%
98:	313.598,06	0,07%	9	0,02%
Total	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**

Statistics

WA Remaining Term	52,84

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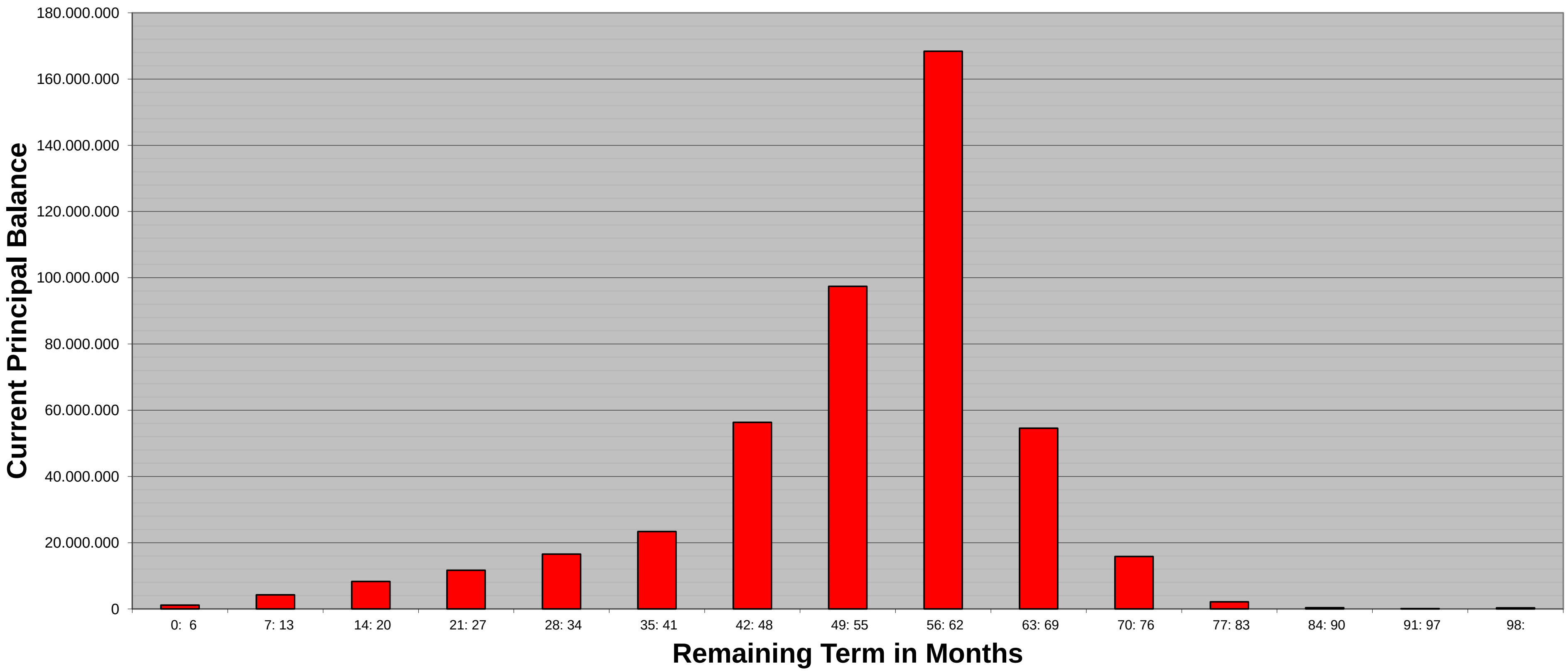
15.1 Remaining Term (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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16. Original Term

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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	-13.789,15	0,00%	15	0,04%
28: 34	6.159,94	0,00%	40	0,10%
35: 41	455.584,04	0,10%	544	1,39%
42: 48	691.029,65	0,15%	466	1,19%
49: 55	5.413.200,06	1,17%	3.374	8,63%
56: 62	13.624.953,18	2,96%	3.538	9,05%
63: 69	4.769.487,83	1,04%	715	1,83%
70: 76	20.083.549,87	4,36%	2.810	7,18%
77: 83	9.138.583,91	1,98%	773	1,98%
84: 90	68.455.025,05	14,86%	7.123	18,21%
91: 97	201.475.236,23	43,73%	12.782	32,68%
98:104	112.981.721,59	24,52%	6.064	15,50%
105:111	19.314.205,95	4,19%	700	1,79%
112:	4.361.790,89	0,95%	148	0,38%
Total	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**

Statistics

WA Original Term	93,01

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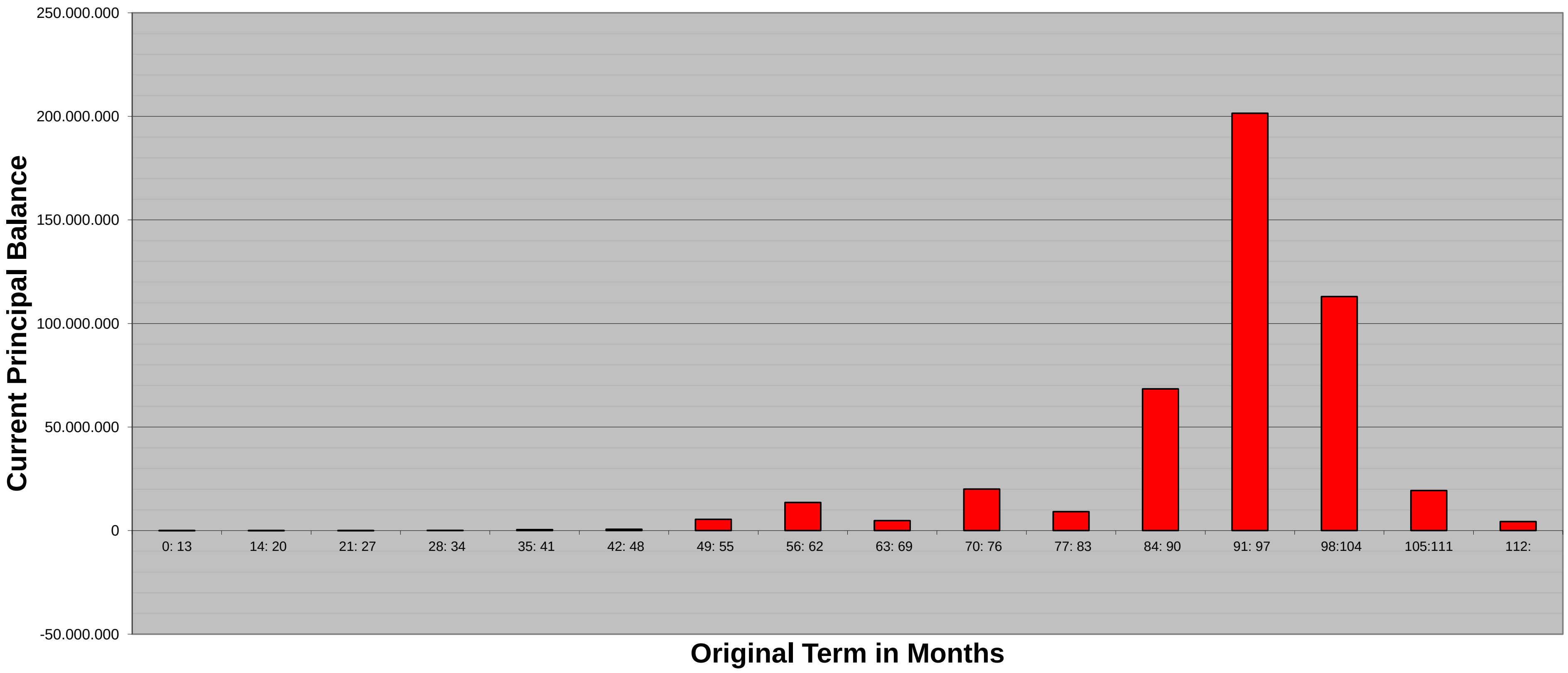
16.1 Original Term (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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17. Loan Concentration

Calculation Date		10.10.2025			
Payment Date		14.10.2025			
Period No		36			
Monthly Period		Oct 2025			
Interest Period	from	15.09.2025	to	14.10.2025	= 29 days
Collection Period	from	01.09.2025	to	30.09.2025	

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	453.500.878,98	98,43%	37.964	97,07%	37.964	98,55%
2: 2	7.081.249,61	1,54%	1.066	2,73%	533	1,38%
3: 3	137.244,98	0,03%	60	0,15%	20	0,05%
4: 4	25.893,91	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	**460.745.267,48**	**100,00%**	**39.110**	**100,00%**	**38.522**	**100,00%**

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18. Amortisation Profile

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	460.745.267,48 €	51	54.378.611,61 €
2	451.861.160,42 €	52	48.337.645,67 €
3	442.930.924,48 €	53	42.540.206,66 €
4	434.017.442,66 €	54	36.938.892,48 €
5	425.112.916,42 €	55	31.630.671,16 €
6	416.215.024,70 €	56	26.694.610,62 €
7	407.337.338,88 €	57	22.209.466,86 €
8	398.486.217,18 €	58	18.231.654,05 €
9	389.656.575,27 €	59	14.929.514,15 €
10	380.848.741,35 €	60	12.270.215,80 €
11	372.070.853,99 €	61	10.291.946,12 €
12	363.325.438,00 €	62	8.572.316,25 €
13	354.615.490,94 €	63	7.086.413,41 €
14	345.914.549,77 €	64	5.797.730,53 €
15	337.221.731,68 €	65	4.694.431,18 €
16	328.555.924,78 €	66	3.733.512,46 €
17	319.925.680,05 €	67	2.916.819,61 €
18	311.305.690,74 €	68	2.259.265,47 €
19	302.727.374,81 €	69	1.728.465,16 €
20	294.195.250,97 €	70	1.310.344,59 €
21	285.690.279,57 €	71	995.062,23 €
22	277.221.011,98 €	72	791.631,83 €
23	268.795.265,12 €	73	637.450,21 €
24	260.428.989,75 €	74	508.827,27 €
25	252.127.073,06 €	75	409.844,50 €
26	243.837.487,34 €	76	334.585,08 €
27	235.561.351,90 €	77	276.580,76 €
28	227.314.940,71 €	78	232.181,85 €
29	219.095.181,77 €	79	197.539,38 €
30	210.903.988,96 €	80	170.652,78 €
31	202.748.095,43 €	81	148.506,96 €
32	194.640.364,01 €	82	129.496,22 €
33	186.572.082,82 €	83	115.653,19 €
34	178.551.829,80 €	84	104.907,63 €
35	170.577.934,10 €	85	94.826,91 €
36	162.665.267,99 €	86	87.240,32 €
37	154.805.576,69 €	87	80.616,25 €
38	146.969.573,59 €	88	75.028,22 €
39	139.167.435,46 €	89	70.241,06 €
40	131.434.464,80 €	90	65.427,34 €
41	123.766.813,95 €	91	60.586,90 €
42	116.159.270,15 €	92	55.719,57 €
43	108.653.519,97 €	93	50.975,03 €
44	101.285.109,26 €	94	46.485,87 €
45	94.071.582,33 €	95	42.122,97 €
46	87.014.172,11 €	96	38.091,70 €
47	80.155.381,33 €	97	34.037,44 €
48	73.481.812,40 €	98	30.262,25 €
49	67.013.125,84 €	99	26.465,54 €
50	60.641.952,27 €	100	23.103,10 €

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19. Priority of Payments + Transaction Costs

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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Pre-Enforcement Available Interest Amount

Interest Collections	+	2.157.996,61 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	245.855,55 €
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	+	12.657.470,27 €
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	=	15.061.322,43 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	14.804.307,62 €
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	+	1,14 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	674.981,67 €
Rounding Differences from previous period	+	- €
Available Principal Amount	=	15.479.290,43 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		15.061.322,43 €
Senior Expenses and Taxes	-	27.459,78 €
Swap Interest Paymenst other than subordinated Payments	-	91.297,08 €
Interest on Class A Notes	-	649.555,20 €
Interest on Class B (If Most Senior Note or Class B PDL < 100%)	-	115.020,40 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	174.845,00 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	166.708,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	298.987,50 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	226.467,80 €
Liquidity Reserve Amount Replenishment (Part I)	-	12.636.000,00 €
Crediting the PDLs until cleared	-	674.981,67 €
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		15.479.290,43 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	15.479.290,43 €
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	-	15.479.251,20 €
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

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	27.459,78 €								
Interest accrued for the Period	15.592.787,87 €	649.555,20 €	115.020,40 €	174.845,00 €	166.708,00 €	298.987,50 €	226.467,80 €	13.595.257,20 €	365.946,77 €
Cumulative Interest accrued	368.669.449,29 €	67.094.622,00 €	6.414.069,20 €	9.420.411,00 €	8.636.620,00 €	14.914.072,80 €	9.217.429,00 €	248.844.680,00 €	4.127.545,29 €
Interest Payments	1.631.583,90 €	649.555,20 €	115.020,40 €	174.845,00 €	166.708,00 €	298.987,50 €	226.467,80 €	- €	- €
Cumulative Interest Payments	115.697.224,00 €	67.094.622,00 €	6.414.069,20 €	9.420.411,00 €	8.636.620,00 €	14.914.072,80 €	9.217.429,00 €	- €	- €
Unpaid Interest for the Period	13.961.203,97 €	- €	- €	- €	- €	- €	- €	13.595.257,20 €	365.946,77 €
Cumulative Unpaid Interest	252.972.225,29 €	- €	- €	- €	- €	- €	- €	248.844.680,00 €	4.127.545,29 €
Liquidity Reserve Loan only: Outstanding Amount	21.667.900,40 €								21.667.900,40 €

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Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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	22.607.391,84 €

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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21. Counterparties

Calculation Date		10.10.2025			
Payment Date		14.10.2025			
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Monthly Period		Oct 2025			
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Collection Period	from	01.09.2025	to	30.09.2025	

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 GmbH Arabellastraße 12 81925 Munich Germany	#NV	#NV	#NV	#NV	#NV	#NV	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 30.09.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
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Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
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Collection Period	from	01.09.2025	to	30.09.2025		

23. Swap Counterparty Data

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	466.396.319,44 €
Fixed Rate	2,1200%
Floating Rate (Euribor)	1,8770%
Net Swap Payments	91.297,08 €
Notional Amount next period	450.917.068,24 €

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 30.09.2025, data source: Bloomberg

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

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24. Santander Consumer Bank

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		36				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

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

Ratings as of 30.09.2025, data source: Bloomberg

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25. Glossary

Calculation Date		10.10.2025				
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Monthly Period		Oct 2025				
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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.