

SC Germany Consumer 2022-1 Monthly Investor Report



 GlobalCapital
EUROPEAN SECURITIZATION
AWARDS 2024

ABS Issuer
of the Year

Santander Germany

WINNER

 GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER

 GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS ISSUER OF THE YEAR

WINNER

**SC Germany Consumer 2022-1
Monthly Investor Report**

Cover Sheet Monthly Investor Report



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period	from 15.07.2024	to	14.08.2024	=	30 days
Collection Period	from 01.07.2024	to	31.07.2024		

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

SC Germany Consumer 2022-1 Monthly Investor Report

1. Portfolio Information



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period from	15.07.2024	to	14.08.2024	=	30 days
Collection Period from	01.07.2024	to	31.07.2024		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	54.332	757.456.618,62 €	782.196.586,96 €
Scheduled Principal Payments		11.862.521,13 €	12.151.252,31 €
Prepayment Principal		11.399.724,40 €	10.400.103,58 €
Total Principal Collections		23.262.245,53 €	22.551.355,89 €
Total Interest Collections		3.481.908,40 €	3.610.368,09 €
Defaults		2.795.134,13 €	2.188.612,45 €
Replenishment Amount		- €	- €
End of Period		731.399.238,96 €	757.456.618,62 €
Purchase Shortfall Amount		63,39 €	39,50 €
Total Assets (End of Period)	53.030	731.399.302,35 €	757.456.658,12 €
Current Prepayment Rate (annualised)		16,6%	
Current Poolfactor		73,4%	

**SC Germany Consumer 2022-1
Monthly Investor Report**

1.1 Portfolio Information per period



Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	22		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024

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					
24					
25					
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36					
37					
38					
39					
40					
41					
42					
43					
44					
45					
46					
47					
48					
49					
50					
51					
52					
53					
54					
55					
56					
57					
58					
59					
60					
61					
62					
63					
64					
65					
66					
67					
68					
69					
70					
71					
72					
73					
74					
75					
76					
77					
78					
79					
80					

**SC Germany Consumer 2022-1
Monthly Investor Report**

2. Reserve Accounts



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	1,7%	12.875.835,03 €	
Cash Outflow		12.875.835,03 €	
of which Liquidity Reserve Excess Amount		- €	
Cash Inflow		12.636.000,00 €	
End of Period	1,7%	12.636.000,00 €	
Required Liquidity Reserve Amount	2,2%	16.074.988,06 €	

Commingling Reserve

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

Set-Off Reserve

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

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

**SC Germany Consumer 2022-1
Monthly Investor Report**

3.1 Delinquency Data



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

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										
24										
25										
26										
27										
28										
29										
30										
31										
32										
33										
34										
35										
36										
37										
38										
39										
40										
41										
42										
43										
44										
45										
46										
47										
48										
49										
50										
51										
52										
53										
54										
55										
56										
57										
58										
59										
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										

**SC Germany Consumer 2022-1
Monthly Investor Report**

3.2 Default Data



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	22	
Monthly Period	Aug 2024	
Interest Period from	15.07.2024	to 14.08.2024 = 30 days
Collection Period from	01.07.2024	to 31.07.2024

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	2.795.134,13 €	
Current Period Recoveries	174.170,57 €	
Current Period Net Default	2.620.963,56 €	
New Number of Defaulted Contracts		163
Cumulative Default		
Cumulative Gross Default	42.543.611,26 €	
Cumulative Recoveries	1.153.292,05 €	
Cumulative Net Losses	41.390.319,21 €	
Total Number of Defaulted Contracts		2.514

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	6.965.786,48 €	
Class G Amount debited to the PDL	2.795.134,13 €	
Class G Amount credited to the PDL	1.434.716,56 €	
Class G PDL EoP	8.326.204,05 €	

**SC Germany Consumer 2022-1
Monthly Investor Report**

3.3 Defaults & Recoveries per period



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % * **0,31%**

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 €	2.285.007,67 €	0,20%	0,17%
6	227	1.799.199,77 €	4.061.928,97 €	1.169.653.134,66 €	0,35%	-2.864,83 €	-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										
24										
25										
26										
27										
28										
29										
30										
31										
32										
33										
34										
35										
36										
37										
38										
39										
40										
41										
42										
43										
44										
45										
46										
47										
48										
49										
50										
51										
52										
53										
54										
55										
56										
57										
58										
59										
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										

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

**SC Germany Consumer 2022-1
Monthly Investor Report**

4. Concentration Limits



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	22			
Monthly Period	Aug 2024			
Interest Period from	15.07.2024	to	14.08.2024	= 30 days
Collection Period from	01.07.2024	to	31.07.2024	

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/Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio				
- from the first Payment Date in Nov 2022 until (and including) the Payment Date in Oct 2023		2,00%		no
- from the Payment Date in Nov 2023 until (and including) the Payment Date in Oct 2024		3,25%	3,05%	no
- from the Payment Date in Nov 2024 until (and including) the Payment Date in Oct 2025		4,00%		no
- from the Payment Date in Nov 2025 onwards		5,00%		no
Debit balance PDL		20.000.000,00 €	8.326.204,05 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		73,14%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,35%	0,31%	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Service 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 Service 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

**SC Germany Consumer 2022-1
Monthly Investor Report**

Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period from	15.07.2024	to	14.08.2024	=	30 days
Collection Period from	01.07.2024	to	31.07.2024		

5. Outstanding Notes



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) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (sf) / Baa3 (sf)	BB (sf) / Ba3 (sf)	CCC (sf) / B2 (sf)	n.r. / n.r.
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	758.681.275,44 €	567.737.175,60 €	33.042.904,40 €	41.303.630,50 €	30.039.004,00 €	38.299.730,10 €	20.258.830,84 €	28.000.000,00 €
Replenishment	- €							
Amortisation	24.696.938,20 €							
Redemption per Class		19.736.665,20 €	1.148.694,80 €	1.435.868,50 €	1.044.268,00 €	1.331.441,70 €	- €	- €
Redemption per Note		2.610,67 €	2.610,67 €	2.610,67 €	2.610,67 €	2.610,67 €	- €	- €
Class Principal Outstanding Balance End of Period	733.984.337,24 €	548.000.510,40 €	31.894.209,60 €	39.867.762,00 €	28.994.736,00 €	36.968.288,40 €	20.258.830,84 €	28.000.000,00 €
Current Tranching		74,7%	4,3%	5,4%	4,0%	5,0%	2,8%	3,8%
Current Pool Factor	0,73	0,72	0,72	0,72	0,72	0,72	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	3,611%	1mE+70bp	1mE+275bp	1mE+375bp	1mE+550bp	1mE+850bp	1mE+1200bp	1614bp
Day/Count Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	30							
Principal Outstanding per Note Beginning of Period		75.097,51 €	75.097,51 €	75.097,51 €	75.097,51 €	75.097,51 €	77.918,58 €	100.000,00 €
> Principal Repayment per Note		2.610,67 €	2.610,67 €	2.610,67 €	2.610,67 €	2.610,67 €	- €	- €
Principal Outstanding per Note End of Period		72.486,84 €	72.486,84 €	72.486,84 €	72.486,84 €	72.486,84 €	77.918,58 €	100.000,00 €
> Interest accrued for the period	-	2.039.612,40 €	- 175.155,20 €	- 253.363,00 €	- 228.072,00 €	- 386.539,20 €	- 263.551,60 €	- 8.247.540,00 €
Interest Payment		2.039.612,40 €	175.155,20 €	253.363,00 €	228.072,00 €	386.539,20 €	263.551,60 €	- €
Interest Payment per Note		269,79 €	398,08 €	460,66 €	570,18 €	757,92 €	1.013,66 €	- €
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		26,8%	22,4%	17,0%	13,0%	8,0%	5,2%	1,4%

* Last rating action as of 15.05.2023

**SC Germany Consumer 2022-1
Monthly Investor Report**

6. Original Principal Balance



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	22	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

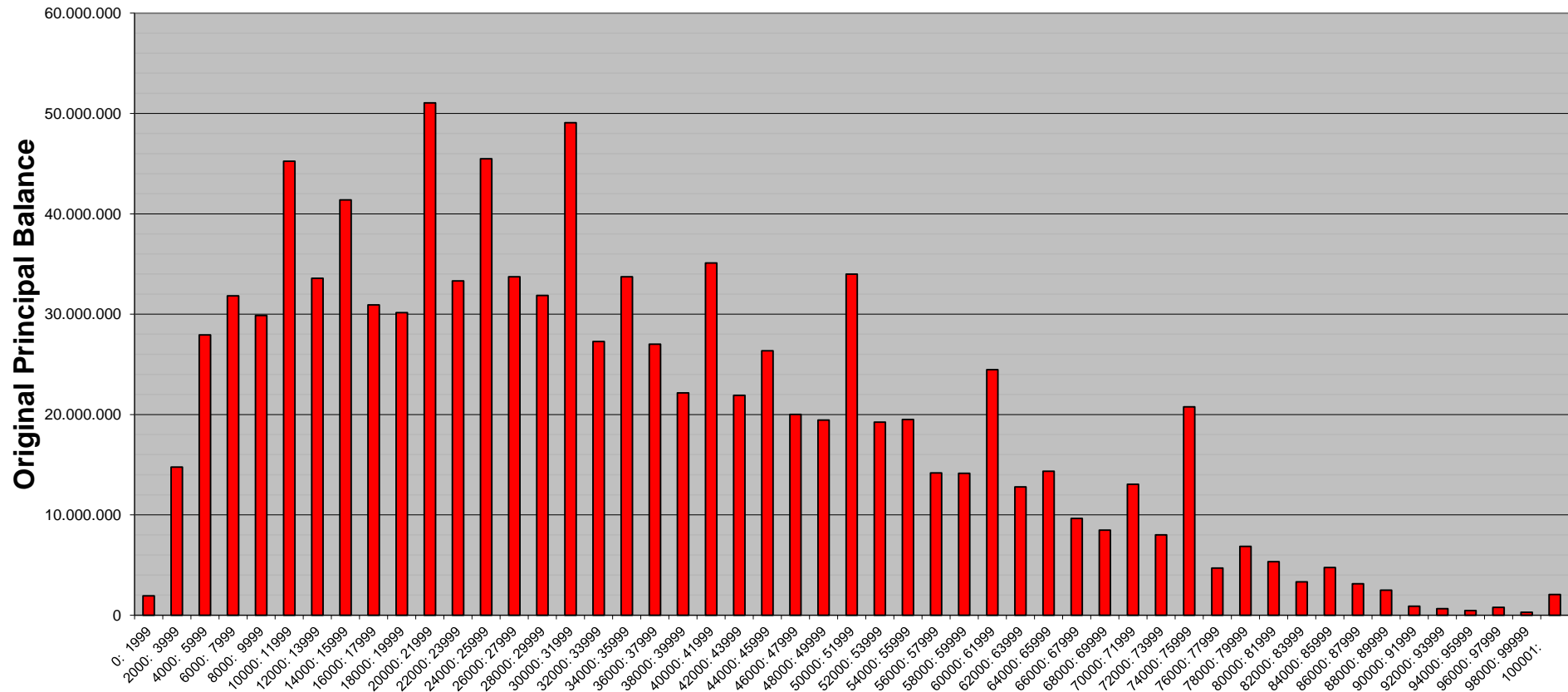
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.925.259,53	0,19%	1.461	2,76%
2000: 3999	14.765.804,15	1,46%	5.183	9,77%
4000: 5999	27.931.839,78	2,76%	5.723	10,79%
6000: 7999	31.821.033,54	3,14%	4.626	8,72%
8000: 9999	29.875.589,30	2,95%	3.392	6,40%
10000: 11999	45.232.226,96	4,46%	4.260	8,03%
12000: 13999	33.577.657,30	3,31%	2.622	4,94%
14000: 15999	41.385.325,59	4,08%	2.760	5,20%
16000: 17999	30.921.377,36	3,05%	1.829	3,45%
18000: 19999	30.156.401,12	2,98%	1.600	3,02%
20000: 21999	51.052.641,17	5,04%	2.475	4,67%
22000: 23999	33.315.855,79	3,29%	1.456	2,75%
24000: 25999	45.489.970,49	4,49%	1.825	3,44%
26000: 27999	33.724.877,79	3,33%	1.257	2,37%
28000: 29999	31.862.001,44	3,14%	1.102	2,08%
30000: 31999	49.073.638,08	4,84%	1.602	3,02%
32000: 33999	27.277.210,88	2,69%	831	1,57%
34000: 35999	33.720.755,99	3,33%	966	1,82%
36000: 37999	27.007.681,27	2,67%	732	1,38%
38000: 39999	22.148.176,35	2,19%	569	1,07%
40000: 41999	35.095.012,74	3,46%	863	1,63%
42000: 43999	21.907.880,56	2,16%	511	0,96%
44000: 45999	26.346.921,95	2,60%	586	1,11%
46000: 47999	20.011.621,19	1,97%	426	0,80%
48000: 49999	19.449.993,08	1,92%	398	0,75%
50000: 51999	33.988.625,90	3,35%	675	1,27%
52000: 53999	19.240.978,25	1,90%	364	0,69%
54000: 55999	19.508.815,42	1,93%	355	0,67%
56000: 57999	14.187.963,76	1,40%	249	0,47%
58000: 59999	14.133.708,51	1,39%	240	0,45%
60000: 61999	24.467.178,41	2,41%	405	0,76%
62000: 63999	12.780.531,49	1,26%	203	0,38%
64000: 65999	14.343.922,71	1,42%	221	0,42%
66000: 67999	9.638.164,74	0,95%	144	0,27%
68000: 69999	8.473.761,70	0,84%	123	0,23%
70000: 71999	13.042.500,04	1,29%	185	0,35%
72000: 73999	8.015.782,06	0,79%	110	0,21%
74000: 75999	20.758.298,21	2,05%	277	0,52%
76000: 77999	4.694.480,56	0,46%	61	0,12%
78000: 79999	6.864.431,22	0,68%	87	0,16%
80000: 81999	5.333.348,66	0,53%	66	0,12%
82000: 83999	3.320.953,75	0,33%	40	0,08%
84000: 85999	4.755.739,67	0,47%	56	0,11%
86000: 87999	3.133.753,92	0,31%	36	0,07%
88000: 89999	2.489.470,36	0,25%	28	0,05%
90000: 91999	905.772,59	0,09%	10	0,02%
92000: 93999	650.577,42	0,06%	7	0,01%
94000: 95999	472.719,94	0,05%	5	0,01%
96000: 97999	774.934,43	0,08%	8	0,02%
98000: 99999	295.906,86	0,03%	3	0,01%
100001:	2.061.832,48	0,20%	17	0,03%
Total	1.013.410.906,46	100,00%	53.030	100,00%

Statistics in EUR	
Average Amount	19.110,14

**SC Germany Consumer 2022-1
Monthly Investor Report**

6.1 Original PB (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	22		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



**SC Germany Consumer 2022-1
Monthly Investor Report**

7. Current Principal Balance



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

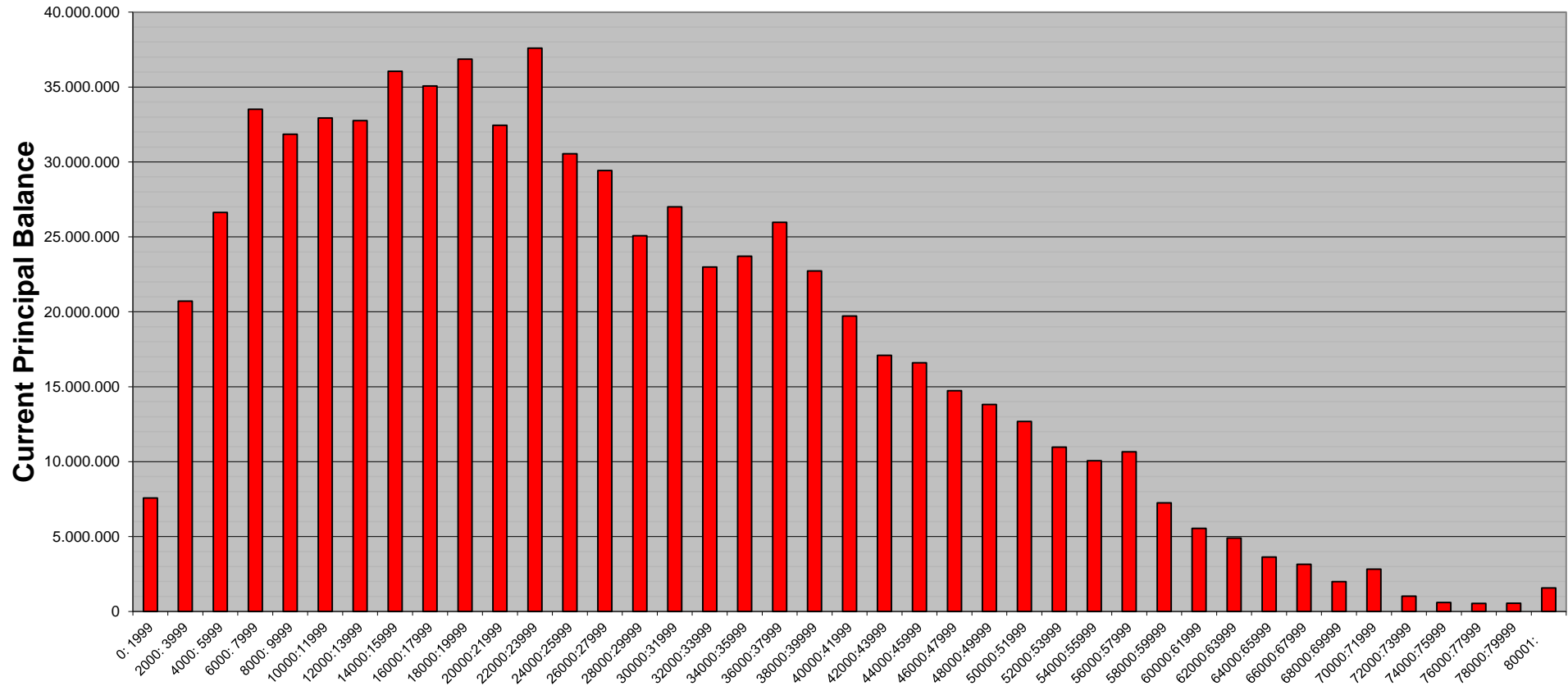
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.568.563,57	1,03%	7.354	13,87%
2000: 3999	20.712.117,84	2,83%	6.957	13,12%
4000: 5999	26.633.735,74	3,64%	5.357	10,10%
6000: 7999	33.512.195,10	4,58%	4.796	9,04%
8000: 9999	31.852.701,73	4,36%	3.562	6,72%
10000:11999	32.933.425,69	4,50%	2.992	5,64%
12000:13999	32.759.688,56	4,48%	2.520	4,75%
14000:15999	36.058.578,05	4,93%	2.404	4,53%
16000:17999	35.072.141,07	4,80%	2.063	3,89%
18000:19999	36.864.144,48	5,04%	1.945	3,67%
20000:21999	32.445.564,58	4,44%	1.545	2,91%
22000:23999	37.592.953,55	5,14%	1.637	3,09%
24000:25999	30.548.080,73	4,18%	1.223	2,31%
26000:27999	29.423.564,19	4,02%	1.092	2,06%
28000:29999	25.083.075,78	3,43%	865	1,63%
30000:31999	27.008.979,87	3,69%	872	1,64%
32000:33999	22.985.429,35	3,14%	696	1,31%
34000:35999	23.714.864,69	3,24%	678	1,28%
36000:37999	25.971.955,08	3,55%	702	1,32%
38000:39999	22.724.596,14	3,11%	583	1,10%
40000:41999	19.720.723,44	2,70%	481	0,91%
42000:43999	17.091.081,37	2,34%	398	0,75%
44000:45999	16.595.171,96	2,27%	369	0,70%
46000:47999	14.736.792,15	2,01%	314	0,59%
48000:49999	13.810.228,90	1,89%	282	0,53%
50000:51999	12.685.435,76	1,73%	249	0,47%
52000:53999	10.972.982,06	1,50%	207	0,39%
54000:55999	10.058.623,27	1,38%	183	0,35%
56000:57999	10.659.354,13	1,46%	187	0,35%
58000:59999	7.254.836,49	0,99%	123	0,23%
60000:61999	5.542.926,71	0,76%	91	0,17%
62000:63999	4.906.835,44	0,67%	78	0,15%
64000:65999	3.631.995,52	0,50%	56	0,11%
66000:67999	3.152.481,45	0,43%	47	0,09%
68000:69999	1.998.550,97	0,27%	29	0,05%
70000:71999	2.830.763,55	0,39%	40	0,08%
72000:73999	1.023.531,38	0,14%	14	0,03%
74000:75999	598.294,78	0,08%	8	0,02%
76000:77999	539.843,29	0,07%	7	0,01%
78000:79999	551.441,38	0,08%	7	0,01%
80001:	1.570.989,17	0,21%	17	0,03%
Total	731.399.238,96	100,00%	53.030	100,00%

Statistics in EUR	
Average Amount	13.792,18

**SC Germany Consumer 2022-1
Monthly Investor Report**

7.1 Current PB (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	22		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



**SC Germany Consumer 2022-1
Monthly Investor Report**

8. Borrower Concentration



Calculation Date	12.08.2024					
Payment Date	14.08.2024					
Period No	22					
Monthly Period	Aug 2024					
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	110.162,84	0,0151%	1
2	109.113,83	0,0149%	1
3	108.913,48	0,0149%	1
4	106.475,33	0,0146%	1
5	103.003,23	0,0141%	1
6	94.142,10	0,0129%	1
7	93.504,61	0,0128%	1
8	89.872,78	0,0123%	1
9	89.318,58	0,0122%	1
10	86.053,17	0,0118%	1
11	85.210,41	0,0117%	1
12	83.255,49	0,0114%	1
13	83.062,61	0,0114%	1
14	82.568,05	0,0113%	1
15	82.470,43	0,0113%	1
16	82.018,39	0,0112%	1
17	81.843,84	0,0112%	1
18	79.500,74	0,0109%	1
19	79.407,93	0,0109%	1
20	79.082,70	0,0108%	1
21	78.964,47	0,0108%	1
22	78.261,85	0,0107%	1
23	78.159,08	0,0107%	1
24	78.064,61	0,0107%	1
25	77.599,04	0,0106%	1
	2.200.029,59	0,3008%	25

**SC Germany Consumer 2022-1
Monthly Investor Report**

9. Geographical Distribution



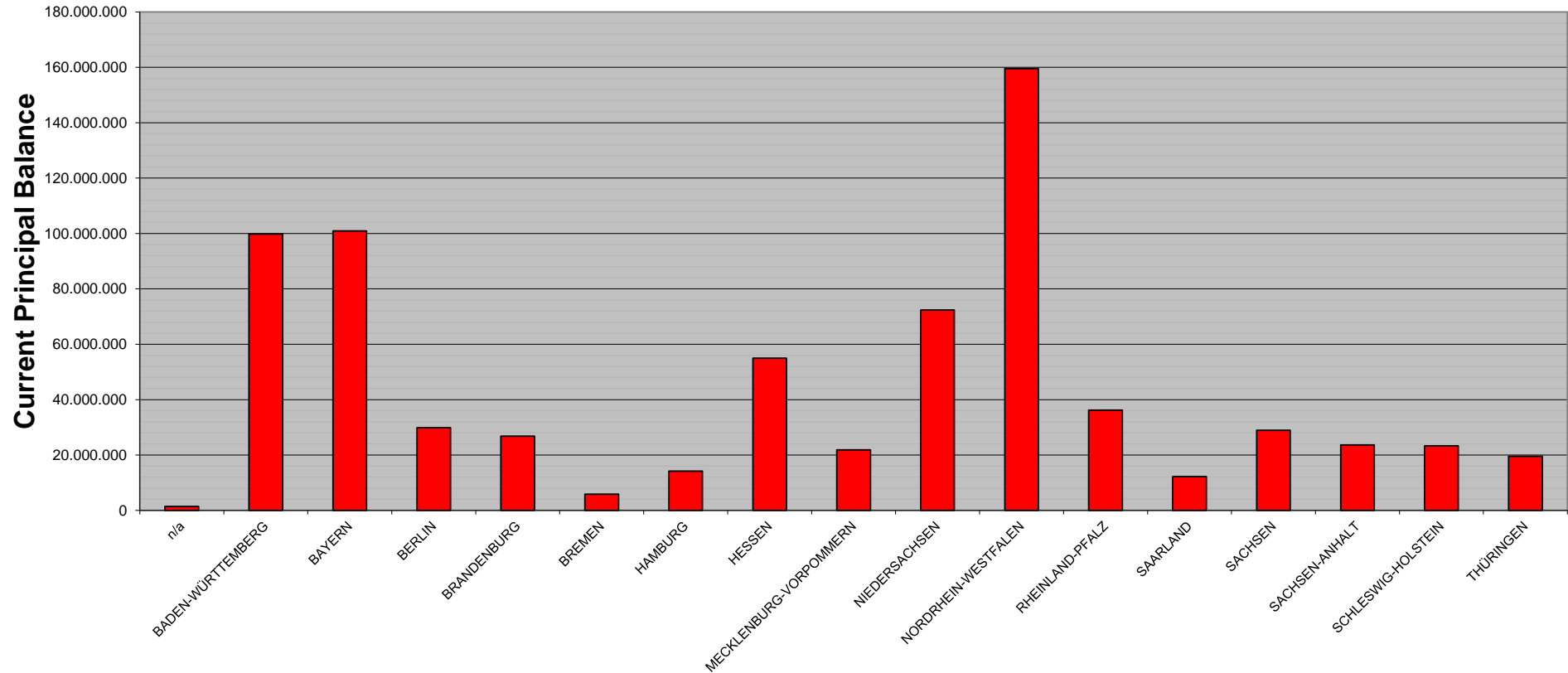
Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			22		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
n/a	1.410.636,33	0,19%	80	0,15%
BADEN-WÜRTTEMBERG	99.779.559,29	13,64%	6.656	12,55%
BAYERN	100.916.485,20	13,80%	7.249	13,67%
BERLIN	29.848.385,65	4,08%	2.128	4,01%
BRANDENBURG	26.792.470,12	3,66%	2.000	3,77%
BREMEN	5.885.887,99	0,80%	425	0,80%
HAMBURG	14.180.887,51	1,94%	1.039	1,96%
HESSEN	54.964.867,84	7,52%	3.804	7,17%
MECKLENBURG-VORPOMMERN	21.869.585,47	2,99%	1.647	3,11%
NIEDERSACHSEN	72.358.860,67	9,89%	5.306	10,01%
NORDRHEIN-WESTFALEN	159.578.011,60	21,82%	11.548	21,78%
RHEINLAND-PFALZ	36.214.384,80	4,95%	2.680	5,05%
SAARLAND	12.174.459,57	1,66%	842	1,59%
SACHSEN	28.904.094,37	3,95%	2.381	4,49%
SACHSEN-ANHALT	23.652.136,41	3,23%	1.857	3,50%
SCHLESWIG-HOLSTEIN	23.319.313,69	3,19%	1.831	3,45%
THÜRINGEN	19.549.212,45	2,67%	1.557	2,94%
Total	731.399.238,96	100,00%	53.030	100,00%

**SC Germany Consumer 2022-1
Monthly Investor Report**

9.1 Geographical Distribution (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	22		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



**SC Germany Consumer 2022-1
Monthly Investor Report**

10. Collateral



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			22		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<i>Collateral</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
secured	17.778.152,42	2,43%	620	1,17%
unsecured	713.621.086,54	97,57%	52.410	98,83%
Total	731.399.238,96	100,00%	53.030	100,00%

**SC Germany Consumer 2022-1
Monthly Investor Report**

11. Insurances



Calculation Date			12.08.2024			
Payment Date			14.08.2024			
Period No			22			
Monthly Period			Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	309.891.717,46	42,37%	25.060	47,26%
Yes	421.507.521,50	57,63%	27.970	52,74%
Total	731.399.238,96	100,00%	53.030	100,00%

**SC Germany Consumer 2022-1
Monthly Investor Report**

12. Payment Methods



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	22			
Monthly Period	Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024 = 30 days
Collection Period	from	01.07.2024	to	31.07.2024

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	705.745.560,49	96,49%	51.234	96,61%
Other	25.653.678,47	3,51%	1.796	3,39%
Total	731.399.238,96	100,00%	53.030	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	182.427.718,62	24,94%	13.692	25,82%
1st of month	548.971.520,34	75,06%	39.338	74,18%
Total	731.399.238,96	100,00%	53.030	100,00%

**SC Germany Consumer 2022-1
Monthly Investor Report**

13. Effective Interest Rate



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	60.565,99	0,01%	81	0,15%
1: 1	7.392.131,88	1,01%	1.092	2,06%
2: 2	120.963.139,97	16,54%	9.923	18,71%
3: 3	85.353.885,12	11,67%	6.213	11,72%
4: 4	82.962.492,96	11,34%	5.813	10,96%
5: 5	94.301.053,20	12,89%	6.146	11,59%
6: 6	144.639.997,00	19,78%	9.171	17,29%
7: 7	113.564.925,83	15,53%	8.312	15,67%
8: 8	54.457.766,57	7,45%	3.730	7,03%
9: 9	19.554.309,51	2,67%	1.725	3,25%
10:10	5.734.615,24	0,78%	553	1,04%
11:11	1.625.738,74	0,22%	168	0,32%
12:12	619.537,51	0,08%	72	0,14%
13:13	125.318,99	0,02%	25	0,05%
14:14	43.760,45	0,01%	6	0,01%
Total	731.399.238,96	100,00%	53.030	100,00%

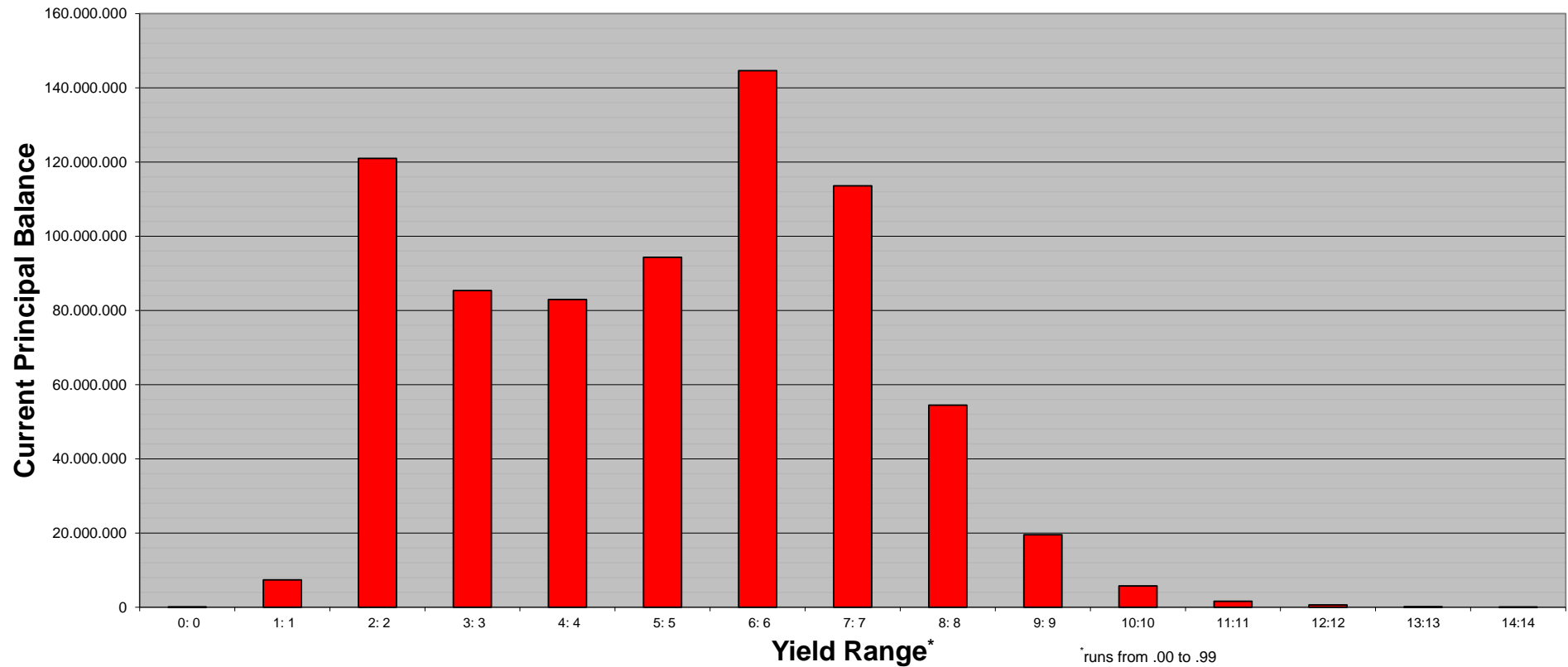
Statistics	in %
WA Interest	5,81%

* runs from .00 to .99

**SC Germany Consumer 2022-1
Monthly Investor Report**

13.1 Effective Interest Rate (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	22		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



**SC Germany Consumer 2022-1
Monthly Investor Report**

14. Seasoning



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	22			
Monthly Period	Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024 = 30 days
Collection Period	from	01.07.2024	to	31.07.2024

<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
9:11	329.115,32	0,04%	24	0,05%
12:14	22.892.384,49	3,13%	1.594	3,01%
15:17	31.273.242,51	4,28%	2.206	4,16%
18:20	35.506.171,37	4,85%	2.519	4,75%
21:23	53.634.042,39	7,33%	4.184	7,89%
24:26	241.541.840,25	33,02%	16.506	31,13%
27:29	179.046.556,16	24,48%	12.115	22,85%
30:32	97.300.928,83	13,30%	7.699	14,52%
33:35	45.369.049,61	6,20%	3.915	7,38%
36:38	11.114.819,20	1,52%	969	1,83%
39:41	7.203.037,56	0,98%	595	1,12%
42:44	3.343.414,81	0,46%	328	0,62%
45:47	2.047.036,65	0,28%	243	0,46%
48:50	195.093,69	0,03%	21	0,04%
51:53	256.269,03	0,04%	34	0,06%
54:56	105.027,19	0,01%	25	0,05%
57:59	63.670,95	0,01%	13	0,02%
60:62	58.208,08	0,01%	9	0,02%
63:65	50.996,76	0,01%	8	0,02%
66:68	30.611,01	0,00%	8	0,02%
69:71	8.850,24	0,00%	3	0,01%
72:74	27.995,44	0,00%	6	0,01%
81:	877,42	0,00%	6	0,01%
Total	731.399.238,96	100,00%	53.030	100,00%

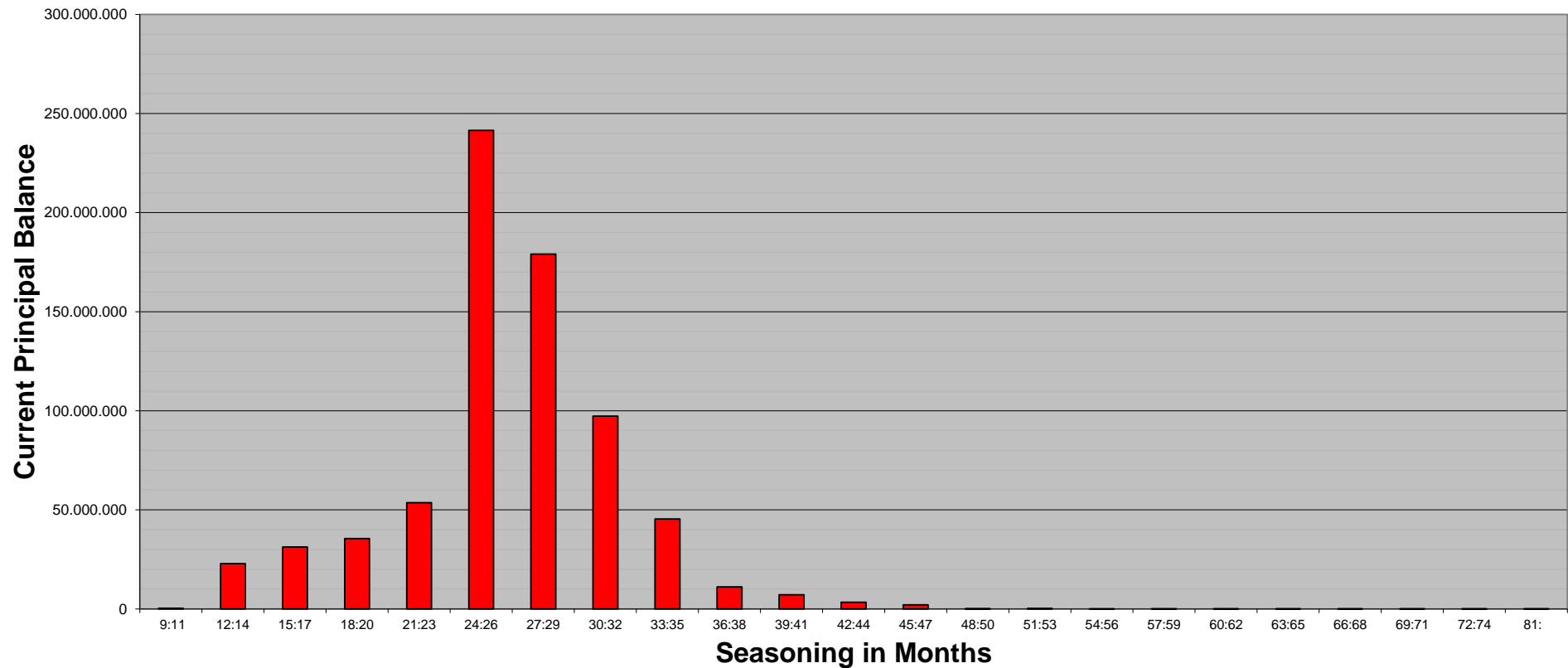
Statistics

WA Seasoning	26,26
--------------	-------

**SC Germany Consumer 2022-1
Monthly Investor Report**

14.1 Seasoning (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	22	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



**SC Germany Consumer 2022-1
Monthly Investor Report**

15. Remaining Term



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	22	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	1.040.615,17	0,14%	1.869	3,52%
7: 13	4.465.243,93	0,61%	2.526	4,76%
14: 20	7.409.556,12	1,01%	2.375	4,48%
21: 27	12.515.203,19	1,71%	2.972	5,60%
28: 34	18.660.468,06	2,55%	2.903	5,47%
35: 41	21.711.369,28	2,97%	2.770	5,22%
42: 48	30.089.525,27	4,11%	2.849	5,37%
49: 55	38.164.908,77	5,22%	3.199	6,03%
56: 62	89.475.217,32	12,23%	6.612	12,47%
63: 69	155.731.815,47	21,29%	8.140	15,35%
70: 76	259.930.185,95	35,54%	12.434	23,45%
77: 83	76.498.893,43	10,46%	3.644	6,87%
84: 90	15.132.991,17	2,07%	718	1,35%
91: 97	433.826,66	0,06%	13	0,02%
98:104	55.339,82	0,01%	2	0,00%
105:108	12.005,66	0,00%	1	0,00%
109:	72.073,69	0,01%	3	0,01%
Total	731.399.238,96	100,00%	53.030	100,00%

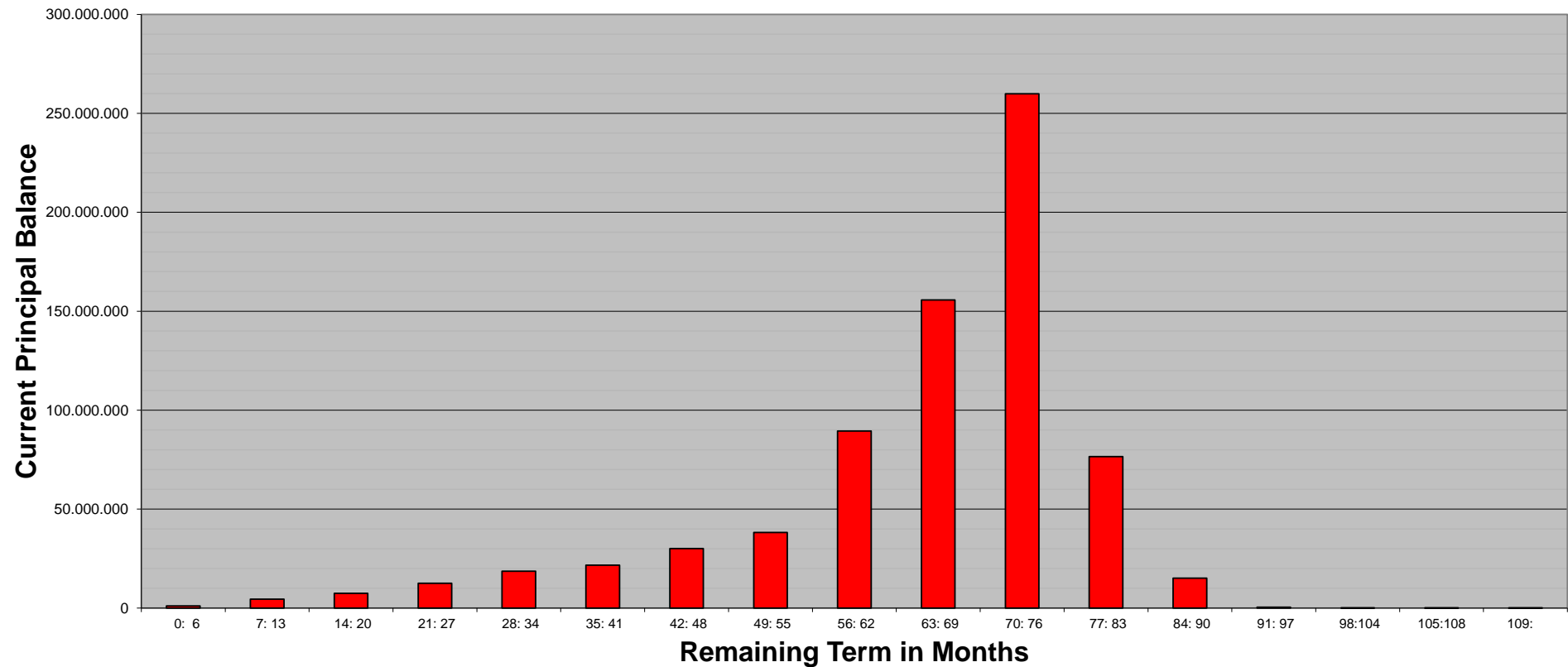
Statistics

WA Remaining Term	64,46
-------------------	-------

**SC Germany Consumer 2022-1
Monthly Investor Report**

15.1 Remaining Term (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	22	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



**SC Germany Consumer 2022-1
Monthly Investor Report**

16. Original Term



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			22		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
7: 20	42.370,56	0,01%	118	0,22%
21: 27	501.240,69	0,07%	758	1,43%
28: 34	543.117,39	0,07%	393	0,74%
35: 41	6.146.630,88	0,84%	3.491	6,58%
42: 48	2.770.864,25	0,38%	632	1,19%
49: 55	16.968.942,33	2,32%	4.494	8,47%
56: 62	29.352.596,13	4,01%	4.488	8,46%
63: 69	8.567.218,48	1,17%	843	1,59%
70: 76	35.924.485,51	4,91%	3.520	6,64%
77: 83	13.737.950,16	1,88%	862	1,63%
84: 90	108.654.124,01	14,86%	8.741	16,48%
91: 97	326.565.831,77	44,65%	16.771	31,63%
98:104	168.769.890,61	23,07%	7.506	14,15%
105:111	12.309.645,10	1,68%	391	0,74%
112:118	335.372,06	0,05%	14	0,03%
119:	208.959,03	0,03%	8	0,02%
Total	731.399.238,96	100,00%	53.030	100,00%

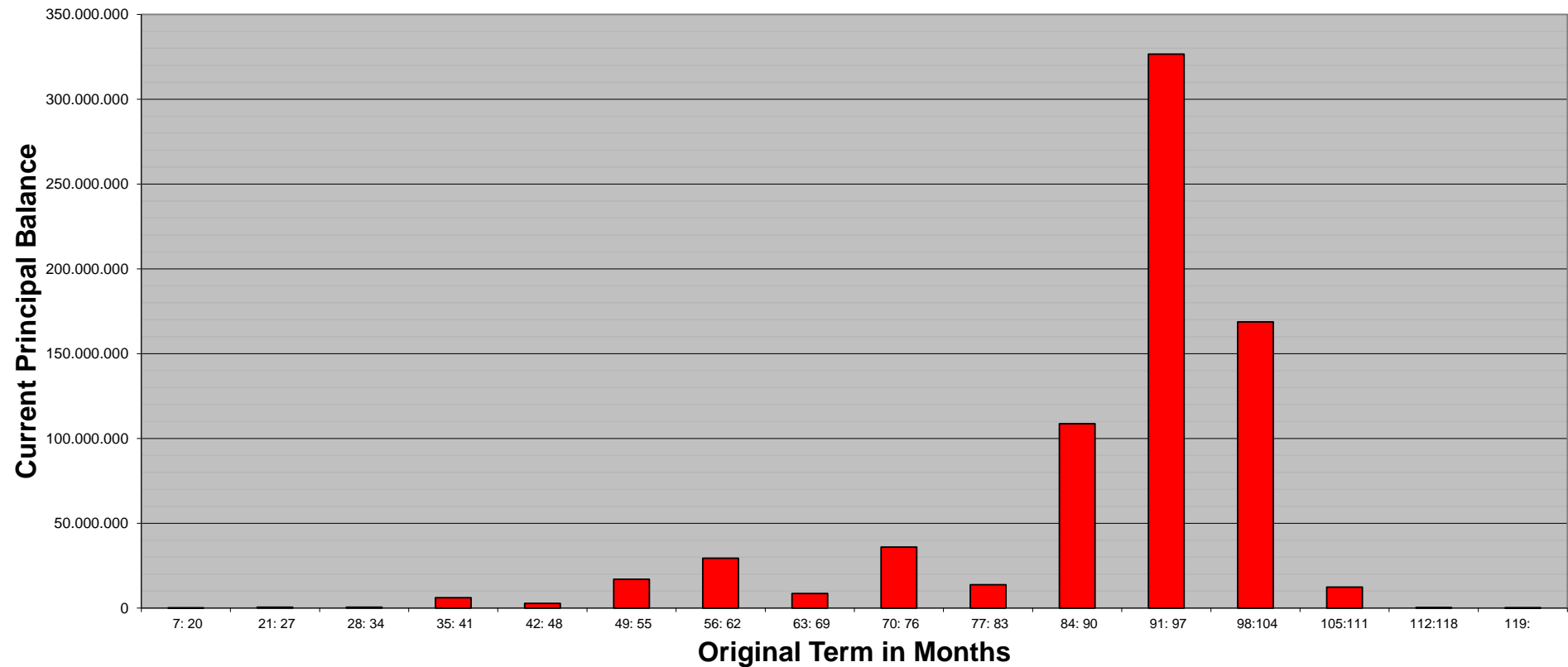
Statistics

WA Original Term	90,72
------------------	-------

**SC Germany Consumer 2022-1
Monthly Investor Report**

16.1 Original Term (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	22	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



**SC Germany Consumer 2022-1
Monthly Investor Report**

17. Loan Concentration

Calculation Date			12.08.2024			
Payment Date			14.08.2024			
Period No			22			
Monthly Period			Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		



<i>Loan Concentration</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Number of Debtors</i>	<i>Percentage of Total Debtors</i>
1: 1	717.439.309,29	98,09%	51.223	96,59%	51.223	98,31%
2: 2	13.641.933,30	1,87%	1.672	3,15%	836	1,60%
3: 3	279.493,20	0,04%	111	0,21%	37	0,07%
4: 4	38.503,17	0,01%	24	0,05%	6	0,01%
Total	731.399.238,96	100,00%	53.030	100,00%	52.102	100,00%

**SC Germany Consumer 2022-1
Monthly Investor Report**

18. Amortisation Profile



Calculation Date	12.08.2024					
Payment Date	14.08.2024					
Period No	22					
Monthly Period	Aug 2024					
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	731.399.238,96 €	51	191.065.532,79 €
2	720.238.224,22 €	52	181.228.069,53 €
3	709.009.113,18 €	53	171.429.455,25 €
4	697.764.609,38 €	54	161.713.821,64 €
5	686.507.650,56 €	55	152.080.309,29 €
6	675.255.840,19 €	56	142.525.643,89 €
7	664.010.739,87 €	57	133.097.381,50 €
8	652.766.301,14 €	58	123.832.159,52 €
9	641.532.696,95 €	59	114.757.304,06 €
10	630.320.428,85 €	60	105.870.729,92 €
11	619.112.820,11 €	61	97.234.196,68 €
12	607.904.371,10 €	62	88.824.936,82 €
13	596.708.552,45 €	63	80.674.406,48 €
14	585.528.621,86 €	64	72.649.012,35 €
15	574.371.447,48 €	65	64.754.555,67 €
16	563.202.199,92 €	66	57.146.586,53 €
17	552.029.493,83 €	67	49.865.532,21 €
18	540.874.570,11 €	68	42.826.880,84 €
19	529.734.491,45 €	69	36.179.028,56 €
20	518.600.493,02 €	70	30.035.768,93 €
21	507.490.633,67 €	71	24.475.854,96 €
22	496.409.884,69 €	72	19.589.414,24 €
23	485.356.712,34 €	73	15.573.069,97 €
24	474.332.944,46 €	74	12.399.520,73 €
25	463.349.892,53 €	75	10.154.311,26 €
26	452.406.508,22 €	76	8.247.061,86 €
27	441.508.444,66 €	77	6.594.526,57 €
28	430.614.779,28 €	78	5.164.509,95 €
29	419.727.614,74 €	79	3.966.790,95 €
30	408.872.269,57 €	80	2.912.682,66 €
31	398.062.070,75 €	81	2.066.300,36 €
32	387.263.707,48 €	82	1.411.165,35 €
33	376.522.240,68 €	83	924.204,16 €
34	365.836.467,26 €	84	565.135,66 €
35	355.196.904,20 €	85	324.282,98 €
36	344.595.464,89 €	86	204.690,49 €
37	334.049.747,22 €	87	143.931,78 €
38	323.569.685,34 €	88	100.585,16 €
39	313.165.074,25 €	89	72.548,02 €
40	302.769.932,72 €	90	52.025,31 €
41	292.392.316,34 €	91	42.082,80 €
42	282.047.163,13 €	92	34.186,47 €
43	271.729.186,34 €	93	30.880,07 €
44	261.446.315,09 €	94	28.185,34 €
45	251.205.779,10 €	95	25.475,59 €
46	241.025.877,18 €	96	22.750,74 €
47	230.895.389,11 €	97	20.619,84 €
48	220.829.801,12 €	98	19.025,17 €
49	210.832.994,49 €	99	17.421,74 €
50	200.915.374,67 €	100	15.809,49 €

SC Germany Consumer 2022-1
Monthly Investor Report

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	22	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

19. Priority of Payments + Transaction Costs



Pre-Enforcement Available Interest Amount

Interest Collections	+ 3.481.908,40 €
Other Interest Payments by the Seller to the Issuer	+ - €
Recoveries received by the Seller	+ 174.170,57 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+ 0,17 €
Amounts standing to the Commingling Reserve Account	+ - €
Amounts standing to the credit of the Liquidity Reserve Account	+ 12.875.835,03 €
Interests paid by the Interest Swap Counterparty to the Issuer	+ 907.871,49 €
Remaining Pre-Enforcement Available Principal Amount	+ - €
Other Amounts paid to the Issuer	+ - €
Available Interest Amount	= 17.439.785,66 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+ 23.262.245,53 €
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	+ 39,50 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+ - €
Principal Deficiency Sub-Ledger	+ 1.434.716,56 €
Rounding Differences from previous period	+ - €
Available Principal Amount	= 24.697.001,59 €

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

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	17.439.785,66 €
Senior Expenses and Taxes	- 22.775,70 €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 2.039.612,40 €
Interest on Class B (if Most Senior Note or Class B PDL < 100%)	- 175.155,20 €
Interest on Class C (if Most Senior Note or Class C PDL < 25%)	- 253.363,00 €
Interest on Class D (if Most Senior Note or Class D PDL < 25%)	- 228.072,00 €
Interest on Class E (if Most Senior Note or Class E PDL < 25%)	- 386.539,20 €
Interest on Class F (if Most Senior Note or Class F PDL < 25%)	- 263.551,60 €
Liquidity Reserve Amount Replenishment (Part I)	- 12.636.000,00 €
Crediting the PDLs until cleared	- 1.434.716,56 €
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	24.697.001,59 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 24.697.001,59 €
Replenishment	- - €
Purchase Shortfall Amount	- - €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	- 19.736.665,20 €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	- 1.148.694,80 €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	- 1.435.868,50 €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	- 1.044.268,00 €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	- 1.331.441,70 €
On or after to Sequential Payment Trigger Event: Redemption Class A	- - €
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	= - 0,00 €

Transaction Costs

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	22.775,70 €								
Interest accrued for the Period	11.703.376,68 €	2.039.612,40 €	175.155,20 €	253.363,00 €	228.072,00 €	386.539,20 €	263.551,60 €	8.247.540,00 €	109.543,28 €
Cumulative Interest accrued	176.662.261,69 €	49.976.211,60 €	4.458.775,20 €	6.518.655,00 €	5.943.804,00 €	10.207.685,70 €	5.720.228,80 €	93.170.823,20 €	666.098,13 €
Interest Payments	3.346.293,40 €	2.039.612,40 €	175.155,20 €	253.363,00 €	228.072,00 €	386.539,20 €	263.551,60 €	- €	- €
Cumulative Interest Payments	82.825.360,30 €	49.976.211,60 €	4.458.775,20 €	6.518.655,00 €	5.943.804,00 €	10.207.685,70 €	5.720.228,80 €	- €	- €
Unpaid Interest for the Period	8.357.083,28 €	- €	- €	- €	- €	- €	- €	8.247.540,00 €	109.543,28 €
Cumulative Unpaid Interest	93.836.921,33 €	- €	- €	- €	- €	- €	- €	93.170.823,20 €	666.098,13 €
Liquidity Reserve Loan only: Outstanding Amount	21.667.900,40 €								21.667.900,40 €

**SC Germany Consumer 2022-1
Monthly Investor Report**

20. Retention



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

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 36.065.438,97 €

**SC Germany Consumer 2022-1
Monthly Investor Report**

21. Counterparties



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Joint Lead Managers

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

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

UniCredit Bank AG
Arabellastraße 12
81925 Munich
Germany

Corporate Administrator

Circumference FS (Luxembourg) S.A.
22-24 Boulevard Royal
L-2449 Luxembourg
Grand Duchy of Luxembourg

Luxembourg Listing Agent

Bank of New York Mellon SA-NV/Luxembourg
2-4 rue Eugène Ruppert
L-2453 Luxembourg
Grand Duchy of Luxembourg

**Principal Paying Agent, Calculation Agent,
Cash Administrator, Interest Determination Agent
& Back-Up Servicer Facilitator**

Bank of New York Mellon
One Canada Square
London E14 5AL
United Kingdom

Account Bank & Transaction Security Trustee

Bank of New York Mellon
Messe Turm, Friedrich-Ebert-Anlage 49
60327 Frankfurt am Main
Germany

Interest Swap Counterparty:

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

Data Trustee:

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

Rating Agencies:

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

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

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

Ratings as of 31.07.2024, data source: Bloomberg

SC Germany Consumer 2022-1 Monthly Investor Report

22. Issuer Information



Calculation Date		12.08.2024				
Payment Date		14.08.2024				
Period No		22				
Monthly Period		Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

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:

54930010DV9V1WKUO071

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

Capital Markets
Santander-Platz 1
41061 Mönchengladbach
Germany
eMail abs_ger@santander.de

SPV-Administrator:

Circumference FS (Luxembourg) S.A.

22-24 Boulevard Royal
L-2449 Luxembourg,
Grand Duchy of Luxembourg

**SC Germany Consumer 2022-1
Monthly Investor Report**

23. Swap Counterparty Data



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	22				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Swap Counterparty

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

Rating Trigger & Current Ratings	Consequenses	Fitch			Moody's			Trigger breach
		Long Term or Derivative Counterparty Rating	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A	F1		A3			no
2nd Rating Trigger	Replacement	BBB-	F3		Baa1			no
Current Counterparty Ratings		A(dcr)	F2	STABLE	A3(cr)	P-1	POS	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 730.681.275,44 €
Fixed Rate 2,1200%
Floating Rate (Euribor) 3,6110%
Net Swap Payments - 907.871,49 €
Notional Amount next period 705.984.337,24

Swap Counterparty Details

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

Counterparty Replacement

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

Swap Collateral

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

Ratings as of 31.07.2024, data source: Bloomberg

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

SC Germany Consumer 2022-1 Monthly Investor Report

24. Santander Consumer Bank



Calculation Date			12.08.2024			
Payment Date			14.08.2024			
Period No			22			
Monthly Period			Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

Contact Details

Team ABS

abs_ger@santander.de

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.07.2024, data source: Bloomberg

**SC Germany Consumer 2022-1
Monthly Investor Report**

25. Glossary



Calculation Date		12.08.2024				
Payment Date		14.08.2024				
Period No		22				
Monthly Period		Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

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