

SC Germany Consumer 2024-1 Monthly Investor Report



ABS Issuer
of the Year

Santander Germany

WINNER



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AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



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ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2024-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

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1. Portfolio Information



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period from	14.05.2025	to	16.06.2025	=	33 days
Collection Period from	01.05.2025	to	31.05.2025		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	75.550	1.288.936.809,78 €	1.331.663.596,50 €
Scheduled Principal Payments		18.759.330,37 €	19.623.877,26 €
Prepayment Principal		18.069.214,74 €	18.772.317,31 €
Total Principal Collections		36.828.545,11 €	38.396.194,57 €
Total Interest Collections		8.757.412,02 €	9.064.756,20 €
Defaults		4.854.709,32 €	4.330.592,15 €
Replenishment Amount		- €	- €
End of Period		1.247.253.555,35 €	1.288.936.809,78 €
Purchase Shortfall Amount		121,45 €	76,32 €
Total Assets (End of Period)	73.752	1.247.253.676,80 €	1.288.936.886,10 €
Current Prepayment Rate (annualised)		15,6%	
Current Poolfactor		82,5%	

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1.1 Portfolio Information per period



Calculation Date	12.06.2025			
Payment Date	16.06.2025			
Period No	13			
Monthly Period	Jun 2025			
Interest Period	from	14.05.2025	to	16.06.2025 = 33 days
Collection Period	from	01.05.2025	to	31.05.2025

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	1.499.999.923,28 €	19.374.737,32 €	21.727.736,63 €	41.102.473,95 €	16,06%
2	1.499.999.995,49 €	20.370.190,79 €	23.939.793,11 €	44.309.983,90 €	17,56%
3	1.499.999.997,39 €	21.044.779,16 €	28.712.971,90 €	49.757.751,06 €	20,70%
4	1.499.999.964,64 €	19.506.347,87 €	26.094.207,81 €	45.600.555,68 €	18,99%
5	1.499.999.975,86 €	20.360.702,90 €	25.308.348,71 €	45.669.051,61 €	18,47%
6	1.499.999.963,20 €	20.293.673,05 €	25.822.303,80 €	46.115.976,85 €	18,81%
7	1.499.999.991,78 €	20.325.970,88 €	19.838.584,38 €	40.164.555,26 €	14,77%
8	1.499.999.977,11 €	19.244.445,56 €	13.880.555,70 €	33.125.001,26 €	10,56%
9	1.463.993.165,42 €	21.610.902,74 €	23.414.758,06 €	45.025.660,80 €	17,59%
10	1.415.199.741,39 €	19.741.834,02 €	19.392.629,19 €	39.134.463,21 €	15,26%
11	1.372.585.564,24 €	19.963.654,28 €	17.459.573,79 €	37.423.228,07 €	14,24%
12	1.331.663.596,50 €	19.623.877,26 €	18.772.317,31 €	38.396.194,57 €	15,66%
13	1.288.936.809,78 €	18.759.330,37 €	18.069.214,74 €	36.828.545,11 €	15,58%
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2. Reserve Accounts



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	1,6%	19.887.920,27 €	
Cash Outflow		19.887.920,27 €	
of which Liquidity Reserve Excess Amount		688.866,98 €	
Cash Inflow		19.199.053,29 €	
End of Period	1,6%	19.199.053,29 €	
Required Liquidity Reserve Amount	1,6%	19.199.053,29 €	

Commingling Reserve

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

Set-Off Reserve

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

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

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3.1 Delinquency Data



Calculation Date	12.06.2025					
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Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Delinquency Data and Ratios

Collection Period	Outstanding BOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	1.499.999.923,28 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	1.499.999.995,49 €	757.130,03 €	2.676.726,52 €	1.766.110,91 €	68.625,87 €	99,65%	0,05%	0,18%	0,12%	0,00%
3	1.499.999.997,39 €	3.575.957,23 €	4.765.554,42 €	2.650.188,95 €	112.937,12 €	99,26%	0,24%	0,32%	0,18%	0,01%
4	1.499.999.964,64 €	1.210.121,37 €	3.358.271,45 €	4.601.589,59 €	4.111.024,57 €	99,11%	0,08%	0,22%	0,31%	0,27%
5	1.499.999.975,86 €	5.006.269,48 €	1.462.608,64 €	4.662.989,34 €	6.574.553,38 €	98,82%	0,33%	0,10%	0,31%	0,44%
6	1.499.999.963,20 €	4.566.763,51 €	1.657.944,28 €	5.143.113,06 €	6.972.177,62 €	98,78%	0,30%	0,11%	0,34%	0,46%
7	1.499.999.991,78 €	1.603.435,17 €	5.298.840,03 €	5.980.953,70 €	7.476.368,02 €	98,64%	0,11%	0,35%	0,40%	0,50%
8	1.499.999.977,11 €	5.954.978,69 €	6.810.370,79 €	5.188.200,54 €	5.351.753,65 €	98,45%	0,40%	0,45%	0,35%	0,36%
9	1.463.993.165,42 €	6.446.117,16 €	7.005.492,78 €	1.463.776,36 €	9.715.704,72 €	98,32%	0,44%	0,48%	0,10%	0,66%
10	1.415.199.741,39 €	2.238.654,83 €	5.996.917,67 €	6.454.997,87 €	10.137.307,65 €	98,25%	0,16%	0,42%	0,46%	0,72%
11	1.372.585.564,24 €	7.563.240,31 €	7.090.197,74 €	6.267.018,85 €	6.807.347,44 €	97,98%	0,55%	0,52%	0,46%	0,50%
12	1.331.663.596,50 €	2.732.311,88 €	10.500.510,34 €	5.782.636,49 €	7.059.585,16 €	98,04%	0,21%	0,79%	0,43%	0,53%
13	1.288.936.809,78 €	7.393.637,64 €	2.327.116,49 €	9.714.844,41 €	7.255.313,75 €	97,93%	0,57%	0,18%	0,75%	0,56%
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3.2 Default Data



Calculation Date	12.06.2025					
Payment Date	16.06.2025					
Period No	13					
Monthly Period	Jun 2025					
Interest Period	from 14.05.2025	to 16.06.2025	=	33 days		
Collection Period	from 01.05.2025	to 31.05.2025				

Default Data and Ratios

Current Default

Current Period Gross Default	4.854.709,32 €	
Current Period Recoveries	14.545,19 €	
Current Period Net Default	4.840.164,13 €	
New Number of Defaulted Contracts		206

Cumulative Default

Cumulative Gross Default	31.932.780,26 €	
Cumulative Recoveries	221.339,73 €	
Cumulative Net Losses	31.711.440,53 €	
Total Number of Defaulted Contracts		1368

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	4.854.709,32 €
Class F Amount credited to the PDL	4.854.709,32 €
Class F PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date	12.06.2025					
Payment Date	16.06.2025					
Period No	13					
Monthly Period	Jun 2025					
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	0,31%
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Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulative net loss ratio %	Dynamic Net Loss Ratio
1	0	0,00 €	0,00 €	1.541.102.469,44 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	1	10.607,83 €	10.607,83 €	1.585.423.063,07 €	0,00%	-60,85 €	-60,85 €	10.668,68 €	0,00%	0,00%
3	17	597.625,61 €	608.233,44 €	1.635.778.406,99 €	0,04%	-2.686,47 €	-2.747,32 €	610.960,76 €	0,04%	0,04%
4	73	1.145.668,70 €	1.753.902,14 €	1.682.524.642,59 €	0,10%	-4.625,67 €	-7.372,99 €	1.761.275,13 €	0,10%	0,08%
5	156	2.535.362,50 €	4.289.264,64 €	1.730.729.044,04 €	0,25%	-7.904,55 €	-15.277,54 €	4.304.542,18 €	0,25%	0,17%
6	254	2.524.769,86 €	6.814.034,50 €	1.779.369.819,33 €	0,38%	30.231,47 €	14.953,93 €	6.799.080,57 €	0,38%	0,17%
7	358	2.305.417,02 €	9.119.451,52 €	1.821.839.776,94 €	0,50%	-341,43 €	14.612,50 €	9.104.839,02 €	0,50%	0,15%
8	488	2.881.810,43 €	12.001.261,95 €	1.821.839.776,94 €	0,66%	32.866,99 €	47.479,49 €	11.953.782,46 €	0,66%	0,19%
9	648	3.767.763,23 €	15.769.025,18 €	1.821.839.776,94 €	0,87%	43.790,36 €	91.269,85 €	15.677.755,33 €	0,86%	0,25%
10	812	3.479.713,94 €	19.248.739,12 €	1.821.839.776,94 €	1,06%	18.191,70 €	109.461,55 €	19.139.277,57 €	1,05%	0,24%
11	990	3.498.739,67 €	22.747.478,79 €	1.821.839.776,94 €	1,25%	52.893,82 €	162.355,37 €	22.585.123,42 €	1,24%	0,24%
12	1.162	4.330.592,15 €	27.078.070,94 €	1.821.839.776,94 €	1,49%	44.439,17 €	206.794,54 €	26.871.276,40 €	1,47%	0,31%
13	1.368	4.854.709,32 €	31.932.780,26 €	1.821.839.776,94 €	1,75%	14.545,19 €	221.339,73 €	31.711.440,53 €	1,74%	0,36%
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* starting after the end of the Replenishment Period until and including the 25th Payment Date following the end of the Replenishment Period

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4. Concentration Limits



Calculation Date	12.06.2025				
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Collection Period from	01.05.2025	to	31.05.2025		

Current Transaction Status

Amortising

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	8,30%	-	-	
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		150.000.000,00 €	-	
Previous period		150.000.000,00 €	-	
Current period		150.000.000,00 €	-	
Termination/Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Pro Rata Payment Trigger Event				
Class A Credit Enhancement		23%	19,67%	
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio				
- from the first Payment Date in Jun 2024 until (and including) the Payment Date in Dec 2024		1,00%		no
- from the Payment Date in Jan 2025 until (and including) the Payment Date in Jun 2025		2,25%		no
- from the Payment Date in Jul 2025 until (and including) the Payment Date in Dec 2025		3,50%	1,74%	no
- from the Payment Date in Jan 2026 until (and including) the Payment Date in Sep 2026		4,25%		no
- from the Payment Date in Oct 2026 onwards		5,00%		no
Debit balance PDL		7.500.000,00 €	0,00 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		83,15%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	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 November 2024		1,00%	-	
Purchase Shortfall Event				
Termination Event or Service Termination Event				
Event of Default / Termination Event, as defined in the Interest Rate Swap				
Any debit of F PDL higher than EUR 0 on two consecutive Payment Dates				
Previous period		0,00 €	-	
Current period			-	

* starting after the end of the Replenishment Period until and including the 25th Payment Date following the end of the Replenishment Period

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5. Outstanding Notes



Reporting Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period from	14.05.2025	to	16.06.2025	=	33 days
Collection Period from	01.05.2025	to	31.05.2025		

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2798860891	XS2798860206	XS2798860388	XS2798860461	XS2798860545	XS2798860628
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	83,10%	5,60%	5,20%	2,30%	2,60%	1,20%
Legal Maturity		Jan 2038	Jan 2038	Jan 2038	Jan 2038	Jan 2038	Jan 2038
Expected Maturity		Mrz 2031	Mrz 2031	Mrz 2031	Mrz 2031	Mrz 2031	Mai 2026
Original Rating (DBRS / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (high) (sf) / Baa2 (sf)	BB (high) (sf) / Ba1 (sf)	BB (high) (sf) / Ba2 (sf)
Current Rating (DBRS / Moody's)*		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (high) (sf) / Baa2 (sf)	BB (high) (sf) / Ba1 (sf)	BB (high) (sf) / Ba2 (sf)
Initial Notes Aggregate Principal Outstanding Balance	1.500.000.000 €	1.246.500.000,00 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	18.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		12.465	840	780	345	390	180
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	1.279.936.886,10 €	1.035.436.886,10 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	9.000.000,00 €
Replenishment	- €						
Amortisation	42.158.626,71 €						
Redemption per Class		41.683.209,30 €	- €	- €	- €	- €	475.417,41 €
Redemption per Note		3.344,02 €	- €	- €	- €	- €	2.641,21 €
Class Principal Outstanding Balance End of Period	1.237.778.259,39 €	993.753.676,80 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	8.524.582,59 €
Current Tranching		80,3%	6,8%	6,3%	2,8%	3,2%	0,7%
Current Pool Factor	0,83	0,80	1,00	1,00	1,00	1,00	0,47
2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	2,1230%	1mE+65bp	1mE+100bp	1mE+130bp	1mE+175bp	1mE+360bp	1mE+480bp
Day/Count Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31						
Principal Outstanding per Note Beginning of Period		83.067,54 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	50.000,00 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		3.344,02 €	- €	- €	- €	- €	2.641,21 €
Principal Outstanding per Note End of Period		79.723,52 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	47.358,79 €
> Interest accrued for the period	-	2.631.984,75 €	240.475,20 €	244.748,40 €	122.485,35 €	204.597,90 €	57.114,00 €
Interest Payment		2.631.984,75 €	240.475,20 €	244.748,40 €	122.485,35 €	204.597,90 €	57.114,00 €
Interest Payment per Note		211,15 €	286,28 €	313,78 €	355,03 €	524,61 €	317,30 €
3. Credit Enhancements		Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination, Reserve)		18,40%	12,80%	7,60%	5,30%	2,70%	1,50%
Current CE		21,86%	15,13%	8,88%	6,11%	2,98%	2,30%

* Last rating action as of 23.05.2024

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6. Original Principal Balance



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

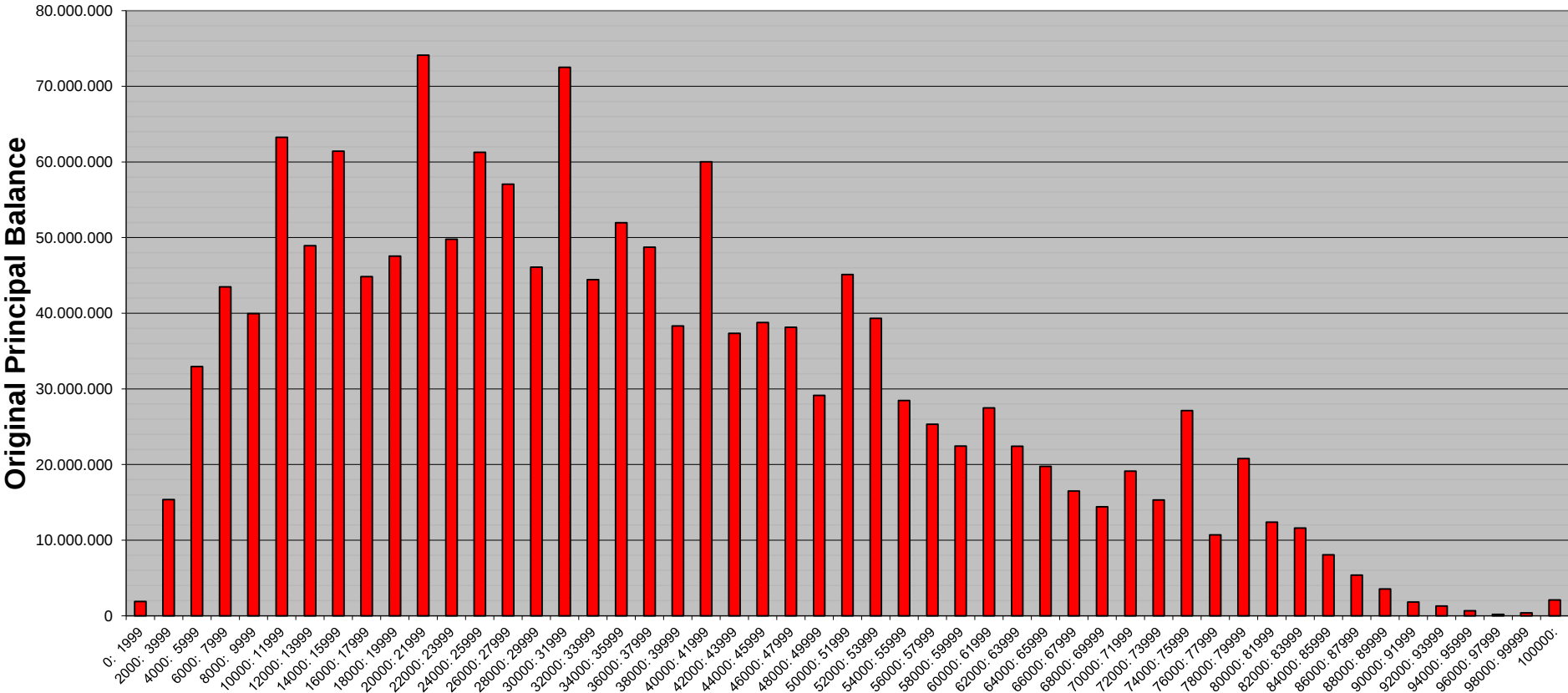
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.898.917,74	0,12%	1.430	1,94%
2000: 3999	15.364.581,46	0,99%	5.407	7,33%
4000: 5999	32.958.921,60	2,13%	6.738	9,14%
6000: 7999	43.484.230,54	2,81%	6.290	8,53%
8000: 9999	39.960.553,03	2,58%	4.515	6,12%
10000: 11999	63.250.521,09	4,08%	5.955	8,07%
12000: 13999	48.936.816,10	3,16%	3.803	5,16%
14000: 15999	61.427.210,20	3,97%	4.077	5,53%
16000: 17999	44.831.677,95	2,89%	2.642	3,58%
18000: 19999	47.548.991,35	3,07%	2.512	3,41%
20000: 21999	74.128.840,04	4,79%	3.580	4,85%
22000: 23999	49.777.256,56	3,21%	2.170	2,94%
24000: 25999	61.263.438,26	3,95%	2.458	3,33%
26000: 27999	57.062.969,19	3,68%	2.129	2,89%
28000: 29999	46.100.460,96	2,98%	1.593	2,16%
30000: 31999	72.521.839,75	4,68%	2.355	3,19%
32000: 33999	44.436.814,05	2,87%	1.349	1,83%
34000: 35999	51.966.522,34	3,35%	1.487	2,02%
36000: 37999	48.732.712,72	3,15%	1.321	1,79%
38000: 39999	38.310.752,39	2,47%	984	1,33%
40000: 41999	60.011.215,25	3,87%	1.467	1,99%
42000: 43999	37.350.738,87	2,41%	870	1,18%
44000: 45999	38.772.236,30	2,50%	862	1,17%
46000: 47999	38.135.686,87	2,46%	812	1,10%
48000: 49999	29.130.493,18	1,88%	595	0,81%
50000: 51999	45.131.386,58	2,91%	893	1,21%
52000: 53999	39.326.570,03	2,54%	746	1,01%
54000: 55999	28.471.134,99	1,84%	518	0,70%
56000: 57999	25.322.196,96	1,63%	444	0,60%
58000: 59999	22.452.388,94	1,45%	381	0,52%
60000: 61999	27.490.357,15	1,77%	453	0,61%
62000: 63999	22.406.046,64	1,45%	356	0,48%
64000: 65999	19.753.614,43	1,28%	304	0,41%
66000: 67999	16.487.734,74	1,06%	246	0,33%
68000: 69999	14.420.114,99	0,93%	209	0,28%
70000: 71999	19.126.592,40	1,23%	270	0,37%
72000: 73999	15.322.244,11	0,99%	210	0,28%
74000: 75999	27.135.630,36	1,75%	362	0,49%
76000: 77999	10.693.739,74	0,69%	139	0,19%
78000: 79999	20.791.797,31	1,34%	264	0,36%
80000: 81999	12.393.277,39	0,80%	153	0,21%
82000: 83999	11.615.708,41	0,75%	140	0,19%
84000: 85999	8.058.410,62	0,52%	95	0,13%
86000: 87999	5.381.590,85	0,35%	62	0,08%
88000: 89999	3.549.654,44	0,23%	40	0,05%
90000: 91999	1.816.069,68	0,12%	20	0,03%
92000: 93999	1.300.680,13	0,08%	14	0,02%
94000: 95999	666.244,34	0,04%	7	0,01%
96000: 97999	193.933,91	0,01%	2	0,00%
98000: 99999	396.412,50	0,03%	4	0,01%
100000:	2.098.616,38	0,14%	19	0,03%
Total	1.549.166.545,81	100,00%	73.752	100,00%

Statistics in EUR	
Average Amount	21.005,08

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6.1 Original PB (Graph)

Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	



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7. Current Principal Balance



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

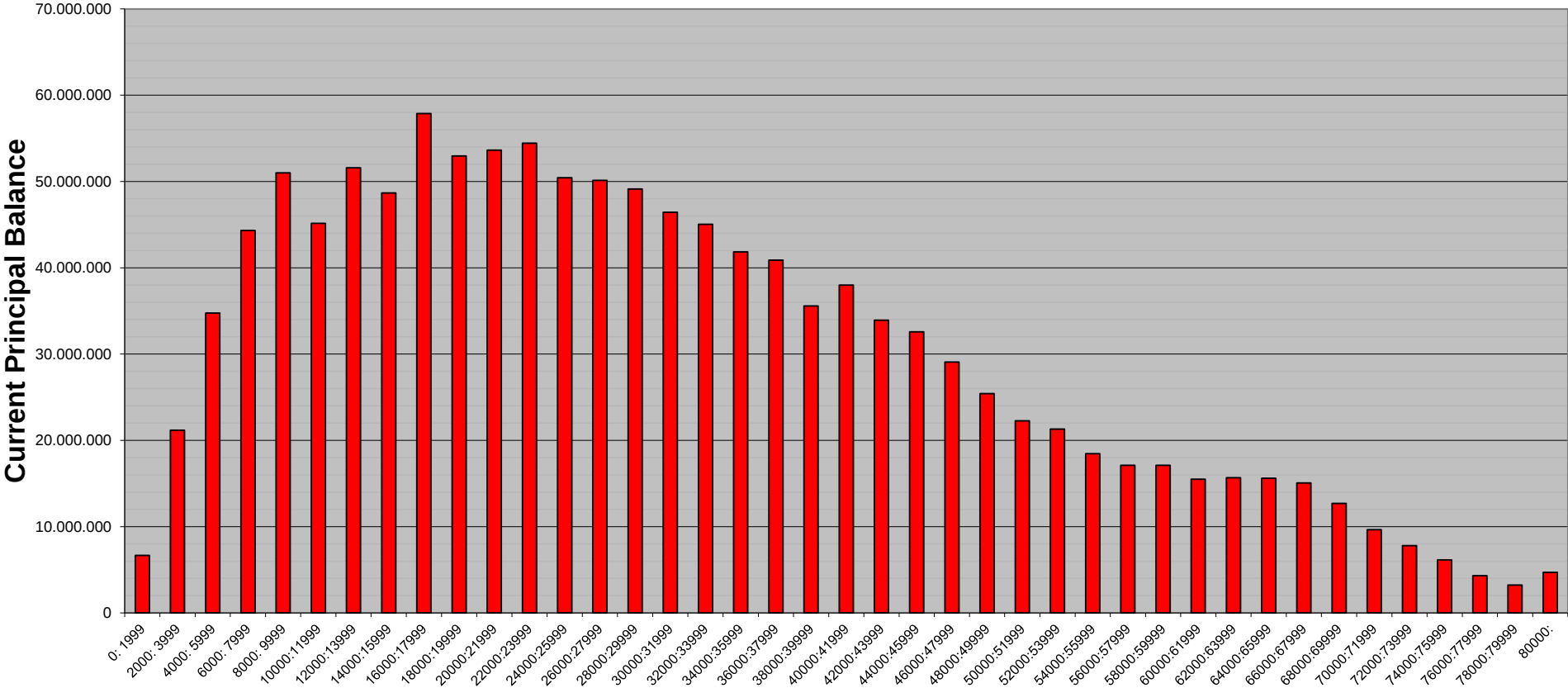
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.667.173,94	0,53%	6.555	8,89%
2000: 3999	21.177.364,30	1,70%	7.045	9,55%
4000: 5999	34.756.871,11	2,79%	7.024	9,52%
6000: 7999	44.320.227,28	3,55%	6.351	8,61%
8000: 9999	51.002.302,50	4,09%	5.709	7,74%
10000:11999	45.139.569,27	3,62%	4.104	5,56%
12000:13999	51.595.757,76	4,14%	3.975	5,39%
14000:15999	48.680.181,31	3,90%	3.247	4,40%
16000:17999	57.877.502,72	4,64%	3.404	4,62%
18000:19999	52.953.401,41	4,25%	2.792	3,79%
20000:21999	53.620.612,68	4,30%	2.556	3,47%
22000:23999	54.444.034,42	4,37%	2.370	3,21%
24000:25999	50.424.129,49	4,04%	2.016	2,73%
26000:27999	50.138.301,10	4,02%	1.859	2,52%
28000:29999	49.118.649,82	3,94%	1.695	2,30%
30000:31999	46.431.977,54	3,72%	1.498	2,03%
32000:33999	45.048.736,51	3,61%	1.366	1,85%
34000:35999	41.848.240,54	3,36%	1.196	1,62%
36000:37999	40.879.953,65	3,28%	1.106	1,50%
38000:39999	35.585.081,51	2,85%	913	1,24%
40000:41999	37.978.820,53	3,04%	926	1,26%
42000:43999	33.921.587,77	2,72%	789	1,07%
44000:45999	32.578.177,75	2,61%	724	0,98%
46000:47999	29.067.197,17	2,33%	619	0,84%
48000:49999	25.424.060,13	2,04%	519	0,70%
50000:51999	22.269.753,62	1,79%	437	0,59%
52000:53999	21.305.150,85	1,71%	402	0,55%
54000:55999	18.452.901,32	1,48%	336	0,46%
56000:57999	17.102.458,50	1,37%	300	0,41%
58000:59999	17.116.387,91	1,37%	290	0,39%
60000:61999	15.493.379,63	1,24%	254	0,34%
62000:63999	15.671.470,08	1,26%	249	0,34%
64000:65999	15.603.993,46	1,25%	240	0,33%
66000:67999	15.054.658,47	1,21%	225	0,31%
68000:69999	12.688.159,02	1,02%	184	0,25%
70000:71999	9.641.051,85	0,77%	136	0,18%
72000:73999	7.799.546,69	0,63%	107	0,15%
74000:75999	6.142.700,48	0,49%	82	0,11%
76000:77999	4.305.067,36	0,35%	56	0,08%
78000:79999	3.231.771,63	0,26%	41	0,06%
80000:	4.695.192,27	0,38%	55	0,07%
Total	1.247.253.555,35	100,00%	73.752	100,00%

Statistics in EUR	
Average Amount	16.911,45

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7.1 Current PB (Graph)

Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	



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8. Borrower Concentration



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	121.160,49	0,0097%	2
2	107.763,60	0,0086%	1
3	103.936,57	0,0083%	1
4	103.388,33	0,0083%	1
5	100.044,01	0,0080%	1
6	98.036,87	0,0079%	1
7	97.046,26	0,0078%	1
8	89.209,21	0,0072%	1
9	88.569,83	0,0071%	1
10	88.001,19	0,0071%	1
11	86.974,03	0,0070%	1
12	86.970,42	0,0070%	1
13	86.587,65	0,0069%	1
14	86.564,39	0,0069%	1
15	86.189,88	0,0069%	1
16	86.071,36	0,0069%	1
17	86.009,83	0,0069%	1
18	85.485,89	0,0069%	1
19	84.808,44	0,0068%	1
20	84.763,33	0,0068%	1
21	84.753,80	0,0068%	1
22	84.721,15	0,0068%	1
23	84.596,02	0,0068%	1
24	84.573,36	0,0068%	1
25	84.292,86	0,0068%	1
	2.280.518,77	0,1828%	26

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9. Geographical Distribution



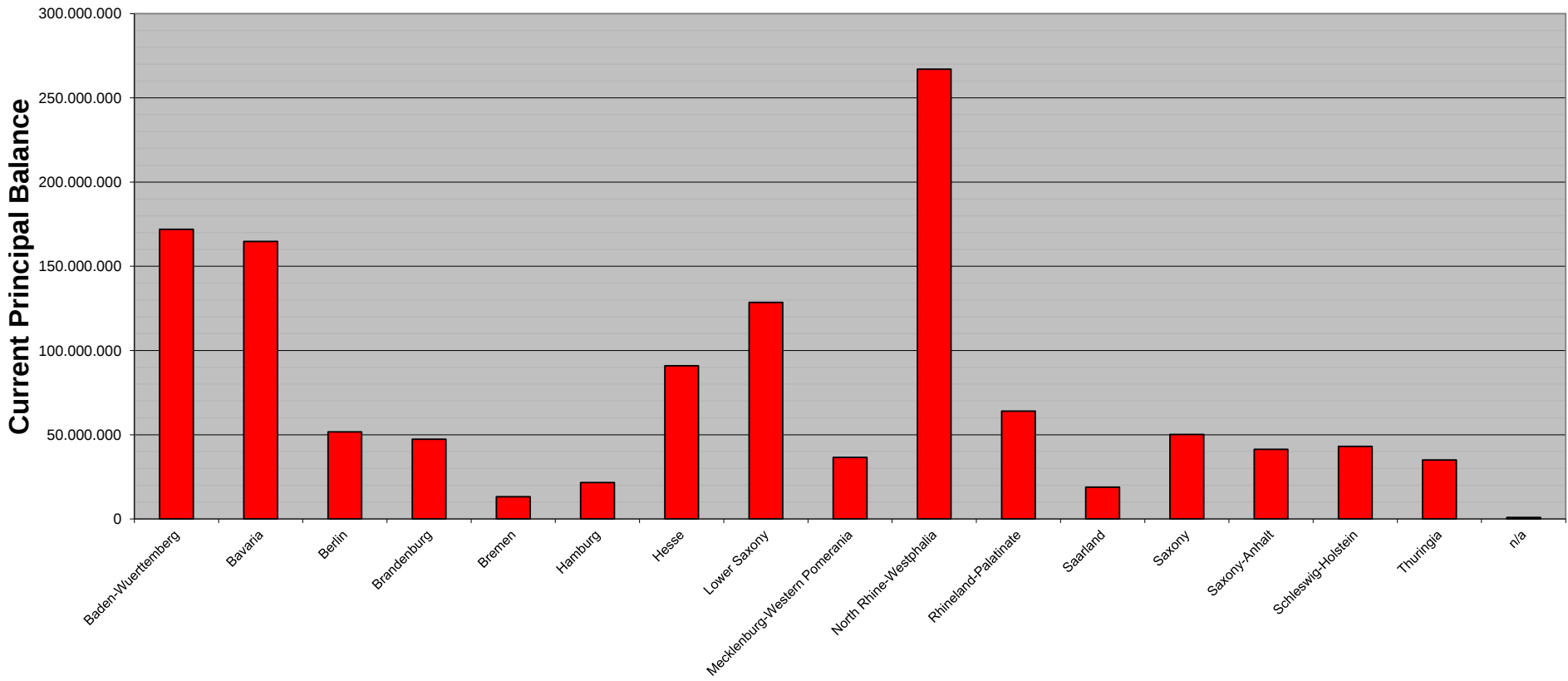
Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	171.987.094,85	13,79%	9.339	12,66%
Bavaria	164.781.620,83	13,21%	9.635	13,06%
Berlin	51.712.216,18	4,15%	2.885	3,91%
Brandenburg	47.324.547,06	3,79%	2.963	4,02%
Bremen	13.216.632,86	1,06%	763	1,03%
Hamburg	21.617.478,76	1,73%	1.245	1,69%
Hesse	90.979.945,24	7,29%	5.166	7,00%
Lower Saxony	128.621.545,50	10,31%	7.707	10,45%
Mecklenburg-Western Pomerania	36.567.410,37	2,93%	2.359	3,20%
North Rhine-Westphalia	267.092.320,72	21,41%	15.590	21,14%
Rhineland-Palatinate	64.024.002,41	5,13%	3.831	5,19%
Saarland	18.924.989,56	1,52%	1.192	1,62%
Saxony	50.142.438,77	4,02%	3.301	4,48%
Saxony-Anhalt	41.316.955,12	3,31%	2.739	3,71%
Schleswig-Holstein	43.061.852,54	3,45%	2.740	3,72%
Thuringia	34.981.020,49	2,80%	2.250	3,05%
n/a	901.484,09	0,07%	47	0,06%
Total	1.247.253.555,35	100,00%	73.752	100,00%

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9.1 Geographical Distribution (Graph)

Calculation Date	12.06.2025					
Payment Date	16.06.2025					
Period No	13					
Monthly Period	Jun 2025					
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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10. Collateral



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Collateral	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
secured	9.587.754,23	0,77%	334	0,45%
unsecured	1.237.665.801,12	99,23%	73.418	99,55%
Total	1.247.253.555,35	100,00%	73.752	100,00%

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11. Insurances



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Payment Protection Insurance	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	313.974.312,30	25,17%	24.804	33,63%
Yes	933.279.243,05	74,83%	48.948	66,37%
Total	1.247.253.555,35	100,00%	73.752	100,00%

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12. Payment Methods



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Payment Method	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Direct Debit	1.203.162.208,52	96,46%	71.569	97,04%
Other	44.091.346,83	3,54%	2.183	2,96%
Total	1.247.253.555,35	100,00%	73.752	100,00%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15th of month	316.253.379,78	25,36%	18.981	25,74%
1st of month	931.000.175,57	74,64%	54.771	74,26%
Total	1.247.253.555,35	100,00%	73.752	100,00%

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13. Effective Interest Rate



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	66.051,95	0,01%	43	0,06%
1: 1	911.769,32	0,07%	140	0,19%
2: 2	14.534.516,77	1,17%	1.232	1,67%
3: 3	12.677.478,31	1,02%	972	1,32%
4: 4	24.749.252,85	1,98%	1.704	2,31%
5: 5	62.845.781,60	5,04%	3.359	4,55%
6: 6	115.898.285,21	9,29%	5.879	7,97%
7: 7	228.633.608,20	18,33%	11.035	14,96%
8: 8	319.228.475,03	25,59%	17.573	23,83%
9: 9	274.161.085,12	21,98%	17.454	23,67%
10:10	112.655.449,70	9,03%	7.978	10,82%
11:11	59.394.835,58	4,76%	4.457	6,04%
12:12	14.941.053,91	1,20%	1.239	1,68%
13:	6.555.911,80	0,53%	687	0,93%
Total	1.247.253.555,35	100,00%	73.752	100,00%

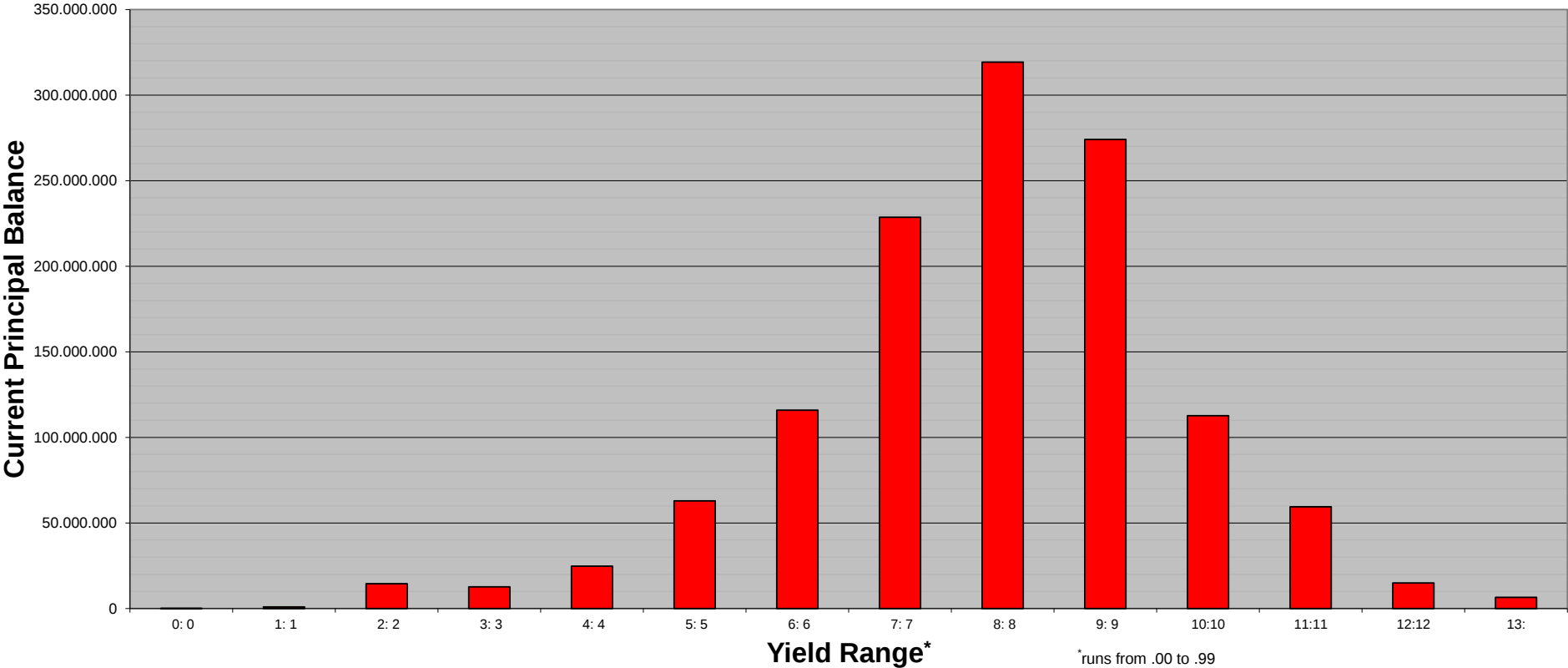
Statistics in %	
WA Interest	8,65%

* runs from .00 to .99

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Monthly Investor Report

13.1 Effective Interest Rate (Graph)

Calculation Date	12.06.2025					
Payment Date	16.06.2025					
Period No	13					
Monthly Period	Jun 2025					
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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14. Seasoning



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

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	13.211.972,21	1,06%	601	0,81%
9:11	62.872.605,89	5,04%	3.683	4,99%
12:14	138.069.350,17	11,07%	7.812	10,59%
15:17	300.069.406,27	24,06%	16.374	22,20%
18:20	208.916.673,90	16,75%	12.973	17,59%
21:23	268.990.859,34	21,57%	15.919	21,58%
24:26	94.614.736,61	7,59%	5.645	7,65%
27:29	54.802.784,22	4,39%	3.218	4,36%
30:32	37.337.756,73	2,99%	2.390	3,24%
33:35	28.150.252,39	2,26%	2.036	2,76%
36:38	19.572.827,57	1,57%	1.290	1,75%
39:41	10.502.628,26	0,84%	801	1,09%
42:44	6.185.695,56	0,50%	536	0,73%
45:47	1.449.142,85	0,12%	118	0,16%
48:50	694.704,55	0,06%	77	0,10%
51:53	471.889,24	0,04%	60	0,08%
54:56	584.868,83	0,05%	69	0,09%
57:59	218.533,99	0,02%	25	0,03%
60:62	121.264,10	0,01%	27	0,04%
63:65	147.344,61	0,01%	30	0,04%
66:68	118.548,06	0,01%	26	0,04%
69:71	43.392,31	0,00%	9	0,01%
72:74	41.861,96	0,00%	8	0,01%
75:77	29.998,44	0,00%	7	0,01%
78:80	24.639,18	0,00%	7	0,01%
81:	9.818,11	0,00%	11	0,01%
Total	1.247.253.555,35	100,00%	73.752	100,00%

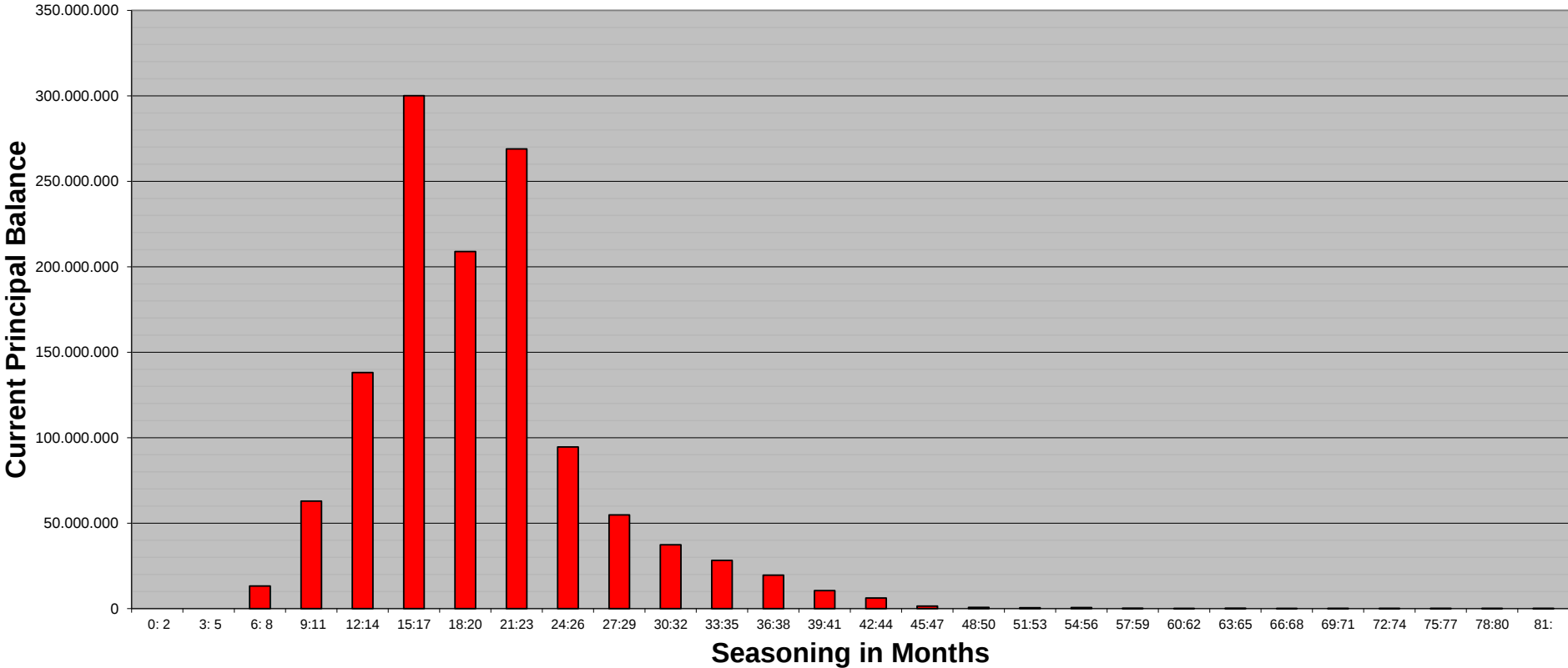
Statistics

WA Seasoning	19,84
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Monthly Investor Report

14.1 Seasoning (Graph)

Calculation Date	12.06.2025					
Payment Date	16.06.2025					
Period No	13					
Monthly Period	Jun 2025					
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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15. Remaining Term



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

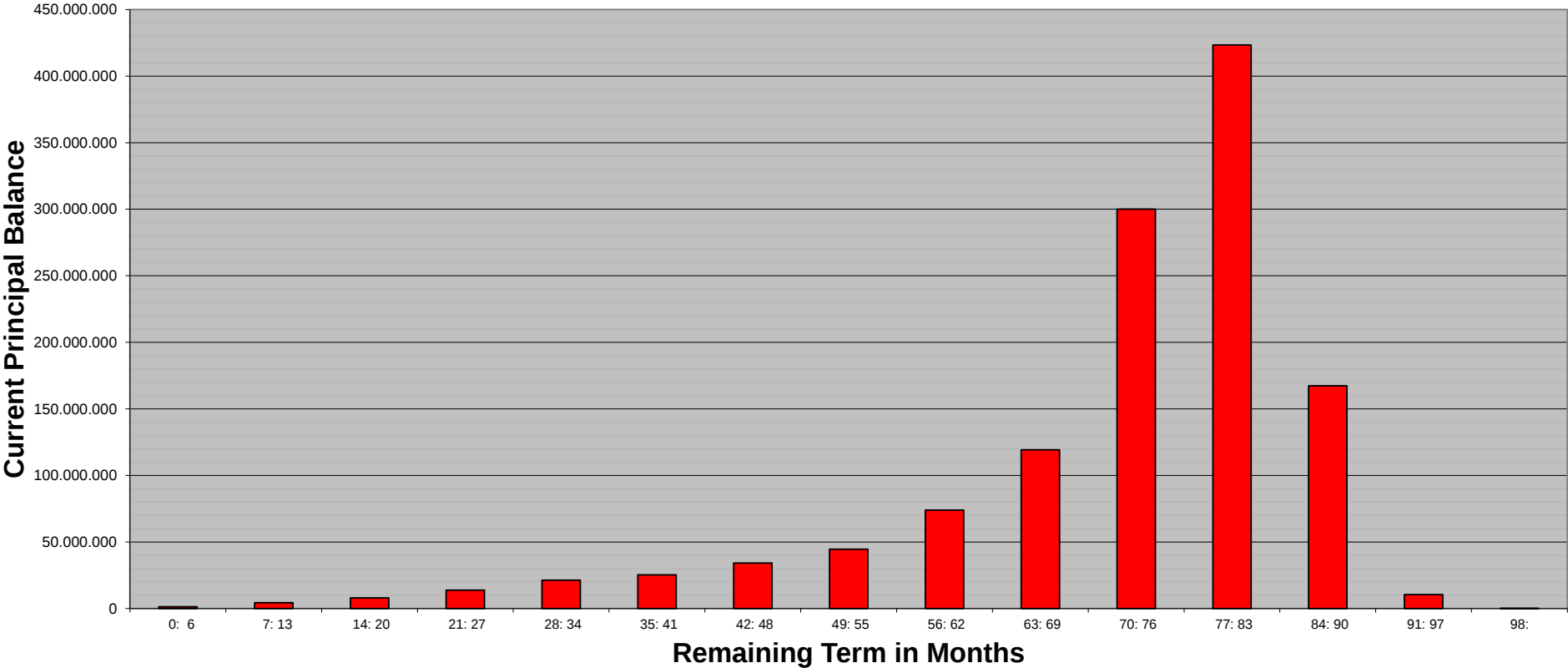
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	1.382.304,71	0,11%	2.137	2,90%
7: 13	4.397.732,40	0,35%	2.208	2,99%
14: 20	7.976.880,68	0,64%	2.559	3,47%
21: 27	13.748.961,84	1,10%	2.863	3,88%
28: 34	21.252.770,78	1,70%	3.307	4,48%
35: 41	25.342.341,06	2,03%	3.081	4,18%
42: 48	34.135.158,77	2,74%	3.409	4,62%
49: 55	44.509.569,14	3,57%	3.671	4,98%
56: 62	73.912.634,88	5,93%	4.899	6,64%
63: 69	119.225.030,35	9,56%	7.088	9,61%
70: 76	300.096.524,15	24,06%	13.855	18,79%
77: 83	423.423.882,28	33,95%	17.932	24,31%
84: 90	167.292.743,20	13,41%	6.438	8,73%
91: 97	10.422.662,02	0,84%	299	0,41%
98:	134.359,09	0,01%	6	0,01%
Total	1.247.253.555,35	100,00%	73.752	100,00%

Statistics	
WA Remaining Term	71,96

SC Germany Consumer 2024-1
Monthly Investor Report

15.1 Remaining Term (Graph)

Calculation Date	12.06.2025					
Payment Date	16.06.2025					
Period No	13					
Monthly Period	Jun 2025					
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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Monthly Investor Report

16. Original Term



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 13	26.884,89	0,00%	138	0,19%
14: 20	408.946,96	0,03%	549	0,74%
21: 27	3.307.645,09	0,27%	2.439	3,31%
28: 34	1.747.062,40	0,14%	592	0,80%
35: 41	11.766.630,28	0,94%	3.650	4,95%
42: 48	5.430.469,86	0,44%	811	1,10%
49: 55	26.096.780,24	2,09%	4.706	6,38%
56: 62	41.269.096,14	3,31%	4.917	6,67%
63: 69	12.002.137,66	0,96%	918	1,24%
70: 76	45.118.991,12	3,62%	3.990	5,41%
77: 83	19.924.807,92	1,60%	1.116	1,51%
84: 90	113.697.644,49	9,12%	8.471	11,49%
91: 97	716.917.570,53	57,48%	32.382	43,91%
98:104	230.486.425,82	18,48%	8.451	11,46%
105:111	18.590.720,22	1,49%	602	0,82%
112:	461.741,73	0,04%	20	0,03%
Total	1.247.253.555,35	100,00%	73.752	100,00%

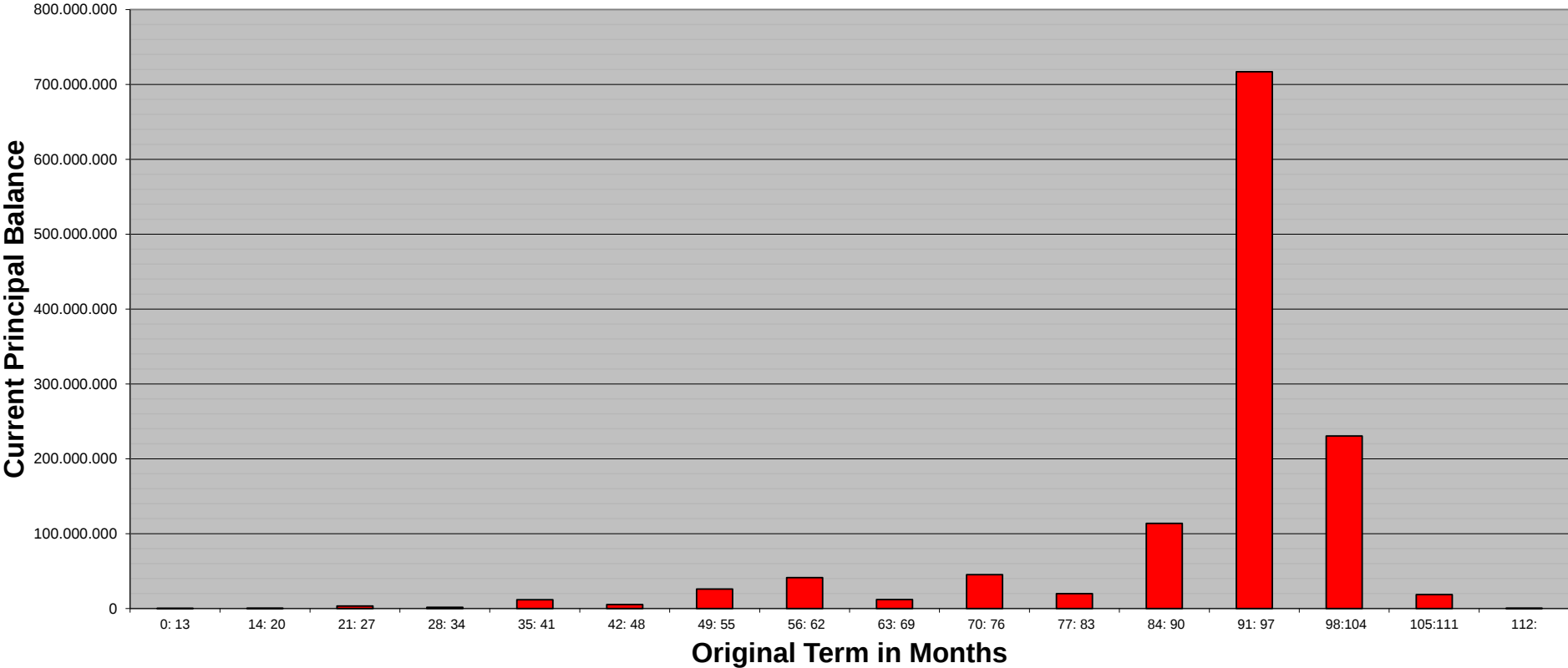
Statistics

WA Original Term	91,80
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16.1 Original Term (Graph)

Calculation Date	12.06.2025					
Payment Date	16.06.2025					
Period No	13					
Monthly Period	Jun 2025					
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		



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17. Loan Concentration



Calculation Date	12.06.2025					
Payment Date	16.06.2025					
Period No	13					
Monthly Period	Jun 2025					
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

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	1.227.261.772,47	98,40%	71.940	97,54%	71.940	98,77%
2: 2	19.722.060,46	1,58%	1.752	2,38%	876	1,20%
3: 3	269.722,42	0,02%	60	0,08%	20	0,03%
4: 4	0,00	0,00%	0	0,00%	0	0,00%
5: 5	0,00	0,00%	0	0,00%	0	0,00%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7: 7	0,00	0,00%	0	0,00%	0	0,00%
Total	1.247.253.555,35	100,00%	73.752	100,00%	72.836	100,00%

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18. Amortisation Profile



Amortisation profile

Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Collection Period	Outstanding Volume
1	1.247.253.555,35 €
2	1.232.065.926,72 €
3	1.216.722.701,10 €
4	1.201.344.598,57 €
5	1.185.928.199,58 €
6	1.170.480.508,57 €
7	1.154.989.975,25 €
8	1.139.451.242,31 €
9	1.123.869.921,40 €
10	1.108.236.348,82 €
11	1.092.570.233,54 €
12	1.076.874.698,00 €
13	1.061.132.410,22 €
14	1.045.331.286,20 €
15	1.029.478.499,82 €
16	1.013.576.134,29 €
17	997.640.781,77 €
18	981.671.684,43 €
19	965.663.013,42 €
20	949.612.846,32 €
21	933.517.872,55 €
22	917.374.771,02 €
23	901.208.903,32 €
24	885.042.810,62 €
25	868.833.781,41 €
26	852.576.319,79 €
27	836.276.279,33 €
28	819.955.166,66 €
29	803.630.756,80 €
30	787.302.496,16 €
31	770.959.430,64 €
32	754.585.397,60 €
33	738.189.606,98 €
34	721.765.562,13 €
35	705.357.812,41 €
36	688.982.388,09 €
37	672.584.927,09 €
38	656.171.521,91 €
39	639.737.269,01 €
40	623.313.586,61 €
41	606.892.895,77 €
42	590.476.514,21 €
43	574.046.112,26 €
44	557.605.763,86 €
45	541.156.371,59 €
46	524.693.925,04 €
47	508.262.242,09 €
48	491.886.328,36 €
49	475.503.589,33 €
50	459.134.567,79 €

Collection Period	Outstanding Volume
51	442.776.308,37 €
52	426.457.071,48 €
53	410.165.308,57 €
54	393.886.593,14 €
55	377.616.615,29 €
56	361.383.130,23 €
57	345.204.574,87 €
58	329.046.427,73 €
59	312.978.229,11 €
60	297.013.077,88 €
61	281.115.362,66 €
62	265.291.264,06 €
63	249.596.219,15 €
64	234.094.428,95 €
65	218.784.510,08 €
66	203.701.655,91 €
67	188.836.381,22 €
68	174.167.257,87 €
69	159.679.774,72 €
70	145.332.246,35 €
71	131.288.645,55 €
72	117.662.285,80 €
73	104.401.271,38 €
74	91.486.712,40 €
75	79.061.559,90 €
76	67.513.394,98 €
77	56.997.541,84 €
78	47.529.084,14 €
79	38.922.249,63 €
80	31.157.260,70 €
81	24.174.354,95 €
82	17.853.349,07 €
83	12.895.368,80 €
84	9.455.236,43 €
85	6.698.493,01 €
86	4.558.899,02 €
87	2.973.160,02 €
88	1.847.737,42 €
89	1.098.806,18 €
90	629.384,89 €
91	409.106,72 €
92	249.391,59 €
93	144.003,28 €
94	82.381,93 €
95	46.925,33 €
96	28.567,52 €
97	20.972,16 €
98	18.016,23 €
99	16.246,88 €
100	14.462,30 €

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19. Priority of Payments + Transaction Costs



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Pre-Enforcement Available Interest Amount

Interest Collections	+	8.757.412,02 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	14.545,19 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,04 €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	19.887.920,27 €
Amounts standing to the credit of the Expenses Advance Account	+	235,74 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	- €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	28.660.113,26 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	36.828.545,11 €
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	+	- €
Amounts standing to the credit of the Purchase Shortfall Account	+	76,32 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	4.854.709,32 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	41.683.330,75 €

Pre-Enforcement Interest Priority of Payments

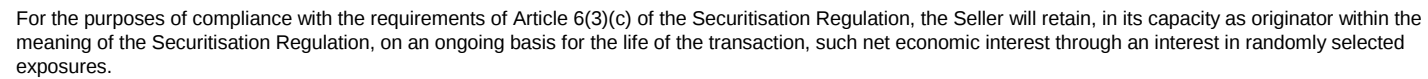
Available Interest Amount	28.660.113,26 €
Senior Expenses and Taxes	- 20.597,66 €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- 608.929,98 €
Interest on Class A Notes	- 2.631.984,75 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 240.475,20 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 244.748,40 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 122.485,35 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 204.597,90 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 57.114,00 €
Liquidity Reserve Amount Replenishment	- 19.199.053,29 €
Crediting the PDLs until cleared	- 4.854.709,32 €
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)	- - €
Target Principal Redemption Amount Class F	- 475.417,41 €
Mezzanine Loan Interest	- - €
Termination Payment [Re. Swap Agreement]	- - €
Interests Liquidity Reserve Loan	- - €
Principal Of Liquidity Reserve Loan	- - €
Interests Expenses Advance Loan	- - €
Principal Of Expenses Advance Loan	- - €
Credit the Replacement Servicer Fee Reserve [If RSF Reserve Funding Failure occurred]	- - €
Any Remaining Amount To The Seller	= - €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	41.683.330,75 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 41.683.330,75 €
Replenishment	- - €
Purchase Shortfall Amount	- - €
Class A: Sequential Principal	- 41.683.209,30 €
After Pro Rata Payment Trigger Event: Class A Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class B Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class C Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class D Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class E Pro Rata Principal Payment Amount	- - €
On or after to Sequential Payment Trigger Event: Redemption Class A	- - €
Full Redemption Class B - F (on or after Regulatory Change Event)	- - €
On or after Sequential Payment Trigger Event: Redemption Class B	- - €
On or after Sequential Payment Trigger Event: Redemption Class C	- - €
On or after Sequential Payment Trigger Event: Redemption Class D	- - €
On or after Sequential Payment Trigger Event: Redemption Class E	- - €
On or after Sequential Payment Trigger Event: Redemption Class F	- - €
Mezzanine Loan Principal	- - €
Clearing of rounding differences	- 121,45 €
Transaction Account Remaining Amount	= - €

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	20.597,66 €							
Interest accrued for the Period	3.519.602,54 €	2.631.984,75 €	240.475,20 €	244.748,40 €	122.485,35 €	204.597,90 €	57.114,00 €	18.196,94 €
Cumulative Interest accrued	61.310.080,89 €	48.025.525,95 €	3.662.887,20 €	3.854.105,00 €	1.783.995,00 €	2.796.307,80 €	1.150.189,20 €	237.070,74 €
Interest Payments	3.501.405,60 €	2.631.984,75 €	240.475,20 €	244.748,40 €	122.485,35 €	204.597,90 €	57.114,00 €	- €
Cumulative Interest Payments	61.291.883,95 €	48.025.525,95 €	3.662.887,20 €	3.854.105,00 €	1.783.995,00 €	2.796.307,80 €	1.150.189,20 €	218.873,80 €
Unpaid Interest for the Period	18.196,94 €	- €	- €	- €	- €	- €	- €	18.196,94 €
Cumulative Unpaid Interest	18.196,94 €	- €	- €	- €	- €	- €	- €	18.196,94 €
Liquidity Reserve Loan only: Outstanding Amount	19.851.204,98 €							19.851.204,98 €

20. Retention



Calculation Date	12.06.2025					
Payment Date	16.06.2025					
Period No	13					
Monthly Period	Jun 2025					
Interest Period	from	14.05.2025	to	16.06.2025	=	33 days
Collection Period	from	01.05.2025	to	31.05.2025		

Amount of randomly Selected Exposures

62.442.084,29 €

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21. Counterparties



Joint Lead Managers

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

ING Bank N.V.
Bijlmerdreef 106
1102 CT Amsterdam
The Netherlands

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

Corporate Administrator
& Back-Up Servicer Facilitator

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

Principal Paying Agent, Calculation Agent,
Cash Administrator, Interest Determination Agent

Citibank, N.A. London Branch
Citigroup Centre
Canada Square
Canary Wharf
London E14 5LB
United Kingdom

Account Bank

Citibank Europe plc, Germany Branch
Reuterweg 16
60323 Frankfurt am Main
Germany

Transaction Security Trustee

Circumference Services S.à r.l.
22-24 Boulevard Royal
L-2449 Luxembourg
Grand Duchy of Luxembourg

Interest Swap Counterparty

DZ Bank AG
Platz der Republik
60325 Frankfurt am Main
Germany

Data Trustee

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

Rating Agencies

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

Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

DBRS Ratings Ltd.
Structured Finance
1 Minister Court, 10th floor, Mincing Lane
EC3R 7 AA London
United Kingdom

Ratings as of 31.05.2025, data source: Bloomberg

Moody's			DBRS			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A2	P-1	POS	AH	R-1M	STABLE	performing
Baa1	-	POS	AH	R-1M	STABLE	performing
A1	P-1	NEG	AH	R-1M	STABLE	performing
-	-	-	-	-	-	performing
Aa3	P-1	STABLE	-	-	-	performing
-	P-1	STABLE	AAL	R-1M	STABLE	performing
-	-	-	-	-	-	performing
Aa2	P-1	STABLE	AAL	R-1M	STABLE	performing
-	-	-	-	-	-	performing

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22. Issuer Information



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Deal Name:

SC Germany Consumer 2024-1

Issuer:

SC GERMANY S.A., COMPARTMENT CONSUMER 2024-1

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

LEI:

549300I0DV9V1WKUO071

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

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

SPV-Administrator:

Circumference FS (Luxembourg) S.A.

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

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23. Swap Counterparty Data



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	=
Collection Period	from	01.05.2025	to	31.05.2025	33 days

Swap Counterparty

Swap Counterparty DZ Bank AG
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Moody's			DBRS		
		Long Term (CRA)	Short Term	Outlook	"Critical obligations rating" or higher of "issuer rating" and "senior unsecured debt rating"	Outlook	Trigger breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A3			A		no
2nd Rating Trigger	Replacement	Baa1			BBB		no
Current Counterparty Ratings		Aa2(cr)	P-1	STABLE	AAL	R-1M	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 1.279.936.886,10 €
Fixed Rate 2,6420%
Floating Rate (Euribor) 2,1230%
Net Swap Payments 608.929,98 €
Notional Amount next period 1.237.778.259,39 €

Swap Counterparty Details

DZ Bank AG
Kapitalmärkte Handel / ABS-Emissionen
Platz der Republik
60265 Frankfurt am Main
Germany
Email: structured.products@dzbank.de

Counterparty Replacement

Old Counterparty DZ Bank AG
Current Counterparty DZ Bank AG

Swap Collateral

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

Ratings as of 31.05.2025, data source: Bloomberg

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Monthly Investor Report

24. Santander Consumer Bank



Contact Details

Team ABS abs_ger@santander.de

Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Ratings Santander

Banco Santander S.A.
Santander Consumer Finance S.A.
Santander Consumer Bank AG

Moody's			DBRS		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A3(cr)	P-2(cr)	POS	AH	R-1M	STABLE
A3(cr)	P-2(cr)	POS	-	-	-
A1(cr)	P-1(cr)	STABLE	-	-	-

Ratings as of 31.05.2025, data source: Bloomberg

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25. Glossary



Calculation Date	12.06.2025				
Payment Date	16.06.2025				
Period No	13				
Monthly Period	Jun 2025				
Interest Period	from	14.05.2025	to	16.06.2025	= 33 days
Collection Period	from	01.05.2025	to	31.05.2025	

Aggregate Outstanding Principal Amount:

Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.

Defaulted Contracts/Defaults:

Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.

Delinquent Receivable:

Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.

Excess Spread:

Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin.

Legal Maturity:

Final Payment date on which each Class A Note will be redeemed in full.

Expected Maturity:

Maturity date of the notes under the assumption of inter alia (a) a 15 % 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.