SC Germany Consumer 2024-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**73.752**	**1.247.253.555,35 €**	**1.288.936.809,78 €**
Scheduled Principal Payments		17.415.030,32 €	18.759.330,37 €
Prepayment Principal		16.977.081,63 €	18.069.214,74 €
Total Principal Collections		**34.392.111,95 €**	**36.828.545,11 €**
Total Interest Collections		**8.482.009,25 €**	**8.757.412,02 €**
Defaults		**3.350.004,40 €**	**4.854.709,32 €**
Replenishment Amount		**- €**	**- €**
End of Period		**1.209.511.439,00 €**	**1.247.253.555,35 €**
Purchase Shortfall Amount		**87,55 €**	**121,45 €**
Total Assets (End of Period)	**72.157**	**1.209.511.526,55 €**	**1.247.253.676,80 €**
Current Prepayment Rate (annualised)		15,2%	
Current Poolfactor		79,9%	

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1.1 Portfolio Information per period

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Collection Period	*Outstanding BOP*	*Scheduled Principal Payments*	*Prepayment Principal*	*Total Principal Collections*	*Prepayment Rate*
1	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%
14	1.247.253.555,35 €	17.415.030,32 €	16.977.081,63 €	34.392.111,95 €	15,16%
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2. Reserve Accounts

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

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Reserve Accounts

Liquidity Reserve	in %		Trigger Event y/n
Beginning of Period	1,6%	19.230.948,47 €	
Cash Outflow		19.230.948,47 €	
of which Liquidity Reserve Excess Amount		664.274,58 €	
Cash Inflow		18.566.673,89 €	
End of Period	1,5%	18.566.673,89 €	
Required Liquidity Reserve Amount	1,5%	18.566.673,89 €	
Commingling Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	
Set-Off Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

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3.1 Delinquency Data

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Delinquency Data and Ratios

Collection Period	*Outstanding BOP*	*Days past due*				*not delinquent*	*Days past due*			
		1-30	*31-60*	*61-90*	*>90*		*1-30*	*31-60*	*61-90*	*>90*
1	**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%
14	**1.247.253.555,35 €**	7.014.410,52 €	7.401.076,89 €	1.877.592,92 €	10.357.769,62 €	**97,86%**	0,56%	0,59%	0,15%	0,83%
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3.2 Default Data

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Interest Period from	16.06.2025	to	14.07.2025	=	28 days
Collection Period from	01.06.2025	to	30.06.2025		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	3.350.004,40 €	
Current Period Recoveries	91.203,18 €	
Current Period Net Default	3.258.801,22 €	
New Number of Defaulted Contracts		139
Cumulative Default		
Cumulative Gross Default	35.282.784,66 €	
Cumulative Recoveries	312.542,91 €	
Cumulative Net Losses	34.970.241,75 €	
Total Number of Defaulted Contracts		1507

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	3.350.004,40 €
Class F Amount credited to the PDL	3.350.004,40 €
Class F PDL EoP	- €

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3.3 Defaults & Recoveries per period

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Default/Recovery Data and Ratios

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

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 €	1.541.102.469,44 €	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 €	610.980,76 €	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%
14	1.507	3.350.004,40 €	35.282.784,66 €	1.821.839.776,94 €	1,94%	91.203,18 €	312.542,91 €	34.970.241,75 €	1,92%	0,25%
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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

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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	-	

	Minimum-Trigger	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/Servicer 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%	20,32%	Sequential Payment
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%	1,92%	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%		80,63%	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 Servicer 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 Servicer 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	10.07.2025				
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Interest Period from	16.06.2025	to	14.07.2025	=	28 days
Collection Period from	01.06.2025	to	30.06.2025		

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1. Note Balance

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	1.237.778.259,39 €	993.753.676,80 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	8.524.582,59 €
Replenishment	- €						
Amortisation	38.766.732,84 €						
Redemption per Class		37.742.150,25 €	- €	- €	- €	- €	1.024.582,59 €
Redemption per Note		3.027,85 €	- €	- €	- €	- €	5.692,13 €
Class Principal Outstanding Balance End of Period	1.199.011.526,55 €	956.011.526,55 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	7.500.000,00 €
Current Tranching		79,7%	7,0%	6,5%	2,9%	3,3%	0,6%
Current Pool Factor	0,80	0,77	1,00	1,00	1,00	1,00	0,42

2. Payments to Investors per Note

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,892%	1mE+65bp	1mE+100bp	1mE+130bp	1mE+175bp	1mE+360bp	1mE+480bp
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	28						
Principal Outstanding per Note Beginning of Period		79.723,52 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	47.358,79 €
Class F only: Accrued Target Amortisation Amounts							5.692,13 €
> Principal Repayment per Note		**3.027,85 €**	**- €**	**- €**	**- €**	**- €**	**5.692,13 €**
Principal Outstanding per Note End of Period		76.695,67 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	41.666,67 €
> Interest accrued for the period	-	**1.964.733,30 €**	- **188.941,20 €**	- **193.650,60 €**	- **97.728,15 €**	- **166.592,40 €**	- **44.370,00 €**
Interest Payment		1.964.733,30 €	188.941,20 €	193.650,60 €	97.728,15 €	166.592,40 €	44.370,00 €
Interest Payment per Note		**157,62 €**	**224,93 €**	**248,27 €**	**283,27 €**	**427,16 €**	**246,50 €**

3. Credit Enhancements

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	22,49%	15,55%	9,10%	6,25%	3,02%	2,40%

* Last rating action as of 23.05.2024

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

6. Original Principal Balance

Santander

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.802.525,87	0,12%	1.359	1,88%
2000: 3999	14.900.071,03	0,98%	5.239	7,26%
4000: 5999	32.237.486,74	2,12%	6.589	9,13%
6000: 7999	42.471.709,30	2,79%	6.143	8,51%
8000: 9999	39.061.491,46	2,57%	4.413	6,12%
10000: 11999	61.985.379,02	4,08%	5.836	8,09%
12000: 13999	47.975.036,55	3,16%	3.728	5,17%
14000: 15999	60.188.197,93	3,96%	3.995	5,54%
16000: 17999	43.853.508,99	2,89%	2.584	3,58%
18000: 19999	46.540.498,24	3,06%	2.459	3,41%
20000: 21999	72.825.470,33	4,79%	3.517	4,87%
22000: 23999	48.835.322,71	3,21%	2.129	2,95%
24000: 25999	60.246.726,37	3,96%	2.417	3,35%
26000: 27999	55.962.147,81	3,68%	2.088	2,89%
28000: 29999	45.320.035,94	2,98%	1.566	2,17%
30000: 31999	70.611.415,75	4,65%	2.293	3,18%
32000: 33999	43.148.576,38	2,84%	1.310	1,82%
34000: 35999	50.677.521,50	3,33%	1.450	2,01%
36000: 37999	47.666.336,59	3,14%	1.292	1,79%
38000: 39999	37.725.108,61	2,48%	969	1,34%
40000: 41999	59.274.722,47	3,90%	1.449	2,01%
42000: 43999	36.492.110,55	2,40%	850	1,18%
44000: 45999	37.866.566,64	2,49%	842	1,17%
46000: 47999	37.287.335,30	2,45%	794	1,10%
48000: 49999	28.786.394,46	1,89%	588	0,81%
50000: 51999	44.623.169,04	2,94%	883	1,22%
52000: 53999	38.693.422,24	2,55%	734	1,02%
54000: 55999	28.307.867,83	1,86%	515	0,71%
56000: 57999	24.751.306,64	1,63%	434	0,60%
58000: 59999	22.157.989,51	1,46%	376	0,52%
60000: 61999	26.942.775,98	1,77%	444	0,62%
62000: 63999	21.840.215,81	1,44%	347	0,48%
64000: 65999	19.361.955,27	1,27%	298	0,41%
66000: 67999	16.083.722,88	1,06%	240	0,33%
68000: 69999	14.002.750,06	0,92%	203	0,28%
70000: 71999	18.699.563,38	1,23%	264	0,37%
72000: 73999	15.250.244,11	1,00%	209	0,29%
74000: 75999	26.835.630,36	1,77%	358	0,50%
76000: 77999	10.617.309,49	0,70%	138	0,19%
78000: 79999	20.791.797,31	1,37%	264	0,37%
80000: 81999	12.312.005,81	0,81%	152	0,21%
82000: 83999	11.532.570,15	0,76%	139	0,19%
84000: 85999	7.973.366,55	0,52%	94	0,13%
86000: 87999	5.381.590,85	0,35%	62	0,09%
88000: 89999	3.461.395,02	0,23%	39	0,05%
90000: 91999	1.816.069,68	0,12%	20	0,03%
92000: 93999	1.300.680,13	0,09%	14	0,02%
94000: 95999	666.244,34	0,04%	7	0,01%
96000: 97999	96.219,52	0,01%	1	0,00%
98000: 99999	396.412,50	0,03%	4	0,01%
100000:	2.098.616,38	0,14%	19	0,03%
Total	**1.519.736.587,38**	**100,00%**	**72.157**	**100,00%**

Statistics	**in EUR**
Average Amount	21.061,53

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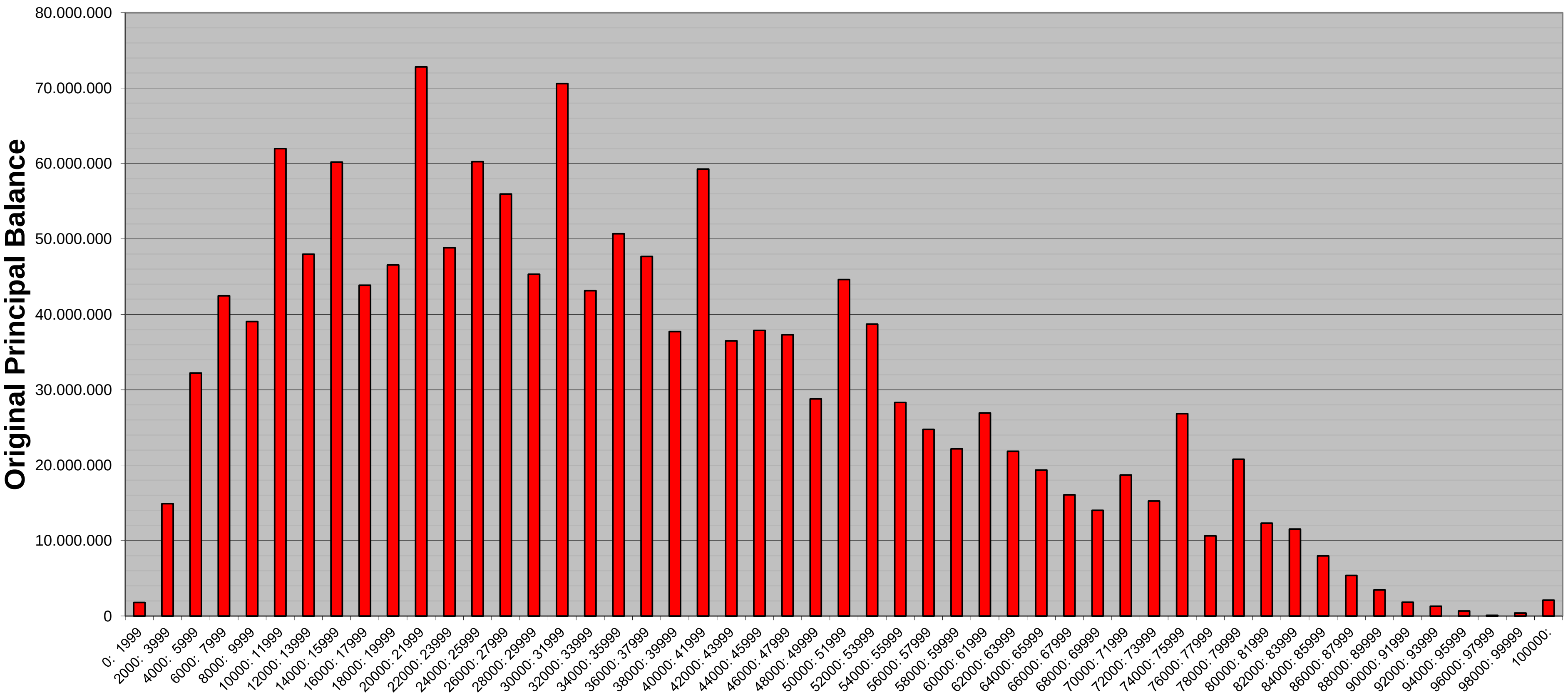
6.1 Original PB (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

7. Current Principal Balance

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	6.492.262,93	0,54%	6.557	9,09%
2000: 3999	20.970.668,05	1,73%	6.975	9,67%
4000: 5999	33.898.985,09	2,80%	6.849	9,49%
6000: 7999	43.649.245,76	3,61%	6.255	8,67%
8000: 9999	49.603.044,91	4,10%	5.557	7,70%
10000:11999	44.319.845,67	3,66%	4.026	5,58%
12000:13999	50.506.131,04	4,18%	3.893	5,40%
14000:15999	48.165.318,09	3,98%	3.210	4,45%
16000:17999	56.134.690,68	4,64%	3.302	4,58%
18000:19999	52.043.346,63	4,30%	2.743	3,80%
20000:21999	52.538.794,62	4,34%	2.503	3,47%
22000:23999	52.644.128,98	4,35%	2.292	3,18%
24000:25999	48.879.699,62	4,04%	1.954	2,71%
26000:27999	49.213.526,91	4,07%	1.824	2,53%
28000:29999	47.273.103,83	3,91%	1.631	2,26%
30000:31999	45.019.476,20	3,72%	1.452	2,01%
32000:33999	43.469.512,43	3,59%	1.318	1,83%
34000:35999	41.694.889,72	3,45%	1.191	1,65%
36000:37999	38.669.906,50	3,20%	1.046	1,45%
38000:39999	35.245.816,89	2,91%	904	1,25%
40000:41999	36.699.208,38	3,03%	895	1,24%
42000:43999	32.229.731,61	2,66%	750	1,04%
44000:45999	32.201.153,35	2,66%	716	0,99%
46000:47999	27.846.654,62	2,30%	593	0,82%
48000:49999	24.643.811,57	2,04%	503	0,70%
50000:51999	21.005.737,54	1,74%	412	0,57%
52000:53999	20.829.900,26	1,72%	393	0,54%
54000:55999	16.588.875,05	1,37%	302	0,42%
56000:57999	16.403.776,32	1,36%	288	0,40%
58000:59999	16.569.370,77	1,37%	281	0,39%
60000:61999	15.549.845,51	1,29%	255	0,35%
62000:63999	13.966.748,08	1,15%	222	0,31%
64000:65999	17.344.920,99	1,43%	267	0,37%
66000:67999	13.054.521,75	1,08%	195	0,27%
68000:69999	12.127.529,48	1,00%	176	0,24%
70000:71999	9.158.419,46	0,76%	129	0,18%
72000:73999	7.007.573,27	0,58%	96	0,13%
74000:75999	5.848.755,60	0,48%	78	0,11%
76000:77999	3.463.750,38	0,29%	45	0,06%
78000:79999	2.679.381,86	0,22%	34	0,05%
80000:	3.859.378,60	0,32%	45	0,06%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**

Statistics	**in EUR**
Average Amount	16.762,22

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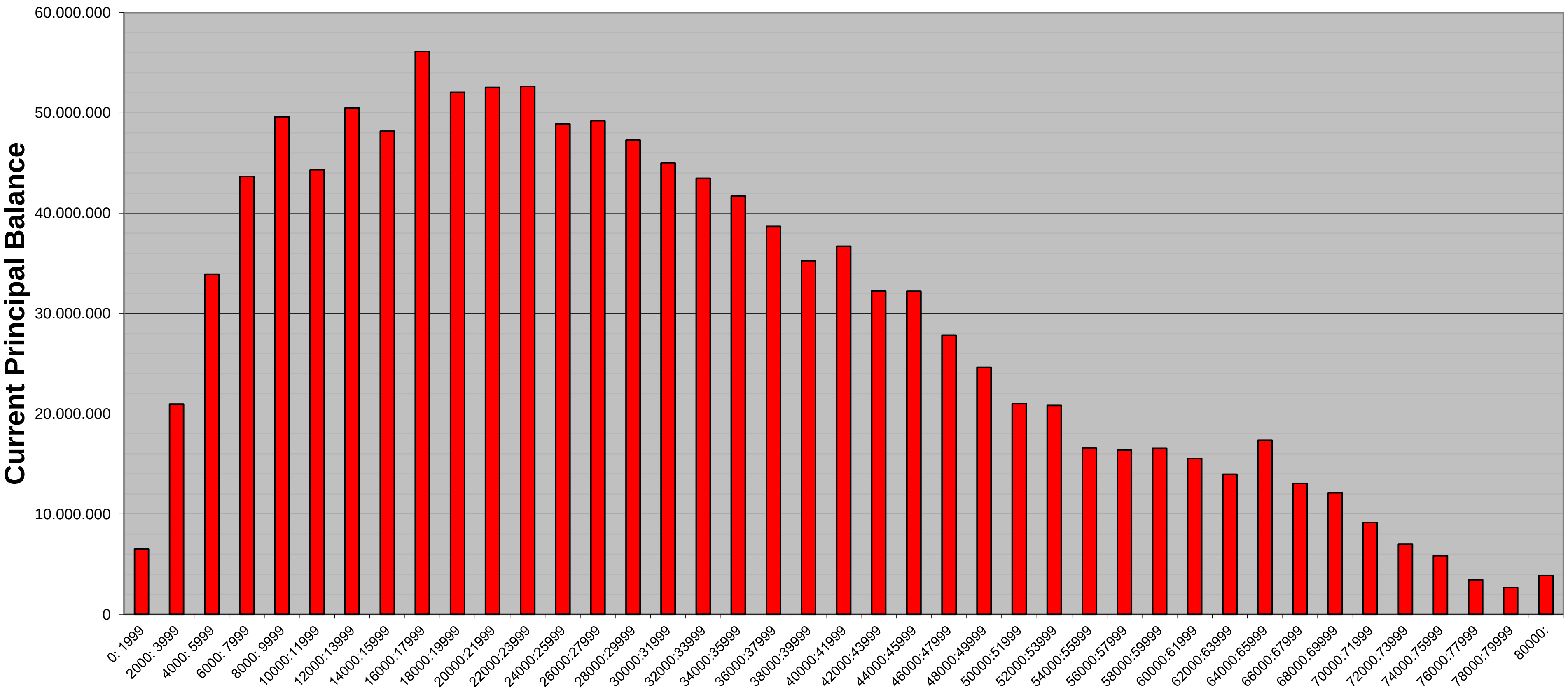
7.1 Current PB (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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8. Borrower Concentration

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	119.925,58	0,0099%	2
2	106.642,63	0,0088%	1
3	102.742,59	0,0085%	1
4	102.301,27	0,0085%	1
5	100.740,94	0,0083%	1
6	98.666,84	0,0082%	1
7	95.994,53	0,0079%	1
8	88.408,21	0,0073%	1
9	87.802,78	0,0073%	1
10	87.308,62	0,0072%	1
11	86.290,73	0,0071%	1
12	86.062,72	0,0071%	1
13	85.856,02	0,0071%	1
14	85.668,33	0,0071%	1
15	85.499,52	0,0071%	1
16	85.490,76	0,0071%	1
17	85.437,67	0,0071%	1
18	85.129,08	0,0070%	1
19	84.663,23	0,0070%	1
20	84.453,15	0,0070%	1
21	84.171,14	0,0070%	1
22	83.877,53	0,0069%	1
23	83.813,04	0,0069%	1
24	83.545,70	0,0069%	1
25	83.489,65	0,0069%	1
	2.263.982,26	**0,1872%**	**26**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

9. Geographical Distribution

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	167.264.798,01	13,83%	9.121	12,64%
Bavaria	159.983.852,68	13,23%	9.440	13,08%
Berlin	50.210.509,43	4,15%	2.821	3,91%
Brandenburg	45.752.071,12	3,78%	2.898	4,02%
Bremen	12.761.638,94	1,06%	748	1,04%
Hamburg	20.883.858,16	1,73%	1.212	1,68%
Hesse	88.035.327,78	7,28%	5.038	6,98%
Lower Saxony	124.683.036,27	10,31%	7.536	10,44%
Mecklenburg-Western Pomerania	35.553.452,04	2,94%	2.317	3,21%
North Rhine-Westphalia	258.944.878,90	21,41%	15.230	21,11%
Rhineland-Palatinate	61.969.735,86	5,12%	3.759	5,21%
Saarland	18.418.371,52	1,52%	1.171	1,62%
Saxony	48.277.217,41	3,99%	3.217	4,46%
Saxony-Anhalt	39.994.357,73	3,31%	2.702	3,74%
Schleswig-Holstein	41.564.189,28	3,44%	2.681	3,72%
Thuringia	34.186.622,48	2,83%	2.213	3,07%
n/a	1.027.521,39	0,08%	53	0,07%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**

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9.1 Geographical Distribution (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
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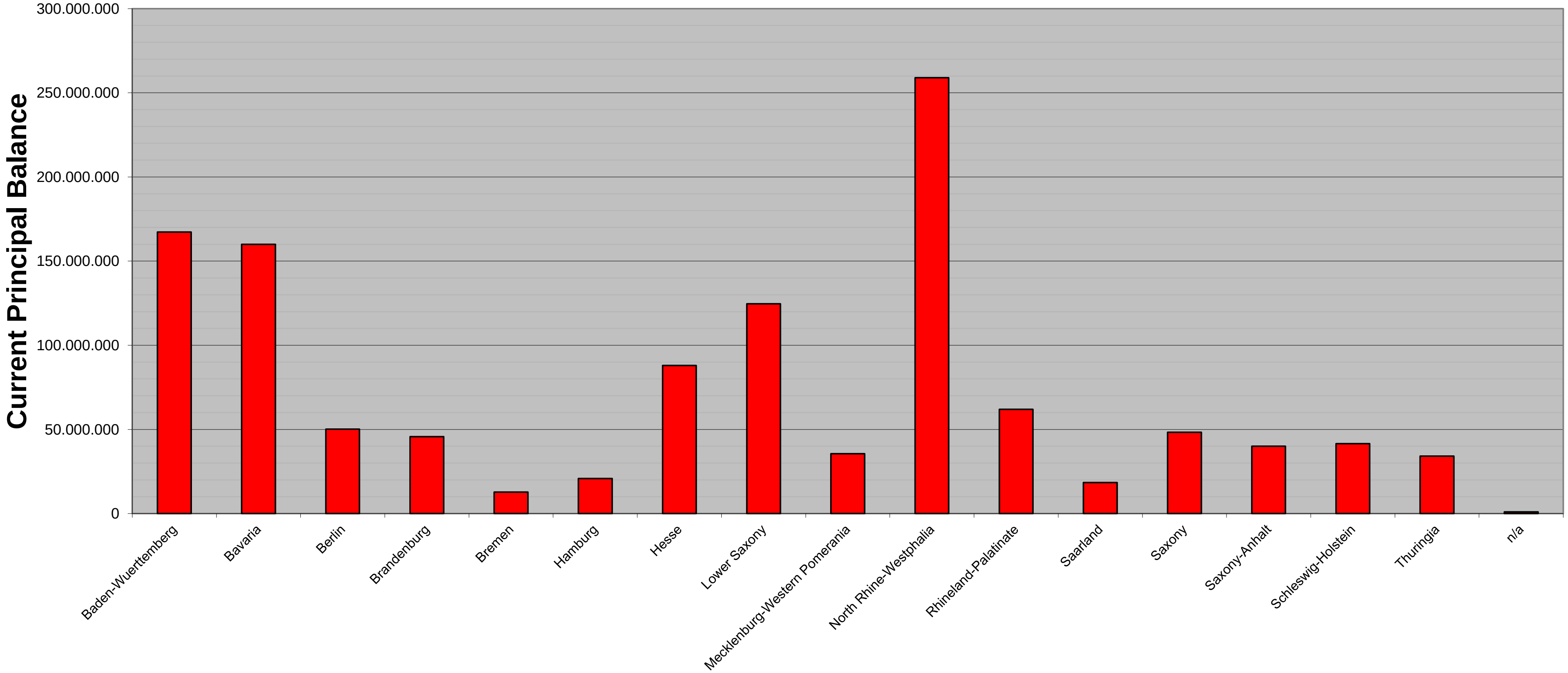

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

10. Collateral

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	9.415.038,10	0,78%	326	0,45%
unsecured	1.200.096.400,90	99,22%	71.831	99,55%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	305.401.643,42	25,25%	24.347	33,74%
Yes	904.109.795,58	74,75%	47.810	66,26%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

12. Payment Methods

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	1.163.780.402,00	96,22%	69.871	96,83%
Other	45.731.037,00	3,78%	2.286	3,17%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	307.456.849,72	25,42%	18.629	25,82%
1st of month	902.054.589,28	74,58%	53.528	74,18%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

13. Effective Interest Rate

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	67.697,37	0,01%	57	0,08%
1: 1	889.915,51	0,07%	139	0,19%
2: 2	14.065.712,64	1,16%	1.216	1,69%
3: 3	12.403.103,79	1,03%	963	1,33%
4: 4	24.072.126,46	1,99%	1.679	2,33%
5: 5	61.466.604,37	5,08%	3.319	4,60%
6: 6	112.790.536,82	9,33%	5.789	8,02%
7: 7	221.796.898,26	18,34%	10.803	14,97%
8: 8	309.030.521,12	25,55%	17.198	23,83%
9: 9	265.598.904,57	21,96%	17.033	23,61%
10:10	109.016.257,34	9,01%	7.755	10,75%
11:11	57.508.855,34	4,75%	4.337	6,01%
12:12	14.474.552,87	1,20%	1.201	1,66%
13:	6.329.752,54	0,52%	668	0,93%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**

Statistics	**in %**
WA Interest	8,65%

* runs from .00 to .99

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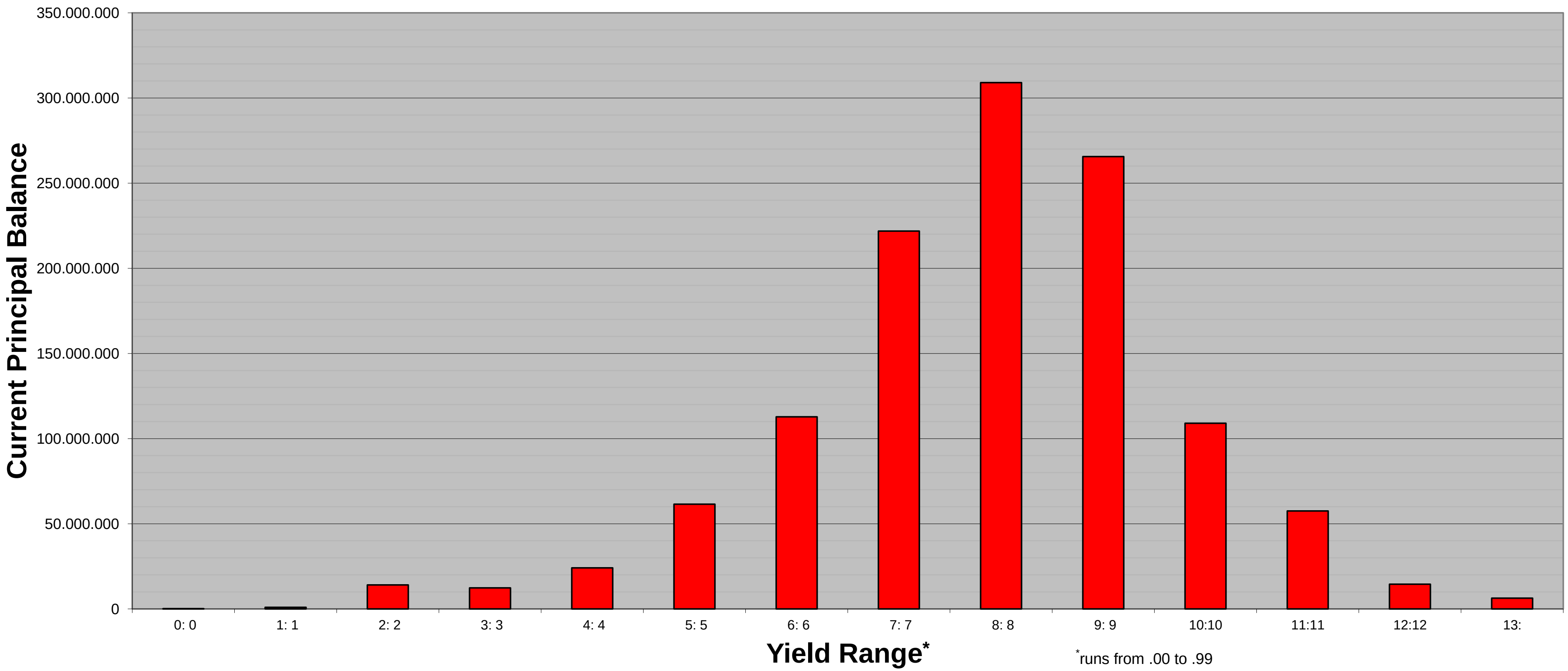
13.1 Effective Interest Rate (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

14. Seasoning

Santander

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	1.692.333,89	0,14%	78	0,11%
9:11	46.695.185,53	3,86%	2.564	3,55%
12:14	104.203.447,39	8,62%	6.094	8,45%
15:17	303.450.593,35	25,09%	16.519	22,89%
18:20	177.040.360,70	14,64%	11.071	15,34%
21:23	252.645.710,35	20,89%	15.128	20,97%
24:26	141.060.729,09	11,66%	8.485	11,76%
27:29	72.448.952,58	5,99%	4.330	6,00%
30:32	31.517.885,83	2,61%	2.045	2,83%
33:35	32.390.013,20	2,68%	2.250	3,12%
36:38	20.780.183,96	1,72%	1.439	1,99%
39:41	13.749.123,25	1,14%	979	1,36%
42:44	6.789.630,02	0,56%	593	0,82%
45:47	2.261.166,79	0,19%	201	0,28%
48:50	788.064,79	0,07%	84	0,12%
51:53	622.082,35	0,05%	65	0,09%
54:56	516.504,26	0,04%	72	0,10%
57:59	290.708,61	0,02%	31	0,04%
60:62	137.208,86	0,01%	23	0,03%
63:65	147.223,36	0,01%	30	0,04%
66:68	123.619,16	0,01%	33	0,05%
69:71	47.575,02	0,00%	10	0,01%
72:74	27.313,12	0,00%	6	0,01%
75:77	51.537,29	0,00%	9	0,01%
78:80	23.765,02	0,00%	8	0,01%
81:	10.521,23	0,00%	10	0,01%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**

Statistics

WA Seasoning	20,84

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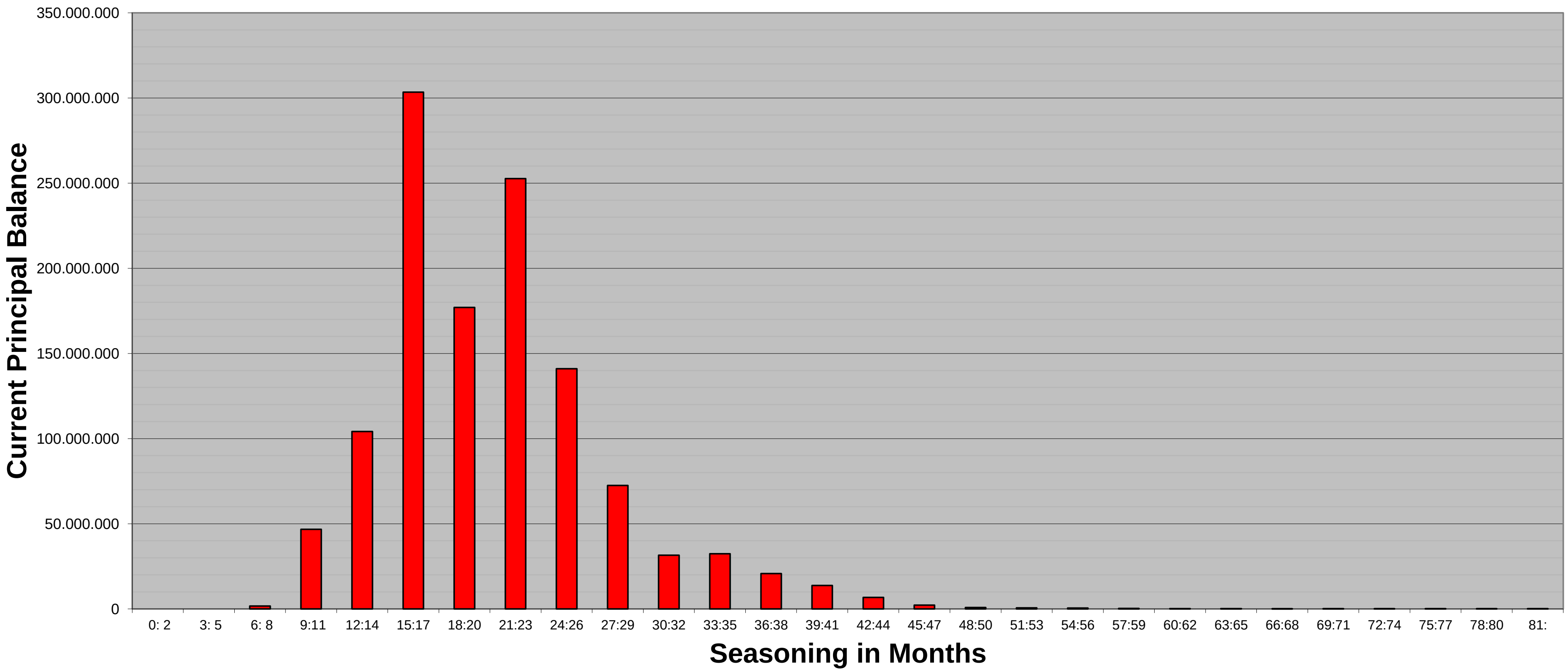
14.1 Seasoning (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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15. Remaining Term

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	1.278.811,58	0,11%	2.228	3,09%
7: 13	4.219.267,72	0,35%	2.154	2,99%
14: 20	8.344.088,83	0,69%	2.616	3,63%
21: 27	13.982.584,16	1,16%	2.890	4,01%
28: 34	20.252.971,03	1,67%	3.104	4,30%
35: 41	25.107.721,19	2,08%	3.066	4,25%
42: 48	34.405.399,96	2,84%	3.371	4,67%
49: 55	44.210.850,28	3,66%	3.612	5,01%
56: 62	81.235.407,97	6,72%	5.458	7,56%
63: 69	129.092.959,94	10,67%	7.357	10,20%
70: 76	313.577.140,90	25,93%	14.443	20,02%
77: 83	394.171.458,06	32,59%	16.652	23,08%
84: 90	131.057.096,43	10,84%	4.950	6,86%
91: 97	8.349.347,79	0,69%	248	0,34%
98:	226.333,16	0,02%	8	0,01%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**

Statistics

WA Remaining Term	71,12

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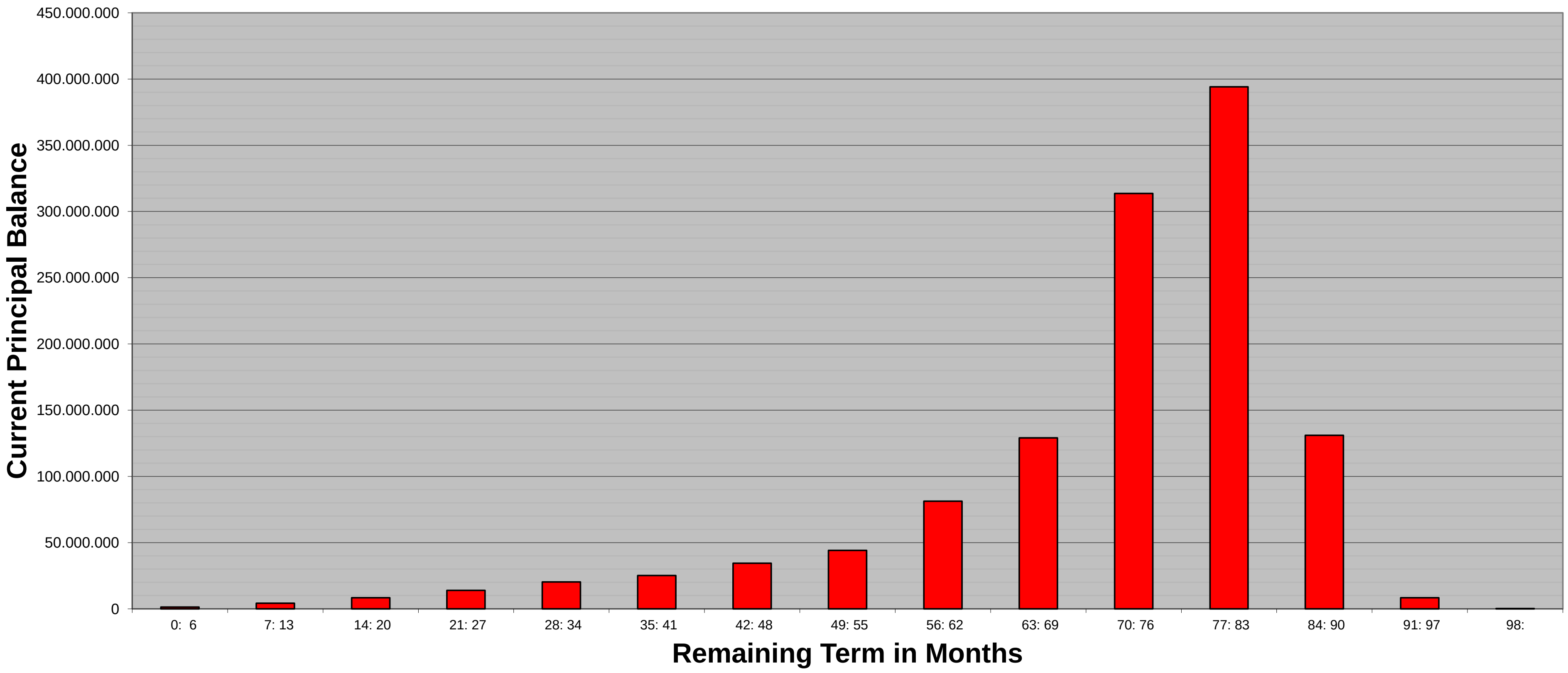
15.1 Remaining Term (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

16. Original Term

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	639,88	0,00%	104	0,14%
14: 20	273.883,94	0,02%	475	0,66%
21: 27	2.761.231,01	0,23%	2.320	3,22%
28: 34	1.501.935,90	0,12%	562	0,78%
35: 41	10.966.958,99	0,91%	3.562	4,94%
42: 48	5.142.622,44	0,43%	800	1,11%
49: 55	24.728.462,41	2,04%	4.606	6,38%
56: 62	39.404.656,94	3,26%	4.798	6,65%
63: 69	11.902.156,48	0,98%	923	1,28%
70: 76	43.600.771,22	3,60%	3.927	5,44%
77: 83	19.810.855,05	1,64%	1.120	1,55%
84: 90	111.589.523,19	9,23%	8.361	11,59%
91: 97	687.165.081,39	56,81%	31.437	43,57%
98:104	227.605.832,99	18,82%	8.420	11,67%
105:111	22.096.980,89	1,83%	709	0,98%
112:	959.846,28	0,08%	33	0,05%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**

Statistics

WA Original Term	91,96

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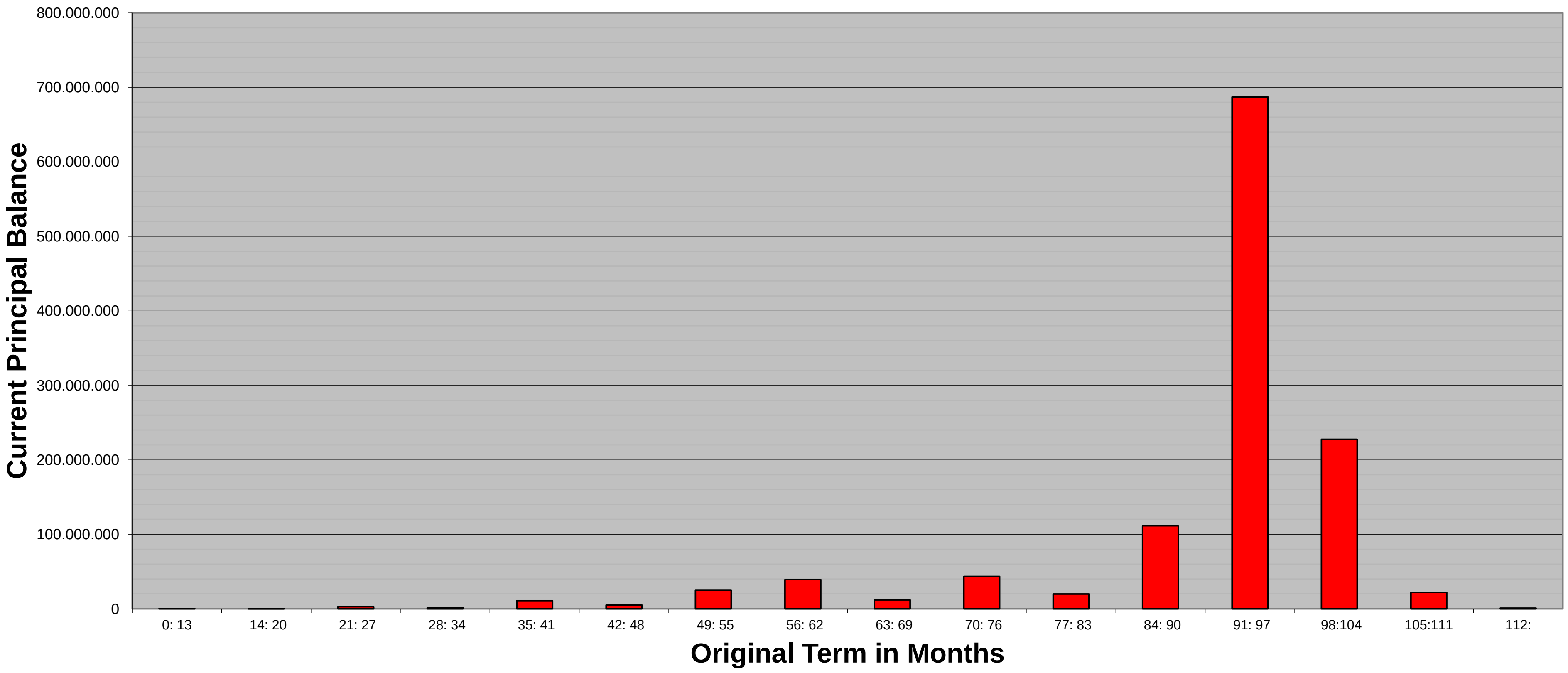
16.1 Original Term (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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17. Loan Concentration

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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	1.190.306.825,45	98,41%	70.393	97,56%	70.393	98,78%
2: 2	18.937.988,56	1,57%	1.704	2,36%	852	1,20%
3: 3	266.624,99	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:	0,00	0,00%	0	0,00%	0	0,00%
Total	**1.209.511.439,00**	**100,00%**	**72.157**	**100,00%**	**71.265**	**100,00%**

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18. Amortisation Profile

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	1.209.511.439,00 €	51	418.939.188,97 €
2	1.194.574.845,94 €	52	402.949.904,42 €
3	1.179.487.541,86 €	53	386.972.240,02 €
4	1.164.367.168,93 €	54	371.004.536,15 €
5	1.149.219.236,69 €	55	355.073.020,72 €
6	1.134.025.355,56 €	56	339.195.639,27 €
7	1.118.782.378,35 €	57	323.338.711,86 €
8	1.103.493.761,03 €	58	307.570.603,02 €
9	1.088.151.042,32 €	59	291.905.460,43 €
10	1.072.775.507,34 €	60	276.312.556,30 €
11	1.057.371.164,66 €	61	260.794.947,00 €
12	1.041.919.132,66 €	62	245.401.518,31 €
13	1.026.410.077,93 €	63	230.196.482,85 €
14	1.010.850.894,19 €	64	215.183.599,19 €
15	995.241.867,42 €	65	200.396.397,83 €
16	979.600.726,59 €	66	185.821.458,78 €
17	963.925.382,01 €	67	171.444.496,17 €
18	948.212.070,66 €	68	157.245.552,20 €
19	932.459.988,11 €	69	143.187.595,01 €
20	916.662.137,61 €	70	129.437.095,34 €
21	900.818.136,44 €	71	116.095.124,52 €
22	884.953.237,13 €	72	103.113.173,24 €
23	869.089.303,42 €	73	90.472.872,73 €
24	853.182.647,09 €	74	78.317.366,29 €
25	837.229.492,08 €	75	67.016.890,09 €
26	821.232.803,81 €	76	56.721.308,28 €
27	805.216.195,76 €	77	47.437.549,59 €
28	789.194.481,11 €	78	38.978.480,44 €
29	773.170.552,21 €	79	31.336.797,64 €
30	757.131.107,28 €	80	24.457.413,22 €
31	741.062.082,53 €	81	18.225.452,85 €
32	724.974.463,84 €	82	13.315.205,35 €
33	708.858.170,24 €	83	9.875.821,60 €
34	692.755.488,61 €	84	7.102.671,45 €
35	676.683.303,86 €	85	4.929.407,33 €
36	660.588.273,81 €	86	3.288.391,88 €
37	644.477.094,20 €	87	2.104.895,19 €
38	628.343.746,26 €	88	1.311.907,97 €
39	612.220.747,13 €	89	800.501,22 €
40	596.098.555,88 €	90	538.391,36 €
41	579.979.591,77 €	91	349.327,94 €
42	563.847.469,21 €	92	219.197,98 €
43	547.705.976,96 €	93	128.887,80 €
44	531.556.050,28 €	94	74.507,17 €
45	515.391.879,64 €	95	46.034,72 €
46	499.256.657,38 €	96	33.954,43 €
47	483.174.690,17 €	97	28.317,73 €
48	467.087.952,02 €	98	25.285,48 €
49	451.016.989,73 €	99	22.227,07 €
50	434.958.004,04 €	100	19.198,54 €

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

19. Priority of Payments + Transaction Costs

Pre-Enforcement Available Interest Amount

Interest Collections	+	8.482.009,25 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	91.203,18 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,16 €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	19.230.948,47 €
Amounts standing to the credit of the Expenses Advance Account	+	210,83 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	- €
Principal Adition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	27.804.371,89 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	34.392.111,95 €
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	+	121,45 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	3.350.004,40 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	37.742.237,80 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		27.804.371,89 €
Senior Expenses and Taxes	-	- €
Replacement Servicer Fee Reserve Shortfall	-	- €
Swap Interest Paymenst other than subordinated Payments	-	722.037,32 €
Interest on Class A Notes	-	1.964.733,30 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	188.941,20 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	193.650,60 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	97.728,15 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	166.592,40 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	44.370,00 €
Liquidity Reserve Amount Replenishment	-	18.566.673,89 €
Crediting the PDLs until cleared	-	3.350.004,40 €
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	-	1.024.582,59 €
Mezzanine Loan Interest	-	- €
Termination Payment [Re. Swap Agreement]	-	- €
Interests Liquidity Reserve Loan	-	33.636,77 €
Principal Of Liquidity Reserve Loan	-	1.284.531,09 €
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	=	166.890,18 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		37.742.237,80 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	37.742.237,80 €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
Class A: Sequential Principal	-	37.742.150,25 €
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	-	87,55 €
Transaction Account Remaining Amount	=	- €

Transaction Costs

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	- €							
Interest accrued for the Period	2.671.455,48 €	1.964.733,30 €	188.941,20 €	193.650,60 €	97.728,15 €	166.592,40 €	44.370,00 €	15.439,83 €
Cumulative Interest accrued	63.981.536,37 €	49.990.259,25 €	3.851.828,40 €	3.847.755,60 €	1.881.723,15 €	2.962.900,20 €	1.194.559,20 €	252.510,57 €
Interest Payments	2.689.652,42 €	1.964.733,30 €	188.941,20 €	193.650,60 €	97.728,15 €	166.592,40 €	44.370,00 €	33.636,77 €
Cumulative Interest Payments	63.981.536,37 €	49.990.259,25 €	3.851.828,40 €	3.847.755,60 €	1.881.723,15 €	2.962.900,20 €	1.194.559,20 €	252.510,57 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	18.566.673,89 €							18.566.673,89 €

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Payment Date		14.07.2025				
Period No		14				
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Collection Period	from	01.06.2025	to	30.06.2025		

20. Retention

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

Amount of randomly Selected Exposures	60.338.398,29 €

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21. Counterparties

Calculation Date		10.07.2025		
Payment Date		14.07.2025		
Period No		14		
Monthly Period		Jul 2025		
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

Role	Counterparty	Moody's Long Term	Moody's Short Term	Moody's Outlook	DBRS Long Term	DBRS Short Term	DBRS Outlook	Counterparty status
Joint Lead Managers	**Banco Santander S.A.** Ciudad Grupo Santander Avenida de Cantabria s/n Edificio Encinar 28660, Boadilla del Monte Madrid Spain	A2	P-1	POS	AH	R-1M	STABLE	performing
	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands	Baa1	-	STABLE	AH	R-1M	STABLE	performing
	Société Générale S.A. 29 Boulevard Haussmann 75009 Paris France	A1	P-1	NEG	AH	R-1M	STABLE	performing
Corporate Administrator & Back-Up Servicer Facilitator	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
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	Aa3	P-1	STABLE	-	-	-	performing
Account Bank	**Citibank Europe plc, Germany Branch** Reuterweg 16 60323 Frankfurt am Main Germany	-	P-1	STABLE	AAL	R-1M	STABLE	performing
Transaction Security Trustee	**Circumference Services S.à r.l.** 22-24 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
Interest Swap Counterparty	**DZ Bank AG** Platz der Republik 60325 Frankfurt am Main Germany	Aa2	P-1	STABLE	AAL	R-1M	STABLE	performing
Data Trustee	**Oversea FS B.V.** Museumlaan 23581 HK, Utrecht 3581 HK Utrecht The Netherlands	-	-	-	-	-	-	performing

Rating Agencies

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

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

Ratings as of 30.06.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Deal Name:	**SC Germany Consumer 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		10.07.2025					
Payment Date		14.07.2025					
Period No		14					
Monthly Period		Jul 2025					
Interest Period	from	16.06.2025	to	14.07.2025	=		28 days
Collection Period	from	01.06.2025	to	30.06.2025			

Santander

Swap Counterparty

Swap Counterparty	DZ Bank AG
Swap Rating Trigger Breach	no

		Moody's			DBRS		
Rating Trigger & Current Ratings	Consequenses	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	1.237.778.259,39 €
Fixed Rate	2,6420%
Floating Rate (Euribor)	1,8920%
Net Swap Payments	722.037,32 €
Notional Amount next period	1.199.011.526,55 €

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 30.06.2025, data source: Bloomberg

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24. Santander Consumer Bank

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

	Moody's			DBRS		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A3(cr)	P-2(cr)	POS	AH	R-1M	STABLE
Santander Consumer Finance S.A.	A3(cr)	P-2(cr)	POS	-	-	-
Santander Consumer Bank AG	A1(cr)	P-1(cr)	STABLE	-	-	-

Ratings as of 30.06.2025, data source: Bloomberg

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25. Glossary

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		14				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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.