SC Germany Consumer 2024-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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1. Portfolio Information

Calculation Date	12.08.2025				
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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**72.157**	**1.209.511.439,00 €**	**1.247.253.555,35 €**
Scheduled Principal Payments		17.852.980,83 €	17.415.030,32 €
Prepayment Principal		19.040.154,40 €	16.977.081,63 €
Total Principal Collections		**36.893.135,23 €**	**34.392.111,95 €**
Total Interest Collections		**8.198.701,02 €**	**8.482.009,25 €**
Defaults		**4.096.094,71 €**	**3.350.004,40 €**
Replenishment Amount		**- €**	**- €**
End of Period		**1.168.522.209,06 €**	**1.209.511.439,00 €**
Purchase Shortfall Amount		**34,74 €**	**87,55 €**
Total Assets (End of Period)	**70.226**	**1.168.522.243,80 €**	**1.209.511.526,55 €**
Current Prepayment Rate (annualised)		17,3%	
Current Poolfactor		77,2%	

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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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%
15	1.209.511.439,00 €	17.852.980,83 €	19.040.154,40 €	36.893.135,23 €	17,34%
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2. Reserve Accounts

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,6%	18.597.057,75 €	
Cash Outflow		18.597.057,75 €	
of which Liquidity Reserve Excess Amount		611.884,85 €	
Cash Inflow		17.985.172,90 €	
End of Period	1,6%	17.985.172,90 €	
Required Liquidity Reserve Amount	1,6%	17.985.172,90 €	
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		12.08.2025				
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Collection Period	from	01.07.2025	to	31.07.2025		

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%
15	**1.209.511.439,00 €**	7.428.388,96 €	2.532.531,70 €	6.638.429,06 €	11.118.878,49 €	**97,71%**	0,61%	0,21%	0,55%	0,92%
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3.2 Default Data

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Collection Period from	01.07.2025	to	31.07.2025		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	4.096.094,71 €	
Current Period Recoveries	73.676,90 €	
Current Period Net Default	4.022.417,81 €	
New Number of Defaulted Contracts		199
Cumulative Default		
Cumulative Gross Default	39.378.879,37 €	
Cumulative Recoveries	386.219,81 €	
Cumulative Net Losses	38.992.659,56 €	
Total Number of Defaulted Contracts		1706

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	4.096.094,71 €
Class F Amount credited to the PDL	4.096.094,71 €
Class F PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date		12.08.2025				
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Monthly Period		Aug 2025				
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Collection Period	from	01.07.2025	to	31.07.2025		

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%
15	1.706	4.096.094,71 €	39.378.879,37 €	1.821.839.776,94 €	2,16%	73.676,90 €	386.219,81 €	38.992.659,56 €	2,14%	0,32%
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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	-	
		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%	20,96%	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%	2,14%	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 €	- €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		77,90%	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	12.08.2025				
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Collection Period from	01.07.2025	to	31.07.2025		

1. Note Balance

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
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	1.199.011.526,55 €	956.011.526,55 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	7.500.000,00 €
Replenishment	- €						
Amortisation	41.739.282,75 €						
Redemption per Class		40.989.282,75 €	- €	- €	- €	- €	750.000,00 €
Redemption per Note		3.288,35 €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	1.157.272.243,80 €	915.022.243,80 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	6.750.000,00 €
Current Tranching		79,1%	7,3%	6,7%	3,0%	3,4%	0,6%
Current Pool Factor	0,77	0,73	1,00	1,00	1,00	1,00	0,38

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	1,9260%	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	31						
Principal Outstanding per Note Beginning of Period		76.695,67 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	41.666,67 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		**3.288,35 €**	**- €**	**- €**	**- €**	**- €**	**4.166,67 €**
Principal Outstanding per Note End of Period		73.407,32 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	37.500,00 €
> Interest accrued for the period	**-**	**2.120.670,45 €**	**- 211.646,40 €**	**- 216.676,20 €**	**- 109.206,30 €**	**- 185.581,50 €**	**- 43.439,40 €**
Interest Payment		2.120.670,45 €	211.646,40 €	216.676,20 €	109.206,30 €	185.581,50 €	43.439,40 €
Interest Payment per Note		**170,13 €**	**251,96 €**	**277,79 €**	**316,54 €**	**475,85 €**	**241,33 €**

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	23,23%	16,04%	9,37%	6,42%	3,08%	2,50%

* Last rating action as of 23.05.2024

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6. Original Principal Balance

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Santander

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.694.036,45	0,11%	1.275	1,82%
2000: 3999	14.278.045,25	0,96%	5.008	7,13%
4000: 5999	31.210.904,64	2,10%	6.382	9,09%
6000: 7999	41.289.029,02	2,78%	5.972	8,50%
8000: 9999	38.104.043,89	2,57%	4.305	6,13%
10000: 11999	60.442.870,18	4,07%	5.690	8,10%
12000: 13999	46.734.561,84	3,15%	3.632	5,17%
14000: 15999	58.901.340,91	3,97%	3.909	5,57%
16000: 17999	42.817.150,76	2,88%	2.523	3,59%
18000: 19999	45.444.953,83	3,06%	2.401	3,42%
20000: 21999	71.284.778,74	4,80%	3.443	4,90%
22000: 23999	47.475.293,15	3,20%	2.070	2,95%
24000: 25999	59.251.490,75	3,99%	2.377	3,38%
26000: 27999	54.673.554,17	3,68%	2.040	2,90%
28000: 29999	44.049.105,20	2,97%	1.522	2,17%
30000: 31999	68.885.948,79	4,64%	2.237	3,19%
32000: 33999	41.836.020,12	2,82%	1.270	1,81%
34000: 35999	49.420.235,87	3,33%	1.414	2,01%
36000: 37999	46.597.405,03	3,14%	1.263	1,80%
38000: 39999	36.833.597,85	2,48%	946	1,35%
40000: 41999	57.683.606,09	3,89%	1.410	2,01%
42000: 43999	35.592.191,14	2,40%	829	1,18%
44000: 45999	36.787.164,22	2,48%	818	1,16%
46000: 47999	36.724.842,23	2,47%	782	1,11%
48000: 49999	28.102.261,67	1,89%	574	0,82%
50000: 51999	44.114.008,89	2,97%	873	1,24%
52000: 53999	37.744.480,42	2,54%	716	1,02%
54000: 55999	27.429.049,32	1,85%	499	0,71%
56000: 57999	24.292.751,21	1,64%	426	0,61%
58000: 59999	21.806.058,50	1,47%	370	0,53%
60000: 61999	26.454.947,65	1,78%	436	0,62%
62000: 63999	21.462.617,03	1,45%	341	0,49%
64000: 65999	18.843.178,05	1,27%	290	0,41%
66000: 67999	15.749.625,18	1,06%	235	0,33%
68000: 69999	13.795.798,53	0,93%	200	0,28%
70000: 71999	18.415.980,31	1,24%	260	0,37%
72000: 73999	14.958.121,67	1,01%	205	0,29%
74000: 75999	26.235.288,84	1,77%	350	0,50%
76000: 77999	10.154.938,01	0,68%	132	0,19%
78000: 79999	20.475.847,31	1,38%	260	0,37%
80000: 81999	12.230.044,42	0,82%	151	0,22%
82000: 83999	11.201.760,58	0,75%	135	0,19%
84000: 85999	7.636.491,93	0,51%	90	0,13%
86000: 87999	5.381.590,85	0,36%	62	0,09%
88000: 89999	3.461.395,02	0,23%	39	0,06%
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:	1.995.557,12	0,13%	18	0,03%
Total	**1.484.229.588,80**	**100,00%**	**70.226**	**100,00%**

Statistics	**in EUR**
Average Amount	21.135,04

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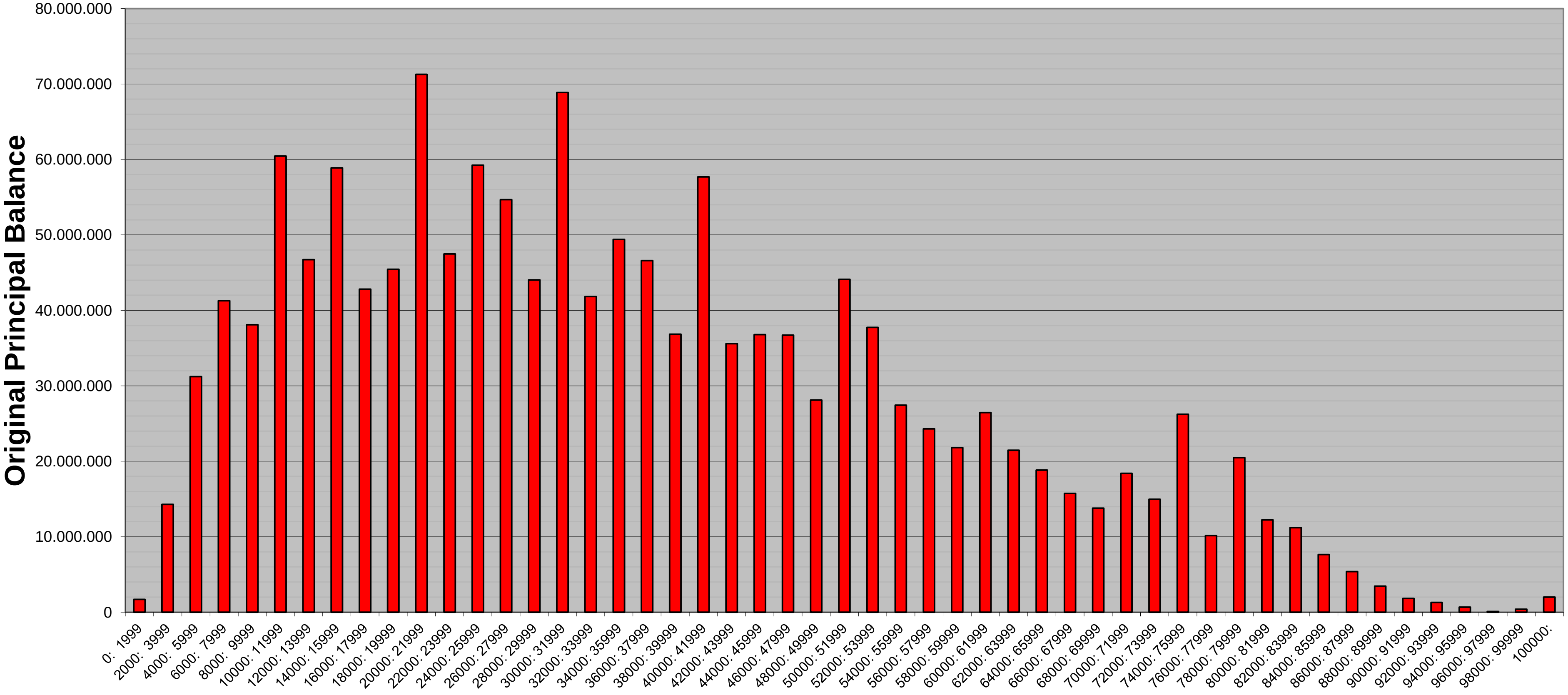
6.1 Original PB (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

7. 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	6.397.647,12	0,55%	6.421	9,14%
2000: 3999	20.672.450,68	1,77%	6.873	9,79%
4000: 5999	33.087.726,86	2,83%	6.680	9,51%
6000: 7999	42.746.254,86	3,66%	6.126	8,72%
8000: 9999	47.715.838,84	4,08%	5.350	7,62%
10000:11999	43.603.111,95	3,73%	3.963	5,64%
12000:13999	49.397.279,92	4,23%	3.809	5,42%
14000:15999	46.972.681,15	4,02%	3.130	4,46%
16000:17999	54.659.726,25	4,68%	3.219	4,58%
18000:19999	50.682.341,68	4,34%	2.671	3,80%
20000:21999	51.640.501,05	4,42%	2.459	3,50%
22000:23999	50.106.459,32	4,29%	2.183	3,11%
24000:25999	48.193.341,19	4,12%	1.927	2,74%
26000:27999	47.548.244,17	4,07%	1.762	2,51%
28000:29999	44.574.340,39	3,81%	1.539	2,19%
30000:31999	44.413.470,99	3,80%	1.434	2,04%
32000:33999	41.541.474,70	3,56%	1.260	1,79%
34000:35999	41.301.490,79	3,53%	1.180	1,68%
36000:37999	36.269.429,43	3,10%	981	1,40%
38000:39999	34.935.164,52	2,99%	896	1,28%
40000:41999	34.909.732,01	2,99%	852	1,21%
42000:43999	31.626.237,93	2,71%	736	1,05%
44000:45999	30.901.503,73	2,64%	687	0,98%
46000:47999	25.698.012,86	2,20%	547	0,78%
48000:49999	23.745.535,51	2,03%	485	0,69%
50000:51999	19.932.978,47	1,71%	391	0,56%
52000:53999	20.289.044,74	1,74%	383	0,55%
54000:55999	15.910.369,19	1,36%	289	0,41%
56000:57999	15.570.390,02	1,33%	273	0,39%
58000:59999	16.111.183,43	1,38%	273	0,39%
60000:61999	15.122.427,20	1,29%	248	0,35%
62000:63999	14.370.996,08	1,23%	228	0,32%
64000:65999	16.048.211,37	1,37%	247	0,35%
66000:67999	13.136.854,02	1,12%	196	0,28%
68000:69999	10.144.930,80	0,87%	147	0,21%
70000:71999	8.162.749,74	0,70%	115	0,16%
72000:73999	6.789.783,07	0,58%	93	0,13%
74000:75999	4.795.992,70	0,41%	64	0,09%
76000:77999	3.545.657,68	0,30%	46	0,07%
78000:79999	1.813.745,79	0,16%	23	0,03%
80000:	3.436.896,86	0,29%	40	0,06%
Total	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**

Statistics	**in EUR**
Average Amount	16.639,45

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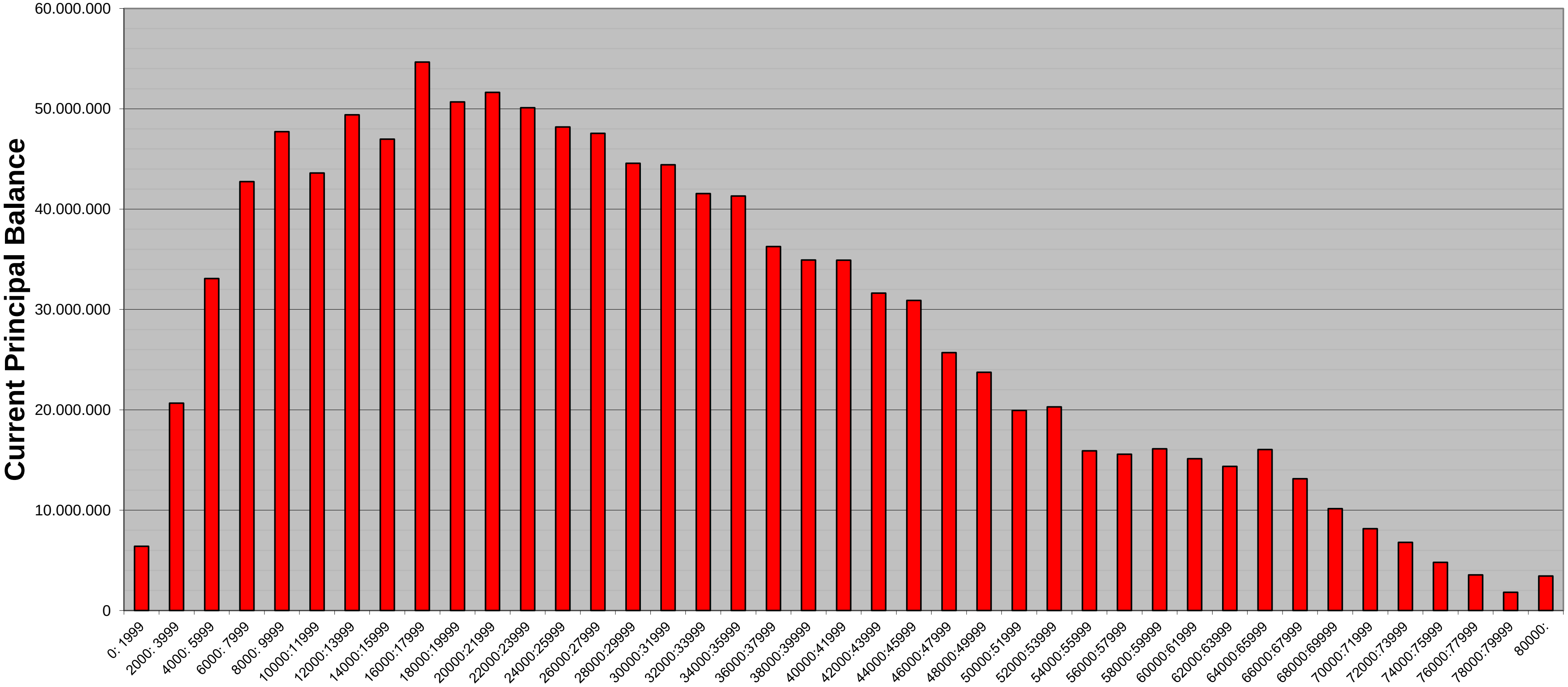
7.1 Current PB (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

8. Borrower Concentration

Santander

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	118.684,92	0,0102%	2
2	105.515,32	0,0090%	1
3	101.541,86	0,0087%	1
4	101.442,73	0,0087%	1
5	101.208,07	0,0087%	1
6	99.300,86	0,0085%	1
7	94.935,22	0,0081%	1
8	87.600,83	0,0075%	1
9	87.031,37	0,0074%	1
10	86.610,54	0,0074%	1
11	85.602,35	0,0073%	1
12	85.208,84	0,0073%	1
13	85.148,83	0,0073%	1
14	85.136,98	0,0073%	1
15	84.882,79	0,0073%	1
16	84.803,66	0,0073%	1
17	84.799,18	0,0073%	1
18	84.742,75	0,0073%	1
19	84.712,29	0,0072%	1
20	84.243,02	0,0072%	1
21	84.119,11	0,0072%	1
22	83.834,01	0,0072%	1
23	83.306,48	0,0071%	1
24	83.047,24	0,0071%	1
25	83.029,81	0,0071%	1
	2.250.489,06	**0,1926%**	**26**

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9. Geographical Distribution

Santander

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	161.568.666,22	13,83%	8.894	12,66%
Bavaria	154.469.877,37	13,22%	9.167	13,05%
Berlin	48.635.046,74	4,16%	2.745	3,91%
Brandenburg	44.227.603,74	3,78%	2.827	4,03%
Bremen	12.417.935,18	1,06%	735	1,05%
Hamburg	20.200.708,47	1,73%	1.173	1,67%
Hesse	85.023.442,47	7,28%	4.895	6,97%
Lower Saxony	120.439.842,51	10,31%	7.319	10,42%
Mecklenburg-Western Pomerania	34.387.745,43	2,94%	2.267	3,23%
North Rhine-Westphalia	249.796.419,69	21,38%	14.815	21,10%
Rhineland-Palatinate	59.930.004,71	5,13%	3.654	5,20%
Saarland	17.746.263,53	1,52%	1.146	1,63%
Saxony	46.649.847,64	3,99%	3.137	4,47%
Saxony-Anhalt	38.824.896,97	3,32%	2.631	3,75%
Schleswig-Holstein	40.021.988,77	3,43%	2.601	3,70%
Thuringia	33.143.366,27	2,84%	2.165	3,08%
n/a	1.038.553,35	0,09%	55	0,08%
Total	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**

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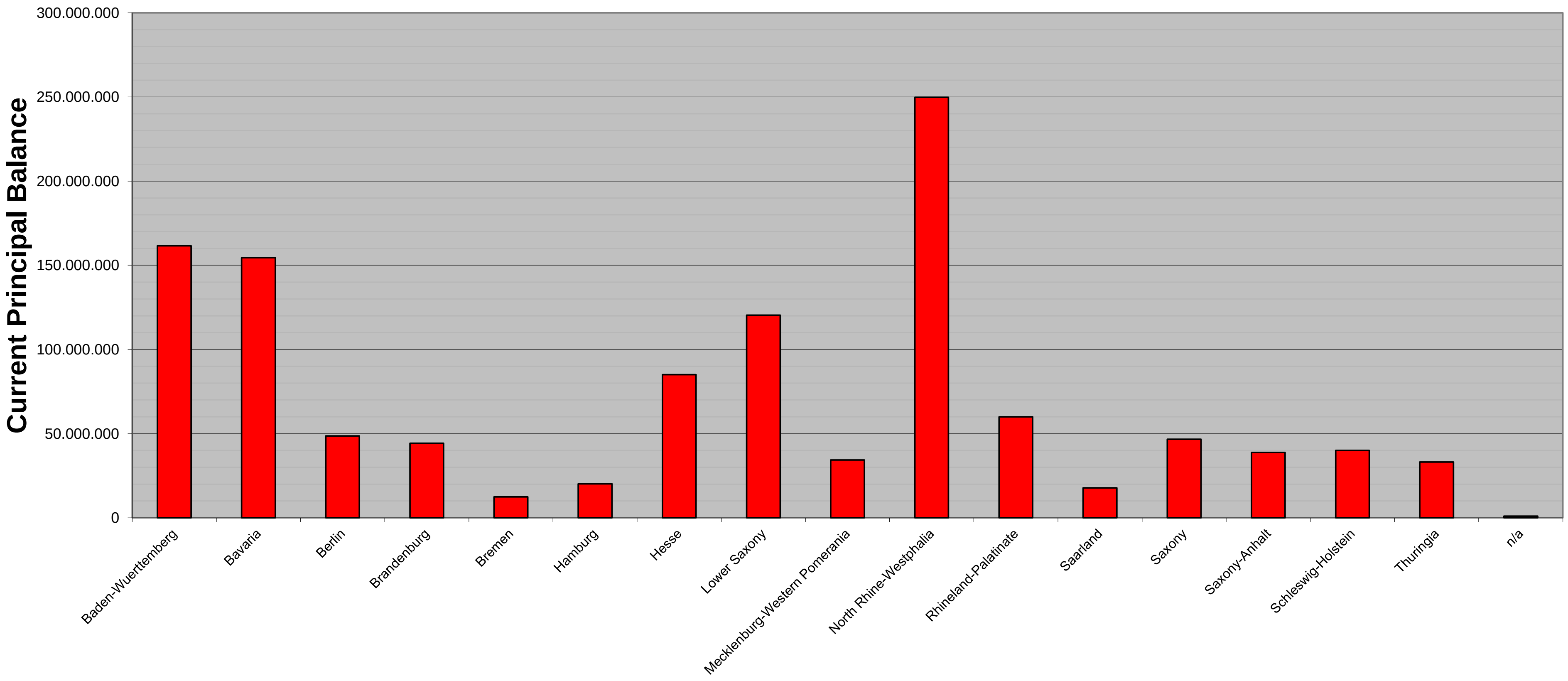
9.1 Geographical Distribution (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

10. Collateral

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	9.125.199,19	0,78%	320	0,46%
unsecured	1.159.397.009,87	99,22%	69.906	99,54%
Total	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	295.148.233,78	25,26%	23.681	33,72%
Yes	873.373.975,28	74,74%	46.545	66,28%
Total	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**

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12. Payment Methods

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	1.121.211.631,42	95,95%	67.867	96,64%
Other	47.310.577,64	4,05%	2.359	3,36%
Total	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	298.315.849,59	25,53%	18.170	25,87%
1st of month	870.206.359,47	74,47%	52.056	74,13%
Total	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

13. Effective Interest Rate

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	69.462,31	0,01%	58	0,08%
1: 1	870.514,09	0,07%	135	0,19%
2: 2	13.711.064,43	1,17%	1.193	1,70%
3: 3	12.071.283,85	1,03%	951	1,35%
4: 4	23.551.200,37	2,02%	1.653	2,35%
5: 5	59.589.807,60	5,10%	3.261	4,64%
6: 6	109.130.901,52	9,34%	5.671	8,08%
7: 7	214.718.254,33	18,38%	10.548	15,02%
8: 8	297.801.554,24	25,49%	16.755	23,86%
9: 9	256.246.757,59	21,93%	16.466	23,45%
10:10	105.121.116,20	9,00%	7.533	10,73%
11:11	55.384.418,13	4,74%	4.184	5,96%
12:12	14.108.919,56	1,21%	1.165	1,66%
13:	6.146.954,84	0,53%	653	0,93%
Total	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**

Statistics	**in %**
WA Interest	8,64%

*runs from .00 to .99

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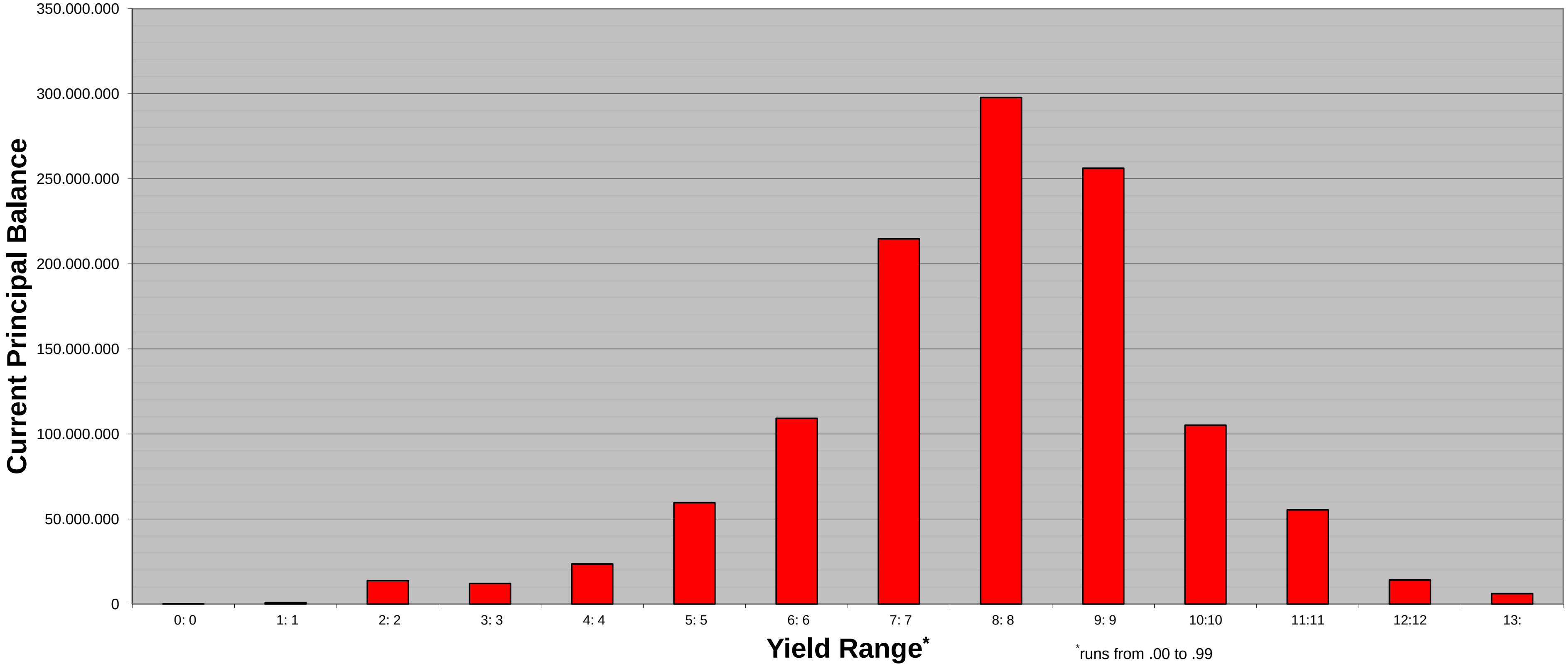
13.1 Effective Interest Rate (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

14. Seasoning

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	0,00	0,00%	0	0,00%
3: 5	0,00	0,00%	0	0,00%
6: 8	0,00	0,00%	0	0,00%
9:11	25.089.199,84	2,15%	1.300	1,85%
12:14	80.972.108,97	6,93%	4.822	6,87%
15:17	209.090.152,45	17,89%	11.576	16,48%
18:20	235.950.069,47	20,19%	13.633	19,41%
21:23	217.569.140,08	18,62%	13.505	19,23%
24:26	197.829.750,54	16,93%	11.898	16,94%
27:29	74.090.845,37	6,34%	4.485	6,39%
30:32	40.186.369,25	3,44%	2.598	3,70%
33:35	35.427.074,15	3,03%	2.380	3,39%
36:38	22.575.508,88	1,93%	1.555	2,21%
39:41	14.426.022,41	1,23%	1.040	1,48%
42:44	8.277.425,68	0,71%	676	0,96%
45:47	4.190.266,71	0,36%	367	0,52%
48:50	763.863,12	0,07%	82	0,12%
51:53	647.064,20	0,06%	67	0,10%
54:56	407.743,40	0,03%	60	0,09%
57:59	411.587,13	0,04%	51	0,07%
60:62	169.016,11	0,01%	23	0,03%
63:65	123.673,05	0,01%	28	0,04%
66:68	137.847,46	0,01%	33	0,05%
69:71	76.519,76	0,01%	15	0,02%
72:74	19.195,80	0,00%	5	0,01%
75:77	53.677,29	0,00%	11	0,02%
78:80	18.337,12	0,00%	4	0,01%
81:	19.750,82	0,00%	12	0,02%
Total	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**

Statistics

WA Seasoning	21,83

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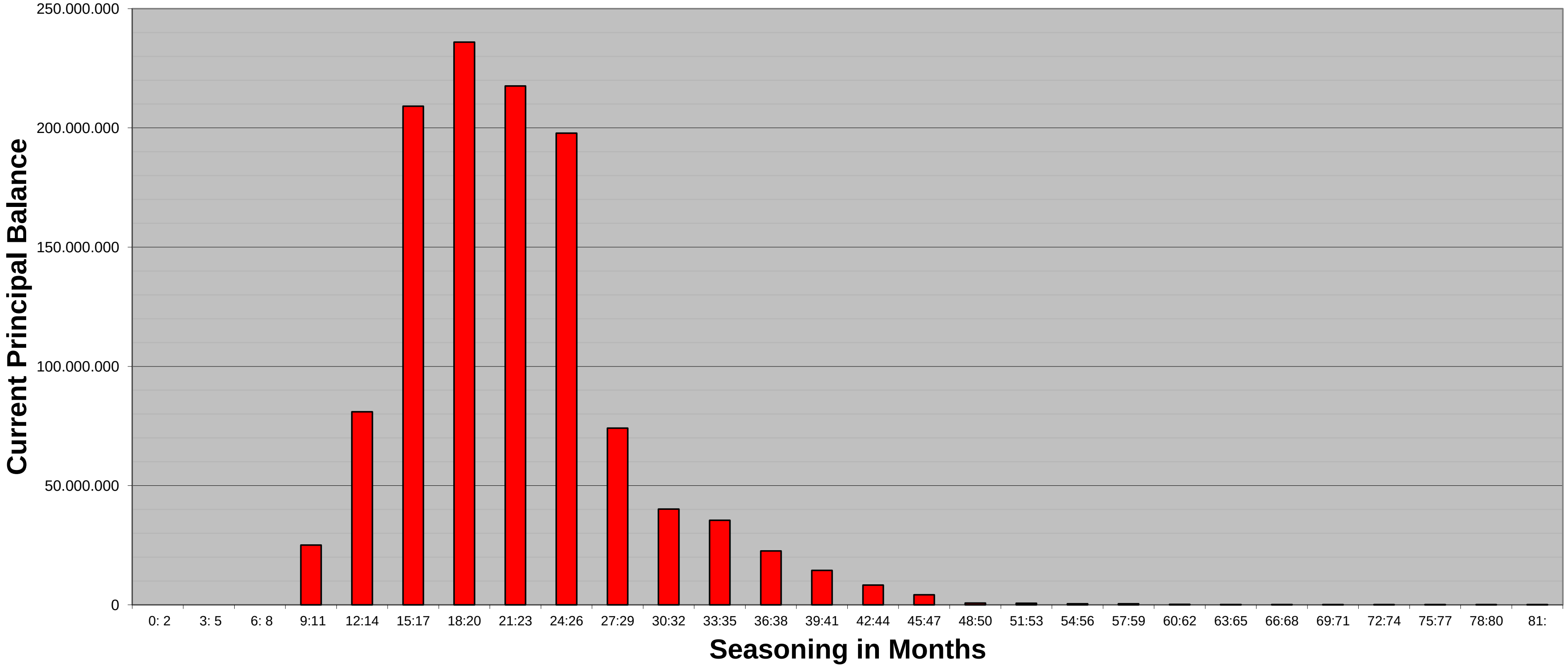
14.1 Seasoning (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



Santander Consumer Bank AG
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41061 Mönchengladbach

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

15. Remaining Term

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	1.176.297,83	0,10%	2.113	3,01%
7: 13	4.411.397,91	0,38%	2.276	3,24%
14: 20	8.908.170,63	0,76%	2.644	3,76%
21: 27	13.420.899,75	1,15%	2.771	3,95%
28: 34	19.757.510,38	1,69%	2.990	4,26%
35: 41	24.871.816,04	2,13%	3.047	4,34%
42: 48	35.640.047,17	3,05%	3.422	4,87%
49: 55	45.676.346,26	3,91%	3.667	5,22%
56: 62	85.801.757,18	7,34%	5.735	8,17%
63: 69	132.400.437,96	11,33%	7.284	10,37%
70: 76	325.944.770,03	27,89%	15.149	21,57%
77: 83	362.877.227,05	31,05%	15.251	21,72%
84: 90	100.229.554,52	8,58%	3.648	5,19%
91: 97	7.183.375,63	0,61%	222	0,32%
98:	222.600,72	0,02%	7	0,01%
Total	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**

Statistics

WA Remaining Term	70,28

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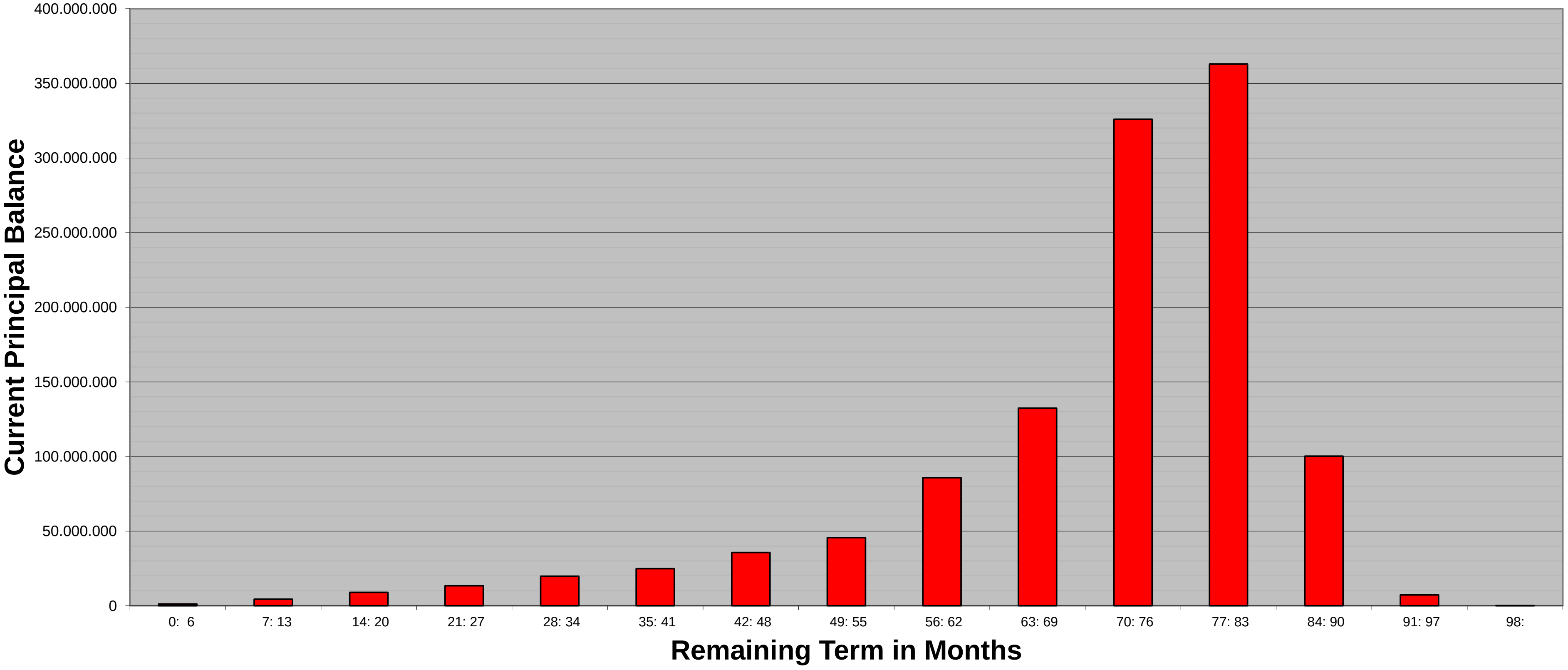
15.1 Remaining Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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16. Original Term

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-10.497,77	0,00%	65	0,09%
14: 20	199.460,60	0,02%	386	0,55%
21: 27	2.252.697,88	0,19%	2.101	2,99%
28: 34	1.474.765,12	0,13%	582	0,83%
35: 41	10.182.154,07	0,87%	3.450	4,91%
42: 48	4.741.752,57	0,41%	773	1,10%
49: 55	23.450.062,14	2,01%	4.503	6,41%
56: 62	37.586.544,05	3,22%	4.675	6,66%
63: 69	11.662.484,07	1,00%	923	1,31%
70: 76	42.085.454,69	3,60%	3.851	5,48%
77: 83	18.928.093,22	1,62%	1.090	1,55%
84: 90	107.684.683,80	9,22%	8.186	11,66%
91: 97	656.984.909,08	56,22%	30.430	43,33%
98:104	223.841.354,24	19,16%	8.346	11,88%
105:111	26.354.182,58	2,26%	827	1,18%
112:	1.104.108,72	0,09%	38	0,05%
Total	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**

Statistics

WA Original Term	92,11

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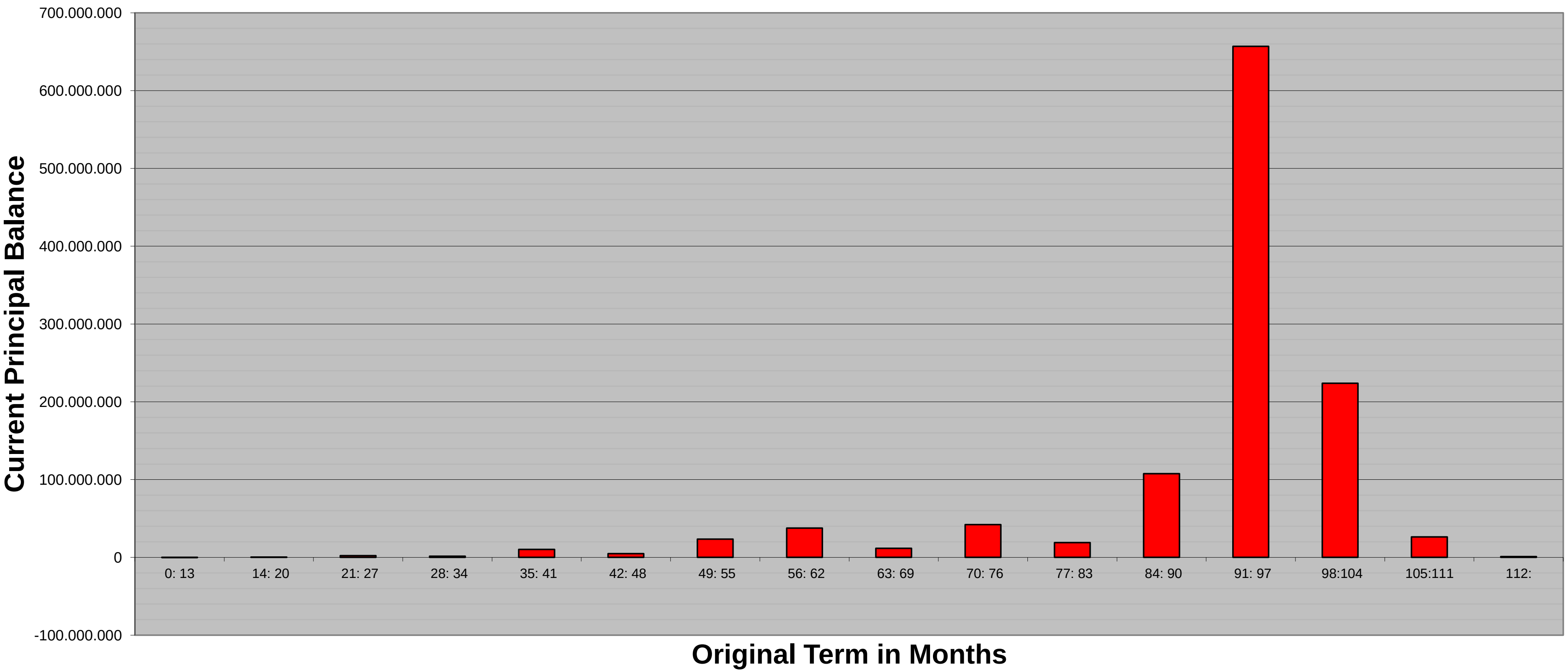
Monthly Investor Report

16.1 Original Term (Graph)

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

17. Loan Concentration

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	1.150.416.115,35	98,45%	68.550	97,61%	68.550	98,81%
2: 2	17.842.241,10	1,53%	1.616	2,30%	808	1,16%
3: 3	263.852,61	0,02%	60	0,09%	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	**1.168.522.209,06**	**100,00%**	**70.226**	**100,00%**	**69.378**	**100,00%**

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18. Amortisation Profile

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	1.168.522.209,06 €	51	394.614.176,96 €
2	1.153.843.702,72 €	52	378.999.682,13 €
3	1.139.043.823,12 €	53	363.398.612,93 €
4	1.124.221.647,13 €	54	347.832.600,88 €
5	1.109.360.195,60 €	55	332.319.454,42 €
6	1.094.449.966,82 €	56	316.833.049,63 €
7	1.079.492.604,72 €	57	301.431.426,13 €
8	1.064.481.305,61 €	58	286.126.790,30 €
9	1.049.438.328,53 €	59	270.893.257,14 €
10	1.034.366.721,88 €	60	255.736.132,42 €
11	1.019.252.183,86 €	61	240.701.139,90 €
12	1.004.082.621,02 €	62	225.843.978,55 €
13	988.865.904,36 €	63	211.175.403,82 €
14	973.600.209,72 €	64	196.727.832,70 €
15	958.303.346,51 €	65	182.491.128,97 €
16	942.974.955,31 €	66	168.448.835,25 €
17	927.612.717,84 €	67	154.572.151,31 €
18	912.212.345,65 €	68	140.841.807,97 €
19	896.768.042,68 €	69	127.409.517,63 €
20	881.279.045,31 €	70	114.375.066,89 €
21	865.769.779,62 €	71	101.692.171,25 €
22	850.261.849,19 €	72	89.345.396,33 €
23	834.712.467,66 €	73	77.473.287,73 €
24	819.117.405,92 €	74	66.430.441,54 €
25	803.479.941,86 €	75	56.371.504,62 €
26	787.822.840,21 €	76	47.280.877,00 €
27	772.158.180,76 €	77	38.989.164,92 €
28	756.490.720,94 €	78	31.489.146,87 €
29	740.811.010,33 €	79	24.727.372,63 €
30	725.102.881,85 €	80	18.599.484,12 €
31	709.375.531,48 €	81	13.743.879,13 €
32	693.619.840,70 €	82	10.299.310,88 €
33	677.878.447,97 €	83	7.499.605,78 €
34	662.165.649,40 €	84	5.307.428,43 €
35	646.431.926,68 €	85	3.627.300,40 €
36	630.681.956,58 €	86	2.392.066,05 €
37	614.910.368,16 €	87	1.537.887,46 €
38	599.146.588,20 €	88	973.479,88 €
39	583.385.638,95 €	89	660.961,60 €
40	567.627.812,36 €	90	438.376,94 €
41	551.860.006,44 €	91	281.842,64 €
42	536.086.344,53 €	92	168.741,57 €
43	520.301.603,97 €	93	99.434,91 €
44	504.503.423,31 €	94	61.249,74 €
45	488.732.178,88 €	95	40.162,28 €
46	473.014.426,84 €	96	31.525,85 €
47	457.294.399,02 €	97	27.926,30 €
48	441.589.134,68 €	98	24.878,03 €
49	425.895.758,93 €	99	21.859,78 €
50	410.241.494,06 €	100	18.815,24 €

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19. Priority of Payments + Transaction Costs

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Santander

Pre-Enforcement Available Interest Amount

Interest Collections	+	8.198.701,02 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	73.676,90 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,14 €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	18.597.057,75 €
Amounts standing to the credit of the Expenses Advance Account	+	208,38 €
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	=	26.869.644,19 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	36.893.135,23 €
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	+	87,55 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	4.096.094,71 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	40.989.317,49 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		26.869.644,19 €
Senior Expenses and Taxes	-	20.836,89 €
Replacement Servicer Fee Reserve Shortfall	-	- €
Swap Interest Paymenst other than subordinated Payments	-	739.257,21 €
Interest on Class A Notes	-	2.120.670,45 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	211.646,40 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	216.676,20 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	109.206,30 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	185.581,50 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	43.439,40 €
Liquidity Reserve Amount Replenishment	-	17.985.172,90 €
Crediting the PDLs until cleared	-	4.096.094,71 €
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	-	750.000,00 €
Mezzanine Loan Interest	-	- €
Termination Payment [Re. Swap Agreement]	-	- €
Interests Liquidity Reserve Loan	-	15.987,97 €
Principal Of Liquidity Reserve Loan	-	375.074,26 €
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		40.989.317,49 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	40.989.317,49 €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
Class A: Sequential Principal	-	40.989.282,75 €
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	-	34,74 €
Transaction Account Remaining Amount	=	- €

Transaction Costs

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	20.836,89 €							
Interest accrued for the Period	2.903.208,22 €	2.120.670,45 €	211.646,40 €	216.676,20 €	109.206,30 €	185.581,50 €	43.439,40 €	15.987,97 €
Cumulative Interest accrued	66.884.744,59 €	52.110.929,70 €	4.063.474,80 €	4.064.431,80 €	1.990.929,45 €	3.148.481,70 €	1.237.998,60 €	268.498,54 €
Interest Payments	2.903.208,22 €	2.120.670,45 €	211.646,40 €	216.676,20 €	109.206,30 €	185.581,50 €	43.439,40 €	15.987,97 €
Cumulative Interest Payments	66.884.744,59 €	52.110.929,70 €	4.063.474,80 €	4.064.431,80 €	1.990.929,45 €	3.148.481,70 €	1.237.998,60 €	268.498,54 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	18.191.599,63 €							18.191.599,63 €

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20. Retention

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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

Amount of randomly Selected Exposures	58.127.813,48 €

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21. Counterparties

Calculation Date	12.08.2025			
Payment Date	14.08.2025			
Period No	15			
Monthly Period	Aug 2025			
Interest Period	from 14.07.2025	to 14.08.2025	=	31 days
Collection Period	from 01.07.2025	to 31.07.2025		

Santander

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	STABLE	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 31.07.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Deal Name:	**SC Germany Consumer 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		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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	1.199.011.526,55 €
Fixed Rate	2,6420%
Floating Rate (Euribor)	1,9260%
Net Swap Payments	739.257,21 €
Notional Amount next period	1.157.272.243,80 €

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 31.07.2025, data source: Bloomberg

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24. Santander Consumer Bank

Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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 31.07.2025, data source: Bloomberg

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Calculation Date		12.08.2025				
Payment Date		14.08.2025				
Period No		15				
Monthly Period		Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

25. Glossary

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

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

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

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

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

Expected Maturity: Maturity date of the notes under the assumption of inter alia (a) a 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.