

SC Germany Consumer 2024-1 Monthly Investor Report



ABS Issuer
of the Year

Santander Germany

WINNER



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ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



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WINNER

SC Germany Consumer 2024-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

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1. Portfolio Information



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period from	14.08.2025	to	15.09.2025	=	32 days
Collection Period from	01.08.2025	to	31.08.2025		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	70.226	1.168.522.209,06 €	1.209.511.439,00 €
Scheduled Principal Payments		17.116.624,99 €	17.852.980,83 €
Prepayment Principal		16.015.763,02 €	19.040.154,40 €
Total Principal Collections		33.132.388,01 €	36.893.135,23 €
Total Interest Collections		7.929.570,42 €	8.198.701,02 €
Defaults		3.646.087,28 €	4.096.094,71 €
Replenishment Amount		- €	- €
End of Period		1.131.743.733,77 €	1.168.522.209,06 €
Purchase Shortfall Amount		28,93 €	34,74 €
Total Assets (End of Period)	68.547	1.131.743.762,70 €	1.168.522.243,80 €
Current Prepayment Rate (annualised)		15,3%	
Current Poolfactor		74,6%	

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1.1 Portfolio Information per period



Calculation Date	11.09.2025			
Payment Date	15.09.2025			
Period No	16			
Monthly Period	Sep 2025			
Interest Period	from	14.08.2025	to	15.09.2025 = 32 days
Collection Period	from	01.08.2025	to	31.08.2025

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	1.499.999.923,28 €	19.374.737,32 €	21.727.736,63 €	41.102.473,95 €	16,06%
2	1.499.999.995,49 €	20.370.190,79 €	23.939.793,11 €	44.309.983,90 €	17,56%
3	1.499.999.997,39 €	21.044.779,16 €	28.712.971,90 €	49.757.751,06 €	20,70%
4	1.499.999.964,64 €	19.506.347,87 €	26.094.207,81 €	45.600.555,68 €	18,99%
5	1.499.999.975,86 €	20.360.702,90 €	25.308.348,71 €	45.669.051,61 €	18,47%
6	1.499.999.963,20 €	20.293.673,05 €	25.822.303,80 €	46.115.976,85 €	18,81%
7	1.499.999.991,78 €	20.325.970,88 €	19.838.584,38 €	40.164.555,26 €	14,77%
8	1.499.999.977,11 €	19.244.445,56 €	13.880.555,70 €	33.125.001,26 €	10,56%
9	1.463.993.165,42 €	21.610.902,74 €	23.414.758,06 €	45.025.660,80 €	17,59%
10	1.415.199.741,39 €	19.741.834,02 €	19.392.629,19 €	39.134.463,21 €	15,26%
11	1.372.585.564,24 €	19.963.654,28 €	17.459.573,79 €	37.423.228,07 €	14,24%
12	1.331.663.596,50 €	19.623.877,26 €	18.772.317,31 €	38.396.194,57 €	15,66%
13	1.288.936.809,78 €	18.759.330,37 €	18.069.214,74 €	36.828.545,11 €	15,58%
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%
16	1.168.522.209,06 €	17.116.624,99 €	16.015.763,02 €	33.132.388,01 €	15,26%
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2. Reserve Accounts



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period from	14.08.2025	to	15.09.2025	=	32 days
Collection Period from	01.08.2025	to	31.08.2025		

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	1,6%	18.014.614,39 €	
Cash Outflow		18.014.614,39 €	
of which Liquidity Reserve Excess Amount		655.530,73 €	
Cash Inflow		17.359.083,66 €	
End of Period	1,6%	17.359.083,66 €	
Required Liquidity Reserve Amount	1,6%	17.359.083,66 €	

Commingling Reserve

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

Set-Off Reserve

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

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

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3.1 Delinquency Data



Calculation Date	11.09.2025					
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Period No	16					
Monthly Period	Sep 2025					
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

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%
16	1.168.522.209,06 €	2.472.950,68 €	5.200.945,99 €	7.034.148,19 €	10.657.291,77 €	97,83%	0,21%	0,45%	0,60%	0,91%
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3.2 Default Data



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from 14.08.2025	to 15.09.2025	=	32 days	
Collection Period	from 01.08.2025	to 31.08.2025			

Default Data and Ratios

Current Default

Current Period Gross Default	3.646.087,28 €	
Current Period Recoveries	107.353,22 €	
Current Period Net Default	3.538.734,06 €	
New Number of Defaulted Contracts		177

Cumulative Default

Cumulative Gross Default	43.024.966,65 €	
Cumulative Recoveries	493.573,03 €	
Cumulative Net Losses	42.531.393,62 €	
Total Number of Defaulted Contracts		1883

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	3.646.087,28 €
Class F Amount credited to the PDL	3.646.087,28 €
Class F PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date	11.09.2025					
Payment Date	15.09.2025					
Period No	16					
Monthly Period	Sep 2025					
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	0,29%
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Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulative net loss ratio %	Dynamic Net Loss Ratio
1	0	0,00 €	0,00 €	1.541.102.469,44 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	1	10.607,83 €	10.607,83 €	1.585.423.063,07 €	0,00%	-60,85 €	-60,85 €	10.668,68 €	0,00%	0,00%
3	17	597.625,61 €	608.233,44 €	1.635.778.406,99 €	0,04%	-2.686,47 €	-2.747,32 €	610.960,76 €	0,04%	0,04%
4	73	1.145.668,70 €	1.753.902,14 €	1.682.524.642,59 €	0,10%	-4.625,67 €	-7.372,99 €	1.761.275,13 €	0,10%	0,08%
5	156	2.535.362,50 €	4.289.264,64 €	1.730.729.044,04 €	0,25%	-7.904,55 €	-15.277,54 €	4.304.542,18 €	0,25%	0,17%
6	254	2.524.769,86 €	6.814.034,50 €	1.779.369.819,33 €	0,38%	30.231,47 €	14.953,93 €	6.799.080,57 €	0,38%	0,17%
7	358	2.305.417,02 €	9.119.451,52 €	1.821.839.776,94 €	0,50%	-341,43 €	14.612,50 €	9.104.839,02 €	0,50%	0,15%
8	488	2.881.810,43 €	12.001.261,95 €	1.821.839.776,94 €	0,66%	32.866,99 €	47.479,49 €	11.953.782,46 €	0,66%	0,19%
9	648	3.767.763,23 €	15.769.025,18 €	1.821.839.776,94 €	0,87%	43.790,36 €	91.269,85 €	15.677.755,33 €	0,86%	0,25%
10	812	3.479.713,94 €	19.248.739,12 €	1.821.839.776,94 €	1,06%	18.191,70 €	109.461,55 €	19.139.277,57 €	1,05%	0,24%
11	990	3.498.739,67 €	22.747.478,79 €	1.821.839.776,94 €	1,25%	52.893,82 €	162.355,37 €	22.585.123,42 €	1,24%	0,24%
12	1.162	4.330.592,15 €	27.078.070,94 €	1.821.839.776,94 €	1,49%	44.439,17 €	206.794,54 €	26.871.276,40 €	1,47%	0,31%
13	1.368	4.854.709,32 €	31.932.780,26 €	1.821.839.776,94 €	1,75%	14.545,19 €	221.339,73 €	31.711.440,53 €	1,74%	0,36%
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%
16	1.883	3.646.087,28 €	43.024.966,65 €	1.821.839.776,94 €	2,36%	107.353,22 €	493.573,03 €	42.531.393,62 €	2,33%	0,29%
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* starting after the end of the Replenishment Period until and including the 25th Payment Date following the end of the Replenishment Period

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4. Concentration Limits



Calculation Date	11.09.2025				
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Collection Period from	01.08.2025	to	31.08.2025		

Current Transaction Status

Amortising

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	8,30%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		85,00	-	
		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				
Period before previous period		150.000.000,00 €	-	
Previous period		150.000.000,00 €	-	
Current period		150.000.000,00 €	-	
Termination/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%	21,69%	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%		
- from the Payment Date in Jan 2025 until (and including) the Payment Date in Jun 2025		2,25%		
- from the Payment Date in Jul 2025 until (and including) the Payment Date in Dec 2025		3,50%	2,33%	
- from the Payment Date in Jan 2026 until (and including) the Payment Date in Sep 2026		4,25%		
- from the Payment Date in Oct 2026 onwards		5,00%		
Debit balance PDL		7.500.000,00 €	- €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		75,45%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	0,29%	
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Termination Event or Servicer Termination Event				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to or on 30 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	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period from	14.08.2025	to	15.09.2025	=	32 days
Collection Period from	01.08.2025	to	31.08.2025		

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2798860891	XS2798860206	XS2798860388	XS2798860461	XS2798860545	XS2798860628
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	83,10%	5,60%	5,20%	2,30%	2,60%	1,20%
Legal Maturity		Jan 2038	Jan 2038	Jan 2038	Jan 2038	Jan 2038	Jan 2038
Expected Maturity		Mrz 2031	Mrz 2031	Mrz 2031	Mrz 2031	Mrz 2031	Mai 2026
Original Rating (DBRS / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (high) (sf) / Baa2 (sf)	BB (high) (sf) / Ba1 (sf)	BB (high) (sf) / Ba2 (sf)
Current Rating (DBRS / Moody's)*		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (high) (sf) / Baa2 (sf)	BB (high) (sf) / Ba1 (sf)	BB (high) (sf) / Ba2 (sf)
Initial Notes Aggregate Principal Outstanding Balance	1.500.000.000 €	1.246.500.000,00 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	18.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		12.465	840	780	345	390	180
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	1.157.272.243,80 €	915.022.243,80 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	6.750.000,00 €
Replenishment	- €						
Amortisation	37.528.481,10 €						
Redemption per Class		36.778.481,10 €	- €	- €	- €	- €	750.000,00 €
Redemption per Note		2.950,54 €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	1.119.743.762,70 €	878.243.762,70 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	6.000.000,00 €
Current Tranching		78,4%	7,5%	7,0%	3,1%	3,5%	0,5%
Current Pool Factor	0,75	0,70	1,00	1,00	1,00	1,00	0,33
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	1,8660%	1mE+65bp	1mE+100bp	1mE+130bp	1mE+175bp	1mE+360bp	1mE+480bp
Day/Count Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31						
Principal Outstanding per Note Beginning of Period		73.407,32 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	37.500,00 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		2.950,54 €	- €	- €	- €	- €	4.166,67 €
Principal Outstanding per Note End of Period		70.456,78 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	33.333,33 €
> Interest accrued for the period	-	2.046.379,05 €	213.998,40 €	219.507,60 €	110.889,90 €	189.489,30 €	39.996,00 €
Interest Payment		2.046.379,05 €	213.998,40 €	219.507,60 €	110.889,90 €	189.489,30 €	39.996,00 €
Interest Payment per Note		164,17 €	254,76 €	281,42 €	321,42 €	485,87 €	222,20 €
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		23,93%	16,51%	9,62%	6,57%	3,12%	2,59%

* Last rating action as of 23.05.2024

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6. Original Principal Balance



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

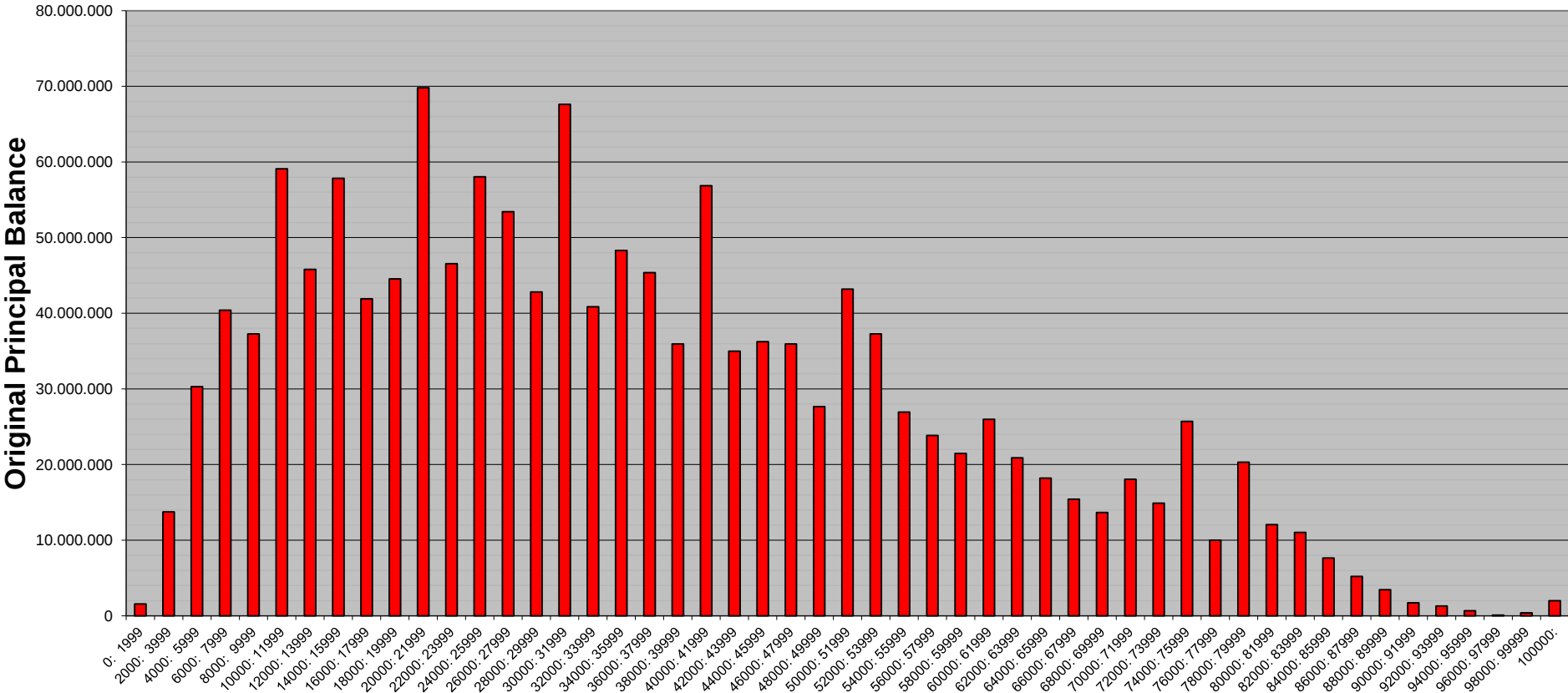
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.566.489,42	0,11%	1.175	1,71%
2000: 3999	13.727.352,37	0,94%	4.811	7,02%
4000: 5999	30.282.952,45	2,08%	6.187	9,03%
6000: 7999	40.393.681,30	2,78%	5.843	8,52%
8000: 9999	37.258.402,67	2,56%	4.209	6,14%
10000: 11999	59.097.065,69	4,06%	5.564	8,12%
12000: 13999	45.786.236,23	3,15%	3.558	5,19%
14000: 15999	57.833.629,19	3,98%	3.838	5,60%
16000: 17999	41.901.521,86	2,88%	2.469	3,60%
18000: 19999	44.534.932,77	3,06%	2.353	3,43%
20000: 21999	69.815.431,35	4,80%	3.372	4,92%
22000: 23999	46.557.478,37	3,20%	2.030	2,96%
24000: 25999	58.028.627,97	3,99%	2.328	3,40%
26000: 27999	53.411.314,20	3,67%	1.993	2,91%
28000: 29999	42.806.707,71	2,94%	1.479	2,16%
30000: 31999	67.629.446,79	4,65%	2.196	3,20%
32000: 33999	40.844.136,05	2,81%	1.240	1,81%
34000: 35999	48.302.469,45	3,32%	1.382	2,02%
36000: 37999	45.376.923,18	3,12%	1.230	1,79%
38000: 39999	35.937.176,10	2,47%	923	1,35%
40000: 41999	56.868.047,65	3,91%	1.390	2,03%
42000: 43999	34.987.948,95	2,41%	815	1,19%
44000: 45999	36.250.143,84	2,49%	806	1,18%
46000: 47999	35.929.263,87	2,47%	765	1,12%
48000: 49999	27.660.385,97	1,90%	565	0,82%
50000: 51999	43.200.414,71	2,97%	855	1,25%
52000: 53999	37.271.221,85	2,56%	707	1,03%
54000: 55999	26.933.109,78	1,85%	490	0,71%
56000: 57999	23.836.823,14	1,64%	418	0,61%
58000: 59999	21.453.714,25	1,48%	364	0,53%
60000: 61999	25.969.565,78	1,79%	428	0,62%
62000: 63999	20.896.495,07	1,44%	332	0,48%
64000: 65999	18.191.544,52	1,25%	280	0,41%
66000: 67999	15.416.778,97	1,06%	230	0,34%
68000: 69999	13.658.429,37	0,94%	198	0,29%
70000: 71999	18.061.469,31	1,24%	255	0,37%
72000: 73999	14.884.519,99	1,02%	204	0,30%
74000: 75999	25.709.944,61	1,77%	343	0,50%
76000: 77999	10.001.795,05	0,69%	130	0,19%
78000: 79999	20.319.349,53	1,40%	258	0,38%
80000: 81999	12.068.514,91	0,83%	149	0,22%
82000: 83999	11.036.999,75	0,76%	133	0,19%
84000: 85999	7.636.491,93	0,53%	90	0,13%
86000: 87999	5.207.841,75	0,36%	60	0,09%
88000: 89999	3.461.395,02	0,24%	39	0,06%
90000: 91999	1.725.772,03	0,12%	19	0,03%
92000: 93999	1.300.680,13	0,09%	14	0,02%
94000: 95999	666.244,34	0,05%	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	0,14%	18	0,03%
Total	1.454.185.070,33	100,00%	68.547	100,00%

Statistics in EUR	
Average Amount	21.214,42

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6.1 Original PB (Graph)

Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	



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7. Current Principal Balance



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

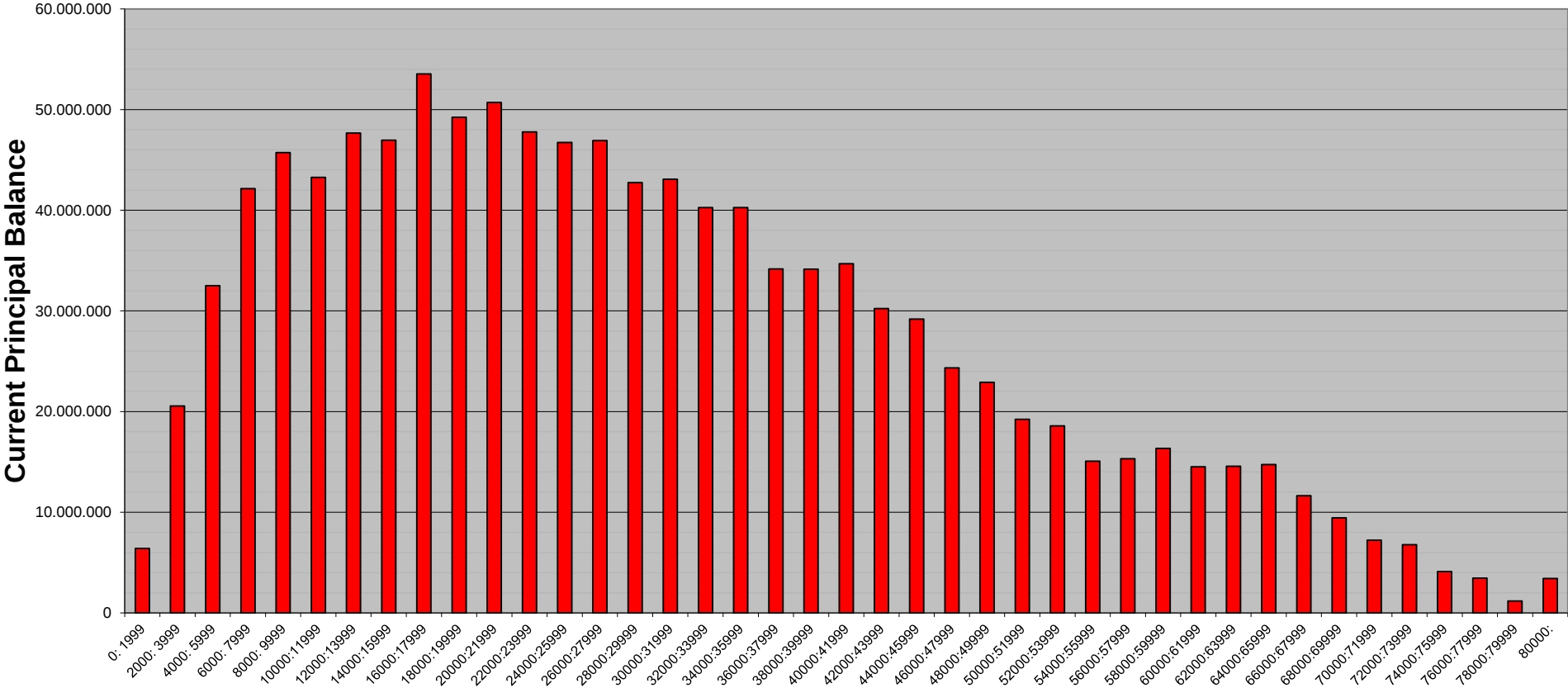
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.392.218,61	0,56%	6.314	9,21%
2000: 3999	20.554.455,05	1,82%	6.814	9,94%
4000: 5999	32.497.788,52	2,87%	6.546	9,55%
6000: 7999	42.155.390,22	3,72%	6.035	8,80%
8000: 9999	45.725.301,05	4,04%	5.127	7,48%
10000:11999	43.262.990,68	3,82%	3.932	5,74%
12000:13999	47.664.110,58	4,21%	3.678	5,37%
14000:15999	46.950.986,41	4,15%	3.128	4,56%
16000:17999	53.547.170,68	4,73%	3.154	4,60%
18000:19999	49.229.387,39	4,35%	2.592	3,78%
20000:21999	50.709.313,10	4,48%	2.412	3,52%
22000:23999	47.775.077,81	4,22%	2.080	3,03%
24000:25999	46.733.913,60	4,13%	1.869	2,73%
26000:27999	46.913.965,96	4,15%	1.738	2,54%
28000:29999	42.749.315,90	3,78%	1.475	2,15%
30000:31999	43.081.489,85	3,81%	1.391	2,03%
32000:33999	40.259.579,67	3,56%	1.221	1,78%
34000:35999	40.270.140,34	3,56%	1.151	1,68%
36000:37999	34.165.282,89	3,02%	924	1,35%
38000:39999	34.143.412,35	3,02%	876	1,28%
40000:41999	34.693.737,12	3,07%	847	1,24%
42000:43999	30.228.027,85	2,67%	703	1,03%
44000:45999	29.181.387,57	2,58%	649	0,95%
46000:47999	24.330.861,46	2,15%	518	0,76%
48000:49999	22.907.992,78	2,02%	468	0,68%
50000:51999	19.228.976,60	1,70%	377	0,55%
52000:53999	18.574.728,16	1,64%	351	0,51%
54000:55999	15.072.258,02	1,33%	274	0,40%
56000:57999	15.320.661,59	1,35%	269	0,39%
58000:59999	16.331.983,38	1,44%	277	0,40%
60000:61999	14.515.583,63	1,28%	238	0,35%
62000:63999	14.566.210,98	1,29%	231	0,34%
64000:65999	14.741.862,30	1,30%	227	0,33%
66000:67999	11.650.502,43	1,03%	174	0,25%
68000:69999	9.447.359,32	0,83%	137	0,20%
70000:71999	7.223.369,93	0,64%	102	0,15%
72000:73999	6.777.977,07	0,60%	93	0,14%
74000:75999	4.112.425,88	0,36%	55	0,08%
76000:77999	3.462.051,80	0,31%	45	0,07%
78000:79999	1.181.703,95	0,10%	15	0,02%
80000:	3.412.781,29	0,30%	40	0,06%
Total	1.131.743.733,77	100,00%	68.547	100,00%

Statistics in EUR	
Average Amount	16.510,48

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7.1 Current PB (Graph)

Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	



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8. Borrower Concentration



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	117.438,49	0,0104%	2
2	104.381,64	0,0092%	1
3	100.596,60	0,0089%	1
4	100.334,35	0,0089%	1
5	100.108,69	0,0088%	1
6	99.938,95	0,0088%	1
7	93.868,28	0,0083%	1
8	88.310,63	0,0078%	1
9	86.255,57	0,0076%	1
10	86.228,54	0,0076%	1
11	85.984,53	0,0076%	1
12	84.908,86	0,0075%	1
13	84.413,60	0,0075%	1
14	84.264,37	0,0074%	1
15	84.228,72	0,0074%	1
16	84.155,85	0,0074%	1
17	84.024,90	0,0074%	1
18	83.858,02	0,0074%	1
19	83.810,86	0,0074%	1
20	83.351,61	0,0074%	1
21	83.196,94	0,0074%	1
22	82.998,18	0,0073%	1
23	82.576,68	0,0073%	1
24	82.275,93	0,0073%	1
25	82.271,23	0,0073%	1
	2.233.782,02	0,1974%	26

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9. Geographical Distribution



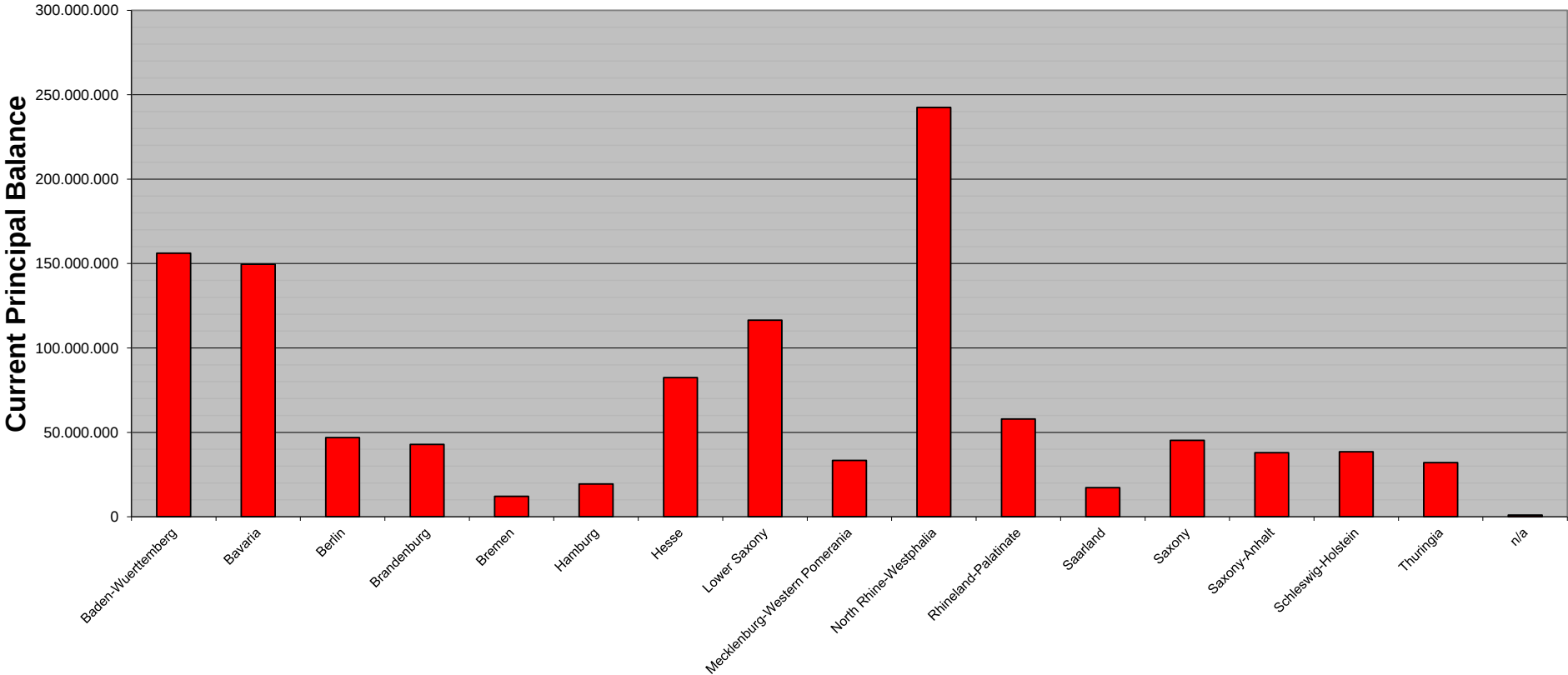
Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	156.143.069,71	13,80%	8.675	12,66%
Bavaria	149.609.463,65	13,22%	8.939	13,04%
Berlin	46.941.311,83	4,15%	2.678	3,91%
Brandenburg	42.840.210,48	3,79%	2.760	4,03%
Bremen	12.115.516,90	1,07%	722	1,05%
Hamburg	19.367.101,52	1,71%	1.130	1,65%
Hesse	82.454.174,54	7,29%	4.775	6,97%
Lower Saxony	116.454.448,68	10,29%	7.125	10,39%
Mecklenburg-Western Pomerania	33.369.201,79	2,95%	2.219	3,24%
North Rhine-Westphalia	242.538.102,92	21,43%	14.473	21,11%
Rhineland-Palatinate	57.910.970,21	5,12%	3.562	5,20%
Saarland	17.216.740,82	1,52%	1.123	1,64%
Saxony	45.223.139,50	4,00%	3.076	4,49%
Saxony-Anhalt	37.914.718,75	3,35%	2.581	3,77%
Schleswig-Holstein	38.525.982,98	3,40%	2.538	3,70%
Thuringia	32.104.040,71	2,84%	2.115	3,09%
n/a	1.015.538,78	0,09%	56	0,08%
Total	1.131.743.733,77	100,00%	68.547	100,00%

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9.1 Geographical Distribution (Graph)

Calculation Date	11.09.2025					
Payment Date	15.09.2025					
Period No	16					
Monthly Period	Sep 2025					
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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10. Collateral



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

Collateral	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
secured	8.955.656,69	0,79%	318	0,46%
unsecured	1.122.788.077,08	99,21%	68.229	99,54%
Total	1.131.743.733,77	100,00%	68.547	100,00%

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11. Insurances



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

Payment Protection Insurance	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	285.507.223,06	25,23%	23.017	33,58%
Yes	846.236.510,71	74,77%	45.530	66,42%
Total	1.131.743.733,77	100,00%	68.547	100,00%

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12. Payment Methods



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

Payment Method	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Direct Debit	1.081.767.010,30	95,58%	66.098	96,43%
Other	49.976.723,47	4,42%	2.449	3,57%
Total	1.131.743.733,77	100,00%	68.547	100,00%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15th of month	290.457.153,16	25,66%	17.770	25,92%
1st of month	841.286.580,61	74,34%	50.777	74,08%
Total	1.131.743.733,77	100,00%	68.547	100,00%

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13. Effective Interest Rate



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	73.006,44	0,01%	65	0,09%
1: 1	810.547,10	0,07%	134	0,20%
2: 2	13.219.779,93	1,17%	1.174	1,71%
3: 3	11.710.353,50	1,03%	936	1,37%
4: 4	22.890.754,15	2,02%	1.633	2,38%
5: 5	57.861.115,32	5,11%	3.203	4,67%
6: 6	106.058.662,97	9,37%	5.561	8,11%
7: 7	208.494.314,21	18,42%	10.330	15,07%
8: 8	288.452.718,26	25,49%	16.399	23,92%
9: 9	247.574.261,24	21,88%	16.000	23,34%
10:10	101.400.068,04	8,96%	7.280	10,62%
11:11	53.627.426,12	4,74%	4.080	5,95%
12:12	13.601.290,04	1,20%	1.120	1,63%
13:	5.969.436,45	0,53%	632	0,92%
Total	1.131.743.733,77	100,00%	68.547	100,00%

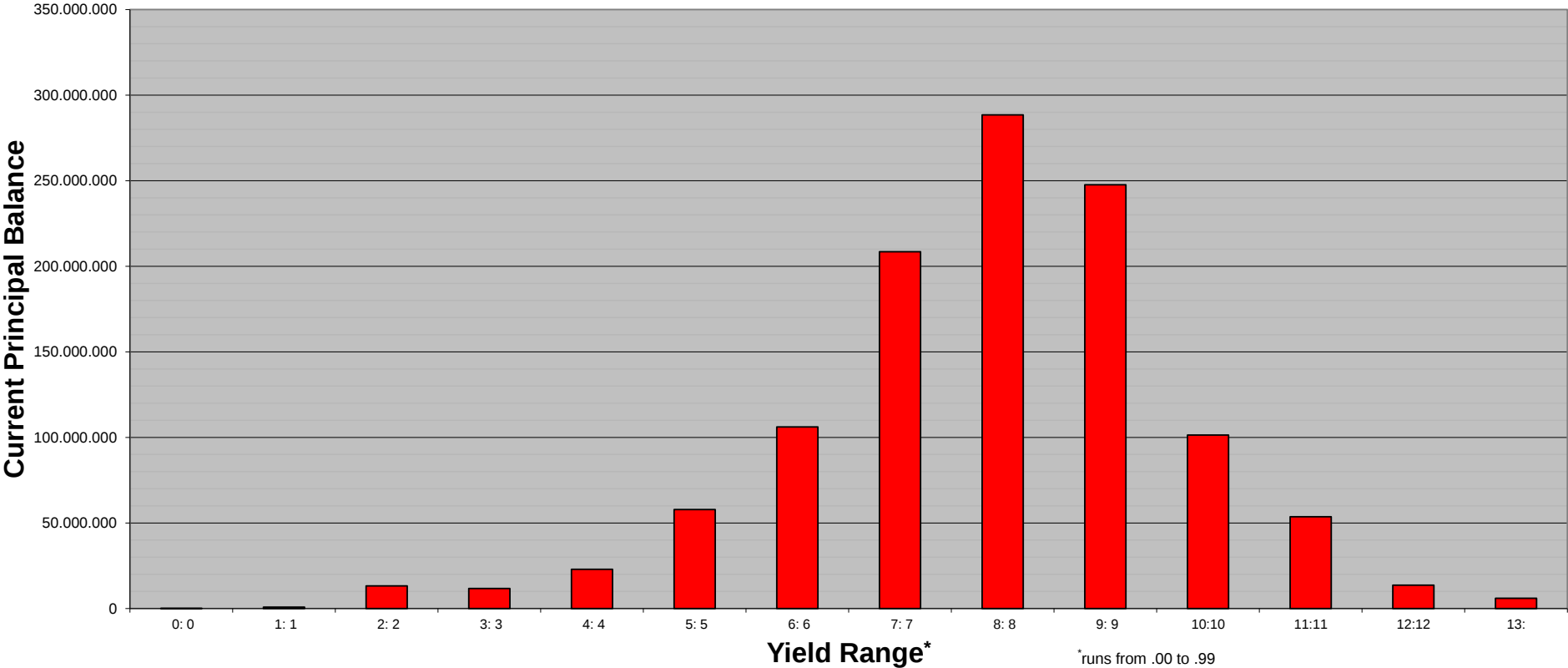
Statistics in %	
WA Interest	8,64%

* runs from .00 to .99

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13.1 Effective Interest Rate (Graph)

Calculation Date	11.09.2025					
Payment Date	15.09.2025					
Period No	16					
Monthly Period	Sep 2025					
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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14. Seasoning



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

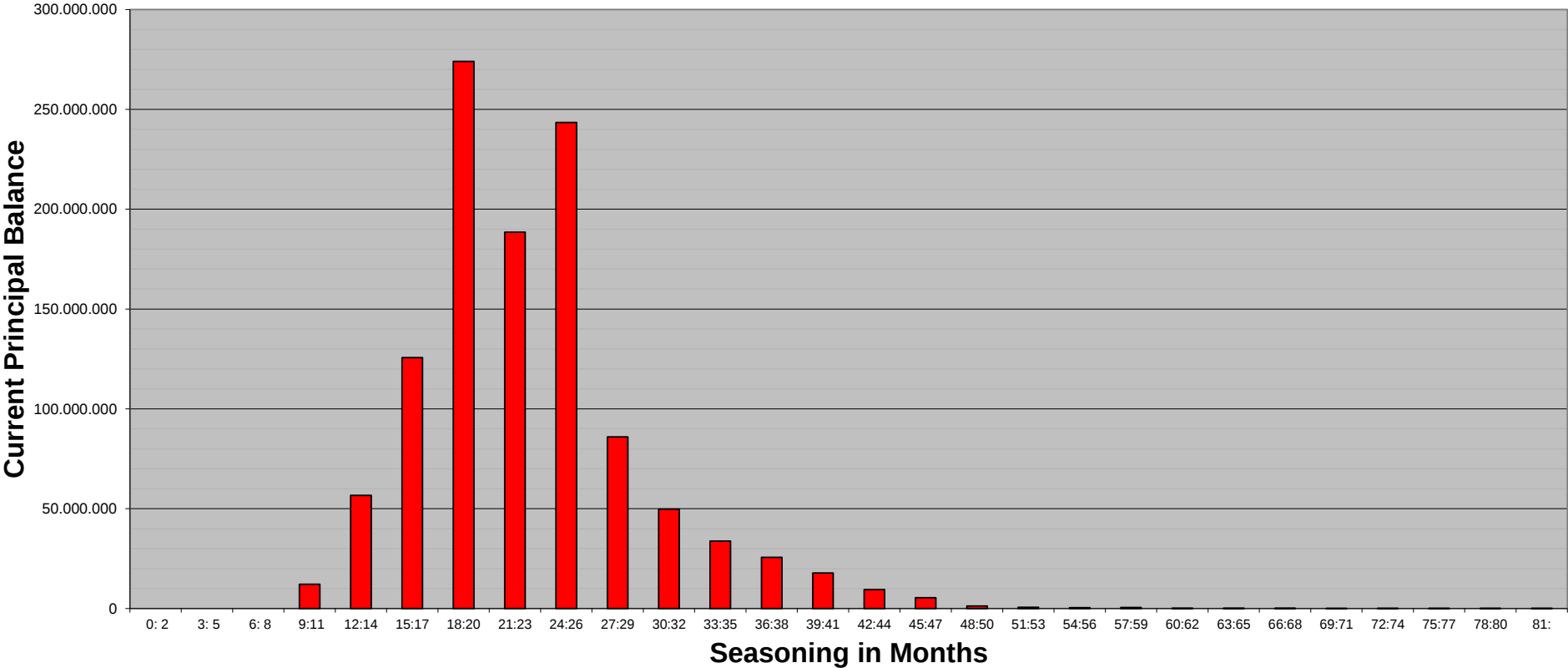
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	0,00	0,00%	0	0,00%
3: 5	0,00	0,00%	0	0,00%
6: 8	0,00	0,00%	0	0,00%
9:11	12.162.454,80	1,07%	561	0,82%
12:14	56.718.617,71	5,01%	3.365	4,91%
15:17	125.676.599,71	11,10%	7.277	10,62%
18:20	274.029.791,60	24,21%	15.255	22,25%
21:23	188.524.713,75	16,66%	12.079	17,62%
24:26	243.410.927,27	21,51%	14.633	21,35%
27:29	85.981.397,93	7,60%	5.284	7,71%
30:32	49.791.176,87	4,40%	3.039	4,43%
33:35	33.770.497,10	2,98%	2.264	3,30%
36:38	25.610.958,47	2,26%	1.881	2,74%
39:41	17.757.004,58	1,57%	1.210	1,77%
42:44	9.445.442,18	0,83%	757	1,10%
45:47	5.454.894,66	0,48%	504	0,74%
48:50	1.233.242,63	0,11%	106	0,15%
51:53	624.225,33	0,06%	73	0,11%
54:56	406.085,07	0,04%	54	0,08%
57:59	497.467,36	0,04%	66	0,10%
60:62	192.342,63	0,02%	24	0,04%
63:65	107.686,01	0,01%	26	0,04%
66:68	132.720,63	0,01%	30	0,04%
69:71	103.614,45	0,01%	24	0,04%
72:74	26.100,47	0,00%	7	0,01%
75:77	36.452,82	0,00%	8	0,01%
78:80	24.550,29	0,00%	6	0,01%
81:	24.769,45	0,00%	14	0,02%
Total	1.131.743.733,77	100,00%	68.547	100,00%

Statistics	
WA Seasoning	22,82

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14.1 Seasoning (Graph)

Calculation Date	11.09.2025					
Payment Date	15.09.2025					
Period No	16					
Monthly Period	Sep 2025					
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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15. Remaining Term



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

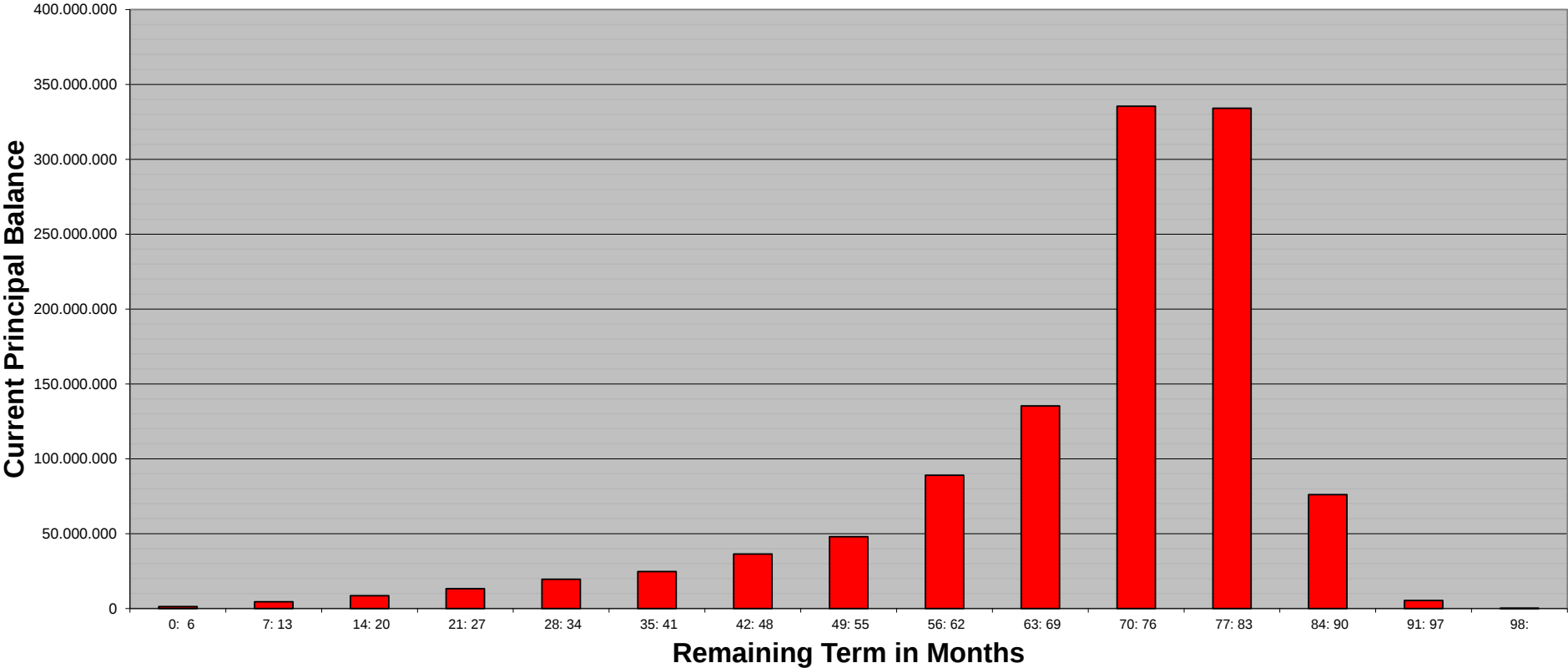
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	1.301.424,49	0,11%	2.102	3,07%
7: 13	4.482.697,50	0,40%	2.291	3,34%
14: 20	8.588.084,20	0,76%	2.521	3,68%
21: 27	13.310.577,98	1,18%	2.779	4,05%
28: 34	19.530.020,00	1,73%	2.928	4,27%
35: 41	24.664.032,84	2,18%	2.971	4,33%
42: 48	36.354.002,11	3,21%	3.496	5,10%
49: 55	47.952.346,37	4,24%	3.807	5,55%
56: 62	88.988.592,73	7,86%	5.849	8,53%
63: 69	135.355.544,31	11,96%	7.364	10,74%
70: 76	335.498.997,30	29,64%	15.717	22,93%
77: 83	334.041.090,75	29,52%	13.923	20,31%
84: 90	76.112.239,55	6,73%	2.627	3,83%
91: 97	5.377.356,40	0,48%	166	0,24%
98:	186.727,24	0,02%	6	0,01%
Total	1.131.743.733,77	100,00%	68.547	100,00%

Statistics	
WA Remaining Term	69,46

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15.1 Remaining Term (Graph)

Calculation Date	11.09.2025					
Payment Date	15.09.2025					
Period No	16					
Monthly Period	Sep 2025					
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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16. Original Term



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 13	18,78	0,00%	42	0,06%
14: 20	140.833,49	0,01%	299	0,44%
21: 27	1.879.348,73	0,17%	1.876	2,74%
28: 34	1.367.416,27	0,12%	589	0,86%
35: 41	9.468.672,22	0,84%	3.363	4,91%
42: 48	4.398.820,01	0,39%	754	1,10%
49: 55	22.125.304,37	1,95%	4.406	6,43%
56: 62	35.898.875,66	3,17%	4.572	6,67%
63: 69	11.340.521,85	1,00%	917	1,34%
70: 76	40.694.073,50	3,60%	3.783	5,52%
77: 83	18.166.810,27	1,61%	1.070	1,56%
84: 90	104.336.016,05	9,22%	8.030	11,71%
91: 97	629.307.632,00	55,61%	29.548	43,11%
98:104	221.493.041,77	19,57%	8.329	12,15%
105:111	29.686.634,10	2,62%	917	1,34%
112:	1.439.714,70	0,13%	52	0,08%
Total	1.131.743.733,77	100,00%	68.547	100,00%

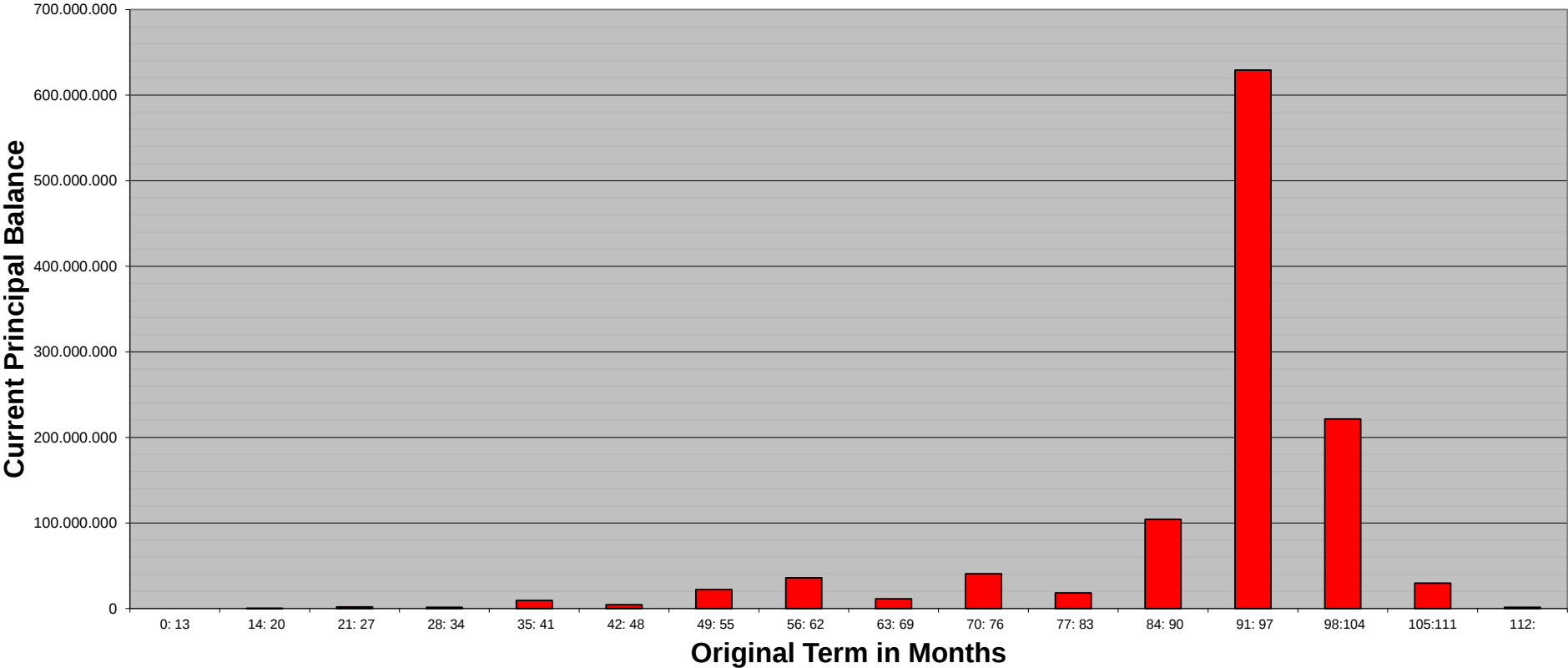
Statistics

WA Original Term	92,28
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16.1 Original Term (Graph)

Calculation Date	11.09.2025					
Payment Date	15.09.2025					
Period No	16					
Monthly Period	Sep 2025					
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		



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17. Loan Concentration



Calculation Date	11.09.2025					
Payment Date	15.09.2025					
Period No	16					
Monthly Period	Sep 2025					
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

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	1.114.312.427,53	98,46%	66.926	97,64%	66.926	98,82%
2: 2	17.172.821,81	1,52%	1.564	2,28%	782	1,15%
3: 3	258.484,43	0,02%	57	0,08%	19	0,03%
4: 4	0,00	0,00%	0	0,00%	0	0,00%
5: 5	0,00	0,00%	0	0,00%	0	0,00%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7: 7	0,00	0,00%	0	0,00%	0	0,00%
Total	1.131.743.733,77	100,00%	68.547	100,00%	67.727	100,00%

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18. Amortisation Profile



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	=
Collection Period	from	01.08.2025	to	31.08.2025	32 days

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	1.131.743.733,77 €	51	372.414.067,68 €
2	1.117.263.158,32 €	52	357.129.058,96 €
3	1.102.718.286,48 €	53	341.877.064,26 €
4	1.088.138.074,56 €	54	326.677.123,57 €
5	1.073.511.615,70 €	55	311.506.925,43 €
6	1.058.841.354,17 €	56	296.421.496,84 €
7	1.044.121.458,05 €	57	281.430.009,51 €
8	1.029.372.429,71 €	58	266.502.043,19 €
9	1.014.596.416,14 €	59	251.651.344,69 €
10	999.778.138,60 €	60	236.922.728,84 €
11	984.906.548,01 €	61	222.366.074,96 €
12	969.991.023,49 €	62	207.992.744,13 €
13	955.029.729,45 €	63	193.838.383,20 €
14	940.038.789,97 €	64	179.885.695,35 €
15	925.017.884,87 €	65	166.119.599,53 €
16	909.964.230,43 €	66	152.518.491,62 €
17	894.873.482,18 €	67	139.059.496,40 €
18	879.739.130,61 €	68	125.883.587,82 €
19	864.561.387,71 €	69	113.106.360,16 €
20	849.365.410,92 €	70	100.668.949,00 €
21	834.170.920,32 €	71	88.566.206,79 €
22	818.935.459,63 €	72	76.932.701,39 €
23	803.655.698,76 €	73	66.102.029,68 €
24	788.333.346,43 €	74	56.225.509,59 €
25	772.990.538,54 €	75	47.290.004,06 €
26	757.641.583,65 €	76	39.129.304,38 €
27	742.290.134,76 €	77	31.740.122,13 €
28	726.926.251,75 €	78	25.070.964,35 €
29	711.532.324,18 €	79	19.019.761,33 €
30	696.120.393,79 €	80	14.195.092,96 €
31	680.680.940,08 €	81	10.741.870,99 €
32	665.257.192,96 €	82	7.919.338,38 €
33	649.858.950,55 €	83	5.692.979,64 €
34	634.439.653,66 €	84	3.967.415,70 €
35	619.006.731,88 €	85	2.689.699,06 €
36	603.552.215,42 €	86	1.787.243,36 €
37	588.105.827,14 €	87	1.163.990,89 €
38	572.661.047,13 €	88	799.079,18 €
39	557.222.209,35 €	89	544.204,69 €
40	541.773.526,01 €	90	363.399,74 €
41	526.318.770,43 €	91	229.819,17 €
42	510.853.683,13 €	92	144.509,89 €
43	495.376.145,63 €	93	87.385,85 €
44	479.923.275,67 €	94	54.278,62 €
45	464.523.128,09 €	95	38.899,25 €
46	449.120.744,17 €	96	32.172,18 €
47	433.734.540,84 €	97	27.618,90 €
48	418.359.193,11 €	98	24.597,44 €
49	403.023.226,72 €	99	22.133,80 €
50	387.712.852,24 €	100	19.814,34 €

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19. Priority of Payments + Transaction Costs



Calculation Date	11.09.2025					
Payment Date	15.09.2025					
Period No	16					
Monthly Period	Sep 2025					
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Pre-Enforcement Available Interest Amount

Interest Collections	+	7.929.570,42 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	107.353,22 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,03 €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	18.014.614,39 €
Amounts standing to the credit of the Expenses Advance Account	+	208,58 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	- €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	26.051.746,64 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	33.132.388,01 €
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	+	34,74 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	3.646.087,28 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	36.778.510,03 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	26.051.746,64 €
Senior Expenses and Taxes	- 15,55 €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- 798.260,67 €
Interest on Class A Notes	- 2.046.379,05 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 213.998,40 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 219.507,60 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 110.889,90 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 189.489,30 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 39.996,00 €
Liquidity Reserve Amount Replenishment	- 17.359.083,66 €
Crediting the PDLs until cleared	- 3.646.087,28 €
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	- 16.170,31 €
Principal Of Liquidity Reserve Loan	- 661.868,92 €
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	36.778.510,03 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 36.778.510,03 €
Replenishment	- - €
Purchase Shortfall Amount	- - €
Class A: Sequential Principal	- 36.778.481,10 €
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	- 28,93 €
Transaction Account Remaining Amount	= - €

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	15,55 €							
Interest accrued for the Period	2.836.430,56 €	2.046.379,05 €	213.998,40 €	219.507,60 €	110.889,90 €	189.489,30 €	39.996,00 €	16.170,31 €
Cumulative Interest accrued	69.721.175,15 €	54.157.308,75 €	4.277.473,20 €	4.283.939,40 €	2.101.819,35 €	3.337.971,00 €	1.277.994,60 €	284.668,85 €
Interest Payments	2.836.430,56 €	2.046.379,05 €	213.998,40 €	219.507,60 €	110.889,90 €	189.489,30 €	39.996,00 €	16.170,31 €
Cumulative Interest Payments	69.721.175,15 €	54.157.308,75 €	4.277.473,20 €	4.283.939,40 €	2.101.819,35 €	3.337.971,00 €	1.277.994,60 €	284.668,85 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	17.529.730,71 €							17.529.730,71 €

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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 56.353.431,51 €

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Collection Period	from	01.08.2025	to	31.08.2025	

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21. Counterparties



Joint Lead Managers

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

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

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

Corporate Administrator
& Back-Up Servicer Facilitator

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

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

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

Account Bank

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

Transaction Security Trustee

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

Interest Swap Counterparty

DZ Bank AG
Platz der Republik
60325 Frankfurt am Main
Germany

Data Trustee

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

Rating Agencies

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

Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
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Collection Period	from	01.08.2025	to	31.08.2025	

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

Ratings as of 31.08.2025, data source: Bloomberg

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22. Issuer Information



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

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	11.09.2025					
Payment Date	15.09.2025					
Period No	16					
Monthly Period	Sep 2025					
Interest Period	from	14.08.2025	to	15.09.2025	=	32 days
Collection Period	from	01.08.2025	to	31.08.2025		

Swap Counterparty

Swap Counterparty DZ Bank AG
Swap Rating Trigger Breach no

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

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 1.157.272.243,80 €
Fixed Rate 2,6420%
Floating Rate (Euribor) 1,8660%
Net Swap Payments 798.260,67 €
Notional Amount next period 1.119.743.762,70 €

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 31.08.2025, data source: Bloomberg

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24. Santander Consumer Bank



Contact Details

Team ABS abs_ger@santander.de

Calculation Date	11.09.2025				
Payment Date	15.09.2025				
Period No	16				
Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
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Ratings Santander

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

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

Ratings as of 31.08.2025, data source: Bloomberg

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25. Glossary



Calculation Date	11.09.2025				
Payment Date	15.09.2025				
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Monthly Period	Sep 2025				
Interest Period	from	14.08.2025	to	15.09.2025	= 32 days
Collection Period	from	01.08.2025	to	31.08.2025	

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.