SC Germany Consumer 2024-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Index

Page

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

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1. Portfolio Information

Santander

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**68.547**	**1.131.743.733,77 €**	**1.168.522.209,06 €**
Scheduled Principal Payments		16.453.058,92 €	17.116.624,99 €
Prepayment Principal		15.425.752,46 €	16.015.763,02 €
Total Principal Collections		**31.878.811,38 €**	**33.132.388,01 €**
Total Interest Collections		**7.659.836,42 €**	**7.929.570,42 €**
Defaults		**4.710.262,76 €**	**3.646.087,28 €**
Replenishment Amount		**- €**	**- €**
End of Period		**1.095.154.659,63 €**	**1.131.743.733,77 €**
Purchase Shortfall Amount		**89,97 €**	**28,93 €**
Total Assets (End of Period)	**66.879**	**1.095.154.749,60 €**	**1.131.743.762,70 €**
Current Prepayment Rate (annualised)		15,2%	
Current Poolfactor		72,2%	

Santander Consumer Bank AG
Santander-Platz 1
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SC Germany Consumer 2024-1
Monthly Investor Report

1.1 Portfolio Information per period

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Santander

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%
17	1.131.743.733,77 €	16.453.058,92 €	15.425.752,46 €	31.878.811,38 €	15,18%
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SC Germany Consumer 2024-1
Monthly Investor Report

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2. Reserve Accounts

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Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,6%	17.386.676,40 €	
Cash Outflow		17.386.676,40 €	
of which Liquidity Reserve Excess Amount		590.519,96 €	
Cash Inflow		16.796.156,44 €	
End of Period	1,6%	16.796.156,44 €	
Required Liquidity Reserve Amount	1,6%	16.796.156,44 €	
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			

SC Germany Consumer 2024-1
Monthly Investor Report

3.1 Delinquency Data

Calculation Date		10.10.2025				
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Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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%
17	**1.131.743.733,77 €**	8.410.438,07 €	6.145.863,06 €	5.014.751,43 €	7.767.070,59 €	**97,58%**	0,74%	0,54%	0,44%	0,69%
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SC Germany Consumer 2024-1
Monthly Investor Report

3.2 Default Data

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Interest Period from	15.09.2025	to	14.10.2025	=	29 days
Collection Period from	01.09.2025	to	30.09.2025		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	4.710.262,76 €	
Current Period Recoveries	148.204,63 €	
Current Period Net Default	4.562.058,13 €	
New Number of Defaulted Contracts		206
Cumulative Default		
Cumulative Gross Default	47.735.229,41 €	
Cumulative Recoveries	641.777,66 €	
Cumulative Net Losses	47.093.451,75 €	
Total Number of Defaulted Contracts		2089

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	4.710.262,76 €
Class F Amount credited to the PDL	4.710.262,76 €
Class F PDL EoP	- €

SC Germany Consumer 2024-1
Monthly Investor Report

3.3 Defaults & Recoveries per period

Calculation Date		10.10.2025				
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Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	**0,34%**

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%
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%
17	2.089	4.710.262,76 €	47.735.229,41 €	1.821.839.776,94 €	2,62%	148.204,63 €	641.777,66 €	47.093.451,75 €	2,58%	0,39%
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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**

SC Germany Consumer 2024-1
Monthly Investor Report

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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%	22,40%	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%	2,58%	
- 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%		73,01%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	0,34%	
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**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

5. Outstanding Notes

Reporting Date	10.10.2025				
Payment Date	14.10.2025				
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Monthly Period	Oct 2025				
Interest Period from	15.09.2025	to	14.10.2025	=	29 days
Collection Period from	01.09.2025	to	30.09.2025		

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	1.119.743.762,70 €	878.243.762,70 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	6.000.000,00 €
Replenishment	- €						
Amortisation	37.100.153,00 €						
Redemption per Class		36.589.013,10 €	- €	- €	- €	- €	511.139,90 €
Redemption per Note		2.935,34 €	- €	- €	- €	- €	2.839,67 €
Class Principal Outstanding Balance End of Period	1.082.643.609,70 €	841.654.749,60 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	5.488.860,10 €
Current Tranching		77,7%	7,8%	7,2%	3,2%	3,6%	0,5%
Current Pool Factor	0,72	0,68	1,00	1,00	1,00	1,00	0,30

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	1,8800000%	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	29						
Principal Outstanding per Note Beginning of Period		70.456,78 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	33.333,33 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		**2.935,34 €**	**- €**	**- €**	**- €**	**- €**	**2.839,67 €**
Principal Outstanding per Note End of Period		67.521,44 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	30.493,67 €
> Interest accrued for the period	**-**	**1.787.730,30 €**	**-** **194.678,40 €**	**-** **199.625,40 €**	**-** **100.802,10 €**	**-** **172.068,00 €**	**-** **32.272,20 €**
Interest Payment		1.787.730,30 €	194.678,40 €	199.625,40 €	100.802,10 €	172.068,00 €	32.272,20 €
Interest Payment per Note		**143,42 €**	**231,76 €**	**255,93 €**	**292,18 €**	**441,20 €**	**179,29 €**

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	24,68%	17,01%	9,89%	6,74%	3,18%	2,68%

* Last rating action as of 23.05.2024

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

6. Original Principal Balance

Santander

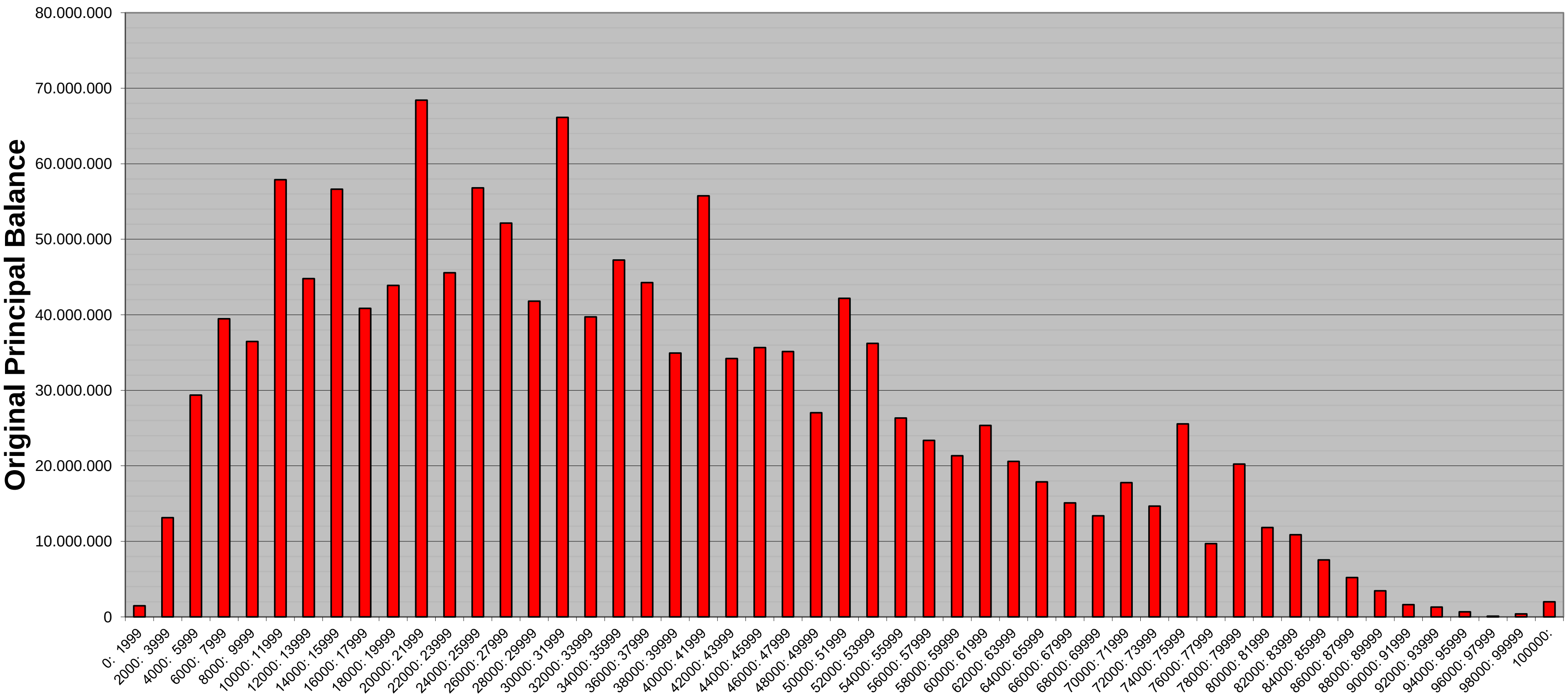
Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.473.124,16	0,10%	1.106	1,65%
2000: 3999	13.138.228,13	0,92%	4.596	6,87%
4000: 5999	29.377.214,04	2,06%	5.999	8,97%
6000: 7999	39.484.555,11	2,77%	5.711	8,54%
8000: 9999	36.455.370,55	2,56%	4.118	6,16%
10000: 11999	57.886.634,69	4,07%	5.451	8,15%
12000: 13999	44.801.921,81	3,15%	3.482	5,21%
14000: 15999	56.627.903,27	3,98%	3.758	5,62%
16000: 17999	40.852.213,42	2,87%	2.407	3,60%
18000: 19999	43.888.667,33	3,08%	2.319	3,47%
20000: 21999	68.428.512,48	4,81%	3.305	4,94%
22000: 23999	45.567.268,05	3,20%	1.987	2,97%
24000: 25999	56.808.287,69	3,99%	2.279	3,41%
26000: 27999	52.136.163,94	3,66%	1.945	2,91%
28000: 29999	41.819.976,51	2,94%	1.445	2,16%
30000: 31999	66.145.852,35	4,65%	2.148	3,21%
32000: 33999	39.726.686,34	2,79%	1.206	1,80%
34000: 35999	47.250.932,91	3,32%	1.352	2,02%
36000: 37999	44.264.878,23	3,11%	1.200	1,79%
38000: 39999	34.928.403,09	2,45%	897	1,34%
40000: 41999	55.765.246,83	3,92%	1.363	2,04%
42000: 43999	34.212.827,52	2,40%	797	1,19%
44000: 45999	35.664.710,20	2,51%	793	1,19%
46000: 47999	35.131.870,01	2,47%	748	1,12%
48000: 49999	27.022.771,70	1,90%	552	0,83%
50000: 51999	42.189.397,82	2,96%	835	1,25%
52000: 53999	36.212.599,45	2,54%	687	1,03%
54000: 55999	26.328.061,69	1,85%	479	0,72%
56000: 57999	23.381.693,22	1,64%	410	0,61%
58000: 59999	21.335.933,64	1,50%	362	0,54%
60000: 61999	25.364.619,74	1,78%	418	0,63%
62000: 63999	20.582.490,28	1,45%	327	0,49%
64000: 65999	17.869.201,42	1,26%	275	0,41%
66000: 67999	15.081.244,19	1,06%	225	0,34%
68000: 69999	13.382.621,19	0,94%	194	0,29%
70000: 71999	17.778.814,14	1,25%	251	0,38%
72000: 73999	14.665.977,98	1,03%	201	0,30%
74000: 75999	25.560.009,19	1,80%	341	0,51%
76000: 77999	9.692.769,61	0,68%	126	0,19%
78000: 79999	20.239.186,11	1,42%	257	0,38%
80000: 81999	11.823.270,17	0,83%	146	0,22%
82000: 83999	10.869.644,93	0,76%	131	0,20%
84000: 85999	7.551.186,82	0,53%	89	0,13%
86000: 87999	5.207.841,75	0,37%	60	0,09%
88000: 89999	3.461.395,02	0,24%	39	0,06%
90000: 91999	1.634.072,40	0,11%	18	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	**1.423.527.364,73**	**100,00%**	**66.879**	**100,00%**

Statistics	**in EUR**
Average Amount	21.285,12

SC Germany Consumer 2024-1
Monthly Investor Report

6.1 Original PB (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

7. Current Principal Balance

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	6.328.657,99	0,58%	6.207	9,28%
2000: 3999	20.285.730,67	1,85%	6.724	10,05%
4000: 5999	31.907.365,71	2,91%	6.422	9,60%
6000: 7999	41.550.152,41	3,79%	5.943	8,89%
8000: 9999	43.968.700,03	4,01%	4.930	7,37%
10000:11999	42.553.922,83	3,89%	3.870	5,79%
12000:13999	46.378.760,23	4,23%	3.581	5,35%
14000:15999	46.492.501,11	4,25%	3.098	4,63%
16000:17999	52.360.845,46	4,78%	3.087	4,62%
18000:19999	47.835.800,11	4,37%	2.519	3,77%
20000:21999	49.686.791,65	4,54%	2.365	3,54%
22000:23999	45.260.493,57	4,13%	1.972	2,95%
24000:25999	46.120.062,06	4,21%	1.847	2,76%
26000:27999	45.589.911,07	4,16%	1.690	2,53%
28000:29999	41.092.323,89	3,75%	1.418	2,12%
30000:31999	42.238.461,52	3,86%	1.364	2,04%
32000:33999	39.564.760,94	3,61%	1.199	1,79%
34000:35999	37.678.265,16	3,44%	1.077	1,61%
36000:37999	34.034.429,17	3,11%	920	1,38%
38000:39999	33.466.392,07	3,06%	858	1,28%
40000:41999	32.378.971,29	2,96%	791	1,18%
42000:43999	29.411.387,20	2,69%	684	1,02%
44000:45999	27.242.598,86	2,49%	606	0,91%
46000:47999	24.159.229,48	2,21%	514	0,77%
48000:49999	20.663.753,19	1,89%	422	0,63%
50000:51999	19.731.753,17	1,80%	387	0,58%
52000:53999	16.138.327,05	1,47%	305	0,46%
54000:55999	15.513.631,22	1,42%	282	0,42%
56000:57999	15.337.425,99	1,40%	269	0,40%
58000:59999	14.918.637,31	1,36%	253	0,38%
60000:61999	13.466.365,25	1,23%	221	0,33%
62000:63999	15.612.085,83	1,43%	248	0,37%
64000:65999	13.437.017,51	1,23%	207	0,31%
66000:67999	11.380.400,11	1,04%	170	0,25%
68000:69999	8.345.779,41	0,76%	121	0,18%
70000:71999	6.816.249,45	0,62%	96	0,14%
72000:73999	6.051.613,25	0,55%	83	0,12%
74000:75999	3.675.683,54	0,34%	49	0,07%
76000:77999	2.152.758,55	0,20%	28	0,04%
78000:79999	1.500.140,69	0,14%	19	0,03%
80000:	2.826.523,63	0,26%	33	0,05%
Total	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**

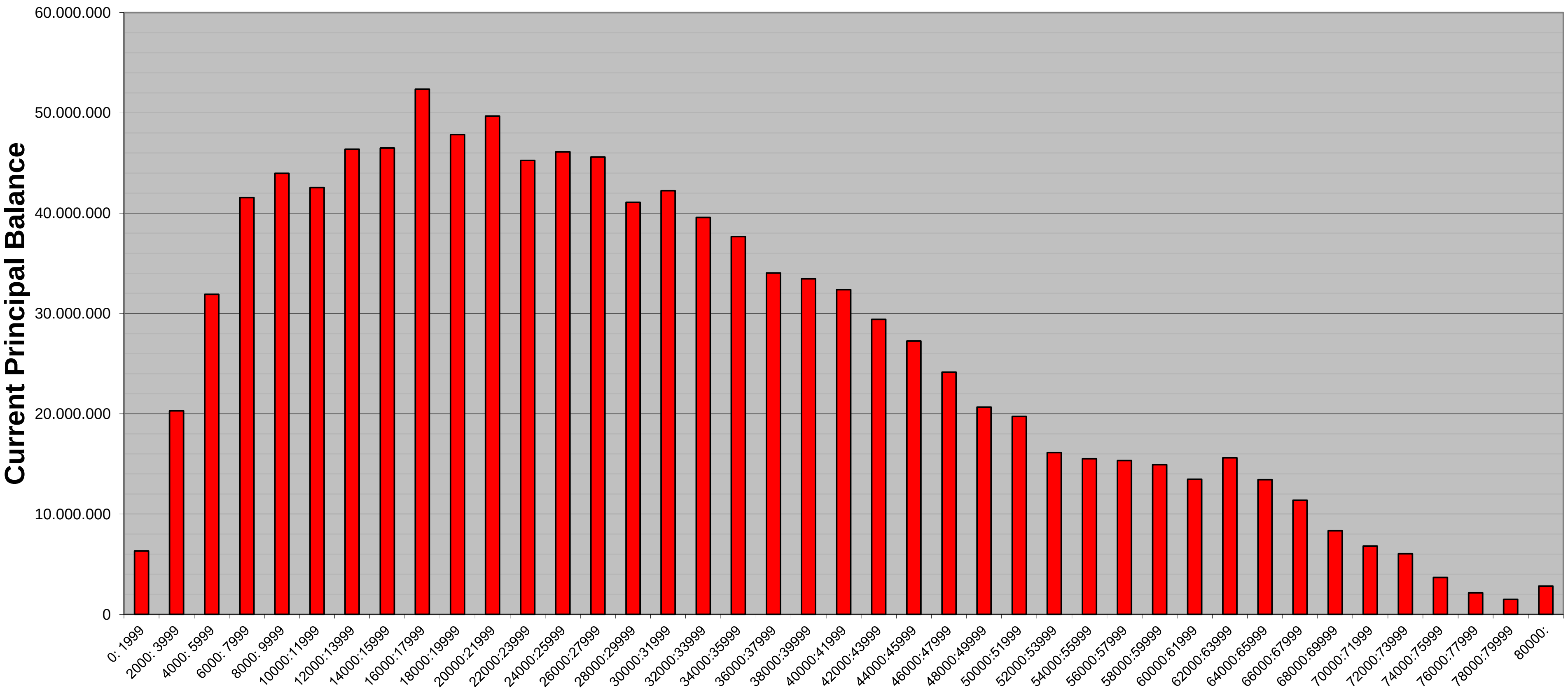
Statistics	**in EUR**
Average Amount	16.375,16

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

7.1 Current PB (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

8. Borrower Concentration

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	116.186,26	0,0106%	2
2	103.241,56	0,0094%	1
3	99.744,57	0,0091%	1
4	99.120,02	0,0091%	1
5	99.003,10	0,0090%	1
6	98.849,56	0,0090%	1
7	92.793,65	0,0085%	1
8	89.013,99	0,0081%	1
9	85.521,86	0,0078%	1
10	85.475,35	0,0078%	1
11	85.342,33	0,0078%	1
12	84.210,22	0,0077%	1
13	83.967,47	0,0077%	1
14	83.685,86	0,0076%	1
15	83.633,77	0,0076%	1
16	83.515,99	0,0076%	1
17	83.302,34	0,0076%	1
18	82.998,26	0,0076%	1
19	82.939,08	0,0076%	1
20	82.872,61	0,0076%	1
21	82.454,82	0,0075%	1
22	82.155,69	0,0075%	1
23	81.499,07	0,0074%	1
24	81.417,16	0,0074%	1
25	81.400,77	0,0074%	1
	2.214.345,36	**0,2022%**	**26**

SC Germany Consumer 2024-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

9. Geographical Distribution

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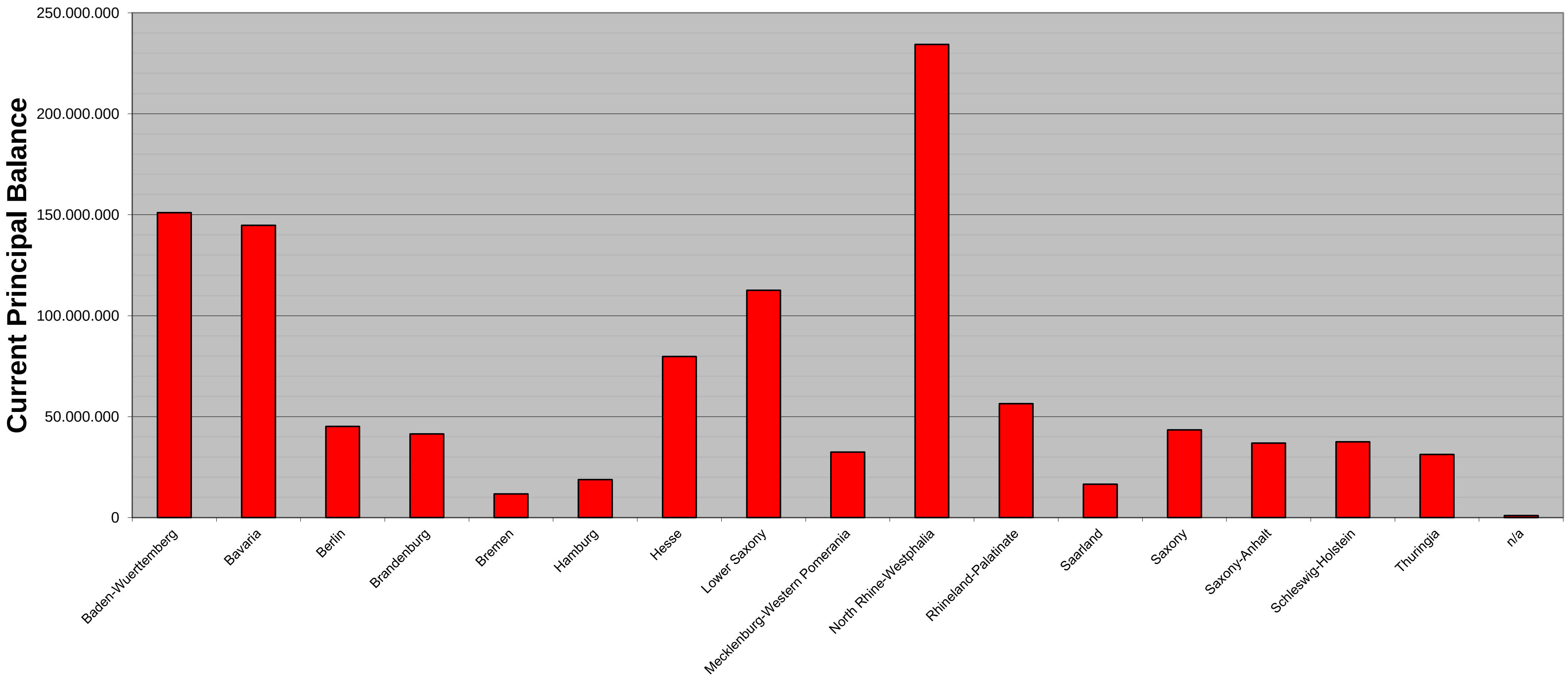
State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	151.043.740,28	13,79%	8.448	12,63%
Bavaria	144.752.966,45	13,22%	8.716	13,03%
Berlin	45.171.221,07	4,12%	2.616	3,91%
Brandenburg	41.417.343,32	3,78%	2.687	4,02%
Bremen	11.700.850,09	1,07%	705	1,05%
Hamburg	18.801.101,94	1,72%	1.097	1,64%
Hesse	79.757.643,65	7,28%	4.665	6,98%
Lower Saxony	112.568.012,14	10,28%	6.929	10,36%
Mecklenburg-Western Pomerania	32.439.693,56	2,96%	2.172	3,25%
North Rhine-Westphalia	234.372.570,60	21,40%	14.113	21,10%
Rhineland-Palatinate	56.419.019,63	5,15%	3.494	5,22%
Saarland	16.550.130,30	1,51%	1.094	1,64%
Saxony	43.420.452,35	3,96%	2.996	4,48%
Saxony-Anhalt	36.858.578,99	3,37%	2.523	3,77%
Schleswig-Holstein	37.569.015,84	3,43%	2.493	3,73%
Thuringia	31.284.968,62	2,86%	2.074	3,10%
n/a	1.027.350,80	0,09%	57	0,09%
Total	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

9.1 Geographical Distribution (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

10. Collateral

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	8.662.229,09	0,79%	312	0,47%
unsecured	1.086.492.430,54	99,21%	66.567	99,53%
Total	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**

SC Germany Consumer 2024-1
Monthly Investor Report

11. Insurances

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	277.950.167,69	25,38%	22.544	33,71%
Yes	817.204.491,94	74,62%	44.335	66,29%
Total	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**

SC Germany Consumer 2024-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

12. Payment Methods

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	1.044.869.791,05	95,41%	64.385	96,27%
Other	50.284.868,58	4,59%	2.494	3,73%
Total	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	281.321.991,56	25,69%	17.344	25,93%
1st of month	813.832.668,07	74,31%	49.535	74,07%
Total	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**

SC Germany Consumer 2024-1
Monthly Investor Report

13. Effective Interest Rate

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	70.955,85	0,01%	66	0,10%
1: 1	767.605,70	0,07%	132	0,20%
2: 2	12.864.283,23	1,17%	1.156	1,73%
3: 3	11.415.961,73	1,04%	925	1,38%
4: 4	22.174.750,18	2,02%	1.604	2,40%
5: 5	56.309.847,29	5,14%	3.151	4,71%
6: 6	102.962.743,58	9,40%	5.468	8,18%
7: 7	202.134.893,95	18,46%	10.098	15,10%
8: 8	278.802.115,35	25,46%	16.035	23,98%
9: 9	239.230.263,95	21,84%	15.535	23,23%
10:10	97.815.686,34	8,93%	7.046	10,54%
11:11	51.582.086,56	4,71%	3.960	5,92%
12:12	13.240.575,12	1,21%	1.087	1,63%
13:	5.782.890,80	0,53%	616	0,92%
Total	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**

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

* runs from .00 to .99

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

13.1 Effective Interest Rate (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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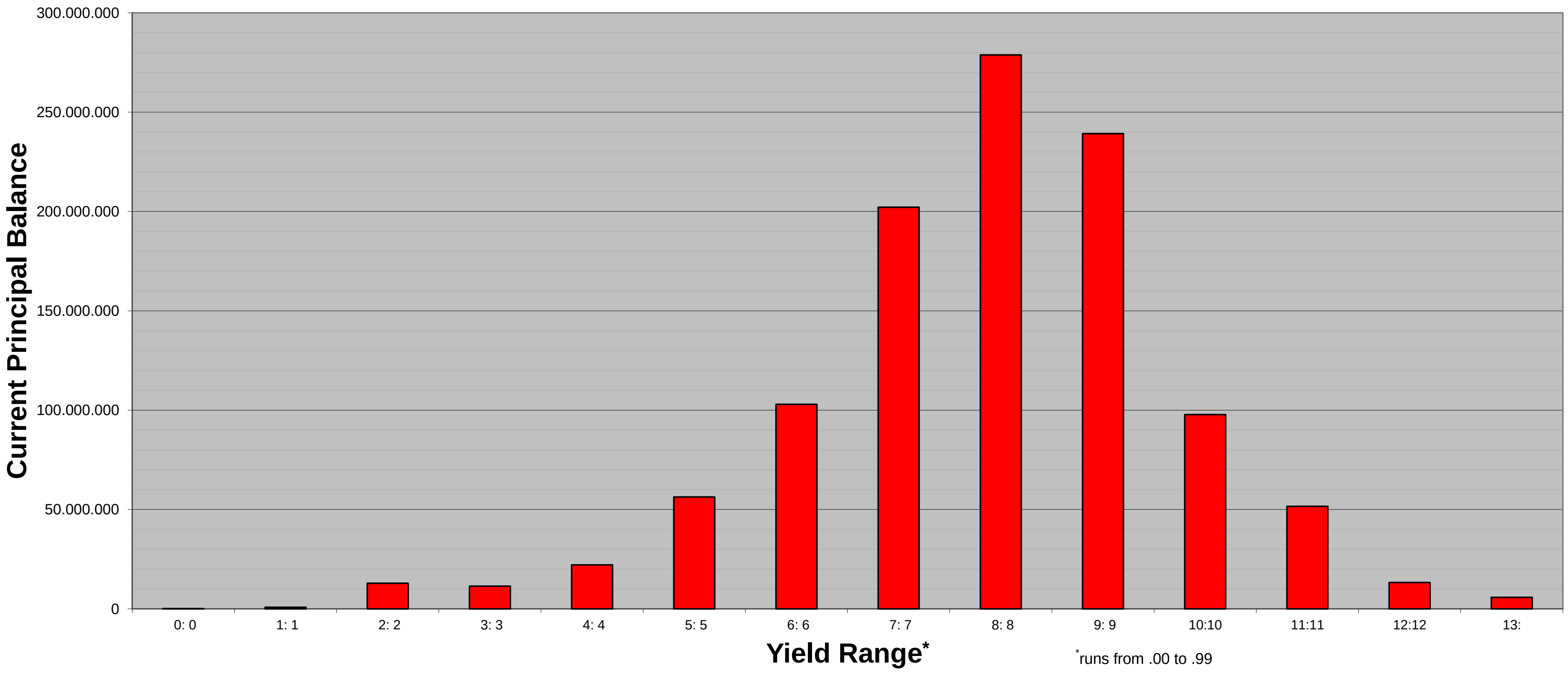

SC Germany Consumer 2024-1
Monthly Investor Report

14. Seasoning

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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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	1.565.284,36	0,14%	73	0,11%
12:14	42.297.342,11	3,86%	2.341	3,50%
15:17	94.834.328,17	8,66%	5.650	8,45%
18:20	275.990.705,95	25,20%	15.378	22,99%
21:23	159.849.816,62	14,60%	10.268	15,35%
24:26	228.605.446,03	20,87%	13.898	20,78%
27:29	127.584.157,73	11,65%	7.854	11,74%
30:32	65.371.896,32	5,97%	4.078	6,10%
33:35	28.608.324,19	2,61%	1.940	2,90%
36:38	28.960.337,52	2,64%	2.056	3,07%
39:41	18.728.949,41	1,71%	1.339	2,00%
42:44	12.331.058,22	1,13%	913	1,37%
45:47	6.030.873,66	0,55%	557	0,83%
48:50	1.962.221,69	0,18%	187	0,28%
51:53	693.413,71	0,06%	74	0,11%
54:56	559.244,90	0,05%	61	0,09%
57:59	443.073,55	0,04%	69	0,10%
60:62	267.299,51	0,02%	30	0,04%
63:65	110.418,18	0,01%	19	0,03%
66:68	131.509,53	0,01%	30	0,04%
69:71	106.389,95	0,01%	29	0,04%
72:74	30.830,05	0,00%	8	0,01%
75:77	22.494,18	0,00%	6	0,01%
78:80	43.507,02	0,00%	9	0,01%
81:	25.737,07	0,00%	12	0,02%
Total	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**

Statistics

WA Seasoning	23,81

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Santander-Platz 1
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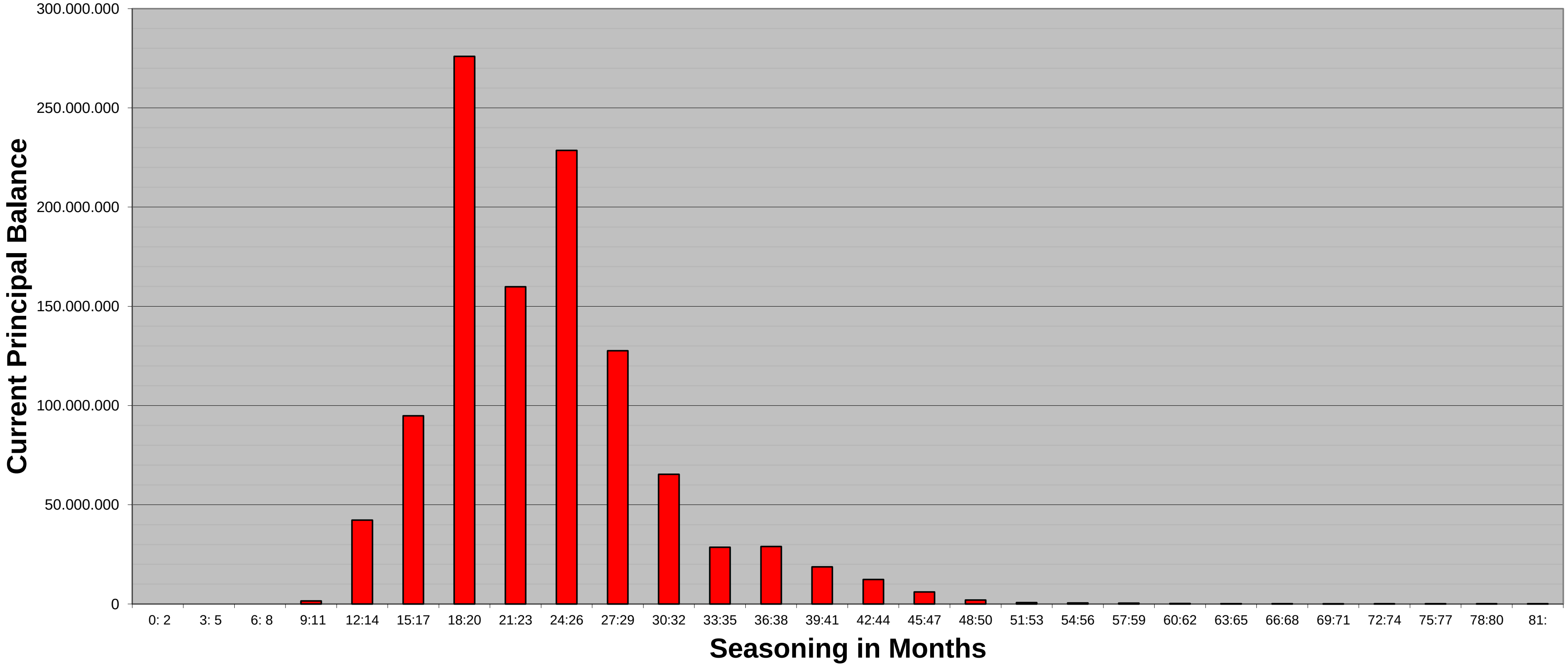
SC Germany Consumer 2024-1
Monthly Investor Report

14.1 Seasoning (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander



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SC Germany Consumer 2024-1
Monthly Investor Report

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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	1.357.369,81	0,12%	2.107	3,15%
7: 13	4.415.100,38	0,40%	2.241	3,35%
14: 20	8.283.022,66	0,76%	2.423	3,62%
21: 27	13.527.209,42	1,24%	2.831	4,23%
28: 34	19.925.960,76	1,82%	2.945	4,40%
35: 41	24.952.838,91	2,28%	2.995	4,48%
42: 48	35.419.442,72	3,23%	3.388	5,07%
49: 55	49.283.927,51	4,50%	3.810	5,70%
56: 62	92.410.353,09	8,44%	6.044	9,04%
63: 69	146.107.373,11	13,34%	7.819	11,69%
70: 76	331.575.684,65	30,28%	15.543	23,24%
77: 83	307.280.109,12	28,06%	12.760	19,08%
84: 90	56.347.855,98	5,15%	1.839	2,75%
91: 97	4.053.465,09	0,37%	128	0,19%
98:	214.946,42	0,02%	6	0,01%
Total	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**

Statistics

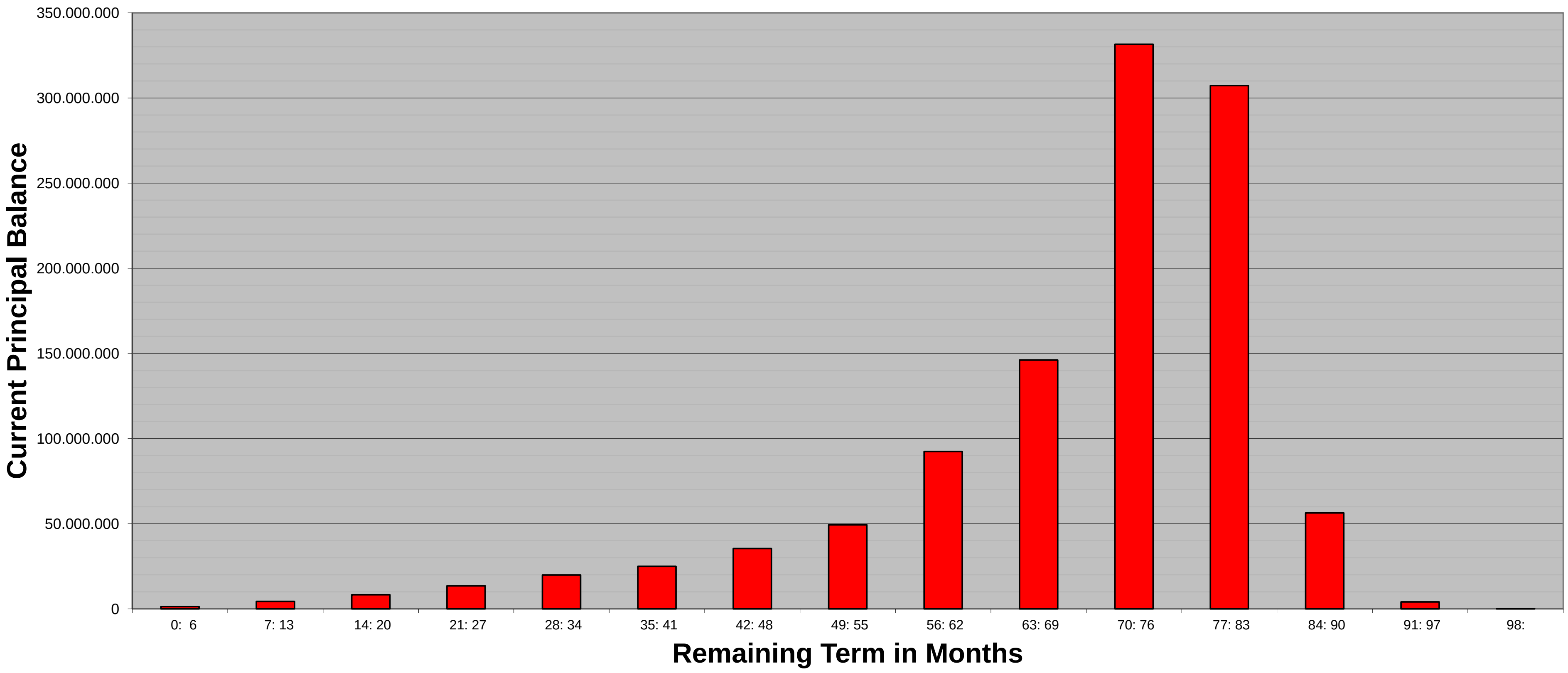
WA Remaining Term	68,62

SC Germany Consumer 2024-1
Monthly Investor Report

15.1 Remaining Term (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander



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41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

16. Original Term

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	-382,23	0,00%	22	0,03%
14: 20	75.212,50	0,01%	200	0,30%
21: 27	1.493.207,61	0,14%	1.665	2,49%
28: 34	1.175.312,17	0,11%	590	0,88%
35: 41	8.783.269,19	0,80%	3.278	4,90%
42: 48	4.096.226,01	0,37%	733	1,10%
49: 55	20.944.010,84	1,91%	4.328	6,47%
56: 62	34.443.079,10	3,15%	4.496	6,72%
63: 69	11.078.829,74	1,01%	911	1,36%
70: 76	39.200.101,48	3,58%	3.712	5,55%
77: 83	17.505.513,23	1,60%	1.054	1,58%
84: 90	101.610.085,09	9,28%	7.901	11,81%
91: 97	603.164.928,56	55,08%	28.678	42,88%
98:104	217.378.403,48	19,85%	8.247	12,33%
105:111	32.262.143,36	2,95%	996	1,49%
112:	1.944.719,50	0,18%	68	0,10%
Total	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**

Statistics

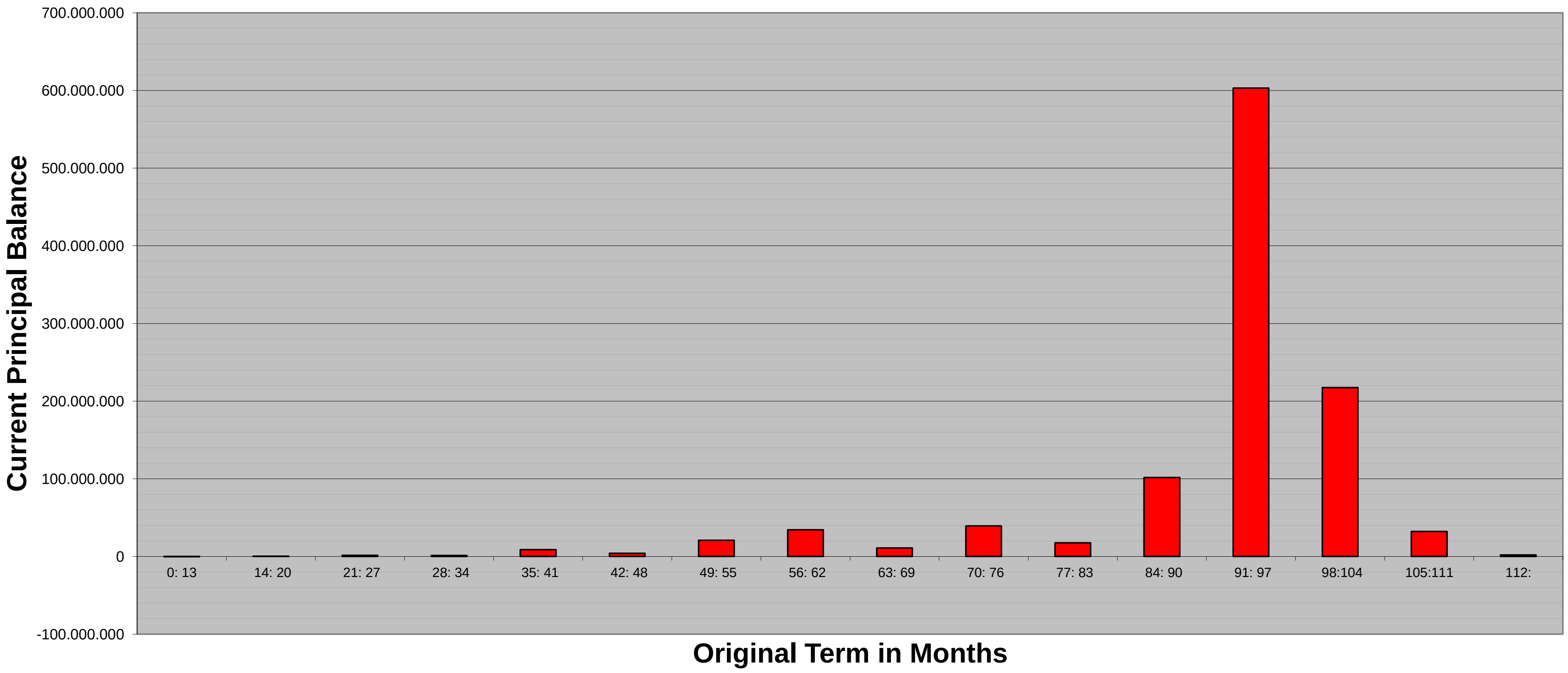
WA Original Term	92,43

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

16.1 Original Term (Graph)

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		



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Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

17. Loan Concentration

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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	1.078.638.509,84	98,49%	65.316	97,66%	65.316	98,83%
2: 2	16.288.284,29	1,49%	1.512	2,26%	756	1,14%
3: 3	227.865,50	0,02%	51	0,08%	17	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	**1.095.154.659,63**	**100,00%**	**66.879**	**100,00%**	**66.089**	**100,00%**

SC Germany Consumer 2024-1
Monthly Investor Report

18. Amortisation Profile

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	1.095.154.659,63 €	51	350.410.495,75 €
2	1.080.924.525,39 €	52	335.480.639,79 €
3	1.066.624.847,60 €	53	320.600.394,59 €
4	1.052.288.166,42 €	54	305.746.311,98 €
5	1.037.913.135,26 €	55	290.980.279,62 €
6	1.023.488.115,32 €	56	276.306.158,99 €
7	1.009.033.585,29 €	57	261.695.535,82 €
8	994.553.121,96 €	58	247.151.462,41 €
9	980.029.987,95 €	59	232.730.524,96 €
10	965.453.757,92 €	60	218.478.105,08 €
11	950.831.944,40 €	61	204.403.771,11 €
12	936.169.222,38 €	62	190.543.980,55 €
13	921.478.360,76 €	63	176.884.510,47 €
14	906.757.360,01 €	64	163.410.471,64 €
15	892.004.295,82 €	65	150.097.026,01 €
16	877.217.239,56 €	66	136.928.681,33 €
17	862.386.431,04 €	67	124.038.824,09 €
18	847.515.471,29 €	68	111.534.145,99 €
19	832.626.060,09 €	69	99.355.858,32 €
20	817.737.022,61 €	70	87.497.057,14 €
21	802.809.683,41 €	71	76.100.639,54 €
22	787.839.507,20 €	72	65.499.294,89 €
23	772.827.462,94 €	73	55.832.694,01 €
24	757.794.398,42 €	74	47.080.102,69 €
25	742.754.819,79 €	75	39.081.687,77 €
26	727.711.501,89 €	76	31.821.963,46 €
27	712.656.319,67 €	77	25.263.975,18 €
28	697.572.400,62 €	78	19.312.026,11 €
29	682.471.109,29 €	79	14.551.444,24 €
30	667.343.055,67 €	80	11.116.195,09 €
31	652.230.368,42 €	81	8.290.536,35 €
32	637.142.830,63 €	82	6.044.810,36 €
33	622.036.373,89 €	83	4.292.282,52 €
34	606.913.798,78 €	84	2.970.332,59 €
35	591.770.593,00 €	85	2.020.483,59 €
36	576.637.426,68 €	86	1.349.250,68 €
37	561.505.247,79 €	87	941.750,51 €
38	546.377.000,29 €	88	645.956,78 €
39	531.239.256,04 €	89	437.675,45 €
40	516.097.509,12 €	90	285.459,87 €
41	500.947.476,46 €	91	185.113,20 €
42	485.785.879,82 €	92	119.484,66 €
43	470.650.660,44 €	93	78.998,31 €
44	455.568.072,09 €	94	54.246,30 €
45	440.482.955,38 €	95	41.062,67 €
46	425.414.979,85 €	96	34.160,15 €
47	410.355.386,99 €	97	29.482,43 €
48	395.340.682,43 €	98	25.037,34 €
49	380.349.806,56 €	99	22.148,28 €
50	365.373.797,29 €	100	19.820,28 €

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-1
Monthly Investor Report

19. Priority of Payments + Transaction Costs

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Pre-Enforcement Available Interest Amount

Interest Collections	+	7.659.836,42 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	148.204,63 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,02 €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	17.386.676,40 €
Amounts standing to the credit of the Expenses Advance Account	+	201,90 €
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	=	25.194.919,37 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	31.878.811,38 €
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	+	28,93 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	4.710.262,76 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	36.589.103,07 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		25.194.919,37 €
Senior Expenses and Taxes	-	141,77 €
Replacement Servicer Fee Reserve Shortfall	-	- €
Swap Interest Paymenst other than subordinated Payments	-	690.042,10 €
Interest on Class A Notes	-	1.787.730,30 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	194.678,40 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	199.625,40 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	100.802,10 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	172.068,00 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	32.272,20 €
Liquidity Reserve Amount Replenishment	-	16.796.156,44 €
Crediting the PDLs until cleared	-	4.710.262,76 €
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	-	511.139,90 €
Mezzanine Loan Interest	-	- €
Termination Payment [Re. Swap Agreement]	-	- €
Interests Liquidity Reserve Loan	-	- €
Principal Of Liquidity Reserve Loan	-	- €
Interests Expenses Advance Loan	-	- €
Principal Of Expenses Advance Loan	-	- €
Credit the Replacement Servicer Fee Reserve [If RSF Reserve Funding Failure occurred]	-	- €
Any Remaining Amount To The Seller	=	- €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		36.589.103,07 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	36.589.103,07 €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
Class A: Sequential Principal	-	36.589.013,10 €
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	-	89,97 €
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	141,77 €							
Interest accrued for the Period	2.501.297,57 €	1.787.730,30 €	194.678,40 €	199.625,40 €	100.802,10 €	172.068,00 €	32.272,20 €	14.121,17 €
Cumulative Interest accrued	72.222.472,72 €	55.945.039,05 €	4.472.151,60 €	4.483.564,80 €	2.202.621,45 €	3.510.039,00 €	1.310.266,80 €	298.790,02 €
Interest Payments	2.487.176,40 €	1.787.730,30 €	194.678,40 €	199.625,40 €	100.802,10 €	172.068,00 €	32.272,20 €	- €
Cumulative Interest Payments	72.208.351,55 €	55.945.039,05 €	4.472.151,60 €	4.483.564,80 €	2.202.621,45 €	3.510.039,00 €	1.310.266,80 €	284.668,85 €
Unpaid Interest for the Period	14.121,17 €	- €	- €	- €	- €	- €	- €	14.121,17 €
Cumulative Unpaid Interest	14.121,17 €	- €	- €	- €	- €	- €	- €	14.121,17 €
Liquidity Reserve Loan only: Outstanding Amount	17.529.730,71 €							17.529.730,71 €

SC Germany Consumer 2024-1
Monthly Investor Report

20. Retention

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
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Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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	54.325.882,93 €

SC Germany Consumer 2024-1
Monthly Investor Report

21. Counterparties

Calculation Date		10.10.2025		
Payment Date		14.10.2025		
Period No		17		
Monthly Period		Oct 2025		
Interest Period	from	15.09.2025	to	14.10.2025 = 29 days
Collection Period	from	01.09.2025	to	30.09.2025

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		Moody's			DBRS			
		Long Term	Short Term	Outlook	Long Term	Short Term	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 30.09.2025, data source: Bloomberg

SC Germany Consumer 2024-1
Monthly Investor Report

22. Issuer Information

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Santander

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

SC Germany Consumer 2024-1
Monthly Investor Report

23. Swap Counterparty Data

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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	1.119.743.762,70 €
Fixed Rate	2,6420%
Floating Rate (Euribor)	1,8770%
Net Swap Payments	690.042,10 €
Notional Amount next period	1.082.643.609,70 €

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 30.09.2025, data source: Bloomberg

SC Germany Consumer 2024-1
Monthly Investor Report

24. Santander Consumer Bank

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

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

Ratings as of 30.09.2025, data source: Bloomberg

SC Germany Consumer 2024-1
Monthly Investor Report

25. Glossary

Calculation Date		10.10.2025				
Payment Date		14.10.2025				
Period No		17				
Monthly Period		Oct 2025				
Interest Period	from	15.09.2025	to	14.10.2025	=	29 days
Collection Period	from	01.09.2025	to	30.09.2025		

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.