

SC Germany Consumer 2024-2

Monthly Investor Report



ABS Issuer
of the Year

Santander Germany

WINNER



GlobalCapital
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SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



GlobalCapital
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ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2024-2 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

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1. Portfolio Information



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Monthly Period	May 2025				
Interest Period from	14.04.2025	to	14.05.2025	=	30 days
Collection Period from	01.04.2025	to	30.04.2025		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	52.772	999.999.996,48 €	999.999.957,51 €
Scheduled Principal Payments		13.479.285,24 €	13.111.522,73 €
Prepayment Principal		13.510.756,11 €	11.336.365,06 €
Total Principal Collections		26.990.041,35 €	24.447.887,79 €
Total Interest Collections		7.101.818,53 €	7.109.812,29 €
Defaults		1.771.348,09 €	1.728.516,32 €
Replenishment Amount		28.761.371,34 €	26.176.443,08 €
End of Period		999.999.978,38 €	999.999.996,48 €
Purchase Shortfall Amount		21,62 €	3,52 €
Total Assets (End of Period)	53.365	1.000.000.000,00 €	1.000.000.000,00 €
Current Prepayment Rate (annualised)		15,1%	
Current Poolfactor		99,8%	

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1.1 Portfolio Information per period



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Collection Period	from	01.04.2025	to	30.04.2025	

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	999.999.989,32 €	18.599.905,81 €	8.354.232,65 €	26.954.138,46 €	21,37%
2	999.999.873,58 €	12.474.267,85 €	6.590.720,54 €	19.064.988,39 €	15,44%
3	999.999.923,61 €	14.451.258,53 €	13.371.917,40 €	27.823.175,93 €	24,75%
4	999.999.964,77 €	12.325.298,03 €	10.685.591,13 €	23.010.889,16 €	20,94%
5	999.999.957,51 €	13.111.522,73 €	11.336.365,06 €	24.447.887,79 €	12,79%
6	999.999.996,48 €	13.479.285,24 €	13.510.756,11 €	26.990.041,35 €	15,06%
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2. Reserve Accounts



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from 14.04.2025	to 14.05.2025	=	30 days	
Collection Period	from 01.04.2025	to 30.04.2025			

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	1,5%	15.003.732,41 €	
Cash Outflow		15.003.732,41 €	
of which Liquidity Reserve Excess Amount		34.982,41 €	
Cash Inflow		14.968.750,00 €	
End of Period	1,5%	14.968.750,00 €	
Required Liquidity Reserve Amount	1,5%	14.968.750,00 €	

Commingling Reserve

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

Set-Off Reserve

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

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

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3.1 Delinquency Data



Calculation Date	12.05.2025					
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Collection Period	from	01.04.2025	to	30.04.2025		

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	999.999.989,32 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	999.999.873,58 €	2.602.877,79 €	1.981.111,32 €	69.680,71 €	0,00 €	99,53%	0,26%	0,20%	0,01%	0,00%
3	999.999.923,61 €	1.860.702,91 €	3.729.556,59 €	560.672,38 €	1.150.868,78 €	99,27%	0,19%	0,37%	0,06%	0,12%
4	999.999.964,77 €	600.601,20 €	3.071.631,46 €	2.792.725,54 €	4.052.103,00 €	98,95%	0,06%	0,31%	0,28%	0,41%
5	999.999.957,51 €	3.709.843,78 €	4.283.469,93 €	2.694.285,01 €	3.380.768,06 €	98,59%	0,37%	0,43%	0,27%	0,34%
6	999.999.996,48 €	905.794,68 €	5.476.192,39 €	3.261.458,58 €	3.767.479,25 €	98,66%	0,09%	0,55%	0,33%	0,38%
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3.2 Default Data



Calculation Date	12.05.2025					
Payment Date	14.05.2025					
Period No	6					
Monthly Period	May 2025					
Interest Period	from 14.04.2025	to 14.05.2025	=	30 days		
Collection Period	from 01.04.2025	to 30.04.2025				

Default Data and Ratios

Current Default

Current Period Gross Default	1.771.348,09 €	
Current Period Recoveries	- 7.343,86 €	
Current Period Net Default	1.778.691,95 €	
New Number of Defaulted Contracts		60

Cumulative Default

Cumulative Gross Default	4.627.203,60 €	
Cumulative Recoveries	- 17.030,82 €	
Cumulative Net Losses	4.644.234,42 €	
Total Number of Defaulted Contracts		152

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	1.771.348,09 €
Class F Amount credited to the PDL	1.771.348,09 €
Class F PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date	12.05.2025					
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Period No	6					
Monthly Period	May 2025					
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	n/a
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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 €	1.026.954.012,04 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	1	41.562,89 €	41.562,89 €	1.046.080.613,35 €	0,00%	0,00 €	0,00 €	41.562,89 €	0,00%	0,00%
3	5	123.733,50 €	165.296,39 €	1.074.007.563,94 €	0,02%	-693,79 €	-693,79 €	165.990,18 €	0,02%	0,01%
4	31	962.042,80 €	1.127.339,19 €	1.097.980.488,64 €	0,10%	-4.650,44 €	-5.344,23 €	1.132.683,42 €	0,10%	0,10%
5	92	1.728.516,32 €	2.855.855,51 €	1.124.156.931,72 €	0,25%	-4.342,73 €	-9.686,96 €	2.865.542,47 €	0,25%	0,17%
6	152	1.771.348,09 €	4.627.203,60 €	1.152.918.303,06 €	0,40%	-7.343,86 €	-17.030,82 €	4.644.234,42 €	0,40%	0,18%
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* starting after the end of the Replenishment Period until and including the 25th Payment Date following the end of the Replenishment Period

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4. Concentration Limits



Calculation Date	12.05.2025				
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Interest Period from	14.04.2025	to	14.05.2025	=	30 days
Collection Period from	01.04.2025	to	30.04.2025		

Current Transaction Status

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	8,80%	-	9,05%	no
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	93.133,40 €	no
WA Remaining Term		88	80,46	no
		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				no
Period before previous period		100.000.000,00 €	42,49 €	
Previous period		100.000.000,00 €	3,52 €	
Current period		100.000.000,00 €	21,62 €	
Termination/Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Pro Rata Payment Trigger Event				
Class A Credit Enhancement		23%	15,75%	
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio				
- from the first Payment Date in Dec 2024 until (and including) the Payment Date in May 2025		1,00%		no
- from the Payment Date in Jun 2025 until (and including) the Payment Date in Nov 2025		2,25%		no
- from the Payment Date in Dec 2025 until (and including) the Payment Date in May 2026		3,50%	0,40%	no
- from the Payment Date in Jun 2026 until (and including) the Payment Date in Nov 2026		4,75%		no
- from the Payment Date in Dec 2026 onwards		6,00%		no
Debit balance PDL		5.000.000,00 €	- €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		100,00%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	n/a	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Service Termination Event				no
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to or on 30 April 2025		1,00%	0,40%	no
Purchase Shortfall Event				no
Termination Event or Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Any debit of F PDL higher than EUR 0 on two consecutive Payment Dates				
Previous period		0,00 €	0,00 €	no
Current period			0,00 €	

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

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5. Outstanding Notes



Reporting Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period from	14.04.2025	to	14.05.2025	=	30 days
Collection Period from	01.04.2025	to	30.04.2025		

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2903302201	XS2903303191	XS2903303860	XS2903303944	XS2903304165	XS2903304322
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	84,25%	6,00%	3,25%	2,75%	2,75%	1,00%
Legal Maturity		Mai 2038	Mai 2038	Mai 2038	Mai 2038	Mai 2038	Mai 2038
Expected Maturity		Dez 2030	Dez 2030	Dez 2030	Dez 2030	Dez 2030	Nov 2026
Original Rating (DBRS / Fitch)		AAA (sf) / AAA(sf)	AA (sf) / AA- (sf)	A (high) (sf) / A (sf)	A (sf) / BBB (sf)	BBB (sf) / BB+ (sf)	BBB (sf) / BBB- (sf)
Current Rating (DBRS / Fitch)*		AAA (sf)/AAA (sf)	AA (sf)/AA- (sf)	A (high) (sf)/A (sf)	A (sf)/BBB (sf)	BBB (sf)/BB+ (sf)	BBB (sf)/BBB (sf)
Initial Notes Aggregate Principal Outstanding Balance	1.000.000.000 €	842.500.000,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	10.000.000,00 €
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		8.425	600	325	275	275	100
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	997.916.666,67 €	842.500.000,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	7.916.666,67 €
Replenishment	28.761.371,34 €						
Amortisation	416.666,67 €						
Redemption per Class		- €	- €	- €	- €	- €	416.666,67 €
Redemption per Note		- €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	997.500.000,00 €	842.500.000,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	7.500.000,00 €
Current Tranching		84,46%	6,02%	3,26%	2,76%	2,76%	0,75%
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	0,75
2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	2,3500%	1mE+70bp	1mE+110bp	1mE+140bp	1mE+170bp	1mE+325bp	1mE+197bp
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	30						
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	79.166,67 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		- €	- €	- €	- €	- €	4.166,67 €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	75.000,00 €
> Interest accrued for the period	-	2.142.056,25 €	172.548,00 €	101.588,50 €	92.834,50 €	128.356,25 €	28.507,00 €
Interest Payment		2.142.056,25 €	172.548,00 €	101.588,50 €	92.834,50 €	128.356,25 €	28.507,00 €
Interest Payment per Note		254,25 €	287,58 €	312,58 €	337,58 €	466,75 €	285,07 €
3. Credit Enhancements		Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination, Reserve)		17,25%	11,25%	8,00%	5,25%	2,50%	1,50%
Current CE		17,25%	11,25%	8,00%	5,25%	2,50%	1,75%

* Last rating action as of 20.11.2024

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6. Original Principal Balance



Calculation Date	12.05.2025				
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Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

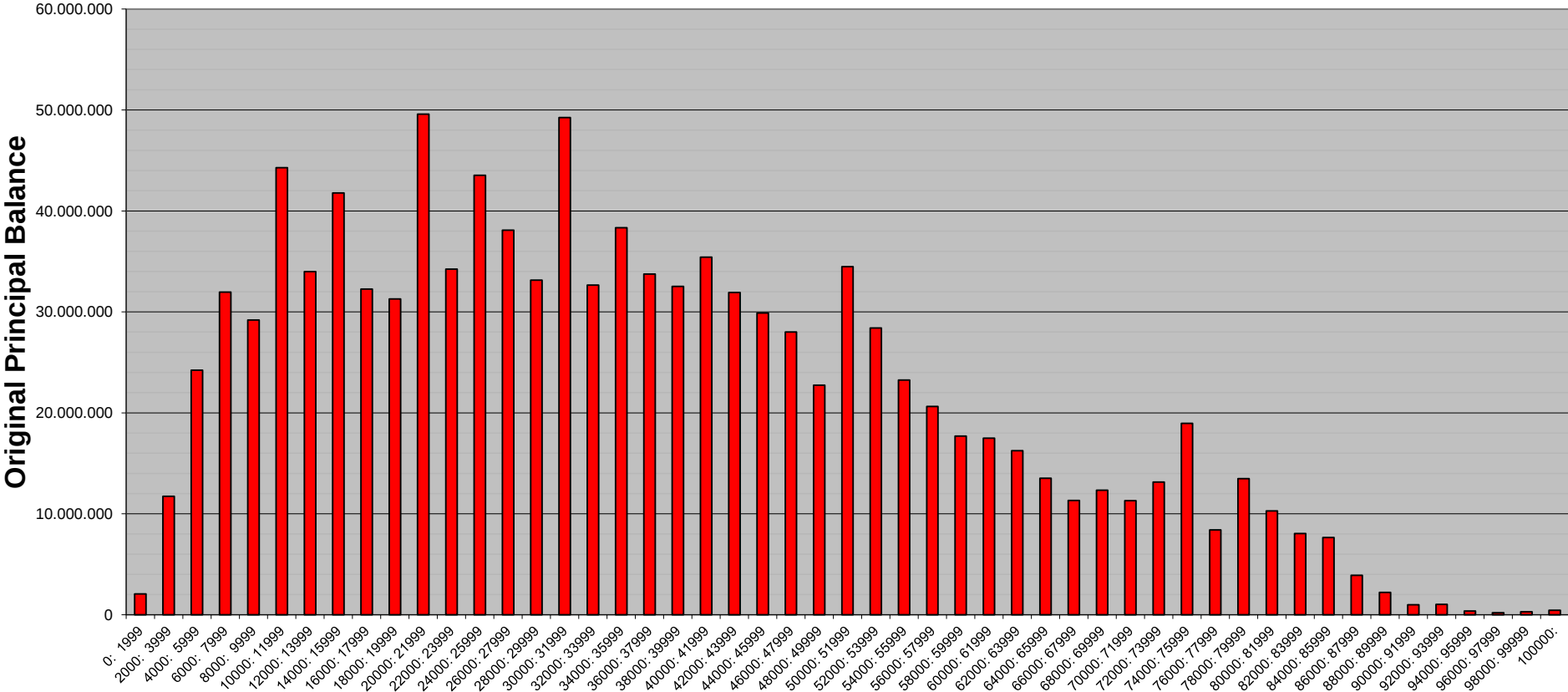
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.065.270,25	0,19%	1.617	3,03%
2000: 3999	11.725.315,33	1,05%	4.111	7,70%
4000: 5999	24.232.102,17	2,18%	4.927	9,23%
6000: 7999	31.965.115,88	2,87%	4.608	8,63%
8000: 9999	29.189.233,01	2,62%	3.294	6,17%
10000: 11999	44.278.326,27	3,98%	4.166	7,81%
12000: 13999	33.998.352,31	3,06%	2.648	4,96%
14000: 15999	41.783.105,57	3,76%	2.773	5,20%
16000: 17999	32.263.860,66	2,90%	1.897	3,55%
18000: 19999	31.289.753,93	2,81%	1.653	3,10%
20000: 21999	49.593.249,19	4,46%	2.395	4,49%
22000: 23999	34.243.433,73	3,08%	1.491	2,79%
24000: 25999	43.528.850,70	3,91%	1.748	3,28%
26000: 27999	38.096.902,56	3,43%	1.418	2,66%
28000: 29999	33.150.779,98	2,98%	1.146	2,15%
30000: 31999	49.244.949,60	4,43%	1.598	2,99%
32000: 33999	32.656.165,37	2,94%	990	1,86%
34000: 35999	38.336.567,02	3,45%	1.096	2,05%
36000: 37999	33.739.949,51	3,03%	914	1,71%
38000: 39999	32.531.987,12	2,93%	835	1,56%
40000: 41999	35.422.380,16	3,19%	869	1,63%
42000: 43999	31.927.662,67	2,87%	746	1,40%
44000: 45999	29.893.623,99	2,69%	665	1,25%
46000: 47999	28.009.656,37	2,52%	596	1,12%
48000: 49999	22.743.273,79	2,05%	465	0,87%
50000: 51999	34.480.975,44	3,10%	682	1,28%
52000: 53999	28.409.128,90	2,55%	538	1,01%
54000: 55999	23.242.697,98	2,09%	423	0,79%
56000: 57999	20.631.566,32	1,86%	362	0,68%
58000: 59999	17.701.344,44	1,59%	300	0,56%
60000: 61999	17.484.952,25	1,57%	288	0,54%
62000: 63999	16.252.142,10	1,46%	258	0,48%
64000: 65999	13.529.696,42	1,22%	208	0,39%
66000: 67999	11.327.104,15	1,02%	169	0,32%
68000: 69999	12.343.137,21	1,11%	179	0,34%
70000: 71999	11.307.298,33	1,02%	160	0,30%
72000: 73999	13.145.030,94	1,18%	180	0,34%
74000: 75999	18.956.093,65	1,70%	253	0,47%
76000: 77999	8.397.751,00	0,76%	109	0,20%
78000: 79999	13.480.328,25	1,21%	171	0,32%
80000: 81999	10.284.995,67	0,92%	127	0,24%
82000: 83999	8.047.037,72	0,72%	97	0,18%
84000: 85999	7.646.161,73	0,69%	90	0,17%
86000: 87999	3.910.328,08	0,35%	45	0,08%
88000: 89999	2.217.802,25	0,20%	25	0,05%
90000: 91999	1.000.262,68	0,09%	11	0,02%
92000: 93999	1.020.101,96	0,09%	11	0,02%
94000: 95999	376.867,74	0,03%	4	0,01%
96000: 97999	192.511,51	0,02%	2	0,00%
98000: 99999	297.584,40	0,03%	3	0,01%
100000:	437.781,72	0,04%	4	0,01%
Total	1.112.030.549,98	100,00%	53.365	100,00%

Statistics in EUR	
Average Amount	20.838,20

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6.1 Original PB (Graph)

Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	



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7. Current Principal Balance



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

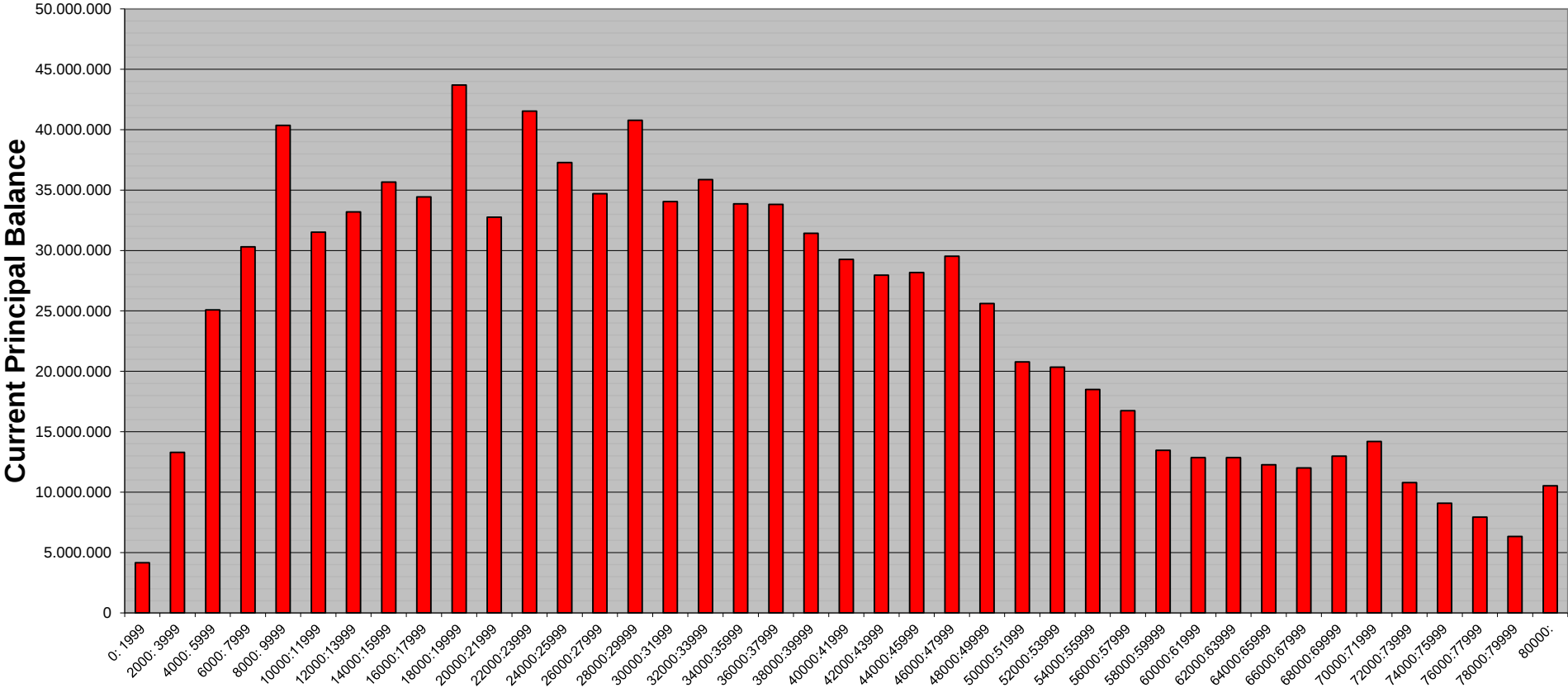
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	4.154.432,01	0,42%	3.998	7,49%
2000: 3999	13.287.097,52	1,33%	4.426	8,29%
4000: 5999	25.086.060,84	2,51%	5.061	9,48%
6000: 7999	30.309.122,10	3,03%	4.322	8,10%
8000: 9999	40.354.820,54	4,04%	4.452	8,34%
10000:11999	31.514.161,38	3,15%	2.868	5,37%
12000:13999	33.196.204,04	3,32%	2.549	4,78%
14000:15999	35.665.006,69	3,57%	2.393	4,48%
16000:17999	34.437.289,41	3,44%	2.025	3,79%
18000:19999	43.691.997,96	4,37%	2.301	4,31%
20000:21999	32.759.504,98	3,28%	1.561	2,93%
22000:23999	41.541.389,67	4,15%	1.806	3,38%
24000:25999	37.287.512,27	3,73%	1.494	2,80%
26000:27999	34.703.654,63	3,47%	1.285	2,41%
28000:29999	40.781.066,61	4,08%	1.407	2,64%
30000:31999	34.046.348,43	3,40%	1.099	2,06%
32000:33999	35.875.210,55	3,59%	1.088	2,04%
34000:35999	33.867.585,92	3,39%	968	1,81%
36000:37999	33.821.423,17	3,38%	914	1,71%
38000:39999	31.431.254,52	3,14%	806	1,51%
40000:41999	29.268.544,70	2,93%	714	1,34%
42000:43999	27.952.050,78	2,80%	651	1,22%
44000:45999	28.178.824,02	2,82%	626	1,17%
46000:47999	29.525.169,52	2,95%	628	1,18%
48000:49999	25.618.416,17	2,56%	523	0,98%
50000:51999	20.786.910,24	2,08%	408	0,76%
52000:53999	20.347.891,24	2,03%	384	0,72%
54000:55999	18.494.320,78	1,85%	336	0,63%
56000:57999	16.742.669,21	1,67%	294	0,55%
58000:59999	13.454.369,97	1,35%	228	0,43%
60000:61999	12.857.955,33	1,29%	211	0,40%
62000:63999	12.855.086,24	1,29%	204	0,38%
64000:65999	12.270.866,18	1,23%	189	0,35%
66000:67999	12.001.329,00	1,20%	179	0,34%
68000:69999	12.978.727,49	1,30%	188	0,35%
70000:71999	14.197.880,67	1,42%	200	0,37%
72000:73999	10.792.573,70	1,08%	148	0,28%
74000:75999	9.077.722,79	0,91%	121	0,23%
76000:77999	7.933.997,14	0,79%	103	0,19%
78000:79999	6.329.989,82	0,63%	80	0,15%
80000:	10.523.540,15	1,05%	127	0,24%
Total	999.999.978,38	100,00%	53.365	100,00%

Statistics in EUR	
Average Amount	18.738,87

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7.1 Current PB (Graph)

Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	



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8. Borrower Concentration



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	93.133,40	0,0093%	1
2	92.436,05	0,0092%	1
3	91.563,02	0,0092%	1
4	90.435,67	0,0090%	1
5	89.328,43	0,0089%	1
6	89.272,21	0,0089%	1
7	88.158,82	0,0088%	1
8	88.078,85	0,0088%	1
9	87.991,43	0,0088%	1
10	87.700,13	0,0088%	2
11	87.640,14	0,0088%	1
12	87.256,92	0,0087%	1
13	86.962,20	0,0087%	1
14	86.747,91	0,0087%	1
15	86.456,66	0,0086%	1
16	86.279,87	0,0086%	1
17	85.775,02	0,0086%	1
18	85.705,65	0,0086%	1
19	85.678,01	0,0086%	1
20	85.638,24	0,0086%	1
21	85.611,48	0,0086%	1
22	85.495,15	0,0085%	1
23	85.487,87	0,0085%	1
24	85.436,04	0,0085%	1
25	85.214,28	0,0085%	1
	2.189.483,45	0,2189%	26

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9. Geographical Distribution



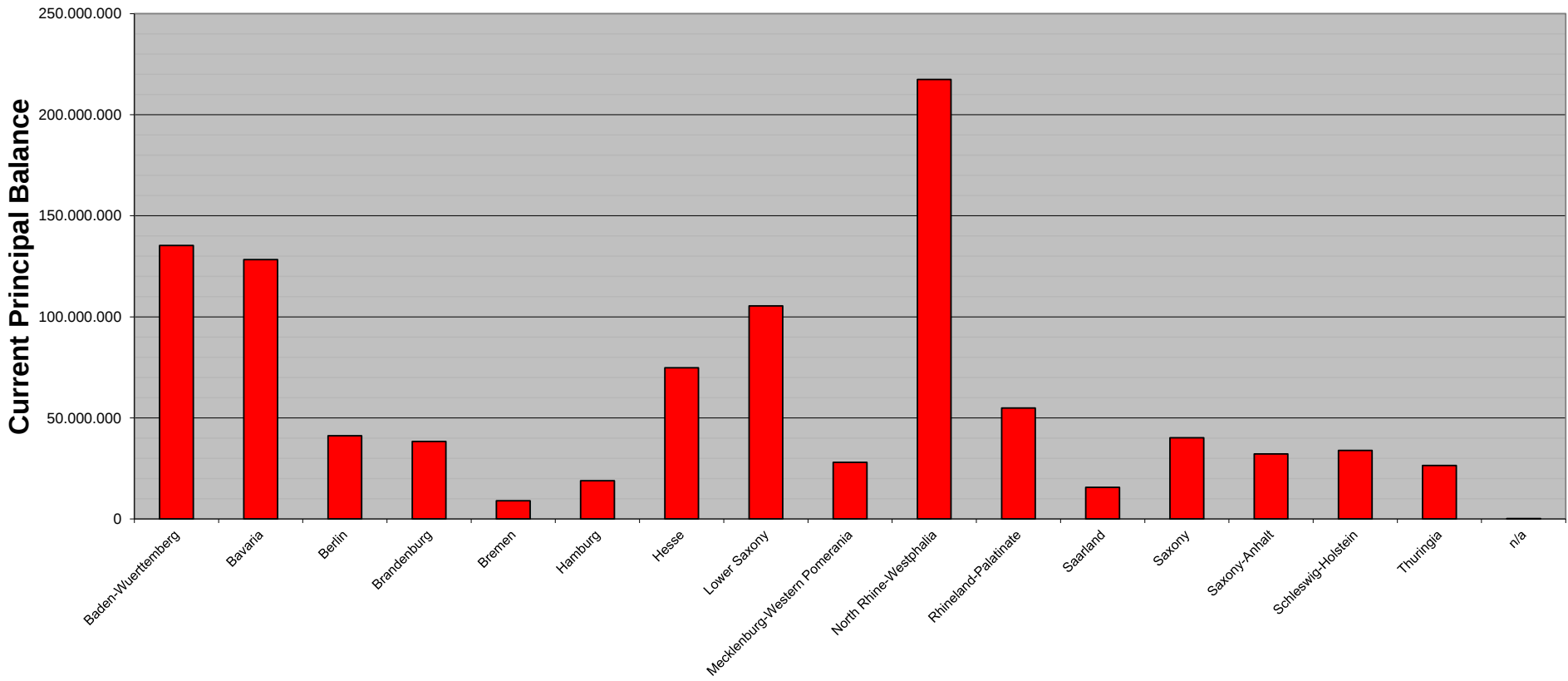
Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	135.320.346,32	13,53%	6.690	12,54%
Bavaria	128.325.670,09	12,83%	6.741	12,63%
Berlin	41.167.970,67	4,12%	2.123	3,98%
Brandenburg	38.373.723,70	3,84%	2.198	4,12%
Bremen	8.986.712,84	0,90%	489	0,92%
Hamburg	18.868.258,63	1,89%	1.060	1,99%
Hesse	74.761.824,77	7,48%	3.778	7,08%
Lower Saxony	105.419.298,29	10,54%	5.788	10,85%
Mecklenburg-Western Pomerania	27.978.387,04	2,80%	1.563	2,93%
North Rhine-Westphalia	217.407.664,96	21,74%	11.423	21,41%
Rhineland-Palatinate	54.854.298,32	5,49%	2.904	5,44%
Saarland	15.614.845,44	1,56%	854	1,60%
Saxony	40.207.447,90	4,02%	2.380	4,46%
Saxony-Anhalt	32.215.944,47	3,22%	1.878	3,52%
Schleswig-Holstein	33.905.794,99	3,39%	2.010	3,77%
Thuringia	26.407.244,58	2,64%	1.477	2,77%
n/a	184.545,37	0,02%	9	0,02%
Total	999.999.978,38	100,00%	53.365	100,00%

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Monthly Investor Report

9.1 Geographical Distribution (Graph)

Calculation Date	12.05.2025					
Payment Date	14.05.2025					
Period No	6					
Monthly Period	May 2025					
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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10. Collateral



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

Collateral	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
secured	6.202.107,93	0,62%	198	0,37%
unsecured	993.797.870,45	99,38%	53.167	99,63%
Total	999.999.978,38	100,00%	53.365	100,00%

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11. Insurances



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

Payment Protection Insurance	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	254.507.263,13	25,45%	17.971	33,68%
Yes	745.492.715,25	74,55%	35.394	66,32%
Total	999.999.978,38	100,00%	53.365	100,00%

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12. Payment Methods



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

Payment Method	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Direct Debit	977.621.830,73	97,76%	52.359	98,11%
Other	22.378.147,65	2,24%	1.006	1,89%
Total	999.999.978,38	100,00%	53.365	100,00%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15th of month	208.668.207,02	20,87%	10.365	19,42%
1st of month	791.331.771,36	79,13%	43.000	80,58%
Total	999.999.978,38	100,00%	53.365	100,00%

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13. Effective Interest Rate



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	96.231,02	0,01%	19	0,04%
1: 1	183.015,32	0,02%	17	0,03%
2: 2	2.525.451,53	0,25%	172	0,32%
3: 3	1.989.089,85	0,20%	130	0,24%
4: 4	8.491.525,91	0,85%	453	0,85%
5: 5	33.740.897,79	3,37%	1.351	2,53%
6: 6	78.316.537,10	7,83%	3.448	6,46%
7: 7	169.217.365,17	16,92%	6.299	11,80%
8: 8	245.032.649,80	24,50%	11.982	22,45%
9: 9	257.854.033,06	25,79%	14.450	27,08%
10:10	108.515.396,94	10,85%	7.476	14,01%
11:11	64.900.961,90	6,49%	4.713	8,83%
12:12	19.281.383,80	1,93%	1.719	3,22%
13:	9.855.439,19	0,99%	1.136	2,13%
Total	999.999.978,38	100,00%	53.365	100,00%

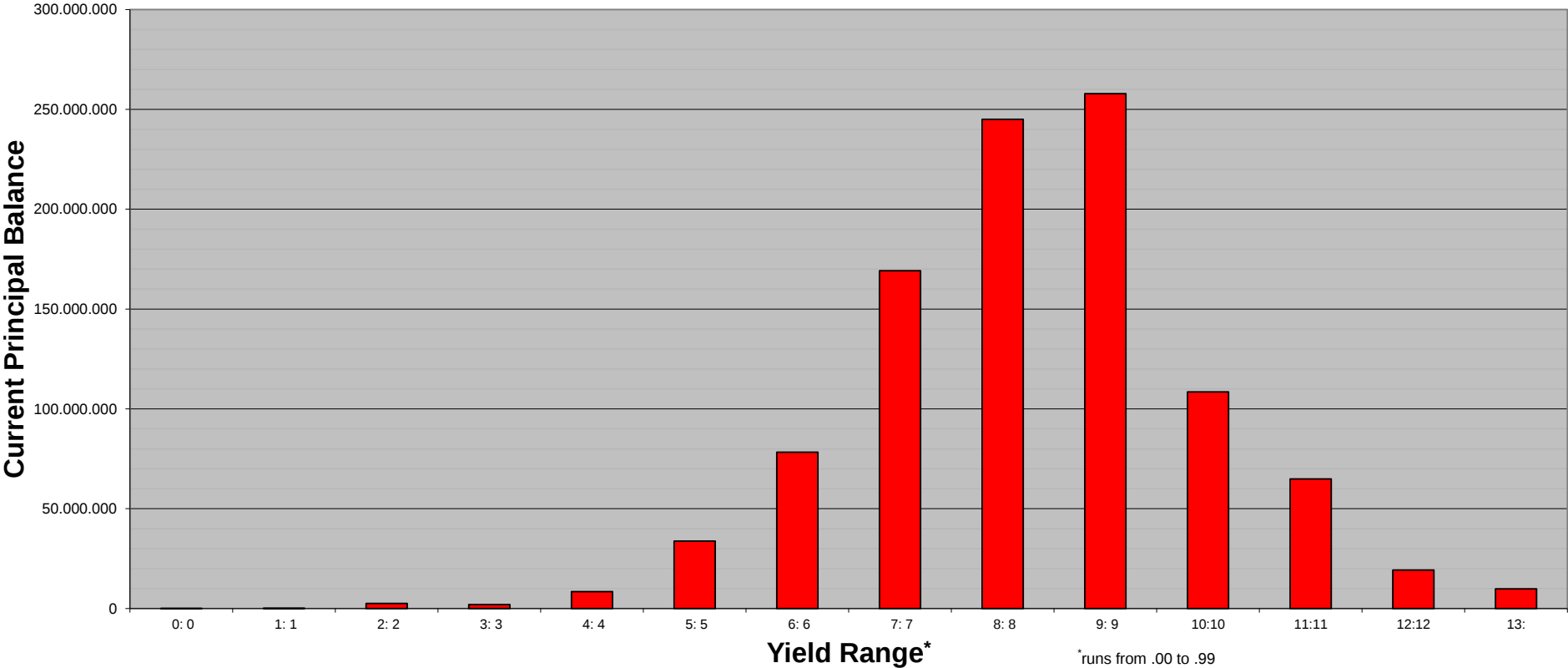
Statistics in %	
WA Interest	9,05%

* runs from .00 to .99

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Monthly Investor Report

13.1 Effective Interest Rate (Graph)

Calculation Date	12.05.2025					
Payment Date	14.05.2025					
Period No	6					
Monthly Period	May 2025					
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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14. Seasoning



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

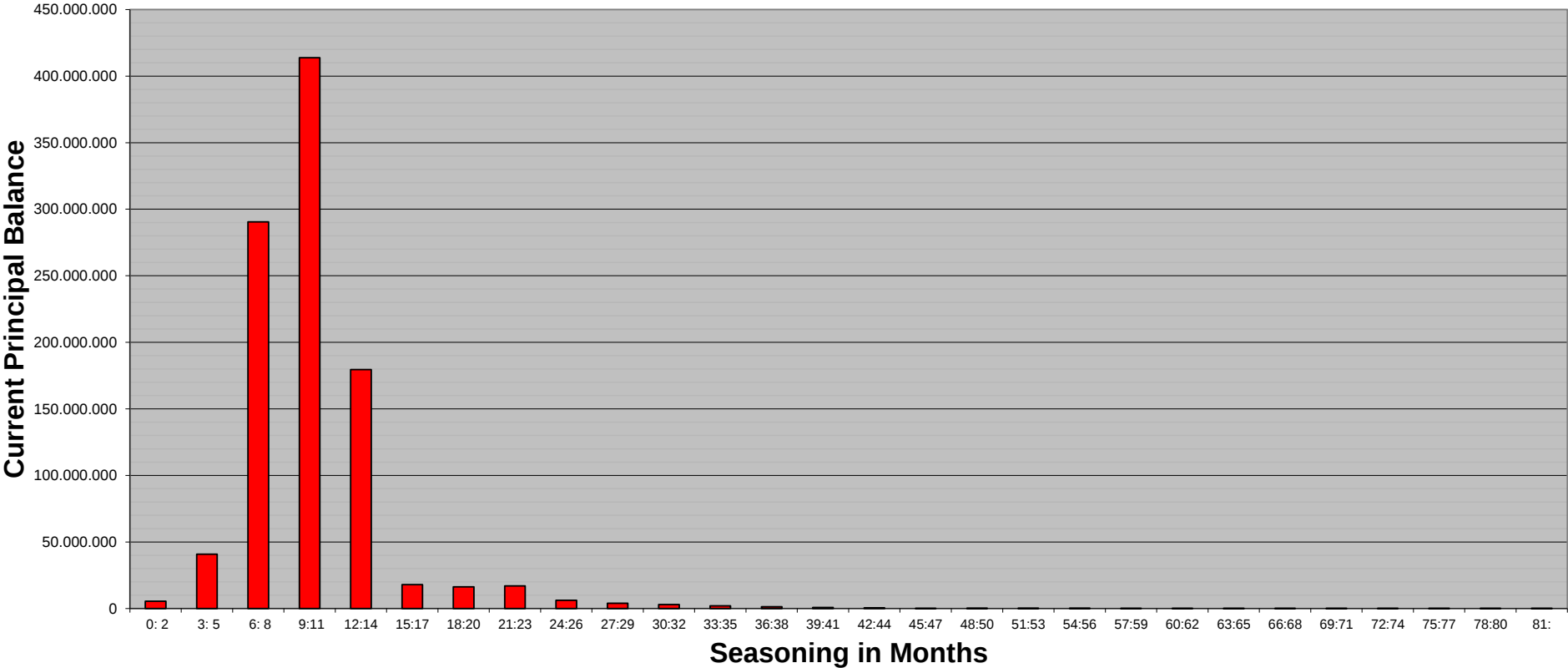
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	5.508.153,84	0,55%	391	0,73%
3: 5	40.763.614,60	4,08%	2.701	5,06%
6: 8	290.438.699,50	29,04%	15.769	29,55%
9:11	413.745.855,76	41,37%	21.446	40,19%
12:14	179.477.284,21	17,95%	9.011	16,89%
15:17	17.956.408,83	1,80%	914	1,71%
18:20	16.318.544,07	1,63%	916	1,72%
21:23	16.960.373,54	1,70%	910	1,71%
24:26	6.251.623,13	0,63%	349	0,65%
27:29	3.910.920,30	0,39%	229	0,43%
30:32	3.050.861,62	0,31%	201	0,38%
33:35	1.965.011,22	0,20%	156	0,29%
36:38	1.341.339,74	0,13%	105	0,20%
39:41	753.397,66	0,08%	60	0,11%
42:44	519.886,12	0,05%	52	0,10%
45:47	121.427,77	0,01%	20	0,04%
48:50	243.620,82	0,02%	32	0,06%
51:53	255.901,22	0,03%	27	0,05%
54:56	176.728,84	0,02%	24	0,04%
57:59	21.426,58	0,00%	5	0,01%
60:62	91.666,19	0,01%	12	0,02%
63:65	19.274,17	0,00%	5	0,01%
66:68	40.968,52	0,00%	8	0,01%
69:71	4.625,79	0,00%	4	0,01%
72:74	24.186,01	0,00%	3	0,01%
75:77	9.697,59	0,00%	3	0,01%
78:80	21.963,76	0,00%	4	0,01%
81:	6.516,98	0,00%	8	0,01%
Total	999.999.978,38	100,00%	53.365	100,00%

Statistics	
WA Seasoning	10,22

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14.1 Seasoning (Graph)

Calculation Date	12.05.2025					
Payment Date	14.05.2025					
Period No	6					
Monthly Period	May 2025					
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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15. Remaining Term



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

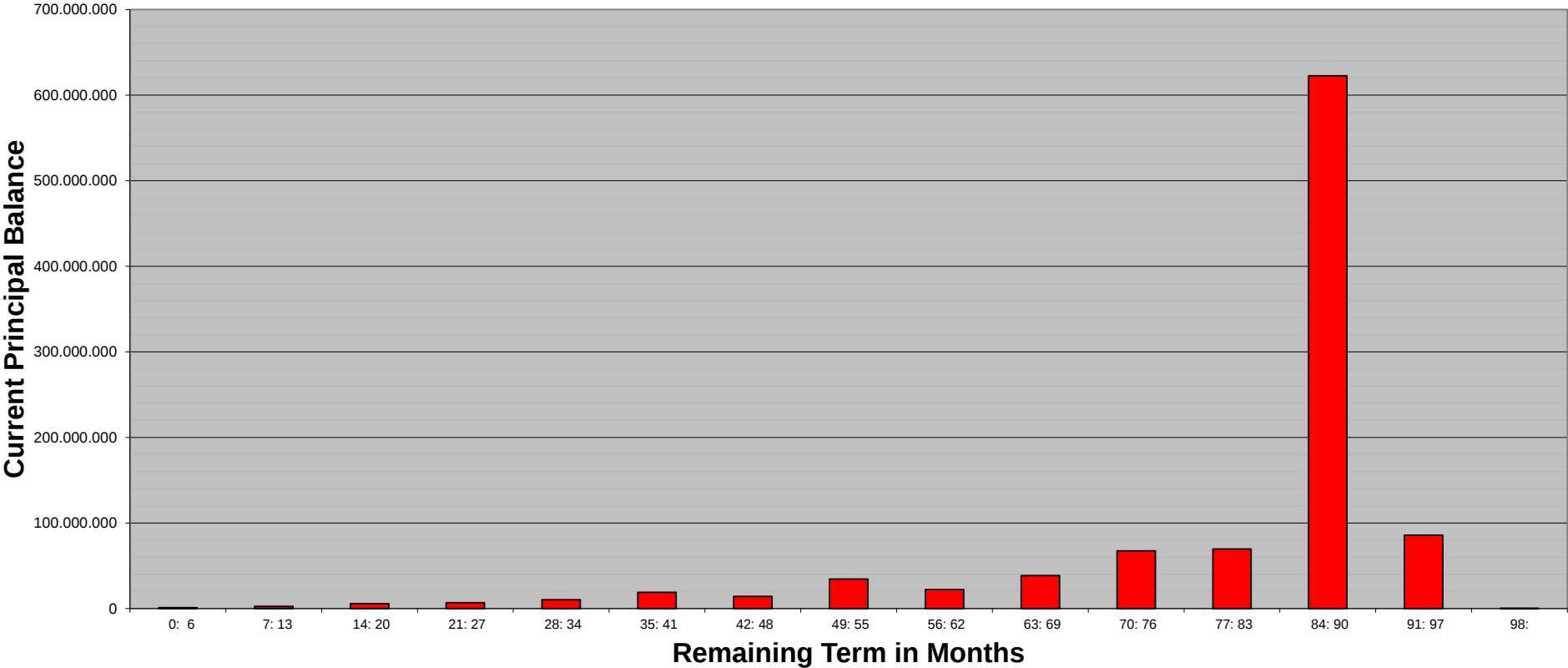
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	1.103.453,14	0,11%	1.508	2,83%
7: 13	2.410.043,79	0,24%	1.135	2,13%
14: 20	5.782.313,73	0,58%	1.845	3,46%
21: 27	6.930.725,03	0,69%	1.434	2,69%
28: 34	10.256.505,34	1,03%	1.786	3,35%
35: 41	18.831.878,45	1,88%	2.570	4,82%
42: 48	14.236.921,02	1,42%	1.453	2,72%
49: 55	34.339.539,14	3,43%	3.167	5,93%
56: 62	22.035.572,87	2,20%	1.594	2,99%
63: 69	38.606.925,87	3,86%	2.406	4,51%
70: 76	67.456.752,68	6,75%	3.712	6,96%
77: 83	69.571.688,82	6,96%	3.089	5,79%
84: 90	622.571.683,52	62,26%	23.897	44,78%
91: 97	85.699.497,01	8,57%	3.756	7,04%
98:	166.477,97	0,02%	13	0,02%
Total	999.999.978,38	100,00%	53.365	100,00%

Statistics	
WA Remaining Term	80,46

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15.1 Remaining Term (Graph)

Calculation Date	12.05.2025					
Payment Date	14.05.2025					
Period No	6					
Monthly Period	May 2025					
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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16. Original Term



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 13	974.623,20	0,10%	1.260	2,36%
14: 20	1.426.163,72	0,14%	797	1,49%
21: 27	5.948.113,54	0,59%	2.092	3,92%
28: 34	2.047.500,06	0,20%	362	0,68%
35: 41	13.298.301,36	1,33%	2.679	5,02%
42: 48	4.539.125,84	0,45%	517	0,97%
49: 55	22.824.896,22	2,28%	3.139	5,88%
56: 62	36.288.097,82	3,63%	3.596	6,74%
63: 69	8.980.675,90	0,90%	587	1,10%
70: 76	37.191.835,83	3,72%	2.662	4,99%
77: 83	14.385.279,18	1,44%	642	1,20%
84: 90	78.042.270,50	7,80%	4.687	8,78%
91: 97	659.412.254,32	65,94%	26.407	49,48%
98:104	112.511.484,83	11,25%	3.845	7,21%
105:111	2.091.960,62	0,21%	90	0,17%
112:	37.395,44	0,00%	3	0,01%
Total	999.999.978,38	100,00%	53.365	100,00%

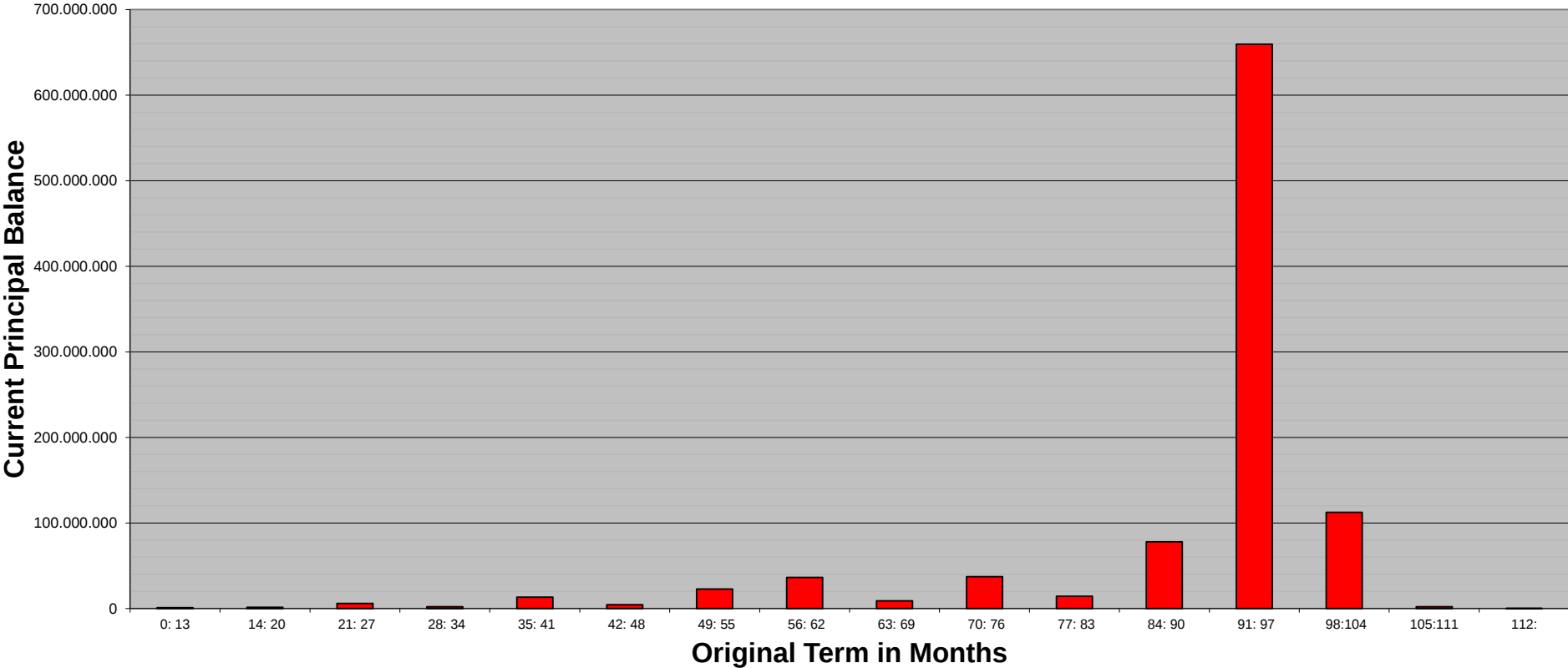
Statistics

WA Original Term	90,68
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Monthly Investor Report

16.1 Original Term (Graph)

Calculation Date	12.05.2025					
Payment Date	14.05.2025					
Period No	6					
Monthly Period	May 2025					
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		



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17. Loan Concentration



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

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	992.836.222,38	99,28%	52.790	98,92%	52.790	99,46%
2: 2	7.084.434,42	0,71%	566	1,06%	283	0,53%
3: 3	79.321,58	0,01%	9	0,02%	3	0,01%
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	999.999.978,38	100,00%	53.365	100,00%	53.076	100,00%

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18. Amortisation Profile



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	=
Collection Period	from	01.04.2025	to	30.04.2025	30 days

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	999.999.978,38 €	51	436.794.549,33 €
2	989.618.107,12 €	52	424.892.217,32 €
3	979.136.561,30 €	53	413.025.148,04 €
4	968.612.707,80 €	54	401.218.460,16 €
5	958.050.840,52 €	55	389.448.954,11 €
6	947.469.310,43 €	56	377.715.066,65 €
7	936.864.494,33 €	57	365.958.165,86 €
8	926.248.007,96 €	58	354.166.055,46 €
9	915.586.836,65 €	59	342.326.672,13 €
10	904.878.717,48 €	60	330.448.160,99 €
11	894.114.781,24 €	61	318.528.147,68 €
12	883.302.639,38 €	62	306.588.649,17 €
13	872.442.725,95 €	63	294.658.057,09 €
14	861.544.772,41 €	64	282.732.350,73 €
15	850.609.871,63 €	65	270.832.990,27 €
16	839.633.196,39 €	66	258.986.992,86 €
17	828.638.373,31 €	67	247.189.960,41 €
18	817.643.115,92 €	68	235.419.875,86 €
19	806.632.660,68 €	69	223.637.179,41 €
20	795.603.343,74 €	70	211.848.735,87 €
21	784.523.579,59 €	71	200.040.583,46 €
22	773.384.631,13 €	72	188.213.106,58 €
23	762.181.932,53 €	73	176.368.312,51 €
24	750.919.465,85 €	74	164.564.762,36 €
25	739.597.946,09 €	75	152.838.697,40 €
26	728.233.596,49 €	76	141.228.351,45 €
27	716.838.780,30 €	77	129.773.584,99 €
28	705.423.669,06 €	78	118.522.834,61 €
29	693.999.726,56 €	79	107.430.963,35 €
30	682.585.198,83 €	80	96.467.143,98 €
31	671.172.328,05 €	81	85.575.570,05 €
32	659.753.054,81 €	82	74.734.116,67 €
33	648.290.045,08 €	83	63.922.846,90 €
34	636.763.430,28 €	84	53.171.088,06 €
35	625.178.551,17 €	85	42.498.874,65 €
36	613.538.398,00 €	86	32.576.350,79 €
37	601.842.433,63 €	87	23.652.711,46 €
38	590.115.800,47 €	88	15.901.561,50 €
39	578.370.937,92 €	89	9.763.601,64 €
40	566.612.135,53 €	90	5.542.099,71 €
41	554.862.420,98 €	91	3.065.598,95 €
42	543.144.438,13 €	92	1.777.153,00 €
43	531.453.966,82 €	93	946.678,13 €
44	519.768.581,97 €	94	461.230,81 €
45	508.051.804,85 €	95	152.989,09 €
46	496.284.129,82 €	96	35.503,39 €
47	484.463.449,70 €	97	11.497,78 €
48	472.588.141,62 €	98	4.815,96 €
49	460.657.260,62 €	99	2.254,51 €
50	448.723.282,44 €	100	1.279,32 €

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19. Priority of Payments + Transaction Costs



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

Pre-Enforcement Available Interest Amount

Interest Collections	+	7.101.818,53 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	7.343,86 €
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	+	15.003.732,41 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	157.421,35 €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	22.255.628,45 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	26.990.041,35 €
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	+	3,52 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	1.771.348,09 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	28.761.392,96 €

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

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	22.255.628,45 €
Senior Expenses and Taxes	- 416,67 €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 2.142.056,25 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 172.548,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 101.588,50 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 92.834,50 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 128.356,25 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 28.507,00 €
Liquidity Reserve Amount Replenishment	- 14.968.750,00 €
Crediting the PDLs until cleared	- 1.771.348,09 €
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	- 416.666,67 €
Mezzanine Loan Interest	- - €
Termination Payment [Re-Swap Agreement]	- - €
Interests Liquidity Reserve Loan	- 12.479,17 €
Principal Of Liquidity Reserve Loan	- 6.250,00 €
Credit the Replacement Servicer Fee Reserve [if RSF Reserve Funding Failure occurred]	- - €
Any Remaining Amount To The Seller	= 2.413.827,35 €

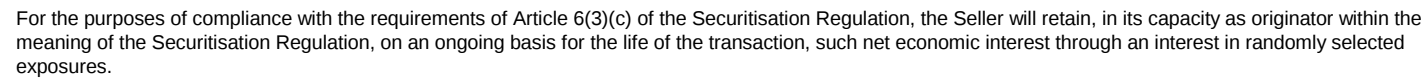
Pre-Enforcement Principal Priority of Payments

Available Principal Amount	28.761.392,96 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 28.761.392,96 €
Replenishment	- 28.761.371,34 €
Purchase Shortfall Amount	- 21,62 €
Class A: Sequential Principal	- - €
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	- - €
Transaction Account Remaining Amount	= - €

Transaction Costs

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	416,67 €							
Interest accrued for the Period	2.678.369,67 €	2.142.056,25 €	172.548,00 €	101.588,50 €	92.834,50 €	128.356,25 €	28.507,00 €	12.479,17 €
Cumulative Interest accrued	17.266.303,07 €	13.861.821,00 €	1.103.850,00 €	645.316,75 €	586.143,25 €	793.347,50 €	202.960,00 €	72.864,57 €
Interest Payments	2.678.369,67 €	2.142.056,25 €	172.548,00 €	101.588,50 €	92.834,50 €	128.356,25 €	28.507,00 €	12.479,17 €
Cumulative Interest Payments	17.266.303,07 €	13.861.821,00 €	1.103.850,00 €	645.316,75 €	586.143,25 €	793.347,50 €	202.960,00 €	72.864,57 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	14.968.750,00 €							14.968.750,00 €

20. Retention



Calculation Date	12.05.2025					
Payment Date	14.05.2025					
Period No	6					
Monthly Period	May 2025					
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Amount of randomly Selected Exposures

50.149.946,11 €

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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

BofA Securities Europe S.A.
51 rue La Boétie
75008 Paris
France

HSBC Continental Europe
38, avenue Kléber
75116 Paris
France

RBC Capital Markets (Europe) GmbH
Taunusanlage 17
60325 Frankfurt am Main
Germany

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

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

Data Trustee

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

Rating Agencies

Fitch Ratings, German branch
Neue Mainzer Strasse 46-50
60311 Frankfurt am Main
Germany

Calculation Date 12.05.2025
Payment Date 14.05.2025
Period No 6
Monthly Period May 2025
Interest Period from 14.04.2025 to 14.05.2025
Collection Period from 01.04.2025 to 30.04.2025

= 30 days

Fitch			DBRS			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A	F1	STABLE	AH	R-1M	STABLE	performing
AA	F1+	STABLE	-	-	-	performing
AA-	F1+	STABLE	-	-	-	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing
A+	F1	STABLE	AAL	R-1M	STABLE	performing
-	-	-	-	-	-	performing
A	F1	STABLE	AH	R-1M	STABLE	performing
-	-	-	-	-	-	performing

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

Ratings as of 30.04.2025, data source: Bloomberg

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22. Issuer Information



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

Deal Name:

SC Germany Consumer 2024-2

Issuer:

SC GERMANY S.A., COMPARTMENT CONSUMER 2024-2

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

LEI:

549300I0DV9V1WKUO071

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

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

SPV-Administrator:

Circumference FS (Luxembourg) S.A.

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

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23. Swap Counterparty Data



Calculation Date	12.05.2025					
Payment Date	14.05.2025					
Period No	6					
Monthly Period	May 2025					
Interest Period	from	14.04.2025	to	14.05.2025	=	30 days
Collection Period	from	01.04.2025	to	30.04.2025		

Swap Counterparty

Swap Counterparty Banco Santander S.A.
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Fitch			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	A	F1		A		no
2nd Rating Trigger	Replacement	BBB-	F3		BBB		no
Current Counterparty Ratings		A+(dcr)	F1	STABLE	AH	STABLE	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 997.916.666,67 €
Fixed Rate 2,1617%
Floating Rate (Euribor) 2,3510%
Net Swap Payments - 157.421,35 €
Notional Amount next period 997.500.000,00 €

Swap Counterparty Details

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

Counterparty Replacement

Old Counterparty Banco Santander S.A.
Current Counterparty Banco Santander S.A.

Swap Collateral

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

Ratings as of 30.04.2025, data source: Bloomberg

SC Germany Consumer 2024-2
Monthly Investor Report

24. Santander Consumer Bank



Contact Details

Team ABS abs_ger@santander.de

Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

Ratings Santander

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

Fitch			DBRS		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	AH	R-1M	STABLE
A+	F1	STABLE	-	-	-
A	F1	STABLE	-	-	-

Ratings as of 30.04.2025, data source: Bloomberg

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25. Glossary



Calculation Date	12.05.2025				
Payment Date	14.05.2025				
Period No	6				
Monthly Period	May 2025				
Interest Period	from	14.04.2025	to	14.05.2025	= 30 days
Collection Period	from	01.04.2025	to	30.04.2025	

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.