SC Germany Consumer 2024-2
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Calculation Date	10.07.2025				
Payment Date	14.07.2025				
Period No	8				
Monthly Period	Jul 2025				
Interest Period from	16.06.2025	to	14.07.2025	=	28 days
Collection Period from	01.06.2025	to	30.06.2025		

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Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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1. Portfolio Information

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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**52.160**	**971.524.220,41 €**	**999.999.978,38 €**
Scheduled Principal Payments		12.484.154,01 €	13.208.670,17 €
Prepayment Principal		13.220.665,48 €	12.096.947,55 €
Total Principal Collections		**25.704.819,49 €**	**25.305.617,72 €**
Total Interest Collections		**6.899.913,28 €**	**7.106.081,99 €**
Defaults		**1.713.133,53 €**	**3.170.140,25 €**
Replenishment Amount		**- €**	**- €**
End of Period		**944.106.267,39 €**	**971.524.220,41 €**
Purchase Shortfall Amount		**7,86 €**	**37,84 €**
Total Assets (End of Period)	**50.954**	**944.106.275,25 €**	**971.524.258,25 €**
Current Prepayment Rate (annualised)		15,2%	
Current Poolfactor		94,1%	

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1.1 Portfolio Information per period

Calculation Date		10.07.2025			
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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%
7	999.999.978,38 €	13.208.670,17 €	12.096.947,55 €	25.305.617,72 €	13,59%
8	971.524.220,41 €	12.484.154,01 €	13.220.665,48 €	25.704.819,49 €	15,16%
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2. Reserve Accounts

Calculation Date		10.07.2025				
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Monthly Period		Jul 2025				
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Collection Period	from	01.06.2025	to	30.06.2025		

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,5%	14.986.929,47 €	
Cash Outflow		14.986.929,47 €	
of which Liquidity Reserve Excess Amount		457.815,60 €	
Cash Inflow		14.529.113,87 €	
End of Period	1,5%	14.529.113,87 €	
Required Liquidity Reserve Amount	1,5%	14.529.113,87 €	
Commingling Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	
Set-Off Reserve	**in %**		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

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3.1 Delinquency Data

Calculation Date		10.07.2025				
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Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Delinquency Data and Ratios

Collection Period	*Outstanding BOP*	*Days past due*				*not delinquent*	*Days past due*			
		1-30	*31-60*	*61-90*	*>90*		*1-30*	*31-60*	*61-90*	*>90*
1	**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%
7	**999.999.978,38 €**	3.893.409,95 €	1.173.069,83 €	5.723.072,17 €	3.991.953,71 €	**98,52%**	0,39%	0,12%	0,57%	0,40%
8	**971.524.220,41 €**	3.465.637,65 €	4.138.208,30 €	820.884,07 €	6.190.801,59 €	**98,50%**	0,36%	0,43%	0,08%	0,64%
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3.2 Default Data

Calculation Date		10.07.2025			
Payment Date		14.07.2025			
Period No		8			
Monthly Period		Jul 2025			
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.713.133,53 €	
Current Period Recoveries	2.364,61 €	
Current Period Net Default	1.710.768,92 €	
New Number of Defaulted Contracts		61
Cumulative Default		
Cumulative Gross Default	9.510.477,38 €	
Cumulative Recoveries	- 26.998,82 €	
Cumulative Net Losses	9.537.476,20 €	
Total Number of Defaulted Contracts		323

Principal Deficiency Ledgers

	Amount
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	1.713.133,53 €
Class F Amount credited to the PDL	1.713.133,53 €
Class F PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date		10.07.2025				
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Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	0,22%

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 €	1.046.060.613,35 €	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%
7	262	3.170.140,25 €	7.797.343,85 €	1.152.918.303,06 €	0,68%	-12.332,61 €	-29.363,43 €	7.826.707,28 €	0,68%	0,32%
8	323	1.713.133,53 €	9.510.477,38 €	1.152.918.303,06 €	0,82%	2.364,61 €	-26.998,82 €	9.537.476,20 €	0,83%	0,17%
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*** starting after the end of the Replenishment Period until and including the 25th Payment Date following the end of the Replenishment Period**

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4. Concentration Limits

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Current Transaction Status **Amortising**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	8,80%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		88	-	

	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				
Period before previous period		100.000.000,00 €	-	
Previous period		100.000.000,00 €	-	
Current period		100.000.000,00 €	-	
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%	16,21%	Sequential Payment
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%	0,83%	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%		94,41%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	0,22%	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Servicer Termination Event				no
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to or on 30 April 2025		1,00%	-	
Purchase Shortfall Event				
Termination Event or Servicer Termination Event				
Event of Default / Termination Event, as defined in the Interest Rate Swap				
Any debit of F PDL higher than EUR 0 on two consecutive Payment Dates				
Previous period		0,00 €	-	
Current period			-	

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

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5. Outstanding Notes

Reporting Date	10.07.2025				
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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		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	968.607.591,58 €	814.024.258,25 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	7.083.333,33 €
Replenishment	- €						
Amortisation	27.834.649,67 €						
Redemption per Class		27.417.983,00 €	- €	- €	- €	- €	416.666,67 €
Redemption per Note		3.254,36 €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	940.772.941,92 €	786.606.275,25 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	6.666.666,67 €
Current Tranching		83,61%	6,38%	3,45%	2,92%	2,92%	0,71%
Current Pool Factor	0,94	0,93	1,00	1,00	1,00	1,00	0,67

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	1,8920%	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	28						
Principal Outstanding per Note Beginning of Period		96.620,09 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	70.833,33 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		**3.254,36 €**	**- €**	**- €**	**- €**	**- €**	**4.166,67 €**
Principal Outstanding per Note End of Period		93.365,73 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	66.666,67 €
> Interest accrued for the period		- **1.641.105,75 €**	- **139.626,00 €**	- **83.213,00 €**	- **76.829,50 €**	- **109.980,75 €**	- **21.277,00 €**
Interest Payment		1.641.105,75 €	139.626,00 €	83.213,00 €	76.829,50 €	109.980,75 €	21.277,00 €
Interest Payment per Note		**194,79 €**	**232,71 €**	**256,04 €**	**279,38 €**	**399,93 €**	**212,77 €**

3. Credit Enhancements

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	18,22%	11,87%	8,42%	5,51%	2,60%	1,89%

* Last rating action as of 20.11.2024

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6. Original Principal Balance

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Collection Period	from	01.06.2025	to	30.06.2025		

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Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.844.936,75	0,17%	1.440	2,83%
2000: 3999	11.016.413,86	1,03%	3.855	7,57%
4000: 5999	22.888.157,05	2,14%	4.652	9,13%
6000: 7999	30.378.489,96	2,84%	4.379	8,59%
8000: 9999	27.969.515,82	2,61%	3.156	6,19%
10000: 11999	42.372.202,74	3,95%	3.987	7,82%
12000: 13999	32.480.969,65	3,03%	2.530	4,97%
14000: 15999	40.024.239,22	3,74%	2.656	5,21%
16000: 17999	30.804.326,70	2,88%	1.811	3,55%
18000: 19999	29.943.505,67	2,79%	1.582	3,10%
20000: 21999	47.761.372,14	4,46%	2.307	4,53%
22000: 23999	32.830.311,17	3,06%	1.429	2,80%
24000: 25999	41.692.304,41	3,89%	1.674	3,29%
26000: 27999	36.642.251,87	3,42%	1.364	2,68%
28000: 29999	31.870.057,99	2,97%	1.102	2,16%
30000: 31999	47.401.169,27	4,42%	1.538	3,02%
32000: 33999	31.043.734,28	2,90%	941	1,85%
34000: 35999	37.078.745,10	3,46%	1.060	2,08%
36000: 37999	32.554.254,25	3,04%	882	1,73%
38000: 39999	31.364.320,56	2,93%	805	1,58%
40000: 41999	34.438.469,51	3,21%	845	1,66%
42000: 43999	31.072.680,61	2,90%	726	1,42%
44000: 45999	28.769.900,65	2,69%	640	1,26%
46000: 47999	27.212.436,16	2,54%	579	1,14%
48000: 49999	22.055.048,49	2,06%	451	0,89%
50000: 51999	33.270.045,47	3,11%	658	1,29%
52000: 53999	27.300.445,69	2,55%	517	1,01%
54000: 55999	22.365.974,56	2,09%	407	0,80%
56000: 57999	19.830.864,74	1,85%	348	0,68%
58000: 59999	17.350.335,10	1,62%	294	0,58%
60000: 61999	16.877.350,67	1,58%	278	0,55%
62000: 63999	16.000.322,04	1,49%	254	0,50%
64000: 65999	13.008.161,48	1,21%	200	0,39%
66000: 67999	11.193.418,30	1,04%	167	0,33%
68000: 69999	11.930.526,71	1,11%	173	0,34%
70000: 71999	11.095.407,62	1,04%	157	0,31%
72000: 73999	12.705.017,84	1,19%	174	0,34%
74000: 75999	18.506.497,19	1,73%	247	0,48%
76000: 77999	8.321.454,54	0,78%	108	0,21%
78000: 79999	13.243.095,32	1,24%	168	0,33%
80000: 81999	10.122.040,21	0,94%	125	0,25%
82000: 83999	8.047.037,72	0,75%	97	0,19%
84000: 85999	7.560.451,38	0,71%	89	0,17%
86000: 87999	3.823.869,95	0,36%	44	0,09%
88000: 89999	2.217.802,25	0,21%	25	0,05%
90000: 91999	910.128,32	0,08%	10	0,02%
92000: 93999	928.026,12	0,09%	10	0,02%
94000: 95999	376.867,74	0,04%	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	**1.071.422.832,47**	**100,00%**	**50.954**	**100,00%**

Statistics	**in EUR**
Average Amount	21.027,26

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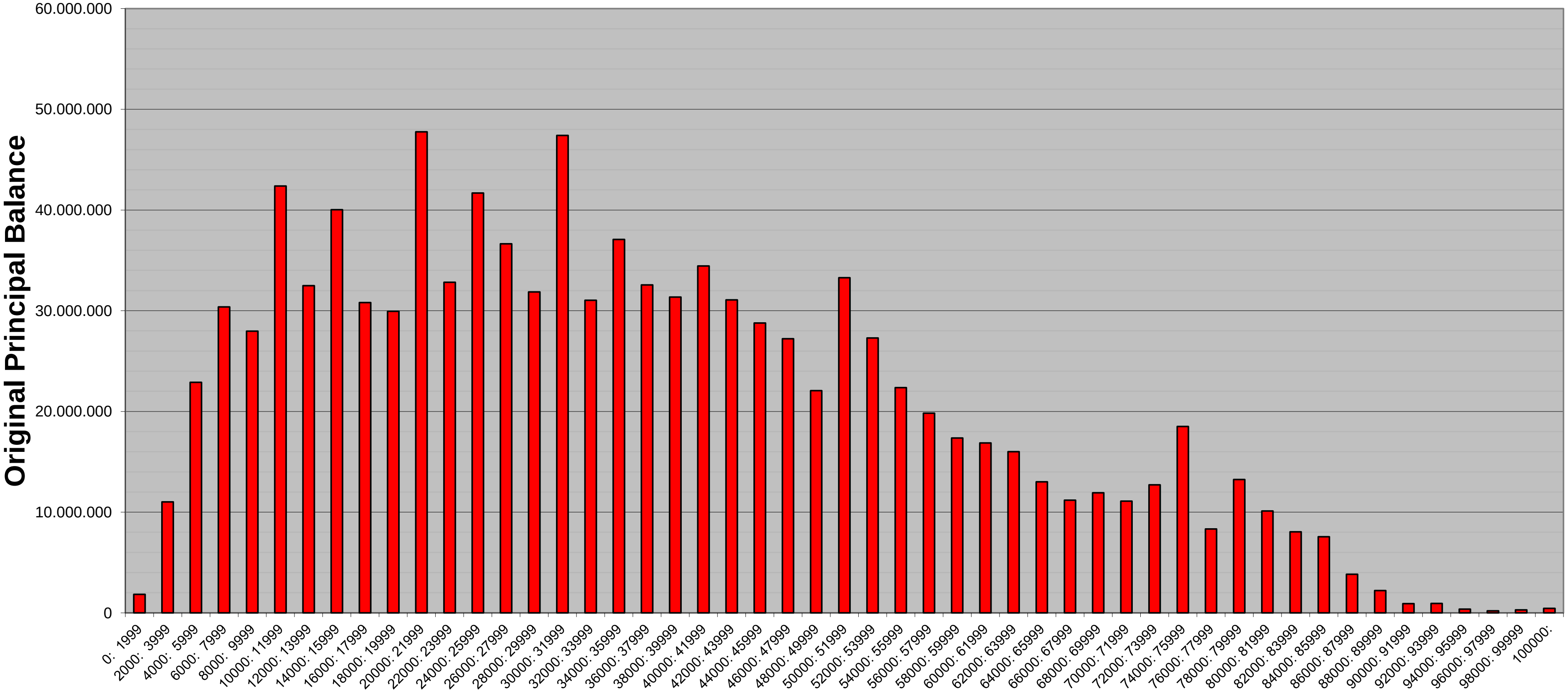
6.1 Original PB (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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7. Current Principal Balance

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	4.007.312,18	0,42%	3.957	7,77%
2000: 3999	12.922.022,34	1,37%	4.303	8,44%
4000: 5999	23.753.946,42	2,52%	4.791	9,40%
6000: 7999	29.005.789,64	3,07%	4.141	8,13%
8000: 9999	38.231.753,94	4,05%	4.236	8,31%
10000:11999	29.655.435,16	3,14%	2.697	5,29%
12000:13999	33.046.532,67	3,50%	2.535	4,98%
14000:15999	32.207.167,60	3,41%	2.158	4,24%
16000:17999	34.191.931,40	3,62%	2.011	3,95%
18000:19999	40.499.570,43	4,29%	2.139	4,20%
20000:21999	31.999.561,43	3,39%	1.523	2,99%
22000:23999	40.236.662,16	4,26%	1.751	3,44%
24000:25999	34.314.043,31	3,63%	1.375	2,70%
26000:27999	35.532.454,19	3,76%	1.314	2,58%
28000:29999	37.018.215,03	3,92%	1.277	2,51%
30000:31999	32.714.268,05	3,47%	1.055	2,07%
32000:33999	33.843.358,48	3,58%	1.027	2,02%
34000:35999	32.772.828,91	3,47%	937	1,84%
36000:37999	32.133.182,64	3,40%	869	1,71%
38000:39999	29.911.580,24	3,17%	767	1,51%
40000:41999	28.633.312,90	3,03%	698	1,37%
42000:43999	25.929.874,80	2,75%	603	1,18%
44000:45999	27.175.135,02	2,88%	604	1,19%
46000:47999	28.177.653,82	2,98%	600	1,18%
48000:49999	22.378.174,37	2,37%	457	0,90%
50000:51999	18.983.531,13	2,01%	372	0,73%
52000:53999	18.476.047,06	1,96%	349	0,68%
54000:55999	18.702.374,62	1,98%	340	0,67%
56000:57999	14.127.455,31	1,50%	248	0,49%
58000:59999	13.808.007,33	1,46%	234	0,46%
60000:61999	10.966.355,94	1,16%	180	0,35%
62000:63999	13.232.895,44	1,40%	210	0,41%
64000:65999	11.256.318,21	1,19%	173	0,34%
66000:67999	12.803.770,81	1,36%	191	0,37%
68000:69999	12.490.575,88	1,32%	181	0,36%
70000:71999	12.409.002,49	1,31%	175	0,34%
72000:73999	8.828.982,51	0,94%	121	0,24%
74000:75999	8.097.627,77	0,86%	108	0,21%
76000:77999	6.460.230,59	0,68%	84	0,16%
78000:79999	6.626.414,73	0,70%	84	0,16%
80000:	6.544.910,44	0,69%	79	0,16%
Total	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**

Statistics	**in EUR**
Average Amount	18.528,60

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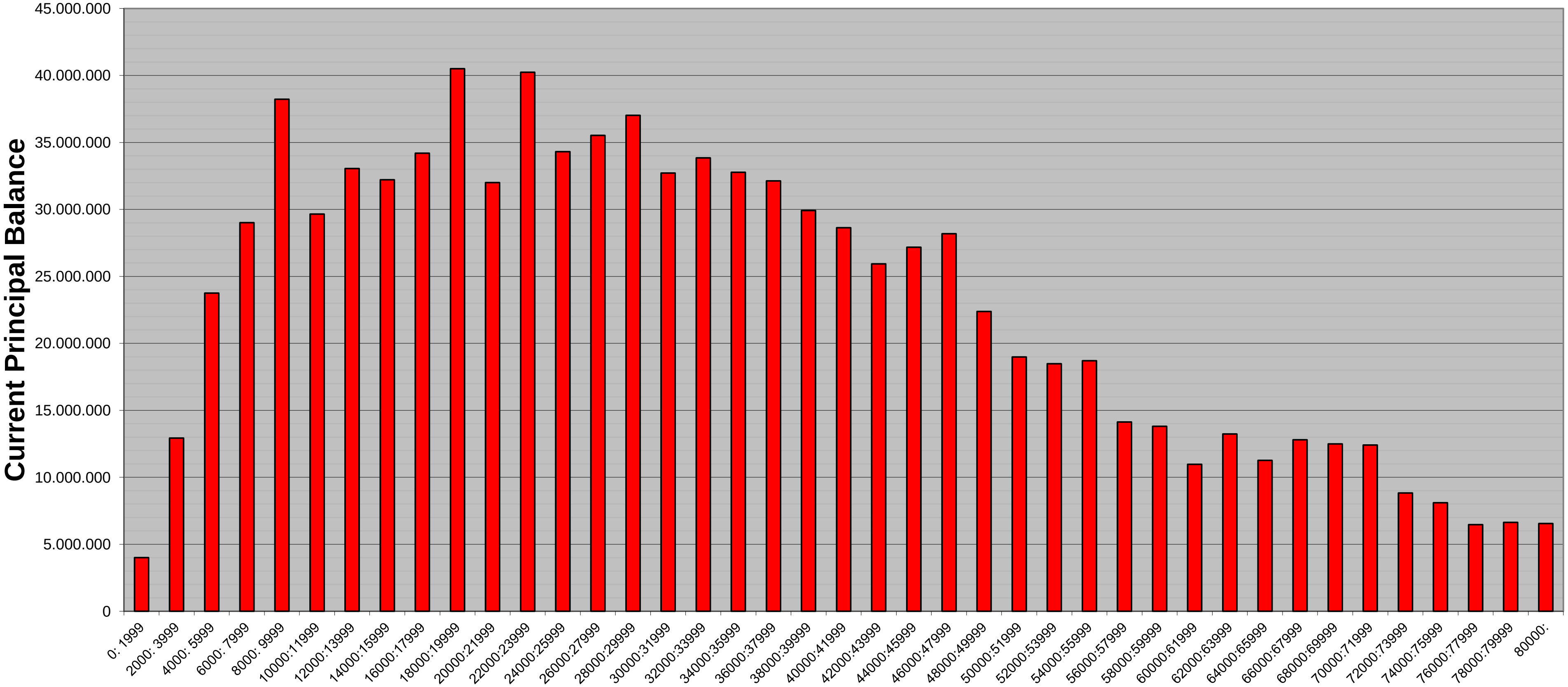
7.1 Current PB (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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8. Borrower Concentration

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	91.594,46	0,0097%	1
2	90.529,19	0,0096%	1
3	89.838,60	0,0095%	1
4	89.009,75	0,0094%	1
5	87.789,58	0,0093%	1
6	87.031,48	0,0092%	1
7	86.730,84	0,0092%	1
8	86.437,79	0,0092%	1
9	86.225,53	0,0091%	1
10	86.168,40	0,0091%	2
11	85.966,92	0,0091%	1
12	85.470,94	0,0091%	1
13	85.311,23	0,0090%	1
14	85.027,10	0,0090%	1
15	84.846,90	0,0090%	1
16	84.366,31	0,0089%	1
17	84.259,08	0,0089%	1
18	84.238,81	0,0089%	1
19	84.026,80	0,0089%	1
20	84.021,65	0,0089%	1
21	83.906,85	0,0089%	1
22	83.863,65	0,0089%	1
23	83.793,20	0,0089%	1
24	83.721,67	0,0089%	1
25	83.720,97	0,0089%	1
	2.147.897,70	**0,2275%**	**26**

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9. Geographical Distribution

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	126.849.749,34	13,44%	6.369	12,50%
Bavaria	121.003.118,30	12,82%	6.458	12,67%
Berlin	39.036.388,73	4,13%	2.044	4,01%
Brandenburg	36.506.410,06	3,87%	2.109	4,14%
Bremen	8.373.769,82	0,89%	467	0,92%
Hamburg	17.602.316,54	1,86%	1.003	1,97%
Hesse	70.696.416,52	7,49%	3.607	7,08%
Lower Saxony	99.247.045,08	10,51%	5.532	10,86%
Mecklenburg-Western Pomerania	26.649.937,26	2,82%	1.492	2,93%
North Rhine-Westphalia	205.899.907,33	21,81%	10.868	21,33%
Rhineland-Palatinate	51.914.546,63	5,50%	2.777	5,45%
Saarland	14.535.086,42	1,54%	815	1,60%
Saxony	38.148.858,90	4,04%	2.281	4,48%
Saxony-Anhalt	30.510.903,76	3,23%	1.798	3,53%
Schleswig-Holstein	32.050.524,60	3,39%	1.912	3,75%
Thuringia	24.871.101,27	2,63%	1.412	2,77%
n/a	210.186,83	0,02%	10	0,02%
Total	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**

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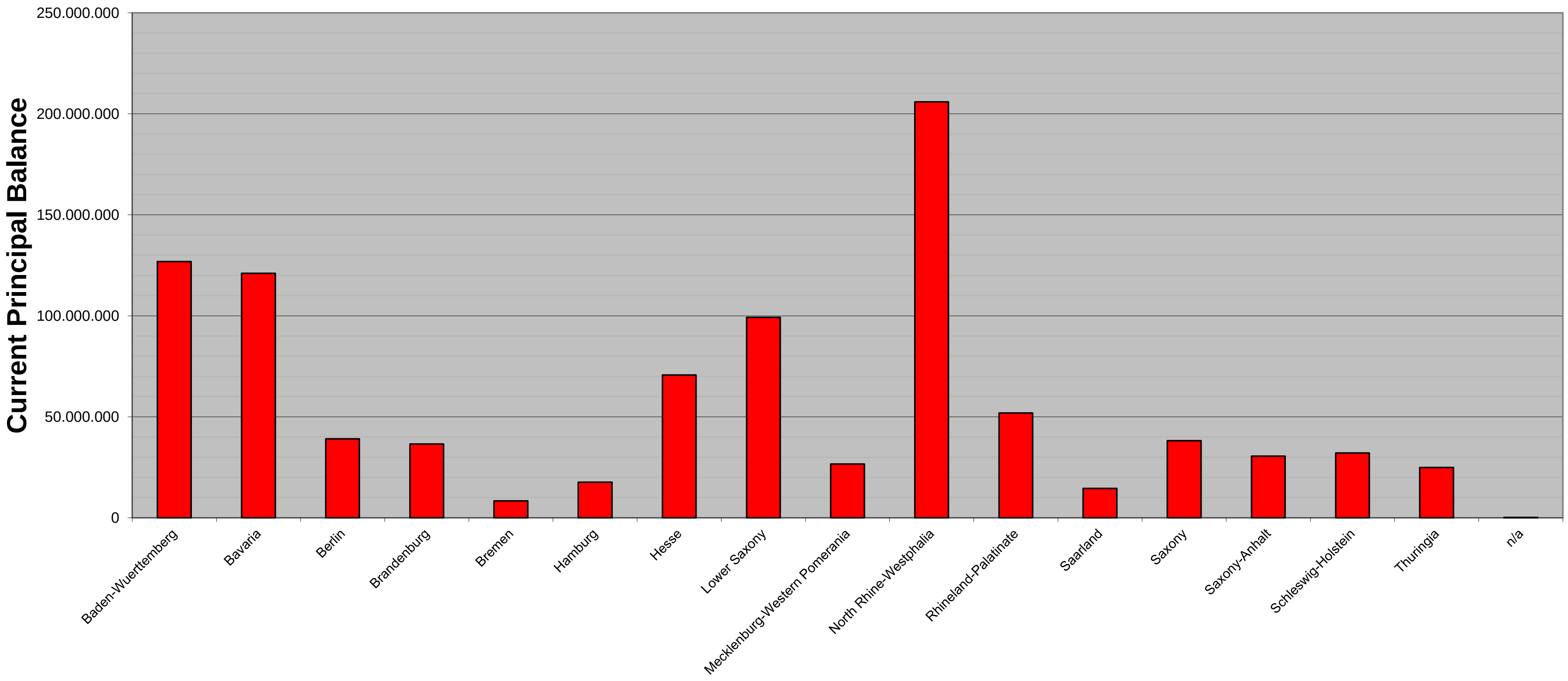
9.1 Geographical Distribution (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

10. Collateral

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	5.913.995,74	0,63%	189	0,37%
unsecured	938.192.271,65	99,37%	50.765	99,63%
Total	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	239.407.327,37	25,36%	17.101	33,56%
Yes	704.698.940,02	74,64%	33.853	66,44%
Total	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**

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12. Payment Methods

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	918.700.779,64	97,31%	49.805	97,75%
Other	25.405.487,75	2,69%	1.149	2,25%
Total	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	201.370.216,33	21,33%	10.051	19,73%
1st of month	742.736.051,06	78,67%	40.903	80,27%
Total	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

13. Effective Interest Rate

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	98.239,67	0,01%	25	0,05%
1: 1	169.919,52	0,02%	15	0,03%
2: 2	2.444.305,56	0,26%	165	0,32%
3: 3	1.877.548,76	0,20%	126	0,25%
4: 4	8.088.629,00	0,86%	439	0,86%
5: 5	32.375.475,57	3,43%	1.319	2,59%
6: 6	74.610.175,51	7,90%	3.343	6,56%
7: 7	160.177.043,58	16,97%	6.049	11,87%
8: 8	232.127.679,75	24,59%	11.505	22,58%
9: 9	242.694.556,20	25,71%	13.763	27,01%
10:10	102.087.665,69	10,81%	7.083	13,90%
11:11	60.164.032,85	6,37%	4.427	8,69%
12:12	17.908.103,83	1,90%	1.614	3,17%
13:	9.282.891,90	0,98%	1.081	2,12%
Total	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**

Statistics	**in %**
WA Interest	9,04%

*runs from .00 to .99

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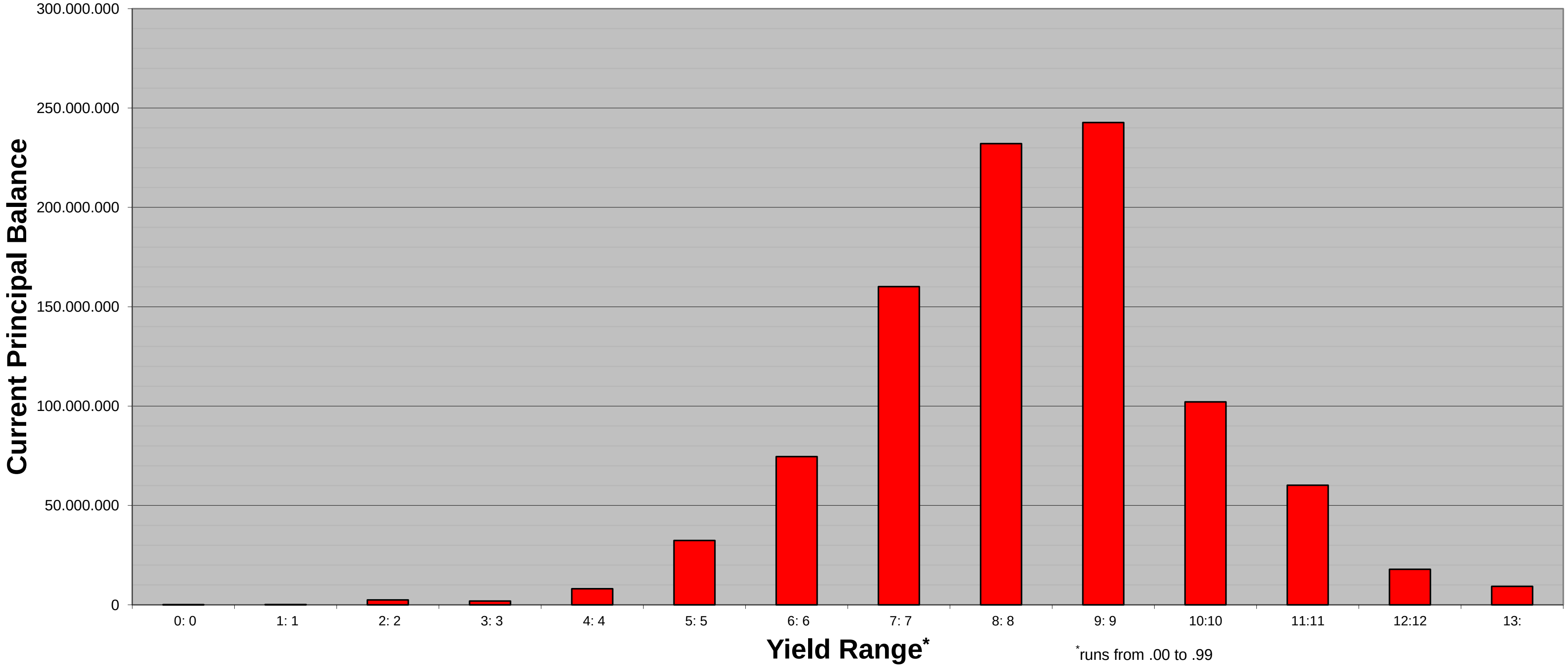
13.1 Effective Interest Rate (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

14. Seasoning

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	16.673.821,82	1,77%	1.205	2,36%
6: 8	61.354.669,91	6,50%	3.833	7,52%
9:11	398.633.864,06	42,22%	21.308	41,82%
12:14	324.582.045,10	34,38%	16.940	33,25%
15:17	86.294.903,52	9,14%	4.235	8,31%
18:20	11.960.354,47	1,27%	687	1,35%
21:23	17.618.287,86	1,87%	1.007	1,98%
24:26	11.365.151,17	1,20%	598	1,17%
27:29	5.517.576,05	0,58%	325	0,64%
30:32	2.790.136,90	0,30%	173	0,34%
33:35	2.442.933,62	0,26%	184	0,36%
36:38	1.767.909,95	0,19%	136	0,27%
39:41	1.251.803,03	0,13%	98	0,19%
42:44	596.914,93	0,06%	51	0,10%
45:47	329.513,78	0,03%	38	0,07%
48:50	178.220,85	0,02%	21	0,04%
51:53	229.811,73	0,02%	30	0,06%
54:56	218.731,38	0,02%	25	0,05%
57:59	98.523,34	0,01%	15	0,03%
60:62	14.742,35	0,00%	6	0,01%
63:65	80.516,37	0,01%	9	0,02%
66:68	20.056,65	0,00%	6	0,01%
69:71	29.015,54	0,00%	7	0,01%
72:74	3.637,04	0,00%	3	0,01%
75:77	27.983,36	0,00%	4	0,01%
78:80	6.049,63	0,00%	2	0,00%
81:	19.092,98	0,00%	8	0,02%
Total	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**

Statistics

WA Seasoning	12,21

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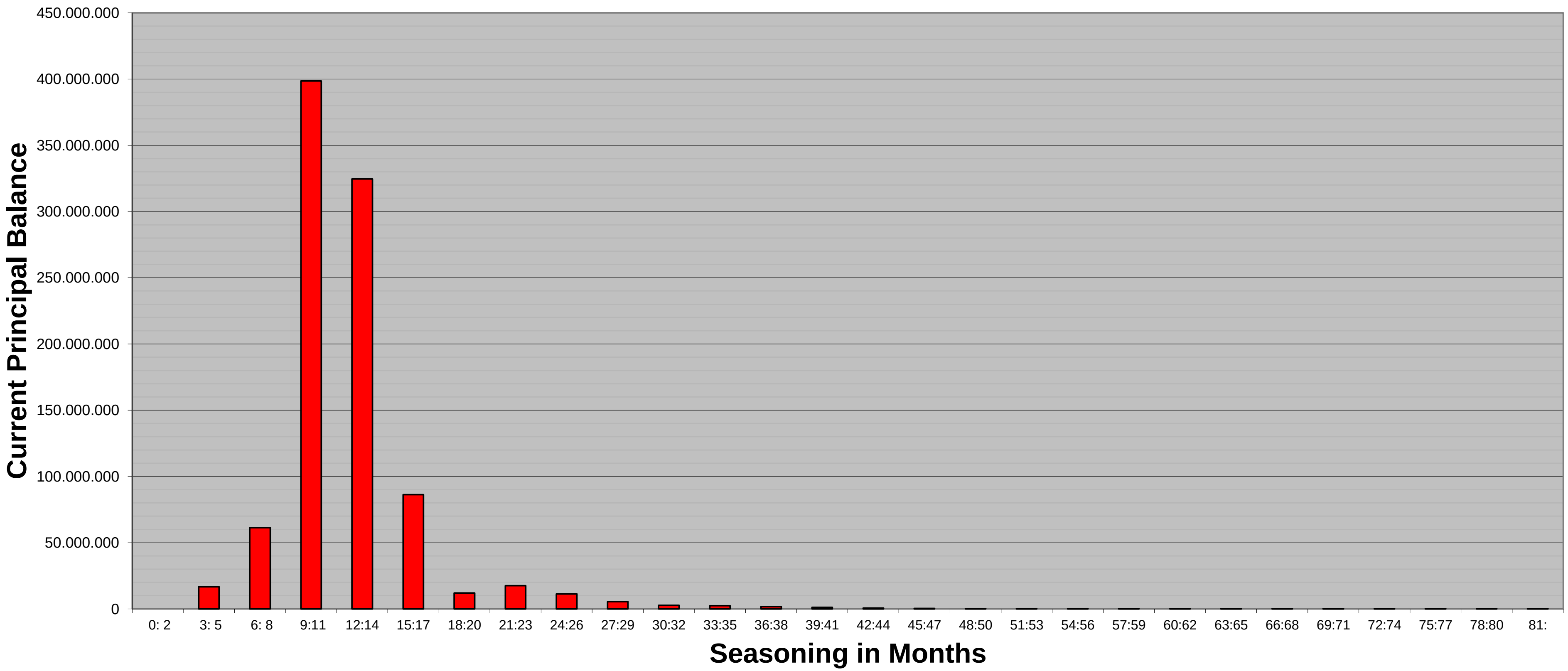
14.1 Seasoning (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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15. Remaining Term

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Santander

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	935.665,95	0,10%	1.473	2,89%
7: 13	2.779.893,41	0,29%	1.337	2,62%
14: 20	4.469.381,72	0,47%	1.412	2,77%
21: 27	9.448.004,84	1,00%	2.054	4,03%
28: 34	7.752.837,62	0,82%	1.210	2,37%
35: 41	19.606.784,33	2,08%	2.694	5,29%
42: 48	16.295.226,08	1,73%	1.589	3,12%
49: 55	27.984.565,08	2,96%	2.582	5,07%
56: 62	28.513.946,11	3,02%	2.042	4,01%
63: 69	31.692.167,28	3,36%	1.855	3,64%
70: 76	82.117.122,23	8,70%	4.541	8,91%
77: 83	151.236.376,50	16,02%	5.908	11,59%
84: 90	519.726.658,78	55,05%	20.434	40,10%
91: 97	41.374.519,52	4,38%	1.813	3,56%
98:	173.117,94	0,02%	10	0,02%
Total	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**

Statistics

WA Remaining Term	78,80

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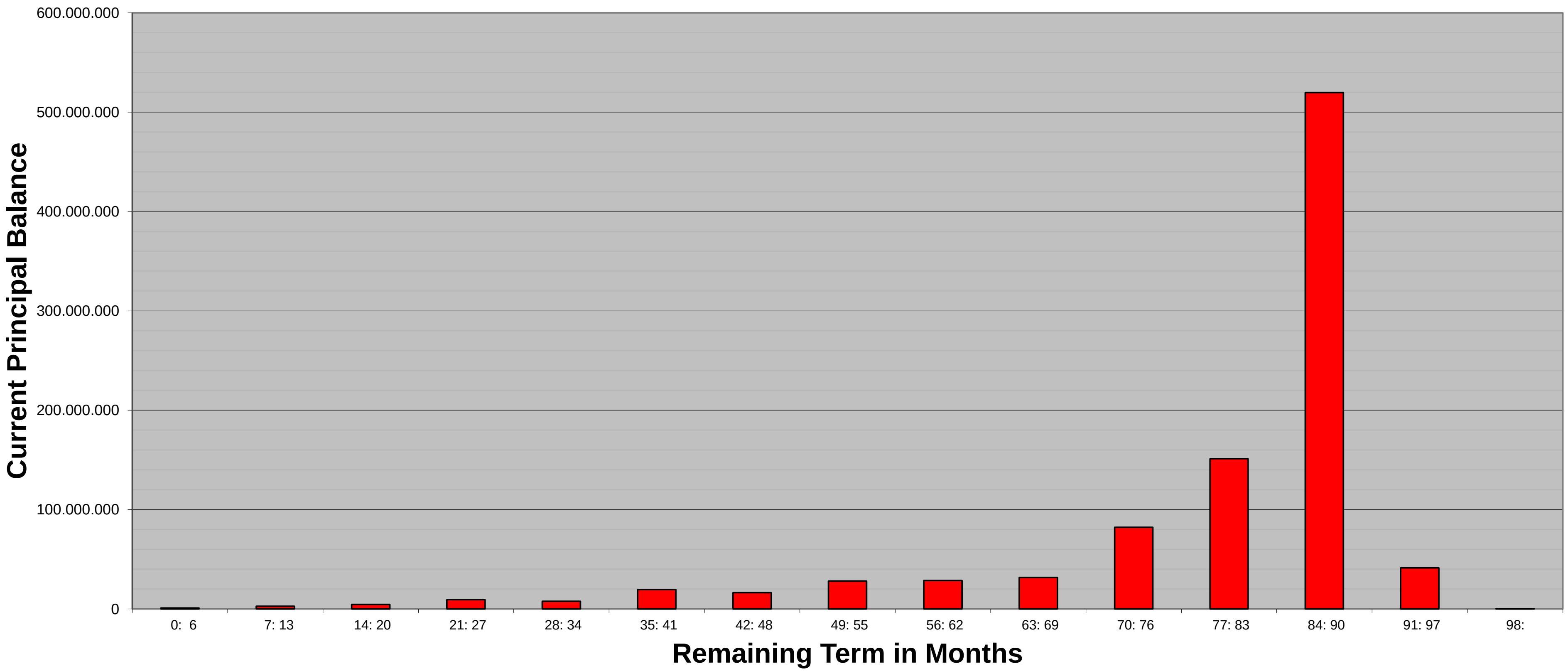
15.1 Remaining Term (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



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16. Original Term

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	525.177,24	0,06%	959	1,88%
14: 20	1.098.151,90	0,12%	774	1,52%
21: 27	5.057.740,19	0,54%	2.005	3,93%
28: 34	1.732.842,95	0,18%	349	0,68%
35: 41	11.941.780,88	1,26%	2.551	5,01%
42: 48	4.187.257,92	0,44%	501	0,98%
49: 55	20.861.993,51	2,21%	2.998	5,88%
56: 62	33.579.274,52	3,56%	3.421	6,71%
63: 69	8.476.244,67	0,90%	586	1,15%
70: 76	34.603.752,75	3,67%	2.550	5,00%
77: 83	14.127.612,89	1,50%	652	1,28%
84: 90	74.519.391,67	7,89%	4.523	8,88%
91: 97	604.186.756,48	64,00%	24.726	48,53%
98:104	125.391.485,38	13,28%	4.197	8,24%
105:111	3.749.716,56	0,40%	159	0,31%
112:	67.087,88	0,01%	3	0,01%
Total	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**

Statistics

WA Original Term	91,01

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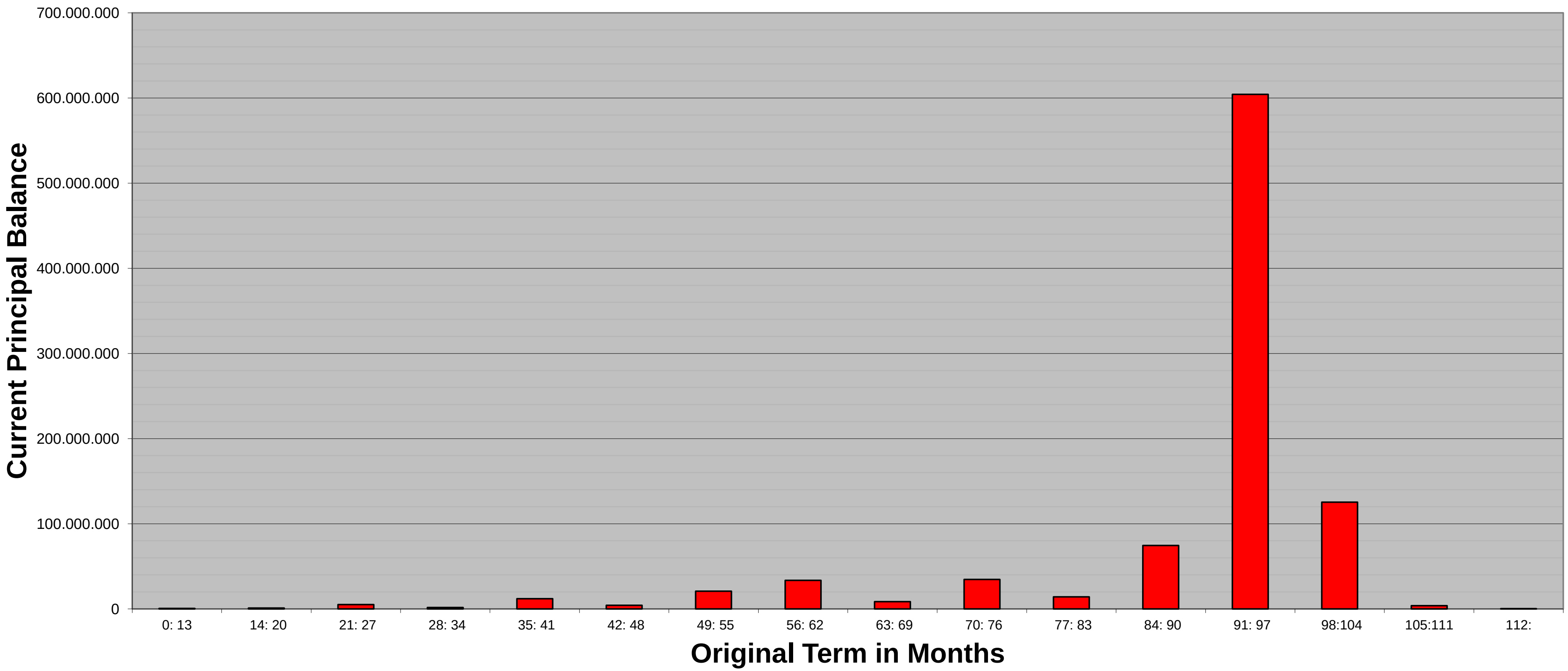
16.1 Original Term (Graph)

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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17. Loan Concentration

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Loan Concentration	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Number of Debtors*	*Percentage of Total Debtors*
1: 1	937.517.404,45	99,30%	50.428	98,97%	50.428	99,48%
2: 2	6.524.190,15	0,69%	520	1,02%	260	0,51%
3: 3	64.672,79	0,01%	6	0,01%	2	0,00%
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	**944.106.267,39**	**100,00%**	**50.954**	**100,00%**	**50.690**	**100,00%**

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18. Amortisation Profile

Calculation Date		10.07.2025			
Payment Date		14.07.2025			
Period No		8			
Monthly Period		Jul 2025			
Interest Period	from	16.06.2025	to	14.07.2025	= 28 days
Collection Period	from	01.06.2025	to	30.06.2025	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	**944.106.267,39 €**	51	**399.108.105,98 €**
2	**934.004.599,36 €**	52	**387.739.084,68 €**
3	**923.827.827,54 €**	53	**376.408.107,25 €**
4	**913.632.011,29 €**	54	**365.111.055,14 €**
5	**903.415.063,32 €**	55	**353.791.964,67 €**
6	**893.188.419,80 €**	56	**342.437.530,18 €**
7	**882.919.622,04 €**	57	**331.038.193,88 €**
8	**872.607.934,42 €**	58	**319.602.799,63 €**
9	**862.242.638,62 €**	59	**308.129.928,07 €**
10	**851.831.166,73 €**	60	**296.638.940,84 €**
11	**841.376.350,48 €**	61	**285.156.697,26 €**
12	**830.886.140,76 €**	62	**273.680.652,99 €**
13	**820.361.571,56 €**	63	**262.226.010,89 €**
14	**809.797.970,79 €**	64	**250.812.582,71 €**
15	**799.216.288,73 €**	65	**239.451.908,17 €**
16	**788.635.126,88 €**	66	**228.113.047,61 €**
17	**778.038.214,16 €**	67	**216.764.051,62 €**
18	**767.423.014,90 €**	68	**205.411.187,16 €**
19	**756.760.804,88 €**	69	**194.040.951,04 €**
20	**746.041.334,39 €**	70	**182.653.342,48 €**
21	**735.261.522,48 €**	71	**171.249.690,99 €**
22	**724.421.321,81 €**	72	**159.888.700,35 €**
23	**713.525.088,62 €**	73	**148.604.053,22 €**
24	**702.588.290,96 €**	74	**137.432.577,70 €**
25	**691.620.328,15 €**	75	**126.411.956,63 €**
26	**680.631.378,98 €**	76	**115.583.294,16 €**
27	**669.633.901,09 €**	77	**104.909.715,77 €**
28	**658.644.225,27 €**	78	**94.364.006,45 €**
29	**647.653.646,49 €**	79	**83.890.119,69 €**
30	**636.655.323,09 €**	80	**73.471.801,47 €**
31	**625.616.186,21 €**	81	**63.074.153,53 €**
32	**614.519.050,36 €**	82	**52.738.844,03 €**
33	**603.365.869,48 €**	83	**42.486.824,96 €**
34	**592.160.813,97 €**	84	**32.936.780,22 €**
35	**580.901.361,35 €**	85	**24.322.150,18 €**
36	**569.613.468,74 €**	86	**16.783.296,16 €**
37	**558.308.738,51 €**	87	**10.747.890,59 €**
38	**546.989.918,37 €**	88	**6.481.499,64 €**
39	**535.678.210,79 €**	89	**3.849.853,61 €**
40	**524.396.495,81 €**	90	**2.359.043,13 €**
41	**513.140.188,69 €**	91	**1.349.347,10 €**
42	**501.888.744,58 €**	92	**716.943,40 €**
43	**490.606.277,01 €**	93	**290.754,75 €**
44	**479.272.753,48 €**	94	**103.015,21 €**
45	**467.890.141,11 €**	95	**42.627,82 €**
46	**456.456.616,66 €**	96	**19.131,14 €**
47	**444.970.200,76 €**	97	**9.167,35 €**
48	**433.480.398,38 €**	98	**4.733,29 €**
49	**421.995.179,81 €**	99	**2.098,86 €**
50	**410.534.131,57 €**	100	**1.239,39 €**

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19. Priority of Payments + Transaction Costs

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

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Pre-Enforcement Available Interest Amount

Interest Collections	+	6.899.913,28 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	2.364,61 €
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	+	14.986.929,47 €
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	=	21.889.207,38 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	25.704.819,49 €
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	+	37,84 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	1.713.133,53 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	27.417.990,86 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		21.889.207,38 €
Senior Expenses and Taxes	-	416,67 €
Replacement Servicer Fee Reserve Shortfall	-	- €
Swap Interest Paymenst other than subordinated Payments	-	203.181,59 €
Interest on Class A Notes	-	1.641.105,75 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	139.626,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	83.213,00 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	76.829,50 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	109.980,75 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	21.277,00 €
Liquidity Reserve Amount Replenishment	-	14.529.113,87 €
Crediting the PDLs until cleared	-	1.713.133,53 €
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	-	11.637,50 €
Principal Of Liquidity Reserve Loan	-	433.386,13 €
Credit the Replacement Servicer Fee Reserve [If RSF Reserve Funding Failure occurred]	-	- €
Any Remaining Amount To The Seller	=	2.509.639,42 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		27.417.990,86 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	27.417.990,86 €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
Class A: Sequential Principal	-	27.417.983,00 €
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	-	7,86 €
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	416,67 €							
Interest accrued for the Period	2.083.669,50 €	1.641.105,75 €	139.626,00 €	83.213,00 €	76.829,50 €	109.980,75 €	21.277,00 €	11.637,50 €
Cumulative Interest accrued	22.086.090,67 €	17.683.148,25 €	1.420.740,00 €	833.485,25 €	759.343,75 €	1.038.774,00 €	252.376,00 €	98.223,42 €
Interest Payments	2.083.669,50 €	1.641.105,75 €	139.626,00 €	83.213,00 €	76.829,50 €	109.980,75 €	21.277,00 €	11.637,50 €
Cumulative Interest Payments	22.086.090,67 €	17.683.148,25 €	1.420.740,00 €	833.485,25 €	759.343,75 €	1.038.774,00 €	252.376,00 €	98.223,42 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	14.529.113,87 €							14.529.113,87 €

Santander Consumer Bank AG
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41061 Mönchengladbach

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Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

20. Retention

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

Amount of randomly Selected Exposures	47.197.974,73 €

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21. Counterparties

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

		Fitch			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	A	F1	STABLE	AH	R-1M	STABLE	performing
	BofA Securities Europe S.A. 51 rue La Boétie 75008 Paris France	AA	F1+	STABLE	-	-	-	performing
	HSBC Continental Europe 38, avenue Kléber 75116 Paris France	AA-	F1+	STABLE	-	-	-	performing
	RBC Capital Markets (Europe) GmbH Taunusanlage 17 60325 Frankfurt am Main Germany	-	-	-	-	-	-	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	-	-	-	-	-	-	performing
Account Bank	**Citibank Europe plc, Germany Branch** Reuterweg 16 60323 Frankfurt am Main Germany	A+	F1	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	**Banco Santander S.A.** Ciudad Grupo Santander Avenida de Cantabria s/n Edificio Encinar 28660, Boadilla del Monte Madrid Spain	A	F1	STABLE	AH	R-1M	STABLE	performing
Data Trustee	**Oversea FS B.V.** Museumlaan 23581 HK, Utrecht 3581 HK Utrecht The Netherlands	-	-	-	-	-	-	performing

Rating Agencies	**Fitch Ratings, German branch** Neue Mainzer Strasse 46-50 60311 Frankfurt am Main Germany	**DBRS Ratings Ltd.** Structured Finance 1 Minister Court, 10th floor, Mincing Lane EC3R 7 AA London United Kingom

Ratings as of 30.06.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Santander

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		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Swap Counterparty

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

		Fitch			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	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	968.607.591,58 €
Fixed Rate	2,1617%
Floating Rate (Euribor)	1,8920%
Net Swap Payments	203.181,59 €
Notional Amount next period	940.772.941,92 €

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 30.06.2025, data source: Bloomberg

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24. Santander Consumer Bank

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
Period No		8				
Monthly Period		Jul 2025				
Interest Period	from	16.06.2025	to	14.07.2025	=	28 days
Collection Period	from	01.06.2025	to	30.06.2025		

Contact Details

Team ABS abs_ger@santander.de

Ratings Santander

	Fitch			DBRS		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A	F1	STABLE	AH	R-1M	STABLE
Santander Consumer Finance S.A.	A+	F1	STABLE	-	-	-
Santander Consumer Bank AG	A	F1	STABLE	-	-	-

Ratings as of 30.06.2025, data source: Bloomberg

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25. Glossary

Calculation Date		10.07.2025				
Payment Date		14.07.2025				
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Collection Period	from	01.06.2025	to	30.06.2025		

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

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

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

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

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

Expected Maturity: Maturity date of the notes under the assumption of inter alia (a) a 15 % constant prepayment rate, (b) an exercised Clean-Up Call at 10%.

Payment Protection Insurance: Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance.

Recoveries: Any amount received on defaulted contracts.

Set-Off Reserves (X/Y): Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits.