

SC Germany Consumer 2024-2 Monthly Investor Report



ABS Issuer
of the Year

Santander Germany

WINNER



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ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



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ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2024-2 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

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1. Portfolio Information



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period from	14.07.2025	to	14.08.2025	=	31 days
Collection Period from	01.07.2025	to	31.07.2025		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	50.954	944.106.267,39 €	971.524.220,41 €
Scheduled Principal Payments		12.916.407,30 €	12.484.154,01 €
Prepayment Principal		16.070.154,42 €	13.220.665,48 €
Total Principal Collections		28.986.561,72 €	25.704.819,49 €
Total Interest Collections		6.687.141,95 €	6.899.913,28 €
Defaults		2.389.933,28 €	1.713.133,53 €
Replenishment Amount		- €	- €
End of Period		912.729.772,39 €	944.106.267,39 €
Purchase Shortfall Amount		33,61 €	7,86 €
Total Assets (End of Period)	49.578	912.729.806,00 €	944.106.275,25 €
Current Prepayment Rate (annualised)		18,6%	
Current Poolfactor		90,9%	

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1.1 Portfolio Information per period



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

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%
9	944.106.267,39 €	12.916.407,30 €	16.070.154,42 €	28.986.561,72 €	18,62%
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2. Reserve Accounts



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from 14.07.2025	to 14.08.2025	=	31 days	
Collection Period	from 01.07.2025	to 31.07.2025			

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	1,5%	14.552.848,46 €	
Cash Outflow		14.552.848,46 €	
of which Liquidity Reserve Excess Amount		441.254,33 €	
Cash Inflow		14.111.594,13 €	
End of Period	1,6%	14.111.594,13 €	
Required Liquidity Reserve Amount	1,6%	14.111.594,13 €	

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	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

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%
9	944.106.267,39 €	4.490.793,93 €	967.932,04 €	3.842.482,14 €	6.923.954,61 €	98,28%	0,48%	0,10%	0,41%	0,73%
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3.2 Default Data



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from 14.07.2025	to 14.08.2025	=	31 days	
Collection Period	from 01.07.2025	to 31.07.2025			

Default Data and Ratios

Current Default

Current Period Gross Default	2.389.933,28 €	
Current Period Recoveries	15.091,35 €	
Current Period Net Default	2.374.841,93 €	
New Number of Defaulted Contracts		91

Cumulative Default

Cumulative Gross Default	11.900.410,66 €	
Cumulative Recoveries	- 11.907,47 €	
Cumulative Net Losses	11.912.318,13 €	
Total Number of Defaulted Contracts		414

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	2.389.933,28 €
Class F Amount credited to the PDL	2.389.933,28 €
Class F PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date	12.08.2025					
Payment Date	14.08.2025					
Period No	9					
Monthly Period	Aug 2025					
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	0,24%
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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 €	1.152.818.303,06 €	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 €	1.152.818.303,06 €	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 €	1.152.818.303,06 €	0,82%	2.364,61 €	-26.998,82 €	9.537.476,20 €	0,83%	0,17%
9	414	2.389.933,28 €	11.900.410,66 €	1.152.818.303,06 €	1,03%	15.091,35 €	-11.907,47 €	11.912.318,13 €	1,03%	0,24%
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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	12.08.2025				
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Collection Period from	01.07.2025	to	31.07.2025		

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	-	
		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/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%	16,68%	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%	1,03%	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%		91,27%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	0,24%	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%	-	
Purchase Shortfall Event				
Termination Event or Service Termination Event				
Event of Default / Termination Event, as defined in the Interest Rate Swap				
Any debit of F PDL higher than EUR 0 on two consecutive Payment Dates				
Previous period		0,00 €	-	
Current period			-	

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

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5. Outstanding Notes



Reporting Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

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	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 €
Replenishment	- €						
Amortisation	31.793.135,92 €						
Redemption per Class		31.376.469,25 €	- €	- €	- €	- €	416.666,67 €
Redemption per Note		3.724,21 €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	908.979.806,00 €	755.229.806,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	6.250.000,00 €
Current Tranching		83,09%	6,60%	3,58%	3,03%	3,03%	0,69%
Current Pool Factor	0,91	0,90	1,00	1,00	1,00	1,00	0,63
2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	1,9260%	1mE+70bp	1mE+110bp	1mE+140bp	1mE+170bp	1mE+325bp	1mE+197bp
Day/Count Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31						
Principal Outstanding per Note Beginning of Period		93.365,73 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	66.666,67 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		3.724,21 €	- €	- €	- €	- €	4.166,67 €
Principal Outstanding per Note End of Period		89.641,52 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	62.500,00 €
> Interest accrued for the period	-	1.778.770,25 €	156.342,00 €	93.083,25 €	85.866,00 €	122.570,25 €	22.366,00 €
Interest Payment		1.778.770,25 €	156.342,00 €	93.083,25 €	85.866,00 €	122.570,25 €	22.366,00 €
Interest Payment per Note		211,13 €	260,57 €	286,41 €	312,24 €	445,71 €	223,66 €
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		18,80%	12,23%	8,67%	5,65%	2,64%	1,96%

* Last rating action as of 20.11.2024

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6. Original Principal Balance



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

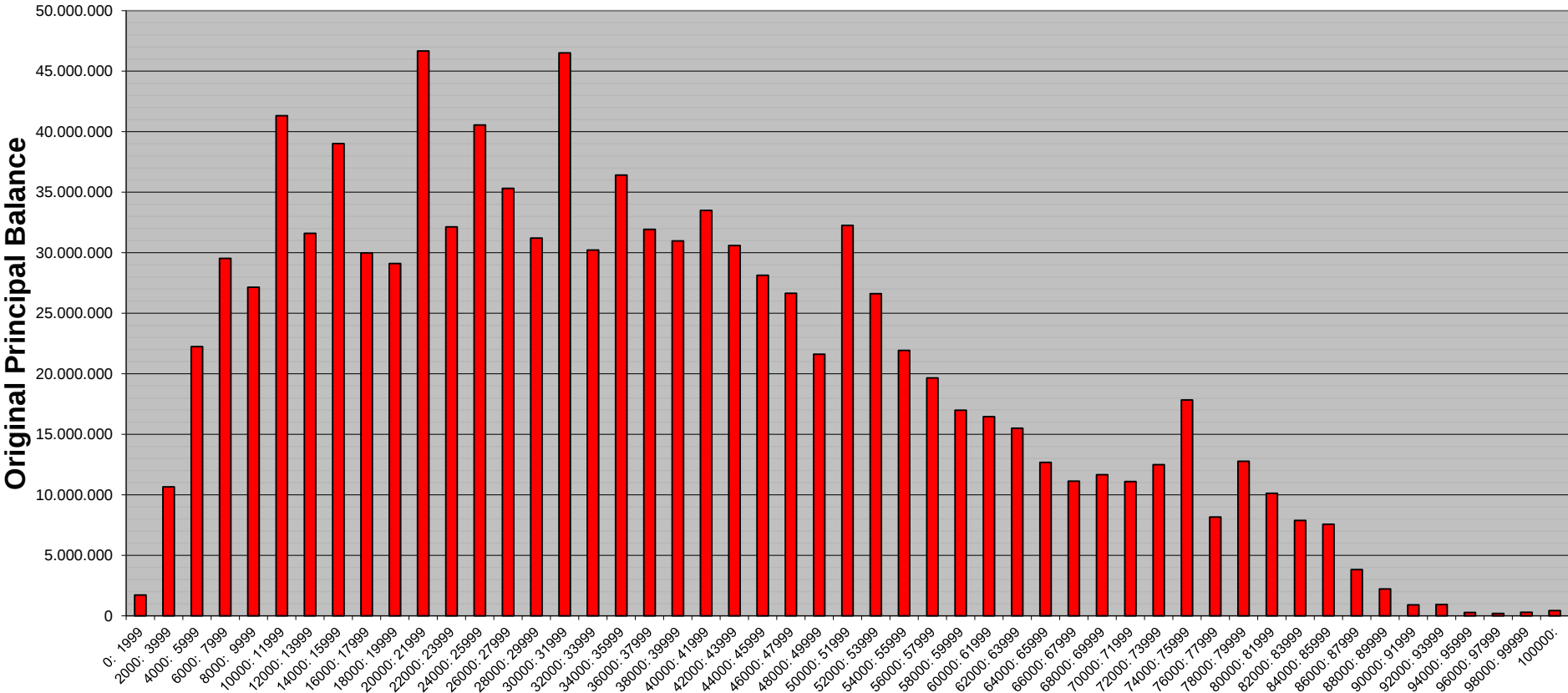
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	1.721.185,32	0,16%	1.337	2,70%
2000: 3999	10.659.698,02	1,02%	3.722	7,51%
4000: 5999	22.247.805,88	2,13%	4.522	9,12%
6000: 7999	29.535.100,27	2,82%	4.256	8,58%
8000: 9999	27.144.590,06	2,59%	3.063	6,18%
10000: 11999	41.328.449,21	3,95%	3.888	7,84%
12000: 13999	31.609.604,06	3,02%	2.462	4,97%
14000: 15999	39.014.050,83	3,73%	2.589	5,22%
16000: 17999	29.987.107,37	2,87%	1.763	3,56%
18000: 19999	29.117.095,97	2,78%	1.538	3,10%
20000: 21999	46.667.722,39	4,46%	2.254	4,55%
22000: 23999	32.139.021,27	3,07%	1.399	2,82%
24000: 25999	40.547.593,87	3,87%	1.628	3,28%
26000: 27999	35.321.151,54	3,37%	1.315	2,65%
28000: 29999	31.203.453,46	2,98%	1.079	2,18%
30000: 31999	46.512.786,97	4,44%	1.509	3,04%
32000: 33999	30.222.359,59	2,89%	916	1,85%
34000: 35999	36.412.390,87	3,48%	1.041	2,10%
36000: 37999	31.926.314,91	3,05%	865	1,74%
38000: 39999	30.972.554,77	2,96%	795	1,60%
40000: 41999	33.502.004,64	3,20%	822	1,66%
42000: 43999	30.600.773,96	2,92%	715	1,44%
44000: 45999	28.138.634,94	2,69%	626	1,26%
46000: 47999	26.652.012,51	2,55%	567	1,14%
48000: 49999	21.611.191,34	2,06%	442	0,89%
50000: 51999	32.258.063,68	3,08%	638	1,29%
52000: 53999	26.612.919,00	2,54%	504	1,02%
54000: 55999	21.929.311,06	2,10%	399	0,80%
56000: 57999	19.660.327,33	1,88%	345	0,70%
58000: 59999	16.997.600,92	1,62%	288	0,58%
60000: 61999	16.451.190,08	1,57%	271	0,55%
62000: 63999	15.496.250,02	1,48%	246	0,50%
64000: 65999	12.682.582,50	1,21%	195	0,39%
66000: 67999	11.125.629,05	1,06%	166	0,33%
68000: 69999	11.653.903,56	1,11%	169	0,34%
70000: 71999	11.095.407,62	1,06%	157	0,32%
72000: 73999	12.488.771,45	1,19%	171	0,34%
74000: 75999	17.832.029,18	1,70%	238	0,48%
76000: 77999	8.166.534,88	0,78%	106	0,21%
78000: 79999	12.768.633,79	1,22%	162	0,33%
80000: 81999	10.122.040,21	0,97%	125	0,25%
82000: 83999	7.881.473,16	0,75%	95	0,19%
84000: 85999	7.560.451,38	0,72%	89	0,18%
86000: 87999	3.823.869,95	0,37%	44	0,09%
88000: 89999	2.217.802,25	0,21%	25	0,05%
90000: 91999	910.128,32	0,09%	10	0,02%
92000: 93999	928.026,12	0,09%	10	0,02%
94000: 95999	282.791,03	0,03%	3	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	1.046.668.268,19	100,00%	49.578	100,00%

Statistics in EUR	
Average Amount	21.111,55

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6.1 Original PB (Graph)

Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	



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7. Current Principal Balance



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

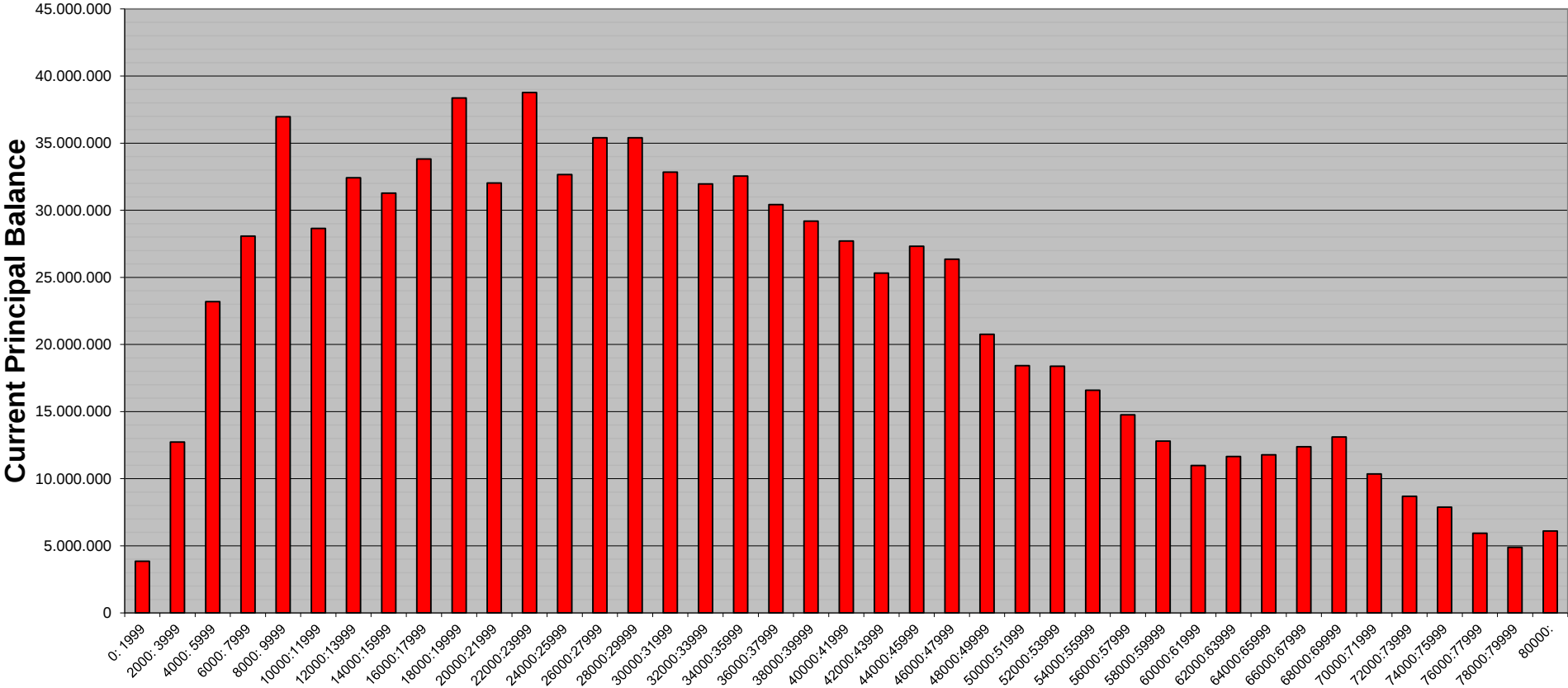
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.853.881,40	0,42%	3.901	7,87%
2000: 3999	12.735.050,98	1,40%	4.250	8,57%
4000: 5999	23.190.786,45	2,54%	4.684	9,45%
6000: 7999	28.065.762,76	3,07%	4.007	8,08%
8000: 9999	36.971.801,87	4,05%	4.103	8,28%
10000:11999	28.647.634,20	3,14%	2.604	5,25%
12000:13999	32.417.030,95	3,55%	2.487	5,02%
14000:15999	31.270.338,72	3,43%	2.093	4,22%
16000:17999	33.822.487,39	3,71%	1.988	4,01%
18000:19999	38.363.108,98	4,20%	2.028	4,09%
20000:21999	32.035.983,68	3,51%	1.524	3,07%
22000:23999	38.775.064,19	4,25%	1.689	3,41%
24000:25999	32.665.223,11	3,58%	1.309	2,64%
26000:27999	35.405.870,55	3,88%	1.310	2,64%
28000:29999	35.400.676,62	3,88%	1.222	2,46%
30000:31999	32.835.203,12	3,60%	1.059	2,14%
32000:33999	31.963.332,58	3,50%	970	1,96%
34000:35999	32.551.665,32	3,57%	931	1,88%
36000:37999	30.420.499,92	3,33%	823	1,66%
38000:39999	29.188.967,82	3,20%	749	1,51%
40000:41999	27.705.874,99	3,04%	676	1,36%
42000:43999	25.313.420,63	2,77%	589	1,19%
44000:45999	27.311.837,54	2,99%	607	1,22%
46000:47999	26.347.755,04	2,89%	561	1,13%
48000:49999	20.755.873,85	2,27%	424	0,86%
50000:51999	18.421.773,86	2,02%	361	0,73%
52000:53999	18.381.652,42	2,01%	347	0,70%
54000:55999	16.589.759,46	1,82%	302	0,61%
56000:57999	14.763.140,77	1,62%	259	0,52%
58000:59999	12.804.329,18	1,40%	217	0,44%
60000:61999	10.986.727,21	1,20%	180	0,36%
62000:63999	11.651.808,36	1,28%	185	0,37%
64000:65999	11.776.368,17	1,29%	181	0,37%
66000:67999	12.387.471,06	1,36%	185	0,37%
68000:69999	13.109.231,47	1,44%	190	0,38%
70000:71999	10.357.810,52	1,13%	146	0,29%
72000:73999	8.687.341,02	0,95%	119	0,24%
74000:75999	7.879.283,38	0,86%	105	0,21%
76000:77999	5.929.127,76	0,65%	77	0,16%
78000:79999	4.882.911,35	0,53%	62	0,13%
80000:	6.105.903,74	0,67%	74	0,15%
Total	912.729.772,39	100,00%	49.578	100,00%

Statistics in EUR	
Average Amount	18.409,98

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Monthly Investor Report

7.1 Current PB (Graph)

Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	



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8. Borrower Concentration



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	90.816,66	0,0100%	1
2	89.565,45	0,0098%	1
3	88.970,10	0,0097%	1
4	88.589,36	0,0097%	1
5	88.285,82	0,0097%	1
6	86.339,61	0,0095%	1
7	86.009,96	0,0094%	1
8	85.654,38	0,0094%	1
9	85.394,02	0,0094%	2
10	85.313,46	0,0093%	1
11	84.834,81	0,0093%	1
12	84.662,76	0,0093%	1
13	84.479,13	0,0093%	1
14	84.262,68	0,0092%	1
15	84.121,84	0,0092%	1
16	83.735,56	0,0092%	1
17	83.637,33	0,0092%	1
18	83.555,33	0,0092%	1
19	83.530,72	0,0092%	1
20	83.511,25	0,0091%	1
21	83.316,36	0,0091%	1
22	83.295,68	0,0091%	1
23	83.188,91	0,0091%	1
24	83.070,33	0,0091%	1
25	83.037,42	0,0091%	1
	2.131.178,93	0,2335%	26

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9. Geographical Distribution



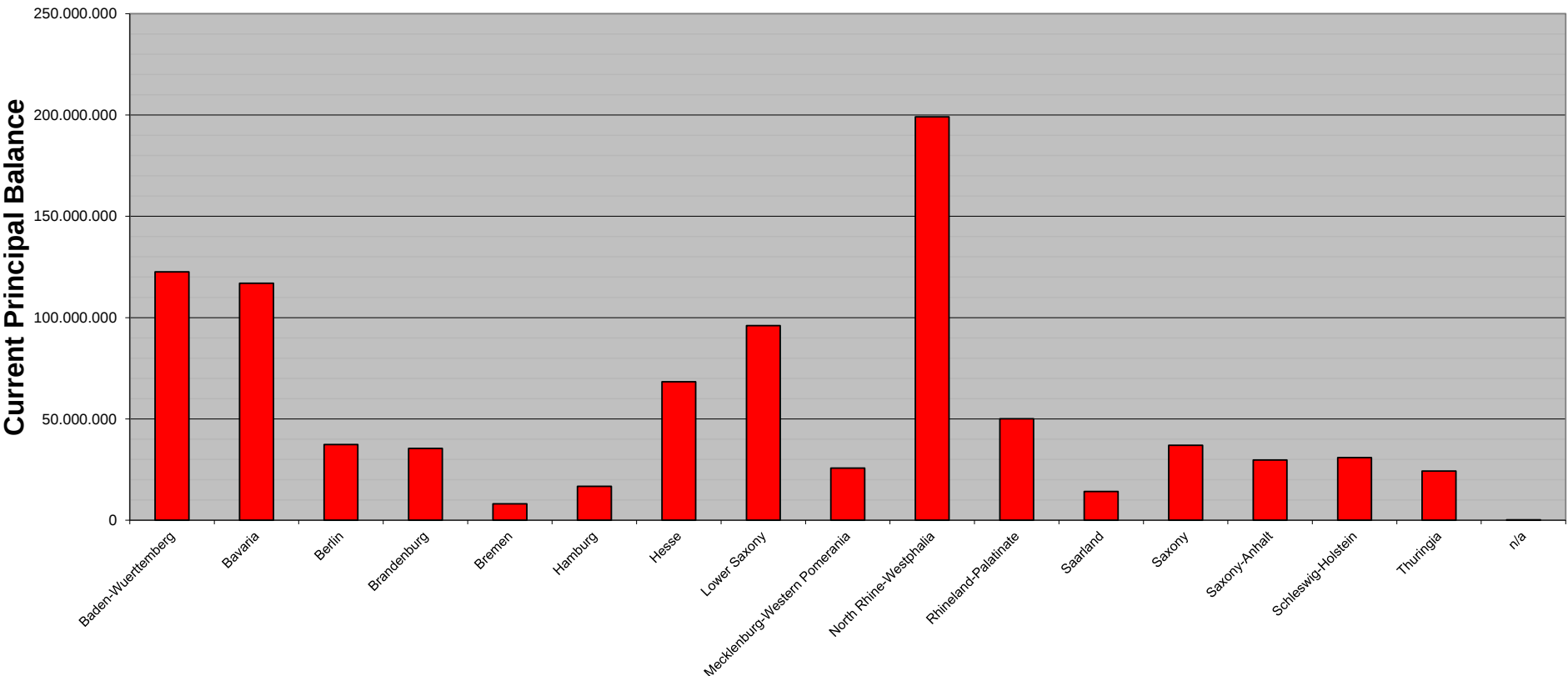
Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	122.596.636,69	13,43%	6.186	12,48%
Bavaria	116.953.932,74	12,81%	6.281	12,67%
Berlin	37.360.381,28	4,09%	1.976	3,99%
Brandenburg	35.469.797,36	3,89%	2.051	4,14%
Bremen	8.092.535,82	0,89%	450	0,91%
Hamburg	16.754.383,57	1,84%	966	1,95%
Hesse	68.295.983,09	7,48%	3.511	7,08%
Lower Saxony	96.013.735,35	10,52%	5.367	10,83%
Mecklenburg-Western Pomerania	25.723.842,59	2,82%	1.452	2,93%
North Rhine-Westphalia	199.077.314,25	21,81%	10.595	21,37%
Rhineland-Palatinate	50.097.508,21	5,49%	2.698	5,44%
Saarland	14.167.865,75	1,55%	793	1,60%
Saxony	36.976.454,83	4,05%	2.223	4,48%
Saxony-Anhalt	29.707.333,30	3,25%	1.762	3,55%
Schleswig-Holstein	30.929.151,04	3,39%	1.868	3,77%
Thuringia	24.291.471,14	2,66%	1.388	2,80%
n/a	221.445,38	0,02%	11	0,02%
Total	912.729.772,39	100,00%	49.578	100,00%

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9.1 Geographical Distribution (Graph)

Calculation Date	12.08.2025					
Payment Date	14.08.2025					
Period No	9					
Monthly Period	Aug 2025					
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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10. Collateral



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

Collateral	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
secured	5.718.312,06	0,63%	183	0,37%
unsecured	907.011.460,33	99,37%	49.395	99,63%
Total	912.729.772,39	100,00%	49.578	100,00%

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11. Insurances



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

Payment Protection Insurance	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	231.411.824,91	25,35%	16.598	33,48%
Yes	681.317.947,48	74,65%	32.980	66,52%
Total	912.729.772,39	100,00%	49.578	100,00%

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12. Payment Methods



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

Payment Method	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Direct Debit	885.133.246,40	96,98%	48.340	97,50%
Other	27.596.525,99	3,02%	1.238	2,50%
Total	912.729.772,39	100,00%	49.578	100,00%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15th of month	197.184.548,77	21,60%	9.881	19,93%
1st of month	715.545.223,62	78,40%	39.697	80,07%
Total	912.729.772,39	100,00%	49.578	100,00%

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13. Effective Interest Rate



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	96.850,45	0,01%	34	0,07%
1: 1	166.734,19	0,02%	15	0,03%
2: 2	2.387.962,51	0,26%	161	0,32%
3: 3	1.838.943,17	0,20%	122	0,25%
4: 4	7.856.504,13	0,86%	435	0,88%
5: 5	31.577.856,53	3,46%	1.301	2,62%
6: 6	72.570.087,62	7,95%	3.276	6,61%
7: 7	155.046.267,87	16,99%	5.906	11,91%
8: 8	224.468.160,05	24,59%	11.228	22,65%
9: 9	234.037.496,60	25,64%	13.327	26,88%
10:10	98.329.755,00	10,77%	6.898	13,91%
11:11	58.287.782,40	6,39%	4.282	8,64%
12:12	17.254.508,60	1,89%	1.558	3,14%
13:	8.810.863,27	0,97%	1.035	2,09%
Total	912.729.772,39	100,00%	49.578	100,00%

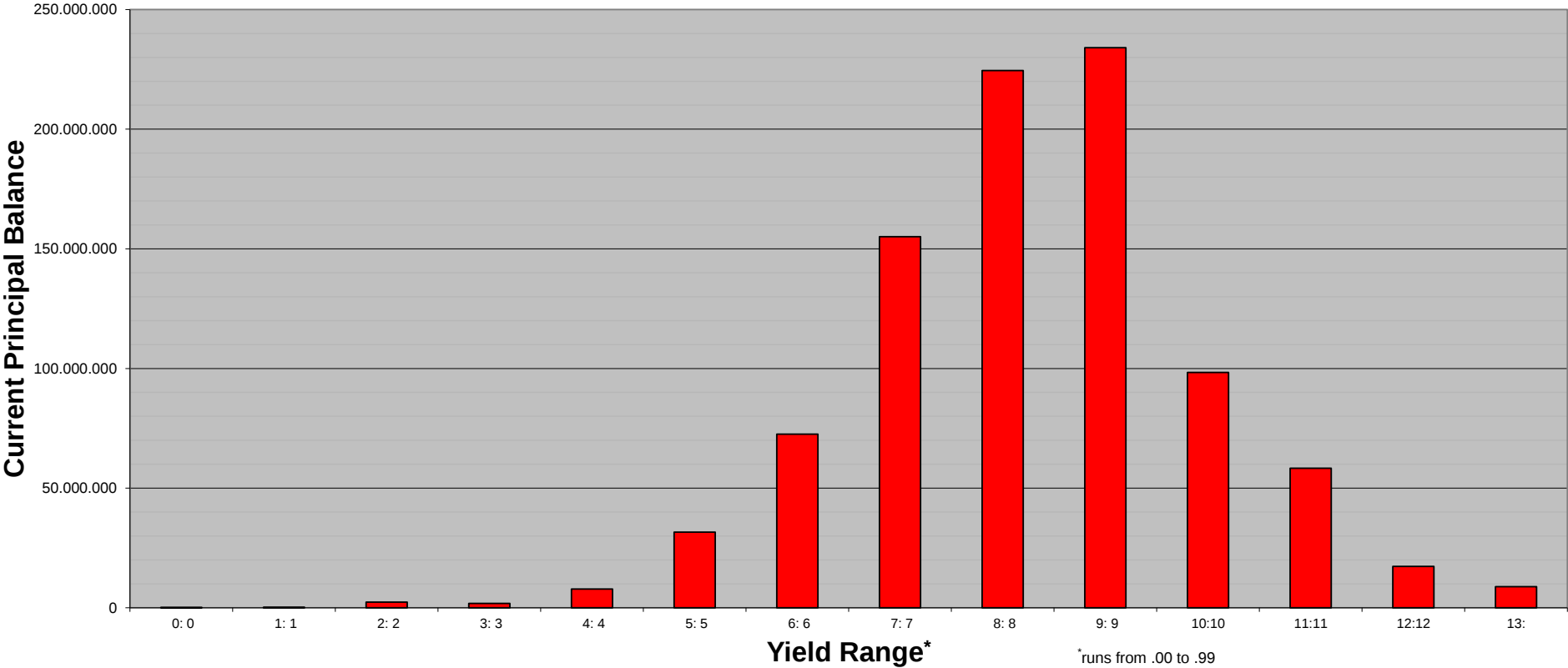
Statistics in %	
WA Interest	9,03%

* runs from .00 to .99

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Monthly Investor Report

13.1 Effective Interest Rate (Graph)

Calculation Date	12.08.2025					
Payment Date	14.08.2025					
Period No	9					
Monthly Period	Aug 2025					
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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14. Seasoning



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

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	5.156.414,78	0,56%	372	0,75%
6: 8	37.505.215,92	4,11%	2.544	5,13%
9:11	267.044.809,76	29,26%	14.750	29,75%
12:14	375.296.173,85	41,12%	19.754	39,84%
15:17	163.920.143,49	17,96%	8.381	16,90%
18:20	16.371.403,49	1,79%	847	1,71%
21:23	14.716.404,00	1,61%	852	1,72%
24:26	15.648.258,53	1,71%	850	1,71%
27:29	5.624.392,48	0,62%	326	0,66%
30:32	3.631.395,07	0,40%	223	0,45%
33:35	2.672.870,87	0,29%	186	0,38%
36:38	1.767.788,53	0,19%	143	0,29%
39:41	1.265.826,57	0,14%	103	0,21%
42:44	712.188,16	0,08%	60	0,12%
45:47	468.690,03	0,05%	51	0,10%
48:50	108.058,88	0,01%	15	0,03%
51:53	225.256,15	0,02%	29	0,06%
54:56	233.005,05	0,03%	24	0,05%
57:59	160.228,75	0,02%	23	0,05%
60:62	18.442,16	0,00%	5	0,01%
63:65	82.499,46	0,01%	11	0,02%
66:68	17.121,72	0,00%	5	0,01%
69:71	29.917,75	0,00%	7	0,01%
72:74	3.511,04	0,00%	3	0,01%
75:77	21.352,46	0,00%	3	0,01%
78:80	6.247,09	0,00%	2	0,00%
81:	22.156,35	0,00%	9	0,02%
Total	912.729.772,39	100,00%	49.578	100,00%

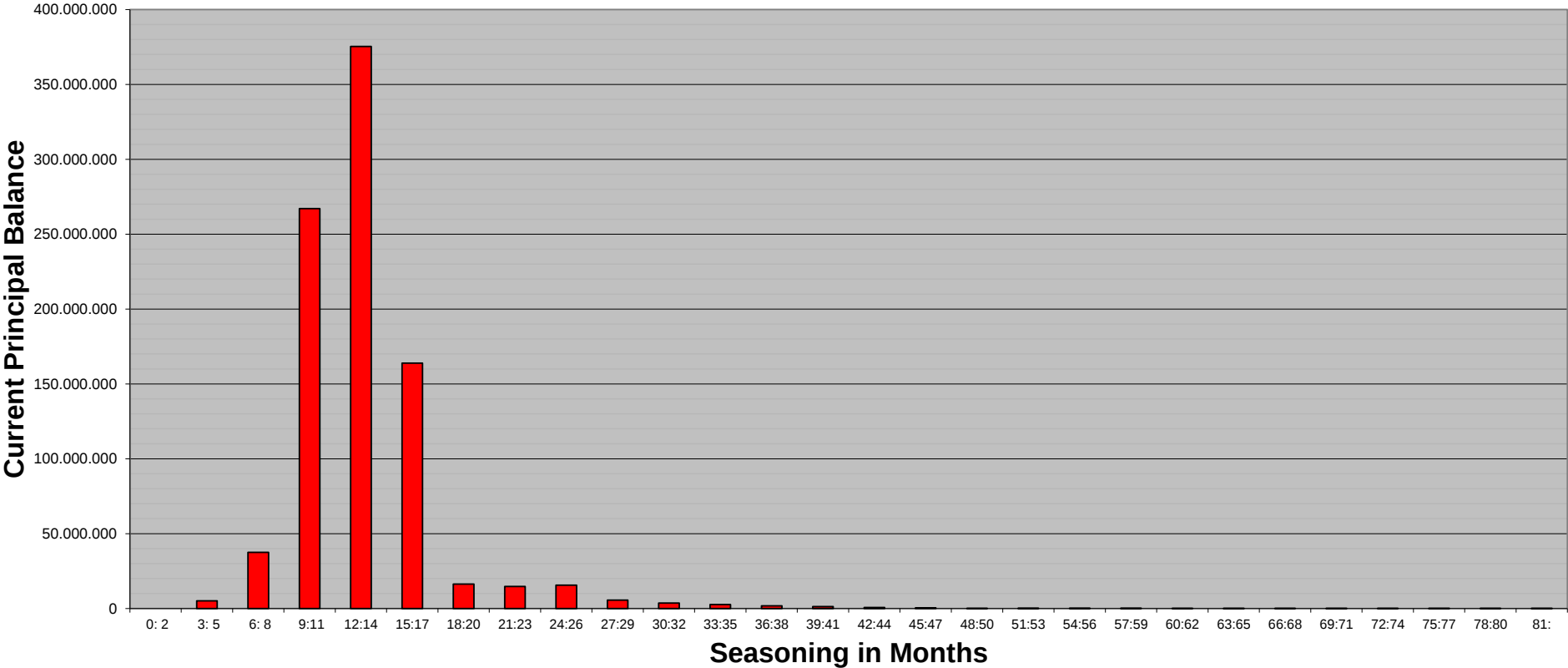
Statistics

WA Seasoning	13,21
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14.1 Seasoning (Graph)

Calculation Date	12.08.2025					
Payment Date	14.08.2025					
Period No	9					
Monthly Period	Aug 2025					
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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15. Remaining Term



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

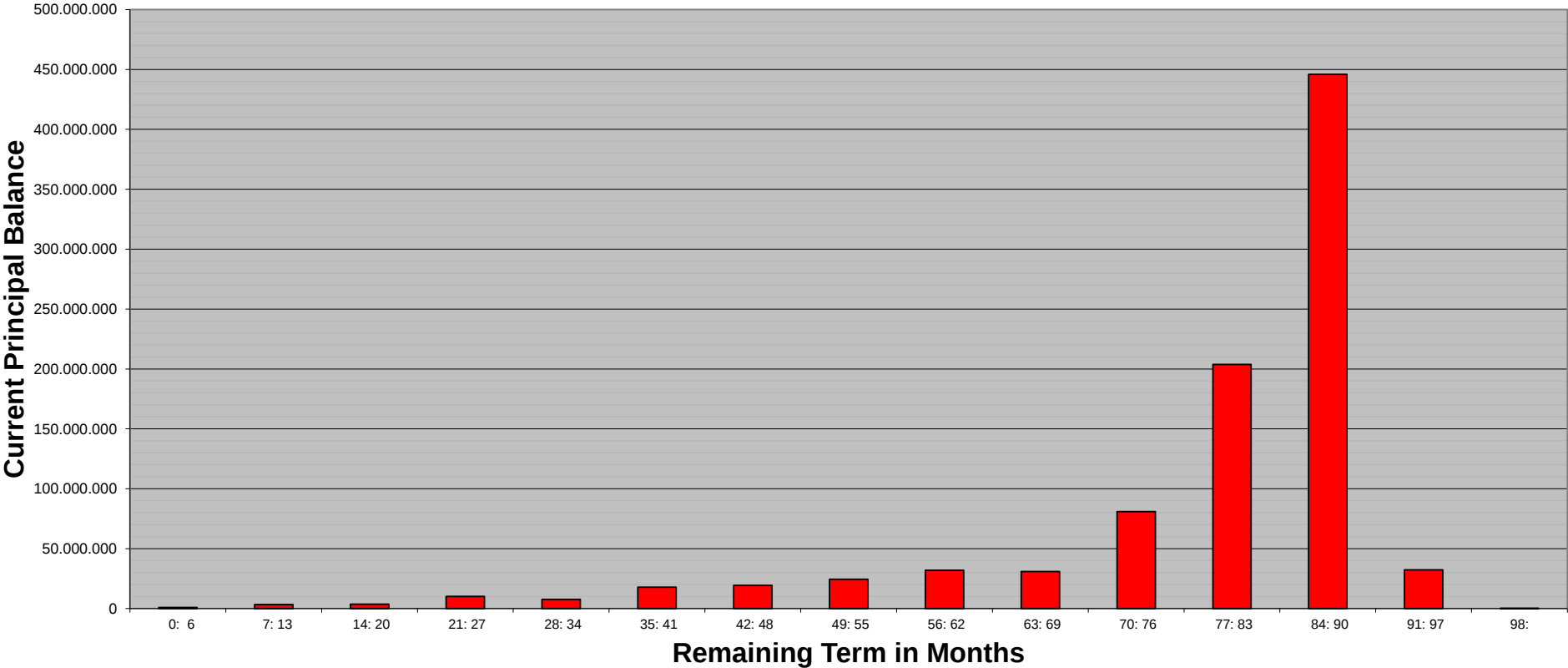
Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	812.547,48	0,09%	1.394	2,81%
7: 13	3.354.146,83	0,37%	1.602	3,23%
14: 20	3.652.384,57	0,40%	1.109	2,24%
21: 27	10.044.669,58	1,10%	2.239	4,52%
28: 34	7.570.679,31	0,83%	1.134	2,29%
35: 41	17.775.021,39	1,95%	2.466	4,97%
42: 48	19.345.787,47	2,12%	1.881	3,79%
49: 55	24.463.835,64	2,68%	2.210	4,46%
56: 62	31.920.597,34	3,50%	2.284	4,61%
63: 69	30.943.407,48	3,39%	1.778	3,59%
70: 76	80.850.254,47	8,86%	4.410	8,90%
77: 83	203.715.392,74	22,32%	8.050	16,24%
84: 90	445.948.650,54	48,86%	17.649	35,60%
91: 97	32.203.657,72	3,53%	1.363	2,75%
98:	128.739,83	0,01%	9	0,02%
Total	912.729.772,39	100,00%	49.578	100,00%

Statistics	
WA Remaining Term	77,97

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15.1 Remaining Term (Graph)

Calculation Date	12.08.2025					
Payment Date	14.08.2025					
Period No	9					
Monthly Period	Aug 2025					
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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16. Original Term



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 13	340.957,73	0,04%	783	1,58%
14: 20	969.006,53	0,11%	765	1,54%
21: 27	4.636.145,76	0,51%	1.966	3,97%
28: 34	1.651.313,46	0,18%	354	0,71%
35: 41	11.116.791,96	1,22%	2.482	5,01%
42: 48	3.996.797,24	0,44%	486	0,98%
49: 55	19.837.596,51	2,17%	2.926	5,90%
56: 62	32.108.547,18	3,52%	3.330	6,72%
63: 69	8.465.435,01	0,93%	593	1,20%
70: 76	33.509.309,88	3,67%	2.497	5,04%
77: 83	13.640.970,94	1,49%	640	1,29%
84: 90	71.816.686,37	7,87%	4.409	8,89%
91: 97	573.823.174,48	62,87%	23.768	47,94%
98:104	131.294.352,31	14,38%	4.360	8,79%
105:111	5.444.763,08	0,60%	215	0,43%
112:	77.923,95	0,01%	4	0,01%
Total	912.729.772,39	100,00%	49.578	100,00%

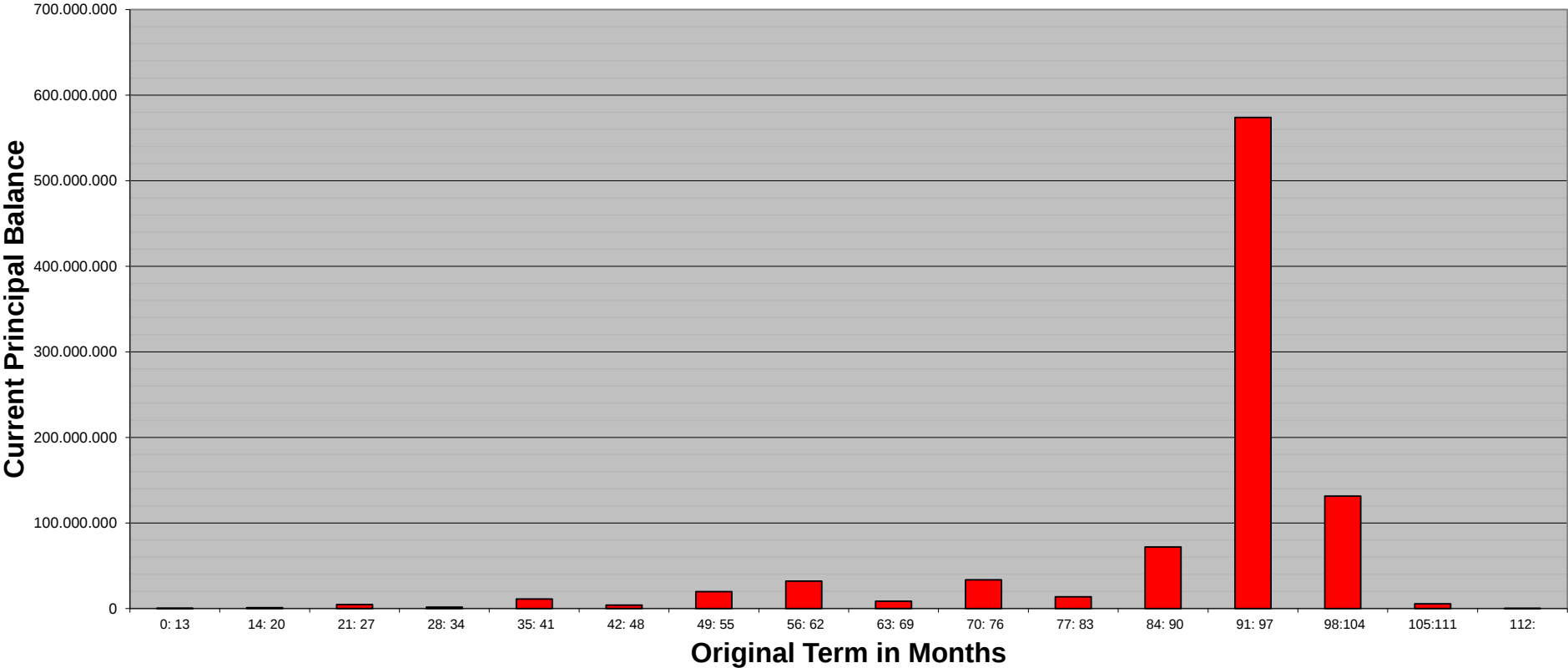
Statistics

WA Original Term	91,18
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16.1 Original Term (Graph)

Calculation Date	12.08.2025					
Payment Date	14.08.2025					
Period No	9					
Monthly Period	Aug 2025					
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		



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17. Loan Concentration



Calculation Date	12.08.2025					
Payment Date	14.08.2025					
Period No	9					
Monthly Period	Aug 2025					
Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

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	906.469.511,57	99,31%	49.070	98,98%	49.070	99,49%
2: 2	6.196.239,32	0,68%	502	1,01%	251	0,51%
3: 3	64.021,50	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	912.729.772,39	100,00%	49.578	100,00%	49.323	100,00%

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18. Amortisation Profile



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	=
Collection Period	from	01.07.2025	to	31.07.2025	31 days

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	912.729.772,39 €	51	379.360.653,89 €
2	902.837.333,95 €	52	368.294.345,17 €
3	892.863.662,28 €	53	357.261.194,15 €
4	882.872.035,50 €	54	346.208.681,93 €
5	872.874.751,38 €	55	335.125.959,31 €
6	862.838.258,16 €	56	323.998.676,83 €
7	852.760.155,39 €	57	312.837.339,46 €
8	842.632.677,99 €	58	301.639.756,62 €
9	832.462.854,18 €	59	290.425.862,57 €
10	822.248.773,00 €	60	279.218.608,49 €
11	812.003.654,69 €	61	268.015.644,89 €
12	801.730.136,14 €	62	256.834.353,87 €
13	791.418.059,27 €	63	245.698.103,29 €
14	781.087.193,79 €	64	234.608.328,42 €
15	770.757.162,42 €	65	223.542.121,91 €
16	760.411.123,46 €	66	212.463.412,88 €
17	750.048.648,43 €	67	201.380.760,35 €
18	739.639.720,94 €	68	190.284.268,02 €
19	729.177.437,72 €	69	179.172.661,24 €
20	718.657.249,15 €	70	168.045.549,41 €
21	708.077.866,43 €	71	156.961.601,02 €
22	697.443.693,37 €	72	145.953.998,79 €
23	686.769.561,92 €	73	135.053.542,05 €
24	676.066.513,87 €	74	124.295.213,56 €
25	665.341.893,37 €	75	113.722.207,84 €
26	654.608.329,62 €	76	103.305.017,64 €
27	643.880.364,14 €	77	93.014.774,11 €
28	633.148.956,47 €	78	82.792.507,43 €
29	622.410.253,90 €	79	72.619.713,42 €
30	611.632.160,68 €	80	62.476.069,74 €
31	600.797.639,08 €	81	52.391.748,99 €
32	589.908.188,47 €	82	42.389.309,98 €
33	578.968.125,05 €	83	33.055.466,06 €
34	567.975.598,12 €	84	24.614.827,27 €
35	556.954.906,21 €	85	17.215.455,83 €
36	545.917.605,08 €	86	11.256.464,37 €
37	534.869.143,44 €	87	6.981.461,52 €
38	523.826.314,08 €	88	4.292.344,36 €
39	512.808.667,65 €	89	2.711.297,39 €
40	501.816.921,45 €	90	1.617.591,92 €
41	490.827.211,40 €	91	904.381,74 €
42	479.806.851,26 €	92	407.794,58 €
43	468.738.325,13 €	93	166.130,43 €
44	457.621.577,04 €	94	74.523,34 €
45	446.456.881,03 €	95	37.103,08 €
46	435.240.514,46 €	96	16.953,99 €
47	424.020.983,56 €	97	8.631,41 €
48	412.806.656,24 €	98	4.283,30 €
49	401.615.269,20 €	99	2.382,84 €
50	390.459.882,62 €	100	1.347,08 €

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19. Priority of Payments + Transaction Costs



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

Pre-Enforcement Available Interest Amount

Interest Collections	+	6.687.141,95 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	15.091,35 €
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	+	14.552.848,46 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	- €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	21.255.081,78 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	28.986.561,72 €
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	+	7,86 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	2.389.933,28 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	31.376.502,86 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	21.255.081,78 €
Senior Expenses and Taxes	- 21.253,55 €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- 190.942,94 €
Interest on Class A Notes	- 1.778.770,25 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 156.342,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 93.083,25 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 85.866,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 122.570,25 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 22.366,00 €
Liquidity Reserve Amount Replenishment	- 14.111.594,13 €
Crediting the PDLs until cleared	- 2.389.933,28 €
Interest Class B (if not paid above)	- - €
Interest Class C (if not paid above)	- - €
Interest Class D (if not paid above)	- - €
Interest Class E (if not paid above)	- - €
Interest Class F (if not paid above)	- - €
Target Principal Redemption Amount Class F	- 416.666,67 €
Mezzanine Loan Interest	- - €
Termination Payment [Re-Swap Agreement]	- - €
Interests Liquidity Reserve Loan	- 12.511,18 €
Principal Of Liquidity Reserve Loan	- 417.519,74 €
Credit the Replacement Servicer Fee Reserve [if RSF Reserve Funding Failure occurred]	- - €
Any Remaining Amount To The Seller	= 1.435.662,55 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	31.376.502,86 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 31.376.502,86 €
Replenishment	- - €
Purchase Shortfall Amount	- - €
Class A: Sequential Principal	- 31.376.469,25 €
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	- 33,61 €
Transaction Account Remaining Amount	= - €

Transaction Costs

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	21.253,55 €							
Interest accrued for the Period	2.271.508,93 €	1.778.770,25 €	156.342,00 €	93.083,25 €	85.866,00 €	122.570,25 €	22.366,00 €	12.511,18 €
Cumulative Interest accrued	24.357.599,60 €	19.461.918,50 €	1.577.082,00 €	926.568,50 €	845.209,75 €	1.161.344,25 €	274.742,00 €	110.734,60 €
Interest Payments	2.271.508,93 €	1.778.770,25 €	156.342,00 €	93.083,25 €	85.866,00 €	122.570,25 €	22.366,00 €	12.511,18 €
Cumulative Interest Payments	24.357.599,60 €	19.461.918,50 €	1.577.082,00 €	926.568,50 €	845.209,75 €	1.161.344,25 €	274.742,00 €	110.734,60 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	14.111.594,13 €							14.111.594,13 €

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20. Retention



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

Amount of randomly Selected Exposures	45.242.423,26 €
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Calculation Date	12.08.2025				
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Collection Period	from	01.07.2025	to	31.07.2025	

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21. Counterparties



Joint Lead Managers

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

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	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from 14.07.2025	to	14.08.2025	=	31 days
Collection Period	from 01.07.2025	to	31.07.2025		

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 31.07.2025, data source: Bloomberg

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22. Issuer Information



Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

Deal Name:

SC Germany Consumer 2024-2

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	12.08.2025					
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Period No	9					
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Interest Period	from	14.07.2025	to	14.08.2025	=	31 days
Collection Period	from	01.07.2025	to	31.07.2025		

Swap Counterparty

Swap Counterparty 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 940.772.941,92 €
Fixed Rate 2,1617%
Floating Rate (Euribor) 1,9260%
Net Swap Payments 190.942,94 €
Notional Amount next period 908.979.806,00 €

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 31.07.2025, data source: Bloomberg

SC Germany Consumer 2024-2
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24. Santander Consumer Bank



Contact Details

Team ABS abs_ger@santander.de

Calculation Date	12.08.2025				
Payment Date	14.08.2025				
Period No	9				
Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

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 31.07.2025, data source: Bloomberg

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Monthly Investor Report**

25. Glossary



Calculation Date	12.08.2025				
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Monthly Period	Aug 2025				
Interest Period	from	14.07.2025	to	14.08.2025	= 31 days
Collection Period	from	01.07.2025	to	31.07.2025	

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.