SC Germany Consumer 2024-2
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date	12.11.2025				
Payment Date	14.11.2025				
Period No	12				
Monthly Period	Nov 2025				
Interest Period from	14.10.2025	to	14.11.2025	=	31 days
Collection Period from	01.10.2025	to	31.10.2025		

Index

Nominations for this year's GlobalCapital Securitization Awards are now open.
We invite you to take a moment to recognize our work and support **Santander Germany** through your nomination as e.g. ABS Issuer of the year and SCGC 2025-1 as Deal of the year.
European Securitization Awards 2026 - Call for Nominations

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Consumer 2024-2
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1. Portfolio Information

Calculation Date	12.11.2025				
Payment Date	14.11.2025				
Period No	12				
Monthly Period	Nov 2025				
Interest Period from	14.10.2025	to	14.11.2025	=	31 days
Collection Period from	01.10.2025	to	31.10.2025		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**47.231**	**858.086.922,50 €**	**886.284.141,55 €**
Scheduled Principal Payments		11.244.356,19 €	12.454.095,80 €
Prepayment Principal		10.968.821,84 €	12.911.349,60 €
Total Principal Collections		**22.213.178,03 €**	**25.365.445,40 €**
Total Interest Collections		**6.071.081,89 €**	**6.270.498,50 €**
Defaults		**3.394.494,37 €**	**2.831.773,65 €**
Replenishment Amount		**- €**	**- €**
End of Period		**832.479.250,10 €**	**858.086.922,50 €**
Purchase Shortfall Amount		**71,90 €**	**18,50 €**
Total Assets (End of Period)	**45.959**	**832.479.322,00 €**	**858.086.941,00 €**
Current Prepayment Rate (annualised)		14,3%	
Current Poolfactor		82,7%	

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1.1 Portfolio Information per period

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

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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 €	9,58%
2	999.999.873,58 €	12.474.267,85 €	6.590.720,54 €	19.064.988,39 €	7,63%
3	999.999.923,61 €	14.451.258,53 €	13.371.917,40 €	27.823.175,93 €	14,92%
4	999.999.964,77 €	12.325.298,03 €	10.685.591,13 €	23.010.889,16 €	12,10%
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%
10	912.729.772,39 €	11.965.438,04 €	11.988.686,84 €	23.954.124,88 €	14,67%
11	886.284.141,55 €	12.454.095,80 €	12.911.349,60 €	25.365.445,40 €	16,15%
12	858.086.922,50 €	11.244.356,19 €	10.968.821,84 €	22.213.178,03 €	14,31%
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2. Reserve Accounts

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

Reserve Accounts

Liquidity Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,6%	13.253.431,01 €	
Cash Outflow		13.253.431,01 €	
of which Liquidity Reserve Excess Amount		450.876,89 €	
Cash Inflow		12.802.554,12 €	
End of Period	1,5%	12.802.554,12 €	
Required Liquidity Reserve Amount	1,5%	12.802.554,12 €	
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		12.11.2025			
Payment Date		14.11.2025			
Period No		12			
Monthly Period		Nov 2025			
Interest Period	from	14.10.2025	to	14.11.2025	= 31 days
Collection Period	from	01.10.2025	to	31.10.2025	

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%
10	**912.729.772,39 €**	1.383.223,04 €	3.528.731,23 €	4.982.198,15 €	7.498.151,68 €	**98,09%**	0,15%	0,39%	0,55%	0,82%
11	**886.284.141,55 €**	4.938.323,33 €	4.007.351,75 €	4.945.417,90 €	3.978.177,23 €	**97,98%**	0,56%	0,45%	0,56%	0,45%
12	**858.086.922,50 €**	3.989.109,78 €	1.560.864,41 €	4.670.316,71 €	7.424.113,94 €	**97,94%**	0,46%	0,18%	0,54%	0,87%
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3.2 Default Data

Calculation Date		12.11.2025			
Payment Date		14.11.2025			
Period No		12			
Monthly Period		Nov 2025			
Interest Period	from	14.10.2025	to	14.11.2025	= 31 days
Collection Period	from	01.10.2025	to	31.10.2025	

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Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	3.394.494,37 €	
Current Period Recoveries	651,16 €	
Current Period Net Default	3.393.843,21 €	
New Number of Defaulted Contracts		122
Cumulative Default		
Cumulative Gross Default	20.618.184,64 €	
Cumulative Recoveries	5.417,78 €	
Cumulative Net Losses	20.612.766,86 €	
Total Number of Defaulted Contracts		745

Principal Deficiency Ledgers

Class A PDL Sub-Ledger	
Class A PDL BoP	- €
Class A Amount debited to the PDL	- €
Class A Amount credited to the PDL	- €
Class A PDL EoP	- €
Class B PDL Sub-Ledger	
Class B PDL BoP	- €
Class B Amount debited to the PDL	- €
Class B Amount credited to the PDL	- €
Class B PDL EoP	- €
Class C PDL Sub-Ledger	
Class C PDL BoP	- €
Class C Amount debited to the PDL	- €
Class C Amount credited to the PDL	- €
Class C PDL EoP	- €
Class D PDL Sub-Ledger	
Class D PDL BoP	- €
Class D Amount debited to the PDL	- €
Class D Amount credited to the PDL	- €
Class D PDL EoP	- €
Class E PDL Sub-Ledger	
Class E PDL BoP	- €
Class E Amount debited to the PDL	- €
Class E Amount credited to the PDL	- €
Class E PDL EoP	- €
Class F PDL Sub-Ledger	
Class F PDL BoP	- €
Class F Amount debited to the PDL	3.394.494,37 €
Class F Amount credited to the PDL	3.394.494,37 €
Class F PDL EoP	- €

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3.3 Defaults & Recoveries per period

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % * **0,32%**

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%
9	414	2.389.933,28 €	11.900.410,66 €	1.152.918.303,06 €	1,03%	15.091,35 €	-11.907,47 €	11.912.318,13 €	1,03%	0,24%
10	517	2.491.505,96 €	14.391.916,62 €	1.152.918.303,06 €	1,25%	-1.029,03 €	-12.936,50 €	14.404.853,12 €	1,25%	0,26%
11	623	2.831.773,65 €	17.223.690,27 €	1.152.918.303,06 €	1,49%	17.703,12 €	4.766,62 €	17.218.923,65 €	1,49%	0,31%
12	745	3.394.494,37 €	20.618.184,64 €	1.152.918.303,06 €	1,79%	651,16 €	5.417,78 €	20.612.766,86 €	1,79%	0,38%
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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	12.11.2025				
Payment Date	14.11.2025				
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Collection Period from	01.10.2025	to	31.10.2025		

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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	-	
		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%	18,35%	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%		
- from the Payment Date in Jun 2025 until (and including) the Payment Date in Nov 2025		2,25%		
- from the Payment Date in Dec 2025 until (and including) the Payment Date in May 2026		3,50%	1,79%	
- from the Payment Date in Jun 2026 until (and including) the Payment Date in Nov 2026		4,75%		
- from the Payment Date in Dec 2026 onwards		6,00%		
Debit balance PDL		5.000.000,00 €	- €	
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		83,25%	
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	0,32%	
Tax Call Redemption date				
Regulatory Change Event Redemption Date				
Termination Event or Servicer Termination Event				
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to or on 30 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	12.11.2025				
Payment Date	14.11.2025				
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Monthly Period	Nov 2025				
Interest Period from	14.10.2025	to	14.11.2025	=	31 days
Collection Period from	01.10.2025	to	31.10.2025		

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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	853.503.607,67 €	700.586.941,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	5.416.666,67 €
Replenishment	- €						
Amortisation	26.024.285,67 €						
Redemption per Class		25.607.619,00 €	- €	- €	- €	- €	416.666,67 €
Redemption per Note		3.039,48 €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	827.479.322,00 €	674.979.322,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	5.000.000,00 €
Current Tranching		81,57%	7,25%	3,93%	3,32%	3,32%	0,60%
Current Pool Factor	0,83	0,80	1,00	1,00	1,00	1,00	0,50

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	1,9200%	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	31						
Principal Outstanding per Note Beginning of Period		83.155,72 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	54.166,67 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		**3.039,48 €**	**- €**	**- €**	**- €**	**- €**	**4.166,67 €**
Principal Outstanding per Note End of Period		80.116,24 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	50.000,00 €
> Interest accrued for the period	**-**	**1.580.614,25 €**	**- 156.036,00 €**	**- 92.914,25 €**	**- 85.723,00 €**	**- 122.427,25 €**	**- 18.144,00 €**
Interest Payment		1.580.614,25 €	156.036,00 €	92.914,25 €	85.723,00 €	122.427,25 €	18.144,00 €
Interest Payment per Note		**187,61 €**	**260,06 €**	**285,89 €**	**311,72 €**	**445,19 €**	**181,44 €**

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	20,46%	13,25%	9,35%	6,04%	2,74%	2,14%

* Last rating action as of 20.11.2024

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6. Original Principal Balance

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.249.436,34	0,13%	932	2,03%
2000: 3999	9.524.919,05	0,97%	3.305	7,19%
4000: 5999	20.641.488,95	2,10%	4.192	9,12%
6000: 7999	27.540.649,47	2,80%	3.967	8,63%
8000: 9999	25.460.975,04	2,59%	2.873	6,25%
10000: 11999	38.559.562,20	3,92%	3.627	7,89%
12000: 13999	29.551.464,34	3,00%	2.301	5,01%
14000: 15999	36.758.629,13	3,73%	2.439	5,31%
16000: 17999	27.739.183,56	2,82%	1.631	3,55%
18000: 19999	27.085.250,94	2,75%	1.431	3,11%
20000: 21999	44.067.127,04	4,48%	2.128	4,63%
22000: 23999	30.127.266,02	3,06%	1.312	2,85%
24000: 25999	38.381.630,05	3,90%	1.541	3,35%
26000: 27999	32.986.897,13	3,35%	1.228	2,67%
28000: 29999	29.414.417,38	2,99%	1.017	2,21%
30000: 31999	43.364.085,95	4,40%	1.407	3,06%
32000: 33999	28.240.167,58	2,87%	856	1,86%
34000: 35999	34.632.725,37	3,52%	990	2,15%
36000: 37999	29.897.601,62	3,04%	810	1,76%
38000: 39999	28.905.656,76	2,94%	742	1,61%
40000: 41999	31.704.580,44	3,22%	778	1,69%
42000: 43999	28.976.201,13	2,94%	677	1,47%
44000: 45999	26.558.217,52	2,70%	591	1,29%
46000: 47999	25.193.536,99	2,56%	536	1,17%
48000: 49999	20.293.773,70	2,06%	415	0,90%
50000: 51999	30.835.912,27	3,13%	610	1,33%
52000: 53999	24.549.019,93	2,49%	465	1,01%
54000: 55999	20.447.520,27	2,08%	372	0,81%
56000: 57999	18.346.227,44	1,86%	322	0,70%
58000: 59999	15.932.552,38	1,62%	270	0,59%
60000: 61999	15.602.411,51	1,58%	257	0,56%
62000: 63999	14.615.886,94	1,48%	232	0,50%
64000: 65999	12.357.851,19	1,26%	190	0,41%
66000: 67999	10.722.113,12	1,09%	160	0,35%
68000: 69999	10.895.476,66	1,11%	158	0,34%
70000: 71999	10.953.620,29	1,11%	155	0,34%
72000: 73999	11.980.320,29	1,22%	164	0,36%
74000: 75999	16.634.862,79	1,69%	222	0,48%
76000: 77999	8.014.045,85	0,81%	104	0,23%
78000: 79999	11.822.201,13	1,20%	150	0,33%
80000: 81999	9.961.181,47	1,01%	123	0,27%
82000: 83999	7.881.473,16	0,80%	95	0,21%
84000: 85999	7.306.128,48	0,74%	86	0,19%
86000: 87999	3.562.804,39	0,36%	41	0,09%
88000: 89999	2.217.802,25	0,23%	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	**984.543.678,61**	**100,00%**	**45.959**	**100,00%**

Statistics	**in EUR**
Average Amount	21.422,22

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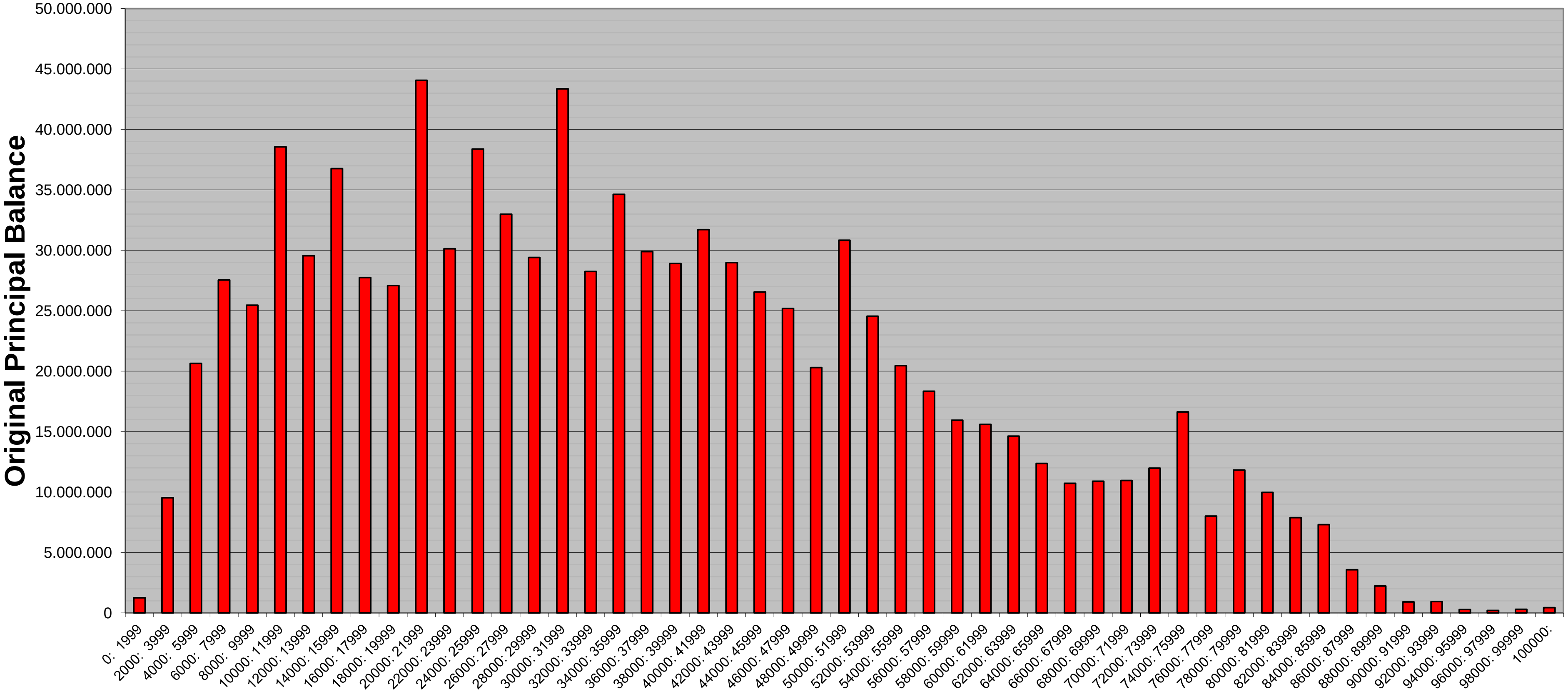
6.1 Original PB (Graph)

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		



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7. Current Principal Balance

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	3.739.056,92	0,45%	3.546	7,72%
2000: 3999	12.321.668,79	1,48%	4.122	8,97%
4000: 5999	21.470.357,39	2,58%	4.353	9,47%
6000: 7999	26.655.464,95	3,20%	3.811	8,29%
8000: 9999	33.130.687,81	3,98%	3.705	8,06%
10000:11999	27.251.962,97	3,27%	2.482	5,40%
12000:13999	30.566.014,07	3,67%	2.347	5,11%
14000:15999	28.371.717,80	3,41%	1.897	4,13%
16000:17999	33.936.452,00	4,08%	1.993	4,34%
18000:19999	32.638.756,92	3,92%	1.725	3,75%
20000:21999	32.814.824,81	3,94%	1.560	3,39%
22000:23999	34.405.301,79	4,13%	1.500	3,26%
24000:25999	29.905.610,95	3,59%	1.197	2,60%
26000:27999	33.774.876,95	4,06%	1.252	2,72%
28000:29999	31.824.958,30	3,82%	1.100	2,39%
30000:31999	31.526.518,45	3,79%	1.017	2,21%
32000:33999	29.791.086,23	3,58%	902	1,96%
34000:35999	29.518.549,87	3,55%	843	1,83%
36000:37999	27.456.814,08	3,30%	742	1,61%
38000:39999	25.650.312,87	3,08%	658	1,43%
40000:41999	25.541.774,06	3,07%	624	1,36%
42000:43999	24.408.787,52	2,93%	568	1,24%
44000:45999	25.806.630,55	3,10%	574	1,25%
46000:47999	21.541.286,72	2,59%	459	1,00%
48000:49999	16.895.806,40	2,03%	345	0,75%
50000:51999	18.300.464,71	2,20%	359	0,78%
52000:53999	15.938.665,97	1,91%	301	0,65%
54000:55999	13.523.301,58	1,62%	246	0,54%
56000:57999	13.449.401,82	1,62%	236	0,51%
58000:59999	10.088.217,34	1,21%	171	0,37%
60000:61999	11.895.369,18	1,43%	195	0,42%
62000:63999	10.719.219,06	1,29%	170	0,37%
64000:65999	12.794.693,40	1,54%	197	0,43%
66000:67999	12.130.287,69	1,46%	181	0,39%
68000:69999	9.381.937,97	1,13%	136	0,30%
70000:71999	7.521.434,18	0,90%	106	0,23%
72000:73999	8.100.261,65	0,97%	111	0,24%
74000:75999	5.851.616,09	0,70%	78	0,17%
76000:77999	5.379.250,53	0,65%	70	0,15%
78000:79999	3.239.563,72	0,39%	41	0,09%
80000:	3.220.286,04	0,39%	39	0,08%
Total	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**

Statistics	**in EUR**
Average Amount	18.113,52

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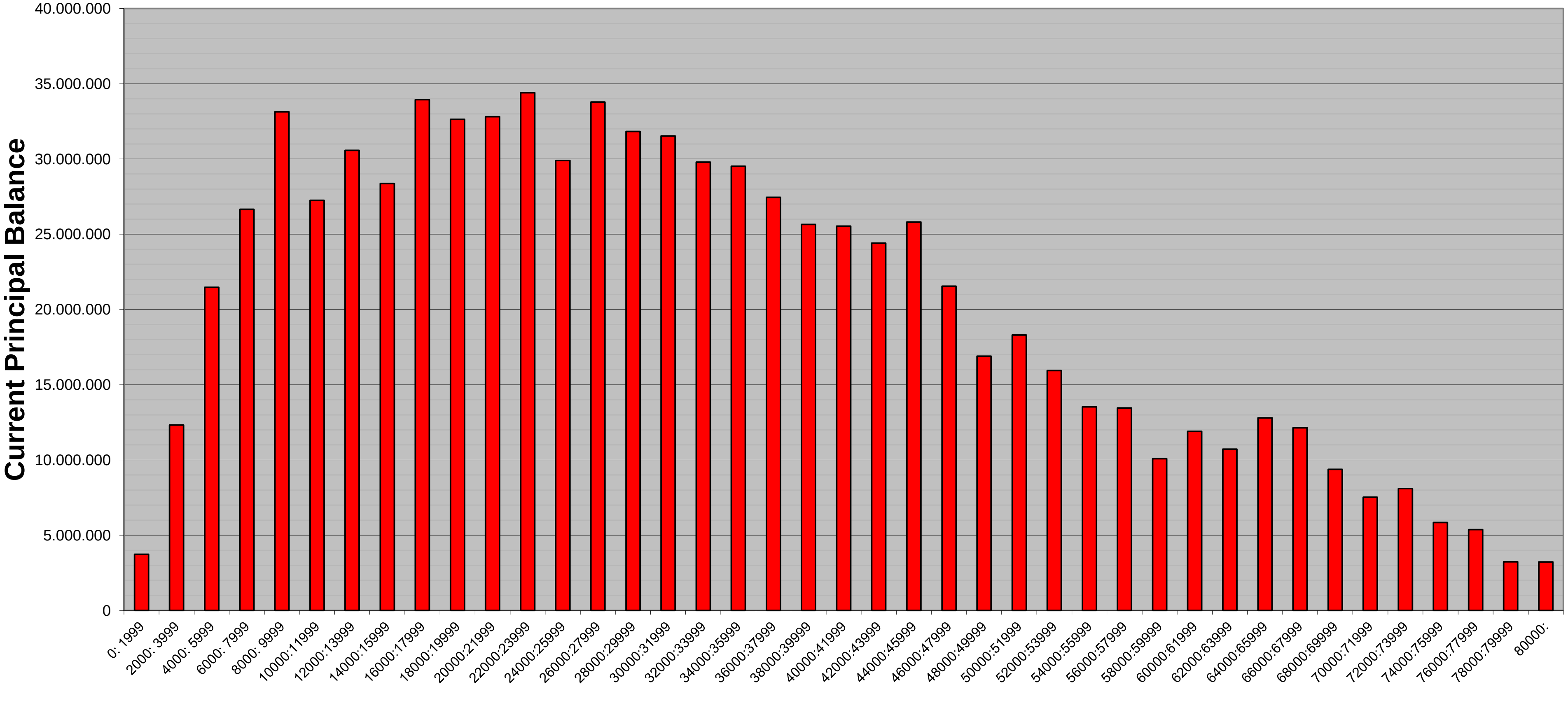
7.1 Current PB (Graph)

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		



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Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

8. Borrower Concentration

Santander

No	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*
1	88.449,49	0,0106%	1
2	88.259,95	0,0106%	1
3	88.136,47	0,0106%	1
4	86.355,25	0,0104%	1
5	86.339,17	0,0104%	1
6	86.069,27	0,0103%	1
7	85.884,81	0,0103%	1
8	84.339,25	0,0101%	1
9	84.230,72	0,0101%	1
10	83.819,40	0,0101%	1
11	83.315,68	0,0100%	1
12	83.277,49	0,0100%	1
13	83.036,31	0,0100%	2
14	82.855,34	0,0100%	1
15	82.677,98	0,0099%	1
16	82.032,07	0,0099%	1
17	81.956,10	0,0098%	1
18	81.911,79	0,0098%	1
19	81.865,15	0,0098%	1
20	81.810,06	0,0098%	1
21	81.768,04	0,0098%	1
22	81.633,65	0,0098%	1
23	81.372,39	0,0098%	1
24	81.350,53	0,0098%	1
25	81.313,88	0,0098%	1
	2.094.060,24	**0,2515%**	**26**

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9. Geographical Distribution

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	112.061.739,38	13,46%	5.755	12,52%
Bavaria	107.002.139,58	12,85%	5.829	12,68%
Berlin	33.542.744,91	4,03%	1.807	3,93%
Brandenburg	32.147.326,22	3,86%	1.882	4,09%
Bremen	7.175.840,21	0,86%	413	0,90%
Hamburg	15.234.318,32	1,83%	888	1,93%
Hesse	62.107.657,60	7,46%	3.236	7,04%
Lower Saxony	88.190.964,92	10,59%	5.000	10,88%
Mecklenburg-Western Pomerania	23.579.530,29	2,83%	1.369	2,98%
North Rhine-Westphalia	181.091.066,70	21,75%	9.770	21,26%
Rhineland-Palatinate	45.812.135,43	5,50%	2.499	5,44%
Saarland	13.248.010,17	1,59%	744	1,62%
Saxony	33.618.092,24	4,04%	2.062	4,49%
Saxony-Anhalt	27.240.335,75	3,27%	1.657	3,61%
Schleswig-Holstein	28.177.207,66	3,38%	1.748	3,80%
Thuringia	21.894.930,37	2,63%	1.284	2,79%
n/a	355.210,35	0,04%	16	0,03%
Total	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**

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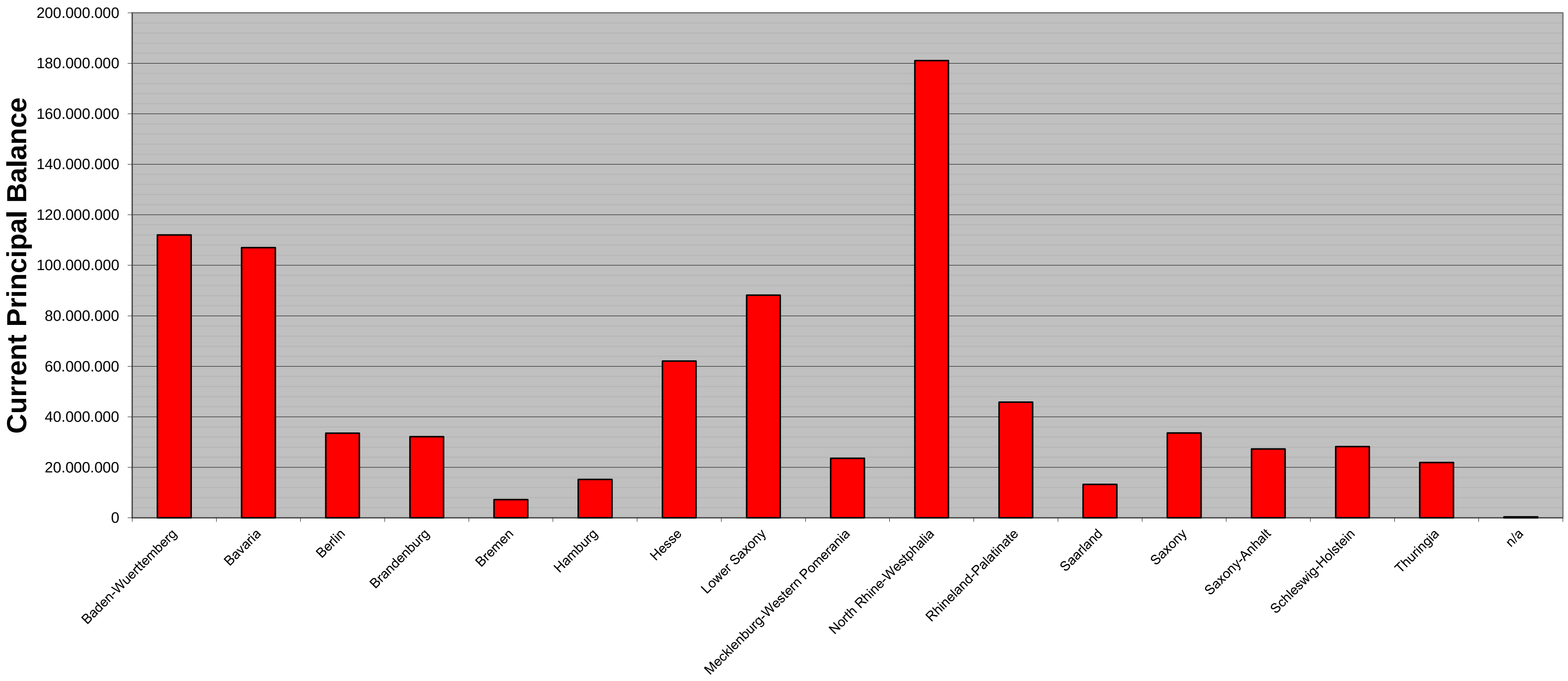
9.1 Geographical Distribution (Graph)

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		



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Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

10. Collateral

Collateral	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
secured	5.400.531,61	0,65%	173	0,38%
unsecured	827.078.718,49	99,35%	45.786	99,62%
Total	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**

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Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

11. Insurances

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	211.791.912,37	25,44%	15.203	33,08%
Yes	620.687.337,73	74,56%	30.756	66,92%
Total	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**

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12. Payment Methods

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	801.018.076,81	96,22%	44.507	96,84%
Other	31.461.173,29	3,78%	1.452	3,16%
Total	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	184.702.743,27	22,19%	9.419	20,49%
1st of month	647.776.506,83	77,81%	36.540	79,51%
Total	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**

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13. Effective Interest Rate

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	101.686,15	0,01%	44	0,10%
1: 1	157.123,65	0,02%	15	0,03%
2: 2	2.240.911,30	0,27%	155	0,34%
3: 3	1.700.056,18	0,20%	117	0,25%
4: 4	7.239.359,67	0,87%	417	0,91%
5: 5	29.170.147,21	3,50%	1.238	2,69%
6: 6	66.873.291,66	8,03%	3.114	6,78%
7: 7	142.767.151,37	17,15%	5.577	12,13%
8: 8	204.697.271,29	24,59%	10.558	22,97%
9: 9	212.575.029,61	25,54%	12.282	26,72%
10:10	89.258.962,47	10,72%	6.294	13,69%
11:11	52.532.165,48	6,31%	3.891	8,47%
12:12	15.516.912,38	1,86%	1.359	2,96%
13:	7.649.181,68	0,92%	898	1,95%
Total	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**

Statistics	**in %**
WA Interest	9,02%

*runs from .00 to .99

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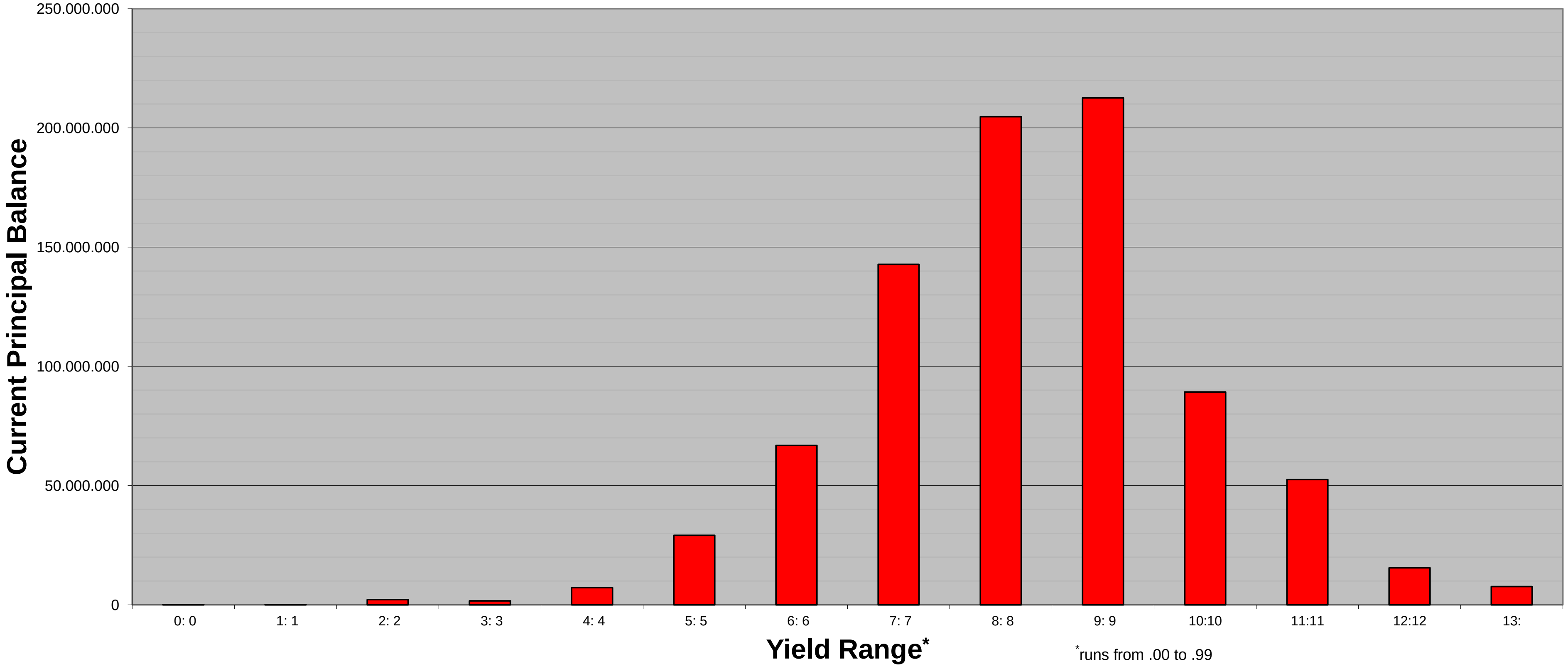
13.1 Effective Interest Rate (Graph)

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		



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14. Seasoning

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	0,00	0,00%	0	0,00%
3: 5	0,00	0,00%	0	0,00%
6: 8	4.760.165,36	0,57%	350	0,76%
9:11	33.875.657,84	4,07%	2.373	5,16%
12:14	244.361.639,99	29,35%	13.495	29,36%
15:17	342.920.386,90	41,19%	18.397	40,03%
18:20	149.033.610,91	17,90%	7.847	17,07%
21:23	14.873.161,86	1,79%	793	1,73%
24:26	13.502.608,92	1,62%	789	1,72%
27:29	14.035.922,68	1,69%	772	1,68%
30:32	5.026.539,56	0,60%	305	0,66%
33:35	3.038.406,99	0,36%	206	0,45%
36:38	2.399.570,86	0,29%	174	0,38%
39:41	1.665.268,56	0,20%	135	0,29%
42:44	1.090.388,60	0,13%	97	0,21%
45:47	672.293,12	0,08%	60	0,13%
48:50	432.241,79	0,05%	49	0,11%
51:53	98.482,43	0,01%	13	0,03%
54:56	204.318,24	0,02%	28	0,06%
57:59	180.674,68	0,02%	19	0,04%
60:62	144.882,40	0,02%	20	0,04%
63:65	15.916,57	0,00%	4	0,01%
66:68	75.011,83	0,01%	11	0,02%
69:71	15.502,33	0,00%	5	0,01%
72:74	17.644,02	0,00%	5	0,01%
75:77	3.066,73	0,00%	3	0,01%
78:80	18.472,59	0,00%	3	0,01%
81:	17.414,34	0,00%	6	0,01%
Total	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**

Statistics

WA Seasoning	16,19

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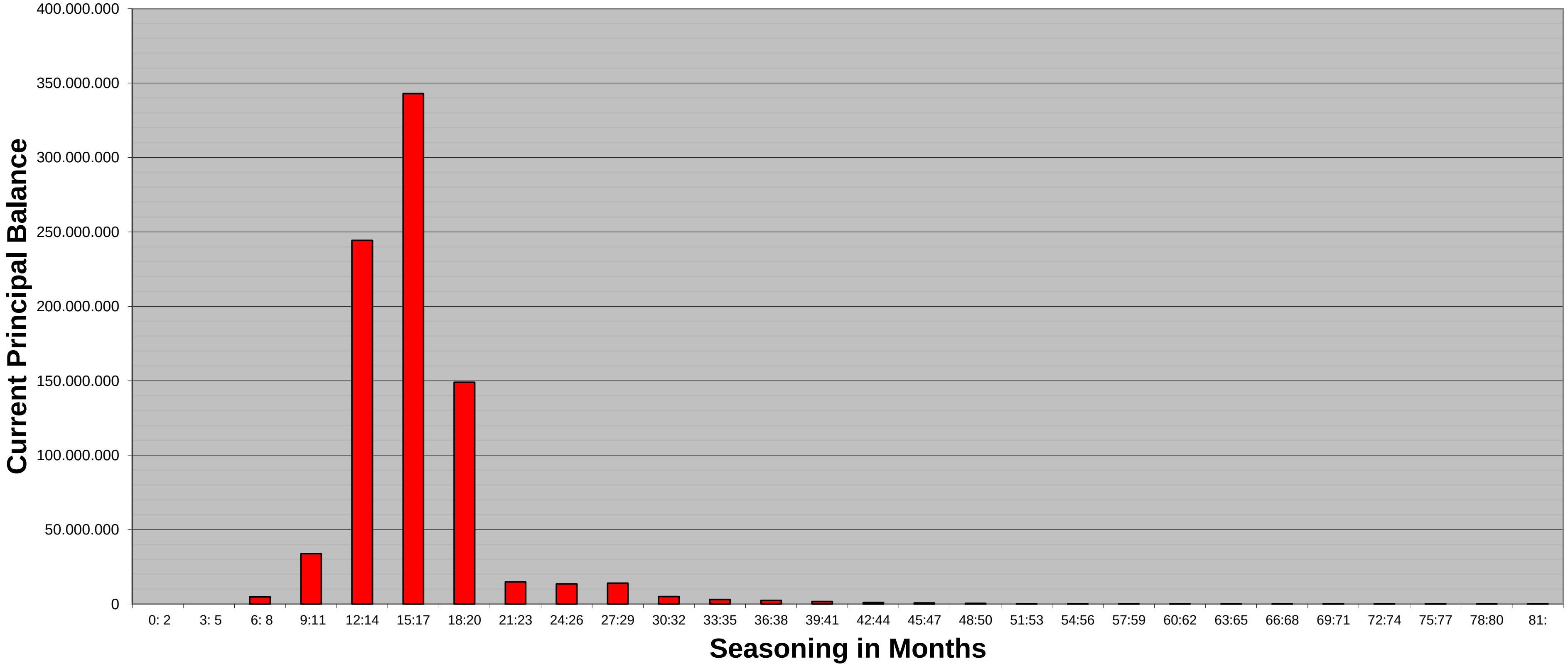
Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

14.1 Seasoning (Graph)



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15. Remaining Term

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	761.647,05	0,09%	1.067	2,32%
7: 13	3.539.377,88	0,43%	1.803	3,92%
14: 20	3.779.808,11	0,45%	1.020	2,22%
21: 27	7.910.421,72	0,95%	1.800	3,92%
28: 34	11.818.942,00	1,42%	1.890	4,11%
35: 41	11.624.695,35	1,40%	1.514	3,29%
42: 48	27.556.235,22	3,31%	2.843	6,19%
49: 55	17.222.380,14	2,07%	1.347	2,93%
56: 62	31.845.654,38	3,83%	2.260	4,92%
63: 69	44.319.999,23	5,32%	2.621	5,70%
70: 76	65.440.001,45	7,86%	3.237	7,04%
77: 83	426.307.252,14	51,21%	17.314	37,67%
84: 90	171.813.634,36	20,64%	6.931	15,08%
91: 97	8.267.859,89	0,99%	299	0,65%
98:	271.341,18	0,03%	13	0,03%
Total	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**

Statistics

WA Remaining Term	75,48

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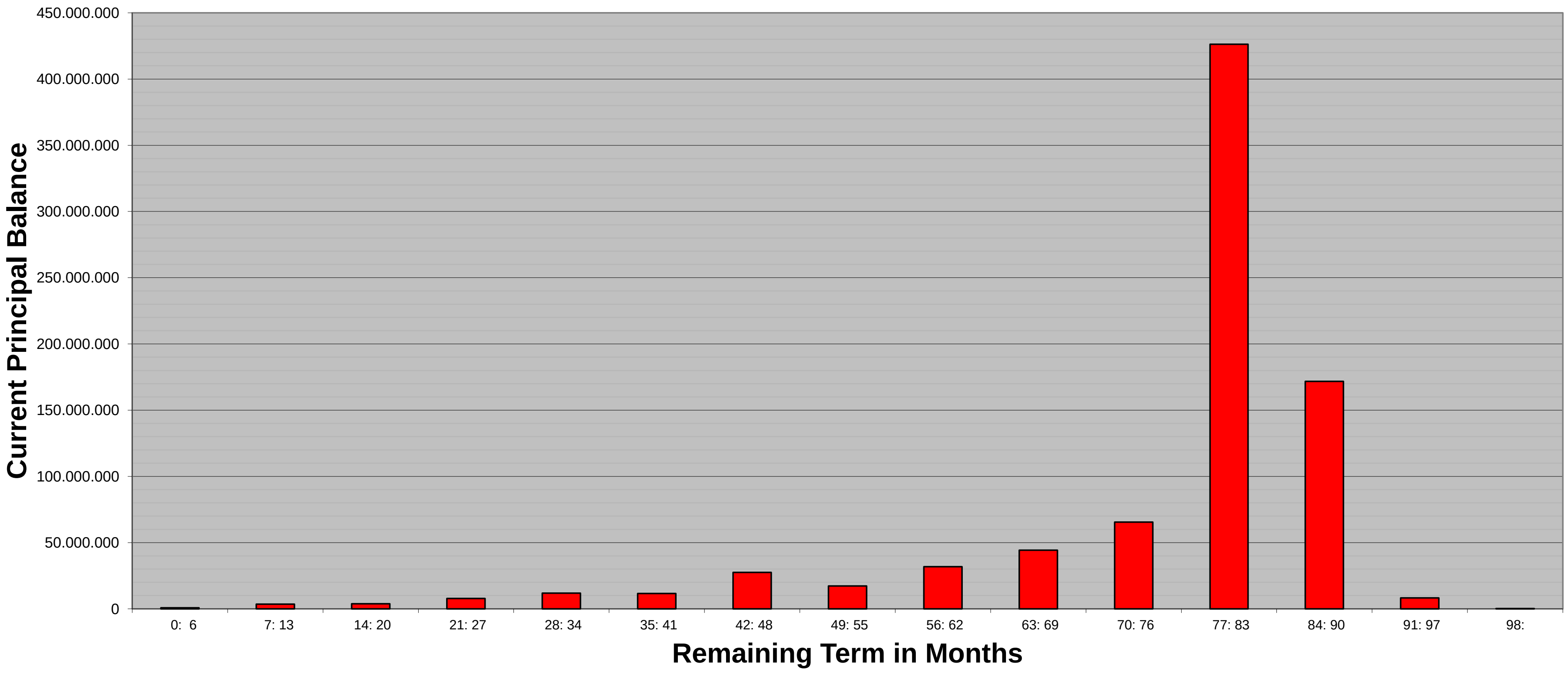
15.1 Remaining Term (Graph)

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		



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16. Original Term

Calculation Date		12.11.2025			
Payment Date		14.11.2025			
Period No		12			
Monthly Period		Nov 2025			
Interest Period	from	14.10.2025	to	14.11.2025	= 31 days
Collection Period	from	01.10.2025	to	31.10.2025	

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Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 13	37.344,31	0,00%	156	0,34%
14: 20	518.567,05	0,06%	653	1,42%
21: 27	3.484.749,57	0,42%	1.839	4,00%
28: 34	1.437.846,95	0,17%	373	0,81%
35: 41	9.275.316,46	1,11%	2.314	5,03%
42: 48	3.541.102,80	0,43%	474	1,03%
49: 55	17.435.559,31	2,09%	2.779	6,05%
56: 62	28.385.161,18	3,41%	3.124	6,80%
63: 69	7.950.183,93	0,96%	591	1,29%
70: 76	29.810.055,93	3,58%	2.320	5,05%
77: 83	13.158.977,59	1,58%	634	1,38%
84: 90	65.207.852,37	7,83%	4.137	9,00%
91: 97	502.397.740,46	60,35%	21.580	46,95%
98:104	137.524.415,52	16,52%	4.562	9,93%
105:111	11.941.268,24	1,43%	409	0,89%
112:	373.108,43	0,04%	14	0,03%
Total	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**

Statistics

WA Original Term	91,67

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16.1 Original Term (Graph)

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

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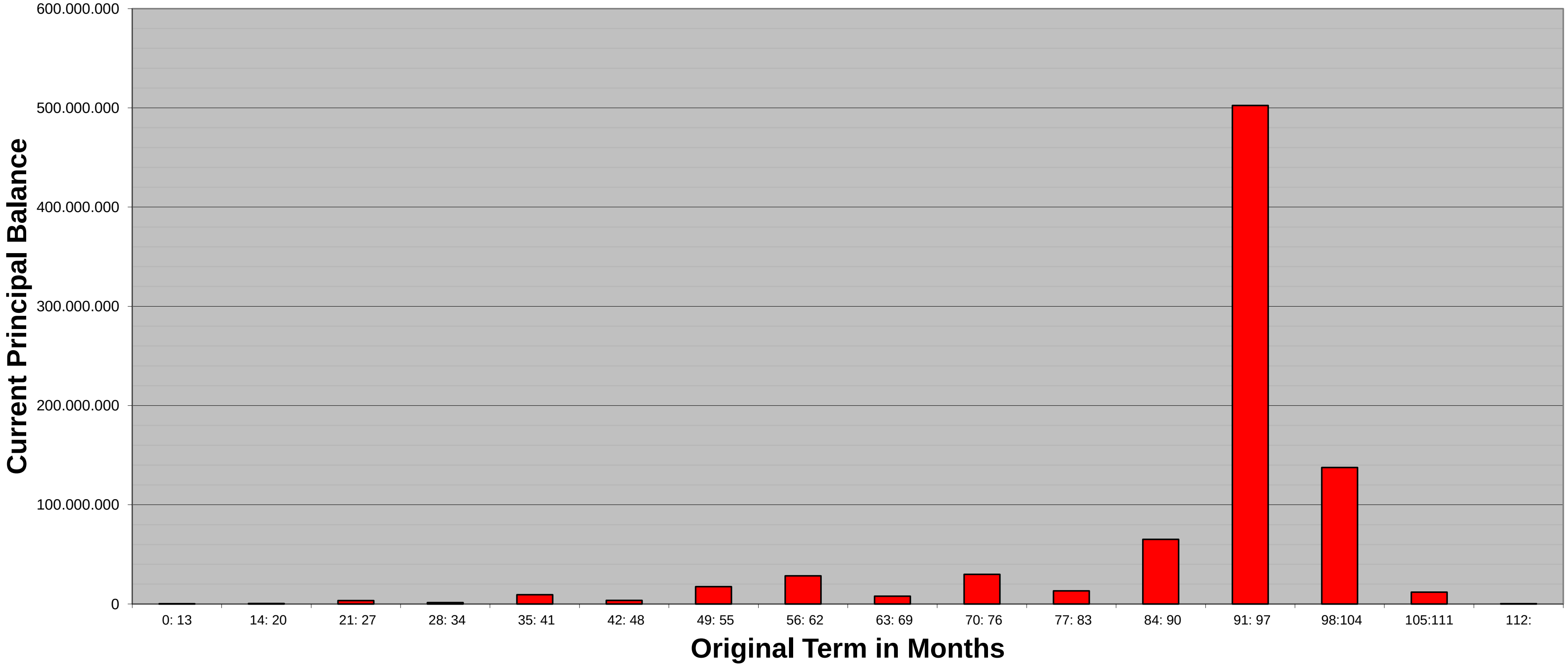

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Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

17. Loan Concentration

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	827.097.439,56	99,35%	45.514	99,03%	45.514	99,51%
2: 2	5.373.069,23	0,65%	442	0,96%	221	0,48%
3: 3	8.741,31	0,00%	3	0,01%	1	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	**832.479.250,10**	**100,00%**	**45.959**	**100,00%**	**45.736**	**100,00%**

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18. Amortisation Profile

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

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Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	832.479.250,10 €	51	327.635.399,56 €
2	823.039.525,03 €	52	317.225.217,72 €
3	813.562.828,93 €	53	306.775.457,12 €
4	804.053.608,87 €	54	296.295.549,76 €
5	794.500.392,91 €	55	285.782.606,32 €
6	784.913.128,89 €	56	275.255.296,48 €
7	775.284.397,49 €	57	264.732.814,92 €
8	765.629.746,16 €	58	254.215.895,01 €
9	755.949.518,30 €	59	243.718.197,15 €
10	746.238.525,76 €	60	233.261.070,38 €
11	736.513.595,97 €	61	222.842.609,24 €
12	726.787.518,97 €	62	212.450.523,90 €
13	717.048.323,04 €	63	202.049.739,80 €
14	707.295.165,59 €	64	191.643.684,92 €
15	697.503.018,95 €	65	181.213.493,35 €
16	687.659.664,28 €	66	170.775.899,94 €
17	677.764.459,09 €	67	160.328.419,78 €
18	667.813.698,43 €	68	149.919.847,21 €
19	657.811.057,78 €	69	139.576.996,85 €
20	647.773.524,64 €	70	129.327.665,72 €
21	637.710.723,03 €	71	119.208.934,66 €
22	627.627.809,58 €	72	109.271.789,40 €
23	617.533.023,23 €	73	99.475.981,53 €
24	607.445.018,45 €	74	89.801.049,89 €
25	597.353.179,84 €	75	80.196.864,21 €
26	587.253.386,20 €	76	70.645.198,00 €
27	577.115.185,18 €	77	61.120.936,93 €
28	566.926.785,07 €	78	51.654.924,26 €
29	556.688.520,53 €	79	42.262.554,82 €
30	546.405.594,48 €	80	33.468.412,07 €
31	536.074.312,30 €	81	25.497.111,12 €
32	525.717.074,48 €	82	18.466.130,47 €
33	515.343.684,98 €	83	12.735.302,37 €
34	504.959.262,71 €	84	8.504.328,52 €
35	494.579.843,38 €	85	5.692.345,53 €
36	484.221.798,95 €	86	3.900.369,21 €
37	473.884.486,72 €	87	2.588.032,04 €
38	463.553.070,80 €	88	1.639.677,03 €
39	453.193.817,92 €	89	949.873,35 €
40	442.790.516,31 €	90	552.641,47 €
41	432.337.971,18 €	91	340.999,90 €
42	421.840.902,70 €	92	209.928,05 €
43	411.299.770,88 €	93	129.774,79 €
44	400.757.989,93 €	94	77.665,05 €
45	390.220.133,07 €	95	43.882,11 €
46	379.704.938,29 €	96	25.493,13 €
47	369.224.169,24 €	97	13.943,85 €
48	358.793.959,28 €	98	7.075,58 €
49	348.391.204,43 €	99	2.803,17 €
50	338.020.111,28 €	100	2.170,98 €

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19. Priority of Payments + Transaction Costs

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

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Pre-Enforcement Available Interest Amount

Interest Collections	+	6.071.081,89 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries recieved by the Seller	+	651,16 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	- €
Amounts standing to the Commingling Reserve Account*	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	13.253.431,01 €
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	=	19.325.164,06 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	22.213.178,03 €
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	+	18,50 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	3.394.494,37 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	25.607.690,90 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount		19.325.164,06 €
Senior Expenses and Taxes	-	8.098,49 €
Replacement Servicer Fee Reserve Shortfall	-	- €
Swap Interest Paymenst other than subordinated Payments	-	177.640,18 €
Interest on Class A Notes	-	1.580.614,25 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	156.036,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	92.914,25 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	85.723,00 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	122.427,25 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	18.144,00 €
Liquidity Reserve Amount Replenishment	-	12.802.554,12 €
Crediting the PDLs until cleared	-	3.394.494,37 €
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	-	11.394,02 €
Principal Of Liquidity Reserve Loan	-	429.208,16 €
Credit the Replacement Servicer Fee Reserve [If RSF Reserve Funding Failure occurred]	-	- €
Any Remaining Amount To The Seller	=	29.249,31 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount		25.607.690,90 €
Senior Expense Deficit	-	- €
Net Note Available Principal Proceeds	=	25.607.690,90 €
Replenishment	-	- €
Purchase Shortfall Amount	-	- €
Class A: Sequential Principal	-	25.607.619,00 €
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	-	71,90 €
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	8.098,49 €							
Interest accrued for the Period	2.067.252,77 €	1.580.614,25 €	156.036,00 €	92.914,25 €	85.723,00 €	122.427,25 €	18.144,00 €	11.394,02 €
Cumulative Interest accrued	30.610.482,02 €	24.277.985,50 €	2.035.188,00 €	1.199.627,00 €	1.097.343,50 €	1.522.408,25 €	332.274,00 €	145.655,77 €
Interest Payments	2.067.252,77 €	1.580.614,25 €	156.036,00 €	92.914,25 €	85.723,00 €	122.427,25 €	18.144,00 €	11.394,02 €
Cumulative Interest Payments	30.610.482,02 €	24.277.985,50 €	2.035.188,00 €	1.199.627,00 €	1.097.343,50 €	1.522.408,25 €	332.274,00 €	145.655,77 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	12.802.554,12 €							12.802.554,12 €

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Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

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	40.740.255,18 €

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21. Counterparties

Calculation Date		12.11.2025			
Payment Date		14.11.2025			
Period No		12			
Monthly Period		Nov 2025			
Interest Period	from	14.10.2025	to	14.11.2025	= 31 days
Collection Period	from	01.10.2025	to	31.10.2025	

		Fitch			DBRS			Counterparty status
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
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 31.10.2025, data source: Bloomberg

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22. Issuer Information

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

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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Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

23. Swap Counterparty Data

Santander

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	853.503.607,67 €
Fixed Rate	2,1617%
Floating Rate (Euribor)	1,9200%
Net Swap Payments	177.640,18 €
Notional Amount next period	827.479.322,00 €

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 31.10.2025, data source: Bloomberg

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24. Santander Consumer Bank

Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

Santander

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 31.10.2025, data source: Bloomberg

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Calculation Date		12.11.2025				
Payment Date		14.11.2025				
Period No		12				
Monthly Period		Nov 2025				
Interest Period	from	14.10.2025	to	14.11.2025	=	31 days
Collection Period	from	01.10.2025	to	31.10.2025		

25. Glossary

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.