

# SC Germany Consumer 2021-1 Monthly Investor Report



STS Verification  
International



ABS Issuer  
of the Year

Santander Germany

WINNER



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ABS Issuer of the Year  
Santander Consumer Bank AG

WINNER



GlobalCapital  
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AWARDS

ABS ISSUER OF THE YEAR

WINNER

# SC Germany Consumer 2021-1 Monthly Investor Report

## Cover Sheet Monthly Investor Report



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	34				
Monthly Period	Sep 2024				
Interest Period	from 14.08.2024	to 16.09.2024	=	33 days	
Collection Period	from 01.08.2024	to 31.08.2024			

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**1. Portfolio Information**



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
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Monthly Period	Sep 2024				
Interest Period from	14.08.2024	to	16.09.2024	=	33 days
Collection Period from	01.08.2024	to	31.08.2024		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>66.083</b>	<b>735.367.523,19 €</b>	<b>763.569.871,73 €</b>
Scheduled Principal Payments		14.468.427,46 €	15.015.481,48 €
Prepayment Principal		8.616.340,51 €	10.203.525,95 €
<b>Total Principal Collections</b>		<b>23.084.767,97 €</b>	<b>25.219.007,43 €</b>
<b>Total Interest Collections</b>		<b>3.089.940,11 €</b>	<b>3.205.715,74 €</b>
<b>Defaults</b>		<b>2.110.073,96 €</b>	<b>2.983.341,11 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>		<b>710.172.681,26 €</b>	<b>735.367.523,19 €</b>
<b>Purchase Shortfall Amount</b>		<b>55,99 €</b>	<b>115,56 €</b>
<b>Total Assets (End of Period)</b>	<b>64.339</b>	<b>710.172.737,25 €</b>	<b>735.367.638,75 €</b>
<b>Current Prepayment Rate (annualised)</b>		13,2%	
<b>Current Poolfactor</b>		45,1%	

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**1.1 Portfolio Information per period**



Calculation Date	12.09.2024		
Payment Date	16.09.2024		
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Monthly Period	Sep 2024		
Interest Period	from	14.08.2024	to 16.09.2024 = 33 days
Collection Period	from	01.08.2024	to 31.08.2024

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	1.499.999.993,14 €	6.155.052,72 €	24.768.887,02 €	30.923.939,74 €	18,11%
2	1.499.999.987,15 €	20.336.323,42 €	21.804.395,16 €	42.140.718,58 €	16,11%
3	1.499.999.985,98 €	20.706.928,99 €	46.034.738,03 €	66.741.667,02 €	31,21%
4	1.499.999.995,73 €	21.033.939,66 €	41.567.085,59 €	62.601.025,25 €	28,63%
5	1.499.999.998,69 €	21.318.836,68 €	44.100.171,15 €	65.419.007,83 €	30,10%
6	1.499.999.992,23 €	22.160.443,99 €	40.552.897,35 €	62.713.341,34 €	28,03%
7	1.499.999.992,54 €	22.229.969,22 €	44.514.750,62 €	66.744.719,84 €	30,34%
8	1.499.999.979,11 €	21.312.739,17 €	40.284.527,73 €	61.597.266,90 €	27,87%
9	1.499.999.999,19 €	22.137.961,55 €	36.389.346,04 €	58.527.307,59 €	25,52%
10	1.499.999.987,23 €	22.004.535,01 €	34.862.780,27 €	56.867.315,28 €	24,59%
11	1.499.999.983,58 €	21.916.283,23 €	31.044.367,07 €	52.960.650,30 €	22,19%
12	1.499.999.995,55 €	21.706.166,03 €	27.343.026,33 €	49.049.192,36 €	19,81%
13	1.499.999.988,13 €	21.961.381,34 €	26.259.060,51 €	48.220.441,85 €	19,10%
14	1.448.430.826,05 €	21.475.334,56 €	16.265.547,65 €	37.740.882,21 €	12,67%
15	1.408.138.828,08 €	21.243.673,95 €	25.341.351,64 €	46.585.025,59 €	19,58%
16	1.357.977.306,98 €	20.292.080,90 €	22.566.824,39 €	42.858.905,29 €	18,22%
17	1.311.498.086,61 €	20.386.778,35 €	22.714.315,44 €	43.101.093,79 €	18,91%
18	1.263.657.178,09 €	20.326.877,75 €	16.440.117,16 €	36.766.994,91 €	14,54%
19	1.224.289.047,19 €	19.346.145,52 €	17.957.624,83 €	37.303.770,35 €	16,25%
20	1.182.859.822,29 €	19.317.317,74 €	18.569.479,78 €	37.886.797,52 €	17,29%
21	1.141.056.211,34 €	18.305.732,70 €	18.717.523,17 €	37.023.255,87 €	18,00%
22	1.100.935.602,54 €	17.817.159,50 €	17.701.594,16 €	35.518.753,66 €	17,68%
23	1.062.469.617,39 €	18.353.063,08 €	12.886.410,07 €	31.239.473,15 €	13,62%
24	1.028.500.235,04 €	17.414.879,85 €	11.301.352,25 €	28.716.232,10 €	12,42%
25	996.314.992,66 €	16.923.257,69 €	11.513.836,90 €	28.437.094,59 €	13,02%
26	965.159.527,05 €	16.507.771,31 €	7.064.581,31 €	23.572.352,62 €	8,44%
27	938.909.475,80 €	16.895.781,13 €	13.780.316,37 €	30.676.097,50 €	16,26%
28	904.913.061,14 €	16.234.694,61 €	10.209.723,61 €	26.444.418,22 €	12,73%
29	876.367.308,93 €	16.226.187,91 €	11.087.676,59 €	27.313.864,50 €	14,17%
30	845.897.968,16 €	15.890.480,89 €	9.787.684,26 €	25.678.165,15 €	13,03%
31	818.131.957,10 €	15.393.861,41 €	10.104.088,53 €	25.497.949,94 €	13,85%
32	790.155.624,61 €	15.549.361,76 €	8.478.337,19 €	24.027.698,95 €	12,14%
33	763.569.871,73 €	15.015.481,48 €	10.203.525,95 €	25.219.007,43 €	14,91%
34	735.367.523,19 €	14.468.427,46 €	8.616.340,51 €	23.084.767,97 €	13,19%
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**2. Reserve Accounts**



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**Reserve Accounts**

	in %		Trigger Event y/n
<b>Liquidity Reserve</b>			
Beginning of Period	0,7%	5.000.180,24 €	
Cash Outflow		5.000.180,24 €	
of which Liquidity Reserve Excess Amount		15.180,24 €	
Cash Inflow		4.985.000,00 €	
End of Period	0,7%	4.985.000,00 €	
Required Liquidity Reserve Amount	0,7%	4.985.000,00 €	
<b>Commingling Reserve</b>	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		- €	
<b>Set-Off Reserve</b>	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**



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**Delinquency Data and Ratios**

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	1.499.999.993,14 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	1.499.999.987,15 €	3.093.997,92 €	473.721,34 €	25.764,03 €	133.791,66 €	99,75%	0,21%	0,03%	0,00%	0,01%
3	1.499.999.985,98 €	5.002.652,16 €	2.128.186,78 €	532.500,42 €	59.335,79 €	99,49%	0,33%	0,14%	0,04%	0,00%
4	1.499.999.995,73 €	638.653,43 €	3.095.149,53 €	3.745.437,90 €	2.795.134,93 €	99,32%	0,04%	0,21%	0,25%	0,19%
5	1.499.999.998,69 €	3.235.364,58 €	4.134.580,93 €	3.063.513,26 €	2.500.790,83 €	99,14%	0,22%	0,28%	0,20%	0,17%
6	1.499.999.992,23 €	933.171,22 €	7.396.351,01 €	3.430.276,31 €	3.999.130,36 €	98,95%	0,06%	0,49%	0,23%	0,27%
7	1.499.999.992,54 €	3.796.457,98 €	5.109.633,29 €	3.841.574,92 €	4.796.991,73 €	98,83%	0,25%	0,34%	0,26%	0,32%
8	1.499.999.979,11 €	1.536.147,57 €	4.386.980,50 €	5.662.736,04 €	7.260.818,77 €	98,74%	0,10%	0,29%	0,38%	0,48%
9	1.499.999.999,19 €	4.122.467,51 €	2.049.128,04 €	4.984.234,60 €	8.029.562,24 €	98,72%	0,27%	0,14%	0,33%	0,54%
10	1.499.999.987,23 €	4.661.486,04 €	5.464.321,07 €	4.703.791,17 €	5.415.418,22 €	98,65%	0,31%	0,36%	0,31%	0,36%
11	1.499.999.983,58 €	1.680.382,43 €	4.649.146,31 €	5.271.569,71 €	7.457.862,16 €	98,73%	0,11%	0,31%	0,35%	0,50%
12	1.499.999.995,55 €	5.344.867,49 €	1.652.849,12 €	4.448.420,55 €	7.820.068,21 €	98,72%	0,36%	0,11%	0,30%	0,52%
13	1.499.999.988,13 €	1.955.755,05 €	5.201.897,61 €	5.333.675,09 €	8.503.803,33 €	98,60%	0,13%	0,35%	0,36%	0,57%
14	1.448.430.826,05 €	4.982.329,04 €	2.287.991,79 €	6.118.204,11 €	8.565.807,13 €	98,48%	0,34%	0,16%	0,42%	0,59%
15	1.408.138.828,08 €	5.972.313,13 €	5.888.409,68 €	1.737.522,12 €	9.888.679,44 €	98,33%	0,42%	0,42%	0,12%	0,70%
16	1.357.977.306,98 €	2.674.498,62 €	5.692.945,42 €	5.170.688,72 €	9.656.001,53 €	98,29%	0,20%	0,42%	0,38%	0,71%
17	1.311.498.086,61 €	5.343.071,01 €	6.558.294,68 €	5.185.831,44 €	6.320.068,25 €	98,22%	0,41%	0,50%	0,40%	0,48%
18	1.263.657.178,09 €	1.750.949,88 €	8.528.512,19 €	5.117.877,71 €	5.085.544,22 €	98,38%	0,14%	0,67%	0,41%	0,40%
19	1.224.289.047,19 €	5.527.606,69 €	5.418.645,99 €	5.026.185,52 €	7.083.757,76 €	98,12%	0,45%	0,44%	0,41%	0,58%
20	1.182.859.822,29 €	2.192.893,26 €	5.195.602,82 €	5.026.481,74 €	8.932.406,37 €	98,20%	0,19%	0,44%	0,42%	0,76%
21	1.141.056.211,34 €	4.842.434,14 €	2.121.939,71 €	5.511.311,72 €	7.772.082,44 €	98,23%	0,42%	0,19%	0,48%	0,68%
22	1.100.935.602,54 €	2.768.382,93 €	5.548.537,86 €	4.943.579,22 €	8.245.554,83 €	98,05%	0,25%	0,50%	0,45%	0,75%
23	1.062.469.617,39 €	2.234.285,48 €	5.491.669,33 €	4.991.770,98 €	7.675.243,27 €	98,08%	0,21%	0,52%	0,47%	0,72%
24	1.028.500.235,04 €	5.155.277,34 €	5.183.201,68 €	2.018.965,50 €	7.972.634,95 €	98,02%	0,50%	0,50%	0,20%	0,78%
25	996.314.992,66 €	2.521.677,16 €	4.392.822,69 €	4.586.380,06 €	7.862.413,37 €	98,06%	0,25%	0,44%	0,46%	0,79%
26	965.159.527,05 €	5.493.748,72 €	2.108.428,69 €	4.258.830,70 €	7.880.897,11 €	97,95%	0,57%	0,22%	0,44%	0,82%
27	938.909.475,80 €	5.179.300,79 €	4.774.130,30 €	3.608.967,46 €	5.020.798,52 €	98,02%	0,55%	0,51%	0,38%	0,53%
28	904.913.061,14 €	2.579.210,45 €	4.489.891,66 €	4.511.487,32 €	6.469.726,41 €	98,01%	0,29%	0,50%	0,50%	0,71%
29	876.367.308,93 €	5.228.390,23 €	4.668.837,49 €	1.280.986,38 €	7.401.531,23 €	97,88%	0,60%	0,53%	0,15%	0,84%
30	845.897.968,16 €	4.841.251,50 €	4.414.060,45 €	3.564.825,00 €	5.265.175,59 €	97,86%	0,57%	0,52%	0,42%	0,62%
31	818.131.957,10 €	4.411.961,95 €	1.714.665,26 €	6.245.036,45 €	4.663.596,85 €	97,92%	0,54%	0,21%	0,76%	0,57%
32	790.155.624,61 €	1.674.815,00 €	3.687.613,43 €	3.922.732,55 €	6.915.533,45 €	97,95%	0,21%	0,47%	0,50%	0,88%
33	763.569.871,73 €	4.900.837,36 €	4.108.662,73 €	3.204.503,44 €	5.138.789,68 €	97,73%	0,64%	0,54%	0,42%	0,67%
34	735.367.523,19 €	1.815.190,75 €	3.423.890,68 €	3.927.057,35 €	5.723.960,80 €	97,98%	0,25%	0,47%	0,53%	0,78%
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**3.2 Default Data**



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Collection Period from	01.08.2024	to	31.08.2024		

**Default Data and Ratios**

	Amount	Number of Loans
<b>Current Default</b>		
Current Period Gross Default	2.110.073,96 €	
Current Period Recoveries	264.450,23 €	
Current Period Net Default	1.845.623,73 €	
New Number of Defaulted Contracts		177
<b>Cumulative Default</b>		
Cumulative Gross Default	90.480.325,54 €	
Cumulative Recoveries	5.451.609,36 €	
Cumulative Net Losses	85.028.716,18 €	
Total Number of Defaulted Contracts		6.149

**Principal Deficiency Ledgers**

<b>Class A PDL Sub-Ledger</b>		
Class A PDL BoP	- €	
Class A Amount debited to the PDL	- €	
Class A Amount credited to the PDL	- €	
Class A PDL EoP	- €	
<b>Class B PDL Sub-Ledger</b>		
Class B PDL BoP	- €	
Class B Amount debited to the PDL	- €	
Class B Amount credited to the PDL	- €	
Class B PDL EoP	- €	
<b>Class C PDL Sub-Ledger</b>		
Class C PDL BoP	- €	
Class C Amount debited to the PDL	- €	
Class C Amount credited to the PDL	- €	
Class C PDL EoP	- €	
<b>Class D PDL Sub-Ledger</b>		
Class D PDL BoP	- €	
Class D Amount debited to the PDL	- €	
Class D Amount credited to the PDL	- €	
Class D PDL EoP	- €	
<b>Class E PDL Sub-Ledger</b>		
Class E PDL BoP	- €	
Class E Amount debited to the PDL	- €	
Class E Amount credited to the PDL	- €	
Class E PDL EoP	- €	
<b>Class F PDL Sub-Ledger</b>		
Class F PDL BoP	- €	
Class F Amount debited to the PDL	- €	
Class F Amount credited to the PDL	- €	
Class F PDL EoP	- €	
<b>Class G PDL Sub-Ledger</b>		
Class G PDL BoP	- €	
Class G Amount debited to the PDL	2.110.073,96 €	
Class G Amount credited to the PDL	2.110.073,96 €	
Class G PDL EoP	- €	



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3.3 Defaults & Recoveries per period

Calculation Date	12.09.2024	
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Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % \* 0,29%

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	-	0,00 €	0,00 €	1.530.923.926,89 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	-	0,00 €	0,00 €	1.573.064.644,30 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	0,00%
3	4	46.022,55 €	46.022,55 €	1.639.852.343,62 €	0,00%	-115,04 €	-115,04 €	46.137,59 €	0,00%	0,00%
4	49	798.889,37 €	844.911,92 €	1.703.252.261,20 €	0,05%	-427,84 €	-542,88 €	845.454,80 €	0,05%	0,05%
5	114	942.733,47 €	1.787.645,39 €	1.769.613.996,04 €	0,10%	-2.610,54 €	-3.153,42 €	1.790.798,81 €	0,10%	0,06%
6	281	2.476.697,01 €	4.264.342,40 €	1.834.804.034,70 €	0,23%	-3.716,66 €	-6.870,08 €	4.271.212,48 €	0,23%	0,17%
7	450	2.769.354,19 €	7.033.696,59 €	1.904.318.095,30 €	0,37%	-282,43 €	-7.152,51 €	7.040.849,10 €	0,37%	0,18%
8	620	2.339.166,89 €	9.372.863,48 €	1.968.254.549,17 €	0,48%	31.600,55 €	24.448,04 €	9.348.415,44 €	0,47%	0,15%
9	857	3.512.656,23 €	12.885.519,71 €	2.030.294.501,03 €	0,63%	54.215,36 €	78.663,42 €	12.806.856,29 €	0,63%	0,23%
10	1.135	4.005.510,70 €	16.891.030,41 €	2.091.167.323,36 €	0,81%	44.602,91 €	123.266,33 €	16.767.764,08 €	0,80%	0,26%
11	1.384	3.472.587,05 €	20.363.617,46 €	2.147.600.572,68 €	0,95%	53.112,10 €	176.378,43 €	20.187.239,03 €	0,94%	0,23%
12	1.618	3.202.444,37 €	23.566.061,83 €	2.199.852.201,99 €	1,07%	57.580,25 €	233.958,68 €	23.332.103,15 €	1,06%	0,21%
13	1.884	3.348.720,23 €	26.914.782,06 €	2.199.852.201,99 €	1,22%	116.940,70 €	350.899,38 €	26.563.882,68 €	1,21%	0,22%
14	2.106	2.551.115,76 €	29.465.897,82 €	2.199.852.201,99 €	1,34%	107.420,03 €	458.319,41 €	29.007.578,41 €	1,32%	0,16%
15	2.361	3.576.495,51 €	33.042.393,33 €	2.199.852.201,99 €	1,50%	125.351,28 €	583.670,69 €	32.458.722,64 €	1,48%	0,24%
16	2.626	3.620.315,08 €	36.662.708,41 €	2.199.852.201,99 €	1,67%	148.305,12 €	731.975,81 €	35.930.732,60 €	1,63%	0,25%
17	2.922	4.739.814,73 €	41.402.523,14 €	2.199.852.201,99 €	1,88%	161.562,97 €	893.538,78 €	40.508.984,36 €	1,84%	0,34%
18	3.114	2.601.135,99 €	44.003.659,13 €	2.199.852.201,99 €	2,00%	183.618,21 €	1.077.156,99 €	42.926.502,14 €	1,95%	0,18%
19	3.294	4.125.454,55 €	48.129.113,68 €	2.199.852.201,99 €	2,19%	123.736,46 €	1.200.893,45 €	46.928.220,23 €	2,13%	0,32%
20	3.462	3.916.813,43 €	52.045.927,11 €	2.199.852.201,99 €	2,37%	195.382,00 €	1.396.275,45 €	50.649.651,66 €	2,30%	0,30%
21	3.582	3.097.352,93 €	55.143.280,04 €	2.199.852.201,99 €	2,51%	182.808,87 €	1.579.084,32 €	53.564.195,72 €	2,43%	0,25%
22	3.839	2.947.231,49 €	58.090.511,53 €	2.199.852.201,99 €	2,64%	188.633,92 €	1.767.718,24 €	56.322.793,29 €	2,56%	0,24%
23	4.049	2.729.909,20 €	60.820.420,73 €	2.199.852.201,99 €	2,76%	177.264,11 €	1.944.982,35 €	58.875.438,38 €	2,68%	0,23%
24	4.292	3.469.010,28 €	64.289.431,01 €	2.199.852.201,99 €	2,92%	855.695,09 €	2.800.677,44 €	61.488.753,57 €	2,80%	0,25%
25	4.509	2.718.371,02 €	67.007.802,03 €	2.199.852.201,99 €	3,05%	323.814,90 €	3.124.492,34 €	63.883.309,69 €	2,90%	0,23%
26	4.715	2.677.698,63 €	69.685.500,66 €	2.199.852.201,99 €	3,17%	211.420,52 €	3.335.912,86 €	66.349.587,80 €	3,02%	0,25%
27	4.952	3.320.317,16 €	73.005.817,82 €	2.199.852.201,99 €	3,32%	222.497,58 €	3.558.410,44 €	69.447.407,38 €	3,16%	0,29%
28	5.121	2.101.333,99 €	75.107.151,81 €	2.199.852.201,99 €	3,41%	267.936,64 €	3.826.347,08 €	71.280.804,73 €	3,24%	0,20%
29	5.317	3.155.476,27 €	78.262.628,08 €	2.199.852.201,99 €	3,56%	298.845,23 €	4.125.192,31 €	74.137.435,77 €	3,37%	0,32%
30	5.480	2.087.845,91 €	80.350.473,99 €	2.199.852.201,99 €	3,65%	251.055,72 €	4.376.248,03 €	75.974.225,96 €	3,45%	0,21%
31	5.645	2.478.382,55 €	82.828.856,54 €	2.199.852.201,99 €	3,77%	290.789,95 €	4.667.037,98 €	78.161.818,56 €	3,55%	0,26%
32	5.793	2.558.053,93 €	85.386.910,47 €	2.199.852.201,99 €	3,88%	251.172,82 €	4.918.210,80 €	80.468.699,67 €	3,66%	0,28%
33	5.972	2.983.341,11 €	88.370.251,58 €	2.199.852.201,99 €	4,02%	268.948,33 €	5.187.159,13 €	83.183.092,45 €	3,78%	0,34%
34	6.149	2.110.073,96 €	90.480.325,54 €	2.199.852.201,99 €	4,11%	264.450,23 €	5.451.609,36 €	85.028.716,18 €	3,87%	0,24%
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\* trigger applies for the first 24 Payment Dates following the end of the Replenishment Period



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**4. Concentration Limits**



Calculation Date	12.09.2024			
Payment Date	16.09.2024			
Period No	34			
Monthly Period	Sep 2024			
Interest Period from	14.08.2024	to	16.09.2024	= 33 days
Collection Period from	01.08.2024	to	31.08.2024	

Portfolio Concentrations	Current Transaction Status			Amortising
	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,30%	-	-	no
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	no
WA Remaining Term		85,00	-	no
		Maximum-Trigger	Current Value	Trigger Breach
<b>Purchase Shortfall Event</b>				no
Period before previous period		150.000.000,00 €		
Previous period		150.000.000,00 €		
Current period		150.000.000,00 €		
<b>Termination/Service Termination Event</b>				no
<b>Event of Default / Termination Event, as defined in the Interest Rate Swap</b>				no
<b>Sequential Payment Trigger Event</b>				no
Cumulative Net Loss Ratio		Maximum-Trigger	31.10.2023	
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023		2,75%	2,80%	yes
- current value			31.08.2024	
			3,87%	
Debit balance PDL		7.500.000,00 €	0,00 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		47,34%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,40%	0,29%	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Service Termination Event				no
<b>Early Amortisation Event</b>				
Cumulative Net Loss Ratio				
- prior to 31 October 2022		1,50%	-	no
Purchase Shortfall Event				no
Termination Event or Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Any debit of class G after application of funds in current period		0,00 €	-	no

\* trigger applies for the first 24 Payment Dates following the end of the Replenishment Period

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Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	34				
Monthly Period	Sep 2024				
Interest Period from	14.08.2024	to	16.09.2024	=	33 days
Collection Period from	01.08.2024	to	31.08.2024		

**5. Outstanding Notes**



1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
<b>General Note Information</b>								
ISIN Code		XS2398387071	XS2398387741	XS2398388129	XS2398388632	XS2398388715	XS2398389010	XS2398389440
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	79,50%	4,00%	6,50%	5,00%	2,50%	2,20%	0,30%
Legal Maturity		Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035
Expected Maturity		Nov 2026	Nov 2026	Nov 2026	Nov 2026	Nov 2026	Dez 2023	Nov 2026
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / Aa3 (sf)	BBB (sf) / Baa3 (sf)	BBB- (sf) / Ba3 (sf)	BB+ (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	AA+ (sf) / Aaa (sf)	AA- (sf) / Aa1 (sf)	BBB+ (sf) / A2 (sf)	BBB- (sf) / Ba1 (sf)	PIF (sf) / n.r.	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.500.000.000 €	1.192.500.000,00 €	60.000.000,00 €	97.500.000,00 €	75.000.000,00 €	37.500.000,00 €	33.000.000,00 €	4.500.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		11.925	600	975	750	375	330	45
<b>Current Note Information</b>								
Class Principal Outstanding Balance Beginning of Period	702.367.638,75 €	514.913.748,75 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Replenishment	- €							
Amortisation	25.194.901,50 €							
Redemption per Class		25.194.901,50 €	- €	- €	- €	- €	- €	- €
Redemption per Note		2.112,78 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	677.172.737,25 €	489.718.847,25 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Current Tranching		72,3%	6,0%	9,8%	7,5%	3,8%	0,0%	0,7%
Current Pool Factor	0,45	0,41	0,68	0,68	0,68	0,68	0,00	1,00
<b>2. Payments to Investors per Note</b>								
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	3,625%	1mE+70bp	1mE+95bp	1mE+135bp	1mE+185bp	1mE+280bp	1mE+350bp	5,85%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31							
Principal Outstanding per Note Beginning of Period		43.179,35 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
Class F only: Accrued Target Amortisation Amounts							- €	
> Principal Repayment per Note		2.112,78 €	- €	- €	- €	- €	- €	- €
Principal Outstanding per Note End of Period		41.066,57 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
> Interest accrued for the period	-	2.041.440,75 €	170.502,00 €	301.294,50 €	255.052,50 €	149.655,00 €	- €	24.131,25 €
Interest Payment		2.041.440,75 €	170.502,00 €	301.294,50 €	255.052,50 €	149.655,00 €	- €	24.131,25 €
Interest Payment per Note		171,19 €	284,17 €	309,02 €	340,07 €	399,08 €	- €	536,25 €
<b>3. Credit Enhancements</b>								
Initial total CE (Subordination, Reserve)		21,00%	17,00%	10,50%	5,50%	3,00%	0,80%	0,50%
Current CE		31,54%	25,82%	16,51%	9,36%	5,78%	5,78%	5,15%

\* Last rating action as of 23.05.2024

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**6. Original Principal Balance**



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	34	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024

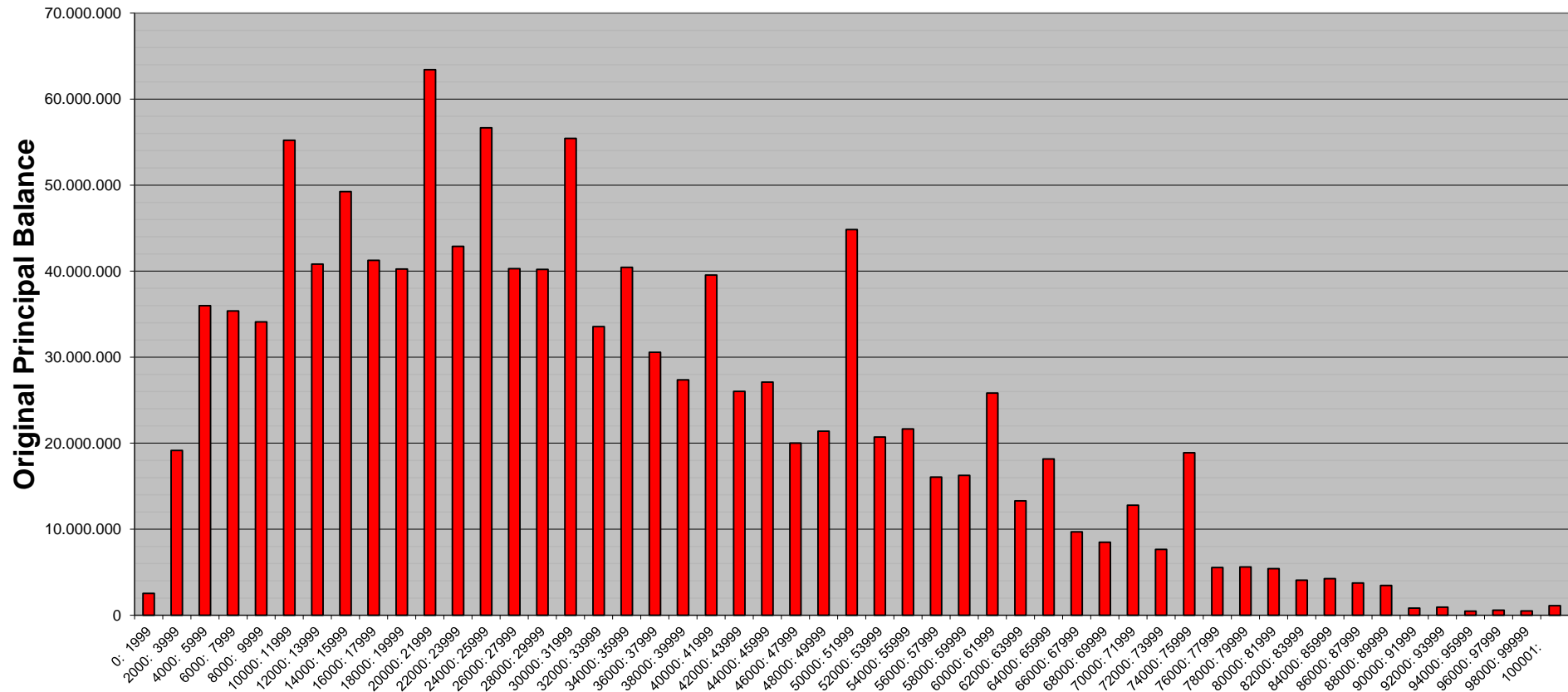
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.533.570,73	0,21%	1.899	2,95%
2000: 3999	19.152.969,38	1,61%	6.652	10,34%
4000: 5999	35.987.069,21	3,02%	7.364	11,45%
6000: 7999	35.385.306,76	2,97%	5.196	8,08%
8000: 9999	34.096.956,70	2,87%	3.884	6,04%
10000: 11999	55.226.771,43	4,64%	5.200	8,08%
12000: 13999	40.811.143,11	3,43%	3.189	4,96%
14000: 15999	49.254.747,16	4,14%	3.295	5,12%
16000: 17999	41.256.252,54	3,47%	2.438	3,79%
18000: 19999	40.243.205,57	3,38%	2.135	3,32%
20000: 21999	63.427.437,07	5,33%	3.082	4,79%
22000: 23999	42.880.057,21	3,60%	1.873	2,91%
24000: 25999	56.662.199,23	4,76%	2.275	3,54%
26000: 27999	40.302.551,79	3,39%	1.498	2,33%
28000: 29999	40.208.007,96	3,38%	1.390	2,16%
30000: 31999	55.441.021,78	4,66%	1.814	2,82%
32000: 33999	33.554.855,11	2,82%	1.022	1,59%
34000: 35999	40.452.066,44	3,40%	1.158	1,80%
36000: 37999	30.566.451,68	2,57%	828	1,29%
38000: 39999	27.353.212,24	2,30%	704	1,09%
40000: 41999	39.555.878,30	3,32%	975	1,52%
42000: 43999	26.020.948,23	2,19%	607	0,94%
44000: 45999	27.093.114,84	2,28%	603	0,94%
46000: 47999	20.001.313,64	1,68%	426	0,66%
48000: 49999	21.404.125,86	1,80%	438	0,68%
50000: 51999	44.836.659,57	3,77%	890	1,38%
52000: 53999	20.713.963,88	1,74%	391	0,61%
54000: 55999	21.650.117,82	1,82%	394	0,61%
56000: 57999	16.060.660,56	1,35%	282	0,44%
58000: 59999	16.247.335,94	1,37%	276	0,43%
60000: 61999	25.832.804,94	2,17%	428	0,67%
62000: 63999	13.294.278,14	1,12%	211	0,33%
64000: 65999	18.161.264,91	1,53%	280	0,44%
66000: 67999	9.703.477,74	0,82%	145	0,23%
68000: 69999	8.491.873,37	0,71%	123	0,19%
70000: 71999	12.786.563,45	1,07%	181	0,28%
72000: 73999	7.657.234,14	0,64%	105	0,16%
74000: 75999	18.882.178,86	1,59%	252	0,39%
76000: 77999	5.540.767,69	0,47%	72	0,11%
78000: 79999	5.615.667,83	0,47%	71	0,11%
80000: 81999	5.416.883,62	0,46%	67	0,10%
82000: 83999	4.069.815,87	0,34%	49	0,08%
84000: 85999	4.250.763,66	0,36%	50	0,08%
86000: 87999	3.741.083,08	0,31%	43	0,07%
88000: 89999	3.469.456,04	0,29%	39	0,06%
90000: 91999	817.589,87	0,07%	9	0,01%
92000: 93999	933.685,64	0,08%	10	0,02%
94000: 95999	473.474,10	0,04%	5	0,01%
96000: 97999	581.527,73	0,05%	6	0,01%
98000: 99999	498.453,89	0,04%	5	0,01%
100001:	1.115.957,97	0,09%	10	0,02%
<b>Total</b>	<b>1.189.714.774,28</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	18.491,35

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**6.1 Original PB (Graph)**

Calculation Date	12.09.2024		
Payment Date	16.09.2024		
Period No	34		
Monthly Period	Sep 2024		
Interest Period	from	14.08.2024	to 16.09.2024 = 33 days
Collection Period	from	01.08.2024	to 31.08.2024



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**7. Current Principal Balance**



Calculation Date	12.09.2024			
Payment Date	16.09.2024			
Period No	34			
Monthly Period	Sep 2024			
Interest Period	from	14.08.2024	to	16.09.2024 = 33 days
Collection Period	from	01.08.2024	to	31.08.2024

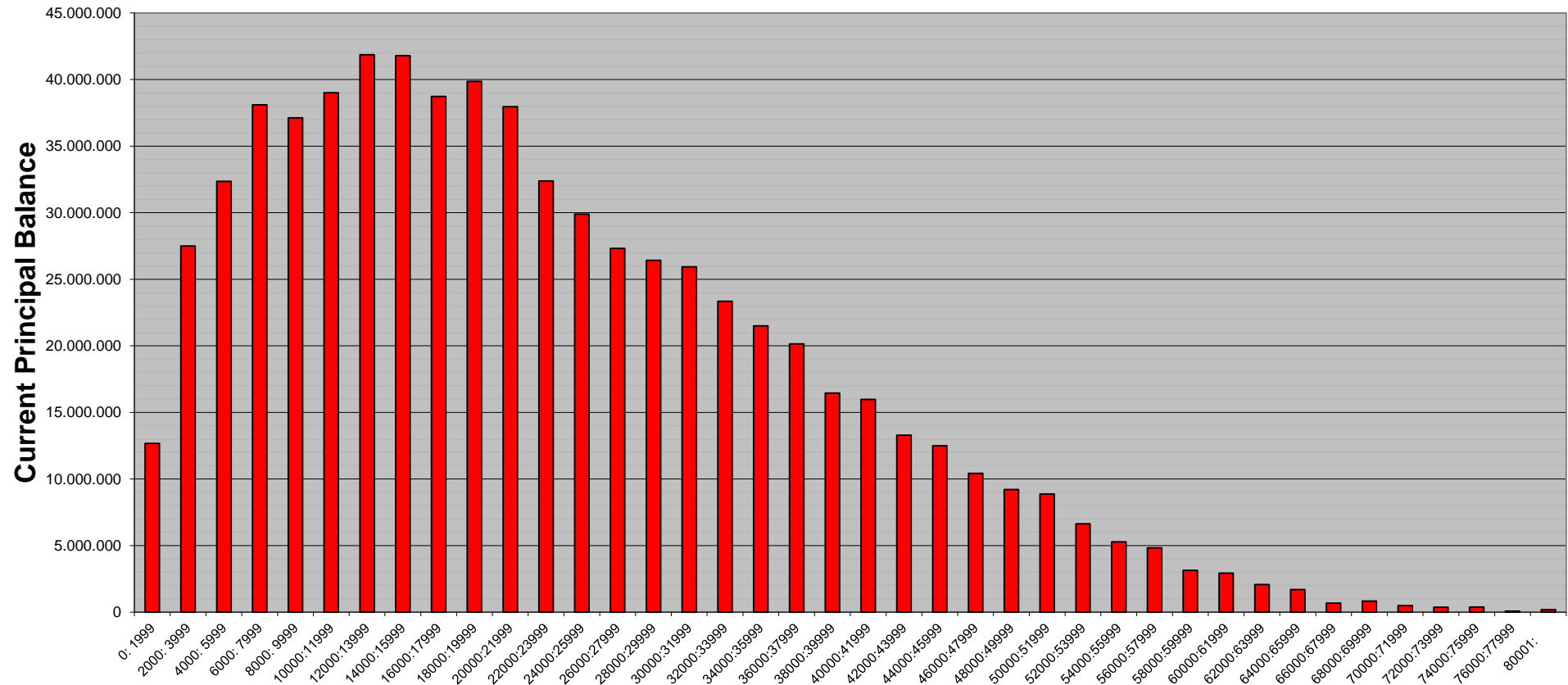
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	12.672.759,31	1,78%	13.313	20,69%
2000: 3999	27.498.478,94	3,87%	9.393	14,60%
4000: 5999	32.357.030,62	4,56%	6.516	10,13%
6000: 7999	38.096.264,04	5,36%	5.484	8,52%
8000: 9999	37.116.271,80	5,23%	4.141	6,44%
10000:11999	39.007.074,06	5,49%	3.557	5,53%
12000:13999	41.854.074,42	5,89%	3.223	5,01%
14000:15999	41.796.794,95	5,89%	2.795	4,34%
16000:17999	38.732.397,97	5,45%	2.282	3,55%
18000:19999	39.861.983,91	5,61%	2.098	3,26%
20000:21999	37.954.705,59	5,34%	1.809	2,81%
22000:23999	32.386.224,55	4,56%	1.409	2,19%
24000:25999	29.895.332,21	4,21%	1.197	1,86%
26000:27999	27.315.874,73	3,85%	1.013	1,57%
28000:29999	26.416.434,89	3,72%	912	1,42%
30000:31999	25.925.442,24	3,65%	838	1,30%
32000:33999	23.351.026,06	3,29%	708	1,10%
34000:35999	21.504.249,15	3,03%	615	0,96%
36000:37999	20.142.165,77	2,84%	545	0,85%
38000:39999	16.452.256,13	2,32%	422	0,66%
40000:41999	15.980.161,88	2,25%	390	0,61%
42000:43999	13.293.732,96	1,87%	309	0,48%
44000:45999	12.496.870,57	1,76%	278	0,43%
46000:47999	10.418.645,94	1,47%	222	0,35%
48000:49999	9.205.929,02	1,30%	188	0,29%
50000:51999	8.872.465,27	1,25%	174	0,27%
52000:53999	6.627.820,86	0,93%	125	0,19%
54000:55999	5.283.147,76	0,74%	96	0,15%
56000:57999	4.827.431,39	0,68%	85	0,13%
58000:59999	3.137.252,83	0,44%	53	0,08%
60000:61999	2.928.096,02	0,41%	48	0,07%
62000:63999	2.080.635,92	0,29%	33	0,05%
64000:65999	1.695.474,16	0,24%	26	0,04%
66000:67999	670.483,99	0,09%	10	0,02%
68000:69999	825.033,76	0,12%	12	0,02%
70000:71999	495.881,97	0,07%	7	0,01%
72000:73999	362.998,07	0,05%	5	0,01%
74000:75999	376.597,28	0,05%	5	0,01%
76000:77999	77.263,14	0,01%	1	0,00%
80001:	179.917,13	0,03%	2	0,00%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

<b>Statistics in EUR</b>	
Average Amount	11.037,98

**SC Germany Consumer 2021-1  
Monthly Investor Report**

**7.1 Current PB (Graph)**

Calculation Date	12.09.2024		
Payment Date	16.09.2024		
Period No	34		
Monthly Period	Sep 2024		
Interest Period	from	14.08.2024	to 16.09.2024 = 33 days
Collection Period	from	01.08.2024	to 31.08.2024



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Monthly Investor Report**

**8. Borrower Concentration**



Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			34		
Monthly Period			Sep 2024		
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	92.813,96	0,0131%	1
2	87.103,17	0,0123%	1
3	78.501,51	0,0111%	2
4	78.433,91	0,0110%	2
5	77.263,14	0,0109%	1
6	75.808,22	0,0107%	1
7	75.646,10	0,0107%	1
8	75.044,67	0,0106%	1
9	74.248,28	0,0105%	1
10	73.589,09	0,0104%	1
11	72.597,81	0,0102%	1
12	72.520,62	0,0102%	1
13	72.228,94	0,0102%	1
14	72.061,61	0,0101%	1
15	71.765,62	0,0101%	1
16	71.698,17	0,0101%	1
17	71.191,30	0,0100%	1
18	70.543,63	0,0099%	2
19	70.428,82	0,0099%	1
20	70.394,85	0,0099%	1
21	70.302,58	0,0099%	1
22	70.100,63	0,0099%	1
23	69.613,50	0,0098%	1
24	69.571,19	0,0098%	1
25	69.411,20	0,0098%	1
	<b>1.852.882,52</b>	<b>0,2609%</b>	<b>28</b>



**SC Germany Consumer 2021-1  
Monthly Investor Report**

**9. Geographical Distribution**



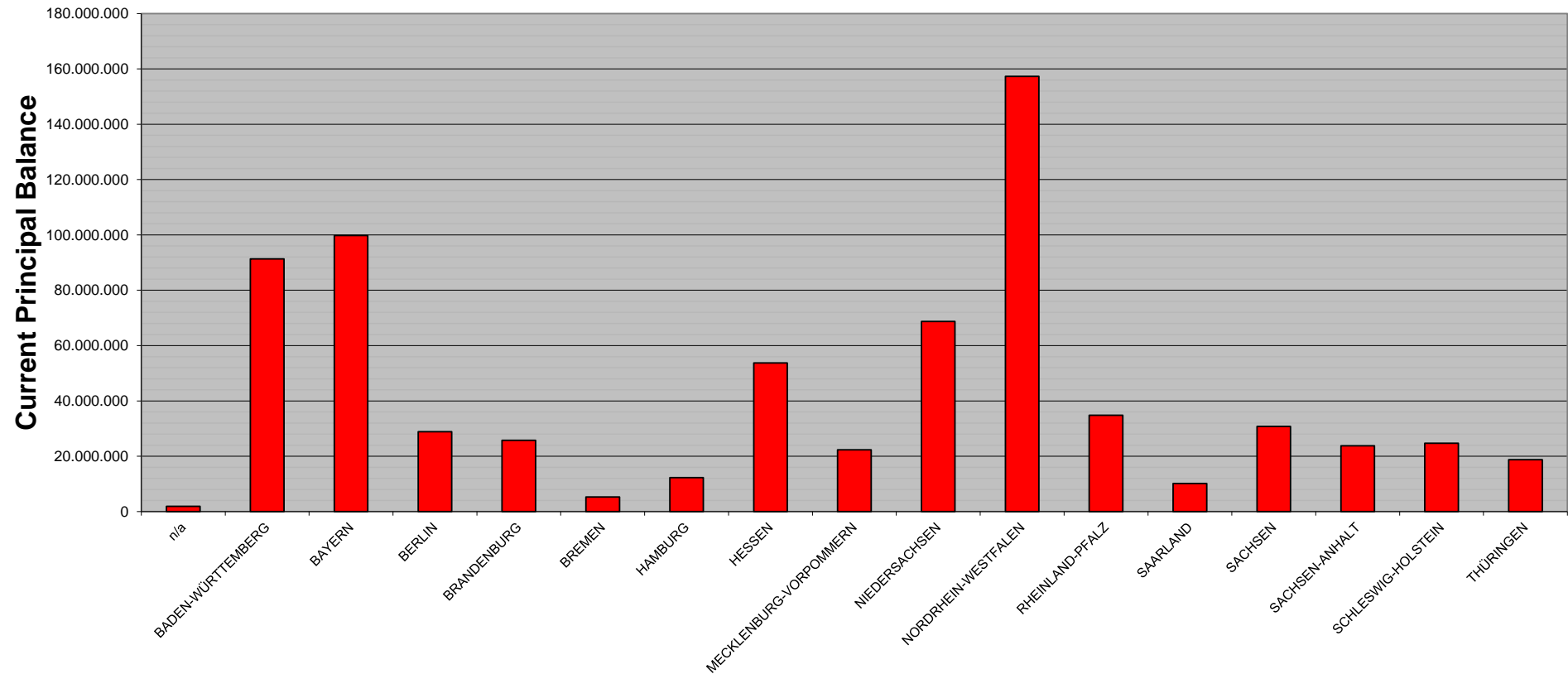
Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			34		
Monthly Period			Sep 2024		
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
n/a	1.884.871,32	0,27%	131	0,20%
BADEN-WÜRTTEMBERG	91.365.821,19	12,87%	7.746	12,04%
BAYERN	99.822.830,99	14,06%	8.645	13,44%
BERLIN	28.854.372,88	4,06%	2.660	4,13%
BRANDENBURG	25.730.841,26	3,62%	2.516	3,91%
BREMEN	5.293.257,87	0,75%	492	0,76%
HAMBURG	12.241.382,45	1,72%	1.159	1,80%
HESSEN	53.694.394,68	7,56%	4.622	7,18%
MECKLENBURG-VORPOMMERN	22.316.292,17	3,14%	2.038	3,17%
NIEDERSACHSEN	68.731.655,18	9,68%	6.519	10,13%
NORDRHEIN-WESTFALEN	157.280.110,31	22,15%	14.032	21,81%
RHEINLAND-PFALZ	34.782.044,54	4,90%	3.217	5,00%
SAARLAND	10.156.278,59	1,43%	904	1,41%
SACHSEN	30.811.933,72	4,34%	2.968	4,61%
SACHSEN-ANHALT	23.748.995,48	3,34%	2.386	3,71%
SCHLESWIG-HOLSTEIN	24.720.051,41	3,48%	2.363	3,67%
THÜRINGEN	18.737.547,22	2,64%	1.941	3,02%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

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Monthly Investor Report**

**9.1 Geographical Distribution (Graph)**

Calculation Date	12.09.2024		
Payment Date	16.09.2024		
Period No	34		
Monthly Period	Sep 2024		
Interest Period	from	14.08.2024	to 16.09.2024 = 33 days
Collection Period	from	01.08.2024	to 31.08.2024



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**10. Collateral**



Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			34		
Monthly Period			Sep 2024		
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

<i>Collateral</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
secured	31.826.735,00	4,48%	1.391	2,16%
unsecured	678.345.946,26	95,52%	62.948	97,84%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

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Monthly Investor Report**

**11. Insurances**



Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			34		
Monthly Period			Sep 2024		
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	319.352.333,19	44,97%	32.788	50,96%
Yes	390.820.348,07	55,03%	31.551	49,04%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

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Monthly Investor Report**

**12. Payment Methods**



Calculation Date	12.09.2024			
Payment Date	16.09.2024			
Period No	34			
Monthly Period	Sep 2024			
Interest Period	from	14.08.2024	to	16.09.2024
Collection Period	from	01.08.2024	to	31.08.2024
				= 33 days

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	676.172.116,13	95,21%	61.440	95,49%
Other	34.000.565,13	4,79%	2.899	4,51%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	178.588.495,74	25,15%	16.206	25,19%
1st of month	531.584.185,52	74,85%	48.133	74,81%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

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Monthly Investor Report**

**13. Effective Interest Rate**



Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			34		
Monthly Period			Sep 2024		
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	49.655,67	0,01%	3	0,00%
1: 1	11.960.859,57	1,68%	1.985	3,09%
2: 2	141.230.870,47	19,89%	16.962	26,36%
3: 3	98.687.103,25	13,90%	8.449	13,13%
4: 4	99.044.663,84	13,95%	8.189	12,73%
5: 5	98.722.784,09	13,90%	8.080	12,56%
6: 6	156.868.518,24	22,09%	11.402	17,72%
7: 7	76.186.172,75	10,73%	6.743	10,48%
8: 8	19.403.204,43	2,73%	1.723	2,68%
9: 9	6.072.149,11	0,86%	575	0,89%
10:10	1.131.335,88	0,16%	130	0,20%
11:11	656.398,31	0,09%	69	0,11%
12:12	135.400,54	0,02%	22	0,03%
13:13	23.565,11	0,00%	7	0,01%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

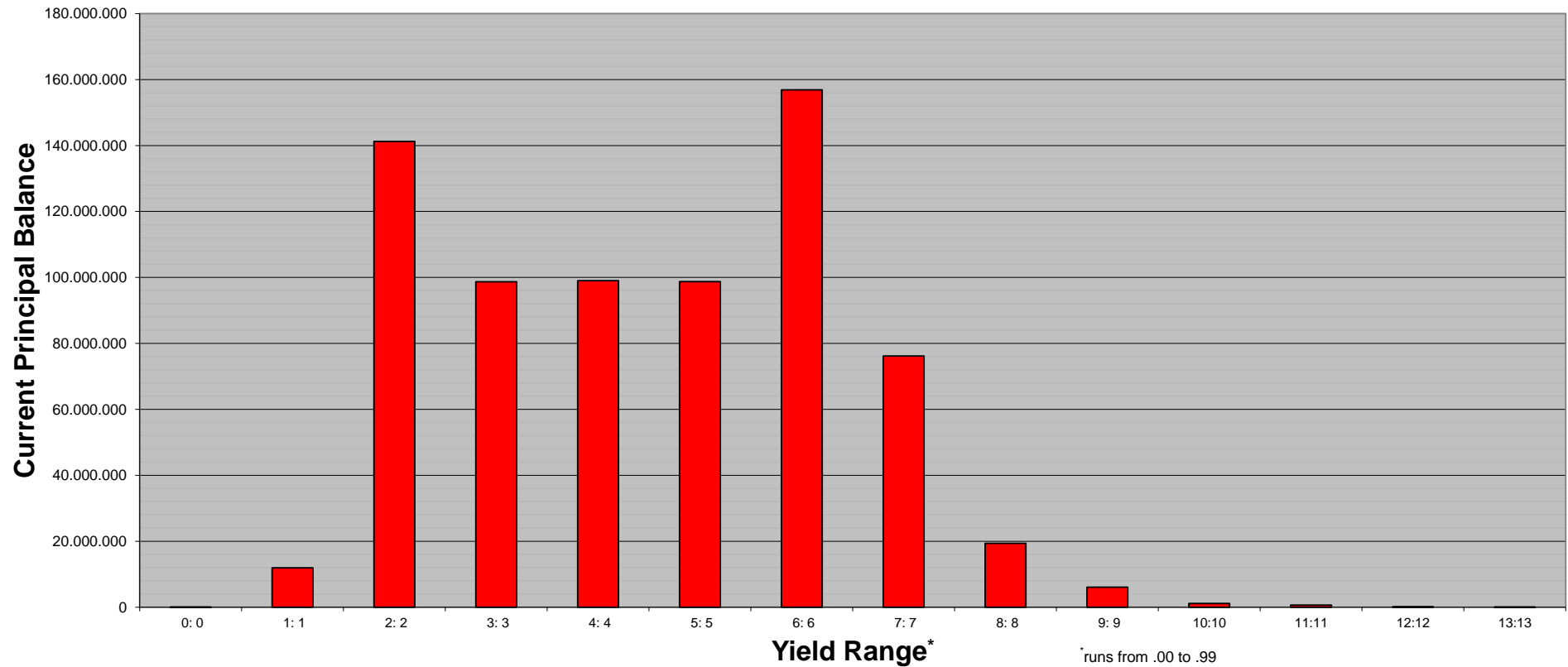
Statistics	in %
WA Interest	5,31%

\* runs from .00 to .99

**SC Germany Consumer 2021-1  
Monthly Investor Report**

**13.1 Effective Interest Rate (Graph)**

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	34	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024





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**14. Seasoning**



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	34	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
21:23	198.954,34	0,03%	19	0,03%
24:26	23.383.969,24	3,29%	1.797	2,79%
27:29	58.858.655,30	8,29%	4.303	6,69%
30:32	74.306.708,63	10,46%	6.232	9,69%
33:35	113.822.992,59	16,03%	11.231	17,46%
36:38	194.737.258,08	27,42%	17.471	27,15%
39:41	122.252.823,91	17,21%	10.653	16,56%
42:44	65.585.495,82	9,24%	6.173	9,59%
45:47	43.025.370,62	6,06%	4.752	7,39%
48:50	8.069.874,57	1,14%	848	1,32%
51:53	1.684.359,68	0,24%	225	0,35%
54:56	1.751.388,61	0,25%	234	0,36%
57:59	1.423.110,57	0,20%	200	0,31%
60:62	157.841,26	0,02%	29	0,05%
63:65	282.570,40	0,04%	38	0,06%
66:68	350.329,33	0,05%	54	0,08%
69:71	180.279,61	0,03%	41	0,06%
72:74	27.517,67	0,00%	7	0,01%
75:77	24.609,15	0,00%	7	0,01%
78:80	9.736,89	0,00%	8	0,01%
81:	38.834,99	0,01%	17	0,03%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

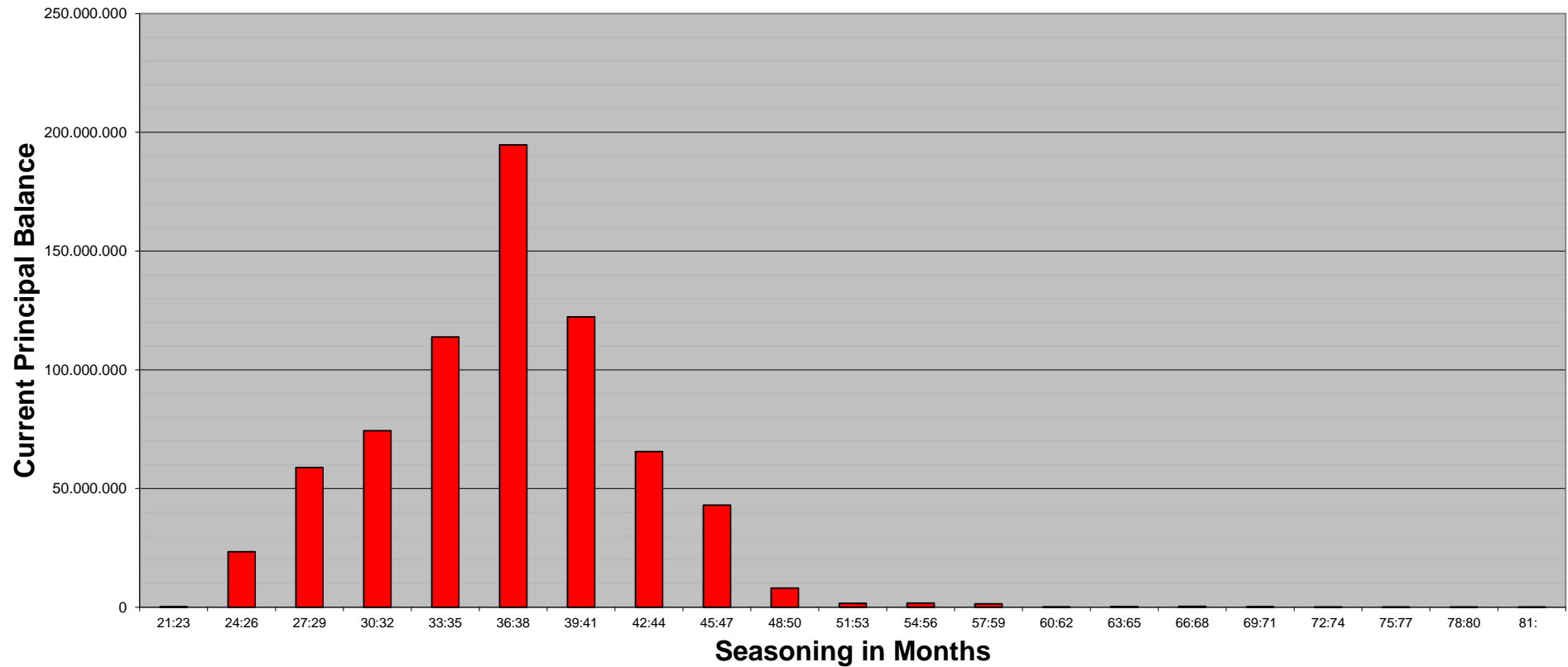
**Statistics**

WA Seasoning	36,64
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Monthly Investor Report**

**14.1 Seasoning (Graph)**

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	34	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024



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Monthly Investor Report**

**15. Remaining Term**



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	34	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	2.010.063,15	0,28%	4.134	6,43%
7: 13	8.337.166,46	1,17%	4.596	7,14%
14: 20	15.051.472,43	2,12%	4.580	7,12%
21: 27	24.506.257,64	3,45%	5.106	7,94%
28: 34	27.064.983,23	3,81%	3.768	5,86%
35: 41	42.018.998,81	5,92%	4.866	7,56%
42: 48	69.230.645,79	9,75%	6.435	10,00%
49: 55	108.147.175,59	15,23%	8.403	13,06%
56: 62	225.414.305,99	31,74%	13.110	20,38%
63: 69	137.171.118,53	19,32%	7.097	11,03%
70: 76	46.046.190,80	6,48%	2.073	3,22%
77: 83	4.377.384,77	0,62%	145	0,23%
84: 90	263.355,44	0,04%	8	0,01%
91: 97	151.182,58	0,02%	6	0,01%
98:104	125.466,12	0,02%	3	0,00%
105:108	33.327,36	0,00%	1	0,00%
109:	223.586,57	0,03%	8	0,01%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

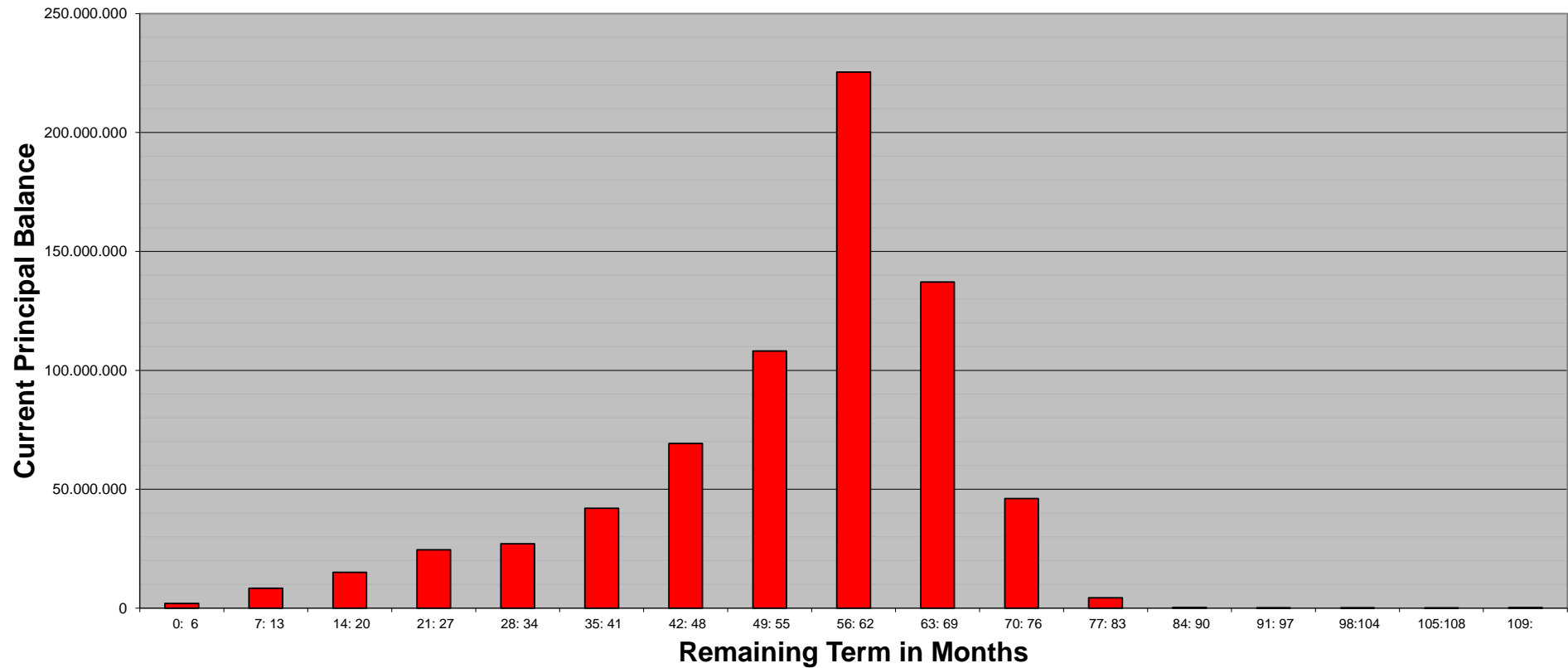
**Statistics**

WA Remaining Term	53,96
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Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	34	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024



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**16. Original Term**



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	34	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
7: 41	1.959.952,29	0,28%	3.477	5,40%
42: 48	1.972.783,16	0,28%	986	1,53%
49: 55	15.125.120,81	2,13%	6.991	10,87%
56: 62	32.524.279,44	4,58%	7.192	11,18%
63: 69	10.080.957,29	1,42%	1.370	2,13%
70: 76	43.906.462,04	6,18%	5.445	8,46%
77: 83	15.546.294,26	2,19%	1.217	1,89%
84: 90	124.358.751,68	17,51%	11.910	18,51%
91: 97	265.830.811,20	37,43%	15.788	24,54%
98:104	175.446.904,74	24,70%	9.153	14,23%
105:111	20.589.806,34	2,90%	710	1,10%
112:118	2.144.442,32	0,30%	77	0,12%
119:	686.115,69	0,10%	23	0,04%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>

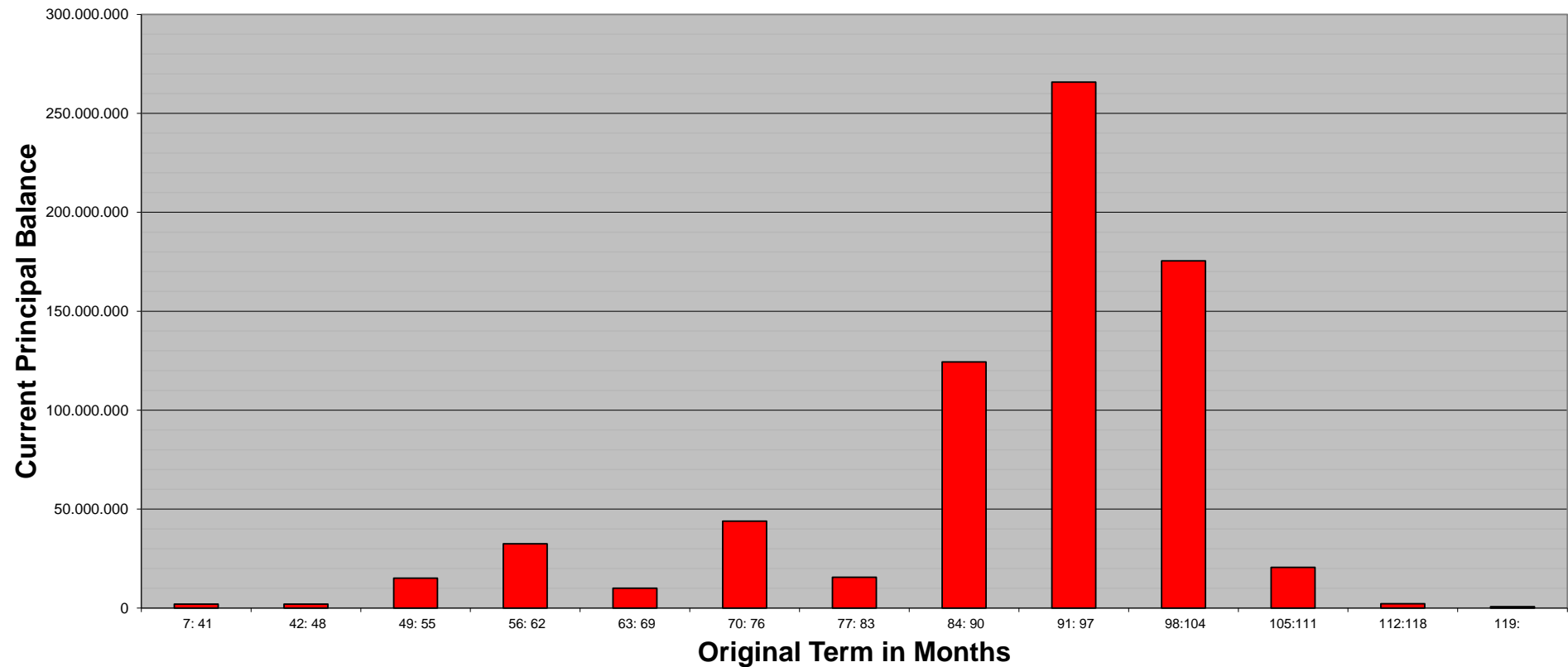
**Statistics**

WA Original Term	90,60
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Monthly Investor Report**

**16.1 Original Term (Graph)**

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	34	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024



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Monthly Investor Report**

**17. Loan Concentration**

Calculation Date			12.09.2024			
Payment Date			16.09.2024			
Period No			34			
Monthly Period			Sep 2024			
Interest Period	from	14.08.2024	to	16.09.2024	=	33 days
Collection Period	from	01.08.2024	to	31.08.2024		



<i>Loan Concentration</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Number of Debtors</i>	<i>Percentage of Total Debtors</i>
1: 1	692.284.100,35	97,48%	60.883	94,63%	60.883	97,46%
2: 2	16.167.386,76	2,28%	2.740	4,26%	1.370	2,19%
3: 3	1.304.457,95	0,18%	516	0,80%	172	0,28%
4: 4	302.234,52	0,04%	136	0,21%	34	0,05%
5: 5	97.849,87	0,01%	45	0,07%	9	0,01%
6: 6	11.542,44	0,00%	12	0,02%	2	0,00%
7:	5.109,37	0,00%	7	0,01%	1	0,00%
<b>Total</b>	<b>710.172.681,26</b>	<b>100,00%</b>	<b>64.339</b>	<b>100,00%</b>	<b>62.471</b>	<b>100,00%</b>



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Monthly Investor Report**

**18. Amortisation Profile**



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	34				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

**Amortisation profile**

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	710.172.681,26 €	51	99.334.358,90 €
2	696.254.401,57 €	52	90.458.304,25 €
3	682.224.173,79 €	53	81.842.673,92 €
4	668.281.063,94 €	54	73.521.067,92 €
5	654.399.831,63 €	55	65.474.581,49 €
6	640.567.129,39 €	56	57.709.452,77 €
7	626.754.304,04 €	57	50.370.432,03 €
8	612.973.393,41 €	58	43.474.413,76 €
9	599.238.932,86 €	59	37.051.046,64 €
10	585.556.330,20 €	60	31.203.687,76 €
11	571.914.320,96 €	61	25.949.770,30 €
12	558.327.572,13 €	62	21.349.481,11 €
13	544.813.518,36 €	63	17.505.240,87 €
14	531.370.816,29 €	64	14.317.525,33 €
15	518.013.443,11 €	65	11.557.235,05 €
16	504.754.000,98 €	66	9.212.922,20 €
17	491.566.378,98 €	67	7.163.220,77 €
18	478.455.852,49 €	68	5.449.142,04 €
19	465.399.854,15 €	69	4.056.371,89 €
20	452.402.889,56 €	70	2.982.443,01 €
21	439.479.509,44 €	71	2.154.173,19 €
22	426.644.515,70 €	72	1.548.737,79 €
23	413.896.278,94 €	73	1.115.439,27 €
24	401.240.403,50 €	74	818.271,60 €
25	388.680.412,12 €	75	627.546,23 €
26	376.231.030,89 €	76	482.726,83 €
27	363.883.856,51 €	77	379.575,44 €
28	351.654.206,21 €	78	301.616,20 €
29	339.506.964,61 €	79	246.278,22 €
30	327.456.703,31 €	80	208.622,06 €
31	315.464.124,60 €	81	181.635,60 €
32	303.538.608,62 €	82	161.312,92 €
33	291.698.596,12 €	83	145.629,75 €
34	279.935.273,26 €	84	134.610,47 €
35	268.266.030,01 €	85	124.648,04 €
36	256.684.519,69 €	86	115.984,76 €
37	245.199.471,09 €	87	108.096,52 €
38	233.813.809,85 €	88	101.522,37 €
39	222.523.730,69 €	89	94.912,35 €
40	211.370.406,08 €	90	88.610,03 €
41	200.348.188,39 €	91	82.272,75 €
42	189.474.327,91 €	92	75.900,30 €
43	178.739.465,54 €	93	70.312,83 €
44	168.126.623,57 €	94	64.802,41 €
45	157.686.686,24 €	95	59.572,16 €
46	147.429.605,51 €	96	54.313,54 €
47	137.352.879,91 €	97	49.472,69 €
48	127.505.332,42 €	98	45.031,37 €
49	117.882.659,99 €	99	40.566,08 €
50	108.499.665,76 €	100	36.076,68 €

**SC Germany Consumer 2021-1**  
**Monthly Investor Report**

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	34	
Monthly Period	Sep 2024	
Interest Period	from 14.08.2024	to 16.09.2024 = 33 days
Collection Period	from 01.08.2024	to 31.08.2024

**19. Priority of Payments + Transaction Costs**



**Pre-Enforcement Available Interest Amount**

Interest Collections	+ 3.089.940,11 €
Other Interest Payments by the Seller to the Issuer	+ - €
Recoveries	+ 264.450,23 €
Interest on Transaction and Purchase Shortfall Account	+ 0,16 €
Amounts on the Commingling Reserve account*	+ - €
Amounts on the Liquidity Reserve Account	+ 5.000.180,24 €
Amounts received by the Interest Rate Swap counterparty	+ 2.472.486,89 €
Remaining Pre-Enforcement Available Principal Amount	+ - €
Other Amounts paid to the Issuer	+ - €
Available Interest Amount	= 10.827.057,63 €

**Pre-Enforcement Available Principal Amount**

Principal Collections (including Deemed Collections)	+ 23.084.767,97 €
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	+ - €
Purchase Shortfall Amount	+ 115,56 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+ - €
Principal Deficiency Sub-Ledger	+ 2.110.073,96 €
Rounding Differences from previous period	+ - €
Available Principal Amount	= 25.194.957,49 €

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

**Pre-Enforcement Interest Priority of Payments**

Available Interest Amount	10.827.057,63 €
Senior Expenses and Taxes	- 10.289,60 €
Swap Interest Paymentst other than subordinated Payments	- - €
Interest on Class A Notes	- 2.041.440,75 €
Interest on Class B (if Most Senior Note or Class B PDL < 25%)	- 170.502,00 €
Interest on Class C (if Most Senior Note or Class C PDL < 25%)	- 301.294,50 €
Interest on Class D (if Most Senior Note or Class D PDL < 25%)	- 255.052,50 €
Interest on Class E (if Most Senior Note or Class E PDL < 25%)	- 149.655,00 €
Interest on Class F (if Most Senior Note or Class F PDL < 25%)	- - €
Required Liquidity Reserve Amount Replenishment	- 4.985.000,00 €
Crediting the PDLs until cleared	- 2.110.073,96 €
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 Amortisation of Class F (including previously accrued)	- - €
Interest Class G	- 24.131,25 €
Mezzanine Loan Interest	- - €
Subordinated Swap Amounts (if applicable)	- - €
Fees for Commingling Reserve Account and Set-Off Reserve Account	- - €
Interest on Liquidity Reserve Loan	- 31.301,65 €
Principal on Liquidity Reserve Loan	- - €
Remaining Amount to the Seller	= 748.316,42 €

**Pre-Enforcement Principal Priority of Payments**

Available Principal Amount	25.194.957,49 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 25.194.957,49 €
Replenishment	- - €
Purchase Shortfall Amount	- - €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	- - €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	- - €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	- - €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	- - €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	- - €
On or after to Sequential Payment Trigger Event: Redemption Class A	- 25.194.901,50 €
Full Redemption Class B - G ( after Regulatory Change Event)	- - €
On or after to Sequential Payment Trigger Event: Redemption Class B	- - €
On or after to Sequential Payment Trigger Event: Redemption Class C	- - €
On or after to Sequential Payment Trigger Event: Redemption Class D	- - €
On or after to Sequential Payment Trigger Event: Redemption Class E	- - €
Redemption Class F Notes	- - €
Redemption Class G Notes	- - €
Mezzanine Loan Principal	- - €
Clearing of rounding differences	- - €

**Transaction Costs**

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	10.289,60 €								
Interest accrued for the Period	2.973.377,65 €	2.041.440,75 €	170.502,00 €	301.294,50 €	255.052,50 €	149.655,00 €	- €	24.131,25 €	31.301,65 €
Cumulative Interest accrued	90.163.408,00 €	64.108.919,25 €	3.906.054,00 €	7.293.263,25 €	6.519.742,50 €	4.123.935,00 €	1.504.800,00 €	1.402.537,50 €	1.304.216,50 €
Interest Payments	2.973.377,65 €	2.041.440,75 €	170.502,00 €	301.294,50 €	255.052,50 €	149.655,00 €	- €	24.131,25 €	31.301,65 €
Cumulative Interest Payments	89.214.497,40 €	64.108.919,25 €	3.906.054,00 €	7.293.263,25 €	6.519.742,50 €	4.123.935,00 €	1.504.800,00 €	756.112,50 €	1.001.670,90 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	948.970,60 €	- €	- €	- €	- €	- €	- €	646.425,00 €	302.545,60 €
Liquidity Reserve Loan only: Outstanding Amount	4.985.000,00 €								4.985.000,00 €

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Monthly Investor Report**

**20. Retention**



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	34				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

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 34.842.734,20 €

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**21. Counterparties**



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	34				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

**Joint Lead Managers**

**Banco Santander S.A.**  
Paseo de Pareda 9 - 12  
39004 Santander  
Spain

**Société Générale S.A.**  
29 Boulevard Haussmann  
75009 Paris  
France

**Joint Lead Manager (Class A)**

**Citigroup Global Markets Europe AG**  
Reuterweg 16  
60323 Frankfurt am Main  
Germany

**Corporate Administrator**

**Circumference FS (Luxembourg) S.A.**  
22-24 Boulevard Royal  
L-2449 Luxembourg  
Grand Duchy of Luxembourg

**Luxembourg Listing Agent**

**Bank of New York Mellon SA-NV/Luxembourg**  
2-4 rue Eugène Ruppert  
L-2453 Luxembourg  
Grand Duchy of Luxembourg

**Principal Paying Agent, Calculation Agent,  
Cash Administrator, Interest Determination Agent  
& Back-Up Servicer Facilitator**

**Bank of New York Mellon**  
One Canada Square  
London E14 5AL  
United Kingdom

**Account Bank & Transaction Security Trustee**

**Bank of New York Mellon**  
Messe Turm, Friedrich-Ebert-Anlage 49  
60327 Frankfurt am Main  
Germany

**Interest Swap Counterparty:**

**DZ Bank AG**  
Platz der Republik  
60265 Frankfurt am Main  
Germany

**Data Trustee:**

**Oversea FS B.V.**  
Barbara Strozziiaan 101  
1083 HN Amsterdam  
The Netherlands

**Rating Agencies:**

**Fitch Ratings**  
Neue Mainzer Strasse 46 - 50  
60311 Frankfurt am Main  
Germany

**Moody's Investors Service España, S.A.**  
Principe de Vergara, 131 - 6º Floor  
28002 Madrid  
Spain

Long Term	Fitch		Moody's			Counterparty status
	Short Term	Outlook	Long Term	Short Term	Outlook	
A-	F2	STABLE	A2	P-1	POS	performing
A-	F1	POS	A1	P-1	NEG	performing
-	-	-	-	P-1	STABLE	performing
-	-	-	-	-	-	performing
AA	F1+	STABLE	-	P-1	NEG	performing
AA	F1+	STABLE	Aa2	P-1	NEG	performing
AA	F1+	STABLE	Aa2	P-1	NEG	performing
AA-	F1+	STABLE	Aa2	P-1	STABLE	performing
-	-	-	-	-	-	performing

Ratings as of 31.08.2024, data source: Bloomberg

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### 22. Issuer Information



Calculation Date		12.09.2024				
Payment Date		16.09.2024				
Period No		34				
Monthly Period		Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	=	33 days
Collection Period	from	01.08.2024	to	31.08.2024		

**Deal Name:**

**SC Germany Consumer 2021-1**

**Issuer:**

**SC GERMANY S.A., COMPARTMENT CONSUMER 2021-1**

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

**LEI:**

54930010DV9V1WKUO071

**Seller of the Receivables:**

**Santander Consumer Bank AG**

**Servicer Name:**

**Santander Consumer Bank AG**

**Reporting Entity:**

**Santander Consumer Bank AG**

Capital Markets  
Santander-Platz 1  
41061 Mönchengladbach  
Germany  
eMail abs\_ger@santander.de

**SPV-Administrator:**

**Circumference FS (Luxembourg) S.A.**

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

**SC Germany Consumer 2021-1  
Monthly Investor Report**

**23. Swap Counterparty Data**



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	34				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

**Swap Counterparty**

Swap Counterparty DZ Bank AG  
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Fitch			Moody's			Trigger breach
		Long Term or Derivative Counterparty Rating	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A	F1		A3			no
2nd Rating Trigger	Replacement	BBB-	F3		Baa1			no
<b>Current Counterparty Ratings</b>		AA(dcr)	F1+	STABLE	Aa2(cr)	P-1	STABLE	

**Current Swap Data**

Swap Type Fixed Floating Interest Rate Swap  
Notional Amount 697.867.638,75 €  
Fixed Rate -0,2400%  
Floating Rate (Euribor) 3,6250%  
Net Swap Payments -2.472.486,89 €  
Notional Amount next period 672.672.737,25 €

**Swap Counterparty Details**

DZ Bank AG  
Kapitalmärkte Handel / ABS-Emissionen  
Platz der Republik  
60265 Frankfurt am Main  
Germany  
Email: structured.products@dzbank.de

**Counterparty Replacement**

Old Counterparty DZ Bank AG  
Current Counterparty DZ Bank AG

**Swap Collateral**

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

Ratings as of 31.08.2024, data source: Bloomberg

In case of Fitch, only one required rating must be held

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Monthly Investor Report**

**24. Santander Consumer Bank**



**Contact Details**

Team ABS

[abs\\_ger@santander.de](mailto:abs_ger@santander.de)

Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	34				
Monthly Period	Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	= 33 days
Collection Period	from	01.08.2024	to	31.08.2024	

**Ratings Santander**

**Banco Santander S.A.**

**Santander Consumer Finance S.A.**

**Santander Consumer Bank AG**

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.08.2024, data source: Bloomberg



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Monthly Investor Report**

**25. Glossary**



Calculation Date		12.09.2024				
Payment Date		16.09.2024				
Period No		34				
Monthly Period		Sep 2024				
Interest Period	from	14.08.2024	to	16.09.2024	=	33 days
Collection Period	from	01.08.2024	to	31.08.2024		

**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 27 % 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