

SC Germany Consumer 2024-1 Monthly Investor Report



ABS Issuer
of the Year

Santander Germany

WINNER



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ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



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ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2024-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	3				
Monthly Period	Aug 2024				
Interest Period	from 15.07.2024	to 14.08.2024	=	30 days	
Collection Period	from 01.07.2024	to 31.07.2024			

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1. Portfolio Information



Calculation Date	12.08.2024	
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Monthly Period	Aug 2024	
Interest Period from	15.07.2024	to 14.08.2024 = 30 days
Collection Period from	01.07.2024	to 31.07.2024

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	81.055	1.499.999.997,39 €	1.499.999.995,49 €
Scheduled Principal Payments		21.044.779,16 €	20.370.190,79 €
Prepayment Principal		28.712.971,90 €	23.939.793,11 €
Total Principal Collections		49.757.751,06 €	44.309.983,90 €
Total Interest Collections		10.171.242,53 €	10.187.652,33 €
Defaults		597.625,61 €	10.607,83 €
Replenishment Amount		50.355.343,92 €	44.320.593,63 €
End of Period		1.499.999.964,64 €	1.499.999.997,39 €
Purchase Shortfall Amount		35,36 €	2,61 €
Total Assets (End of Period)	81.834	1.500.000.000,00 €	1.500.000.000,00 €
Current Prepayment Rate (annualised)		20,7%	
Current Poolfactor		99,9%	

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1.1 Portfolio Information per period

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Collection Period	from	01.07.2024	to	31.07.2024



Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	1.499.999.923,28 €	19.374.737,32 €	21.727.736,63 €	41.102.473,95 €	16,06%
2	1.499.999.995,49 €	20.370.190,79 €	23.939.793,11 €	44.309.983,90 €	17,56%
3	1.499.999.997,39 €	21.044.779,16 €	28.712.971,90 €	49.757.751,06 €	20,70%
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2. Reserve Accounts



Calculation Date	12.08.2024				
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Collection Period	from	01.07.2024	to	31.07.2024	

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	1,5%	22.558.818,38 €	
Cash Outflow		22.558.818,38 €	
of which Liquidity Reserve Excess Amount		81.318,38 €	
Cash Inflow		22.477.500,00 €	
End of Period	1,5%	22.477.500,00 €	
Required Liquidity Reserve Amount	1,5%	22.477.500,00 €	

Commingling Reserve

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

Set-Off Reserve

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

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

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3.1 Delinquency Data



Calculation Date	12.08.2024				
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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	1.499.999.923,28 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	1.499.999.995,49 €	757.130,03 €	2.676.726,52 €	1.766.110,91 €	68.625,87 €	99,65%	0,05%	0,18%	0,12%	0,00%
3	1.499.999.997,39 €	3.575.957,23 €	4.765.554,42 €	2.650.188,95 €	112.937,12 €	99,26%	0,24%	0,32%	0,18%	0,01%
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3.2 Default Data



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	3				
Monthly Period	Aug 2024				
Interest Period from	15.07.2024	to	14.08.2024	=	30 days
Collection Period from	01.07.2024	to	31.07.2024		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	597.625,61 €	
Current Period Recoveries	- 2.686,47 €	
Current Period Net Default	600.312,08 €	
New Number of Defaulted Contracts		16
Cumulative Default		
Cumulative Gross Default	608.233,44 €	
Cumulative Recoveries	- 2.747,32 €	
Cumulative Net Losses	610.980,76 €	
Total Number of Defaulted Contracts		17

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	597.625,61 €	
Class F Amount credited to the PDL	597.625,61 €	
Class F PDL EoP	- €	

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Collection Period	from	01.07.2024	to	31.07.2024	

3.3 Defaults & Recoveries per period



Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % * n/a

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 €	1.541.102.469,44 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	1	10.607,83 €	10.607,83 €	1.585.423.063,07 €	0,00%	-60,85 €	-60,85 €	10.668,68 €	0,00%	0,00%
3	17	597.625,61 €	608.233,44 €	1.635.778.406,99 €	0,04%	-2.686,47 €	-2.747,32 €	610.980,76 €	0,04%	0,04%
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* starting after the end of the Replenishment Period until and including the 25th Payment Date following the end of the Replenishment Period

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4. Concentration Limits



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	3			
Monthly Period	Aug 2024			
Interest Period from	15.07.2024	to	14.08.2024	= 30 days
Collection Period from	01.07.2024	to	31.07.2024	

Current Transaction Status

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	8,30%	-	8,65%	no
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	133.199,30 €	no
WA Remaining Term		85,00	79,71	no
		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				no
Period before previous period		150.000.000,00 €	4,51 €	
Previous period		150.000.000,00 €	2,61 €	
Current period		150.000.000,00 €	35,36 €	
Termination/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Pro Rata Payment Trigger Event				
Class A Credit Enhancement		23%	16,90%	
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio				
- from the first Payment Date in Jun 2024 until (and including) the Payment Date in Dec 2024		1,00%		no
- from the Payment Date in Jan 2025 until (and including) the Payment Date in Jun 2025		2,25%		no
- from the Payment Date in Jul 2025 until (and including) the Payment Date in Dec 2025		3,50%	0,04%	no
- from the Payment Date in Jan 2026 until (and including) the Payment Date in Sep 2026		4,25%		no
- from the Payment Date in Oct 2026 onwards		5,00%		
Debit balance PDL		7.500.000,00 €	- €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		100,00%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	n/a	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Servicer Termination Event				no
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to or on 30 November 2024		1,00%	0,04%	no
Purchase Shortfall Event				no
Termination Event or Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Any debit of F PDL higher than EUR 0 on two consecutive Payment Dates				
Previous period		0,00 €	0,00 €	no
Current period			0,00 €	

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

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Reporting Date	12.08.2024				
Payment Date	14.08.2024				
Period No	3				
Monthly Period	Aug 2024				
Interest Period from	15.07.2024	to	14.08.2024	=	30 days
Collection Period from	01.07.2024	to	31.07.2024		

5. Outstanding Notes



1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2798860891	XS2798860206	XS2798860388	XS2798860461	XS2798860545	XS2798860628
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	83,10%	5,60%	5,20%	2,30%	2,60%	1,20%
Legal Maturity		Jan 2038	Jan 2038	Jan 2038	Jan 2038	Jan 2038	Jan 2038
Expected Maturity		Mrz 2031	Mrz 2031	Mrz 2031	Mrz 2031	Mrz 2031	Mai 2026
Original Rating (DBRS / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (high) (sf) / Baa2 (sf)	BB (high) (sf) / Ba1 (sf)	BB (high) (sf) / Ba2 (sf)
Current Rating (DBRS / Moody's)*		AAA (sf)Aaa (sf)	AA (sf)Aa1 (sf)	A (sf)A1 (sf)	BBB (high) (sf)Baa2 (sf)	BB (high) (sf)Ba1 (sf)	BB (high) (sf)Ba2 (sf)
Initial Notes Aggregate Principal Outstanding Balance	1.500.000.000 €	1.246.500.000,00 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	18.000.000,00 €
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		12.465	840	780	345	390	180
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	1.498.500.000,00 €	1.246.500.000,00 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	16.500.000,00 €
Replenishment	50.355.343,92 €						
Amortisation	750.000,00 €						
Redemption per Class		- €	- €	- €	- €	- €	750.000,00 €
Redemption per Note		- €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	1.497.750.000,00 €	1.246.500.000,00 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	15.750.000,00 €
Current Tranching		83,2%	5,6%	5,2%	2,3%	2,6%	1,1%
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	0,88
2. Payments to Investors per Note							
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	3,610%	1mE+65bp	1mE+100bp	1mE+130bp	1mE+175bp	1mE+360bp	1mE+480bp
Day/Count Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	30						
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	91.666,67 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		- €	- €	- €	- €	- €	4.166,67 €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	87.500,00 €
> Interest accrued for the period	-	4.426.072,20 €	322.770,00 €	319.215,00 €	154.128,75 €	234.358,80 €	115.651,80 €
Interest Payment		4.426.072,20 €	322.770,00 €	319.215,00 €	154.128,75 €	234.358,80 €	115.651,80 €
Interest Payment per Note		355,08 €	384,25 €	409,25 €	446,75 €	600,92 €	642,51 €
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		18,40%	12,80%	7,60%	5,30%	2,70%	1,50%
Current CE		18,40%	12,80%	7,60%	5,30%	2,70%	1,65%

* Last rating action as of 23.05.2024

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6. Original Principal Balance



Calculation Date	12.08.2024				
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Collection Period	from	01.07.2024	to	31.07.2024	

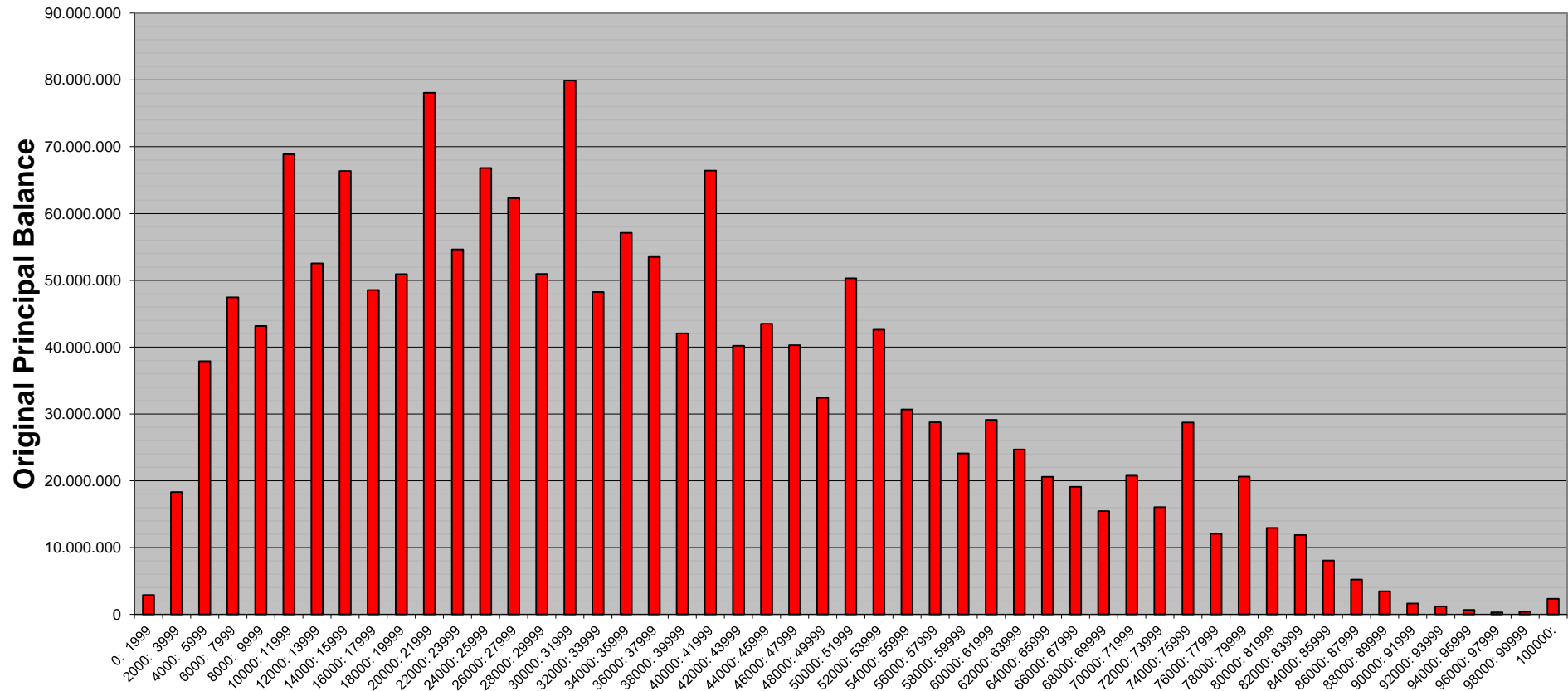
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.900.069,15	0,17%	2.244	2,74%
2000: 3999	18.308.781,33	1,09%	6.496	7,94%
4000: 5999	37.902.004,23	2,25%	7.764	9,49%
6000: 7999	47.445.598,15	2,82%	6.873	8,40%
8000: 9999	43.158.557,21	2,56%	4.881	5,96%
10000: 11999	68.884.486,79	4,09%	6.488	7,93%
12000: 13999	52.540.462,70	3,12%	4.085	4,99%
14000: 15999	66.376.754,60	3,94%	4.408	5,39%
16000: 17999	48.553.413,89	2,88%	2.862	3,50%
18000: 19999	50.939.721,86	3,02%	2.691	3,29%
20000: 21999	78.090.400,06	4,63%	3.773	4,61%
22000: 23999	54.617.129,24	3,24%	2.381	2,91%
24000: 25999	66.810.273,12	3,96%	2.681	3,28%
26000: 27999	62.300.260,22	3,70%	2.325	2,84%
28000: 29999	50.947.751,30	3,02%	1.761	2,15%
30000: 31999	79.921.075,99	4,74%	2.595	3,17%
32000: 33999	48.238.456,97	2,86%	1.464	1,79%
34000: 35999	57.120.550,32	3,39%	1.634	2,00%
36000: 37999	53.492.887,42	3,17%	1.450	1,77%
38000: 39999	42.081.955,82	2,50%	1.081	1,32%
40000: 41999	66.430.446,19	3,94%	1.624	1,98%
42000: 43999	40.209.353,19	2,39%	936	1,14%
44000: 45999	43.493.968,08	2,58%	967	1,18%
46000: 47999	40.296.898,41	2,39%	858	1,05%
48000: 49999	32.415.942,59	1,92%	662	0,81%
50000: 51999	50.299.166,83	2,98%	995	1,22%
52000: 53999	42.594.733,81	2,53%	808	0,99%
54000: 55999	30.679.338,46	1,82%	558	0,68%
56000: 57999	28.741.062,22	1,71%	504	0,62%
58000: 59999	24.097.311,23	1,43%	409	0,50%
60000: 61999	29.126.265,79	1,73%	480	0,59%
62000: 63999	24.670.008,83	1,46%	392	0,48%
64000: 65999	20.600.957,78	1,22%	317	0,39%
66000: 67999	19.096.114,90	1,13%	285	0,35%
68000: 69999	15.456.401,99	0,92%	224	0,27%
70000: 71999	20.759.176,14	1,23%	293	0,36%
72000: 73999	16.047.799,71	0,95%	220	0,27%
74000: 75999	28.706.421,08	1,70%	383	0,47%
76000: 77999	12.074.650,64	0,72%	157	0,19%
78000: 79999	20.633.660,02	1,22%	262	0,32%
80000: 81999	12.958.004,60	0,77%	160	0,20%
82000: 83999	11.868.287,83	0,70%	143	0,17%
84000: 85999	8.060.424,72	0,48%	95	0,12%
86000: 87999	5.205.253,17	0,31%	60	0,07%
88000: 89999	3.459.471,19	0,21%	39	0,05%
90000: 91999	1.633.484,58	0,10%	18	0,02%
92000: 93999	1.208.261,51	0,07%	13	0,02%
94000: 95999	666.244,34	0,04%	7	0,01%
96000: 97999	291.524,23	0,02%	3	0,00%
98000: 99999	396.412,50	0,02%	4	0,00%
100000:	2.334.284,68	0,14%	21	0,03%
Total	1.685.141.921,61	100,00%	81.834	100,00%

Statistics in EUR	
Average Amount	20.592,20

**SC Germany Consumer 2024-1
Monthly Investor Report**

6.1 Original PB (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	3		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



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Monthly Investor Report**

7. Current Principal Balance



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	3				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

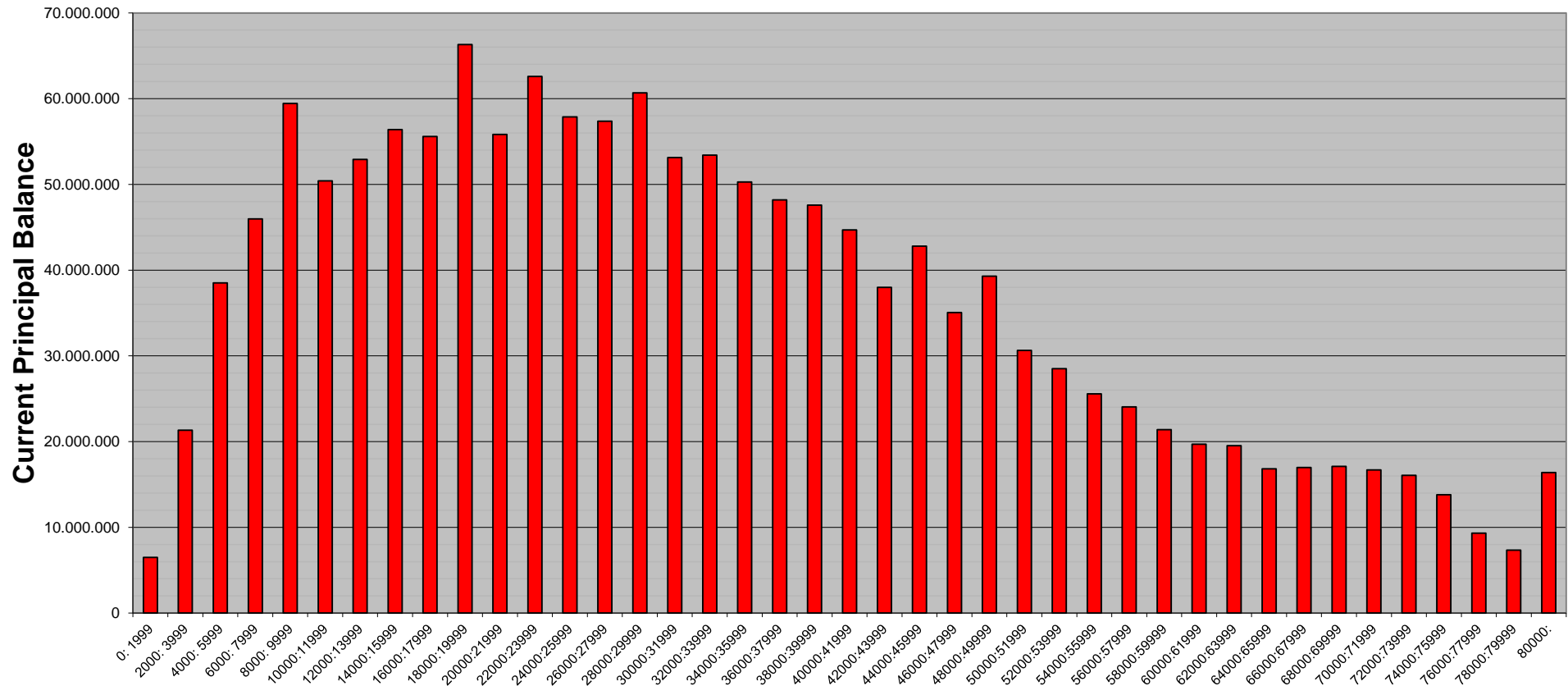
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.498.615,06	0,43%	6.063	7,41%
2000: 3999	21.335.430,21	1,42%	7.105	8,68%
4000: 5999	38.513.102,67	2,57%	7.783	9,51%
6000: 7999	45.978.507,84	3,07%	6.575	8,03%
8000: 9999	59.445.324,84	3,96%	6.586	8,05%
10000:11999	50.413.912,23	3,36%	4.598	5,62%
12000:13999	52.904.597,54	3,53%	4.066	4,97%
14000:15999	56.394.680,04	3,76%	3.778	4,62%
16000:17999	55.578.536,99	3,71%	3.265	3,99%
18000:19999	66.322.838,61	4,42%	3.491	4,27%
20000:21999	55.830.817,35	3,72%	2.660	3,25%
22000:23999	62.592.637,24	4,17%	2.722	3,33%
24000:25999	57.883.357,28	3,86%	2.320	2,84%
26000:27999	57.377.106,05	3,83%	2.127	2,60%
28000:29999	60.675.308,54	4,05%	2.094	2,56%
30000:31999	53.133.819,42	3,54%	1.716	2,10%
32000:33999	53.422.334,79	3,56%	1.620	1,98%
34000:35999	50.273.473,74	3,35%	1.438	1,76%
36000:37999	48.181.842,84	3,21%	1.303	1,59%
38000:39999	47.586.913,34	3,17%	1.221	1,49%
40000:41999	44.698.826,75	2,98%	1.092	1,33%
42000:43999	37.990.043,26	2,53%	884	1,08%
44000:45999	42.799.489,23	2,85%	950	1,16%
46000:47999	35.047.373,50	2,34%	746	0,91%
48000:49999	39.299.999,05	2,62%	803	0,98%
50000:51999	30.626.802,60	2,04%	601	0,73%
52000:53999	28.499.340,86	1,90%	538	0,66%
54000:55999	25.566.268,29	1,70%	465	0,57%
56000:57999	24.047.934,71	1,60%	422	0,52%
58000:59999	21.392.110,58	1,43%	363	0,44%
60000:61999	19.686.224,99	1,31%	323	0,39%
62000:63999	19.525.208,52	1,30%	310	0,38%
64000:65999	16.830.153,89	1,12%	259	0,32%
66000:67999	16.971.011,08	1,13%	253	0,31%
68000:69999	17.107.109,49	1,14%	248	0,30%
70000:71999	16.685.421,34	1,11%	235	0,29%
72000:73999	16.051.229,56	1,07%	220	0,27%
74000:75999	13.795.934,82	0,92%	184	0,22%
76000:77999	9.309.176,75	0,62%	121	0,15%
78000:79999	7.335.606,99	0,49%	93	0,11%
80000:	16.391.541,76	1,09%	193	0,24%
Total	1.499.999.964,64	100,00%	81.834	100,00%

Statistics in EUR	
Average Amount	18.329,79

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Monthly Investor Report

7.1 Current PB (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	3		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



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Monthly Investor Report**

8. Borrower Concentration



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	3	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	133.199,30	0,0089%	2
2	118.632,71	0,0079%	1
3	115.513,67	0,0077%	1
4	113.928,64	0,0076%	1
5	107.158,48	0,0071%	1
6	106.953,26	0,0071%	1
7	105.179,14	0,0070%	1
8	103.858,48	0,0069%	1
9	96.900,35	0,0065%	1
10	95.716,36	0,0064%	1
11	95.445,31	0,0064%	1
12	94.531,80	0,0063%	1
13	93.488,23	0,0062%	1
14	93.363,09	0,0062%	1
15	92.936,40	0,0062%	1
16	92.334,42	0,0062%	1
17	91.884,00	0,0061%	1
18	91.678,04	0,0061%	1
19	90.616,86	0,0060%	1
20	90.607,07	0,0060%	1
21	90.329,73	0,0060%	1
22	89.840,30	0,0060%	1
23	89.753,96	0,0060%	1
24	89.246,61	0,0059%	1
25	89.224,75	0,0059%	1
	2.472.320,96	0,1648%	26

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Monthly Investor Report**

9. Geographical Distribution



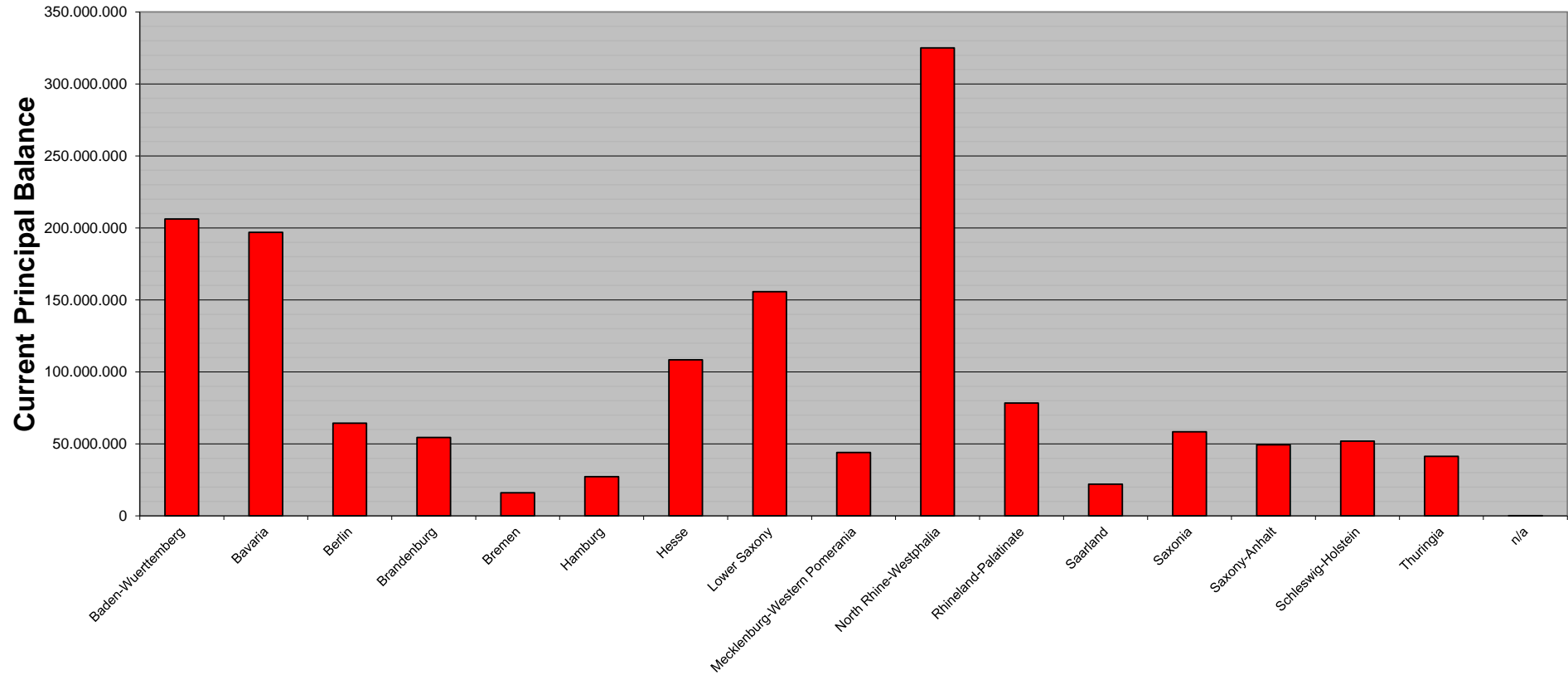
Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			3		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<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>
Baden-Wuerttemberg	206.282.763,65	13,75%	10.348	12,65%
Bavaria	196.917.545,14	13,13%	10.717	13,10%
Berlin	64.364.995,23	4,29%	3.305	4,04%
Brandenburg	54.444.874,53	3,63%	3.208	3,92%
Bremen	15.977.971,81	1,07%	849	1,04%
Hamburg	27.203.280,95	1,81%	1.447	1,77%
Hesse	108.367.965,86	7,22%	5.736	7,01%
Lower Saxony	155.658.922,15	10,38%	8.608	10,52%
Mecklenburg-Western Pomerania	44.028.284,18	2,94%	2.592	3,17%
North Rhine-Westphalia	325.079.649,29	21,67%	17.300	21,14%
Rhineland-Palatinate	78.410.816,03	5,23%	4.283	5,23%
Saarland	22.063.245,98	1,47%	1.312	1,60%
Saxonia	58.391.365,49	3,89%	3.614	4,42%
Saxony-Anhalt	49.368.286,67	3,29%	2.997	3,66%
Schleswig-Holstein	51.877.823,77	3,46%	3.043	3,72%
Thuringia	41.402.071,32	2,76%	2.466	3,01%
n/a	160.102,59	0,01%	9	0,01%
Total	1.499.999.964,64	100,00%	81.834	100,00%

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9.1 Geographical Distribution (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	3		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



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10. Collateral



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			3		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<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	11.902.301,45	0,79%	375	0,46%
unsecured	1.488.097.663,19	99,21%	81.459	99,54%
Total	1.499.999.964,64	100,00%	81.834	100,00%

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Monthly Investor Report**

11. Insurances



Calculation Date			12.08.2024			
Payment Date			14.08.2024			
Period No			3			
Monthly Period			Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

<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	376.980.767,32	25,13%	28.004	34,22%
Yes	1.123.019.197,32	74,87%	53.830	65,78%
Total	1.499.999.964,64	100,00%	81.834	100,00%

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Monthly Investor Report**

12. Payment Methods



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	3			
Monthly Period	Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024 = 30 days
Collection Period	from	01.07.2024	to	31.07.2024

<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	1.481.101.031,82	98,74%	80.816	98,76%
Other	18.898.932,82	1,26%	1.018	1,24%
Total	1.499.999.964,64	100,00%	81.834	100,00%

<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	361.519.133,05	24,10%	20.661	25,25%
1st of month	1.138.480.831,59	75,90%	61.173	74,75%
Total	1.499.999.964,64	100,00%	81.834	100,00%

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13. Effective Interest Rate



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	3	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	38.268,68	0,00%	13	0,02%
1: 1	1.171.850,67	0,08%	177	0,22%
2: 2	18.124.660,84	1,21%	1.445	1,77%
3: 3	15.654.808,47	1,04%	1.072	1,31%
4: 4	30.885.826,92	2,06%	1.862	2,28%
5: 5	76.099.998,62	5,07%	3.656	4,47%
6: 6	136.797.027,05	9,12%	6.288	7,68%
7: 7	273.422.802,54	18,23%	12.250	14,97%
8: 8	387.183.134,50	25,81%	19.328	23,62%
9: 9	328.046.610,53	21,87%	19.511	23,84%
10:10	135.716.250,31	9,05%	9.065	11,08%
11:11	71.803.932,01	4,79%	5.069	6,19%
12:12	17.262.432,46	1,15%	1.383	1,69%
13:	7.792.361,04	0,52%	715	0,87%
Total	1.499.999.964,64	100,00%	81.834	100,00%

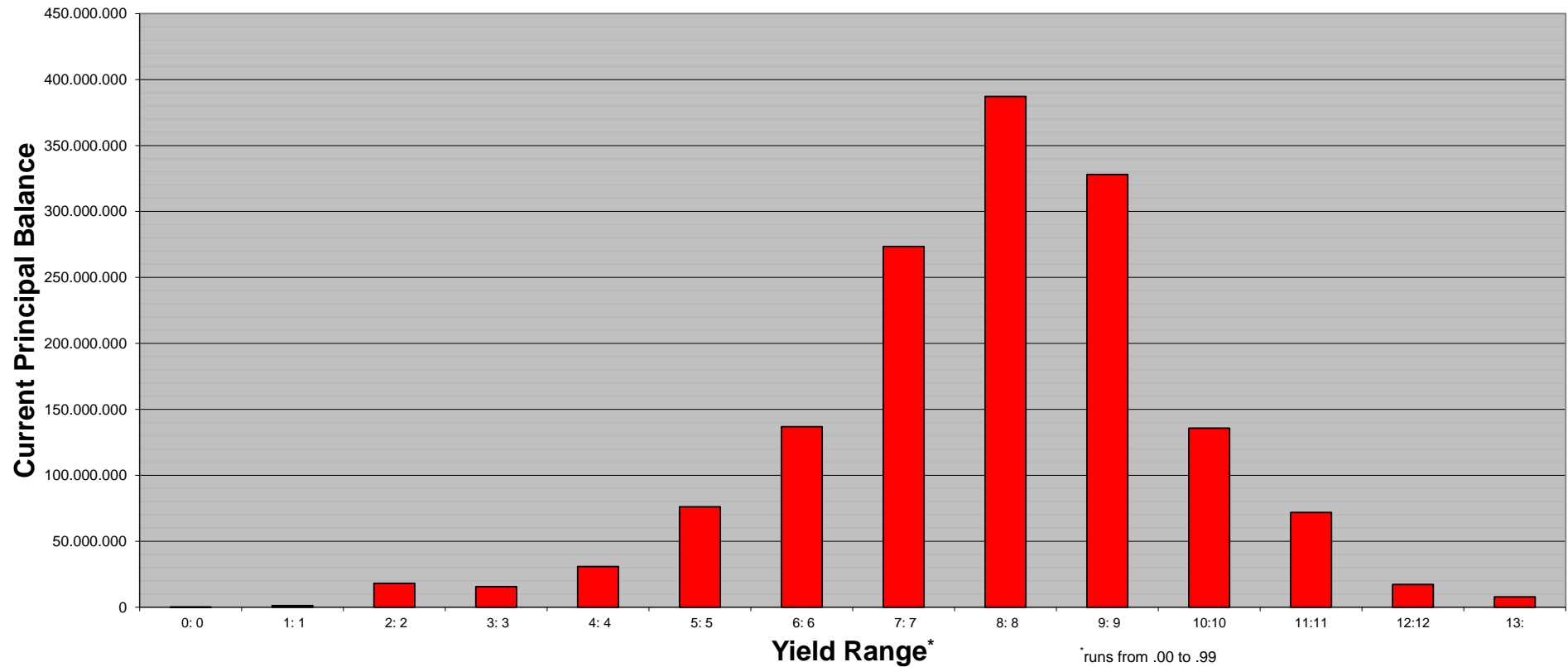
Statistics in %	
WA Interest	8,65%

* runs from .00 to .99

**SC Germany Consumer 2024-1
Monthly Investor Report**

13.1 Effective Interest Rate (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	3	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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14. Seasoning



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	3	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	16.265.882,89	1,08%	894	1,09%
3: 5	248.633.550,99	16,58%	12.552	15,34%
6: 8	341.567.915,29	22,77%	18.038	22,04%
9:11	318.556.193,33	21,24%	17.999	21,99%
12:14	286.009.785,89	19,07%	15.388	18,80%
15:17	106.550.126,47	7,10%	5.689	6,95%
18:20	57.239.215,71	3,82%	3.305	4,04%
21:23	50.913.791,60	3,39%	2.985	3,65%
24:26	31.360.269,88	2,09%	1.865	2,28%
27:29	20.168.708,26	1,34%	1.279	1,56%
30:32	12.211.522,42	0,81%	869	1,06%
33:35	6.024.352,89	0,40%	458	0,56%
36:38	1.258.714,51	0,08%	109	0,13%
39:41	992.328,08	0,07%	86	0,11%
42:44	646.060,83	0,04%	79	0,10%
45:47	578.392,12	0,04%	61	0,07%
48:50	228.138,52	0,02%	27	0,03%
51:53	202.138,67	0,01%	40	0,05%
54:56	207.749,08	0,01%	39	0,05%
57:59	154.172,30	0,01%	23	0,03%
60:62	35.746,05	0,00%	7	0,01%
63:65	94.108,69	0,01%	13	0,02%
66:68	31.888,05	0,00%	5	0,01%
69:71	32.357,05	0,00%	7	0,01%
72:74	12.840,52	0,00%	5	0,01%
75:77	728,95	0,00%	2	0,00%
78:80	285,61	0,00%	1	0,00%
81:	22.999,99	0,00%	9	0,01%
Total	1.499.999.964,64	100,00%	81.834	100,00%

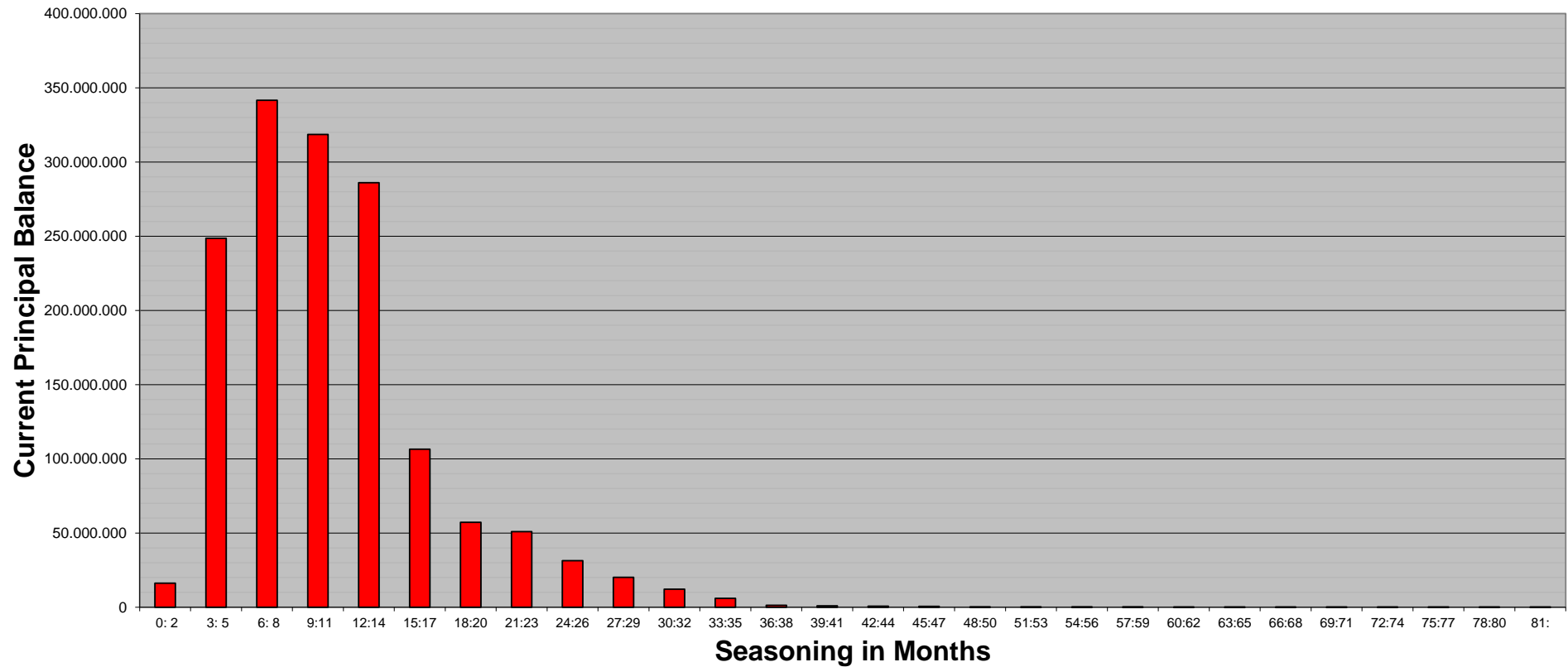
Statistics

WA Seasoning	10,90
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Monthly Investor Report**

14.1 Seasoning (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	3	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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15. Remaining Term



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			3		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<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	1.030.360,58	0,07%	1.662	2,03%
7: 13	3.877.045,06	0,26%	1.954	2,39%
14: 20	8.139.546,27	0,54%	2.555	3,12%
21: 27	10.158.502,50	0,68%	2.310	2,82%
28: 34	17.060.987,15	1,14%	2.914	3,56%
35: 41	23.631.558,48	1,58%	3.216	3,93%
42: 48	32.139.106,09	2,14%	3.349	4,09%
49: 55	39.545.347,86	2,64%	3.639	4,45%
56: 62	47.934.686,93	3,20%	3.598	4,40%
63: 69	73.221.454,12	4,88%	4.691	5,73%
70: 76	135.900.479,89	9,06%	7.371	9,01%
77: 83	217.353.005,45	14,49%	9.807	11,98%
84: 90	548.880.254,58	36,59%	22.064	26,96%
91: 97	341.010.365,62	22,73%	12.696	15,51%
98:	117.264,06	0,01%	8	0,01%
Total	1.499.999.964,64	100,00%	81.834	100,00%

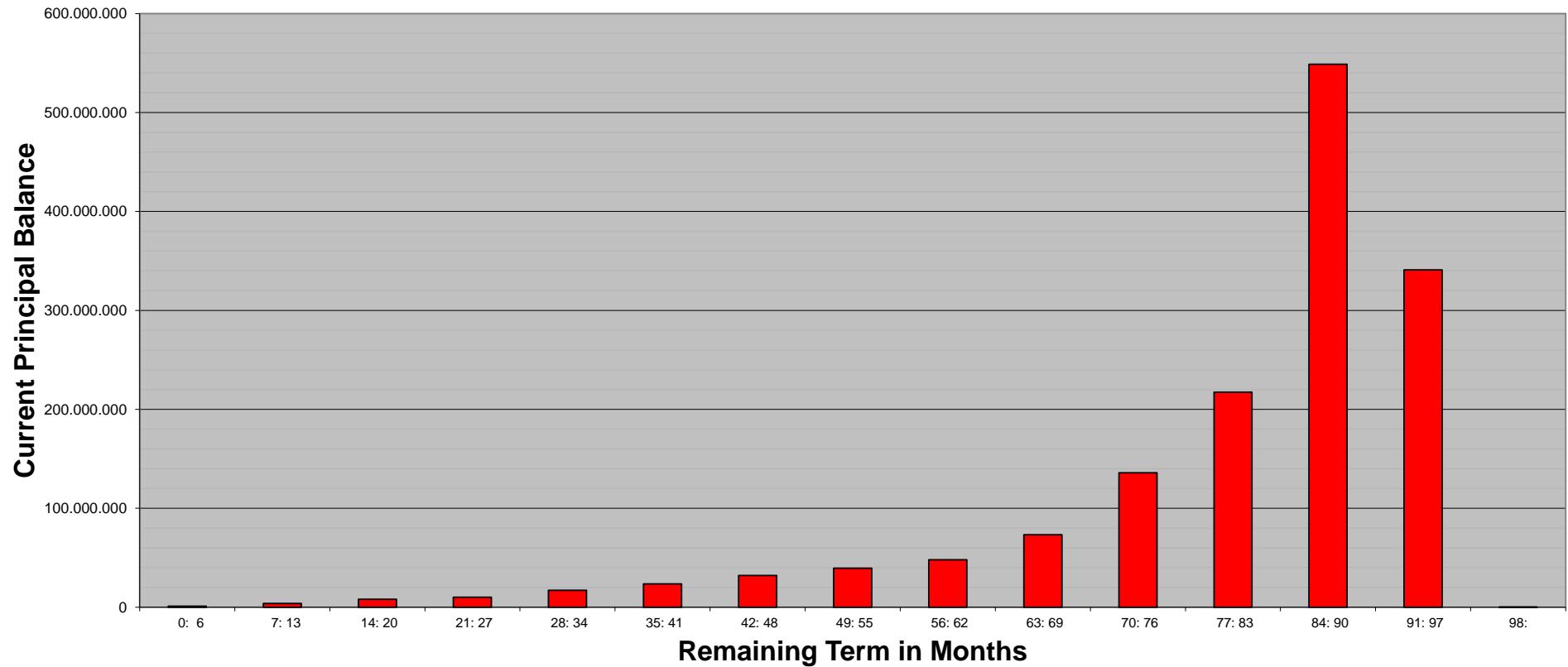
Statistics

WA Remaining Term	79,71
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Monthly Investor Report**

15.1 Remaining Term (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	3	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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Monthly Investor Report**

16. Original Term



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	3	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

<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>
0: 13	1.103.531,13	0,07%	1.211	1,48%
14: 20	1.901.980,38	0,13%	1.123	1,37%
21: 27	7.685.793,00	0,51%	2.838	3,47%
28: 34	2.343.643,56	0,16%	462	0,56%
35: 41	18.515.652,77	1,23%	4.121	5,04%
42: 48	6.663.101,04	0,44%	743	0,91%
49: 55	35.558.059,04	2,37%	5.091	6,22%
56: 62	52.764.804,69	3,52%	5.317	6,50%
63: 69	13.022.739,88	0,87%	821	1,00%
70: 76	56.789.790,60	3,79%	4.428	5,41%
77: 83	20.698.005,29	1,38%	993	1,21%
84: 90	137.555.243,16	9,17%	9.300	11,36%
91: 97	966.222.743,26	64,41%	38.785	47,39%
98:104	178.483.613,13	11,90%	6.571	8,03%
105:111	685.671,86	0,05%	28	0,03%
112:	5.591,85	0,00%	2	0,00%
Total	1.499.999.964,64	100,00%	81.834	100,00%

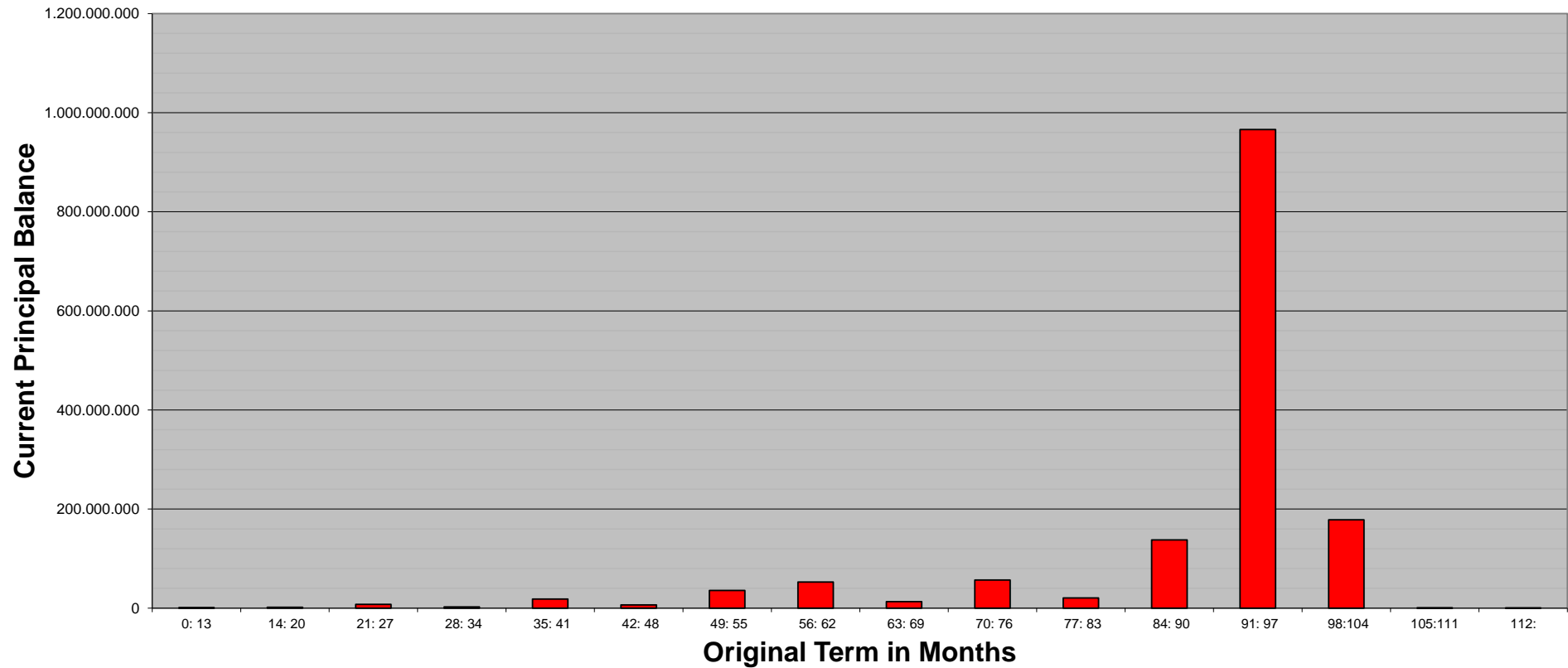
Statistics

WA Original Term	90,61
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**SC Germany Consumer 2024-1
Monthly Investor Report**

16.1 Original Term (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	3	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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Monthly Investor Report**

17. Loan Concentration

Calculation Date			12.08.2024			
Payment Date			14.08.2024			
Period No			3			
Monthly Period			Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		



<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	1.474.570.477,00	98,30%	79.619	97,29%	79.619	98,64%
2: 2	25.034.922,04	1,67%	2.134	2,61%	1.067	1,32%
3: 3	394.565,60	0,03%	81	0,10%	27	0,03%
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: 7	0,00	0,00%	0	0,00%	0	0,00%
Total	1.499.999.964,64	100,00%	81.834	100,00%	80.713	100,00%

**SC Germany Consumer 2024-1
Monthly Investor Report**

18. Amortisation Profile



Calculation Date	12.08.2024					
Payment Date	14.08.2024					
Period No	3					
Monthly Period	Aug 2024					
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	1.499.999.964,64 €	51	639.654.933,23 €
2	1.484.158.190,60 €	52	621.680.247,68 €
3	1.468.128.780,47 €	53	603.696.036,39 €
4	1.452.042.399,43 €	54	585.713.645,54 €
5	1.435.896.376,91 €	55	567.729.215,30 €
6	1.419.697.235,71 €	56	549.730.033,82 €
7	1.403.431.863,75 €	57	531.779.982,99 €
8	1.387.102.684,70 €	58	513.898.442,68 €
9	1.370.717.017,67 €	59	496.003.834,99 €
10	1.354.295.392,07 €	60	478.107.757,19 €
11	1.337.801.757,98 €	61	460.194.036,12 €
12	1.321.250.861,31 €	62	442.292.173,74 €
13	1.304.629.332,09 €	63	424.408.247,36 €
14	1.287.944.456,26 €	64	406.540.462,99 €
15	1.271.204.383,24 €	65	388.685.643,61 €
16	1.254.421.447,86 €	66	370.885.691,00 €
17	1.237.584.057,72 €	67	353.146.049,65 €
18	1.220.694.250,16 €	68	335.432.489,39 €
19	1.203.743.684,85 €	69	317.836.277,24 €
20	1.186.731.701,95 €	70	300.362.931,55 €
21	1.169.687.250,14 €	71	282.961.173,76 €
22	1.152.616.122,27 €	72	265.629.593,10 €
23	1.135.479.464,88 €	73	248.425.576,97 €
24	1.118.267.154,81 €	74	231.438.236,31 €
25	1.100.986.629,88 €	75	214.679.844,52 €
26	1.083.639.016,96 €	76	198.205.490,35 €
27	1.066.250.626,36 €	77	181.987.942,77 €
28	1.048.824.150,37 €	78	166.021.852,26 €
29	1.031.351.334,54 €	79	150.286.107,30 €
30	1.013.832.661,54 €	80	134.712.628,94 €
31	996.272.340,58 €	81	119.526.386,19 €
32	978.664.747,41 €	82	104.858.413,00 €
33	961.031.282,23 €	83	90.607.694,10 €
34	943.405.293,10 €	84	76.764.226,88 €
35	925.729.981,22 €	85	63.539.325,11 €
36	907.998.893,05 €	86	51.428.218,24 €
37	890.212.775,77 €	87	40.721.568,14 €
38	872.394.507,92 €	88	31.431.015,53 €
39	854.555.180,46 €	89	23.288.925,06 €
40	836.708.690,12 €	90	16.302.471,55 €
41	818.846.921,15 €	91	10.366.239,95 €
42	800.956.728,62 €	92	5.280.159,79 €
43	783.048.134,83 €	93	2.076.979,33 €
44	765.114.036,37 €	94	905.283,37 €
45	747.213.768,45 €	95	281.146,63 €
46	729.356.804,98 €	96	43.696,95 €
47	711.469.037,68 €	97	14.426,12 €
48	693.549.320,58 €	98	2.794,67 €
49	675.592.704,99 €	99	1.000,22 €
50	657.629.725,61 €	100	540,86 €

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19. Priority of Payments + Transaction Costs



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	3				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Pre-Enforcement Available Interest Amount

Interest Collections	+	10.171.242,53 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	2.686,47 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,08 €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	22.558.818,38 €
Amounts standing to the credit of the Expenses Advance Account	+	520,32 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	1.210.038,75 €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	33.937.933,59 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	49.757.751,06 €
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	+	2,61 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	597.625,61 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	50.355.379,28 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	33.937.933,59 €
Senior Expenses and Taxes	- 17.628,29 €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 4.426.072,20 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 322.770,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 319.215,00 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 154.128,75 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 234.358,80 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 115.651,80 €
Liquidity Reserve Amount Replenishment	- 22.477.500,00 €
Crediting the PDLs until cleared	- 597.625,61 €
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	- 750.000,00 €
Mezzanine Loan Interest	- - €
Termination Payment [Re. Swap Agreement]	- - €
Interests Liquidity Reserve Loan	- 18.740,63 €
Principal Of Liquidity Reserve Loan	- 11.250,00 €
Interests Expense Advance Loan	- - €
Principal Of Expenses Advance Loan	- - €
Credit the Replacement Servicer Fee Reserve [If RSF Reserve Funding Failure occurred]	- - €
Any Remaining Amount To The Seller	= 4.492.992,51 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	50.355.379,28 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 50.355.379,28 €
Replenishment	- 50.355.343,92 €
Purchase Shortfall Amount	- 35,36 €
Class A: Sequential Principal	- - €
After Pro Rata Payment Trigger Event: Class A Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class B Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class C Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class D Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class E Pro Rata Principal Payment Amount	- - €
On or after to Sequential Payment Trigger Event: Redemption Class A	- - €
Full Redemption Class B - F (on or after Regulatory Change Event)	- - €
On or after Sequential Payment Trigger Event: Redemption Class B	- - €
On or after Sequential Payment Trigger Event: Redemption Class C	- - €
On or after Sequential Payment Trigger Event: Redemption Class D	- - €
On or after Sequential Payment Trigger Event: Redemption Class E	- - €
On or after Sequential Payment Trigger Event: Redemption Class F	- - €
Mezzanine Loan Principal	- - €
Clearing of rounding differences	- - €
Transaction Account Remaining Amount	= - €

Transaction Costs

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	17.628,29 €							
Interest accrued for the Period	5.590.937,18 €	4.426.072,20 €	322.770,00 €	319.215,00 €	154.128,75 €	234.358,80 €	115.651,80 €	18.740,63 €
Cumulative Interest accrued	15.705.949,18 €	12.432.092,40 €	905.562,00 €	894.831,60 €	431.584,65 €	654.221,10 €	335.791,80 €	51.865,63 €
Interest Payments	5.590.937,18 €	4.426.072,20 €	322.770,00 €	319.215,00 €	154.128,75 €	234.358,80 €	115.651,80 €	18.740,63 €
Cumulative Interest Payments	15.705.949,18 €	12.432.092,40 €	905.562,00 €	894.831,60 €	431.584,65 €	654.221,10 €	335.791,80 €	51.865,63 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	22.477.500,00 €							22.477.500,00 €

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Monthly Investor Report**

20. Retention



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	3				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
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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 75.149.985,59 €

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21. Counterparties



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	3	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024
Collection Period	from 01.07.2024	to 31.07.2024

Joint Lead Managers

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

ING Bank N.V.
Bijlmerdreef 106
1102 CT Amsterdam
The Netherlands

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

**Corporate Administrator
& Back-Up Servicer Facilitator**

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 Paving Agent, Calculation Agent,
Cash Administrator, Interest Determination Agent**

Citibank, N.A. London Branch
Citigroup Centre
Canada Square
Canary Wharf
London E14 5LB
United Kingdom

Account Bank

Citibank Europe plc, Germany Branch
Reuterweg 16
60323 Frankfurt am Main
Germany

Transaction Security Trustee

Circumference Services S.à r.l.
22-24 Boulevard Royal
L-2449 Luxembourg
Grand Duchy of Luxembourg

Interest Swap Counterparty

DZ Bank AG
Platz der Republik
60325 Frankfurt am Main
Germany

Data Trustee

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

Rating Agencies

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

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

	Moody's			DBRS			Counterparty status
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
	A2	P-1	POS	AH	R-1M	STABLE	performing
	Baa1	-	POS	AH	R-1M	STABLE	performing
	A1	P-1	NEG	AH	R-1M	STABLE	performing
	-	-	-	-	-	-	performing
	-	P-1	NEG	AA	R-1H	STABLE	performing
	Aa3	P-1	STABLE	-	-	-	performing
	-	P-1	STABLE	AAL	R-1M	STABLE	performing
	-	-	-	-	-	-	performing
	Aa2	P-1	STABLE	AAL	R-1M	STABLE	performing
	-	-	-	-	-	-	performing

Ratings as of 31.07.2024, data source: Bloomberg

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22. Issuer Information



Calculation Date		12.08.2024				
Payment Date		14.08.2024				
Period No		3				
Monthly Period		Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

Deal Name:

SC Germany Consumer 2024-1

Issuer:

SC GERMANY S.A., COMPARTMENT CONSUMER 2024-1

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

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23. Swap Counterparty Data

Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	3				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	



Swap Counterparty

Swap Counterparty DZ Bank AG
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Moody's			DBRS		
		Long Term (CRA)	Short Term	Outlook	"Critical obligations rating" or higher of "issuer rating" and "senior unsecured debt rating"	Outlook	Trigger breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A3			A		no
2nd Rating Trigger	Replacement	Baa1			BBB		no
Current Counterparty Ratings		Aa2(cr)	P-1	STABLE	AAL	R-1M	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	1.498.500.000,00 €
Fixed Rate	2,6420%
Floating Rate (Euribor)	3,6100%
Net Swap Payments	- 1.210.038,75 €
Notional Amount next period	1.497.750.000,00 €

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

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

Ratings as of 31.07.2024, data source: Bloomberg

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Monthly Investor Report**

24. Santander Consumer Bank



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	3	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

Contact Details

Team ABS

abs_qer@santander.de

Ratings Santander

Moody's			DBRS		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A3(cr)	P-2(cr)	POS	AH	R-1M	STABLE
A3(cr)	P-2(cr)	POS	-	-	-
A1(cr)	P-1(cr)	STABLE	-	-	-

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Ratings as of 31.07.2024, data source: Bloomberg

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Monthly Investor Report**

25. Glossary



Calculation Date		12.08.2024				
Payment Date		14.08.2024				
Period No		3				
Monthly Period		Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

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