

# SC Germany Consumer 2024-1 Monthly Investor Report



STS Verification  
International



ABS Issuer  
of the Year

Santander Germany

WINNER



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AWARDS

ABS Issuer of the Year  
Santander Consumer Bank AG

WINNER



GlobalCapital  
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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	12.09.2024				
Payment Date	16.09.2024				
Period No	4				
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	
Period No	4	
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>81.834</b>	1.499.999.964,64 €	1.499.999.997,39 €
Scheduled Principal Payments		19.506.347,87 €	21.044.779,16 €
Prepayment Principal		26.094.207,81 €	28.712.971,90 €
<b>Total Principal Collections</b>		<b>45.600.555,68 €</b>	<b>49.757.751,06 €</b>
<b>Total Interest Collections</b>		<b>10.188.866,32 €</b>	<b>10.171.242,53 €</b>
<b>Defaults</b>		<b>1.145.668,70 €</b>	<b>597.625,61 €</b>
<b>Replenishment Amount</b>		<b>46.746.235,60 €</b>	<b>50.355.343,92 €</b>
<b>End of Period</b>		<b>1.499.999.975,86 €</b>	<b>1.499.999.964,64 €</b>
<b>Purchase Shortfall Amount</b>		<b>24,14 €</b>	<b>35,36 €</b>
<b>Total Assets (End of Period)</b>	<b>82.467</b>	<b>1.500.000.000,00 €</b>	<b>1.500.000.000,00 €</b>
<b>Current Prepayment Rate (annualised)</b>		19,0%	
<b>Current Poolfactor</b>		99,8%	

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**1.1 Portfolio Information per period**



Calculation Date	12.09.2024		
Payment Date	16.09.2024		
Period No	4		
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	1.499.999.923,28 €	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%
4	1.499.999.964,64 €	19.506.347,87 €	26.094.207,81 €	45.600.555,68 €	18,99%
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**2. Reserve Accounts**



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	4				
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	

**Reserve Accounts**

**Liquidity Reserve**

	in %		Trigger Event y/n
Beginning of Period	1,5%	22.547.546,71 €	
Cash Outflow		22.547.546,71 €	
of which Liquidity Reserve Excess Amount		81.296,71 €	
Cash Inflow		22.466.250,00 €	
End of Period	1,5%	22.466.250,00 €	
Required Liquidity Reserve Amount	1,5%	22.466.250,00 €	

**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	12.09.2024				
Payment Date	16.09.2024				
Period No	4				
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	

**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%
4	1.499.999.964,64 €	1.210.121,37 €	3.358.271,45 €	4.601.589,59 €	4.111.024,57 €	99,11%	0,08%	0,22%	0,31%	0,27%
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**3.2 Default Data**



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	4				
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		

**Default Data and Ratios**

	Amount	Number of Loans
<b>Current Default</b>		
Current Period Gross Default	1.145.668,70 €	
Current Period Recoveries	- 4.625,67 €	
Current Period Net Default	1.150.294,37 €	
New Number of Defaulted Contracts		56
<b>Cumulative Default</b>		
Cumulative Gross Default	1.753.902,14 €	
Cumulative Recoveries	- 7.372,99 €	
Cumulative Net Losses	1.761.275,13 €	
Total Number of Defaulted Contracts		73

**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	1.145.668,70 €	
Class F Amount credited to the PDL	1.145.668,70 €	
Class F PDL EoP	- €	

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Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	4				
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	

**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 €	610.960,76 €	0,04%	0,04%
4	73	1.145.668,70 €	1.753.902,14 €	1.682.524.642,59 €	0,10%	-4.625,67 €	-7.372,99 €	1.761.275,13 €	0,10%	0,08%
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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	12.09.2024			
Payment Date	16.09.2024			
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Monthly Period	Sep 2024			
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Collection Period from	01.08.2024	to	31.08.2024	

**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 €	132.020,42 €	no
WA Remaining Term		85,00	79,03	no
		Maximum-Trigger	Current Value	Trigger Breach
<b>Purchase Shortfall Event</b>				no
Period before previous period		150.000.000,00 €	2,61 €	
Previous period		150.000.000,00 €	35,36 €	
Current period		150.000.000,00 €	24,14 €	
<b>Termination/Servicer Termination Event</b>				no
<b>Event of Default / Termination Event, as defined in the Interest Rate Swap</b>				no
<b>Pro Rata Payment Trigger Event</b>				
Class A Credit Enhancement		23%	16,90%	
<b>Sequential Payment Trigger Event</b>				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%	0,10%	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
<b>Early Amortisation Event</b>				
Cumulative Net Loss Ratio				
- prior to or on 30 November 2024		1,00%	0,10%	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	12.09.2024				
Payment Date	16.09.2024				
Period No	4				
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
<b>General Note Information</b>							
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
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning 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 €
Replenishment	46.746.235,60 €						
Amortisation	750.000,00 €						
Redemption per Class		- €	- €	- €	- €	- €	750.000,00 €
Redemption per Note		- €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	1.497.000.000,00 €	1.246.500.000,00 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	15.000.000,00 €
Current Tranching		83,3%	5,6%	5,2%	2,3%	2,6%	1,0%
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	0,83
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	3,620%	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	31						
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	87.500,00 €
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 €	83.333,33 €
> Interest accrued for the period	-	4.884.784,20 €	356.126,40 €	352.138,80 €	169.984,95 €	258.293,10 €	121.636,80 €
Interest Payment		4.884.784,20 €	356.126,40 €	352.138,80 €	169.984,95 €	258.293,10 €	121.636,80 €
Interest Payment per Note		391,88 €	423,96 €	451,46 €	492,71 €	662,29 €	675,76 €
<b>3. Credit Enhancements</b>							
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%	1,70%

\* 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	4	
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

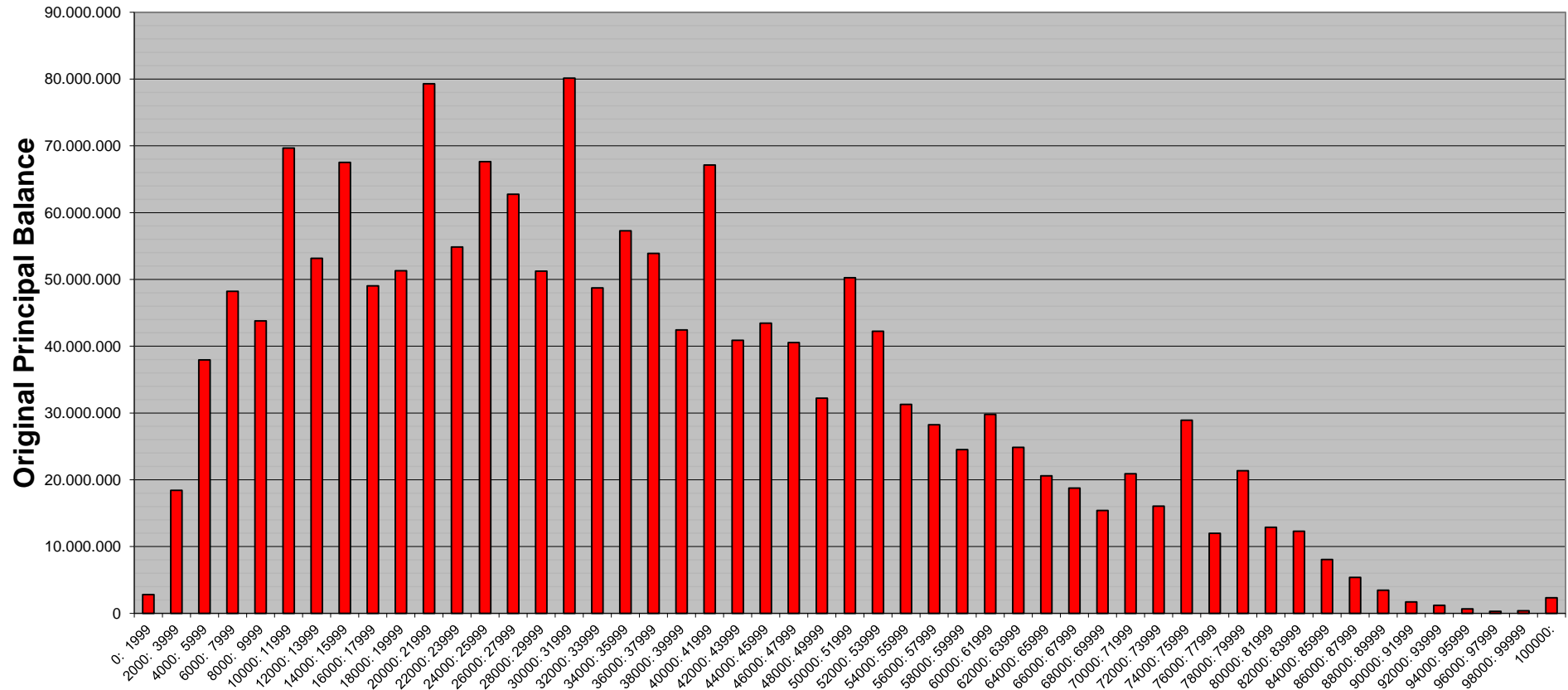
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.826.956,33	0,17%	2.183	2,65%
2000: 3999	18.408.750,54	1,08%	6.527	7,91%
4000: 5999	37.937.272,66	2,23%	7.768	9,42%
6000: 7999	48.207.951,09	2,84%	6.982	8,47%
8000: 9999	43.800.337,72	2,58%	4.950	6,00%
10000: 11999	69.663.846,42	4,10%	6.560	7,95%
12000: 13999	53.163.195,91	3,13%	4.134	5,01%
14000: 15999	67.529.816,16	3,98%	4.484	5,44%
16000: 17999	49.041.561,72	2,89%	2.891	3,51%
18000: 19999	51.285.665,95	3,02%	2.709	3,28%
20000: 21999	79.304.397,32	4,67%	3.831	4,65%
22000: 23999	54.843.293,79	3,23%	2.391	2,90%
24000: 25999	67.633.029,40	3,98%	2.714	3,29%
26000: 27999	62.754.048,94	3,70%	2.342	2,84%
28000: 29999	51.237.985,84	3,02%	1.771	2,15%
30000: 31999	80.133.818,48	4,72%	2.602	3,16%
32000: 33999	48.731.143,91	2,87%	1.479	1,79%
34000: 35999	57.292.533,93	3,37%	1.639	1,99%
36000: 37999	53.898.210,49	3,17%	1.461	1,77%
38000: 39999	42.431.456,97	2,50%	1.090	1,32%
40000: 41999	67.119.779,67	3,95%	1.641	1,99%
42000: 43999	40.886.638,54	2,41%	952	1,15%
44000: 45999	43.451.447,69	2,56%	966	1,17%
46000: 47999	40.534.319,59	2,39%	863	1,05%
48000: 49999	32.215.774,66	1,90%	658	0,80%
50000: 51999	50.245.060,95	2,96%	994	1,21%
52000: 53999	42.227.943,64	2,49%	801	0,97%
54000: 55999	31.288.394,90	1,84%	569	0,69%
56000: 57999	28.226.855,24	1,66%	495	0,60%
58000: 59999	24.509.676,14	1,44%	416	0,50%
60000: 61999	29.793.875,68	1,75%	491	0,60%
62000: 63999	24.856.804,11	1,46%	395	0,48%
64000: 65999	20.604.509,06	1,21%	317	0,38%
66000: 67999	18.759.040,34	1,10%	280	0,34%
68000: 69999	15.387.088,52	0,91%	223	0,27%
70000: 71999	20.895.770,88	1,23%	295	0,36%
72000: 73999	16.046.839,38	0,94%	220	0,27%
74000: 75999	28.929.938,02	1,70%	386	0,47%
76000: 77999	11.997.895,09	0,71%	156	0,19%
78000: 79999	21.342.553,79	1,26%	271	0,33%
80000: 81999	12.876.537,61	0,76%	159	0,19%
82000: 83999	12.284.426,50	0,72%	148	0,18%
84000: 85999	8.061.210,34	0,47%	95	0,12%
86000: 87999	5.379.600,97	0,32%	62	0,08%
88000: 89999	3.459.471,19	0,20%	39	0,05%
90000: 91999	1.724.370,05	0,10%	19	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%
<b>Total</b>	<b>1.698.127.823,38</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	20.591,60

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

**6.1 Original PB (Graph)**

Calculation Date	12.09.2024		
Payment Date	16.09.2024		
Period No	4		
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	4			
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

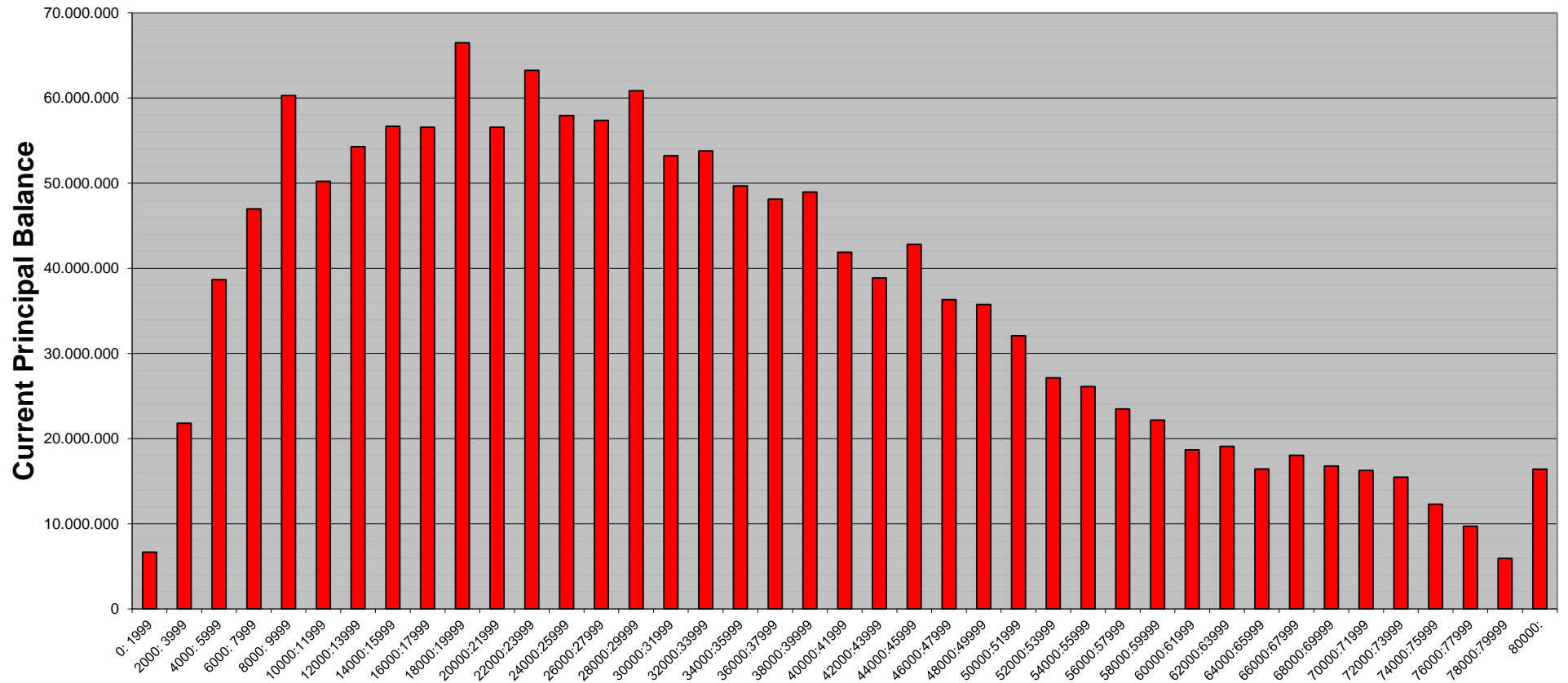
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.657.525,76	0,44%	6.122	7,42%
2000: 3999	21.806.515,22	1,45%	7.283	8,83%
4000: 5999	38.668.101,40	2,58%	7.822	9,49%
6000: 7999	46.983.261,92	3,13%	6.721	8,15%
8000: 9999	60.282.891,28	4,02%	6.679	8,10%
10000:11999	50.205.916,28	3,35%	4.575	5,55%
12000:13999	54.285.930,51	3,62%	4.172	5,06%
14000:15999	56.667.603,26	3,78%	3.795	4,60%
16000:17999	56.565.829,16	3,77%	3.323	4,03%
18000:19999	66.496.282,34	4,43%	3.502	4,25%
20000:21999	56.563.800,04	3,77%	2.693	3,27%
22000:23999	63.245.891,63	4,22%	2.750	3,33%
24000:25999	57.943.649,27	3,86%	2.320	2,81%
26000:27999	57.377.087,74	3,83%	2.126	2,58%
28000:29999	60.851.234,60	4,06%	2.100	2,55%
30000:31999	53.209.284,97	3,55%	1.717	2,08%
32000:33999	53.786.397,73	3,59%	1.630	1,98%
34000:35999	49.681.314,51	3,31%	1.420	1,72%
36000:37999	48.133.641,53	3,21%	1.302	1,58%
38000:39999	48.945.211,69	3,26%	1.255	1,52%
40000:41999	41.885.683,26	2,79%	1.023	1,24%
42000:43999	38.869.005,65	2,59%	904	1,10%
44000:45999	42.808.711,49	2,85%	951	1,15%
46000:47999	36.303.922,78	2,42%	772	0,94%
48000:49999	35.752.441,81	2,38%	731	0,89%
50000:51999	32.082.977,38	2,14%	630	0,76%
52000:53999	27.131.671,52	1,81%	512	0,62%
54000:55999	26.115.662,12	1,74%	475	0,58%
56000:57999	23.484.586,35	1,57%	412	0,50%
58000:59999	22.174.974,22	1,48%	376	0,46%
60000:61999	18.661.649,94	1,24%	306	0,37%
62000:63999	19.078.986,22	1,27%	303	0,37%
64000:65999	16.435.915,41	1,10%	253	0,31%
66000:67999	18.036.013,85	1,20%	269	0,33%
68000:69999	16.777.420,49	1,12%	243	0,29%
70000:71999	16.257.942,05	1,08%	229	0,28%
72000:73999	15.465.186,50	1,03%	212	0,26%
74000:75999	12.291.276,76	0,82%	164	0,20%
76000:77999	9.699.123,03	0,65%	126	0,15%
78000:79999	5.914.894,98	0,39%	75	0,09%
80000:	16.414.559,21	1,09%	194	0,24%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	18.189,09

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**7.1 Current PB (Graph)**

Calculation Date	12.09.2024		
Payment Date	16.09.2024		
Period No	4		
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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**8. Borrower Concentration**



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	4	
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	132.020,42	0,0088%	2
2	117.573,15	0,0078%	1
3	114.385,08	0,0076%	1
4	112.901,13	0,0075%	1
5	107.640,16	0,0072%	1
6	106.179,61	0,0071%	1
7	103.939,34	0,0069%	1
8	103.013,21	0,0069%	1
9	96.142,64	0,0064%	1
10	94.868,25	0,0063%	1
11	94.586,38	0,0063%	1
12	93.702,50	0,0062%	1
13	92.746,02	0,0062%	1
14	92.603,21	0,0062%	1
15	92.132,66	0,0061%	1
16	91.538,92	0,0061%	1
17	91.176,31	0,0061%	1
18	90.950,46	0,0061%	1
19	90.367,28	0,0060%	1
20	90.351,69	0,0060%	1
21	89.945,10	0,0060%	1
22	89.820,39	0,0060%	1
23	89.618,22	0,0060%	1
24	89.111,09	0,0059%	1
25	88.855,37	0,0059%	1
	<b>2.456.168,59</b>	<b>0,1637%</b>	<b>26</b>

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**9. Geographical Distribution**



Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			4		
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	

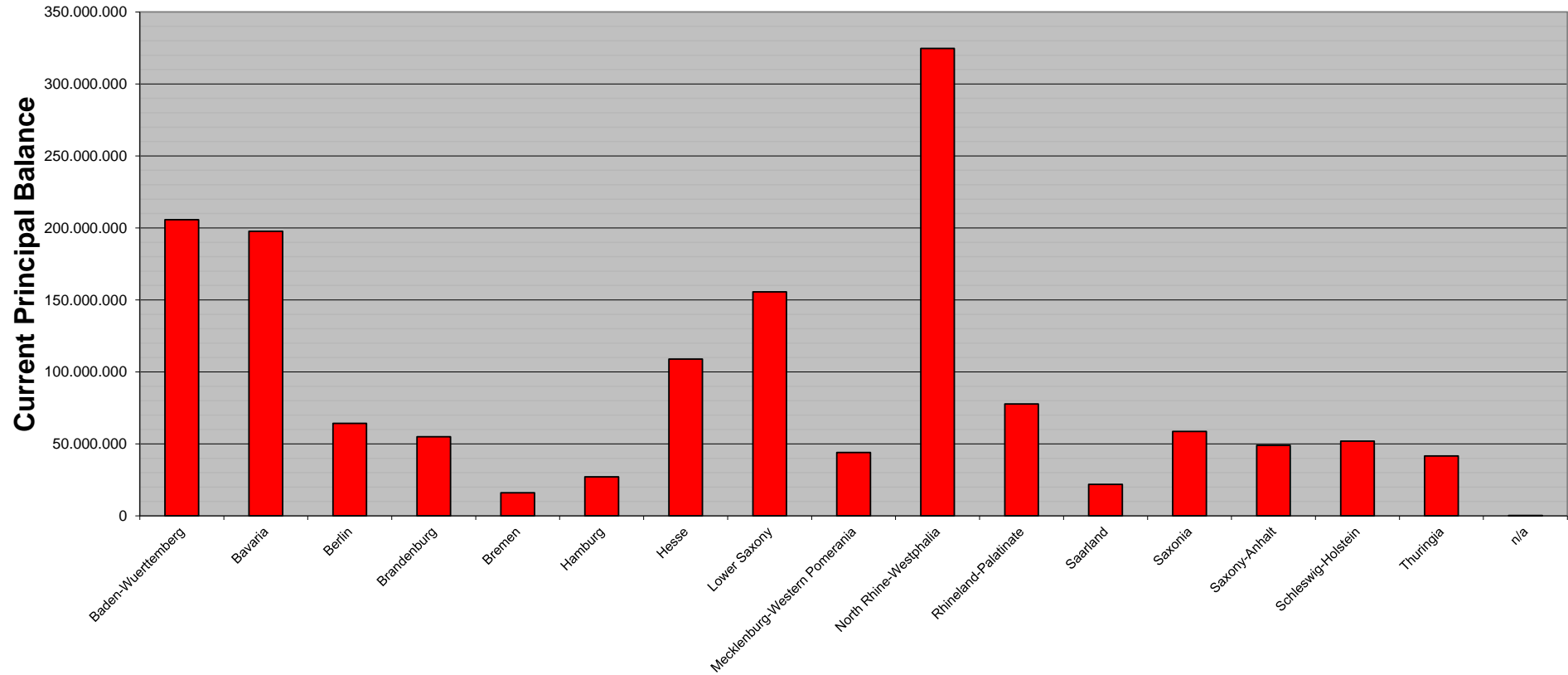
<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	205.693.222,55	13,71%	10.407	12,62%
Bavaria	197.638.051,89	13,18%	10.805	13,10%
Berlin	64.209.991,17	4,28%	3.323	4,03%
Brandenburg	54.925.535,00	3,66%	3.235	3,92%
Bremen	16.103.735,04	1,07%	858	1,04%
Hamburg	27.139.195,13	1,81%	1.463	1,77%
Hesse	108.962.813,48	7,26%	5.778	7,01%
Lower Saxony	155.632.918,74	10,38%	8.689	10,54%
Mecklenburg-Western Pomerania	43.968.525,45	2,93%	2.609	3,16%
North Rhine-Westphalia	324.710.295,94	21,65%	17.467	21,18%
Rhineland-Palatinate	77.706.734,31	5,18%	4.326	5,25%
Saarland	21.908.372,74	1,46%	1.310	1,59%
Saxonia	58.626.101,60	3,91%	3.630	4,40%
Saxony-Anhalt	49.034.947,37	3,27%	3.015	3,66%
Schleswig-Holstein	51.914.947,00	3,46%	3.063	3,71%
Thuringia	41.567.690,71	2,77%	2.475	3,00%
n/a	256.897,74	0,02%	14	0,02%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>



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**9.1 Geographical Distribution (Graph)**

Calculation Date	12.09.2024		
Payment Date	16.09.2024		
Period No	4		
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			4		
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	11.742.573,50	0,78%	375	0,45%
unsecured	1.488.257.402,36	99,22%	82.092	99,55%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>

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**11. Insurances**



Calculation Date			12.09.2024			
Payment Date			16.09.2024			
Period No			4			
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	375.986.791,01	25,07%	28.052	34,02%
Yes	1.124.013.184,85	74,93%	54.415	65,98%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>

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**12. Payment Methods**



Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			4		
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 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	1.477.213.674,69	98,48%	81.273	98,55%
Other	22.786.301,17	1,52%	1.194	1,45%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</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	362.688.536,95	24,18%	20.753	25,17%
1st of month	1.137.311.438,91	75,82%	61.714	74,83%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>

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**13. Effective Interest Rate**



Calculation Date			12.09.2024		
Payment Date			16.09.2024		
Period No			4		
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	38.892,55	0,00%	20	0,02%
1: 1	1.137.627,99	0,08%	175	0,21%
2: 2	17.688.636,91	1,18%	1.430	1,73%
3: 3	15.567.539,66	1,04%	1.075	1,30%
4: 4	30.379.797,21	2,03%	1.858	2,25%
5: 5	75.707.528,79	5,05%	3.680	4,46%
6: 6	136.281.438,57	9,09%	6.325	7,67%
7: 7	273.508.609,15	18,23%	12.283	14,89%
8: 8	386.733.373,55	25,78%	19.474	23,61%
9: 9	328.807.062,65	21,92%	19.659	23,84%
10:10	136.199.456,04	9,08%	9.133	11,07%
11:11	72.374.128,19	4,82%	5.175	6,28%
12:12	17.758.752,49	1,18%	1.433	1,74%
13:	7.817.132,11	0,52%	747	0,91%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>

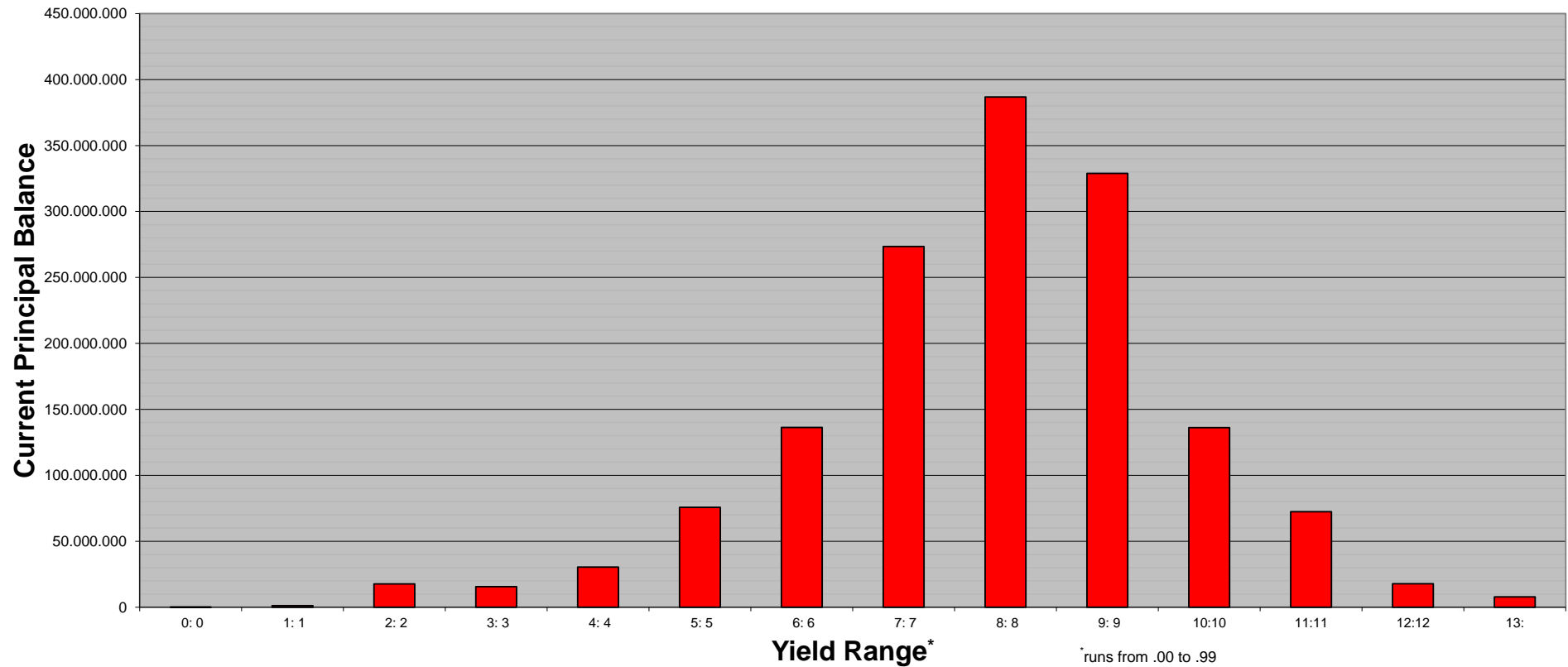
Statistics		in %
WA Interest	8,65%	

\* runs from .00 to .99

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Monthly Investor Report**

**13.1 Effective Interest Rate (Graph)**

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	4	
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	4	
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
0: 2	12.710.297,49	0,85%	764	0,93%
3: 5	128.283.586,55	8,55%	6.785	8,23%
6: 8	394.200.197,35	26,28%	20.027	24,28%
9:11	278.039.007,64	18,54%	16.244	19,70%
12:14	354.558.723,88	23,64%	19.208	23,29%
15:17	123.435.045,79	8,23%	6.713	8,14%
18:20	71.456.337,49	4,76%	3.889	4,72%
21:23	48.739.051,70	3,25%	2.832	3,43%
24:26	37.005.142,19	2,47%	2.362	2,86%
27:29	24.347.451,53	1,62%	1.427	1,73%
30:32	13.842.595,34	0,92%	980	1,19%
33:35	8.003.144,83	0,53%	655	0,79%
36:38	1.834.544,04	0,12%	138	0,17%
39:41	1.096.324,35	0,07%	98	0,12%
42:44	569.127,46	0,04%	69	0,08%
45:47	786.280,04	0,05%	86	0,10%
48:50	271.813,64	0,02%	31	0,04%
51:53	164.328,48	0,01%	30	0,04%
54:56	216.740,41	0,01%	41	0,05%
57:59	173.333,50	0,01%	34	0,04%
60:62	77.029,74	0,01%	9	0,01%
63:65	64.765,76	0,00%	12	0,01%
66:68	45.043,44	0,00%	7	0,01%
69:71	40.873,20	0,00%	8	0,01%
72:74	12.030,41	0,00%	4	0,00%
75:77	5.648,76	0,00%	4	0,00%
78:80	263,68	0,00%	2	0,00%
81:	21.247,17	0,00%	8	0,01%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>

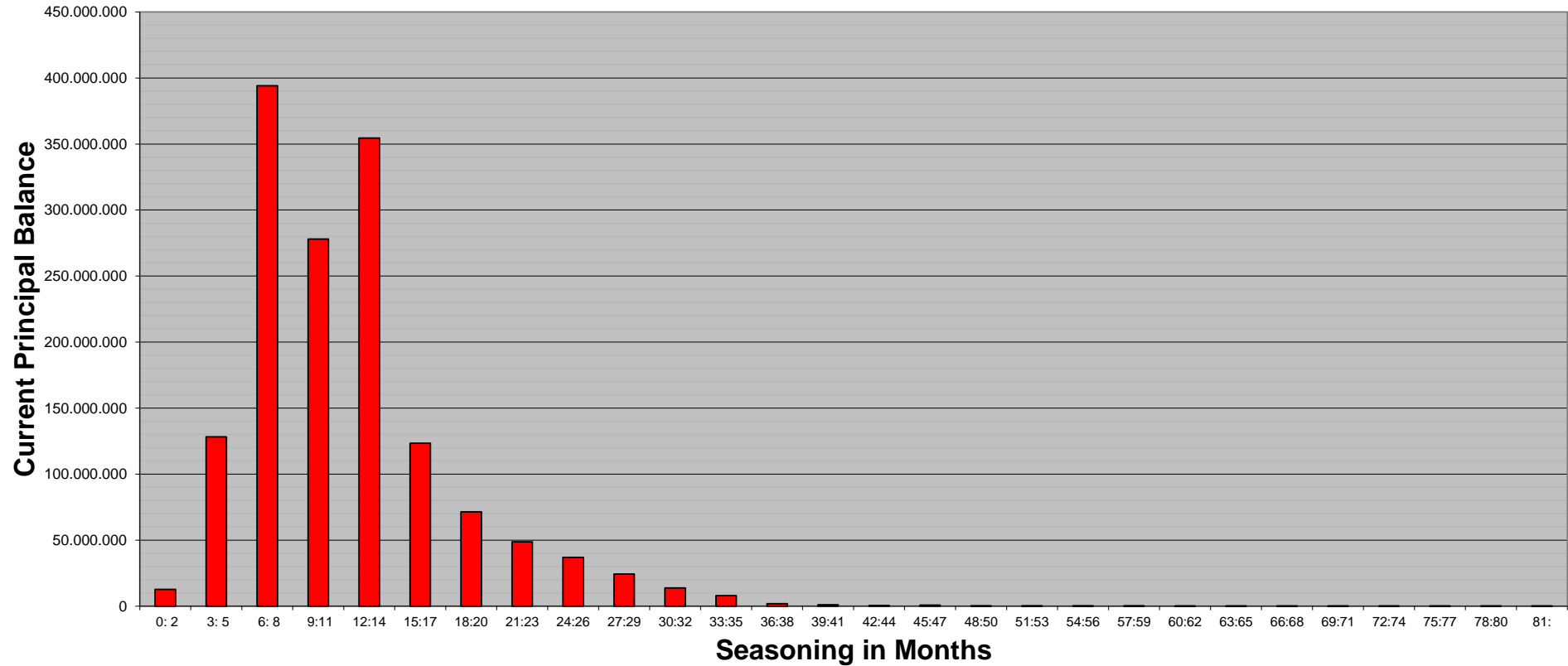
**Statistics**

WA Seasoning	11,66
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Monthly Investor Report**

**14.1 Seasoning (Graph)**

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	4	
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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**15. Remaining Term**



Calculation Date			12.09.2024			
Payment Date			16.09.2024			
Period No			4			
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		

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	1.183.365,98	0,08%	1.712	2,08%
7: 13	4.270.070,09	0,28%	2.107	2,55%
14: 20	7.794.786,59	0,52%	2.419	2,93%
21: 27	10.845.680,14	0,72%	2.495	3,03%
28: 34	17.101.108,51	1,14%	2.815	3,41%
35: 41	24.582.699,61	1,64%	3.376	4,09%
42: 48	33.309.945,31	2,22%	3.505	4,25%
49: 55	42.444.811,37	2,83%	3.874	4,70%
56: 62	46.668.241,91	3,11%	3.447	4,18%
63: 69	76.156.917,10	5,08%	4.761	5,77%
70: 76	142.344.755,34	9,49%	7.789	9,44%
77: 83	268.444.196,44	17,90%	11.759	14,26%
84: 90	578.269.635,05	38,55%	23.039	27,94%
91: 97	246.317.098,06	16,42%	9.357	11,35%
98:	266.664,36	0,02%	12	0,01%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>

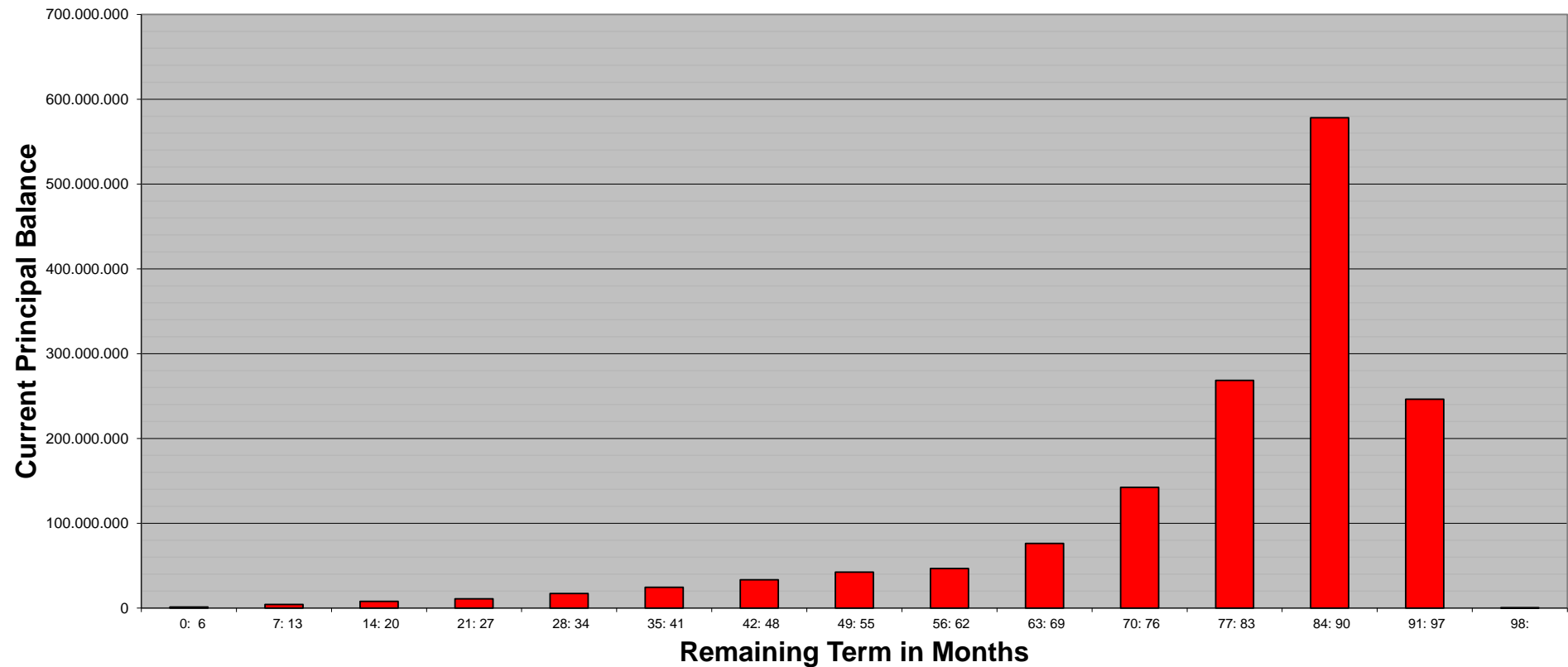
**Statistics**

WA Remaining Term	79,03
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**15.1 Remaining Term (Graph)**

Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	4	
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	4	
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>
0: 13	1.004.048,78	0,07%	1.081	1,31%
14: 20	1.875.174,93	0,13%	1.118	1,36%
21: 27	7.519.976,47	0,50%	2.869	3,48%
28: 34	2.290.904,51	0,15%	476	0,58%
35: 41	18.317.031,81	1,22%	4.158	5,04%
42: 48	6.761.813,76	0,45%	768	0,93%
49: 55	35.294.562,57	2,35%	5.138	6,23%
56: 62	52.558.095,83	3,50%	5.355	6,49%
63: 69	13.217.799,44	0,88%	851	1,03%
70: 76	56.885.209,04	3,79%	4.467	5,42%
77: 83	20.812.995,24	1,39%	1.004	1,22%
84: 90	136.713.732,89	9,11%	9.325	11,31%
91: 97	953.302.449,46	63,55%	38.779	47,02%
98:104	192.073.431,32	12,80%	7.021	8,51%
105:111	1.362.283,32	0,09%	54	0,07%
112:	10.466,49	0,00%	3	0,00%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>

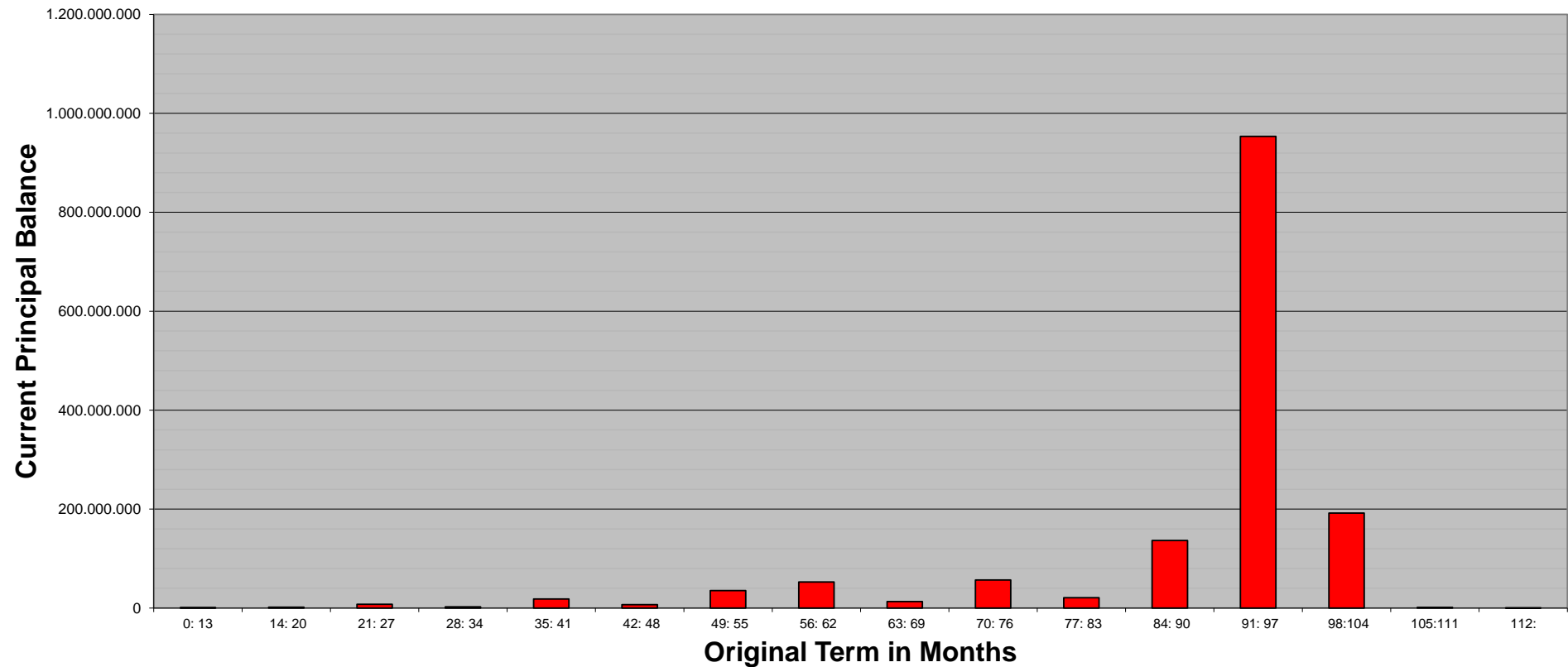
**Statistics**

WA Original Term	90,69
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**SC Germany Consumer 2024-1  
Monthly Investor Report**

**16.1 Original Term (Graph)**

Calculation Date			12.09.2024			
Payment Date			16.09.2024			
Period No			4			
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		



**SC Germany Consumer 2024-1  
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**17. Loan Concentration**

Calculation Date			12.09.2024			
Payment Date			16.09.2024			
Period No			4			
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	1.474.422.958,79	98,29%	80.257	97,32%	80.257	98,66%
2: 2	25.174.433,94	1,68%	2.132	2,59%	1.066	1,31%
3: 3	402.583,13	0,03%	78	0,09%	26	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%
<b>Total</b>	<b>1.499.999.975,86</b>	<b>100,00%</b>	<b>82.467</b>	<b>100,00%</b>	<b>81.349</b>	<b>100,00%</b>

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18. Amortisation Profile



Calculation Date	12.09.2024					
Payment Date	16.09.2024					
Period No	4					
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	1.499.999.975,86 €	51	631.036.311,56 €
2	1.483.847.188,44 €	52	612.923.269,33 €
3	1.467.617.322,48 €	53	594.808.127,24 €
4	1.451.330.942,59 €	54	576.688.126,16 €
5	1.434.992.966,09 €	55	558.551.817,29 €
6	1.418.591.021,45 €	56	540.461.769,17 €
7	1.402.125.713,27 €	57	522.434.910,79 €
8	1.385.603.575,49 €	58	504.395.911,85 €
9	1.369.043.415,11 €	59	486.356.700,34 €
10	1.352.415.284,39 €	60	468.312.363,62 €
11	1.335.730.540,51 €	61	450.293.730,76 €
12	1.318.980.724,32 €	62	432.289.547,63 €
13	1.302.170.522,60 €	63	414.297.661,71 €
14	1.285.304.748,00 €	64	396.316.062,81 €
15	1.268.396.693,91 €	65	378.385.698,64 €
16	1.251.433.017,87 €	66	360.518.498,12 €
17	1.234.416.068,88 €	67	342.673.908,68 €
18	1.217.336.342,31 €	68	324.942.520,78 €
19	1.200.195.297,42 €	69	307.330.489,46 €
20	1.183.019.121,02 €	70	289.790.671,17 €
21	1.165.813.830,97 €	71	272.321.661,37 €
22	1.148.544.876,38 €	72	254.989.934,72 €
23	1.131.203.997,56 €	73	237.874.680,83 €
24	1.113.797.962,31 €	74	220.979.599,24 €
25	1.096.329.245,93 €	75	204.353.467,47 €
26	1.078.818.779,21 €	76	187.976.214,77 €
27	1.061.267.502,78 €	77	171.844.909,62 €
28	1.043.666.568,20 €	78	155.936.827,99 €
29	1.026.019.023,78 €	79	140.181.841,11 €
30	1.008.329.066,75 €	80	124.807.094,14 €
31	990.588.895,30 €	81	109.938.252,82 €
32	972.823.306,54 €	82	95.479.800,79 €
33	955.062.278,28 €	83	81.425.896,37 €
34	937.253.312,14 €	84	67.984.687,93 €
35	919.390.630,47 €	85	55.649.647,33 €
36	901.478.164,09 €	86	44.658.410,73 €
37	883.540.152,31 €	87	35.039.229,63 €
38	865.579.397,67 €	88	26.543.255,46 €
39	847.610.272,82 €	89	19.162.397,93 €
40	829.621.614,54 €	90	12.793.677,81 €
41	811.603.089,57 €	91	7.247.815,29 €
42	793.565.849,10 €	92	3.561.459,74 €
43	775.500.357,72 €	93	1.869.144,36 €
44	757.464.556,41 €	94	821.453,76 €
45	739.467.226,61 €	95	269.710,81 €
46	721.444.116,38 €	96	60.817,26 €
47	703.394.103,01 €	97	19.547,10 €
48	685.310.556,96 €	98	5.542,78 €
49	667.229.412,82 €	99	1.489,19 €
50	649.133.929,99 €	100	1.385,64 €

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



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	4				
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	

**Pre-Enforcement Available Interest Amount**

Interest Collections	+	10.188.866,32 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+ -	4.625,67 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,03 €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	22.547.546,71 €
Amounts standing to the credit of the Expenses Advance Account	+	497,13 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	1.349.597,56 €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	34.081.882,08 €

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

**Pre-Enforcement Available Principal Amount**

Principal Collections (including Deemed Collections)	+	45.600.555,68 €
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	+	35,36 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	1.145.668,70 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	46.746.259,74 €

**Pre-Enforcement Interest Priority of Payments**

Available Interest Amount	34.081.882,08 €
Senior Expenses and Taxes	- - €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 4.884.784,20 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 356.126,40 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 352.138,80 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 169.984,95 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 258.293,10 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 121.636,80 €
Liquidity Reserve Amount Replenishment	- 22.466.250,00 €
Crediting the PDLs until cleared	- 1.145.668,70 €
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	- 20.604,38 €
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	= 3.545.144,75 €

**Pre-Enforcement Principal Priority of Payments**

Available Principal Amount	46.746.259,74 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 46.746.259,74 €
Replenishment	- 46.746.235,60 €
Purchase Shortfall Amount	- 24,14 €
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	- €							
Interest accrued for the Period	6.163.568,63 €	4.884.784,20 €	356.126,40 €	352.138,80 €	169.984,95 €	258.293,10 €	121.636,80 €	20.604,38 €
Cumulative Interest accrued	21.869.517,81 €	17.316.876,60 €	1.261.688,40 €	1.246.970,40 €	601.569,60 €	912.514,20 €	457.428,60 €	72.470,01 €
Interest Payments	6.163.568,63 €	4.884.784,20 €	356.126,40 €	352.138,80 €	169.984,95 €	258.293,10 €	121.636,80 €	20.604,38 €
Cumulative Interest Payments	21.869.517,81 €	17.316.876,60 €	1.261.688,40 €	1.246.970,40 €	601.569,60 €	912.514,20 €	457.428,60 €	72.470,01 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	22.466.250,00 €							22.466.250,00 €

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**20. Retention**



Calculation Date	12.09.2024				
Payment Date	16.09.2024				
Period No	4				
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 75.149.935,34 €



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**21. Counterparties**



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	4	
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

**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.**  
Museumsaan 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 31.08.2024, data source: Bloomberg

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## 22. Issuer Information



Calculation Date		12.09.2024				
Payment Date		16.09.2024				
Period No		4				
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 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	12.09.2024				
Payment Date	16.09.2024				
Period No	4				
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	Moody's			DBRS		Trigger breach
		Long Term (CRA)	Short Term	Outlook	"Critical obligations rating" or higher of "issuer rating" and "senior unsecured debt rating"	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A3			A		no
2nd Rating Trigger	Replacement	Baa1			BBB		no
<b>Current Counterparty Ratings</b>		Aa2(cr)	P-1	STABLE	AAL	R-1M	

**Current Swap Data**

Swap Type Fixed Floating Interest Rate Swap  
Notional Amount 1.497.750.000,00 €  
Fixed Rate 2,6420%  
Floating Rate (Euribor) 3,6250%  
Net Swap Payments - 1.349.597,56 €  
Notional Amount next period 1.497.000.000,00 €

**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 31.08.2024, data source: Bloomberg

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**24. Santander Consumer Bank**



Calculation Date	12.09.2024	
Payment Date	16.09.2024	
Period No	4	
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

**Contact Details**

Team ABS

[abs\\_qer@santander.de](mailto:abs_qer@santander.de)

**Ratings Santander**

**Banco Santander S.A.**

**Santander Consumer Finance S.A.**

**Santander Consumer Bank AG**

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	-	-	-

Ratings as of 31.08.2024, data source: Bloomberg

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

**25. Glossary**



Calculation Date		12.09.2024				
Payment Date		16.09.2024				
Period No		4				
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