

SC Germany Consumer 2024-1 Monthly Investor Report



STS Verification
International



ABS Issuer
of the Year

Santander Germany

WINNER



GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2024-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period	from 14.11.2024	to 16.12.2024	=	32 days	
Collection Period	from 01.11.2024	to 30.11.2024			

Index	Page
1. Portfolio Information	1
1.1 Portfolio Information per period	2
2. Reserve Accounts	3
3.1 Delinquency Data	4
3.2 Default Data	5
3.3 Defaults & Recoveries per period	6
4. Concentration Limits	7
5. Outstanding Notes	8
6. Original Principal Balance	9
6.1 Original PB (Graph)	10
7. Current Principal Balance	11
7.1 Current PB (Graph)	12
8. Borrower Concentration	13
9. Geographical Distribution	14
9.1 Geographical (Graph)	15
10. Collateral	16
11. Insurances	17
12. Payment Methods	18
13. Effective Interest Rate	19
13.1 Effective Interest Rate (Graph)	20
14. Seasoning	21
14.1 Seasoning (Graph)	22
15. Remaining Term	23
15.1 Remaining Term (Graph)	24
16. Original Term	25
16.1 Original Term (Graph)	26
17. Loan Concentration	27
18. Amortisation Profiles	28
19. Priority of Payments + Transaction Costs	29
20. Retention	30
21. Counterparties	31
21. Issuer Information	32
23. Swap Counterparty	33
24. Santander Consumer Bank	34
25. Glossary	35

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

1. Portfolio Information



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period from	14.11.2024	to 16.12.2024 = 32 days
Collection Period from	01.11.2024	to 30.11.2024

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	84.013	1.499.999.991,78 €	1.499.999.963,20 €
Scheduled Principal Payments		20.325.970,88 €	20.293.673,05 €
Prepayment Principal		19.838.584,38 €	25.822.303,80 €
Total Principal Collections		40.164.555,26 €	46.115.976,85 €
Total Interest Collections		10.227.493,36 €	10.207.925,65 €
Defaults		2.305.417,02 €	2.524.769,86 €
Replenishment Amount		42.469.957,61 €	48.640.775,29 €
End of Period		1.499.999.977,11 €	1.499.999.991,78 €
Purchase Shortfall Amount		22,89 €	8,22 €
Total Assets (End of Period)	84.355	1.500.000.000,00 €	1.500.000.000,00 €
Current Prepayment Rate (annualised)		14,8%	
Current Poolfactor		99,7%	

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

1.1 Portfolio Information per period

Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	



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%
5	1.499.999.975,86 €	20.360.702,90 €	25.308.348,71 €	45.669.051,61 €	18,47%
6	1.499.999.963,20 €	20.293.673,05 €	25.822.303,80 €	46.115.976,85 €	18,81%
7	1.499.999.991,78 €	20.325.970,88 €	19.838.584,38 €	40.164.555,26 €	14,77%
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36					
37					
38					
39					
40					
41					
42					
43					
44					
45					
46					
47					
48					
49					
50					
51					
52					
53					
54					
55					
56					
57					
58					
59					
60					
61					
62					
63					
64					
65					
66					
67					
68					
69					
70					
71					
72					
73					
74					
75					
76					
77					
78					
79					
80					

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

2. Reserve Accounts



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

Reserve Accounts

	in %		Trigger Event y/n
Liquidity Reserve			
Beginning of Period	1,5%	22.502.079,57 €	
Cash Outflow		22.502.079,57 €	
of which Liquidity Reserve Excess Amount		69.579,57 €	
Cash Inflow		22.432.500,00 €	
End of Period	1,5%	22.432.500,00 €	
Required Liquidity Reserve Amount	1,5%	22.432.500,00 €	
Commingling Reserve	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	
Set-Off Reserve	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

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

3.1 Delinquency Data



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

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%
5	1.499.999.975,86 €	5.006.269,48 €	1.462.608,64 €	4.662.989,34 €	6.574.553,38 €	98,82%	0,33%	0,10%	0,31%	0,44%
6	1.499.999.963,20 €	4.566.763,51 €	1.657.944,28 €	5.143.113,06 €	6.972.177,62 €	98,78%	0,30%	0,11%	0,34%	0,46%
7	1.499.999.991,78 €	1.603.435,17 €	5.298.840,03 €	5.980.953,70 €	7.476.368,02 €	98,64%	0,11%	0,35%	0,40%	0,50%
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										
19										
20										
21										
22										
23										
24										
25										
26										
27										
28										
29										
30										
31										
32										
33										
34										
35										
36										
37										
38										
39										
40										
41										
42										
43										
44										
45										
46										
47										
48										
49										
50										
51										
52										
53										
54										
55										
56										
57										
58										
59										
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										

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

3.2 Default Data



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period from	14.11.2024	to	16.12.2024	=	32 days
Collection Period from	01.11.2024	to	30.11.2024		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	2.305.417,02 €	
Current Period Recoveries	- 341,43 €	
Current Period Net Default	2.305.758,45 €	
New Number of Defaulted Contracts		104
Cumulative Default		
Cumulative Gross Default	9.119.451,52 €	
Cumulative Recoveries	- 14.612,50 €	
Cumulative Net Losses	9.104.839,02 €	
Total Number of Defaulted Contracts		358

Principal Deficiency Ledgers

Class A PDL Sub-Ledger		
Class A PDL BoP	-	€
Class A Amount debited to the PDL	-	€
Class A Amount credited to the PDL	-	€
Class A PDL EoP	-	€
Class B PDL Sub-Ledger		
Class B PDL BoP	-	€
Class B Amount debited to the PDL	-	€
Class B Amount credited to the PDL	-	€
Class B PDL EoP	-	€
Class C PDL Sub-Ledger		
Class C PDL BoP	-	€
Class C Amount debited to the PDL	-	€
Class C Amount credited to the PDL	-	€
Class C PDL EoP	-	€
Class D PDL Sub-Ledger		
Class D PDL BoP	-	€
Class D Amount debited to the PDL	-	€
Class D Amount credited to the PDL	-	€
Class D PDL EoP	-	€
Class E PDL Sub-Ledger		
Class E PDL BoP	-	€
Class E Amount debited to the PDL	-	€
Class E Amount credited to the PDL	-	€
Class E PDL EoP	-	€
Class F PDL Sub-Ledger		
Class F PDL BoP	-	€
Class F Amount debited to the PDL	2.305.417,02 €	
Class F Amount credited to the PDL	2.305.417,02 €	
Class F PDL EoP	-	€

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

3.3 Defaults & Recoveries per period



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

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%
5	156	2.535.362,50 €	4.289.264,64 €	1.730.729.044,04 €	0,25%	-7.904,55 €	-15.277,54 €	4.304.542,18 €	0,25%	0,17%
6	254	2.524.769,86 €	6.814.034,50 €	1.779.369.819,33 €	0,38%	30.231,47 €	14.953,93 €	6.799.080,57 €	0,38%	0,17%
7	358	2.305.417,02 €	9.119.451,52 €	1.821.839.776,94 €	0,50%	-341,43 €	14.612,50 €	9.104.839,02 €	0,50%	0,15%
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										
19										
20										
21										
22										
23										
24										
25										
26										
27										
28										
29										
30										
31										
32										
33										
34										
35										
36										
37										
38										
39										
40										
41										
42										
43										
44										
45										
46										
47										
48										
49										
50										
51										
52										
53										
54										
55										
56										
57										
58										
59										
60										
61										
62										
63										
64										
65										
66										
67										
68										
69										
70										
71										
72										
73										
74										
75										
76										
77										
78										
79										
80										

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

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

4. Concentration Limits



Calculation Date	12.12.2024			
Payment Date	16.12.2024			
Period No	7			
Monthly Period	Dec 2024			
Interest Period from	14.11.2024	to	16.12.2024	= 32 days
Collection Period from	01.11.2024	to	30.11.2024	

Current Transaction Status

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	8,30%	-	8,68%	no
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	128.450,75 €	no
WA Remaining Term		85,00	77,08	no
		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				no
Period before previous period		150.000.000,00 €	36,80 €	
Previous period		150.000.000,00 €	8,22 €	
Current period		150.000.000,00 €	22,89 €	
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%	0,50%	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%		no
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%	0,50%	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

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

Reporting Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period from	14.11.2024	to	16.12.2024	=	32 days
Collection Period from	01.11.2024	to	30.11.2024		

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	1.495.500.000,00 €	1.246.500.000,00 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	13.500.000,00 €
Replenishment	42.469.957,61 €						
Amortisation	750.000,00 €						
Redemption per Class		- €	- €	- €	- €	- €	750.000,00 €
Redemption per Note		- €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	1.494.750.000,00 €	1.246.500.000,00 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	12.750.000,00 €
Current Tranching		83,4%	5,6%	5,2%	2,3%	2,6%	0,9%
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	0,71
2. Payments to Investors per Note							
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	3,090%	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 €	75.000,00 €
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 €	70.833,33 €
> Interest accrued for the period	-	4.141.745,55 €	305.239,20 €	304.231,20 €	148.363,80 €	231.851,10 €	94.656,60 €
Interest Payment		4.141.745,55 €	305.239,20 €	304.231,20 €	148.363,80 €	231.851,10 €	94.656,60 €
Interest Payment per Note		332,27 €	363,38 €	390,04 €	430,04 €	594,49 €	525,87 €
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%	1,85%

* Last rating action as of 23.05.2024

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

6. Original Principal Balance



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

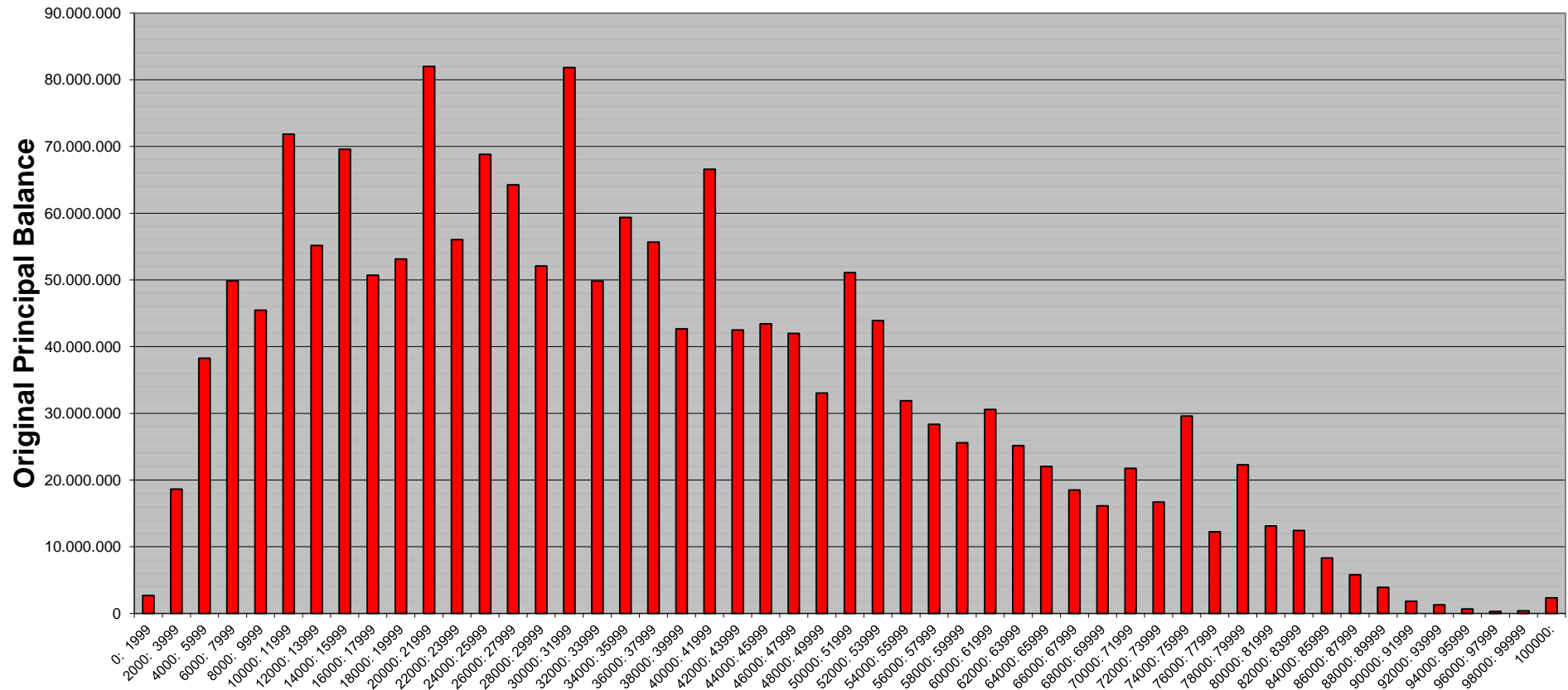
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.705.611,14	0,16%	2.067	2,45%
2000: 3999	18.646.577,13	1,07%	6.586	7,81%
4000: 5999	38.264.344,60	2,20%	7.828	9,28%
6000: 7999	49.850.064,25	2,86%	7.214	8,55%
8000: 9999	45.467.568,92	2,61%	5.136	6,09%
10000: 11999	71.849.800,54	4,13%	6.764	8,02%
12000: 13999	55.161.762,59	3,17%	4.288	5,08%
14000: 15999	69.571.505,32	3,99%	4.618	5,47%
16000: 17999	50.708.480,68	2,91%	2.989	3,54%
18000: 19999	53.124.436,83	3,05%	2.806	3,33%
20000: 21999	82.007.576,28	4,71%	3.961	4,70%
22000: 23999	56.029.944,37	3,22%	2.443	2,90%
24000: 25999	68.831.693,91	3,95%	2.762	3,27%
26000: 27999	64.244.034,82	3,69%	2.397	2,84%
28000: 29999	52.087.650,12	2,99%	1.800	2,13%
30000: 31999	81.818.198,84	4,70%	2.656	3,15%
32000: 33999	49.841.812,15	2,86%	1.513	1,79%
34000: 35999	59.375.101,23	3,41%	1.699	2,01%
36000: 37999	55.668.515,97	3,20%	1.509	1,79%
38000: 39999	42.668.819,46	2,45%	1.096	1,30%
40000: 41999	66.591.541,93	3,82%	1.628	1,93%
42000: 43999	42.497.608,81	2,44%	990	1,17%
44000: 45999	43.411.180,52	2,49%	965	1,14%
46000: 47999	41.984.168,67	2,41%	894	1,06%
48000: 49999	33.047.644,58	1,90%	675	0,80%
50000: 51999	51.103.733,77	2,93%	1.011	1,20%
52000: 53999	43.911.533,10	2,52%	833	0,99%
54000: 55999	31.885.492,08	1,83%	580	0,69%
56000: 57999	28.346.114,30	1,63%	497	0,59%
58000: 59999	25.573.195,59	1,47%	434	0,51%
60000: 61999	30.584.846,69	1,76%	504	0,60%
62000: 63999	25.170.913,85	1,45%	400	0,47%
64000: 65999	22.033.780,73	1,27%	339	0,40%
66000: 67999	18.490.844,86	1,06%	276	0,33%
68000: 69999	16.145.846,71	0,93%	234	0,28%
70000: 71999	21.747.058,98	1,25%	307	0,36%
72000: 73999	16.706.119,56	0,96%	229	0,27%
74000: 75999	29.606.898,15	1,70%	395	0,47%
76000: 77999	12.231.589,55	0,70%	159	0,19%
78000: 79999	22.287.729,18	1,28%	283	0,34%
80000: 81999	13.122.908,61	0,75%	162	0,19%
82000: 83999	12.447.930,12	0,71%	150	0,18%
84000: 85999	8.312.773,81	0,48%	98	0,12%
86000: 87999	5.814.710,46	0,33%	67	0,08%
88000: 89999	3.904.602,36	0,22%	44	0,05%
90000: 91999	1.816.069,68	0,10%	20	0,02%
92000: 93999	1.300.680,13	0,07%	14	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:	2.341.011,27	0,13%	21	0,02%
Total	1.741.696.208,27	100,00%	84.355	100,00%

Statistics in EUR	
Average Amount	20.647,22

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

6.1 Original PB (Graph)

Calculation Date	12.12.2024		
Payment Date	16.12.2024		
Period No	7		
Monthly Period	Dec 2024		
Interest Period	from	14.11.2024	to 16.12.2024 = 32 days
Collection Period	from	01.11.2024	to 30.11.2024



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

7. Current Principal Balance



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

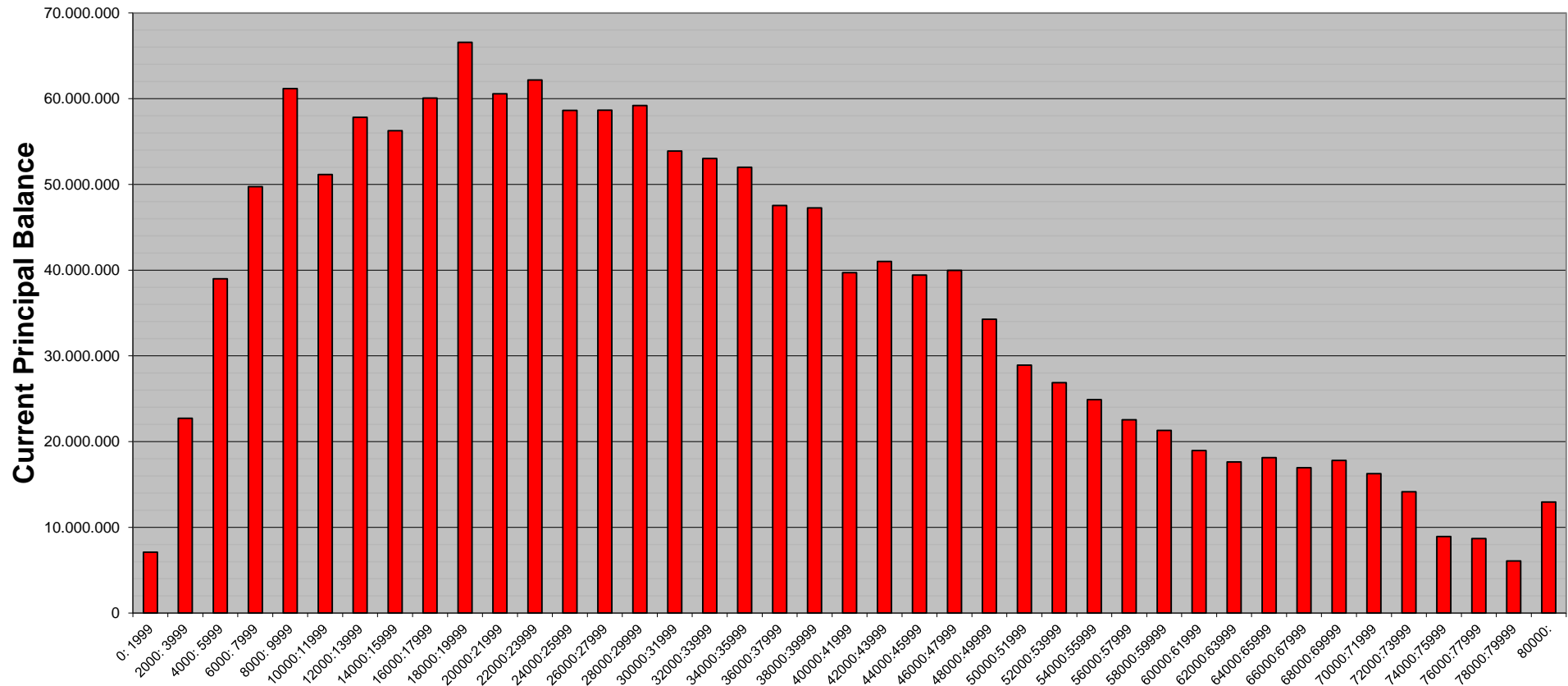
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.092.732,23	0,47%	6.631	7,86%
2000: 3999	22.723.979,42	1,51%	7.593	9,00%
4000: 5999	38.990.821,53	2,60%	7.908	9,37%
6000: 7999	49.739.515,45	3,32%	7.125	8,45%
8000: 9999	61.178.020,88	4,08%	6.801	8,06%
10000:11999	51.158.338,31	3,41%	4.663	5,53%
12000:13999	57.831.951,32	3,86%	4.444	5,27%
14000:15999	56.272.248,99	3,75%	3.765	4,46%
16000:17999	60.069.435,11	4,00%	3.533	4,19%
18000:19999	66.576.258,36	4,44%	3.513	4,16%
20000:21999	60.568.013,61	4,04%	2.882	3,42%
22000:23999	62.184.910,42	4,15%	2.704	3,21%
24000:25999	58.626.503,41	3,91%	2.347	2,78%
26000:27999	58.657.465,31	3,91%	2.171	2,57%
28000:29999	59.199.892,93	3,95%	2.044	2,42%
30000:31999	53.884.279,93	3,59%	1.739	2,06%
32000:33999	53.012.700,09	3,53%	1.607	1,91%
34000:35999	51.990.084,15	3,47%	1.486	1,76%
36000:37999	47.548.841,04	3,17%	1.285	1,52%
38000:39999	47.246.631,34	3,15%	1.212	1,44%
40000:41999	39.707.695,91	2,65%	969	1,15%
42000:43999	41.020.527,11	2,73%	954	1,13%
44000:45999	39.433.699,48	2,63%	878	1,04%
46000:47999	39.966.433,81	2,66%	851	1,01%
48000:49999	34.272.767,88	2,28%	700	0,83%
50000:51999	28.916.525,11	1,93%	567	0,67%
52000:53999	26.865.463,96	1,79%	507	0,60%
54000:55999	24.899.797,87	1,66%	453	0,54%
56000:57999	22.551.676,54	1,50%	396	0,47%
58000:59999	21.294.613,62	1,42%	361	0,43%
60000:61999	18.961.416,39	1,26%	311	0,37%
62000:63999	17.626.776,44	1,18%	280	0,33%
64000:65999	18.132.266,08	1,21%	279	0,33%
66000:67999	16.945.032,23	1,13%	253	0,30%
68000:69999	17.804.877,84	1,19%	258	0,31%
70000:71999	16.252.533,29	1,08%	229	0,27%
72000:73999	14.153.124,39	0,94%	194	0,23%
74000:75999	8.921.245,26	0,59%	119	0,14%
76000:77999	8.688.501,71	0,58%	113	0,13%
78000:79999	6.077.397,30	0,41%	77	0,09%
80000:	12.954.981,06	0,86%	153	0,18%
Total	1.499.999.977,11	100,00%	84.355	100,00%

Statistics in EUR	
Average Amount	17.781,99

SC Germany Consumer 2024-1
Monthly Investor Report

7.1 Current PB (Graph)

Calculation Date	12.12.2024		
Payment Date	16.12.2024		
Period No	7		
Monthly Period	Dec 2024		
Interest Period	from	14.11.2024	to 16.12.2024 = 32 days
Collection Period	from	01.11.2024	to 30.11.2024



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

8. Borrower Concentration



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	128.450,75	0,0086%	2
2	114.358,41	0,0076%	1
3	110.960,93	0,0074%	1
4	109.783,64	0,0073%	1
5	104.500,37	0,0070%	1
6	103.566,89	0,0069%	1
7	103.200,49	0,0069%	1
8	100.436,76	0,0067%	1
9	100.192,60	0,0067%	1
10	93.884,03	0,0063%	1
11	92.289,08	0,0062%	1
12	91.974,29	0,0061%	1
13	91.908,11	0,0061%	1
14	91.184,44	0,0061%	1
15	90.287,05	0,0060%	1
16	90.218,88	0,0060%	1
17	89.697,96	0,0060%	1
18	89.353,74	0,0060%	1
19	89.290,46	0,0060%	1
20	89.121,62	0,0059%	1
21	89.022,52	0,0059%	1
22	88.736,13	0,0059%	1
23	88.378,31	0,0059%	1
24	88.126,80	0,0059%	1
25	87.897,06	0,0059%	1
	2.416.821,32	0,1611%	26

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

9. Geographical Distribution



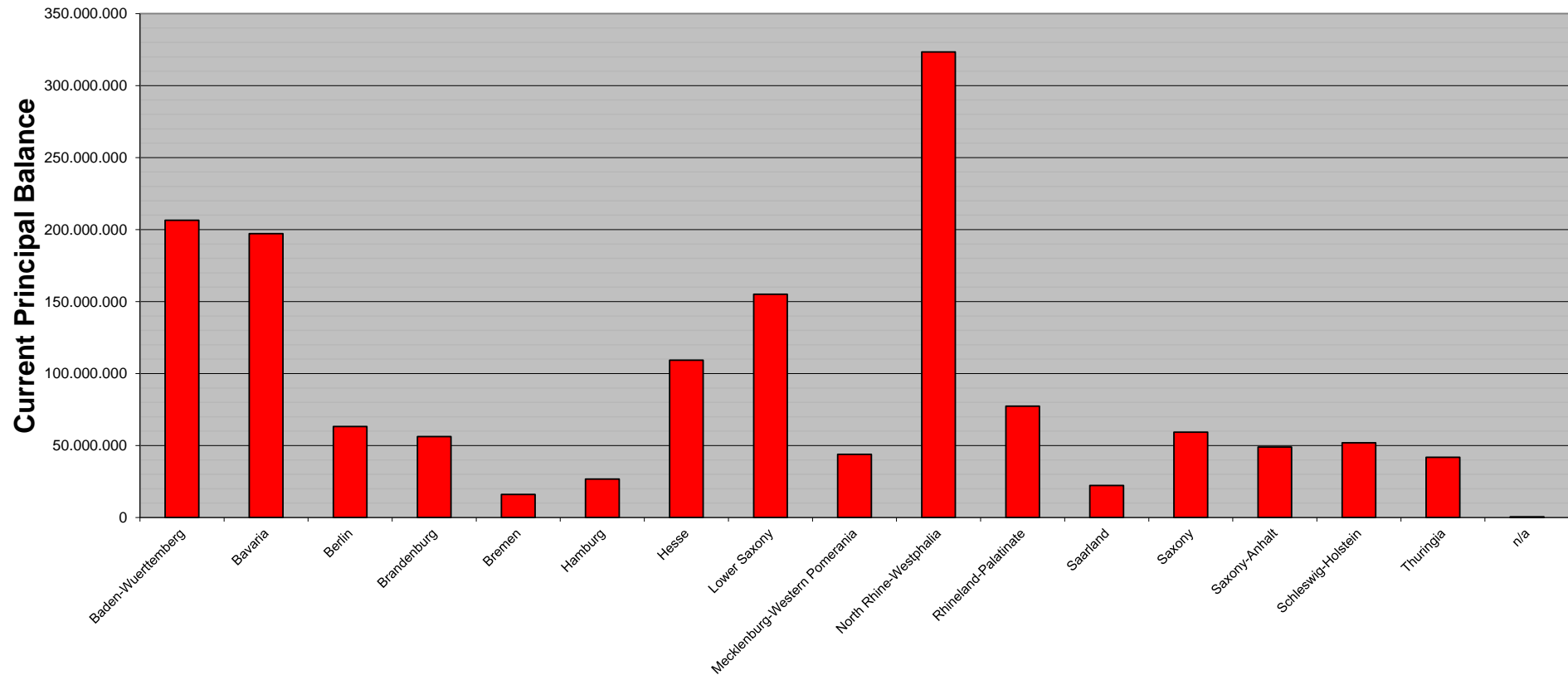
Calculation Date		12.12.2024			
Payment Date		16.12.2024			
Period No		7			
Monthly Period		Dec 2024			
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

<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	206.491.580,32	13,77%	10.651	12,63%
Bavaria	197.250.041,80	13,15%	11.025	13,07%
Berlin	63.248.891,59	4,22%	3.350	3,97%
Brandenburg	56.290.226,30	3,75%	3.361	3,98%
Bremen	16.032.212,12	1,07%	876	1,04%
Hamburg	26.717.841,10	1,78%	1.476	1,75%
Hesse	109.293.841,13	7,29%	5.930	7,03%
Lower Saxony	155.094.826,66	10,34%	8.845	10,49%
Mecklenburg-Western Pomerania	43.857.023,67	2,92%	2.659	3,15%
North Rhine-Westphalia	323.350.334,68	21,56%	17.891	21,21%
Rhineland-Palatinate	77.415.382,05	5,16%	4.400	5,22%
Saarland	22.296.750,93	1,49%	1.358	1,61%
Saxony	59.335.934,30	3,96%	3.751	4,45%
Saxony-Anhalt	48.995.084,76	3,27%	3.077	3,65%
Schleswig-Holstein	51.921.551,66	3,46%	3.138	3,72%
Thuringia	41.861.670,59	2,79%	2.541	3,01%
n/a	546.783,45	0,04%	26	0,03%
Total	1.499.999.977,11	100,00%	84.355	100,00%

SC Germany Consumer 2024-1
Monthly Investor Report

9.1 Geographical Distribution (Graph)

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024



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

10. Collateral



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			7		
Monthly Period			Dec 2024		
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

<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	11.538.983,48	0,77%	379	0,45%
unsecured	1.488.460.993,63	99,23%	83.976	99,55%
Total	1.499.999.977,11	100,00%	84.355	100,00%

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

11. Insurances



Calculation Date		12.12.2024			
Payment Date		16.12.2024			
Period No		7			
Monthly Period		Dec 2024			
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

<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	375.822.268,41	25,05%	28.525	33,82%
Yes	1.124.177.708,70	74,95%	55.830	66,18%
Total	1.499.999.977,11	100,00%	84.355	100,00%

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

12. Payment Methods



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			7		
Monthly Period			Dec 2024		
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

<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	1.465.890.713,49	97,73%	82.640	97,97%
Other	34.109.263,62	2,27%	1.715	2,03%
Total	1.499.999.977,11	100,00%	84.355	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	365.510.851,14	24,37%	21.176	25,10%
1st of month	1.134.489.125,97	75,63%	63.179	74,90%
Total	1.499.999.977,11	100,00%	84.355	100,00%

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

13. Effective Interest Rate



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	65.049,09	0,00%	29	0,03%
1: 1	1.054.320,96	0,07%	164	0,19%
2: 2	16.818.595,38	1,12%	1.384	1,64%
3: 3	14.758.057,44	0,98%	1.048	1,24%
4: 4	29.106.354,31	1,94%	1.854	2,20%
5: 5	74.291.995,92	4,95%	3.669	4,35%
6: 6	135.734.714,19	9,05%	6.496	7,70%
7: 7	271.766.959,42	18,12%	12.391	14,69%
8: 8	384.819.831,16	25,65%	19.927	23,62%
9: 9	332.372.441,08	22,16%	20.219	23,97%
10:10	138.325.012,93	9,22%	9.425	11,17%
11:11	73.667.423,13	4,91%	5.357	6,35%
12:12	18.826.091,02	1,26%	1.538	1,82%
13:	8.393.131,08	0,56%	854	1,01%
Total	1.499.999.977,11	100,00%	84.355	100,00%

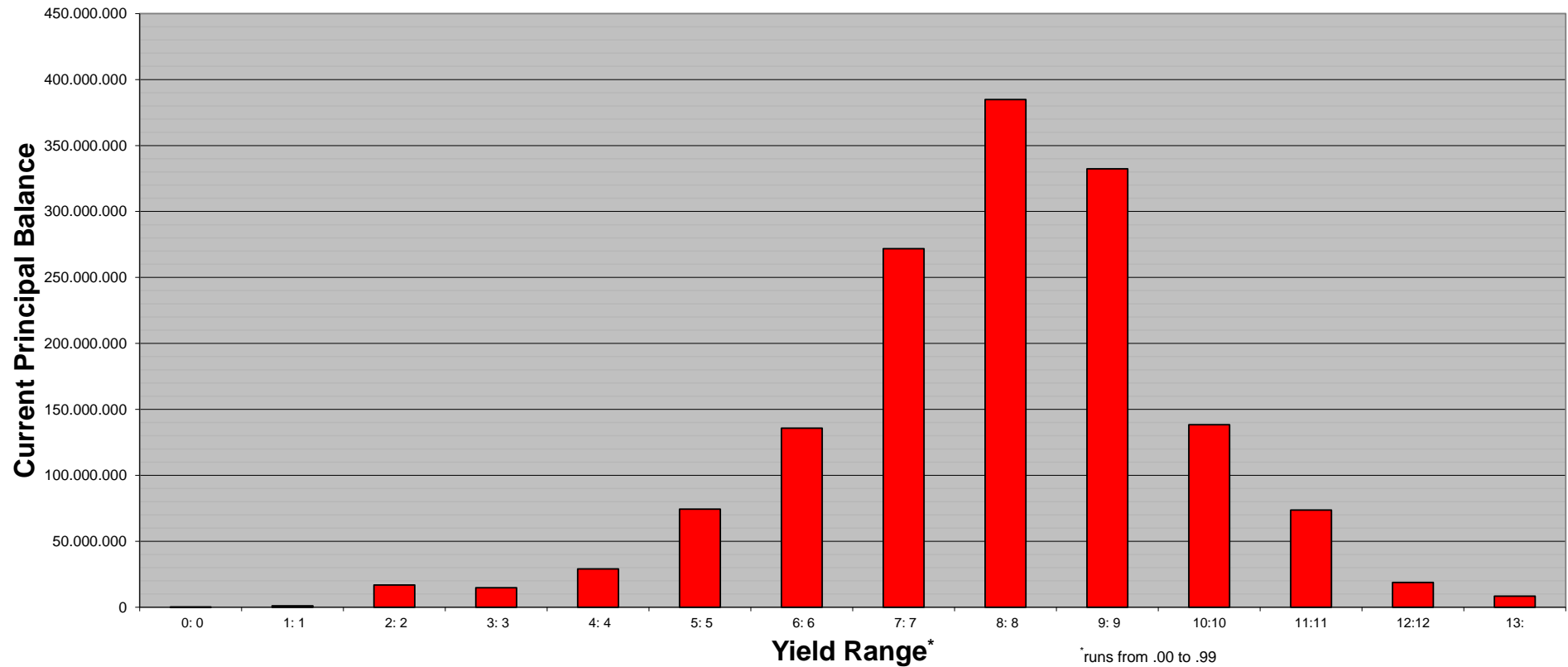
Statistics in %	
WA Interest	8,68%

* runs from .00 to .99

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

13.1 Effective Interest Rate (Graph)

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024



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

14. Seasoning



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	14.992.394,37	1,00%	670	0,79%
3: 5	73.100.985,36	4,87%	4.142	4,91%
6: 8	163.783.822,19	10,92%	8.877	10,52%
9:11	363.840.110,73	24,26%	19.028	22,56%
12:14	252.783.064,76	16,85%	15.032	17,82%
15:17	325.052.418,62	21,67%	18.085	21,44%
18:20	113.289.029,03	7,55%	6.385	7,57%
21:23	65.930.607,81	4,40%	3.709	4,40%
24:26	45.101.622,01	3,01%	2.675	3,17%
27:29	34.007.528,27	2,27%	2.224	2,64%
30:32	22.827.522,31	1,52%	1.396	1,65%
33:35	12.864.983,35	0,86%	956	1,13%
36:38	7.354.257,20	0,49%	603	0,71%
39:41	1.752.542,66	0,12%	131	0,16%
42:44	960.996,42	0,06%	92	0,11%
45:47	569.309,12	0,04%	74	0,09%
48:50	748.804,96	0,05%	85	0,10%
51:53	274.037,23	0,02%	29	0,03%
54:56	157.672,26	0,01%	33	0,04%
57:59	197.840,96	0,01%	42	0,05%
60:62	170.354,69	0,01%	34	0,04%
63:65	72.414,91	0,00%	10	0,01%
66:68	57.179,93	0,00%	11	0,01%
69:71	40.083,20	0,00%	7	0,01%
72:74	38.787,95	0,00%	8	0,01%
75:77	9.475,43	0,00%	4	0,00%
78:80	5.779,22	0,00%	5	0,01%
81:	16.352,16	0,00%	8	0,01%
Total	1.499.999.977,11	100,00%	84.355	100,00%

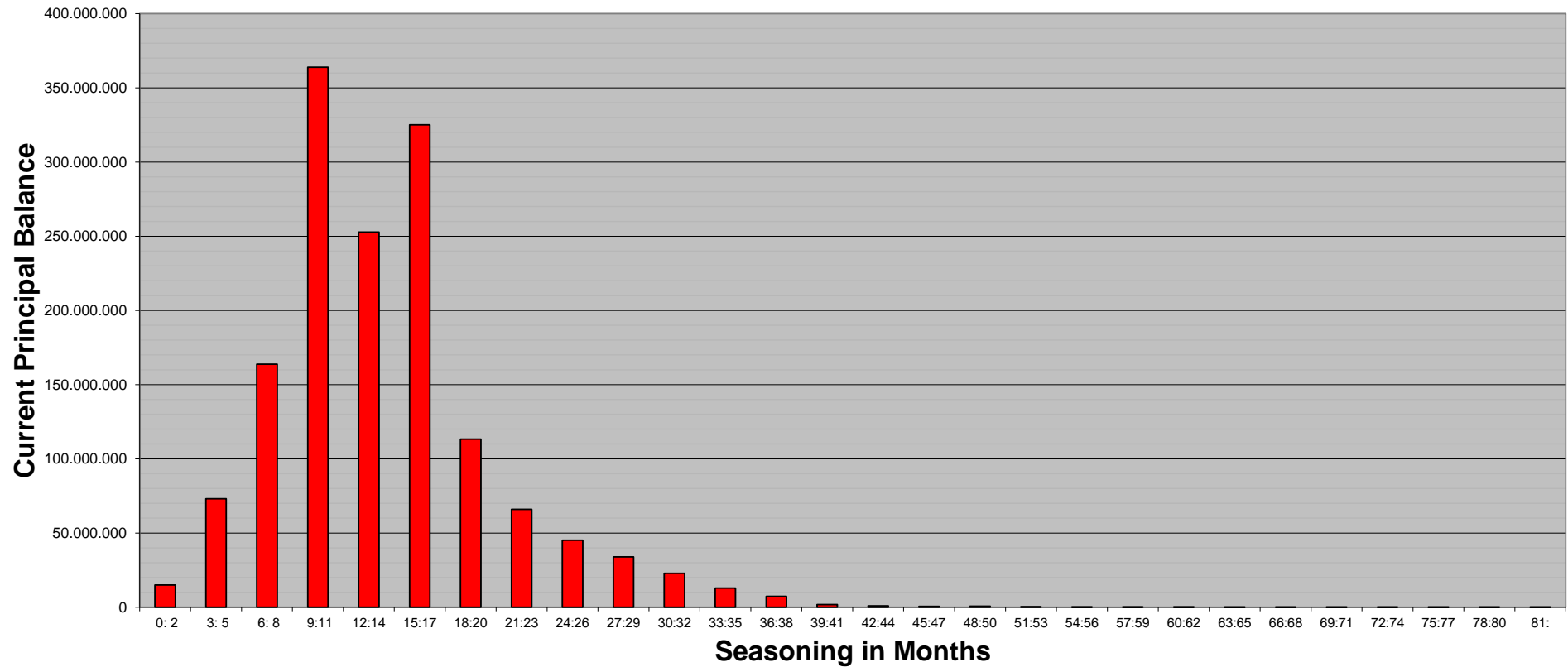
Statistics

WA Seasoning	13,87
--------------	-------

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

14.1 Seasoning (Graph)

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024



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

15. Remaining Term



Calculation Date			12.12.2024			
Payment Date			16.12.2024			
Period No			7			
Monthly Period			Dec 2024			
Interest Period	from	14.11.2024	to	16.12.2024	=	32 days
Collection Period	from	01.11.2024	to	30.11.2024		

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	1.285.800,02	0,09%	1.888	2,24%
7: 13	4.442.430,27	0,30%	2.329	2,76%
14: 20	7.713.824,42	0,51%	2.378	2,82%
21: 27	12.771.113,57	0,85%	2.954	3,50%
28: 34	20.033.485,33	1,34%	3.254	3,86%
35: 41	27.982.577,13	1,87%	3.578	4,24%
42: 48	32.725.660,69	2,18%	3.460	4,10%
49: 55	43.356.962,99	2,89%	3.799	4,50%
56: 62	55.794.087,75	3,72%	4.097	4,86%
63: 69	100.667.847,90	6,71%	6.175	7,32%
70: 76	159.263.923,06	10,62%	8.379	9,93%
77: 83	404.619.422,92	26,97%	17.216	20,41%
84: 90	505.522.543,59	33,70%	20.036	23,75%
91: 97	123.660.067,58	8,24%	4.804	5,69%
98:	160.229,89	0,01%	8	0,01%
Total	1.499.999.977,11	100,00%	84.355	100,00%

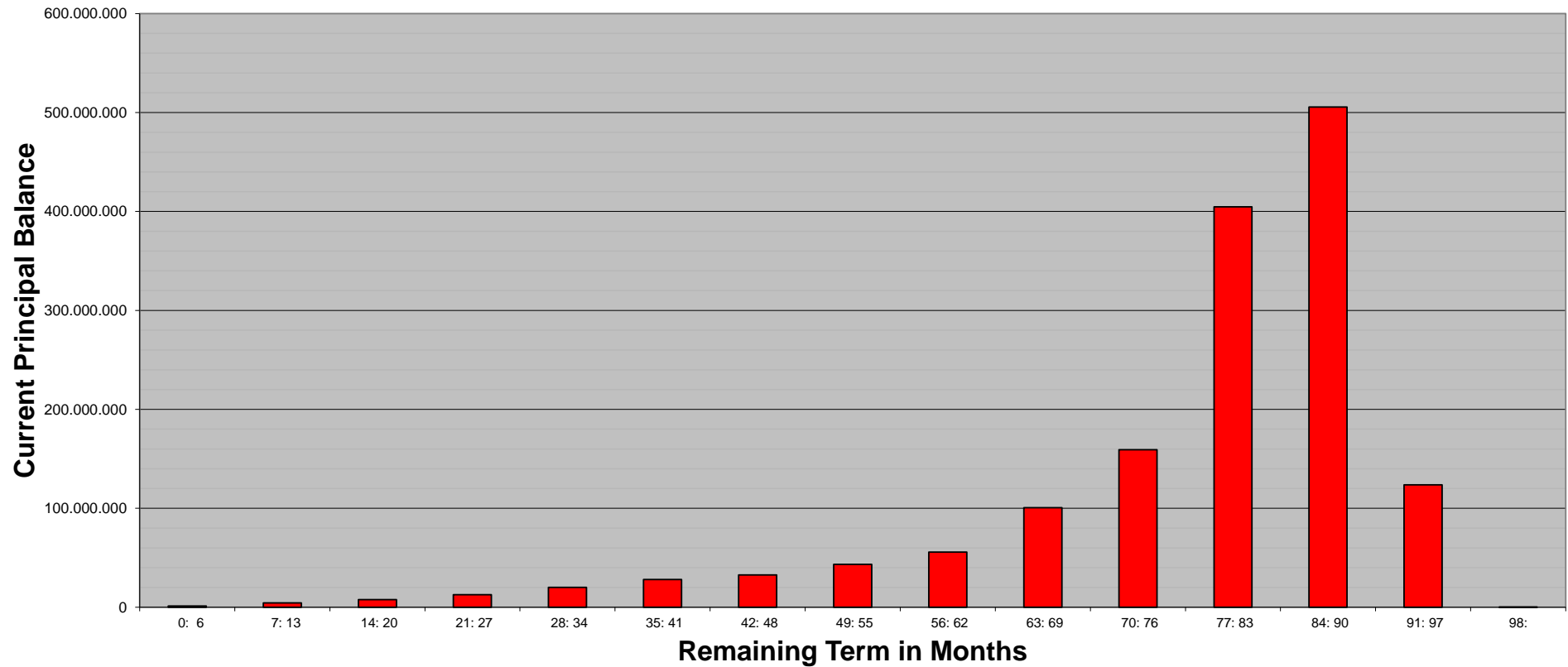
Statistics

WA Remaining Term	77,08
-------------------	-------

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

15.1 Remaining Term (Graph)

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024



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

16. Original Term



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			7		
Monthly Period			Dec 2024		
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

<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	672.352,18	0,04%	836	0,99%
14: 20	1.430.633,85	0,10%	1.072	1,27%
21: 27	6.632.163,65	0,44%	2.891	3,43%
28: 34	2.157.114,78	0,14%	520	0,62%
35: 41	17.427.510,99	1,16%	4.268	5,06%
42: 48	6.839.424,26	0,46%	822	0,97%
49: 55	34.439.537,11	2,30%	5.305	6,29%
56: 62	52.673.976,50	3,51%	5.576	6,61%
63: 69	13.837.471,81	0,92%	944	1,12%
70: 76	56.566.249,54	3,77%	4.555	5,40%
77: 83	21.545.998,73	1,44%	1.088	1,29%
84: 90	136.620.992,97	9,11%	9.486	11,25%
91: 97	925.138.014,18	61,68%	38.886	46,10%
98:104	219.361.657,00	14,62%	7.928	9,40%
105:111	4.586.467,19	0,31%	174	0,21%
112:	70.412,37	0,00%	4	0,00%
Total	1.499.999.977,11	100,00%	84.355	100,00%

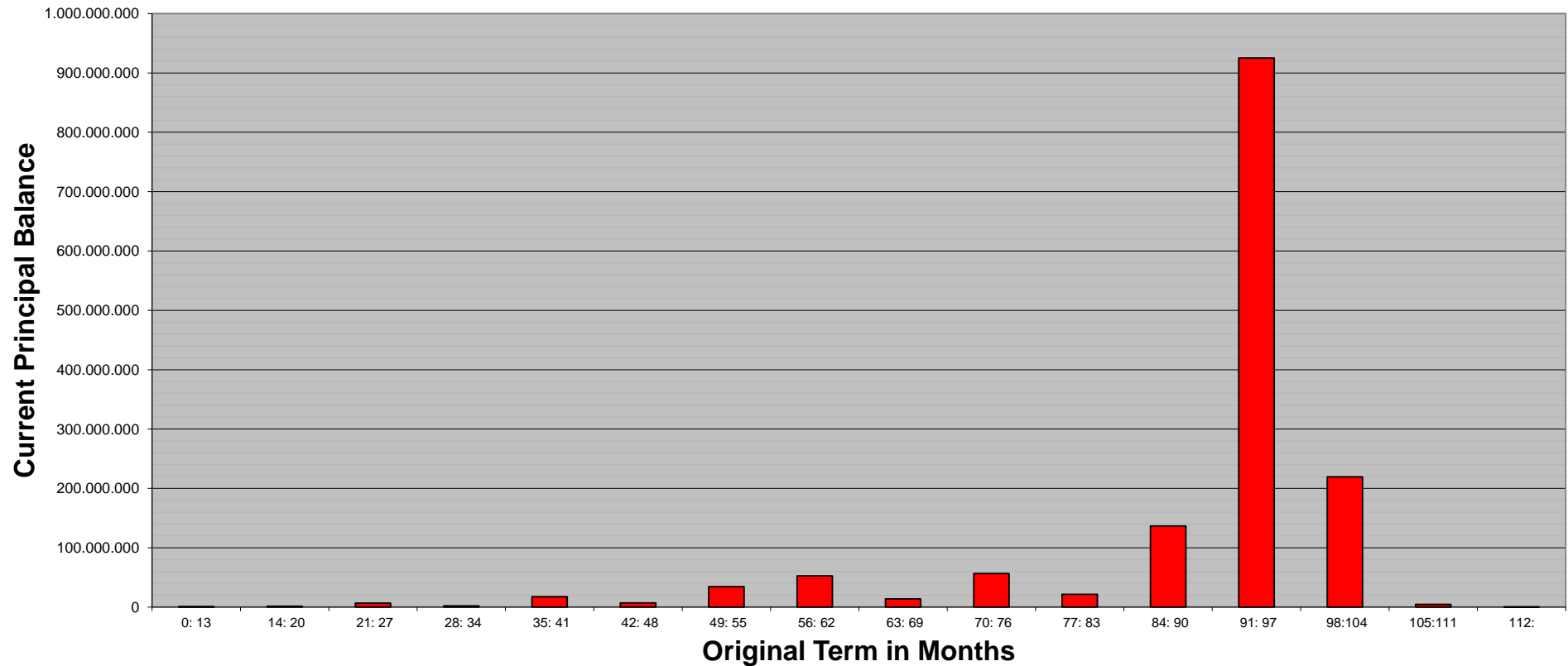
Statistics

WA Original Term	90,95
------------------	-------

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

16.1 Original Term (Graph)

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024 = 32 days
Collection Period	from 01.11.2024	to 30.11.2024



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

17. Loan Concentration

Calculation Date			12.12.2024			
Payment Date			16.12.2024			
Period No			7			
Monthly Period			Dec 2024			
Interest Period	from	14.11.2024	to	16.12.2024	=	32 days
Collection Period	from	01.11.2024	to	30.11.2024		



<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	1.473.905.473,16	98,26%	82.079	97,30%	82.079	98,65%
2: 2	25.690.277,97	1,71%	2.198	2,61%	1.099	1,32%
3: 3	404.225,98	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%
Total	1.499.999.977,11	100,00%	84.355	100,00%	83.204	100,00%

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

18. Amortisation Profile



Calculation Date	12.12.2024					
Payment Date	16.12.2024					
Period No	7					
Monthly Period	Dec 2024					
Interest Period	from	14.11.2024	to	16.12.2024	=	32 days
Collection Period	from	01.11.2024	to	30.11.2024		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	1.499.999.977,11 €	51	605.235.276,69 €
2	1.483.296.335,03 €	52	586.680.795,19 €
3	1.466.504.024,58 €	53	568.161.731,99 €
4	1.449.653.045,30 €	54	549.698.001,92 €
5	1.432.750.381,88 €	55	531.222.410,97 €
6	1.415.807.220,73 €	56	512.751.604,88 €
7	1.398.795.098,87 €	57	494.288.577,89 €
8	1.381.718.518,19 €	58	475.868.702,82 €
9	1.364.572.822,52 €	59	457.480.494,16 €
10	1.347.374.026,29 €	60	439.110.535,29 €
11	1.330.125.141,90 €	61	420.753.497,63 €
12	1.312.831.816,23 €	62	402.443.250,46 €
13	1.295.485.632,40 €	63	384.181.468,22 €
14	1.278.077.207,44 €	64	365.935.551,77 €
15	1.260.604.589,55 €	65	347.794.900,73 €
16	1.243.065.568,29 €	66	329.759.767,58 €
17	1.225.490.135,90 €	67	311.791.731,67 €
18	1.207.881.127,63 €	68	293.897.954,45 €
19	1.190.208.261,18 €	69	276.148.172,95 €
20	1.172.464.730,19 €	70	258.615.738,12 €
21	1.154.655.748,08 €	71	241.304.067,89 €
22	1.136.792.371,80 €	72	224.247.419,39 €
23	1.118.890.855,76 €	73	207.428.489,98 €
24	1.100.949.363,84 €	74	190.834.644,28 €
25	1.082.956.106,80 €	75	174.445.741,49 €
26	1.064.909.759,53 €	76	158.200.730,01 €
27	1.046.812.250,78 €	77	142.303.623,84 €
28	1.028.661.665,95 €	78	126.883.073,58 €
29	1.010.482.813,60 €	79	111.867.141,72 €
30	992.300.068,54 €	80	97.240.056,06 €
31	974.069.751,92 €	81	83.188.618,34 €
32	955.783.117,99 €	82	70.187.314,12 €
33	937.450.746,66 €	83	58.433.998,78 €
34	919.096.341,84 €	84	47.933.106,22 €
35	900.729.815,90 €	85	38.438.538,06 €
36	882.358.503,05 €	86	29.959.046,94 €
37	863.970.285,49 €	87	22.394.753,90 €
38	845.547.302,37 €	88	15.599.325,21 €
39	827.096.324,13 €	89	10.492.621,26 €
40	808.610.872,10 €	90	7.200.931,51 €
41	790.147.603,88 €	91	4.680.586,82 €
42	771.721.223,60 €	92	2.834.061,43 €
43	753.269.741,54 €	93	1.556.583,69 €
44	734.796.848,89 €	94	739.373,54 €
45	716.298.182,46 €	95	280.976,10 €
46	697.805.767,57 €	96	46.188,59 €
47	679.307.373,12 €	97	24.057,98 €
48	660.809.799,70 €	98	17.592,39 €
49	642.294.257,21 €	99	15.396,92 €
50	623.769.374,03 €	100	13.782,98 €

SC Germany Consumer 2024-1
Monthly Investor Report

19. Priority of Payments + Transaction Costs

Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	



Pre-Enforcement Available Interest Amount

Interest Collections	+	10.227.493,36 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+ -	341,43 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,02 €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	22.502.079,57 €
Amounts standing to the credit of the Expenses Advance Account	+	97,20 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	592.882,66 €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	33.322.481,38 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	40.164.555,26 €
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	+	8,22 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	2.305.417,02 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	42.469.980,50 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	33.322.481,38 €
Senior Expenses and Taxes	- - €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 4.141.745,55 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 305.239,20 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 304.231,20 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 148.363,80 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 231.851,10 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 94.656,60 €
Liquidity Reserve Amount Replenishment	- 22.432.500,00 €
Crediting the PDLs until cleared	- 2.305.417,02 €
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	- 19.950,00 €
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	= 2.577.276,91 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	42.469.980,50 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 42.469.980,50 €
Replenishment	- 42.469.957,61 €
Purchase Shortfall Amount	- 22,89 €
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	5.246.037,45 €	4.141.745,55 €	305.239,20 €	304.231,20 €	148.363,80 €	231.851,10 €	94.656,60 €	19.950,00 €
Cumulative Interest accrued	37.422.498,81 €	29.611.480,05 €	2.164.520,40 €	2.144.469,60 €	1.037.784,15 €	1.588.002,00 €	747.012,60 €	129.230,01 €
Interest Payments	5.246.037,45 €	4.141.745,55 €	305.239,20 €	304.231,20 €	148.363,80 €	231.851,10 €	94.656,60 €	19.950,00 €
Cumulative Interest Payments	37.422.498,81 €	29.611.480,05 €	2.164.520,40 €	2.144.469,60 €	1.037.784,15 €	1.588.002,00 €	747.012,60 €	129.230,01 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	22.432.500,00 €							22.432.500,00 €

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

20. Retention



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			7		
Monthly Period			Dec 2024		
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	

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 75.149.915,17 €

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

21. Counterparties



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024	to 16.12.2024
Collection Period	from 01.11.2024	to 30.11.2024
		= 32 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

**Principal Paying Agent, Calculation Agent,
Cash Administrator, Interest Determination Agent**

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

Account Bank

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

Transaction Security Trustee

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

Interest Swap Counterparty

DZ Bank AG
Platz der Republik
60325 Frankfurt am Main
Germany

Data Trustee

Oversea FS B.V.
Museumlaan 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
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 30.11.2024, data source: Bloomberg

SC Germany Consumer 2024-1 Monthly Investor Report

22. Issuer Information



Calculation Date			12.12.2024			
Payment Date			16.12.2024			
Period No			7			
Monthly Period			Dec 2024			
Interest Period	from	14.11.2024	to	16.12.2024	=	32 days
Collection Period	from	01.11.2024	to	30.11.2024		

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

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

23. Swap Counterparty Data

Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	7				
Monthly Period	Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	= 32 days
Collection Period	from	01.11.2024	to	30.11.2024	



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
Current Counterparty Ratings		Aa2(cr)	P-1	STABLE	AAL	R-1M	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 1.495.500.000,00 €
Fixed Rate 2,6420%
Floating Rate (Euribor) 3,0880%
Net Swap Payments - 592.882,66 €
Notional Amount next period 1.494.750.000,00 €

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 30.11.2024, data source: Bloomberg

SC Germany Consumer 2024-1 Monthly Investor Report

24. Santander Consumer Bank



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	7	
Monthly Period	Dec 2024	
Interest Period	from 14.11.2024 to 16.12.2024	= 32 days
Collection Period	from 01.11.2024 to 30.11.2024	

Contact Details

Team ABS

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 30.11.2024, data source: Bloomberg

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

25. Glossary



Calculation Date		12.12.2024				
Payment Date		16.12.2024				
Period No		7				
Monthly Period		Dec 2024				
Interest Period	from	14.11.2024	to	16.12.2024	=	32 days
Collection Period	from	01.11.2024	to	30.11.2024		

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 15 % constant prepayment rate, (b) an exercised Clean-Up Call at 10%.

Payment Protection Insurance:

Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance.

Recoveries:

Any amount received on defaulted contracts.

Set-Off Reserves (X/Y):

Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits.