

SC Germany Consumer 2024-1 Monthly Investor Report



STS Verification
International



ABS Issuer
of the Year

Santander Germany

WINNER



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ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



GlobalCapital
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ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2024-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024

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1. Portfolio Information



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Payment Date	14.01.2025				
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Monthly Period	Jan 2025				
Interest Period from	16.12.2024	to	14.01.2025	=	29 days
Collection Period from	01.12.2024	to	31.12.2024		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	84.355	1.499.999.977,11 €	1.499.999.991,78 €
Scheduled Principal Payments		19.244.445,56 €	20.325.970,88 €
Prepayment Principal		13.880.555,70 €	19.838.584,38 €
Total Principal Collections		33.125.001,26 €	40.164.555,26 €
Total Interest Collections		10.249.365,53 €	10.227.493,36 €
Defaults		2.881.810,43 €	2.305.417,02 €
Replenishment Amount		- €	42.469.957,61 €
End of Period		1.463.993.165,42 €	1.499.999.977,11 €
Purchase Shortfall Amount		- €	22,89 €
Total Assets (End of Period)	82.928	1.463.993.165,42 €	1.500.000.000,00 €
Current Prepayment Rate (annualised)		10,6%	
Current Poolfactor		97,2%	

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1.1 Portfolio Information per period



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Period No	8		
Monthly Period	Jan 2025		
Interest Period	from	16.12.2024	to 14.01.2025 = 29 days
Collection Period	from	01.12.2024	to 31.12.2024

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	1.499.999.977,11 €	19.244.445,56 €	13.880.555,70 €	33.125.001,26 €	10,56%
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2. Reserve Accounts



Calculation Date	10.01.2025				
Payment Date	14.01.2025				
Period No	8				
Monthly Period	Jan 2025				
Interest Period	from	16.12.2024	to	14.01.2025	= 29 days
Collection Period	from	01.12.2024	to	31.12.2024	

Reserve Accounts

	in %		Trigger Event y/n
Liquidity Reserve			
Beginning of Period	1,5%	22.490.572,06 €	
Cash Outflow		22.490.572,06 €	
of which Liquidity Reserve Excess Amount		69.322,06 €	
Cash Inflow		22.421.250,00 €	
End of Period	1,5%	22.421.250,00 €	
Required Liquidity Reserve Amount	1,5%	22.421.250,00 €	
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			

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3.1 Delinquency Data



Calculation Date	10.01.2025				
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Period No	8				
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Interest Period	from	16.12.2024	to	14.01.2025	= 29 days
Collection Period	from	01.12.2024	to	31.12.2024	

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	1.499.999.977,11 €	5.954.978,69 €	6.810.370,79 €	5.188.200,54 €	5.351.753,65 €	98,45%	0,40%	0,45%	0,35%	0,36%
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3.2 Default Data



Calculation Date	10.01.2025				
Payment Date	14.01.2025				
Period No	8				
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Interest Period from	16.12.2024	to	14.01.2025	=	29 days
Collection Period from	01.12.2024	to	31.12.2024		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	2.881.810,43 €	
Current Period Recoveries	32.866,99 €	
Current Period Net Default	2.848.943,44 €	
New Number of Defaulted Contracts		130
Cumulative Default		
Cumulative Gross Default	12.001.261,95 €	
Cumulative Recoveries	47.479,49 €	
Cumulative Net Losses	11.953.782,46 €	
Total Number of Defaulted Contracts		488

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	2.881.810,43 €	
Class F Amount credited to the PDL	2.881.810,43 €	
Class F PDL EoP	-	€

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Collection Period	from	01.12.2024	to	31.12.2024	

3.3 Defaults & Recoveries per period



Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % * **0,17%**

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	488	2.881.810,43 €	12.001.261,95 €	1.821.839.776,94 €	0,66%	32.866,99 €	47.479,49 €	11.953.782,46 €	0,66%	0,19%
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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	10.01.2025			
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Collection Period from	01.12.2024	to	31.12.2024	

Current Transaction Status

Amortising

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	8,30%	-	8,68%	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	127.249,77 €	
WA Remaining Term		85,00	76,23	
		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				
Period before previous period		150.000.000,00 €	-	
Previous period		150.000.000,00 €	-	
Current period		150.000.000,00 €	-	
Termination/Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Pro Rata Payment Trigger Event				
Class A Credit Enhancement		23%	16,90%	
Sequential Payment Trigger Event				
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%	0,66%	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 €	0,00 €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		97,60%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	0,17%	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%	-	
Purchase Shortfall Event				
Termination Event or Servicer Termination Event				
Event of Default / Termination Event, as defined in the Interest Rate Swap				
Any debit of F PDL higher than EUR 0 on two consecutive Payment Dates				
Previous period		0,00 €	-	
Current period			-	

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

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Reporting Date	10.01.2025				
Payment Date	14.01.2025				
Period No	8				
Monthly Period	Jan 2025				
Interest Period from	16.12.2024	to	14.01.2025	=	29 days
Collection Period from	01.12.2024	to	31.12.2024		

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	1.494.750.000,00 €	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 €
Replenishment	- €						
Amortisation	36.756.772,95 €						
Redemption per Class		36.006.772,95 €	- €	- €	- €	- €	750.000,00 €
Redemption per Note		2.888,63 €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	1.457.993.227,05 €	1.210.493.227,05 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	12.000.000,00 €
Current Tranching		83,0%	5,8%	5,3%	2,4%	2,7%	0,8%
Current Pool Factor	0,97	0,97	1,00	1,00	1,00	1,00	0,67
2. Payments to Investors per Note							
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	2,902%	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	29						
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	70.833,33 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		2.888,63 €	- €	- €	- €	- €	4.166,67 €
Principal Outstanding per Note End of Period		97.111,37 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	66.666,67 €
> Interest accrued for the period	-	3.566.610,45 €	264.037,20 €	264.022,20 €	129.285,30 €	204.270,30 €	79.106,40 €
Interest Payment		3.566.610,45 €	264.037,20 €	264.022,20 €	129.285,30 €	204.270,30 €	79.106,40 €
Interest Payment per Note		286,13 €	314,33 €	338,49 €	374,74 €	523,77 €	439,48 €
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		18,40%	12,80%	7,60%	5,30%	2,70%	1,50%
Current CE		18,85%	13,11%	7,78%	5,42%	2,76%	1,94%

* Last rating action as of 23.05.2024

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6. Original Principal Balance



Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024

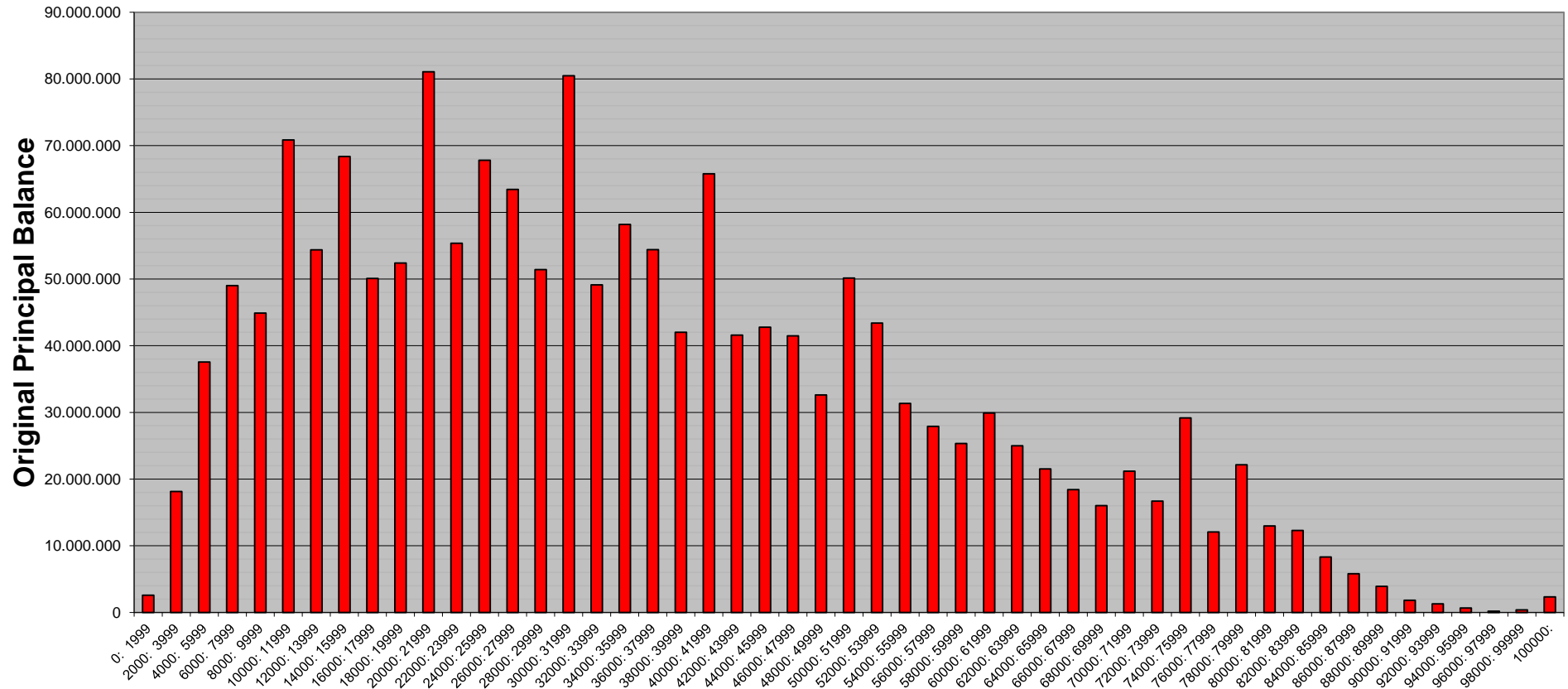
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.573.433,15	0,15%	1.958	2,36%
2000: 3999	18.147.705,29	1,06%	6.406	7,72%
4000: 5999	37.554.315,45	2,19%	7.683	9,26%
6000: 7999	49.006.477,15	2,86%	7.093	8,55%
8000: 9999	44.887.876,79	2,62%	5.070	6,11%
10000: 11999	70.854.756,87	4,13%	6.671	8,04%
12000: 13999	54.366.268,98	3,17%	4.226	5,10%
14000: 15999	68.359.143,38	3,98%	4.537	5,47%
16000: 17999	50.082.535,63	2,92%	2.952	3,56%
18000: 19999	52.384.540,93	3,05%	2.767	3,34%
20000: 21999	81.075.554,70	4,72%	3.916	4,72%
22000: 23999	55.365.545,88	3,23%	2.414	2,91%
24000: 25999	67.810.238,26	3,95%	2.721	3,28%
26000: 27999	63.440.378,57	3,70%	2.367	2,85%
28000: 29999	51.395.273,25	3,00%	1.776	2,14%
30000: 31999	80.462.617,45	4,69%	2.612	3,15%
32000: 33999	49.117.904,93	2,86%	1.491	1,80%
34000: 35999	58.192.574,85	3,39%	1.665	2,01%
36000: 37999	54.411.584,98	3,17%	1.475	1,78%
38000: 39999	42.007.874,49	2,45%	1.079	1,30%
40000: 41999	65.775.359,75	3,83%	1.608	1,94%
42000: 43999	41.593.211,57	2,42%	969	1,17%
44000: 45999	42.783.587,73	2,49%	951	1,15%
46000: 47999	41.468.881,96	2,42%	883	1,06%
48000: 49999	32.608.364,21	1,90%	666	0,80%
50000: 51999	50.139.281,46	2,92%	992	1,20%
52000: 53999	43.385.282,36	2,53%	823	0,99%
54000: 55999	31.333.034,26	1,83%	570	0,69%
56000: 57999	27.890.337,16	1,63%	489	0,59%
58000: 59999	25.337.236,39	1,48%	430	0,52%
60000: 61999	29.918.347,60	1,74%	493	0,59%
62000: 63999	24.983.238,91	1,46%	397	0,48%
64000: 65999	21.512.964,49	1,25%	331	0,40%
66000: 67999	18.424.826,39	1,07%	275	0,33%
68000: 69999	16.008.515,41	0,93%	232	0,28%
70000: 71999	21.180.512,89	1,23%	299	0,36%
72000: 73999	16.706.119,56	0,97%	229	0,28%
74000: 75999	29.158.336,18	1,70%	389	0,47%
76000: 77999	12.078.222,26	0,70%	157	0,19%
78000: 79999	22.130.513,54	1,29%	281	0,34%
80000: 81999	12.960.040,66	0,76%	160	0,19%
82000: 83999	12.282.570,56	0,72%	148	0,18%
84000: 85999	8.312.773,81	0,48%	98	0,12%
86000: 87999	5.814.710,46	0,34%	67	0,08%
88000: 89999	3.904.602,36	0,23%	44	0,05%
90000: 91999	1.816.069,68	0,11%	20	0,02%
92000: 93999	1.300.680,13	0,08%	14	0,02%
94000: 95999	666.244,34	0,04%	7	0,01%
96000: 97999	193.933,91	0,01%	2	0,00%
98000: 99999	396.412,50	0,02%	4	0,00%
100000:	2.341.011,27	0,14%	21	0,03%
Total	1.715.901.824,72	100,00%	82.928	100,00%

Statistics in EUR	
Average Amount	20.691,47

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

6.1 Original PB (Graph)

Calculation Date	10.01.2025				
Payment Date	14.01.2025				
Period No	8				
Monthly Period	Jan 2025				
Interest Period	from	16.12.2024	to	14.01.2025	= 29 days
Collection Period	from	01.12.2024	to	31.12.2024	



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

7. Current Principal Balance



Calculation Date	10.01.2025			
Payment Date	14.01.2025			
Period No	8			
Monthly Period	Jan 2025			
Interest Period	from	16.12.2024	to	14.01.2025 = 29 days
Collection Period	from	01.12.2024	to	31.12.2024

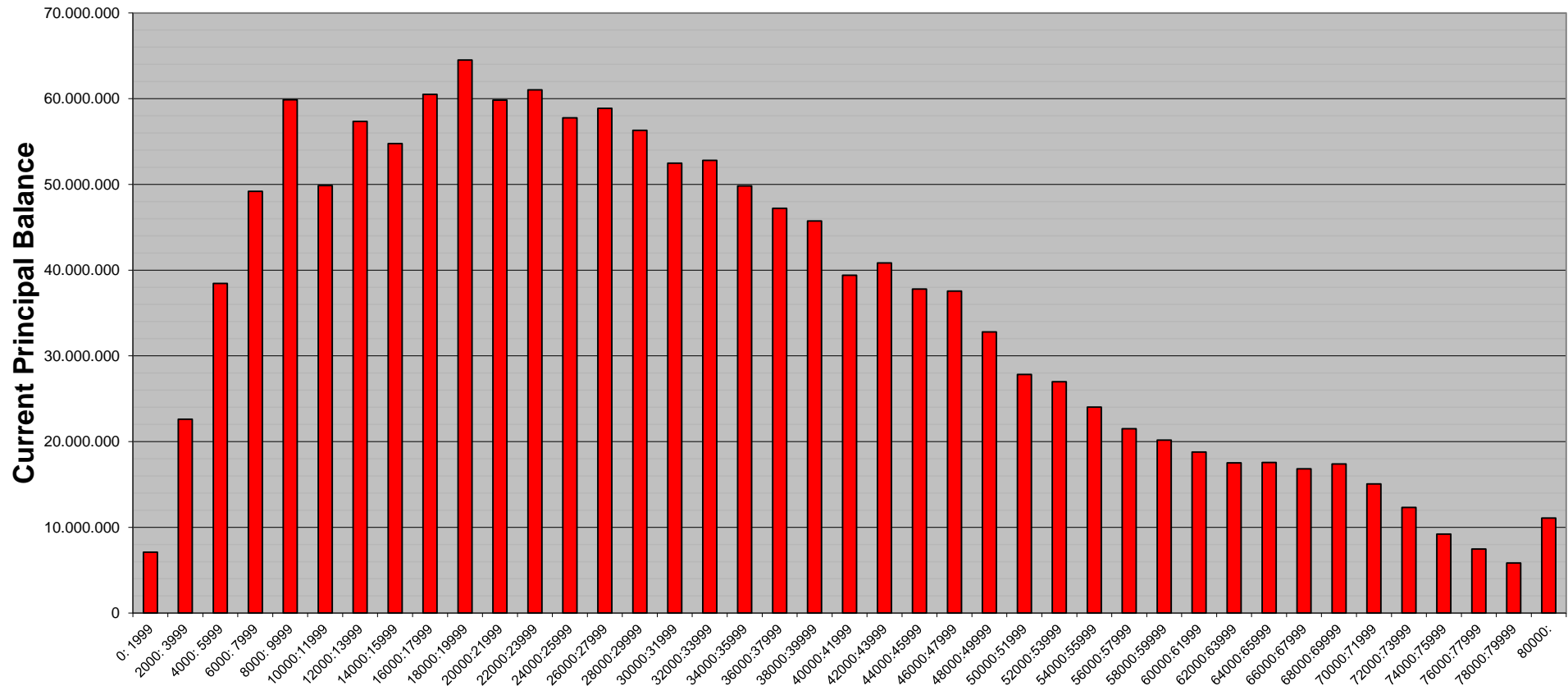
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.097.788,81	0,48%	6.599	7,96%
2000: 3999	22.601.799,19	1,54%	7.543	9,10%
4000: 5999	38.442.784,04	2,63%	7.789	9,39%
6000: 7999	49.185.912,03	3,36%	7.045	8,50%
8000: 9999	59.878.748,21	4,09%	6.664	8,04%
10000:11999	49.868.869,57	3,41%	4.545	5,48%
12000:13999	57.347.142,50	3,92%	4.410	5,32%
14000:15999	54.766.524,62	3,74%	3.665	4,42%
16000:17999	60.507.790,86	4,13%	3.560	4,29%
18000:19999	64.518.516,20	4,41%	3.406	4,11%
20000:21999	59.826.742,76	4,09%	2.848	3,43%
22000:23999	61.025.796,55	4,17%	2.655	3,20%
24000:25999	57.756.235,30	3,95%	2.313	2,79%
26000:27999	58.873.749,09	4,02%	2.178	2,63%
28000:29999	56.311.852,17	3,85%	1.943	2,34%
30000:31999	52.468.684,45	3,58%	1.694	2,04%
32000:33999	52.801.676,27	3,61%	1.601	1,93%
34000:35999	49.816.587,66	3,40%	1.424	1,72%
36000:37999	47.205.970,10	3,22%	1.276	1,54%
38000:39999	45.744.158,62	3,12%	1.174	1,42%
40000:41999	39.409.922,06	2,69%	961	1,16%
42000:43999	40.844.347,51	2,79%	949	1,14%
44000:45999	37.785.992,31	2,58%	840	1,01%
46000:47999	37.564.650,96	2,57%	800	0,96%
48000:49999	32.789.023,66	2,24%	670	0,81%
50000:51999	27.827.598,47	1,90%	546	0,66%
52000:53999	26.971.698,42	1,84%	509	0,61%
54000:55999	24.032.954,82	1,64%	437	0,53%
56000:57999	21.495.610,50	1,47%	377	0,45%
58000:59999	20.181.449,96	1,38%	342	0,41%
60000:61999	18.778.528,86	1,28%	308	0,37%
62000:63999	17.516.397,29	1,20%	278	0,34%
64000:65999	17.555.938,28	1,20%	270	0,33%
66000:67999	16.829.007,64	1,15%	251	0,30%
68000:69999	17.388.537,31	1,19%	252	0,30%
70000:71999	15.054.436,62	1,03%	212	0,26%
72000:73999	12.317.132,19	0,84%	169	0,20%
74000:75999	9.217.841,35	0,63%	123	0,15%
76000:77999	7.460.053,03	0,51%	97	0,12%
78000:79999	5.838.446,79	0,40%	74	0,09%
80000:	11.086.268,39	0,76%	131	0,16%
Total	1.463.993.165,42	100,00%	82.928	100,00%

Statistics in EUR	
Average Amount	17.653,79

SC Germany Consumer 2024-1
Monthly Investor Report

7.1 Current PB (Graph)

Calculation Date	10.01.2025		
Payment Date	14.01.2025		
Period No	8		
Monthly Period	Jan 2025		
Interest Period	from	16.12.2024	to 14.01.2025 = 29 days
Collection Period	from	01.12.2024	to 31.12.2024



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Monthly Investor Report**

8. Borrower Concentration



Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	127.249,77	0,0087%	2
2	113.274,70	0,0077%	1
3	109.806,63	0,0075%	1
4	108.732,71	0,0074%	1
5	103.440,30	0,0071%	1
6	102.735,56	0,0070%	1
7	102.193,10	0,0070%	1
8	98.934,52	0,0068%	1
9	93.120,26	0,0064%	1
10	92.566,70	0,0063%	1
11	91.417,62	0,0062%	1
12	91.091,70	0,0062%	1
13	90.334,93	0,0062%	1
14	90.001,02	0,0061%	1
15	89.560,64	0,0061%	1
16	89.502,65	0,0061%	1
17	88.878,50	0,0061%	1
18	88.591,16	0,0061%	1
19	88.529,21	0,0060%	1
20	88.305,48	0,0060%	1
21	88.294,23	0,0060%	1
22	87.987,37	0,0060%	1
23	87.705,44	0,0060%	1
24	87.477,29	0,0060%	1
25	86.905,68	0,0059%	1
	2.386.637,17	0,1630%	26

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9. Geographical Distribution



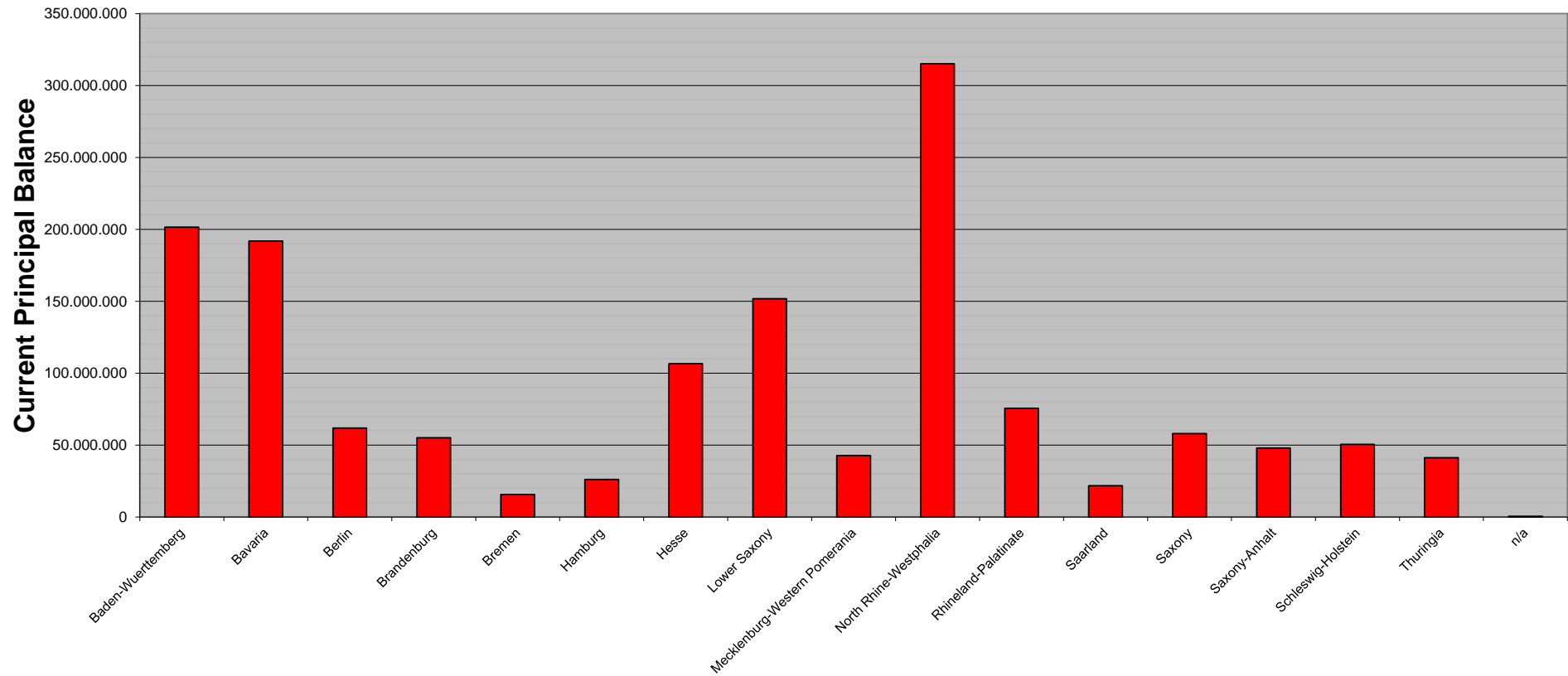
Calculation Date			10.01.2025		
Payment Date			14.01.2025		
Period No			8		
Monthly Period			Jan 2025		
Interest Period	from	16.12.2024	to	14.01.2025	= 29 days
Collection Period	from	01.12.2024	to	31.12.2024	

<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	201.477.616,13	13,76%	10.475	12,63%
Bavaria	191.911.668,93	13,11%	10.807	13,03%
Berlin	61.876.101,76	4,23%	3.288	3,96%
Brandenburg	55.136.508,10	3,77%	3.308	3,99%
Bremen	15.705.940,58	1,07%	864	1,04%
Hamburg	26.101.615,63	1,78%	1.441	1,74%
Hesse	106.577.187,65	7,28%	5.828	7,03%
Lower Saxony	151.763.276,75	10,37%	8.710	10,50%
Mecklenburg-Western Pomerania	42.770.356,39	2,92%	2.621	3,16%
North Rhine-Westphalia	315.136.223,68	21,53%	17.586	21,21%
Rhineland-Palatinate	75.541.092,95	5,16%	4.322	5,21%
Saarland	21.802.030,36	1,49%	1.331	1,61%
Saxony	57.973.761,56	3,96%	3.688	4,45%
Saxony-Anhalt	47.911.755,42	3,27%	3.041	3,67%
Schleswig-Holstein	50.564.960,77	3,45%	3.085	3,72%
Thuringia	41.175.333,74	2,81%	2.505	3,02%
n/a	567.735,02	0,04%	28	0,03%
Total	1.463.993.165,42	100,00%	82.928	100,00%

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9.1 Geographical Distribution (Graph)

Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024



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10. Collateral



Calculation Date			10.01.2025		
Payment Date			14.01.2025		
Period No			8		
Monthly Period			Jan 2025		
Interest Period	from	16.12.2024	to	14.01.2025	= 29 days
Collection Period	from	01.12.2024	to	31.12.2024	

<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	11.199.921,71	0,77%	371	0,45%
unsecured	1.452.793.243,71	99,23%	82.557	99,55%
Total	1.463.993.165,42	100,00%	82.928	100,00%

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Monthly Investor Report**

11. Insurances



Calculation Date		10.01.2025			
Payment Date		14.01.2025			
Period No		8			
Monthly Period		Jan 2025			
Interest Period	from	16.12.2024	to	14.01.2025	= 29 days
Collection Period	from	01.12.2024	to	31.12.2024	

<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	366.816.314,02	25,06%	27.996	33,76%
Yes	1.097.176.851,40	74,94%	54.932	66,24%
Total	1.463.993.165,42	100,00%	82.928	100,00%

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Monthly Investor Report**

12. Payment Methods



Calculation Date	10.01.2025			
Payment Date	14.01.2025			
Period No	8			
Monthly Period	Jan 2025			
Interest Period	from	16.12.2024	to	14.01.2025 = 29 days
Collection Period	from	01.12.2024	to	31.12.2024

<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	1.427.554.372,60	97,51%	81.117	97,82%
Other	36.438.792,82	2,49%	1.811	2,18%
Total	1.463.993.165,42	100,00%	82.928	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	358.803.476,97	24,51%	20.882	25,18%
1st of month	1.105.189.688,45	75,49%	62.046	74,82%
Total	1.463.993.165,42	100,00%	82.928	100,00%

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Monthly Investor Report**

13. Effective Interest Rate



Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	62.247,15	0,00%	30	0,04%
1: 1	1.019.073,63	0,07%	157	0,19%
2: 2	16.449.040,62	1,12%	1.355	1,63%
3: 3	14.483.333,49	0,99%	1.042	1,26%
4: 4	28.432.926,36	1,94%	1.832	2,21%
5: 5	72.550.914,47	4,96%	3.634	4,38%
6: 6	133.225.099,25	9,10%	6.419	7,74%
7: 7	265.577.522,20	18,14%	12.216	14,73%
8: 8	375.684.970,29	25,66%	19.624	23,66%
9: 9	324.477.877,95	22,16%	19.864	23,95%
10:10	134.201.854,07	9,17%	9.215	11,11%
11:11	71.398.310,86	4,88%	5.211	6,28%
12:12	18.313.201,10	1,25%	1.501	1,81%
13:	8.116.793,98	0,55%	828	1,00%
Total	1.463.993.165,42	100,00%	82.928	100,00%

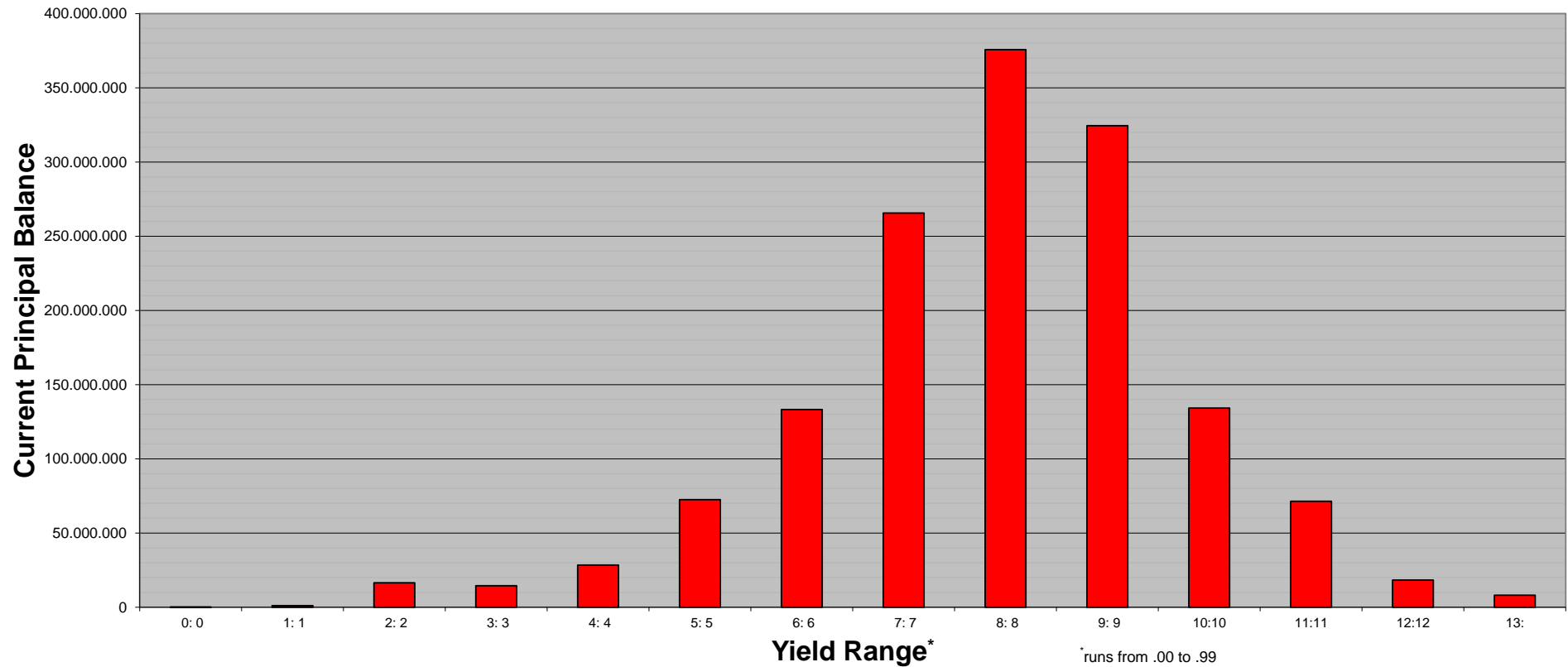
Statistics in %	
WA Interest	8,68%

* runs from .00 to .99

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

13.1 Effective Interest Rate (Graph)

Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024



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Monthly Investor Report**

14. Seasoning



Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	1.969.138,75	0,13%	85	0,10%
3: 5	54.335.899,98	3,71%	2.898	3,49%
6: 8	124.639.011,17	8,51%	6.991	8,43%
9:11	367.135.623,55	25,08%	19.196	23,15%
12:14	217.034.361,31	14,82%	12.894	15,55%
15:17	306.202.005,71	20,92%	17.346	20,92%
18:20	171.773.644,24	11,73%	9.711	11,71%
21:23	87.902.184,66	6,00%	4.959	5,98%
24:26	37.832.448,96	2,58%	2.288	2,76%
27:29	39.381.620,21	2,69%	2.503	3,02%
30:32	24.484.620,46	1,67%	1.569	1,89%
33:35	16.786.528,19	1,15%	1.147	1,38%
36:38	8.097.159,18	0,55%	652	0,79%
39:41	2.790.026,03	0,19%	222	0,27%
42:44	1.025.424,28	0,07%	97	0,12%
45:47	752.610,61	0,05%	81	0,10%
48:50	687.908,07	0,05%	86	0,10%
51:53	376.294,58	0,03%	37	0,04%
54:56	169.250,42	0,01%	27	0,03%
57:59	201.816,20	0,01%	46	0,06%
60:62	156.402,97	0,01%	36	0,04%
63:65	82.233,84	0,01%	13	0,02%
66:68	36.496,30	0,00%	6	0,01%
69:71	70.143,02	0,00%	11	0,01%
72:74	37.951,25	0,00%	9	0,01%
75:77	9.983,58	0,00%	4	0,00%
78:80	6.494,63	0,00%	4	0,00%
81:	15.883,27	0,00%	10	0,01%
Total	1.463.993.165,42	100,00%	82.928	100,00%

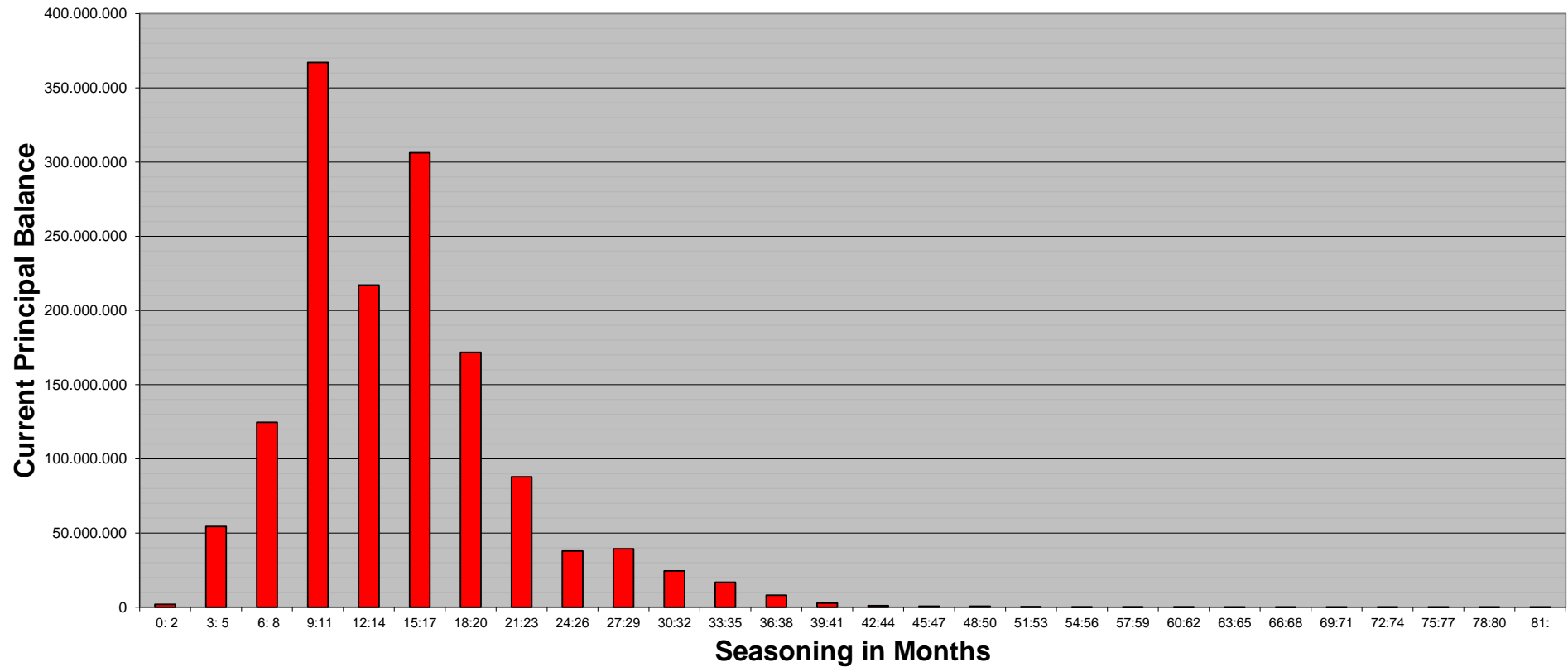
Statistics

WA Seasoning	14.86
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**SC Germany Consumer 2024-1
Monthly Investor Report**

14.1 Seasoning (Graph)

Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024



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

15. Remaining Term



Calculation Date			10.01.2025			
Payment Date			14.01.2025			
Period No			8			
Monthly Period			Jan 2025			
Interest Period	from	16.12.2024	to	14.01.2025	=	29 days
Collection Period	from	01.12.2024	to	31.12.2024		

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	1.213.840,56	0,08%	1.826	2,20%
7: 13	4.332.718,85	0,30%	2.340	2,82%
14: 20	8.151.651,32	0,56%	2.543	3,07%
21: 27	13.499.374,03	0,92%	2.998	3,62%
28: 34	19.601.369,18	1,34%	3.165	3,82%
35: 41	27.421.620,61	1,87%	3.454	4,17%
42: 48	33.028.764,70	2,26%	3.505	4,23%
49: 55	45.106.825,32	3,08%	3.880	4,68%
56: 62	58.310.856,24	3,98%	4.183	5,04%
63: 69	107.082.678,96	7,31%	6.532	7,88%
70: 76	164.606.531,31	11,24%	8.364	10,09%
77: 83	427.588.624,75	29,21%	18.385	22,17%
84: 90	465.089.278,98	31,77%	18.360	22,14%
91: 97	88.730.728,44	6,06%	3.385	4,08%
98:	228.302,17	0,02%	8	0,01%
Total	1.463.993.165,42	100,00%	82.928	100,00%

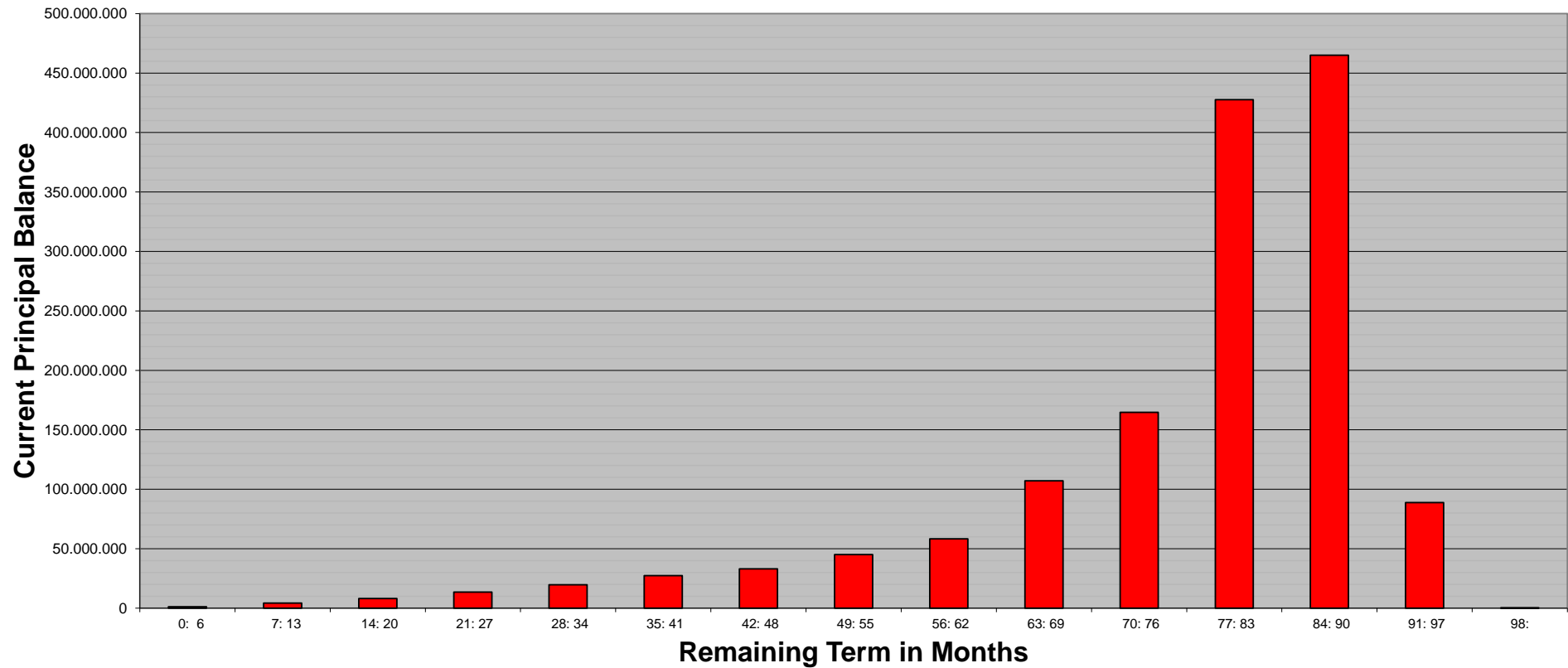
Statistics

WA Remaining Term	76,23
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**SC Germany Consumer 2024-1
Monthly Investor Report**

15.1 Remaining Term (Graph)

Calculation Date			10.01.2025			
Payment Date			14.01.2025			
Period No			8			
Monthly Period			Jan 2025			
Interest Period	from	16.12.2024	to	14.01.2025	=	29 days
Collection Period	from	01.12.2024	to	31.12.2024		



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

16. Original Term



Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024

<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	491.451,59	0,03%	676	0,82%
14: 20	1.177.983,28	0,08%	980	1,18%
21: 27	5.979.029,48	0,41%	2.827	3,41%
28: 34	2.115.886,27	0,14%	525	0,63%
35: 41	16.424.188,08	1,12%	4.177	5,04%
42: 48	6.732.635,62	0,46%	833	1,00%
49: 55	33.046.471,42	2,26%	5.217	6,29%
56: 62	50.970.497,20	3,48%	5.507	6,64%
63: 69	13.713.639,92	0,94%	942	1,14%
70: 76	54.939.296,16	3,75%	4.483	5,41%
77: 83	21.272.614,07	1,45%	1.103	1,33%
84: 90	133.207.235,10	9,10%	9.339	11,26%
91: 97	894.841.883,68	61,12%	38.026	45,85%
98:104	223.326.287,33	15,25%	8.071	9,73%
105:111	5.683.256,59	0,39%	218	0,26%
112:	70.809,63	0,00%	4	0,00%
Total	1.463.993.165,42	100,00%	82.928	100,00%

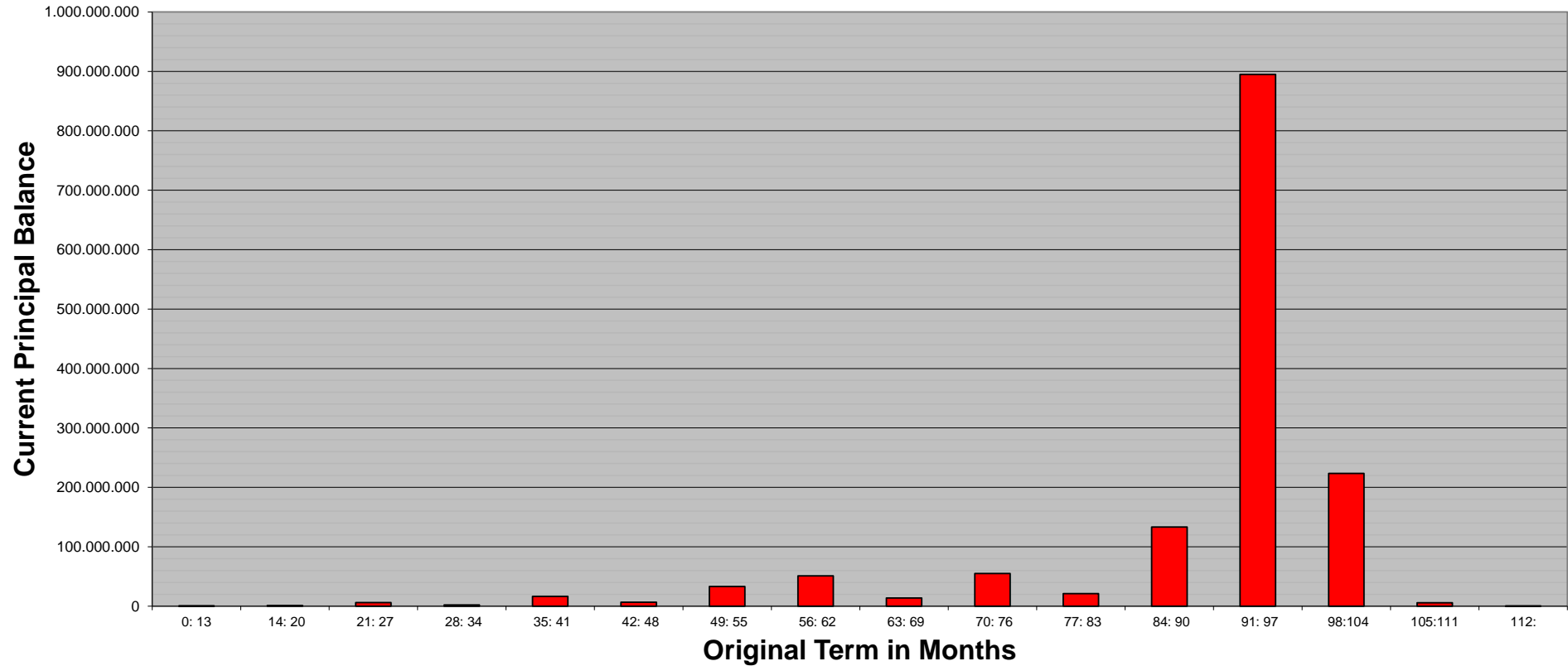
Statistics

WA Original Term	91,09
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**SC Germany Consumer 2024-1
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16.1 Original Term (Graph)

Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024



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17. Loan Concentration

Calculation Date			10.01.2025			
Payment Date			14.01.2025			
Period No			8			
Monthly Period			Jan 2025			
Interest Period	from	16.12.2024	to	14.01.2025	=	29 days
Collection Period	from	01.12.2024	to	31.12.2024		



<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	1.438.924.524,16	98,29%	80.723	97,34%	80.723	98,67%
2: 2	24.737.103,76	1,69%	2.136	2,58%	1.068	1,31%
3: 3	331.537,50	0,02%	69	0,08%	23	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	1.463.993.165,42	100,00%	82.928	100,00%	81.814	100,00%

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Monthly Investor Report**

18. Amortisation Profile



Calculation Date	10.01.2025				
Payment Date	14.01.2025				
Period No	8				
Monthly Period	Jan 2025				
Interest Period	from	16.12.2024	to	14.01.2025	= 29 days
Collection Period	from	01.12.2024	to	31.12.2024	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	1.463.993.165,42 €	51	579.350.315,62 €
2	1.447.440.863,15 €	52	561.085.658,15 €
3	1.430.809.433,92 €	53	542.879.955,23 €
4	1.414.132.328,69 €	54	524.663.182,84 €
5	1.397.418.168,89 €	55	506.450.551,90 €
6	1.380.633.090,54 €	56	488.248.240,97 €
7	1.363.784.762,37 €	57	470.082.257,83 €
8	1.346.868.216,39 €	58	451.947.604,01 €
9	1.329.898.290,55 €	59	433.834.374,89 €
10	1.312.876.475,16 €	60	415.731.722,05 €
11	1.295.811.302,24 €	61	397.675.308,15 €
12	1.278.692.329,47 €	62	379.669.400,50 €
13	1.261.512.478,80 €	63	361.681.483,17 €
14	1.244.270.531,63 €	64	343.795.959,46 €
15	1.226.962.357,36 €	65	326.015.765,22 €
16	1.209.617.175,25 €	66	308.301.632,16 €
17	1.192.237.472,15 €	67	290.661.102,46 €
18	1.174.795.942,52 €	68	273.158.628,45 €
19	1.157.285.317,49 €	69	255.873.729,37 €
20	1.139.710.612,76 €	70	238.807.729,60 €
21	1.122.081.867,23 €	71	221.986.947,21 €
22	1.104.418.306,58 €	72	205.400.512,37 €
23	1.086.713.843,94 €	73	189.037.392,71 €
24	1.068.962.619,52 €	74	172.870.452,77 €
25	1.051.158.724,89 €	75	156.844.022,34 €
26	1.033.305.425,26 €	76	141.164.228,10 €
27	1.015.397.428,96 €	77	125.956.382,05 €
28	997.461.398,91 €	78	111.149.445,77 €
29	979.520.242,54 €	79	96.724.173,83 €
30	961.532.748,87 €	80	82.867.971,24 €
31	943.491.306,40 €	81	70.046.106,13 €
32	925.404.941,18 €	82	58.441.382,20 €
33	907.289.714,86 €	83	48.059.927,56 €
34	889.167.718,25 €	84	38.663.963,20 €
35	871.041.430,74 €	85	30.257.473,84 €
36	852.900.051,41 €	86	22.742.956,58 €
37	834.724.518,94 €	87	15.983.223,68 €
38	816.520.875,74 €	88	10.875.667,88 €
39	798.282.110,95 €	89	7.533.703,85 €
40	780.066.020,58 €	90	4.956.805,68 €
41	761.883.901,76 €	91	3.042.957,87 €
42	743.680.031,71 €	92	1.709.830,63 €
43	725.454.775,28 €	93	842.268,81 €
44	707.202.979,75 €	94	342.616,57 €
45	688.957.644,72 €	95	80.835,77 €
46	670.708.142,63 €	96	43.532,82 €
47	652.462.166,83 €	97	27.231,20 €
48	634.199.769,78 €	98	19.445,20 €
49	615.927.859,92 €	99	16.275,06 €
50	597.649.737,68 €	100	15.009,11 €

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19. Priority of Payments + Transaction Costs

Calculation Date	10.01.2025				
Payment Date	14.01.2025				
Period No	8				
Monthly Period	Jan 2025				
Interest Period	from	16.12.2024	to	14.01.2025	= 29 days
Collection Period	from	01.12.2024	to	31.12.2024	



Pre-Enforcement Available Interest Amount

Interest Collections	+	10.249.365,53 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	32.866,99 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	- €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	22.490.572,06 €
Amounts standing to the credit of the Expenses Advance Account	+	334,26 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	313.067,08 €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	33.086.205,92 €

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

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	33.125.001,26 €
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	+	22,89 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	2.881.810,43 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	36.006.834,58 €

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	33.086.205,92 €
Senior Expenses and Taxes	- 7.500,00 €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 3.566.610,45 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 264.037,20 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 264.022,20 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 129.285,30 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 204.270,30 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 79.106,40 €
Liquidity Reserve Amount Replenishment	- 22.421.250,00 €
Crediting the PDLs until cleared	- 2.881.810,43 €
Interest Class B (if not paid above)	- - €
Interest Class C (if not paid above)	- - €
Interest Class D (if not paid above)	- - €
Interest Class E (if not paid above)	- - €
Interest Class F (if not paid above)	- - €
Target Principal Redemption Amount Class F	- 750.000,00 €
Mezzanine Loan Interest	- - €
Termination Payment [Re. Swap Agreement]	- - €
Interests Liquidity Reserve Loan	- 18.070,63 €
Principal Of Liquidity Reserve Loan	- 11.250,00 €
Interests Expense Advance Loan	- - €
Principal Of Expenses Advance Loan	- - €
Credit the Replacement Servicer Fee Reserve [If RSF Reserve Funding Failure occurred]	- - €
Any Remaining Amount To The Seller	= 2.488.993,01 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	36.006.834,58 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 36.006.834,58 €
Replenishment	- - €
Purchase Shortfall Amount	- - €
Class A: Sequential Principal	- 36.006.772,95 €
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	- 61,63 €
Transaction Account Remaining Amount	= - €

Transaction Costs

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	7.500,00 €							
Interest accrued for the Period	4.525.402,48 €	3.566.610,45 €	264.037,20 €	264.022,20 €	129.285,30 €	204.270,30 €	79.106,40 €	18.070,63 €
Cumulative Interest accrued	41.947.901,29 €	33.178.090,50 €	2.428.557,60 €	2.408.491,80 €	1.167.069,45 €	1.792.272,30 €	826.119,00 €	147.300,64 €
Interest Payments	4.525.402,48 €	3.566.610,45 €	264.037,20 €	264.022,20 €	129.285,30 €	204.270,30 €	79.106,40 €	18.070,63 €
Cumulative Interest Payments	41.947.901,29 €	33.178.090,50 €	2.428.557,60 €	2.408.491,80 €	1.167.069,45 €	1.792.272,30 €	826.119,00 €	147.300,64 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	22.421.250,00 €							22.421.250,00 €

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20. Retention



Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024

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 73.470.630,43 €

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21. Counterparties



Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025
Collection Period	from 01.12.2024	to 31.12.2024
		= 29 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 31.12.2024, data source: Bloomberg

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22. Issuer Information



Calculation Date		10.01.2025				
Payment Date		14.01.2025				
Period No		8				
Monthly Period		Jan 2025				
Interest Period	from	16.12.2024	to	14.01.2025	=	29 days
Collection Period	from	01.12.2024	to	31.12.2024		

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
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23. Swap Counterparty Data

Calculation Date	10.01.2025				
Payment Date	14.01.2025				
Period No	8				
Monthly Period	Jan 2025				
Interest Period	from	16.12.2024	to	14.01.2025	= 29 days
Collection Period	from	01.12.2024	to	31.12.2024	



Swap Counterparty

Swap Counterparty DZ Bank AG
Swap Rating Trigger Breach no

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

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 1.494.750.000,00 €
Fixed Rate 2,6420%
Floating Rate (Euribor) 2,9020%
Net Swap Payments - 313.067,08 €
Notional Amount next period 1.457.993.227,05 €

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 31.12.2024, data source: Bloomberg

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Monthly Investor Report**

24. Santander Consumer Bank



Calculation Date	10.01.2025	
Payment Date	14.01.2025	
Period No	8	
Monthly Period	Jan 2025	
Interest Period	from 16.12.2024	to 14.01.2025 = 29 days
Collection Period	from 01.12.2024	to 31.12.2024

Contact Details

Team ABS

abs_qer@santander.de

Ratings Santander

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

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Ratings as of 31.12.2024, data source: Bloomberg

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

25. Glossary



Calculation Date		10.01.2025				
Payment Date		14.01.2025				
Period No		8				
Monthly Period		Jan 2025				
Interest Period	from	16.12.2024	to	14.01.2025	=	29 days
Collection Period	from	01.12.2024	to	31.12.2024		

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.