

# SC Germany Consumer 2024-1 Monthly Investor Report



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	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

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**1. Portfolio Information**



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period from	14.01.2025	to 14.02.2025 = 31 days
Collection Period from	01.01.2025	to 31.01.2025

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>82.928</b>	<b>1.463.993.165,42 €</b>	<b>1.499.999.977,11 €</b>
Scheduled Principal Payments		21.610.902,74 €	19.244.445,56 €
Prepayment Principal		23.414.758,06 €	13.880.555,70 €
<b>Total Principal Collections</b>		<b>45.025.660,80 €</b>	<b>33.125.001,26 €</b>
<b>Total Interest Collections</b>		<b>9.976.486,13 €</b>	<b>10.249.365,53 €</b>
<b>Defaults</b>		<b>3.767.763,23 €</b>	<b>2.881.810,43 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>		<b>1.415.199.741,39 €</b>	<b>1.463.993.165,42 €</b>
<b>Purchase Shortfall Amount</b>		<b>- €</b>	<b>- €</b>
<b>Total Assets (End of Period)</b>	<b>80.949</b>	<b>1.415.199.741,39 €</b>	<b>1.463.993.165,42 €</b>
<b>Current Prepayment Rate (annualised)</b>		17,6%	
<b>Current Poolfactor</b>		93,9%	

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Calculation Date	12.02.2025		
Payment Date	14.02.2025		
Period No	9		
Monthly Period	Feb 2025		
Interest Period	from	14.01.2025	to 14.02.2025 = 31 days
Collection Period	from	01.01.2025	to 31.01.2025

**1.1 Portfolio Information per period**



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%
9	1.463.993.165,42 €	21.610.902,74 €	23.414.758,06 €	45.025.660,80 €	17,59%
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**2. Reserve Accounts**



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	9				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

**Reserve Accounts**

	in %		Trigger Event y/n
<b>Liquidity Reserve</b>			
Beginning of Period	1,5%	22.476.713,44 €	
Cash Outflow		22.476.713,44 €	
of which Liquidity Reserve Excess Amount		606.815,03 €	
Cash Inflow		21.869.898,41 €	
End of Period	1,6%	21.869.898,41 €	
Required Liquidity Reserve Amount	1,6%	21.869.898,41 €	
<b>Commingling Reserve</b>	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	
<b>Set-Off Reserve</b>	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

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**3.1 Delinquency Data**



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	9				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

**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%
9	1.463.993.165,42 €	6.446.117,16 €	7.005.492,78 €	1.463.776,36 €	9.715.704,72 €	98,32%	0,44%	0,48%	0,10%	0,66%
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**3.2 Default Data**



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	9				
Monthly Period	Feb 2025				
Interest Period from	14.01.2025	to	14.02.2025	=	31 days
Collection Period from	01.01.2025	to	31.01.2025		

**Default Data and Ratios**

	Amount	Number of Loans
<b>Current Default</b>		
Current Period Gross Default	3.767.763,23 €	
Current Period Recoveries	43.790,36 €	
Current Period Net Default	3.723.972,87 €	
New Number of Defaulted Contracts		160
<b>Cumulative Default</b>		
Cumulative Gross Default	15.769.025,18 €	
Cumulative Recoveries	91.269,85 €	
Cumulative Net Losses	15.677.755,33 €	
Total Number of Defaulted Contracts		648

**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	3.767.763,23 €
Class F Amount credited to the PDL	3.767.763,23 €
Class F PDL EoP	- €

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Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	9				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

**3.3 Defaults & Recoveries per period**



**Default/Recovery Data and Ratios**

3 Months Rolling Average Dynamic Net Loss Ratio % \* **0,20%**

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%
9	648	3.767.763,23 €	15.769.025,18 €	1.821.839.776,94 €	0,87%	43.790,36 €	91.269,85 €	15.677.755,33 €	0,86%	0,25%
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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



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

**4. Concentration Limits**



Calculation Date	12.02.2025			
Payment Date	14.02.2025			
Period No	9			
Monthly Period	Feb 2025			
Interest Period from	14.01.2025	to	14.02.2025	= 31 days
Collection Period from	01.01.2025	to	31.01.2025	

**Current Transaction Status**

**Amortising**

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	8,30%	-	-	
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	
WA Remaining Term		85,00	-	
		Maximum-Trigger	Current Value	Trigger Breach
<b>Purchase Shortfall Event</b>				
Period before previous period		150.000.000,00 €	-	
Previous period		150.000.000,00 €	-	
Current period		150.000.000,00 €	-	
<b>Termination/Servicer Termination Event</b>				no
<b>Event of Default / Termination Event, as defined in the Interest Rate Swap</b>				no
<b>Pro Rata Payment Trigger Event</b>				
Class A Credit Enhancement		23%	17,32%	
<b>Sequential Payment Trigger Event</b>				no
Cumulative Net Loss Ratio				
- from the first Payment Date in Jun 2024 until (and including) the Payment Date in Dec 2024		1,00%		no
- from the Payment Date in Jan 2025 until (and including) the Payment Date in Jun 2025		2,25%		no
- from the Payment Date in Jul 2025 until (and including) the Payment Date in Dec 2025		3,50%	0,86%	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%		94,35%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	0,20%	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Servicer Termination Event				no
<b>Early Amortisation Event</b>				
Cumulative Net Loss Ratio				
- prior to or on 30 November 2024		1,00%	-	
<b>Purchase Shortfall Event</b>				
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	12.02.2025
Payment Date	14.02.2025
Period No	9
Monthly Period	Feb 2025
Interest Period from	14.01.2025 to 14.02.2025 = 31 days
Collection Period from	01.01.2025 to 31.01.2025

**5. Outstanding Notes**



1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>General Note Information</b>							
ISIN Code		XS2798860891	XS2798860206	XS2798860388	XS2798860461	XS2798860545	XS2798860628
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	83,10%	5,60%	5,20%	2,30%	2,60%	1,20%
Legal Maturity		Jan 2038	Jan 2038	Jan 2038	Jan 2038	Jan 2038	Jan 2038
Expected Maturity		Mrz 2031	Mrz 2031	Mrz 2031	Mrz 2031	Mrz 2031	Mai 2026
Original Rating (DBRS / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / A1 (sf)	BBB (high) (sf) / Baa2 (sf)	BB (high) (sf) / Ba1 (sf)	BB (high) (sf) / Ba2 (sf)
Current Rating (DBRS / Moody's)*		AAA (sf)/Aaa (sf)	AA (sf)/Aa1 (sf)	A (sf)/A1 (sf)	BBB (high) (sf)/Baa2 (sf)	BB (high) (sf)/Ba1 (sf)	BB (high) (sf)/Ba2 (sf)
Initial Notes Aggregate Principal Outstanding Balance	1.500.000.000 €	1.246.500.000,00 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	18.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		12.465	840	780	345	390	180
<b>Current Note Information</b>							
Class Principal Outstanding Balance Beginning of Period	1.457.993.227,05 €	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 €
Replenishment	- €						
Amortisation	49.543.369,95 €						
Redemption per Class		48.793.369,95 €	- €	- €	- €	- €	750.000,00 €
Redemption per Note		3.914,43 €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	1.408.449.857,10 €	1.161.699.857,10 €	84.000.000,00 €	78.000.000,00 €	34.500.000,00 €	39.000.000,00 €	11.250.000,00 €
Current Tranching		6,0%	6,0%	5,5%	2,4%	2,8%	0,8%
Current Pool Factor	0,94	0,93	1,00	1,00	1,00	1,00	0,63
<b>2. Payments to Investors per Note</b>							
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	2,839%	1mE+65bp	1mE+100bp	1mE+130bp	1mE+175bp	1mE+360bp	1mE+480bp
Day/Count Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	31						
Principal Outstanding per Note Beginning of Period		97.111,37 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	66.666,67 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		<b>3.914,43 €</b>	- €	- €	- €	- €	<b>4.166,67 €</b>
Principal Outstanding per Note End of Period		93.196,94 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	62.500,00 €
> Interest accrued for the period	-	<b>3.636.788,40 €</b>	-	<b>277.999,80 €</b>	-	<b>136.330,20 €</b>	-
Interest Payment		3.636.788,40 €	277.687,20 €	277.999,80 €	136.330,20 €	216.243,30 €	78.937,20 €
Interest Payment per Note		<b>291,76 €</b>	<b>330,58 €</b>	<b>356,41 €</b>	<b>395,16 €</b>	<b>554,47 €</b>	<b>438,54 €</b>
<b>3. Credit Enhancements</b>							
Initial total CE (Subordination, Reserve)		18,40%	12,80%	7,60%	5,30%	2,70%	1,50%
Current CE		19,46%	13,52%	8,01%	5,57%	2,82%	2,02%

\* Last rating action as of 23.05.2024

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**6. Original Principal Balance**



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

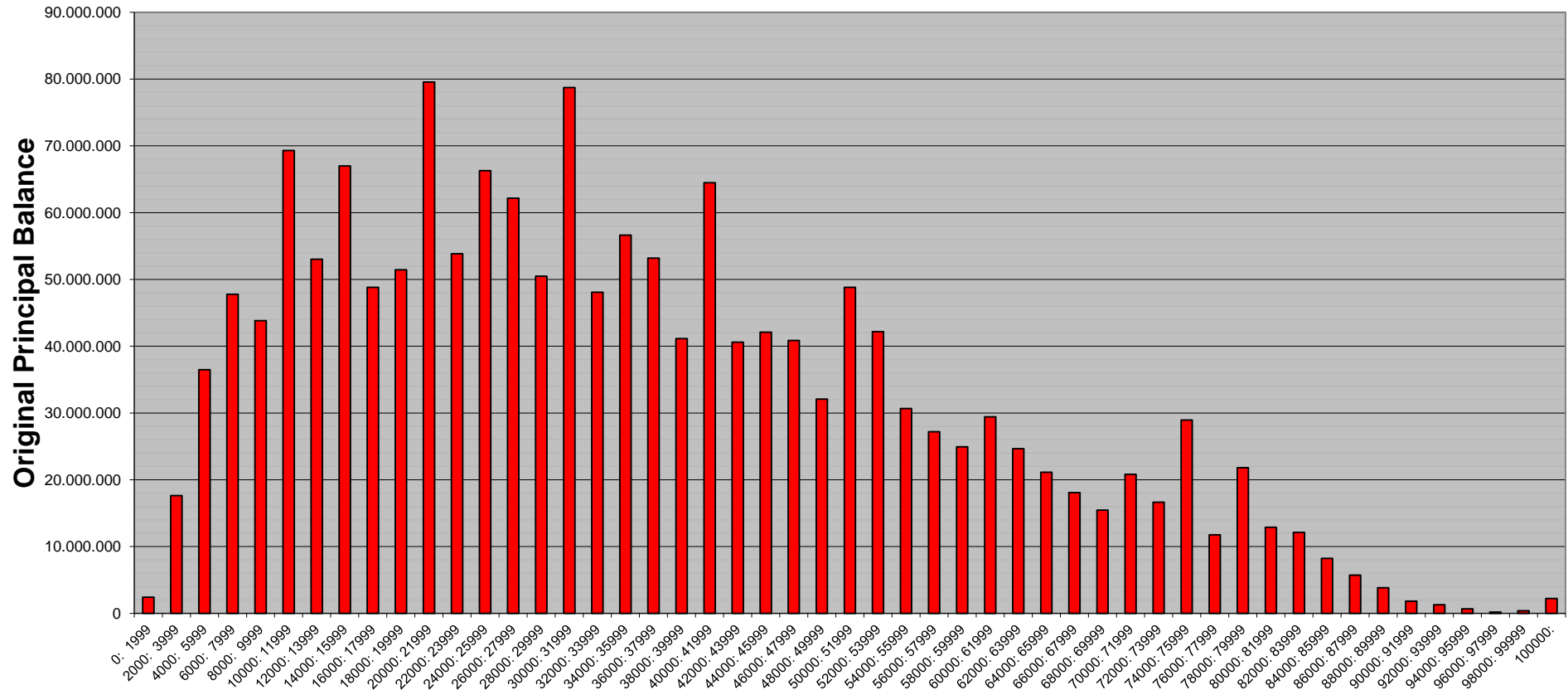
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.428.343,30	0,14%	1.848	2,28%
2000: 3999	17.634.663,02	1,05%	6.220	7,68%
4000: 5999	36.484.844,03	2,17%	7.463	9,22%
6000: 7999	47.771.392,86	2,84%	6.915	8,54%
8000: 9999	43.827.975,38	2,61%	4.951	6,12%
10000: 11999	69.296.918,77	4,13%	6.525	8,06%
12000: 13999	53.019.589,84	3,16%	4.121	5,09%
14000: 15999	66.983.539,69	3,99%	4.446	5,49%
16000: 17999	48.814.517,12	2,91%	2.877	3,55%
18000: 19999	51.439.452,89	3,06%	2.717	3,36%
20000: 21999	79.559.159,76	4,74%	3.843	4,75%
22000: 23999	53.830.685,43	3,20%	2.347	2,90%
24000: 25999	66.289.880,22	3,95%	2.660	3,29%
26000: 27999	62.148.556,20	3,70%	2.319	2,86%
28000: 29999	50.470.323,06	3,00%	1.744	2,15%
30000: 31999	78.731.626,91	4,69%	2.556	3,16%
32000: 33999	48.065.778,51	2,86%	1.459	1,80%
34000: 35999	56.624.574,35	3,37%	1.620	2,00%
36000: 37999	53.190.755,08	3,17%	1.442	1,78%
38000: 39999	41.150.042,90	2,45%	1.057	1,31%
40000: 41999	64.464.759,90	3,84%	1.576	1,95%
42000: 43999	40.606.062,65	2,42%	946	1,17%
44000: 45999	42.107.863,04	2,51%	936	1,16%
46000: 47999	40.857.722,70	2,43%	870	1,07%
48000: 49999	32.069.694,99	1,91%	655	0,81%
50000: 51999	48.822.905,95	2,91%	966	1,19%
52000: 53999	42.168.204,95	2,51%	800	0,99%
54000: 55999	30.672.864,73	1,83%	558	0,69%
56000: 57999	27.204.878,59	1,62%	477	0,59%
58000: 59999	24.925.607,46	1,48%	423	0,52%
60000: 61999	29.432.434,72	1,75%	485	0,60%
62000: 63999	24.669.615,28	1,47%	392	0,48%
64000: 65999	21.121.888,03	1,26%	325	0,40%
66000: 67999	18.091.106,55	1,08%	270	0,33%
68000: 69999	15.457.628,11	0,92%	224	0,28%
70000: 71999	20.824.970,57	1,24%	294	0,36%
72000: 73999	16.633.872,81	0,99%	228	0,28%
74000: 75999	28.933.082,00	1,72%	386	0,48%
76000: 77999	11.770.139,01	0,70%	153	0,19%
78000: 79999	21.815.906,41	1,30%	277	0,34%
80000: 81999	12.879.603,23	0,77%	159	0,20%
82000: 83999	12.116.514,26	0,72%	146	0,18%
84000: 85999	8.226.808,04	0,49%	97	0,12%
86000: 87999	5.728.097,38	0,34%	66	0,08%
88000: 89999	3.816.442,76	0,23%	43	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:	2.210.153,56	0,13%	20	0,02%
<b>Total</b>	<b>1.679.764.787,56</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	20.750,90

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**6.1 Original PB (Graph)**

Calculation Date	12.02.2025		
Payment Date	14.02.2025		
Period No	9		
Monthly Period	Feb 2025		
Interest Period	from	14.01.2025	to 14.02.2025 = 31 days
Collection Period	from	01.01.2025	to 31.01.2025



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**7. Current Principal Balance**



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	9				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

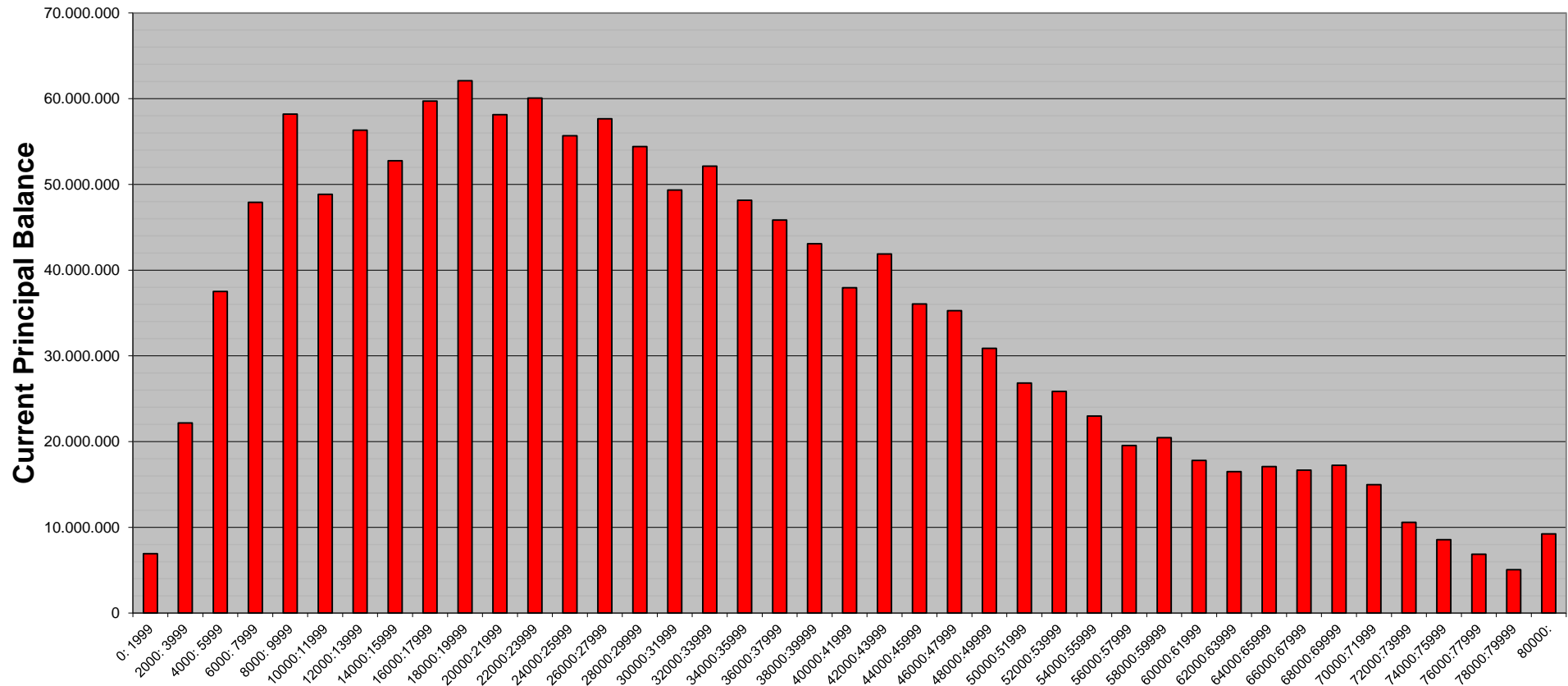
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	6.928.978,63	0,49%	6.717	8,30%
2000: 3999	22.174.914,42	1,57%	7.407	9,15%
4000: 5999	37.519.666,82	2,65%	7.599	9,39%
6000: 7999	47.900.964,52	3,38%	6.867	8,48%
8000: 9999	58.193.278,20	4,11%	6.488	8,01%
10000:11999	48.846.514,03	3,45%	4.448	5,49%
12000:13999	56.333.746,60	3,98%	4.329	5,35%
14000:15999	52.752.549,93	3,73%	3.526	4,36%
16000:17999	59.725.551,89	4,22%	3.514	4,34%
18000:19999	62.103.419,75	4,39%	3.280	4,05%
20000:21999	58.137.298,70	4,11%	2.769	3,42%
22000:23999	60.065.974,54	4,24%	2.614	3,23%
24000:25999	55.665.331,07	3,93%	2.229	2,75%
26000:27999	57.664.687,73	4,07%	2.134	2,64%
28000:29999	54.423.134,06	3,85%	1.877	2,32%
30000:31999	49.354.738,11	3,49%	1.594	1,97%
32000:33999	52.119.496,51	3,68%	1.582	1,95%
34000:35999	48.156.101,59	3,40%	1.377	1,70%
36000:37999	45.835.447,46	3,24%	1.239	1,53%
38000:39999	43.074.235,59	3,04%	1.106	1,37%
40000:41999	37.951.766,34	2,68%	926	1,14%
42000:43999	41.877.019,87	2,96%	974	1,20%
44000:45999	36.052.411,53	2,55%	801	0,99%
46000:47999	35.260.676,39	2,49%	751	0,93%
48000:49999	30.872.771,71	2,18%	631	0,78%
50000:51999	26.822.650,52	1,90%	526	0,65%
52000:53999	25.858.969,38	1,83%	488	0,60%
54000:55999	22.977.130,47	1,62%	418	0,52%
56000:57999	19.539.214,57	1,38%	343	0,42%
58000:59999	20.464.767,21	1,45%	347	0,43%
60000:61999	17.812.488,09	1,26%	292	0,36%
62000:63999	16.497.655,88	1,17%	262	0,32%
64000:65999	17.081.974,73	1,21%	263	0,32%
66000:67999	16.678.549,92	1,18%	249	0,31%
68000:69999	17.234.081,43	1,22%	250	0,31%
70000:71999	14.981.836,20	1,06%	211	0,26%
72000:73999	10.575.113,60	0,75%	145	0,18%
74000:75999	8.552.740,90	0,60%	114	0,14%
76000:77999	6.857.041,96	0,48%	89	0,11%
78000:79999	5.053.227,33	0,36%	64	0,08%
80000:	9.221.623,21	0,65%	109	0,13%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	17.482,61

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**7.1 Current PB (Graph)**

Calculation Date	12.02.2025		
Payment Date	14.02.2025		
Period No	9		
Monthly Period	Feb 2025		
Interest Period	from	14.01.2025	to 14.02.2025 = 31 days
Collection Period	from	01.01.2025	to 31.01.2025



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**8. Borrower Concentration**



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	126.043,20	0,0089%	2
2	112.184,87	0,0079%	1
3	108.645,81	0,0077%	1
4	107.675,84	0,0076%	1
5	102.373,41	0,0072%	1
6	101.898,43	0,0072%	1
7	101.178,46	0,0071%	1
8	92.350,41	0,0065%	1
9	91.818,71	0,0065%	1
10	90.717,23	0,0064%	1
11	90.540,22	0,0064%	1
12	90.203,09	0,0064%	1
13	89.480,29	0,0063%	1
14	89.292,98	0,0063%	1
15	88.897,15	0,0063%	1
16	88.712,00	0,0063%	1
17	88.055,06	0,0062%	1
18	87.824,24	0,0062%	1
19	87.560,70	0,0062%	1
20	87.484,09	0,0062%	1
21	87.027,57	0,0061%	1
22	86.823,10	0,0061%	1
23	86.271,87	0,0061%	1
24	85.955,73	0,0061%	1
25	85.718,82	0,0061%	1
	<b>2.354.733,28</b>	<b>0,1664%</b>	<b>26</b>

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**9. Geographical Distribution**



Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			9		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

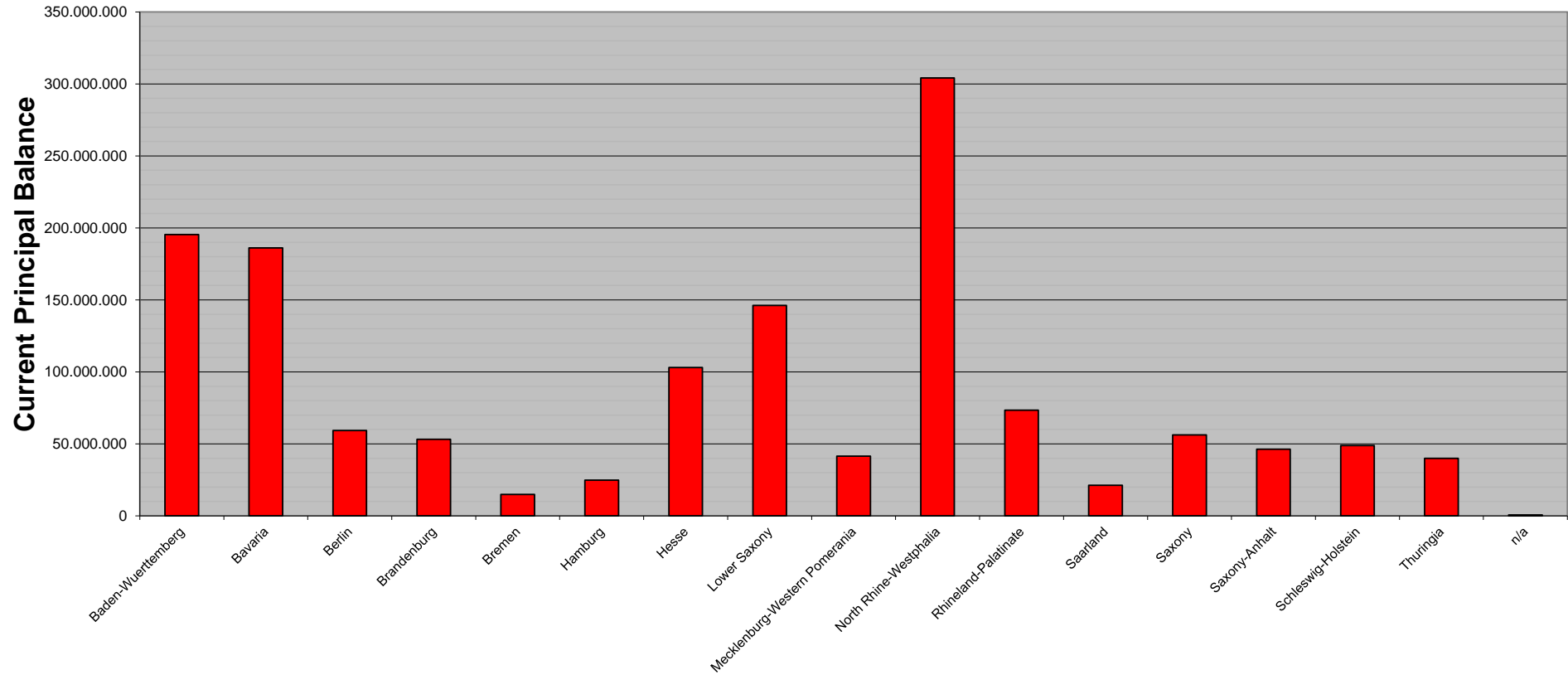
<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	195.460.688,55	13,81%	10.246	12,66%
Bavaria	186.086.803,39	13,15%	10.578	13,07%
Berlin	59.261.820,39	4,19%	3.191	3,94%
Brandenburg	53.137.444,87	3,75%	3.233	3,99%
Bremen	14.836.131,58	1,05%	835	1,03%
Hamburg	24.848.310,87	1,76%	1.391	1,72%
Hesse	103.053.791,04	7,28%	5.672	7,01%
Lower Saxony	146.200.216,25	10,33%	8.482	10,48%
Mecklenburg-Western Pomerania	41.518.020,86	2,93%	2.571	3,18%
North Rhine-Westphalia	304.194.999,41	21,49%	17.136	21,17%
Rhineland-Palatinate	73.359.424,56	5,18%	4.235	5,23%
Saarland	21.200.047,11	1,50%	1.296	1,60%
Saxony	56.245.686,80	3,97%	3.598	4,44%
Saxony-Anhalt	46.335.531,63	3,27%	2.984	3,69%
Schleswig-Holstein	48.869.136,45	3,45%	3.017	3,73%
Thuringia	39.977.498,60	2,82%	2.452	3,03%
n/a	614.189,03	0,04%	32	0,04%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>



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**9.1 Geographical Distribution (Graph)**

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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**10. Collateral**



Calculation Date		12.02.2025			
Payment Date		14.02.2025			
Period No		9			
Monthly Period		Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

<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	10.815.407,70	0,76%	364	0,45%
unsecured	1.404.384.333,69	99,24%	80.585	99,55%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>

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**11. Insurances**



Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			9		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

<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	355.914.419,45	25,15%	27.408	33,86%
Yes	1.059.285.321,94	74,85%	53.541	66,14%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>

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**12. Payment Methods**



Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			9		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

<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	1.377.840.202,19	97,36%	79.076	97,69%
Other	37.359.539,20	2,64%	1.873	2,31%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	349.652.419,01	24,71%	20.497	25,32%
1st of month	1.065.547.322,38	75,29%	60.452	74,68%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>

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**13. Effective Interest Rate**



Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			9		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	68.294,90	0,00%	39	0,05%
1: 1	994.279,17	0,07%	156	0,19%
2: 2	16.038.406,28	1,13%	1.332	1,65%
3: 3	14.115.142,79	1,00%	1.030	1,27%
4: 4	27.700.301,71	1,96%	1.812	2,24%
5: 5	70.684.046,98	4,99%	3.581	4,42%
6: 6	129.502.627,61	9,15%	6.312	7,80%
7: 7	257.550.874,62	18,20%	11.948	14,76%
8: 8	362.908.983,02	25,64%	19.145	23,65%
9: 9	312.894.458,26	22,11%	19.349	23,90%
10:10	129.251.728,63	9,13%	8.961	11,07%
11:11	68.287.480,12	4,83%	5.048	6,24%
12:12	17.524.240,71	1,24%	1.434	1,77%
13:	7.678.876,59	0,54%	802	0,99%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>

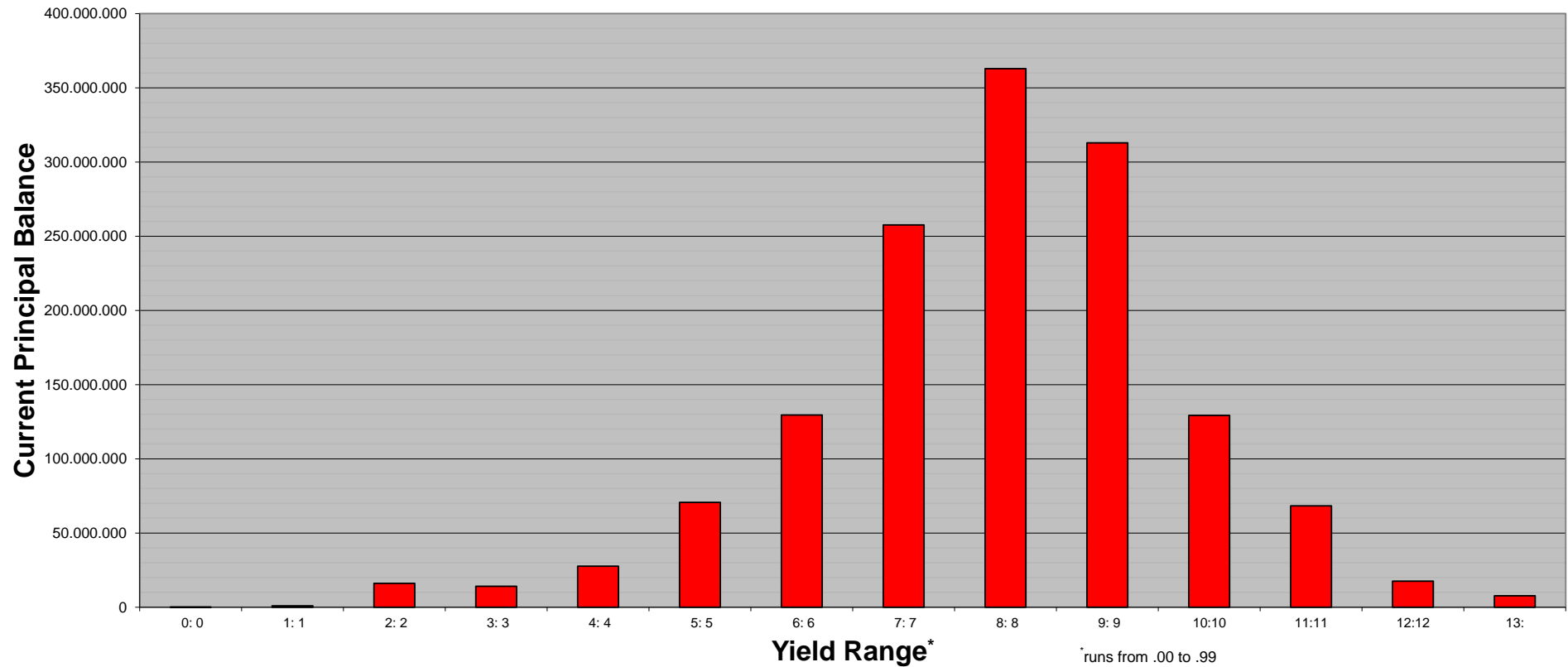
Statistics		in %
WA Interest		8,67%

\* runs from .00 to .99

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**13.1 Effective Interest Rate (Graph)**

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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**14. Seasoning**



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	0,00	0,00%	0	0,00%
3: 5	29.194.538,91	2,06%	1.468	1,81%
6: 8	96.886.962,27	6,85%	5.580	6,89%
9:11	251.862.823,75	17,80%	13.408	16,56%
12:14	286.353.050,62	20,23%	15.856	19,59%
15:17	265.092.194,89	18,73%	15.581	19,25%
18:20	240.140.044,18	16,97%	13.711	16,94%
21:23	90.250.041,21	6,38%	5.137	6,35%
24:26	48.521.818,33	3,43%	2.939	3,63%
27:29	43.273.664,39	3,06%	2.669	3,30%
30:32	27.148.199,86	1,92%	1.736	2,14%
33:35	17.532.409,85	1,24%	1.210	1,49%
36:38	10.084.779,52	0,71%	770	0,95%
39:41	5.077.084,76	0,36%	399	0,49%
42:44	1.016.586,36	0,07%	98	0,12%
45:47	799.766,83	0,06%	80	0,10%
48:50	564.144,02	0,04%	78	0,10%
51:53	532.243,95	0,04%	58	0,07%
54:56	220.751,01	0,02%	26	0,03%
57:59	164.091,54	0,01%	39	0,05%
60:62	176.325,95	0,01%	40	0,05%
63:65	120.901,63	0,01%	20	0,02%
66:68	40.063,40	0,00%	6	0,01%
69:71	73.358,74	0,01%	13	0,02%
72:74	28.576,78	0,00%	6	0,01%
75:77	22.860,08	0,00%	6	0,01%
78:80	8.744,81	0,00%	6	0,01%
81:	13.713,75	0,00%	9	0,01%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>

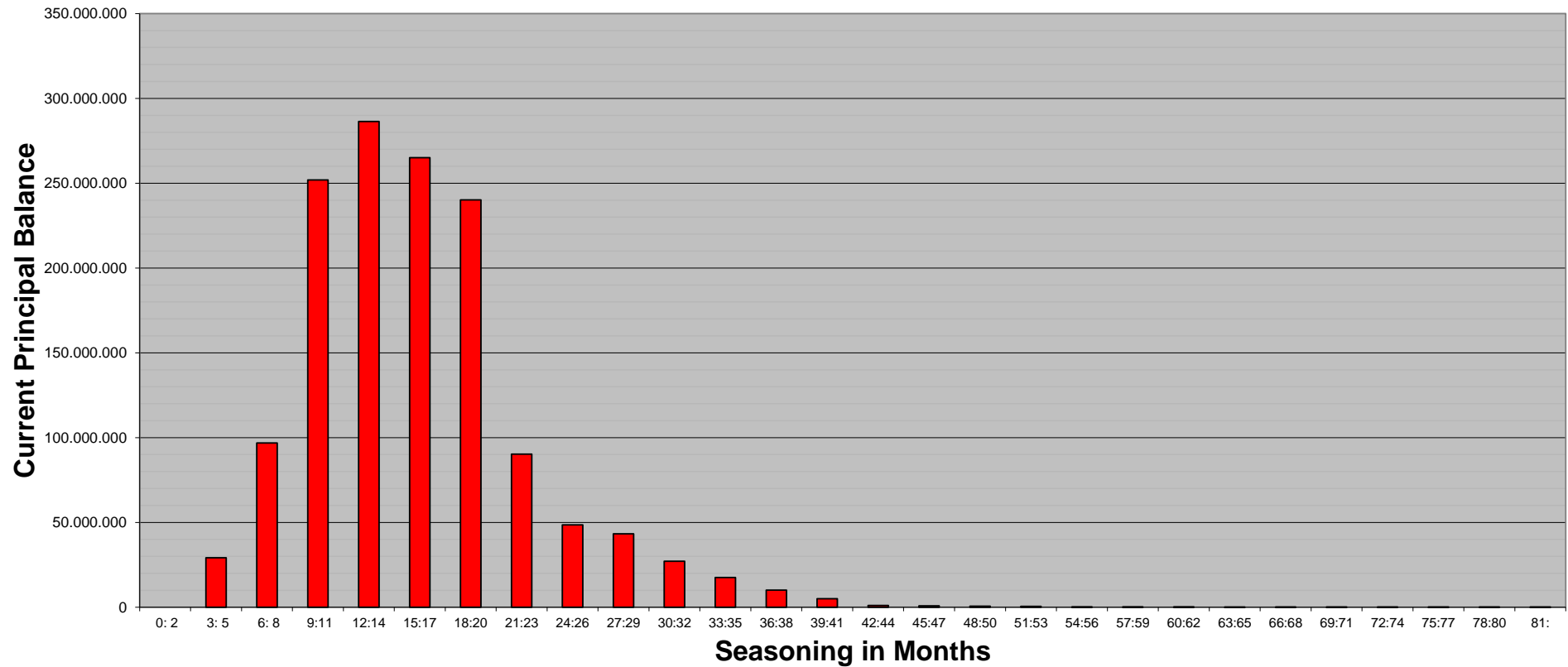
**Statistics**

WA Seasoning	15,86
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**14.1 Seasoning (Graph)**

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025





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

**15. Remaining Term**



Calculation Date			12.02.2025			
Payment Date			14.02.2025			
Period No			9			
Monthly Period			Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

<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	1.217.424,29	0,09%	2.017	2,49%
7: 13	4.493.600,43	0,32%	2.372	2,93%
14: 20	8.016.189,77	0,57%	2.521	3,11%
21: 27	13.133.922,04	0,93%	2.836	3,50%
28: 34	19.420.898,75	1,37%	3.175	3,92%
35: 41	27.170.573,18	1,92%	3.375	4,17%
42: 48	32.572.395,74	2,30%	3.409	4,21%
49: 55	46.233.136,07	3,27%	3.962	4,89%
56: 62	60.695.199,92	4,29%	4.319	5,34%
63: 69	111.867.615,20	7,90%	6.682	8,25%
70: 76	168.584.796,14	11,91%	8.454	10,44%
77: 83	438.618.593,30	30,99%	19.016	23,49%
84: 90	421.438.976,14	29,78%	16.565	20,46%
91: 97	61.519.158,93	4,35%	2.239	2,77%
98:	217.261,49	0,02%	7	0,01%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>

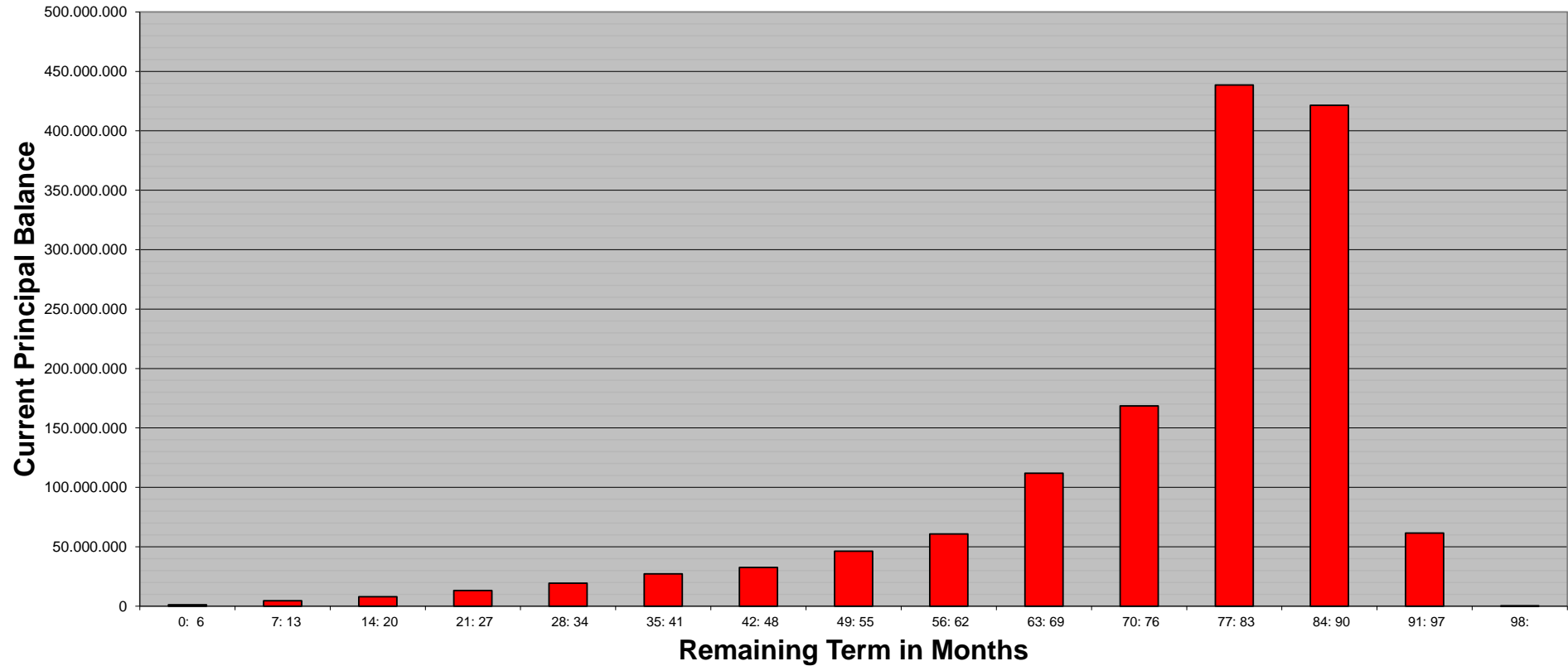
**Statistics**

WA Remaining Term	75,37
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**SC Germany Consumer 2024-1  
Monthly Investor Report**

**15.1 Remaining Term (Graph)**

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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Monthly Investor Report**

**16. Original Term**



Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			9		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

<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	343.550,27	0,02%	619	0,76%
14: 20	947.344,20	0,07%	949	1,17%
21: 27	5.344.513,80	0,38%	2.735	3,38%
28: 34	2.010.647,62	0,14%	529	0,65%
35: 41	15.313.092,40	1,08%	4.048	5,00%
42: 48	6.481.673,28	0,46%	827	1,02%
49: 55	31.644.552,13	2,24%	5.104	6,31%
56: 62	48.786.657,66	3,45%	5.370	6,63%
63: 69	13.337.008,24	0,94%	944	1,17%
70: 76	52.725.562,55	3,73%	4.364	5,39%
77: 83	20.756.489,95	1,47%	1.100	1,36%
84: 90	129.570.864,91	9,16%	9.157	11,31%
91: 97	854.039.037,03	60,35%	36.723	45,37%
98:104	226.201.072,78	15,98%	8.195	10,12%
105:111	7.585.747,09	0,54%	280	0,35%
112:	111.927,48	0,01%	5	0,01%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>

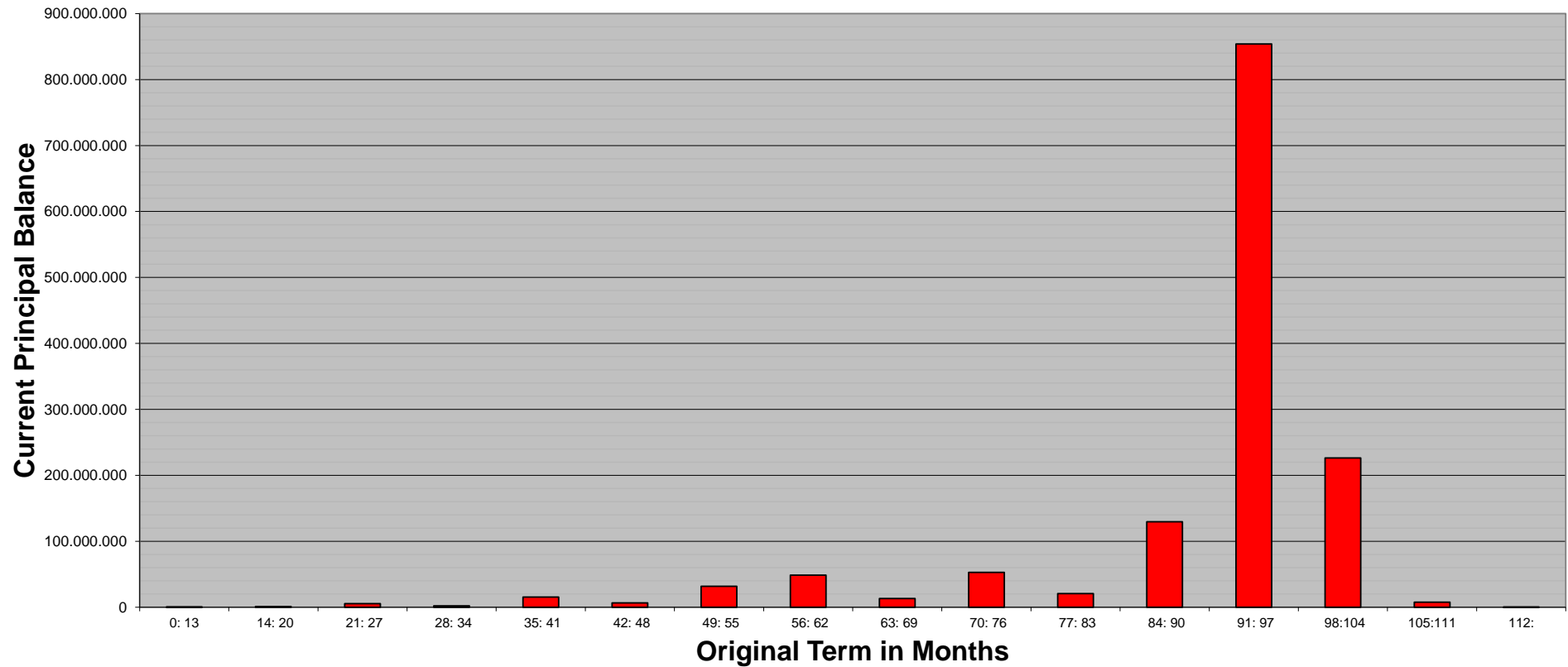
**Statistics**

WA Original Term	91,23
------------------	-------

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

**16.1 Original Term (Graph)**

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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

**17. Loan Concentration**

Calculation Date			12.02.2025			
Payment Date			14.02.2025			
Period No			9			
Monthly Period			Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		



<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	1.391.200.625,57	98,30%	78.824	97,37%	78.824	98,68%
2: 2	23.672.139,90	1,67%	2.056	2,54%	1.028	1,29%
3: 3	326.975,92	0,02%	69	0,09%	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%
<b>Total</b>	<b>1.415.199.741,39</b>	<b>100,00%</b>	<b>80.949</b>	<b>100,00%</b>	<b>79.875</b>	<b>100,00%</b>

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Monthly Investor Report

18. Amortisation Profile



Calculation Date	12.02.2025					
Payment Date	14.02.2025					
Period No	9					
Monthly Period	Feb 2025					
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	1.415.199.741,39 €	51	548.752.088,50 €
2	1.398.988.393,04 €	52	530.966.929,44 €
3	1.382.662.623,92 €	53	513.170.924,96 €
4	1.366.309.287,40 €	54	495.380.166,78 €
5	1.349.890.369,06 €	55	477.597.344,03 €
6	1.333.413.892,81 €	56	459.849.415,54 €
7	1.316.871.000,65 €	57	442.132.668,75 €
8	1.300.275.135,70 €	58	424.436.116,85 €
9	1.283.630.668,17 €	59	406.752.019,15 €
10	1.266.942.882,22 €	60	389.111.526,15 €
11	1.250.204.171,13 €	61	371.523.367,09 €
12	1.233.407.347,45 €	62	353.953.364,81 €
13	1.216.552.171,13 €	63	336.481.009,06 €
14	1.199.631.591,18 €	64	319.112.393,37 €
15	1.182.673.144,36 €	65	301.809.103,09 €
16	1.165.680.115,39 €	66	284.579.877,00 €
17	1.148.628.632,88 €	67	267.489.537,56 €
18	1.131.509.281,18 €	68	250.615.962,98 €
19	1.114.327.841,05 €	69	233.951.419,65 €
20	1.097.092.993,28 €	70	217.529.063,44 €
21	1.079.823.572,36 €	71	201.340.693,16 €
22	1.062.514.329,86 €	72	185.364.172,13 €
23	1.045.159.890,31 €	73	169.582.140,68 €
24	1.027.755.727,60 €	74	153.942.349,99 €
25	1.010.301.957,06 €	75	138.638.720,40 €
26	992.794.715,39 €	76	123.794.746,24 €
27	975.260.390,75 €	77	109.346.937,16 €
28	957.721.250,72 €	78	95.281.104,18 €
29	940.137.303,57 €	79	81.764.062,48 €
30	922.500.574,68 €	80	69.245.134,15 €
31	904.820.309,07 €	81	57.897.742,34 €
32	887.112.042,51 €	82	47.733.974,03 €
33	869.394.238,84 €	83	38.530.156,54 €
34	851.674.837,04 €	84	30.289.816,22 €
35	833.937.676,41 €	85	22.909.331,90 €
36	816.169.546,68 €	86	16.267.312,02 €
37	798.373.868,83 €	87	11.213.623,53 €
38	780.546.448,20 €	88	7.854.194,83 €
39	762.737.411,44 €	89	5.247.737,40 €
40	744.963.599,47 €	90	3.298.029,11 €
41	727.170.574,51 €	91	1.912.423,45 €
42	709.358.095,60 €	92	983.343,19 €
43	691.521.117,14 €	93	437.759,49 €
44	673.689.976,60 €	94	141.633,76 €
45	655.858.088,52 €	95	79.632,59 €
46	638.029.182,95 €	96	46.622,12 €
47	620.185.625,13 €	97	27.310,88 €
48	602.333.050,59 €	98	19.101,02 €
49	584.476.079,63 €	99	16.055,75 €
50	566.597.931,82 €	100	14.748,51 €

**SC Germany Consumer 2024-1**  
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**19. Priority of Payments + Transaction Costs**



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	9				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

**Pre-Enforcement Available Interest Amount**

Interest Collections	+	9.976.486,13 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	43.790,36 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	0,08 €
Amounts standing to the Commingling Reserve Account	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	22.476.713,44 €
Amounts standing to the credit of the Expenses Advance Account	+	319,41 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	247.332,35 €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	32.744.641,77 €

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

**Pre-Enforcement Available Principal Amount**

Principal Collections (including Deemed Collections)	+	45.025.660,80 €
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	+	- €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	3.767.763,23 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	48.793.424,03 €

**Pre-Enforcement Interest Priority of Payments**

Available Interest Amount	32.744.641,77 €
Senior Expenses and Taxes	- 5.675,26 €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 3.636.788,40 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 277.687,20 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 277.999,80 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 136.330,20 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 216.243,30 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 78.937,20 €
Liquidity Reserve Amount Replenishment	- 21.869.898,41 €
Crediting the PDLs until cleared	- 3.767.763,23 €
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	- 19.307,19 €
Principal Of Liquidity Reserve Loan	- 551.351,59 €
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	= 1.156.659,99 €

**Pre-Enforcement Principal Priority of Payments**

Available Principal Amount	48.793.424,03 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 48.793.424,03 €
Replenishment	- - €
Purchase Shortfall Amount	- - €
Class A: Sequential Principal	- 48.793.369,95 €
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	- 54,08 €
Transaction Account Remaining Amount	= - €

**Transaction Costs**

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	5.675,26 €							
Interest accrued for the Period	4.643.293,29 €	3.636.788,40 €	277.687,20 €	277.999,80 €	136.330,20 €	216.243,30 €	78.937,20 €	19.307,19 €
Cumulative Interest accrued	46.591.194,58 €	36.814.878,90 €	2.706.244,80 €	2.686.491,60 €	1.303.399,65 €	2.008.515,60 €	905.056,20 €	166.607,83 €
Interest Payments	4.643.293,29 €	3.636.788,40 €	277.687,20 €	277.999,80 €	136.330,20 €	216.243,30 €	78.937,20 €	19.307,19 €
Cumulative Interest Payments	46.591.194,58 €	36.814.878,90 €	2.706.244,80 €	2.686.491,60 €	1.303.399,65 €	2.008.515,60 €	905.056,20 €	166.607,83 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	21.869.898,41 €							21.869.898,41 €

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**20. Retention**



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	9				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

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 70.696.048,37 €



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**21. Counterparties**



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025
Collection Period	from 01.01.2025	to 31.01.2025
		= 31 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 31.01.2025, data source: Bloomberg

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## 22. Issuer Information



Calculation Date		12.02.2025			
Payment Date		14.02.2025			
Period No		9			
Monthly Period		Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

**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	12.02.2025				
Payment Date	14.02.2025				
Period No	9				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	=
Collection Period	from	01.01.2025	to	31.01.2025	31 days



**Swap Counterparty**

Swap Counterparty DZ Bank AG  
Swap Rating Trigger Breach no

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

**Current Swap Data**

Swap Type Fixed Floating Interest Rate Swap  
Notional Amount 1.457.993.227,05 €  
Fixed Rate 2,6420%  
Floating Rate (Euribor) 2,8390%  
Net Swap Payments - 247.332,35 €  
Notional Amount next period 1.408.449.857,10 €

**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 31.01.2025, data source: Bloomberg

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Monthly Investor Report**

**24. Santander Consumer Bank**



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	9	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

**Contact Details**

Team ABS

[abs\\_qer@santander.de](mailto: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 31.01.2025, data source: Bloomberg

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

**25. Glossary**



Calculation Date		12.02.2025				
Payment Date		14.02.2025				
Period No		9				
Monthly Period		Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

**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.