# SC Germany Consumer 2024-1
# Monthly Investor Report

# SC Germany Consumer 2024-1
# Monthly Investor Report

## Cover Sheet Monthly Investor Report

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

## Index




Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

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

## 1. Portfolio Information

| | | | | | |
|---|---|---|---|---|---|
| Calculation Date | 10.04.2025 | | | | |
| Payment Date | 14.04.2025 | | | | |
| Period No | 11 | | | | |
| Monthly Period | Apr 2025 | | | | |
| Interest Period from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period from | 01.03.2025 | to | 31.03.2025 | | |

| Outstanding Receivables | No. of Contracts | current period<br>Aggregate Outstanding Principal Amount | previous period<br>Aggregate Outstanding Principal Amount |
|---|---|---|---|
| **Beginning of Period** | **79.110** | **1.372.585.564,24 €** | **1.415.199.741,39 €** |
| Scheduled Principal Payments | | 19.963.654,28 € | 19.741.834,02 € |
| Prepayment Principal | | 17.459.573,79 € | 19.392.629,19 € |
| **Total Principal Collections** | | **37.423.228,07 €** | **39.134.463,21 €** |
| **Total Interest Collections** | | **9.350.039,60 €** | **9.643.965,49 €** |
| **Defaults** | | **3.498.739,67 €** | **3.479.713,94 €** |
| **Replenishment Amount** | | **- €** | **- €** |
| **End of Period** | | **1.331.663.596,50 €** | **1.372.585.564,24 €** |
| **Purchase Shortfall Amount** | | **68,70 €** | **72,71 €** |
| **Total Assets (End of Period)** | **77.278** | **1.331.663.665,20 €** | **1.372.585.636,95 €** |
| **Current Prepayment Rate (annualised)** | | 14,2% | |
| **Current Poolfactor** | | 88,2% | |

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41061 Mönchengladbach

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## 1.1 Portfolio Information per period

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

| *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% |
| 10 | 1.415.199.741,39 € | 19.741.834,02 € | 19.392.629,19 € | 39.134.463,21 € | 15,26% |
| 11 | 1.372.585.564,24 € | 19.963.654,28 € | 17.459.573,79 € | 37.423.228,07 € | 14,24% |
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|---|---|---|---|---|---|
| Calculation Date | 10.04.2025 | | | | |
| Payment Date | 14.04.2025 | | | | |
| Period No | 11 | | | | |
| Monthly Period | Apr 2025 | | | | |
| Interest Period from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period from | 01.03.2025 | to | 31.03.2025 | | |

## 2. Reserve Accounts

## Reserve Accounts

| **Liquidity Reserve** | **in %** | | **Trigger Event y/n** |
|---|---|---|---|
| Beginning of Period | 1,6% | 21.172.121,85 € | |
| Cash Outflow | | 21.172.121,85 € | |
| of which Liquidity Reserve Excess Amount | | 695.837,30 € | |
| Cash Inflow | | 20.476.284,55 € | |
| End of Period | 1,5% | 20.476.284,55 € | |
| Required Liquidity Reserve Amount | 1,5% | 20.476.284,55 € | |
| **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

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|---|---|---|---|---|---|---|
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### Delinquency Data and Ratios

| *Collection Period* | *Outstanding BOP* | *Days past due* | | | | *not delinquent* | *Days past due* | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | *1-30* | *31-60* | *61-90* | *>90* | | *1-30* | *31-60* | *61-90* | *>90* |
| 1 | **1.499.999.923,28 €** | 0,00 € | 0,00 € | 0,00 € | 0,00 € | **100,00%** | 0,00% | 0,00% | 0,00% | 0,00% |
| 2 | **1.499.999.995,49 €** | 757.130,03 € | 2.676.726,52 € | 1.766.110,91 € | 68.625,87 € | **99,65%** | 0,05% | 0,18% | 0,12% | 0,00% |
| 3 | **1.499.999.997,39 €** | 3.575.957,23 € | 4.765.554,42 € | 2.650.188,95 € | 112.937,12 € | **99,26%** | 0,24% | 0,32% | 0,18% | 0,01% |
| 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% |
| 10 | **1.415.199.741,39 €** | 2.238.654,83 € | 5.996.917,67 € | 6.454.997,87 € | 10.137.307,65 € | **98,25%** | 0,16% | 0,42% | 0,46% | 0,72% |
| 11 | **1.372.585.564,24 €** | 7.563.240,31 € | 7.090.197,74 € | 6.267.018,85 € | 6.807.347,44 € | **97,98%** | 0,55% | 0,52% | 0,46% | 0,50% |
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## 3.2 Default Data

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|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | |
| Payment Date | | 14.04.2025 | | | |
| Period No | | 11 | | | |
| Monthly Period | | Apr 2025 | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | |

## Default Data and Ratios

| | Amount | Number of Loans |
|---|---|---|
| **Current Default** | | |
| Current Period Gross Default | 3.498.739,67 € | |
| Current Period Recoveries | 52.893,82 € | |
| Current Period Net Default | 3.445.845,85 € | |
| New Number of Defaulted Contracts | | 178 |
| **Cumulative Default** | | |
| Cumulative Gross Default | 22.747.478,79 € | |
| Cumulative Recoveries | 162.355,37 € | |
| Cumulative Net Losses | 22.585.123,42 € | |
| Total Number of Defaulted Contracts | | 990 |

## 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 | 3.498.739,67 € |
| Class F Amount credited to the PDL | 3.498.739,67 € |
| Class F PDL EoP | - € |

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## 3.3 Defaults & Recoveries per period

| | | | | | |
|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | |
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| Period No | | 11 | | | |
| Monthly Period | | Apr 2025 | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | |

### Default/Recovery Data and Ratios

| 3 Months Rolling Average Dynamic Net Loss Ratio % * | **0,24%** |
|---|---|

| Collection Period | Number of defaulted contracts | Defaults in collection period | cumulated Defaults since cut-off | cumulated amount of purchased receivables | Cumulated Default Ratio % | Recoveries in collection period | cumulated Recoveries since cut-off | cumulated net losses | cumulative net loss ratio % | Dynamic Net Loss Ratio |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 0 | 0,00 € | 0,00 € | 1.541.102.469,44 € | 0,00% | 0,00 € | 0,00 € | 0,00 € | 0,00% | n/a |
| 2 | 1 | 10.607,83 € | 10.607,83 € | 1.585.423.063,07 € | 0,00% | -60,85 € | -60,85 € | 10.668,68 € | 0,00% | 0,00% |
| 3 | 17 | 597.625,61 € | 608.233,44 € | 1.635.778.406,99 € | 0,04% | -2.686,47 € | -2.747,32 € | 610.980,76 € | 0,04% | 0,04% |
| 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% |
| 10 | 812 | 3.479.713,94 € | 19.248.739,12 € | 1.821.839.776,94 € | 1,06% | 18.191,70 € | 109.461,55 € | 19.139.277,57 € | 1,05% | 0,24% |
| 11 | 990 | 3.498.739,67 € | 22.747.478,79 € | 1.821.839.776,94 € | 1,25% | 52.893,82 € | 162.355,37 € | 22.585.123,42 € | 1,24% | 0,24% |
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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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## Monthly Investor Report

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | 10.04.2025 | | | | | |
| Payment Date | 14.04.2025 | | | | | |
| Period No | 11 | | | | | |
| Monthly Period | Apr 2025 | | | | | |
| Interest Period from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period from | 01.03.2025 | to | 31.03.2025 | | |

## 4. Concentration Limits

Santander

**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 | - | |

| | Minimum-Trigger | 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% | 18,47% | |
| **Sequential Payment Trigger Event** | | | | no |
| Cumulative Net Loss Ratio | | | | |
| - from the first Payment Date in Jun 2024 until (and including) the Payment Date in Dec 2024 | | 1,00% | | no |
| - from the Payment Date in Jan 2025 until (and including) the Payment Date in Jun 2025 | | 2,25% | | no |
| - from the Payment Date in Jul 2025 until (and including) the Payment Date in Dec 2025 | | 3,50% | 1,24% | 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% | | 88,78% | no |
| Three Months Rolling Average Dynamic Net Loss Ratio * | | 0,42% | 0,24% | 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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## 5. Outstanding Notes

| | | | | | |
|---|---|---|---|---|---|
| Reporting Date | 10.04.2025 | | | | |
| Payment Date | 14.04.2025 | | | | |
| Period No | 11 | | | | |
| Monthly Period | Apr 2025 | | | | |
| Interest Period from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period from | 01.03.2025 | to | 31.03.2025 | | |

| 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 | 1.365.085.636,95 € | 1.119.085.636,95 € | 84.000.000,00 € | 78.000.000,00 € | 34.500.000,00 € | 39.000.000,00 € | 10.500.000,00 € |
| Replenishment | - € | | | | | | |
| Amortisation | 41.671.971,75 € | | | | | | |
| Redemption per Class | | 40.921.971,75 € | - € | - € | - € | - € | 750.000,00 € |
| Redemption per Note | | 3.282,95 € | - € | - € | - € | - € | 4.166,67 € |
| Class Principal Outstanding Balance End of Period | 1.323.413.665,20 € | 1.078.163.665,20 € | 84.000.000,00 € | 78.000.000,00 € | 34.500.000,00 € | 39.000.000,00 € | 9.750.000,00 € |
| Current Tranching | | 81,5% | 6,3% | 5,9% | 2,6% | 2,9% | 0,7% |
| Current Pool Factor | 0,88 | 0,86 | 1,00 | 1,00 | 1,00 | 1,00 | 0,54 |

| 2. Payments to Investors per Note | All notes | Class A | Class B | Class C | Class D | Class E | Class F |
|---|---|---|---|---|---|---|---|
| Interest Rate Basis: 1 M-Euribor / Fixed / Floating | 2,390% | 1mE+65bp | 1mE+100bp | 1mE+130bp | 1mE+175bp | 1mE+360bp | 1mE+480bp |
| DayCount Convention | | act/360 | act/360 | act/360 | act/360 | act/360 | act/360 |
| Interest Days | 31 | | | | | | |
| Principal Outstanding per Note Beginning of Period | | 89.778,23 € | 100.000,00 € | 100.000,00 € | 100.000,00 € | 100.000,00 € | 58.333,33 € |
| Class F only: Accrued Target Amortisation Amounts | | | | | | | 4.166,67 € |
| > Principal Repayment per Note | | **3.282,95 €** | **- €** | **- €** | **- €** | **- €** | **4.166,67 €** |
| Principal Outstanding per Note End of Period | | 86.495,28 € | 100.000,00 € | 100.000,00 € | 100.000,00 € | 100.000,00 € | 54.166,67 € |
| > Interest accrued for the period | - | **2.931.394,05 €** | - **245.355,60 €** | - **247.977,60 €** | - **123.051,15 €** | - **201.232,20 €** | - **65.026,80 €** |
| Interest Payment | | 2.931.394,05 € | 245.355,60 € | 247.977,60 € | 123.051,15 € | 201.232,20 € | 65.026,80 € |
| Interest Payment per Note | | **235,17 €** | **292,09 €** | **317,92 €** | **356,67 €** | **515,98 €** | **361,26 €** |

| 3. Credit Enhancements | Class A | Class B | Class C | Class D | Class E | Class F |
|---|---|---|---|---|---|---|
| Initial total CE (Subordination, Reserve) | 18,40% | 12,80% | 7,60% | 5,30% | 2,70% | 1,50% |
| Current CE | 20,57% | 14,27% | 8,41% | 5,82% | 2,89% | 2,16% |

* Last rating action as of 23.05.2024

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## 6. Original Principal Balance

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

| *Original Principal Balance (Ranges in EUR)* | *Original Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* |
|---|---|---|---|---|
| 0: 1999 | 2.129.835,24 | 0,13% | 1.612 | 2,09% |
| 2000: 3999 | 16.431.459,94 | 1,02% | 5.788 | 7,49% |
| 4000: 5999 | 34.590.825,02 | 2,14% | 7.073 | 9,15% |
| 6000: 7999 | 45.645.781,78 | 2,82% | 6.607 | 8,55% |
| 8000: 9999 | 41.837.099,50 | 2,59% | 4.727 | 6,12% |
| 10000: 11999 | 66.132.339,49 | 4,09% | 6.227 | 8,06% |
| 12000: 13999 | 50.935.446,70 | 3,15% | 3.959 | 5,12% |
| 14000: 15999 | 64.255.256,36 | 3,98% | 4.265 | 5,52% |
| 16000: 17999 | 46.705.559,82 | 2,89% | 2.753 | 3,56% |
| 18000: 19999 | 49.273.269,92 | 3,05% | 2.603 | 3,37% |
| 20000: 21999 | 76.750.434,88 | 4,75% | 3.707 | 4,80% |
| 22000: 23999 | 51.837.489,00 | 3,21% | 2.260 | 2,92% |
| 24000: 25999 | 63.902.239,52 | 3,95% | 2.564 | 3,32% |
| 26000: 27999 | 59.763.613,53 | 3,70% | 2.230 | 2,89% |
| 28000: 29999 | 48.212.529,78 | 2,98% | 1.666 | 2,16% |
| 30000: 31999 | 75.674.109,73 | 4,68% | 2.457 | 3,18% |
| 32000: 33999 | 46.185.470,04 | 2,86% | 1.402 | 1,81% |
| 34000: 35999 | 54.348.488,64 | 3,36% | 1.555 | 2,01% |
| 36000: 37999 | 51.018.681,34 | 3,16% | 1.383 | 1,79% |
| 38000: 39999 | 39.789.680,96 | 2,46% | 1.022 | 1,32% |
| 40000: 41999 | 62.300.983,29 | 3,86% | 1.523 | 1,97% |
| 42000: 43999 | 39.276.956,18 | 2,43% | 915 | 1,18% |
| 44000: 45999 | 40.166.680,53 | 2,49% | 893 | 1,16% |
| 46000: 47999 | 39.262.104,82 | 2,43% | 836 | 1,08% |
| 48000: 49999 | 30.892.723,22 | 1,91% | 631 | 0,82% |
| 50000: 51999 | 46.955.316,97 | 2,91% | 929 | 1,20% |
| 52000: 53999 | 40.749.100,88 | 2,52% | 773 | 1,00% |
| 54000: 55999 | 29.738.621,43 | 1,84% | 541 | 0,70% |
| 56000: 57999 | 26.177.451,61 | 1,62% | 459 | 0,59% |
| 58000: 59999 | 23.805.223,56 | 1,47% | 404 | 0,52% |
| 60000: 61999 | 28.765.142,40 | 1,78% | 474 | 0,61% |
| 62000: 63999 | 23.791.452,51 | 1,47% | 378 | 0,49% |
| 64000: 65999 | 20.664.959,18 | 1,28% | 318 | 0,41% |
| 66000: 67999 | 17.222.629,87 | 1,07% | 257 | 0,33% |
| 68000: 69999 | 14.837.326,64 | 0,92% | 215 | 0,28% |
| 70000: 71999 | 19.905.364,93 | 1,23% | 281 | 0,36% |
| 72000: 73999 | 16.343.047,11 | 1,01% | 224 | 0,29% |
| 74000: 75999 | 28.332.707,58 | 1,75% | 378 | 0,49% |
| 76000: 77999 | 11.230.494,89 | 0,69% | 146 | 0,19% |
| 78000: 79999 | 21.343.232,71 | 1,32% | 271 | 0,35% |
| 80000: 81999 | 12.554.536,51 | 0,78% | 155 | 0,20% |
| 82000: 83999 | 12.116.514,26 | 0,75% | 146 | 0,19% |
| 84000: 85999 | 8.226.808,04 | 0,51% | 97 | 0,13% |
| 86000: 87999 | 5.641.307,03 | 0,35% | 65 | 0,08% |
| 88000: 89999 | 3.727.142,21 | 0,23% | 42 | 0,05% |
| 90000: 91999 | 1.816.069,68 | 0,11% | 20 | 0,03% |
| 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 | 0,01% |
| 100000: | 2.210.153,56 | 0,14% | 20 | 0,03% |
| **Total** | **1.616.030.933,67** | **100,00%** | **77.278** | **100,00%** |

| **Statistics** | **in EUR** |
|---|---|
| Average Amount | 20.911,91 |

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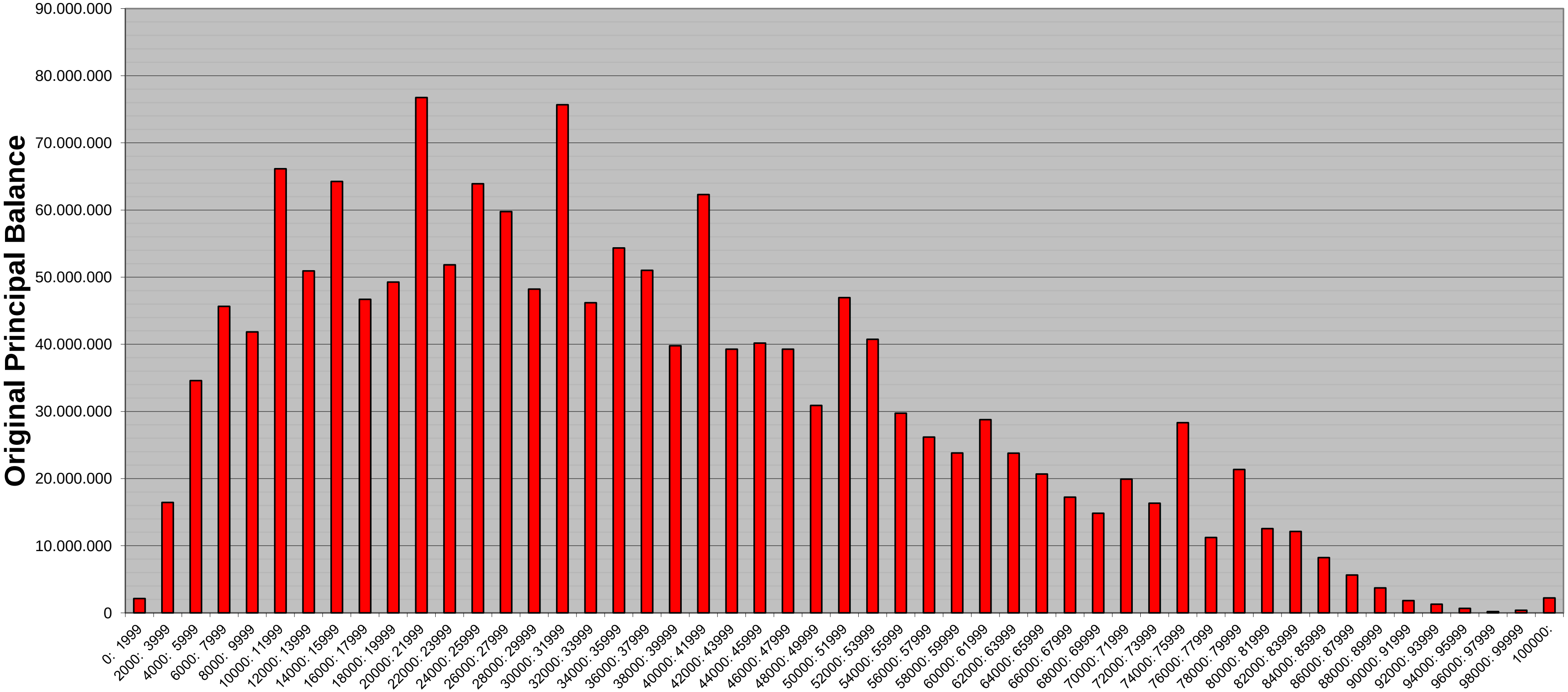
## 6.1 Original PB (Graph)

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |



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| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

## 7. Current Principal Balance

Santander

| *Current Principal Balance (Ranges in EUR)* | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* |
|---|---|---|---|---|
| 0: 1999 | 6.758.233,98 | 0,51% | 6.543 | 8,47% |
| 2000: 3999 | 21.598.882,34 | 1,62% | 7.218 | 9,34% |
| 4000: 5999 | 36.295.137,41 | 2,73% | 7.343 | 9,50% |
| 6000: 7999 | 45.941.087,85 | 3,45% | 6.589 | 8,53% |
| 8000: 9999 | 54.762.117,25 | 4,11% | 6.120 | 7,92% |
| 10000:11999 | 46.791.036,87 | 3,51% | 4.257 | 5,51% |
| 12000:13999 | 53.923.451,68 | 4,05% | 4.150 | 5,37% |
| 14000:15999 | 51.109.719,40 | 3,84% | 3.413 | 4,42% |
| 16000:17999 | 58.716.145,97 | 4,41% | 3.451 | 4,47% |
| 18000:19999 | 56.963.617,82 | 4,28% | 3.006 | 3,89% |
| 20000:21999 | 55.657.362,88 | 4,18% | 2.653 | 3,43% |
| 22000:23999 | 56.974.050,56 | 4,28% | 2.481 | 3,21% |
| 24000:25999 | 53.340.050,19 | 4,01% | 2.136 | 2,76% |
| 26000:27999 | 53.812.186,73 | 4,04% | 1.996 | 2,58% |
| 28000:29999 | 51.859.008,57 | 3,89% | 1.790 | 2,32% |
| 30000:31999 | 49.530.494,07 | 3,72% | 1.598 | 2,07% |
| 32000:33999 | 47.878.439,18 | 3,60% | 1.452 | 1,88% |
| 34000:35999 | 44.837.598,47 | 3,37% | 1.282 | 1,66% |
| 36000:37999 | 44.023.531,46 | 3,31% | 1.190 | 1,54% |
| 38000:39999 | 38.247.692,29 | 2,87% | 982 | 1,27% |
| 40000:41999 | 37.333.083,81 | 2,80% | 911 | 1,18% |
| 42000:43999 | 38.424.647,48 | 2,89% | 895 | 1,16% |
| 44000:45999 | 34.838.009,01 | 2,62% | 774 | 1,00% |
| 46000:47999 | 32.704.246,88 | 2,46% | 696 | 0,90% |
| 48000:49999 | 26.876.039,81 | 2,02% | 549 | 0,71% |
| 50000:51999 | 25.891.686,52 | 1,94% | 508 | 0,66% |
| 52000:53999 | 23.367.046,77 | 1,75% | 441 | 0,57% |
| 54000:55999 | 20.219.568,02 | 1,52% | 368 | 0,48% |
| 56000:57999 | 18.976.010,00 | 1,42% | 333 | 0,43% |
| 58000:59999 | 17.454.349,97 | 1,31% | 296 | 0,38% |
| 60000:61999 | 17.312.999,44 | 1,30% | 284 | 0,37% |
| 62000:63999 | 16.122.785,03 | 1,21% | 256 | 0,33% |
| 64000:65999 | 16.184.573,18 | 1,22% | 249 | 0,32% |
| 66000:67999 | 17.829.027,86 | 1,34% | 266 | 0,34% |
| 68000:69999 | 13.588.111,49 | 1,02% | 197 | 0,25% |
| 70000:71999 | 13.473.279,21 | 1,01% | 190 | 0,25% |
| 72000:73999 | 7.959.794,11 | 0,60% | 109 | 0,14% |
| 74000:75999 | 7.272.165,81 | 0,55% | 97 | 0,13% |
| 76000:77999 | 6.082.621,25 | 0,46% | 79 | 0,10% |
| 78000:79999 | 3.790.005,57 | 0,28% | 48 | 0,06% |
| 80000: | 6.943.700,31 | 0,52% | 82 | 0,11% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** |

| **Statistics** | **in EUR** |
|---|---|
| Average Amount | 17.232,12 |

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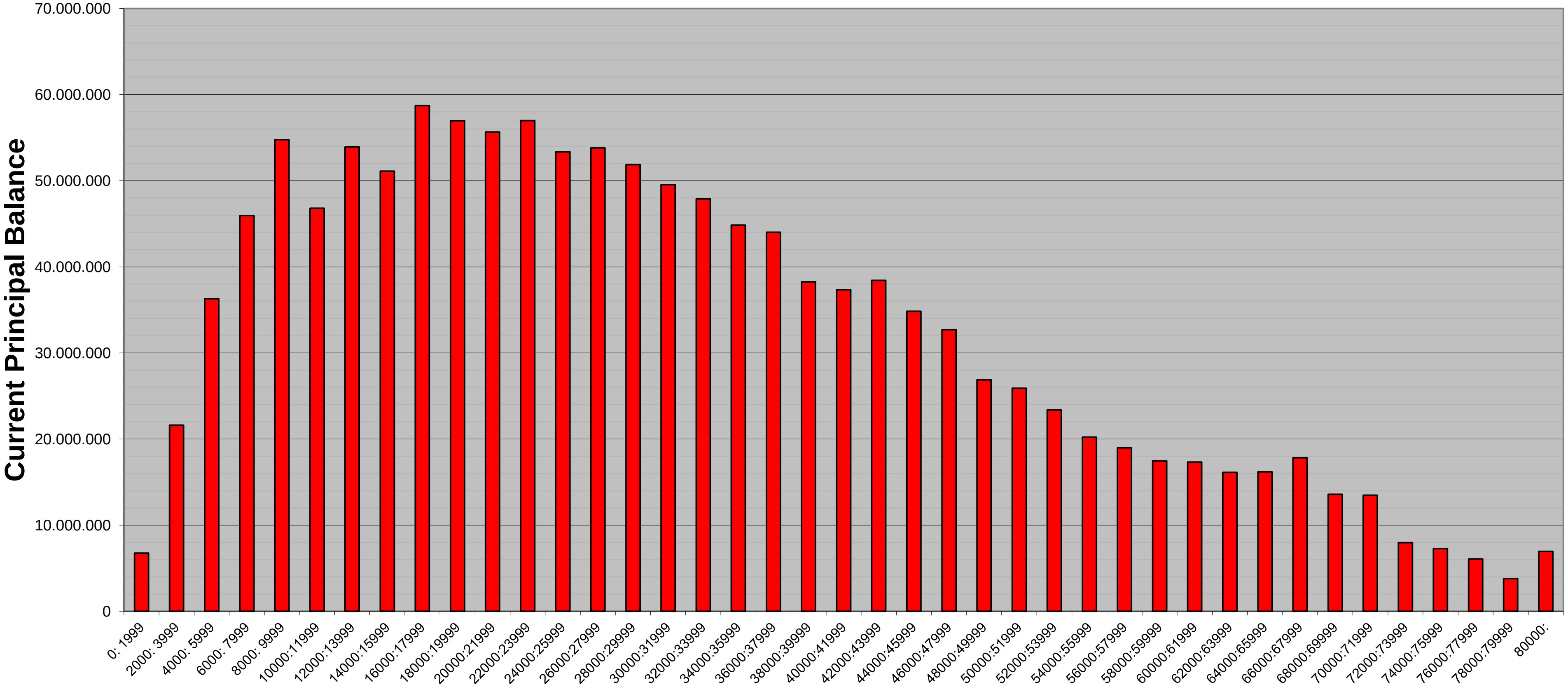
## 7.1 Current PB (Graph)

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |





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| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

## 8. Borrower Concentration

| *No* | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* |
|---|---|---|---|
| 1 | 123.613,18 | 0,0093% | 2 |
| 2 | 109.986,69 | 0,0083% | 1 |
| 3 | 106.304,46 | 0,0080% | 1 |
| 4 | 105.544,16 | 0,0079% | 1 |
| 5 | 100.219,03 | 0,0075% | 1 |
| 6 | 100.206,64 | 0,0075% | 1 |
| 7 | 99.127,19 | 0,0074% | 1 |
| 8 | 90.792,27 | 0,0068% | 1 |
| 9 | 90.535,76 | 0,0068% | 1 |
| 10 | 89.369,97 | 0,0067% | 1 |
| 11 | 88.826,91 | 0,0067% | 1 |
| 12 | 88.767,44 | 0,0067% | 1 |
| 13 | 88.407,65 | 0,0066% | 1 |
| 14 | 88.325,55 | 0,0066% | 1 |
| 15 | 87.755,50 | 0,0066% | 1 |
| 16 | 87.554,26 | 0,0066% | 1 |
| 17 | 87.111,75 | 0,0065% | 1 |
| 18 | 86.756,68 | 0,0065% | 1 |
| 19 | 86.396,18 | 0,0065% | 1 |
| 20 | 86.184,91 | 0,0065% | 1 |
| 21 | 86.077,74 | 0,0065% | 1 |
| 22 | 86.008,13 | 0,0065% | 1 |
| 23 | 85.825,45 | 0,0064% | 1 |
| 24 | 85.658,99 | 0,0064% | 1 |
| 25 | 85.500,56 | 0,0064% | 1 |
| | **2.320.857,05** | **0,1743%** | **26** |

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## 9. Geographical Distribution

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

Santander

| *State* | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* |
|---|---|---|---|---|
| Baden-Wuerttemberg | 183.780.449,61 | 13,80% | 9.781 | 12,66% |
| Bavaria | 174.913.829,17 | 13,13% | 10.072 | 13,03% |
| Berlin | 55.613.065,07 | 4,18% | 3.038 | 3,93% |
| Brandenburg | 50.580.337,55 | 3,80% | 3.106 | 4,02% |
| Bremen | 14.021.791,59 | 1,05% | 800 | 1,04% |
| Hamburg | 23.125.964,13 | 1,74% | 1.312 | 1,70% |
| Hesse | 97.330.379,66 | 7,31% | 5.415 | 7,01% |
| Lower Saxony | 137.251.497,10 | 10,31% | 8.080 | 10,46% |
| Mecklenburg-Western Pomerania | 39.243.392,29 | 2,95% | 2.466 | 3,19% |
| North Rhine-Westphalia | 285.735.525,63 | 21,46% | 16.361 | 21,17% |
| Rhineland-Palatinate | 69.314.134,44 | 5,21% | 4.037 | 5,22% |
| Saarland | 20.079.432,19 | 1,51% | 1.242 | 1,61% |
| Saxony | 52.787.523,11 | 3,96% | 3.426 | 4,43% |
| Saxony-Anhalt | 43.969.944,89 | 3,30% | 2.875 | 3,72% |
| Schleswig-Holstein | 45.584.947,35 | 3,42% | 2.872 | 3,72% |
| Thuringia | 37.523.206,46 | 2,82% | 2.354 | 3,05% |
| n/a | 808.176,26 | 0,06% | 41 | 0,05% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** |

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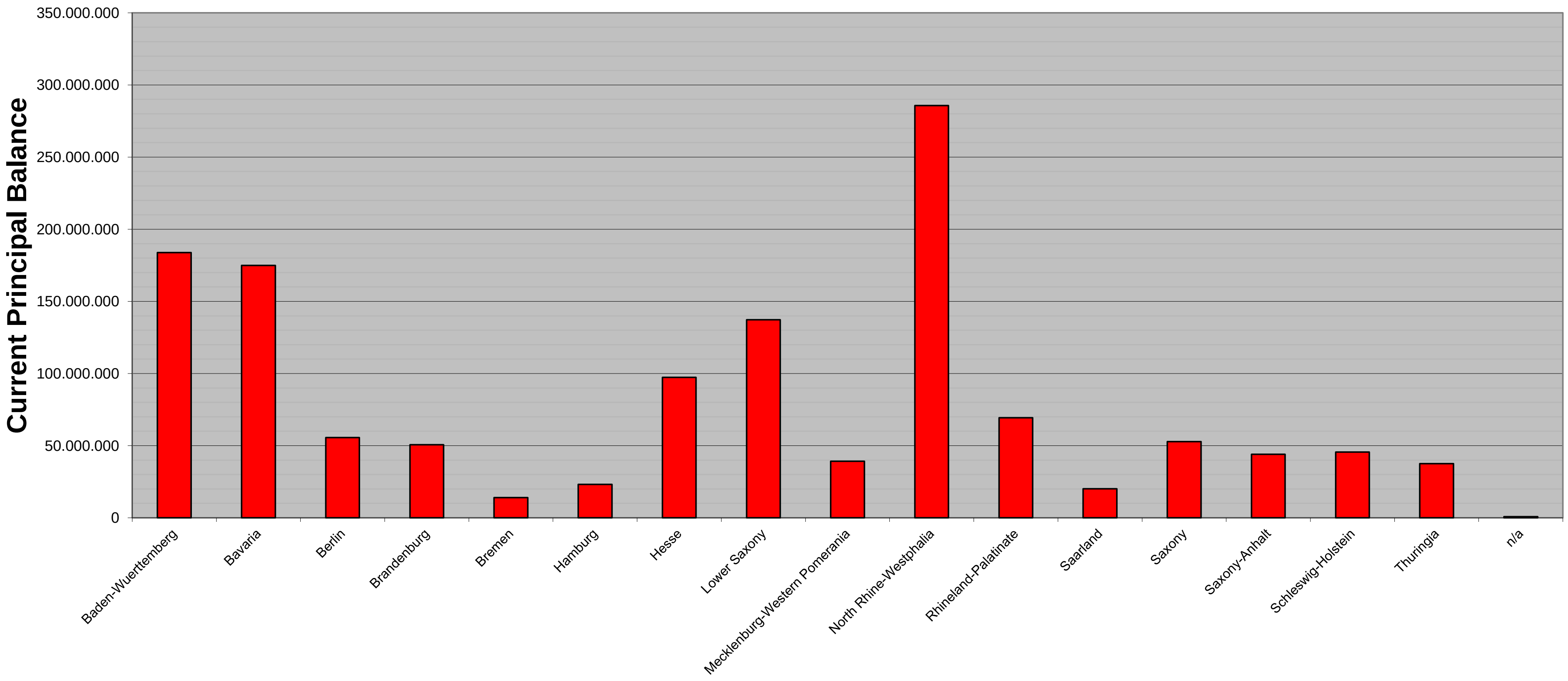
## 9.1 Geographical Distribution (Graph)

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |



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| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

## 10. Collateral

| *Collateral* | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* |
|---|---|---|---|---|
| secured | 10.192.000,47 | 0,77% | 350 | 0,45% |
| unsecured | 1.321.471.596,03 | 99,23% | 76.928 | 99,55% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** |

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| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

## 11. Insurances

| *Payment Protection Insurance* | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* |
|---|---|---|---|---|
| No | 334.657.951,04 | 25,13% | 26.021 | 33,67% |
| Yes | 997.005.645,46 | 74,87% | 51.257 | 66,33% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** |

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## 12. Payment Methods

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

| *Payment Method* | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* |
|---|---|---|---|---|
| Direct Debit | 1.287.724.584,76 | 96,70% | 75.133 | 97,22% |
| Other | 43.939.011,74 | 3,30% | 2.145 | 2,78% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** |

| *Cycle of Payment* | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* |
|---|---|---|---|---|
| 15th of month | 333.329.467,76 | 25,03% | 19.721 | 25,52% |
| 1st of month | 998.334.128,74 | 74,97% | 57.557 | 74,48% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** |

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| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

## 13. Effective Interest Rate

| *Yield Range* * | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* |
|---|---|---|---|---|
| 0: 0 | 69.734,54 | 0,01% | 60 | 0,08% |
| 1: 1 | 950.790,06 | 0,07% | 143 | 0,19% |
| 2: 2 | 15.222.311,39 | 1,14% | 1.263 | 1,63% |
| 3: 3 | 13.277.920,86 | 1,00% | 994 | 1,29% |
| 4: 4 | 26.210.201,84 | 1,97% | 1.758 | 2,27% |
| 5: 5 | 66.813.936,38 | 5,02% | 3.462 | 4,48% |
| 6: 6 | 122.743.924,15 | 9,22% | 6.090 | 7,88% |
| 7: 7 | 243.713.009,79 | 18,30% | 11.498 | 14,88% |
| 8: 8 | 341.314.045,18 | 25,63% | 18.375 | 23,78% |
| 9: 9 | 293.061.224,79 | 22,01% | 18.380 | 23,78% |
| 10:10 | 121.299.080,33 | 9,11% | 8.466 | 10,96% |
| 11:11 | 63.794.331,10 | 4,79% | 4.728 | 6,12% |
| 12:12 | 16.164.043,83 | 1,21% | 1.329 | 1,72% |
| 13: | 7.029.042,26 | 0,53% | 732 | 0,95% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** |

| **Statistics** | **in %** |
|---|---|
| WA Interest | 8,66% |

*runs from .00 to .99

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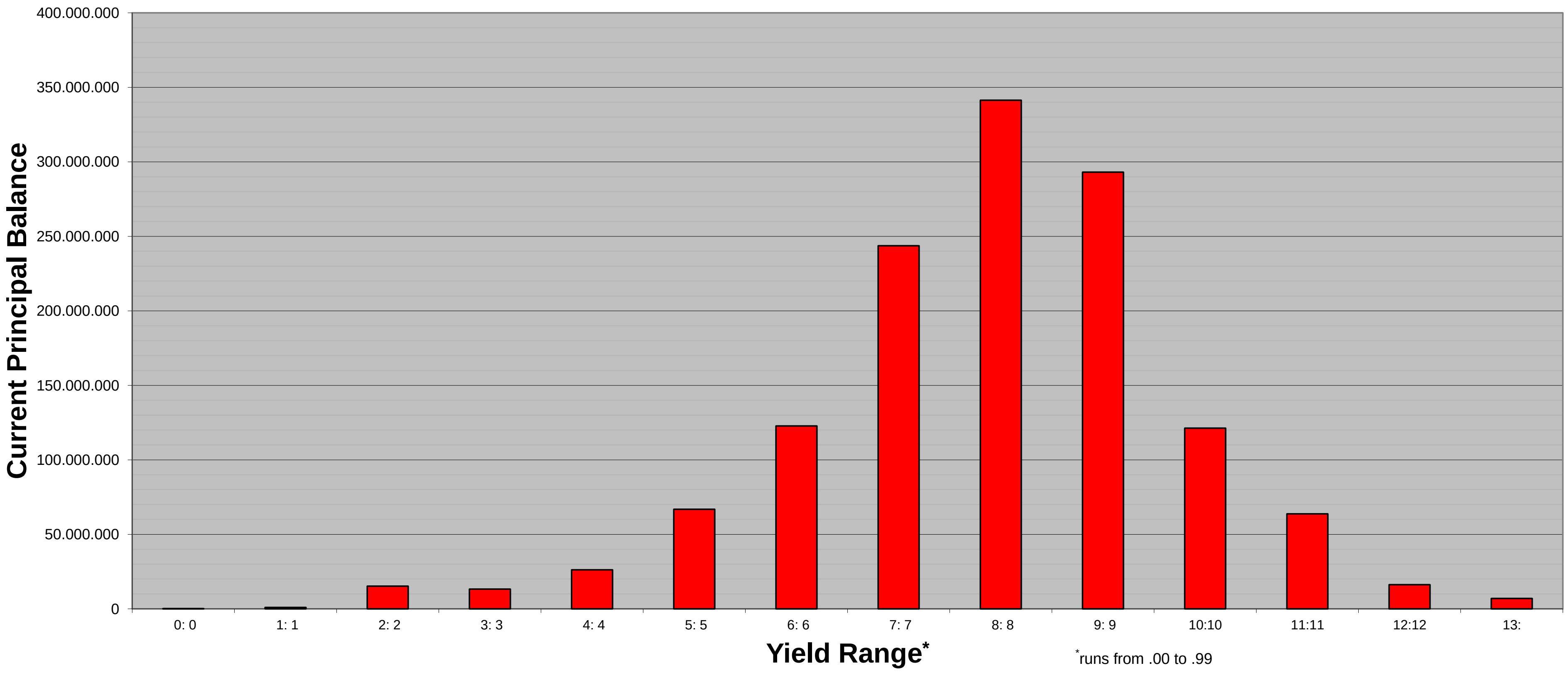
## 13.1 Effective Interest Rate (Graph)

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |





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## 14. Seasoning

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

| *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 | 1.786.344,54 | 0,13% | 79 | 0,10% |
| 6: 8 | 50.647.613,07 | 3,80% | 2.736 | 3,54% |
| 9:11 | 114.337.180,50 | 8,59% | 6.587 | 8,52% |
| 12:14 | 334.006.252,63 | 25,08% | 17.710 | 22,92% |
| 15:17 | 195.561.403,01 | 14,69% | 11.930 | 15,44% |
| 18:20 | 279.193.536,91 | 20,97% | 16.241 | 21,02% |
| 21:23 | 155.263.640,11 | 11,66% | 9.069 | 11,74% |
| 24:26 | 79.622.833,99 | 5,98% | 4.611 | 5,97% |
| 27:29 | 34.604.483,75 | 2,60% | 2.142 | 2,77% |
| 30:32 | 35.799.658,49 | 2,69% | 2.372 | 3,07% |
| 33:35 | 22.518.231,30 | 1,69% | 1.512 | 1,96% |
| 36:38 | 15.193.570,30 | 1,14% | 1.040 | 1,35% |
| 39:41 | 7.387.445,37 | 0,55% | 613 | 0,79% |
| 42:44 | 2.534.185,19 | 0,19% | 212 | 0,27% |
| 45:47 | 893.104,99 | 0,07% | 93 | 0,12% |
| 48:50 | 685.613,95 | 0,05% | 71 | 0,09% |
| 51:53 | 630.708,23 | 0,05% | 79 | 0,10% |
| 54:56 | 340.978,72 | 0,03% | 35 | 0,05% |
| 57:59 | 150.747,62 | 0,01% | 24 | 0,03% |
| 60:62 | 166.455,46 | 0,01% | 37 | 0,05% |
| 63:65 | 137.895,87 | 0,01% | 34 | 0,04% |
| 66:68 | 58.966,16 | 0,00% | 12 | 0,02% |
| 69:71 | 31.932,44 | 0,00% | 6 | 0,01% |
| 72:74 | 60.343,97 | 0,00% | 10 | 0,01% |
| 75:77 | 29.123,73 | 0,00% | 8 | 0,01% |
| 78:80 | 6.908,56 | 0,00% | 4 | 0,01% |
| 81: | 14.437,64 | 0,00% | 11 | 0,01% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** |

**Statistics**

| | |
|---|---|
| WA Seasoning | 17,85 |

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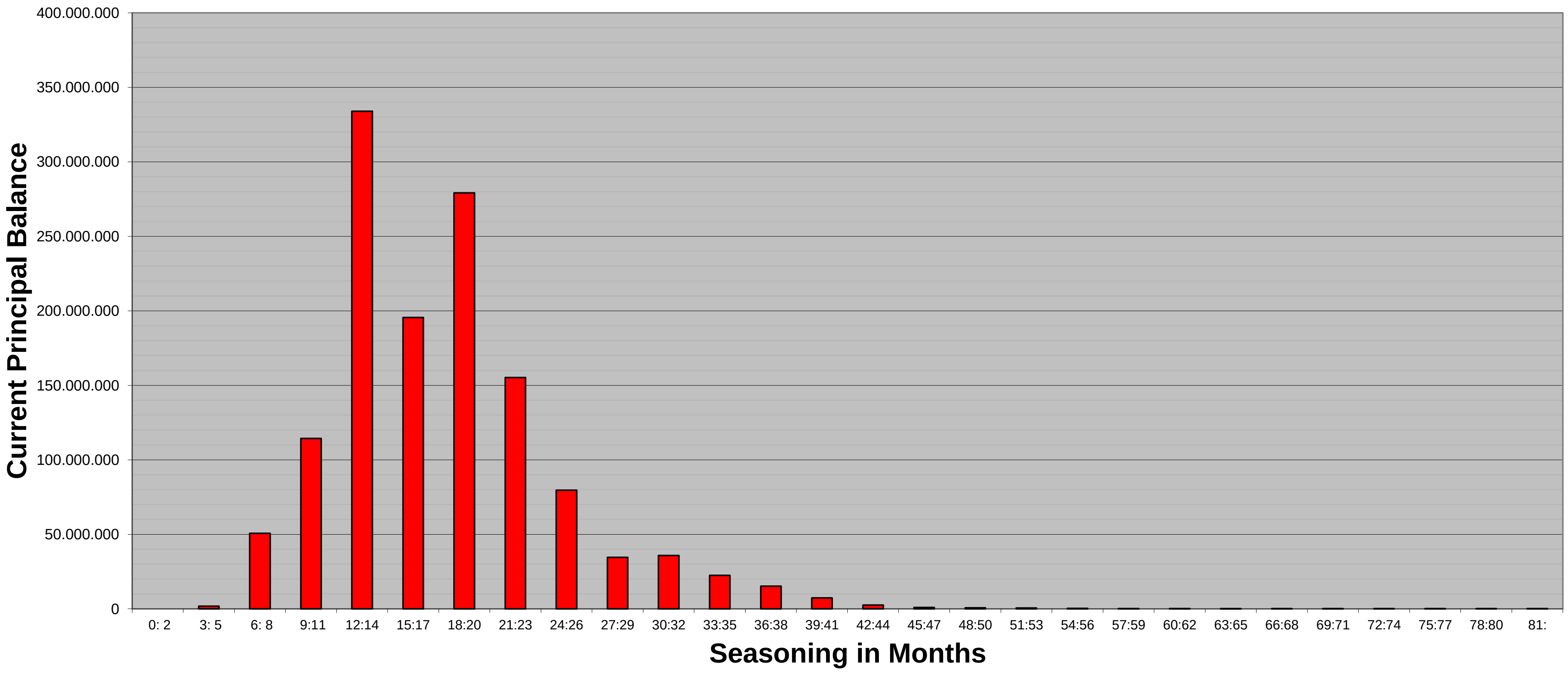
## 14.1 Seasoning (Graph)

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |





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## 15. Remaining Term

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

| *Remaining Term in Months* | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* |
|---|---|---|---|---|
| 0: 6 | 1.382.702,97 | 0,10% | 2.084 | 2,70% |
| 7: 13 | 4.604.883,75 | 0,35% | 2.296 | 2,97% |
| 14: 20 | 7.980.867,34 | 0,60% | 2.517 | 3,26% |
| 21: 27 | 12.615.783,96 | 0,95% | 2.630 | 3,40% |
| 28: 34 | 19.595.794,05 | 1,47% | 3.244 | 4,20% |
| 35: 41 | 28.216.380,98 | 2,12% | 3.467 | 4,49% |
| 42: 48 | 34.692.920,09 | 2,61% | 3.561 | 4,61% |
| 49: 55 | 42.300.968,28 | 3,18% | 3.542 | 4,58% |
| 56: 62 | 64.066.158,49 | 4,81% | 4.337 | 5,61% |
| 63: 69 | 119.949.911,02 | 9,01% | 7.172 | 9,28% |
| 70: 76 | 221.457.938,80 | 16,63% | 10.551 | 13,65% |
| 77: 83 | 450.109.626,99 | 33,80% | 19.299 | 24,97% |
| 84: 90 | 299.425.607,81 | 22,49% | 11.750 | 15,20% |
| 91: 97 | 25.016.082,90 | 1,88% | 820 | 1,06% |
| 98: | 247.969,07 | 0,02% | 8 | 0,01% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** |

**Statistics**

| | |
|---|---|
| WA Remaining Term | 73,66 |

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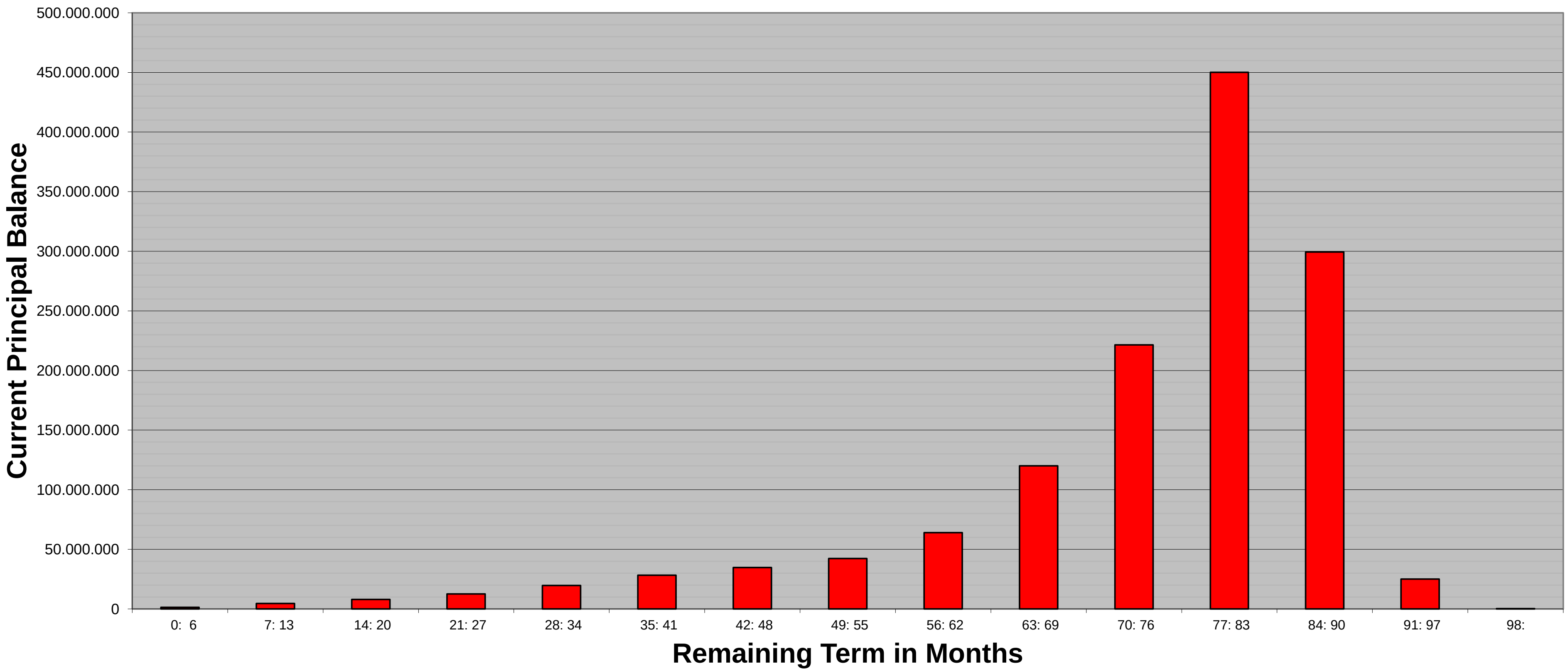
## 15.1 Remaining Term (Graph)

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

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## 16. Original Term

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

| *Original Term in Months* | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* |
|---|---|---|---|---|
| 0: 13 | 122.166,78 | 0,01% | 275 | 0,36% |
| 14: 20 | 671.309,66 | 0,05% | 777 | 1,01% |
| 21: 27 | 4.324.858,97 | 0,32% | 2.618 | 3,39% |
| 28: 34 | 1.901.075,70 | 0,14% | 545 | 0,71% |
| 35: 41 | 13.624.934,92 | 1,02% | 3.847 | 4,98% |
| 42: 48 | 5.952.066,92 | 0,45% | 815 | 1,05% |
| 49: 55 | 28.750.753,47 | 2,16% | 4.906 | 6,35% |
| 56: 62 | 44.957.850,65 | 3,38% | 5.143 | 6,66% |
| 63: 69 | 12.474.985,29 | 0,94% | 919 | 1,19% |
| 70: 76 | 48.846.391,67 | 3,67% | 4.175 | 5,40% |
| 77: 83 | 20.551.255,95 | 1,54% | 1.111 | 1,44% |
| 84: 90 | 122.157.740,10 | 9,17% | 8.822 | 11,42% |
| 91: 97 | 784.397.615,82 | 58,90% | 34.524 | 44,68% |
| 98:104 | 230.267.892,23 | 17,29% | 8.370 | 10,83% |
| 105:111 | 12.505.398,83 | 0,94% | 424 | 0,55% |
| 112: | 157.299,54 | 0,01% | 7 | 0,01% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** |

**Statistics**

| | |
|---|---|
| WA Original Term | 91,51 |

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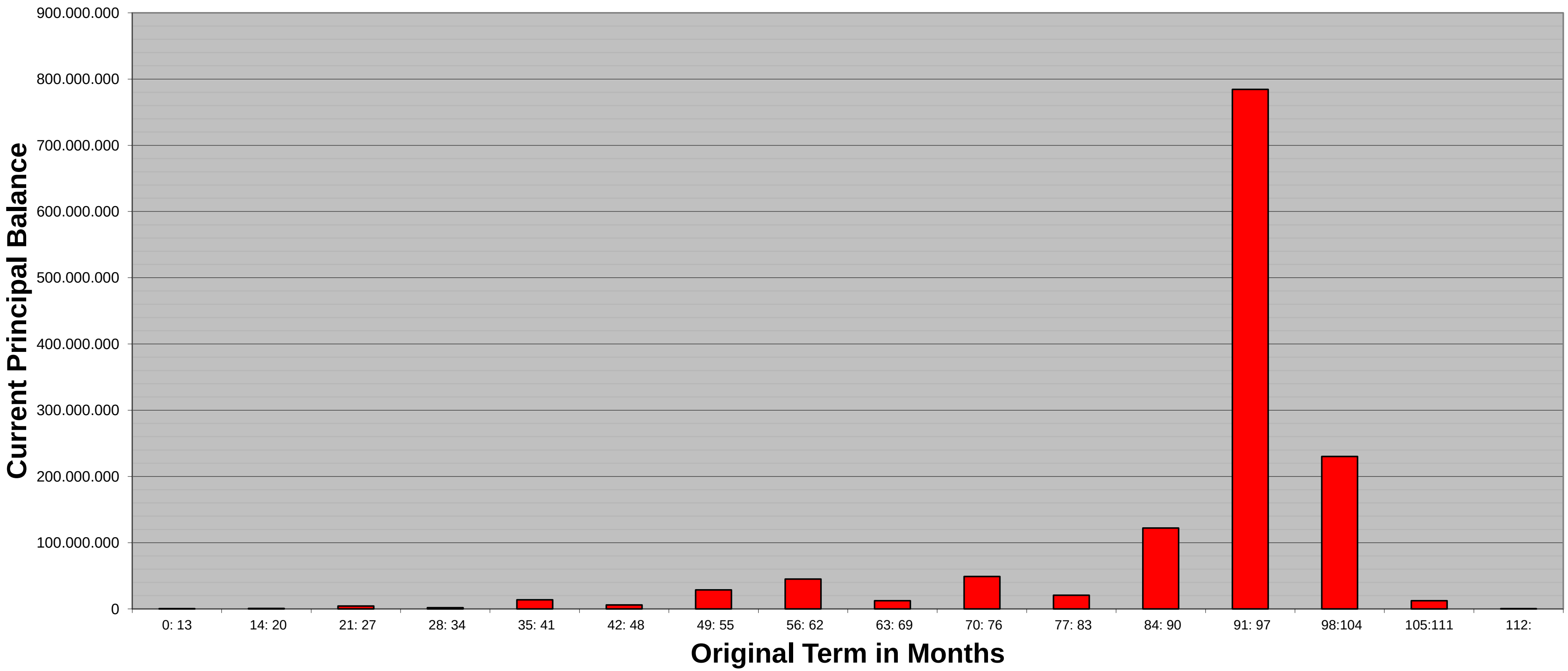
## 16.1 Original Term (Graph)

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |





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| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

## 17. Loan Concentration

| *Loan Concentration* | *Current Principal Balance in EUR* | *Percentage of Total Balance* | *Number of Loans* | *Percentage of Total Loans* | *Number of Debtors* | *Percentage of Total Debtors* |
|---|---|---|---|---|---|---|
| 1: 1 | 1.309.695.723,21 | 98,35% | 75.305 | 97,45% | 75.305 | 98,72% |
| 2: 2 | 21.676.126,83 | 1,63% | 1.910 | 2,47% | 955 | 1,25% |
| 3: 3 | 291.746,46 | 0,02% | 63 | 0,08% | 21 | 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: | 0,00 | 0,00% | 0 | 0,00% | 0 | 0,00% |
| **Total** | **1.331.663.596,50** | **100,00%** | **77.278** | **100,00%** | **76.281** | **100,00%** |

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## 18. Amortisation Profile

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

### Amortisation profile

| *Collection Period* | *Outstanding Volume* | *Collection Period* | *Outstanding Volume* |
|---|---|---|---|
| 1 | **1.331.663.596,50 €** | 51 | **495.015.620,53 €** |
| 2 | **1.315.917.764,14 €** | 52 | **477.916.847,30 €** |
| 3 | **1.300.067.116,23 €** | 53 | **460.829.915,57 €** |
| 4 | **1.284.169.077,01 €** | 54 | **443.777.613,75 €** |
| 5 | **1.268.211.932,22 €** | 55 | **426.756.049,24 €** |
| 6 | **1.252.210.508,58 €** | 56 | **409.747.424,51 €** |
| 7 | **1.236.162.033,12 €** | 57 | **392.747.623,23 €** |
| 8 | **1.220.078.800,87 €** | 58 | **375.789.219,41 €** |
| 9 | **1.203.949.745,45 €** | 59 | **358.883.457,84 €** |
| 10 | **1.187.769.234,03 €** | 60 | **341.998.865,92 €** |
| 11 | **1.171.536.733,59 €** | 61 | **325.204.138,04 €** |
| 12 | **1.155.243.311,64 €** | 62 | **308.514.090,69 €** |
| 13 | **1.138.915.827,13 €** | 63 | **291.890.324,56 €** |
| 14 | **1.122.556.618,69 €** | 64 | **275.339.800,45 €** |
| 15 | **1.106.143.592,16 €** | 65 | **258.920.023,54 €** |
| 16 | **1.089.667.214,89 €** | 66 | **242.704.931,15 €** |
| 17 | **1.073.134.529,72 €** | 67 | **226.695.665,41 €** |
| 18 | **1.056.550.084,72 €** | 68 | **210.923.752,33 €** |
| 19 | **1.039.931.629,41 €** | 69 | **195.380.825,51 €** |
| 20 | **1.023.275.826,32 €** | 70 | **180.039.640,85 €** |
| 21 | **1.006.578.202,64 €** | 71 | **164.888.154,58 €** |
| 22 | **989.837.097,29 €** | 72 | **149.875.721,06 €** |
| 23 | **973.052.198,00 €** | 73 | **135.185.228,51 €** |
| 24 | **956.217.038,38 €** | 74 | **120.933.782,76 €** |
| 25 | **939.355.696,48 €** | 75 | **107.060.960,21 €** |
| 26 | **922.489.201,55 €** | 76 | **93.547.736,69 €** |
| 27 | **905.579.878,93 €** | 77 | **80.557.658,56 €** |
| 28 | **888.619.186,89 €** | 78 | **68.503.828,61 €** |
| 29 | **871.614.729,56 €** | 79 | **57.547.755,78 €** |
| 30 | **854.585.127,22 €** | 80 | **47.713.946,96 €** |
| 31 | **837.552.214,30 €** | 81 | **38.791.901,64 €** |
| 32 | **820.514.821,45 €** | 82 | **30.771.419,78 €** |
| 33 | **803.460.993,29 €** | 83 | **23.564.931,17 €** |
| 34 | **786.373.507,87 €** | 84 | **17.062.015,63 €** |
| 35 | **769.261.781,96 €** | 85 | **12.042.668,81 €** |
| 36 | **752.119.111,91 €** | 86 | **8.627.886,66 €** |
| 37 | **734.990.861,25 €** | 87 | **5.936.095,96 €** |
| 38 | **717.895.893,82 €** | 88 | **3.892.024,72 €** |
| 39 | **700.783.695,32 €** | 89 | **2.399.428,16 €** |
| 40 | **683.655.473,34 €** | 90 | **1.376.324,47 €** |
| 41 | **666.506.568,36 €** | 91 | **730.121,62 €** |
| 42 | **649.365.003,06 €** | 92 | **347.276,41 €** |
| 43 | **632.220.883,24 €** | 93 | **211.529,64 €** |
| 44 | **615.077.987,57 €** | 94 | **123.288,40 €** |
| 45 | **597.918.552,92 €** | 95 | **71.998,24 €** |
| 46 | **580.752.150,84 €** | 96 | **42.897,35 €** |
| 47 | **563.578.741,58 €** | 97 | **27.662,38 €** |
| 48 | **546.387.748,05 €** | 98 | **20.554,80 €** |
| 49 | **529.227.958,84 €** | 99 | **17.110,22 €** |
| 50 | **512.124.618,73 €** | 100 | **15.138,53 €** |

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## 19. Priority of Payments + Transaction Costs

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

Santander

### Pre-Enforcement Available Interest Amount

| | | |
|---|---|---|
| Interest Collections | + | 9.350.039,60 € |
| Other Interest Payments by the Seller to the Issuer | + | - € |
| Recoveries recieved by the Seller | + | 52.893,82 € |
| Interest Earned on Transaction Account and Purchase Shortfall Account | + | 0,17 € |
| Amounts standing to the Commingling Reserve Account | + | - € |
| Amounts standing to the credit of the Liquidity Reserve Account | + | 21.172.121,85 € |
| Amounts standing to the credit of the Expenses Advance Account | + | 273,10 € |
| Interests paid by the Interest Swap Counterparty to the Issuer | + | - € |
| Principal Adition Amounts | + | - € |
| Other Amounts paid to the Issuer | + | - € |
| Remaining Pre-Enforcement Available Principal Amount | + | - € |
| Available Interest Amount | = | 30.575.328,54 € |

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

### Pre-Enforcement Available Principal Amount

| | | |
|---|---|---|
| Principal Collections (including Deemed Collections) | + | 37.423.228,07 € |
| 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 | + | 72,71 € |
| Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer | + | - € |
| Principal Deficiency Sub-Ledger | + | 3.498.739,67 € |
| Other Amounts paid to the Issuer | + | - € |
| Available Principal Amount | = | 40.922.040,45 € |

### Pre-Enforcement Interest Priority of Payments

| | | |
|---|---|---|
| Available Interest Amount | | 30.575.328,54 € |
| Senior Expenses and Taxes | - | 29.209,37 € |
| Replacement Servicer Fee Reserve Shortfall | - | - € |
| Swap Interest Paymenst other than subordinated Payments | - | 293.872,60 € |
| Interest on Class A Notes | - | 2.931.394,05 € |
| Interest on Class B (If Most Senior Note or Class B PDL < 25%) | - | 245.355,60 € |
| Interest on Class C (If Most Senior Note or Class C PDL < 25%) | - | 247.977,60 € |
| Interest on Class D (If Most Senior Note or Class D PDL < 25%) | - | 123.051,15 € |
| Interest on Class E (If Most Senior Note or Class E PDL < 25%) | - | 201.232,20 € |
| Interest on Class F (If Most Senior Note or Class F PDL < 25%) | - | 65.026,80 € |
| Liquidity Reserve Amount Replenishment | - | 20.476.284,55 € |
| Crediting the PDLs until cleared | - | 3.498.739,67 € |
| 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 | - | 18.192,48 € |
| Principal Of Liquidity Reserve Loan | - | 650.463,31 € |
| Interests Expenses 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 | = | 1.044.529,15 € |

### Pre-Enforcement Principal Priority of Payments

| | | |
|---|---|---|
| Available Principal Amount | | 40.922.040,45 € |
| Senior Expense Deficit | - | - € |
| Net Note Available Principal Proceeds | = | 40.922.040,45 € |
| Replenishment | - | - € |
| Purchase Shortfall Amount | - | - € |
| Class A: Sequential Principal | - | 40.921.971,75 € |
| 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 | - | 68,70 € |
| Transaction Account Remaining Amount | = | - € |

### Transaction Costs

| Transaction Costs | Total | Class A | Class B | Class C | Class D | Class E | Class F | Liquidity Reserve Loan |
|---|---|---|---|---|---|---|---|---|
| Senior Expenses | 29.209,37 € | | | | | | | |
| Interest accrued for the Period | 3.832.229,88 € | 2.931.394,05 € | 245.355,60 € | 247.977,60 € | 123.051,15 € | 201.232,20 € | 65.026,80 € | 18.192,48 € |
| Cumulative Interest accrued | 54.235.810,88 € | 42.697.237,05 € | 3.187.842,00 € | 3.172.041,60 € | 1.543.605,90 € | 2.398.301,10 € | 1.034.973,00 € | 201.810,23 € |
| Interest Payments | 3.832.229,88 € | 2.931.394,05 € | 245.355,60 € | 247.977,60 € | 123.051,15 € | 201.232,20 € | 65.026,80 € | 18.192,48 € |
| Cumulative Interest Payments | 54.235.810,88 € | 42.697.237,05 € | 3.187.842,00 € | 3.172.041,60 € | 1.543.605,90 € | 2.398.301,10 € | 1.034.973,00 € | 201.810,23 € |
| Unpaid Interest for the Period | - € | - € | - € | - € | - € | - € | - € | - € |
| Cumulative Unpaid Interest | - € | - € | - € | - € | - € | - € | - € | - € |
| Liquidity Reserve Loan only: Outstanding Amount | 20.476.284,55 € | | | | | | | 20.476.284,55 € |

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## 20. Retention

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

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 | 66.367.844,97 € |

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## 21. Counterparties

| | | | | | |
|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | |
| Payment Date | | 14.04.2025 | | | |
| Period No | | 11 | | | |
| Monthly Period | | Apr 2025 | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | |

Santander

| | | Moody's | | | DBRS | | | |
|---|---|---|---|---|---|---|---|---|
| | | Long Term | Short Term | Outlook | Long Term | Short Term | Outlook | Counterparty status |
| **Joint Lead Managers** | **Banco Santander S.A.**<br>Ciudad Grupo Santander<br>Avenida de Cantabria s/n<br>Edificio Encinar<br>28660, Boadilla del Monte<br>Madrid<br>Spain | A2 | P-1 | POS | AH | R-1M | STABLE | performing |
| | **ING Bank N.V.**<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands | Baa1 | - | POS | AH | R-1M | STABLE | performing |
| | **Société Générale S.A.**<br>29 Boulevard Haussmann<br>75009 Paris<br>France | A1 | P-1 | NEG | AH | R-1M | STABLE | performing |
| **Corporate Administrator & Back-Up Servicer Facilitator** | **Circumference FS (Luxembourg) S.A.**<br>22-24 Boulevard Royal<br>L-2449 Luxembourg<br>Grand Duchy of Luxembourg | - | - | - | - | - | - | performing |
| **Principal Paying Agent, Calculation Agent, Cash Administrator, Interest Determination Agent** | **Citibank, N.A. London Branch**<br>Citigroup Centre<br>Canada Square<br>Canary Wharf<br>London E14 5LB<br>United Kingdom | Aa3 | P-1 | STABLE | - | - | - | performing |
| **Account Bank** | **Citibank Europe plc, Germany Branch**<br>Reuterweg 16<br>60323 Frankfurt am Main<br>Germany | - | P-1 | STABLE | AAL | R-1M | STABLE | performing |
| **Transaction Security Trustee** | **Circumference Services S.à r.l.**<br>22-24 Boulevard Royal<br>L-2449 Luxembourg<br>Grand Duchy of Luxembourg | - | - | - | - | - | - | performing |
| **Interest Swap Counterparty** | **DZ Bank AG**<br>Platz der Republik<br>60325 Frankfurt am Main<br>Germany | Aa2 | P-1 | STABLE | AAL | R-1M | STABLE | performing |
| **Data Trustee** | **Oversea FS B.V.**<br>Museumlaan 23581 HK, Utrecht<br>3581 HK Utrecht<br>The Netherlands | - | - | - | - | - | - | performing |

**Rating Agencies**

**Moody's Investors Service España, S.A.**
Principe 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 Kingom

Ratings as of 31.03.2025, data source: Bloomberg

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## 22. Issuer Information

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

| | |
|---|---|
| **Deal Name:** | **SC Germany Consumer 2024-1** |
| **Issuer:** | **SC GERMANY S.A., COMPARTMENT CONSUMER 2024-1**<br>The Managing Directors<br>22-24 Boulevard Royal<br>L-2449 Luxembourg,<br>Grand Duchy of Luxembourg |
| **LEI:** | 549300I0DV9V1WKUO071 |
| **Seller of the Receivables:** | **Santander Consumer Bank AG** |
| **Servicer Name:** | **Santander Consumer Bank AG** |
| **Reporting Entity:** | **Santander Consumer Bank AG**<br>Capital Markets<br>Santander-Platz 1<br>41061 Mönchengladbach<br>Germany<br>eMail abs_ger@santander.de |
| **SPV-Administrator:** | **Circumference FS (Luxembourg) S.A.**<br>22-24 Boulevard Royal<br>L-2449 Luxembourg,<br>Grand Duchy of Luxembourg |

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## 23. Swap Counterparty Data

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

## Swap Counterparty

| | |
|---|---|
| Swap Counterparty | DZ Bank AG |
| Swap Rating Trigger Breach | no |

| | | Moody's | | | DBRS | | |
|---|---|---|---|---|---|---|---|
| **Rating Trigger & Current Ratings** | Consequenses | 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 | 1.365.085.636,95 € |
| Fixed Rate | 2,6420% |
| Floating Rate (Euribor) | 2,3920% |
| Net Swap Payments | 293.872,60 € |
| Notional Amount next period | 1.323.413.665,20 € |

## 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 31.03.2025, data source: Bloomberg

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## 24. Santander Consumer Bank

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

## Contact Details

| | |
|---|---|
| **Team ABS** | abs_ger@santander.de |

## Ratings Santander

| | Moody's | | | DBRS | | |
|---|---|---|---|---|---|---|
| | Long Term | Short Term | Outlook | Long Term | Short Term | Outlook |
| **Banco Santander S.A.** | A3(cr) | P-2(cr) | POS | AH | R-1M | STABLE |
| **Santander Consumer Finance S.A.** | A3(cr) | P-2(cr) | POS | - | - | - |
| **Santander Consumer Bank AG** | A1(cr) | P-1(cr) | STABLE | - | - | - |

Ratings as of 31.03.2025, data source: Bloomberg

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## 25. Glossary

| | | | | | | |
|---|---|---|---|---|---|---|
| Calculation Date | | 10.04.2025 | | | | |
| Payment Date | | 14.04.2025 | | | | |
| Period No | | 11 | | | | |
| Monthly Period | | Apr 2025 | | | | |
| Interest Period | from | 14.03.2025 | to | 14.04.2025 | = | 31 days |
| Collection Period | from | 01.03.2025 | to | 31.03.2025 | | |

**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.