

SC Germany Consumer 2024-2 Monthly Investor Report



STS Verification
International



ABS Issuer
of the Year

Santander Germany

WINNER



GlobalCapital
EUROPEAN
SECURITIZATION
AWARDS

ABS Issuer of the Year
Santander Consumer Bank AG

WINNER



GlobalCapital
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SECURITIZATION
AWARDS

ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2024-2 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
Monthly Period	Dec 2024				
Interest Period	from 20.11.2024	to 16.12.2024	=	26 days	
Collection Period	from 01.11.2024	to 30.11.2024			

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1. Portfolio Information



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	1	
Monthly Period	Dec 2024	
Interest Period from	20.11.2024	to 16.12.2024 = 26 days
Collection Period from	01.11.2024	to 30.11.2024

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	49.434	999.999.989,32 €	
Scheduled Principal Payments		18.599.905,81 €	
Prepayment Principal		8.354.232,65 €	
Total Principal Collections		26.954.138,46 €	
Total Interest Collections		6.864.402,43 €	
Defaults		- €	
Replenishment Amount		26.954.022,72 €	
End of Period		999.999.873,58 €	
Purchase Shortfall Amount		126,42 €	
Total Assets (End of Period)	50.273	1.000.000.000,00 €	
Current Prepayment Rate (annualised)		9,6%	
Current Poolfactor		100,0%	

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1.1 Portfolio Information per period



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Interest Period	from	20.11.2024	to	16.12.2024 = 26 days
Collection Period	from	01.11.2024	to	30.11.2024

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	999.999.989,32 €	18.599.905,81 €	8.354.232,65 €	26.954.138,46 €	9,58%
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2. Reserve Accounts



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
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Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

Reserve Accounts

	in %		Trigger Event y/n
Liquidity Reserve			
Beginning of Period	1,5%	15.014.282,09 €	
Cash Outflow		15.014.282,09 €	
of which Liquidity Reserve Excess Amount		14.282,09 €	
Cash Inflow		15.000.000,00 €	
End of Period	1,5%	15.000.000,00 €	
Required Liquidity Reserve Amount	1,5%	15.000.000,00 €	
Commingling Reserve	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Commingling Reserve Excess Amount			
of which drawn from the commingling reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Commingling Reserve Required Amount		- €	
Set-Off Reserve	in %		no
Beginning of Period		n/a	
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	
In case of Rating Trigger breach: Set-Off Reserve Required Amount			

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3.1 Delinquency Data



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
Monthly Period	Dec 2024				
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

Delinquency Data and Ratios

Collection Period	Outstanding BOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	999.999.989,32 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
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3.2 Default Data



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
Monthly Period	Dec 2024				
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	- €	
Current Period Recoveries	- €	
Current Period Net Default	- €	
New Number of Defaulted Contracts		0
Cumulative Default		
Cumulative Gross Default	- €	
Cumulative Recoveries	- €	
Cumulative Net Losses	- €	
Total Number of Defaulted Contracts		0

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	- €
Class F Amount credited to the PDL	- €
Class F PDL EoP	- €

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Calculation Date	12.12.2024				
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Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

3.3 Defaults & Recoveries per period



Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % * n/a

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulative net loss ratio %	Dynamic Net Loss Ratio
1	0	0,00 €	0,00 €	1.026.954.012,04 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
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* starting after the end of the Replenishment Period until and including the 25th Payment Date following the end of the Replenishment Period

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4. Concentration Limits



Calculation Date	12.12.2024			
Payment Date	16.12.2024			
Period No	1			
Monthly Period	Dec 2024			
Interest Period from	20.11.2024	to	16.12.2024	= 26 days
Collection Period from	01.11.2024	to	30.11.2024	

Current Transaction Status

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	8,80%	-	9,04%	no
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	97.085,11 €	no
WA Remaining Term		88	84,52	no
		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				no
Period before previous period		100.000.000,00 €	0,00 €	
Previous period		100.000.000,00 €	10,68 €	
Current period		100.000.000,00 €	126,42 €	
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%	15,75%	
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio				
- from the first Payment Date in Dec 2024 until (and including) the Payment Date in May 2025		1,00%		no
- from the Payment Date in Jun 2025 until (and including) the Payment Date in Nov 2025		2,25%		no
- from the Payment Date in Dec 2025 until (and including) the Payment Date in May 2026		3,50%	0,00%	no
- from the Payment Date in Jun 2026 until (and including) the Payment Date in Nov 2026		4,75%		no
- from the Payment Date in Dec 2026 onwards		6,00%		no
Debit balance PDL		5.000.000,00 €	- €	no
Aggregate Outstanding Portfolio Principal Amount is lower than 10 per cent of the Aggregate Outstanding Portfolio Principal Amount	10%		100,00%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,42%	n/a	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Servicer Termination Event				no
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to or on 30 April 2025		1,00%	0,00%	no
Purchase Shortfall Event				no
Termination Event or Servicer Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Any debit of F PDL higher than EUR 0 on two consecutive Payment Dates				
Previous period		0,00 €	0,00 €	no
Current period			0,00 €	

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

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Reporting Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
Monthly Period	Dec 2024				
Interest Period from	20.11.2024	to	16.12.2024	=	26 days
Collection Period from	01.11.2024	to	30.11.2024		

5. Outstanding Notes



1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2903302201	XS2903303191	XS2903303860	XS2903303944	XS2903304165	XS2903304322
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	84,25%	6,00%	3,25%	2,75%	2,75%	1,00%
Legal Maturity		Mai 2038	Mai 2038	Mai 2038	Mai 2038	Mai 2038	Mai 2038
Expected Maturity		Dez 2030	Dez 2030	Dez 2030	Dez 2030	Dez 2030	Nov 2026
Original Rating (DBRS / Fitch)		AAA (sf) / AAA(sf)	AA (sf) / AA- (sf)	A (high) (sf) / A (sf)	A (sf) / BBB (sf)	BBB (sf) / BB+ (sf)	BBB (sf) / BBB- (sf)
Current Rating (DBRS / Fitch)*		AAA (sf)/AAA (sf)	AA (sf)/AA- (sf)	A (high) (sf)/A (sf)	A (sf)/BBB (sf)	BBB (sf)/BB+ (sf)	BBB (sf)/BBB (sf)
Initial Notes Aggregate Principal Outstanding Balance	1.000.000.000 €	842.500.000,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	10.000.000,00 €
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		8.425	600	325	275	275	100
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	1.000.000.000,00 €	842.500.000,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	10.000.000,00 €
Replenishment	26.954.022,72 €						
Amortisation	416.666,67 €						
Redemption per Class		- €	- €	- €	- €	- €	416.666,67 €
Redemption per Note		- €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	999.583.333,33 €	842.500.000,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	9.583.333,33 €
Current Tranching		84,29%	6,00%	3,25%	2,75%	2,75%	0,96%
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	0,96
2. Payments to Investors per Note							
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	3,070%	1mE+70bp	1mE+110bp	1mE+140bp	1mE+170bp	1mE+325bp	1mE+197bp
Day/Count Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	24						
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Class F only: Accrued Target Amortisation Amounts							4.166,67 €
> Principal Repayment per Note		- €	- €	- €	- €	- €	4.166,67 €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	95.833,33 €
> Interest accrued for the period	-	2.291.515,75 €	180.528,00 €	104.825,50 €	94.657,75 €	125.444,00 €	36.371,00 €
Interest Payment		2.291.515,75 €	180.528,00 €	104.825,50 €	94.657,75 €	125.444,00 €	36.371,00 €
Interest Payment per Note		271,99 €	300,88 €	322,54 €	344,21 €	456,16 €	363,71 €
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		17,25%	11,25%	8,00%	5,25%	2,50%	1,50%
Current CE		17,25%	11,25%	8,00%	5,25%	2,50%	1,54%

* Last rating action as of 20.11.2024

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6. Original Principal Balance



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Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

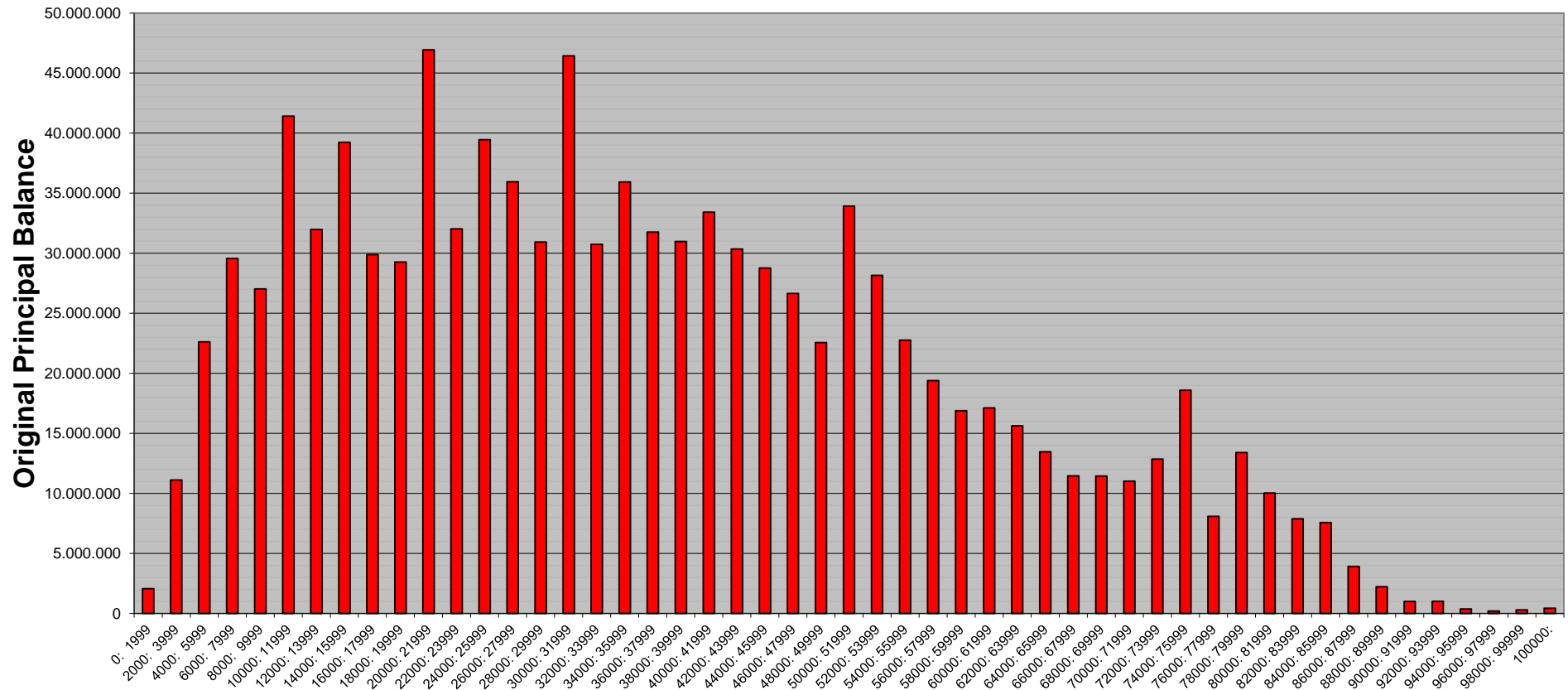
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.068.429,25	0,20%	1.614	3,21%
2000: 3999	11.113.244,98	1,05%	3.900	7,76%
4000: 5999	22.617.260,73	2,14%	4.600	9,15%
6000: 7999	29.570.499,08	2,80%	4.263	8,48%
8000: 9999	27.028.037,93	2,56%	3.047	6,06%
10000: 11999	41.418.832,94	3,92%	3.898	7,75%
12000: 13999	31.977.738,73	3,03%	2.489	4,95%
14000: 15999	39.235.375,02	3,72%	2.603	5,18%
16000: 17999	29.880.979,31	2,83%	1.757	3,49%
18000: 19999	29.258.793,02	2,77%	1.545	3,07%
20000: 21999	46.930.837,97	4,44%	2.267	4,51%
22000: 23999	32.018.931,01	3,03%	1.394	2,77%
24000: 25999	39.449.819,54	3,74%	1.584	3,15%
26000: 27999	35.938.793,29	3,40%	1.338	2,66%
28000: 29999	30.932.504,78	2,93%	1.070	2,13%
30000: 31999	46.437.892,88	4,40%	1.507	3,00%
32000: 33999	30.740.019,33	2,91%	932	1,85%
34000: 35999	35.934.247,40	3,40%	1.027	2,04%
36000: 37999	31.760.676,22	3,01%	860	1,71%
38000: 39999	30.975.801,26	2,93%	795	1,58%
40000: 41999	33.421.637,86	3,16%	820	1,63%
42000: 43999	30.353.948,19	2,87%	709	1,41%
44000: 45999	28.768.096,03	2,72%	640	1,27%
46000: 47999	26.646.362,56	2,52%	567	1,13%
48000: 49999	22.554.087,35	2,14%	461	0,92%
50000: 51999	33.919.966,75	3,21%	671	1,33%
52000: 53999	28.151.295,57	2,67%	533	1,06%
54000: 55999	22.758.493,75	2,15%	414	0,82%
56000: 57999	19.381.372,36	1,84%	340	0,68%
58000: 59999	16.874.381,09	1,60%	286	0,57%
60000: 61999	17.121.490,52	1,62%	282	0,56%
62000: 63999	15.618.483,32	1,48%	248	0,49%
64000: 65999	13.459.914,54	1,27%	207	0,41%
66000: 67999	11.460.583,70	1,09%	171	0,34%
68000: 69999	11.441.184,96	1,08%	166	0,33%
70000: 71999	11.022.205,96	1,04%	156	0,31%
72000: 73999	12.852.792,82	1,22%	176	0,35%
74000: 75999	18.583.888,28	1,76%	248	0,49%
76000: 77999	8.087.135,79	0,77%	105	0,21%
78000: 79999	13.400.892,46	1,27%	170	0,34%
80000: 81999	10.036.721,87	0,95%	124	0,25%
82000: 83999	7.882.025,02	0,75%	95	0,19%
84000: 85999	7.559.749,79	0,72%	89	0,18%
86000: 87999	3.911.537,12	0,37%	45	0,09%
88000: 89999	2.218.826,33	0,21%	25	0,05%
90000: 91999	1.000.262,68	0,09%	11	0,02%
92000: 93999	1.020.101,96	0,10%	11	0,02%
94000: 95999	376.867,74	0,04%	4	0,01%
96000: 97999	192.511,51	0,02%	2	0,00%
98000: 99999	297.584,40	0,03%	3	0,01%
100000:	437.781,72	0,04%	4	0,01%
Total	1.056.100.898,67	100,00%	50.273	100,00%

Statistics in EUR	
Average Amount	21.007,32

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6.1 Original PB (Graph)

Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
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Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	



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7. Current Principal Balance



Calculation Date	12.12.2024			
Payment Date	16.12.2024			
Period No	1			
Monthly Period	Dec 2024			
Interest Period	from	20.11.2024	to	16.12.2024 = 26 days
Collection Period	from	01.11.2024	to	30.11.2024

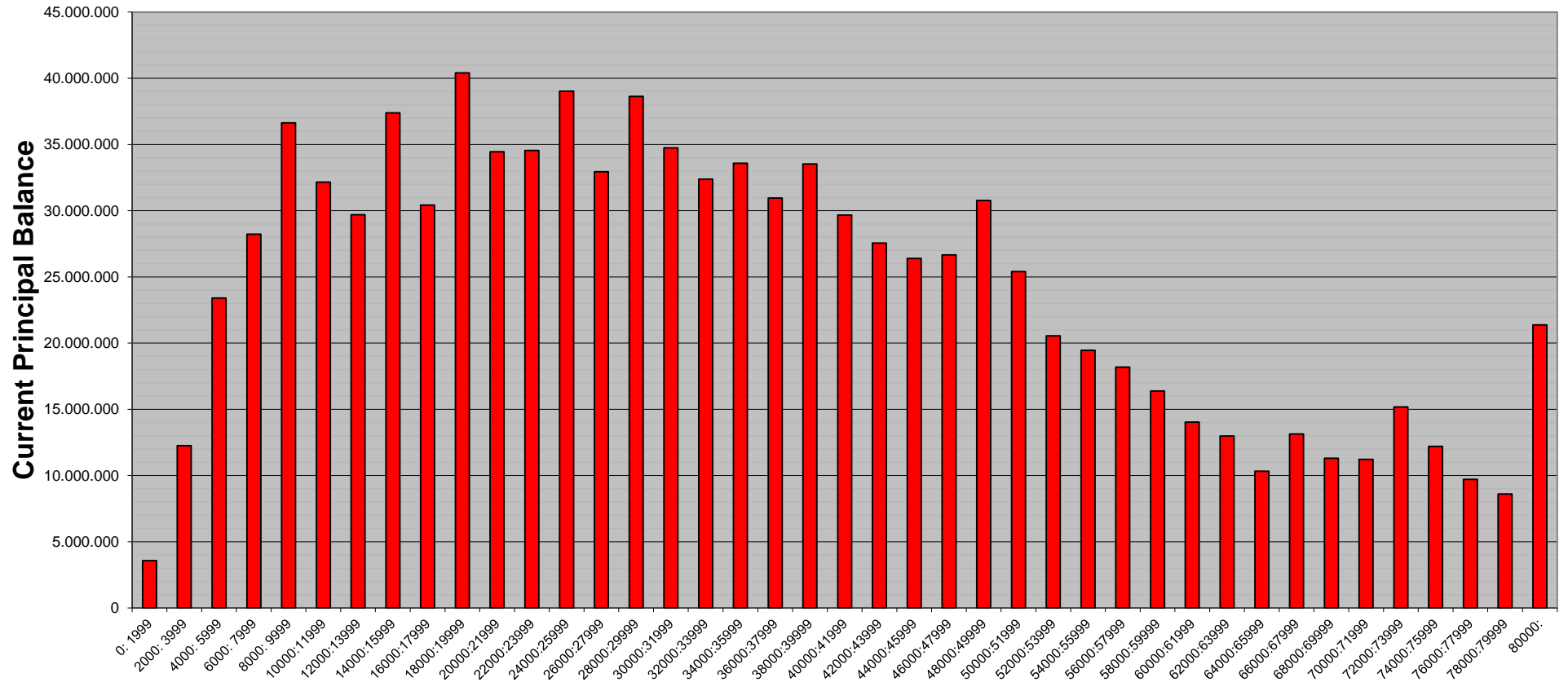
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.576.250,04	0,36%	2.906	5,78%
2000: 3999	12.250.584,59	1,23%	4.059	8,07%
4000: 5999	23.404.131,71	2,34%	4.682	9,31%
6000: 7999	28.220.441,82	2,82%	4.010	7,98%
8000: 9999	36.632.120,10	3,66%	4.010	7,98%
10000:11999	32.149.373,14	3,21%	2.942	5,85%
12000:13999	29.690.377,00	2,97%	2.288	4,55%
14000:15999	37.389.344,29	3,74%	2.498	4,97%
16000:17999	30.414.547,32	3,04%	1.786	3,55%
18000:19999	40.401.159,53	4,04%	2.117	4,21%
20000:21999	34.450.974,46	3,45%	1.647	3,28%
22000:23999	34.553.300,18	3,46%	1.500	2,98%
24000:25999	39.027.879,43	3,90%	1.564	3,11%
26000:27999	32.934.873,60	3,29%	1.220	2,43%
28000:29999	38.625.085,72	3,86%	1.329	2,64%
30000:31999	34.739.077,84	3,47%	1.122	2,23%
32000:33999	32.380.067,72	3,24%	980	1,95%
34000:35999	33.582.972,67	3,36%	960	1,91%
36000:37999	30.951.047,10	3,10%	837	1,66%
38000:39999	33.530.275,70	3,35%	860	1,71%
40000:41999	29.661.688,56	2,97%	723	1,44%
42000:43999	27.554.732,99	2,76%	640	1,27%
44000:45999	26.399.877,29	2,64%	587	1,17%
46000:47999	26.659.380,76	2,67%	567	1,13%
48000:49999	30.774.133,80	3,08%	628	1,25%
50000:51999	25.401.174,90	2,54%	498	0,99%
52000:53999	20.550.384,09	2,06%	388	0,77%
54000:55999	19.463.254,42	1,95%	354	0,70%
56000:57999	18.178.344,25	1,82%	319	0,63%
58000:59999	16.376.881,25	1,64%	278	0,55%
60000:61999	14.031.984,92	1,40%	230	0,46%
62000:63999	12.977.573,39	1,30%	206	0,41%
64000:65999	10.324.192,28	1,03%	159	0,32%
66000:67999	13.131.130,84	1,31%	196	0,39%
68000:69999	11.309.429,41	1,13%	164	0,33%
70000:71999	11.226.953,82	1,12%	158	0,31%
72000:73999	15.178.932,56	1,52%	208	0,41%
74000:75999	12.205.753,06	1,22%	163	0,32%
76000:77999	9.704.501,90	0,97%	126	0,25%
78000:79999	8.611.007,48	0,86%	109	0,22%
80000:	21.374.677,65	2,14%	255	0,51%
Total	999.999.873,58	100,00%	50.273	100,00%

Statistics in EUR	
Average Amount	19.891,39

SC Germany Consumer 2024-2
Monthly Investor Report

7.1 Current PB (Graph)

Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
Monthly Period	Dec 2024				
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	



**SC Germany Consumer 2024-2
Monthly Investor Report**

8. Borrower Concentration



Calculation Date	12.12.2024			
Payment Date	16.12.2024			
Period No	1			
Monthly Period	Dec 2024			
Interest Period	from	20.11.2024	to	16.12.2024
Collection Period	from	01.11.2024	to	30.11.2024
			=	26 days

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	97.085,11	0,0097%	1
2	96.955,33	0,0097%	1
3	95.800,76	0,0096%	1
4	93.875,97	0,0094%	1
5	93.199,70	0,0093%	1
6	92.929,28	0,0093%	1
7	92.690,37	0,0093%	1
8	91.799,80	0,0092%	1
9	91.432,04	0,0091%	2
10	91.416,23	0,0091%	1
11	91.013,58	0,0091%	1
12	90.769,67	0,0091%	1
13	90.385,56	0,0090%	1
14	89.951,46	0,0090%	1
15	89.766,22	0,0090%	1
16	89.764,33	0,0090%	1
17	89.566,96	0,0090%	1
18	89.285,15	0,0089%	1
19	89.070,36	0,0089%	1
20	89.041,11	0,0089%	1
21	88.842,46	0,0089%	1
22	88.783,09	0,0089%	1
23	88.679,06	0,0089%	1
24	88.552,40	0,0089%	1
25	88.419,50	0,0088%	1
	2.279.075,50	0,2279%	26

**SC Germany Consumer 2024-2
Monthly Investor Report**

9. Geographical Distribution



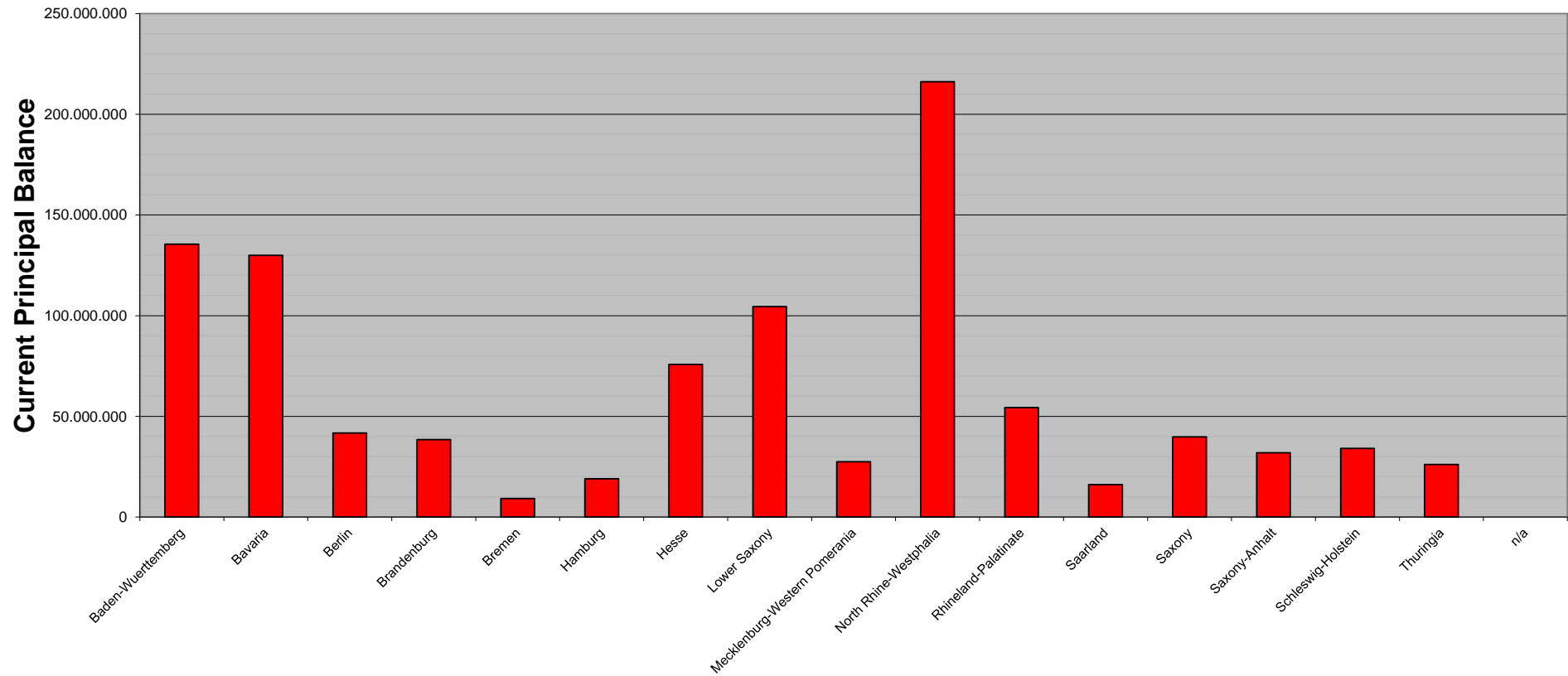
Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			1		
Monthly Period			Dec 2024		
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	135.527.939,94	13,55%	6.322	12,58%
Bavaria	129.931.755,08	12,99%	6.444	12,82%
Berlin	41.674.274,52	4,17%	2.013	4,00%
Brandenburg	38.403.451,14	3,84%	2.056	4,09%
Bremen	9.210.984,67	0,92%	480	0,95%
Hamburg	19.012.735,30	1,90%	988	1,97%
Hesse	75.767.722,07	7,58%	3.570	7,10%
Lower Saxony	104.478.712,25	10,45%	5.458	10,86%
Mecklenburg-Western Pomerania	27.435.816,61	2,74%	1.437	2,86%
North Rhine-Westphalia	216.223.317,70	21,62%	10.673	21,23%
Rhineland-Palatinate	54.356.820,55	5,44%	2.742	5,45%
Saarland	16.110.714,92	1,61%	845	1,68%
Saxony	39.799.313,02	3,98%	2.204	4,38%
Saxony-Anhalt	31.883.183,19	3,19%	1.760	3,50%
Schleswig-Holstein	34.106.619,03	3,41%	1.895	3,77%
Thuringia	26.076.513,59	2,61%	1.386	2,76%
n/a	0,00	0,00%	0	0,00%
Total	999.999.873,58	100,00%	50.273	100,00%

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Monthly Investor Report

9.1 Geographical Distribution (Graph)

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	1	
Monthly Period	Dec 2024	
Interest Period	from 20.11.2024	to 16.12.2024 = 26 days
Collection Period	from 01.11.2024	to 30.11.2024



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Monthly Investor Report

10. Collateral



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			1		
Monthly Period			Dec 2024		
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

<i>Collateral</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
secured	6.609.655,85	0,66%	199	0,40%
unsecured	993.390.217,73	99,34%	50.074	99,60%
Total	999.999.873,58	100,00%	50.273	100,00%

**SC Germany Consumer 2024-2
Monthly Investor Report**

11. Insurances



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			1		
Monthly Period			Dec 2024		
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	237.832.050,30	23,78%	15.910	31,65%
Yes	762.167.823,28	76,22%	34.363	68,35%
Total	999.999.873,58	100,00%	50.273	100,00%

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Monthly Investor Report**

12. Payment Methods



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			1		
Monthly Period			Dec 2024		
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	993.876.908,17	99,39%	49.947	99,35%
Other	6.122.965,41	0,61%	326	0,65%
Total	999.999.873,58	100,00%	50.273	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	196.609.700,35	19,66%	9.269	18,44%
1st of month	803.390.173,23	80,34%	41.004	81,56%
Total	999.999.873,58	100,00%	50.273	100,00%

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Monthly Investor Report**

13. Effective Interest Rate



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	1	
Monthly Period	Dec 2024	
Interest Period	from 20.11.2024	to 16.12.2024 = 26 days
Collection Period	from 01.11.2024	to 30.11.2024

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	98.766,65	0,01%	7	0,01%
1: 1	171.233,52	0,02%	18	0,04%
2: 2	2.642.473,20	0,26%	166	0,33%
3: 3	2.076.937,20	0,21%	128	0,25%
4: 4	8.213.443,32	0,82%	416	0,83%
5: 5	33.343.798,98	3,33%	1.250	2,49%
6: 6	77.513.255,84	7,75%	3.253	6,47%
7: 7	168.856.403,20	16,89%	5.877	11,69%
8: 8	245.903.761,28	24,59%	11.387	22,65%
9: 9	259.348.761,36	25,93%	13.796	27,44%
10:10	109.704.828,12	10,97%	7.112	14,15%
11:11	65.091.241,18	6,51%	4.402	8,76%
12:12	18.706.972,53	1,87%	1.553	3,09%
13:	8.327.997,20	0,83%	908	1,81%
Total	999.999.873,58	100,00%	50.273	100,00%

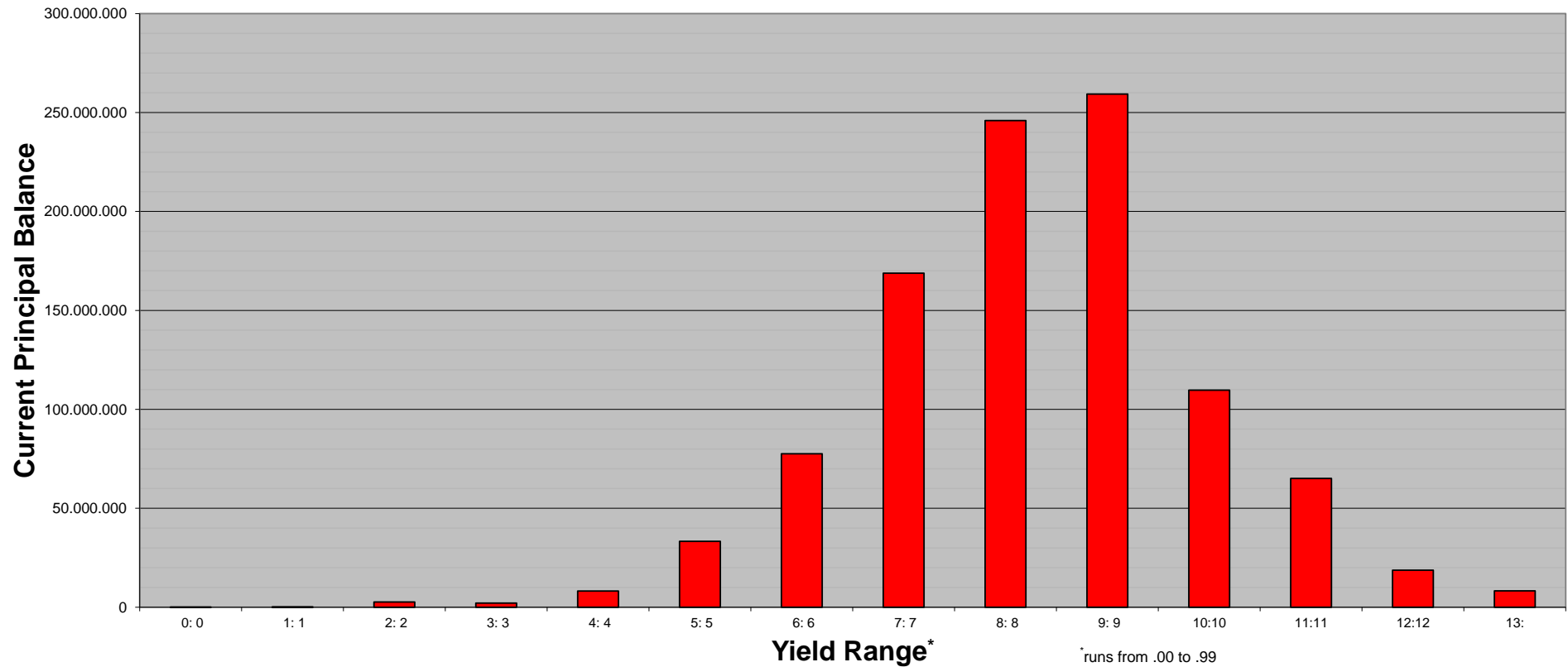
Statistics		in %
WA Interest	9,04%	

* runs from .00 to .99

**SC Germany Consumer 2024-2
Monthly Investor Report**

13.1 Effective Interest Rate (Graph)

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	1	
Monthly Period	Dec 2024	
Interest Period	from 20.11.2024	to 16.12.2024 = 26 days
Collection Period	from 01.11.2024	to 30.11.2024



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Monthly Investor Report

14. Seasoning



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	1	
Monthly Period	Dec 2024	
Interest Period	from 20.11.2024	to 16.12.2024 = 26 days
Collection Period	from 01.11.2024	to 30.11.2024

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	98.117.680,10	9,81%	5.571	11,08%
3: 5	501.772.939,40	50,18%	24.594	48,92%
6: 8	307.368.136,64	30,74%	15.143	30,12%
9:11	30.701.169,56	3,07%	1.465	2,91%
12:14	16.484.760,46	1,65%	896	1,78%
15:17	21.976.550,08	2,20%	1.168	2,32%
18:20	8.540.038,35	0,85%	427	0,85%
21:23	4.844.665,41	0,48%	258	0,51%
24:26	3.353.784,07	0,34%	201	0,40%
27:29	2.453.066,35	0,25%	168	0,33%
30:32	1.857.027,07	0,19%	122	0,24%
33:35	868.496,64	0,09%	59	0,12%
36:38	468.836,01	0,05%	50	0,10%
39:41	166.118,88	0,02%	21	0,04%
42:44	271.606,85	0,03%	31	0,06%
45:47	293.667,92	0,03%	32	0,06%
48:50	164.922,76	0,02%	16	0,03%
51:53	67.202,58	0,01%	9	0,02%
54:56	34.741,29	0,00%	5	0,01%
57:59	58.387,09	0,01%	9	0,02%
60:62	30.474,47	0,00%	6	0,01%
63:65	33.865,26	0,00%	7	0,01%
66:68	15.189,52	0,00%	3	0,01%
69:71	31.524,51	0,00%	5	0,01%
72:74	16.008,02	0,00%	2	0,00%
75:77	0,00	0,00%	0	0,00%
78:80	6.326,67	0,00%	4	0,01%
81:	2.687,62	0,00%	1	0,00%
Total	999.999.873,58	100,00%	50.273	100,00%

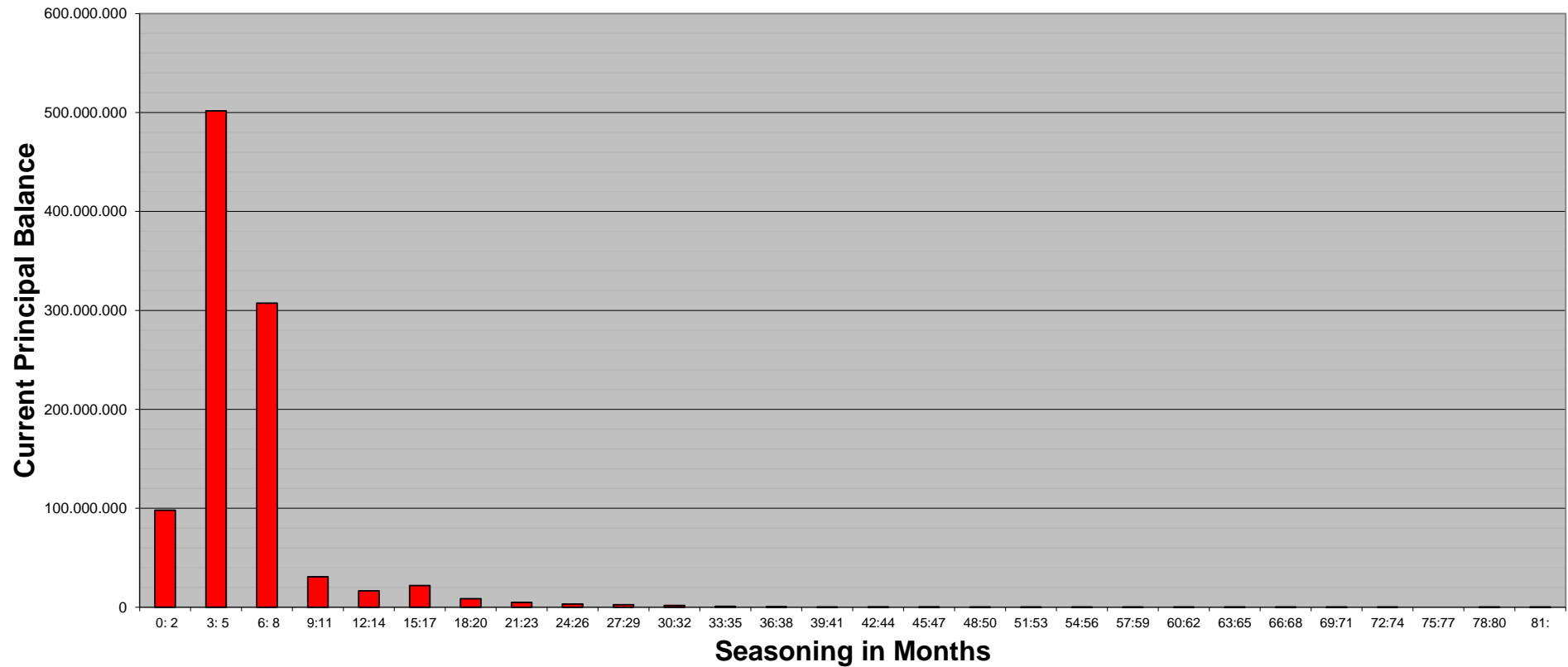
Statistics

WA Seasoning	5,72
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Monthly Investor Report

14.1 Seasoning (Graph)

Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
Monthly Period	Dec 2024				
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	



**SC Germany Consumer 2024-2
Monthly Investor Report**

15. Remaining Term



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			1		
Monthly Period			Dec 2024		
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	346.317,92	0,03%	399	0,79%
7: 13	2.690.125,63	0,27%	1.335	2,66%
14: 20	4.365.622,73	0,44%	1.309	2,60%
21: 27	5.787.789,01	0,58%	1.317	2,62%
28: 34	12.429.941,62	1,24%	2.197	4,37%
35: 41	7.912.030,35	0,79%	1.022	2,03%
42: 48	23.483.704,18	2,35%	2.843	5,66%
49: 55	17.414.584,30	1,74%	1.482	2,95%
56: 62	29.510.336,01	2,95%	2.461	4,90%
63: 69	32.739.054,03	3,27%	2.115	4,21%
70: 76	29.921.307,55	2,99%	1.620	3,22%
77: 83	95.516.029,33	9,55%	4.983	9,91%
84: 90	177.901.481,16	17,79%	6.374	12,68%
91: 97	559.922.806,72	55,99%	20.812	41,40%
98:	58.743,04	0,01%	4	0,01%
Total	999.999.873,58	100,00%	50.273	100,00%

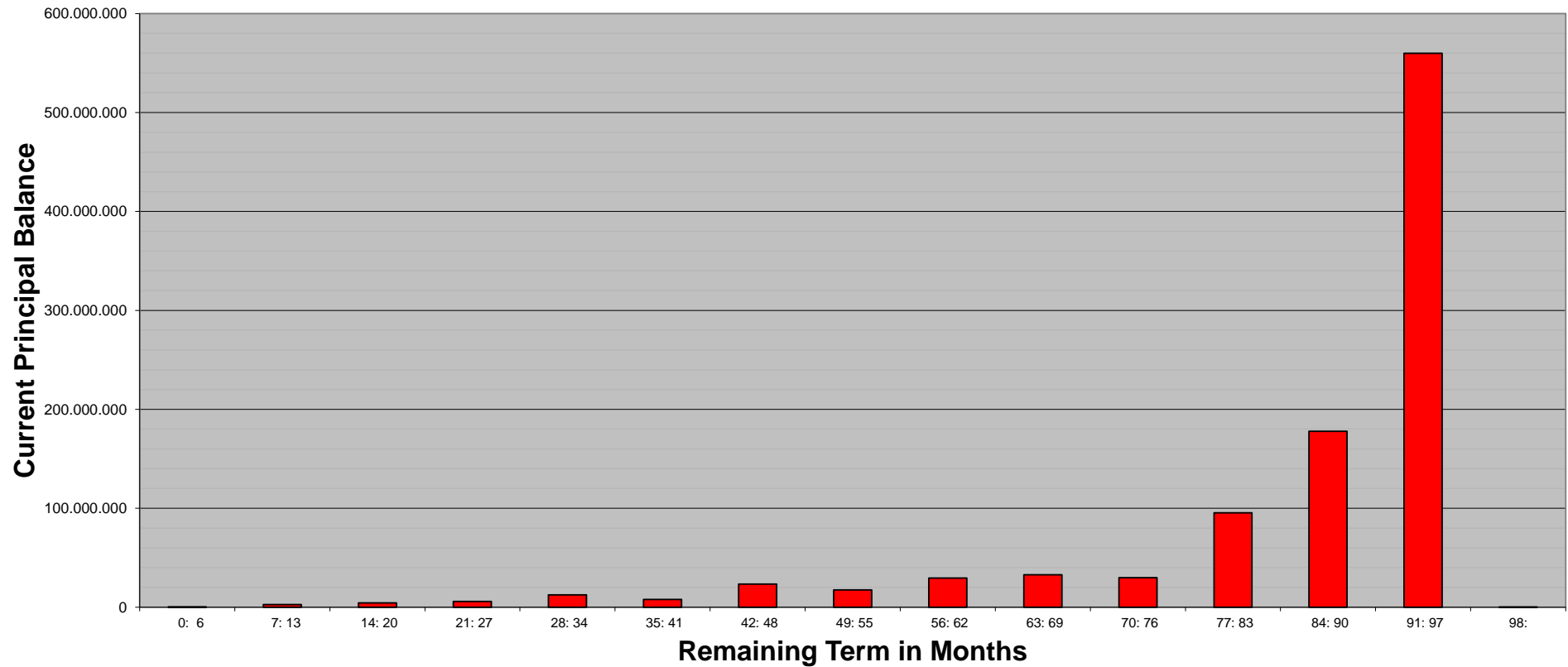
Statistics

WA Remaining Term	84,52
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**SC Germany Consumer 2024-2
Monthly Investor Report**

15.1 Remaining Term (Graph)

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	1	
Monthly Period	Dec 2024	
Interest Period	from 20.11.2024	to 16.12.2024 = 26 days
Collection Period	from 01.11.2024	to 30.11.2024



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Monthly Investor Report**

16. Original Term



Calculation Date			12.12.2024		
Payment Date			16.12.2024		
Period No			1		
Monthly Period			Dec 2024		
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 13	1.941.499,87	0,19%	1.191	2,37%
14: 20	1.821.287,98	0,18%	672	1,34%
21: 27	7.256.337,95	0,73%	2.001	3,98%
28: 34	1.671.435,09	0,17%	259	0,52%
35: 41	14.229.501,68	1,42%	2.552	5,08%
42: 48	4.515.227,45	0,45%	464	0,92%
49: 55	23.806.088,97	2,38%	3.009	5,99%
56: 62	37.641.525,81	3,76%	3.457	6,88%
63: 69	7.450.674,15	0,75%	445	0,89%
70: 76	37.873.905,55	3,79%	2.559	5,09%
77: 83	11.743.823,45	1,17%	505	1,00%
84: 90	76.827.180,95	7,68%	4.498	8,95%
91: 97	704.432.479,44	70,44%	26.191	52,10%
98:104	68.664.307,79	6,87%	2.463	4,90%
105:111	98.813,44	0,01%	5	0,01%
112:	25.784,01	0,00%	2	0,00%
Total	999.999.873,58	100,00%	50.273	100,00%

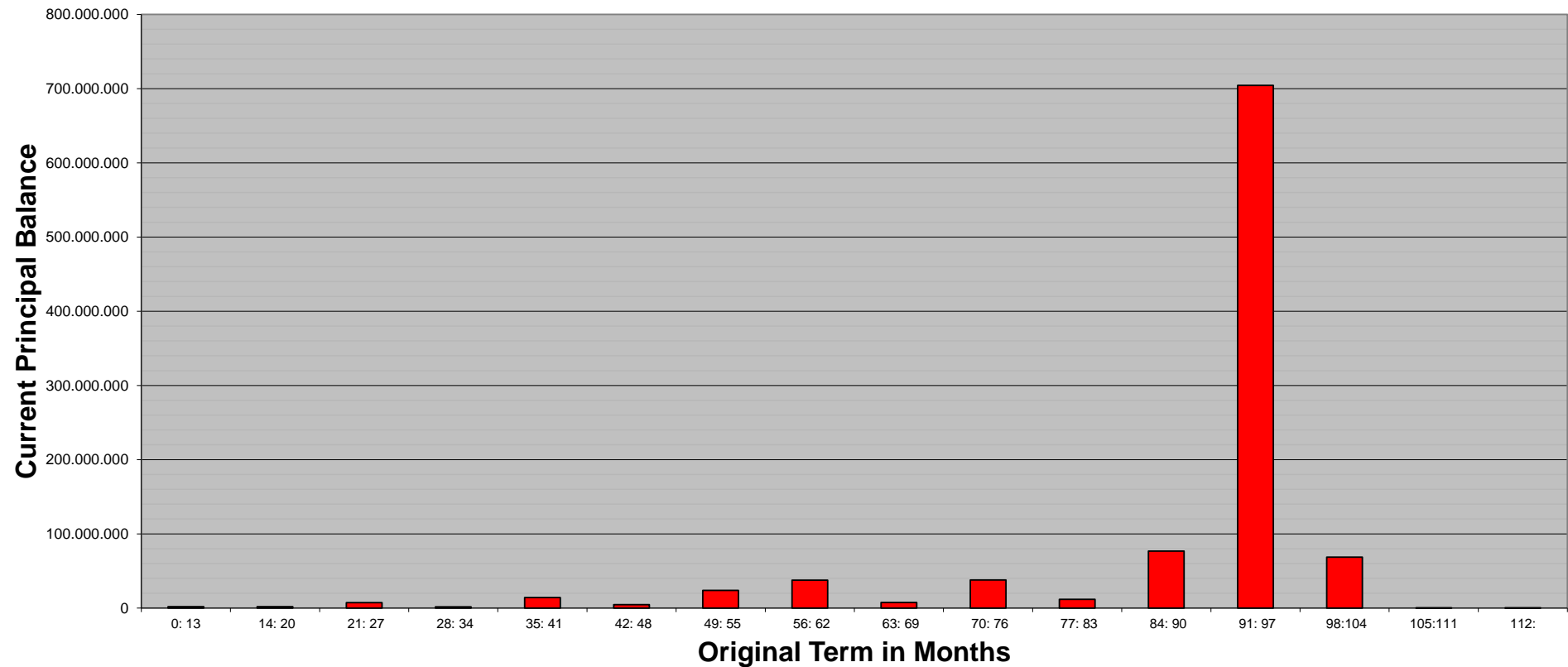
Statistics

WA Original Term	90,23
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**SC Germany Consumer 2024-2
Monthly Investor Report**

16.1 Original Term (Graph)

Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	1	
Monthly Period	Dec 2024	
Interest Period	from 20.11.2024	to 16.12.2024 = 26 days
Collection Period	from 01.11.2024	to 30.11.2024



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Monthly Investor Report**

17. Loan Concentration

Calculation Date			12.12.2024			
Payment Date			16.12.2024			
Period No			1			
Monthly Period			Dec 2024			
Interest Period	from	20.11.2024	to	16.12.2024	=	26 days
Collection Period	from	01.11.2024	to	30.11.2024		



<i>Loan Concentration</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Number of Debtors</i>	<i>Percentage of Total Debtors</i>
1: 1	995.483.507,83	99,55%	49.878	99,21%	49.878	99,61%
2: 2	4.489.606,42	0,45%	386	0,77%	193	0,39%
3: 3	26.759,33	0,00%	9	0,02%	3	0,01%
4: 4	0,00	0,00%	0	0,00%	0	0,00%
5: 5	0,00	0,00%	0	0,00%	0	0,00%
6: 6	0,00	0,00%	0	0,00%	0	0,00%
7: 7	0,00	0,00%	0	0,00%	0	0,00%
Total	999.999.873,58	100,00%	50.273	100,00%	50.074	100,00%

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Monthly Investor Report**

18. Amortisation Profile



Calculation Date	12.12.2024					
Payment Date	16.12.2024					
Period No	1					
Monthly Period	Dec 2024					
Interest Period	from	20.11.2024	to	16.12.2024	=	26 days
Collection Period	from	01.11.2024	to	30.11.2024		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	999.999.873,58 €	51	469.407.008,63 €
2	990.382.585,13 €	52	458.064.808,92 €
3	980.683.959,09 €	53	446.664.076,14 €
4	970.924.416,41 €	54	435.206.974,61 €
5	961.100.882,88 €	55	423.749.868,11 €
6	951.213.596,70 €	56	412.303.038,00 €
7	941.273.948,16 €	57	400.885.365,88 €
8	931.283.962,90 €	58	389.515.687,55 €
9	921.249.887,43 €	59	378.218.413,13 €
10	911.180.022,03 €	60	366.970.574,63 €
11	901.091.691,39 €	61	355.758.881,09 €
12	890.982.180,02 €	62	344.495.533,07 €
13	880.863.672,97 €	63	333.174.151,18 €
14	870.688.401,34 €	64	321.791.137,14 €
15	860.456.550,86 €	65	310.358.501,74 €
16	850.167.187,19 €	66	298.879.060,69 €
17	839.827.119,31 €	67	287.386.413,91 €
18	829.436.538,68 €	68	275.903.390,39 €
19	819.012.068,06 €	69	264.433.711,20 €
20	808.550.231,54 €	70	253.001.924,23 €
21	798.051.502,64 €	71	241.634.206,50 €
22	787.541.130,41 €	72	230.325.052,33 €
23	777.033.920,48 €	73	219.039.113,10 €
24	766.521.885,95 €	74	207.722.302,98 €
25	755.996.584,30 €	75	196.375.371,30 €
26	745.406.491,60 €	76	184.994.049,14 €
27	734.749.874,38 €	77	173.581.859,08 €
28	724.027.587,17 €	78	162.146.100,71 €
29	713.242.862,82 €	79	150.760.987,35 €
30	702.397.454,19 €	80	139.466.526,53 €
31	691.511.634,38 €	81	128.299.034,35 €
32	680.599.019,08 €	82	117.318.782,88 €
33	669.668.336,34 €	83	106.562.462,46 €
34	658.736.722,15 €	84	95.979.128,39 €
35	647.820.511,45 €	85	85.528.132,77 €
36	636.909.375,39 €	86	75.104.667,43 €
37	625.994.435,38 €	87	64.698.907,97 €
38	615.020.931,23 €	88	54.287.535,85 €
39	603.976.783,88 €	89	43.935.162,01 €
40	592.872.911,31 €	90	33.673.947,82 €
41	581.707.588,30 €	91	24.277.618,97 €
42	570.481.655,74 €	92	16.028.526,90 €
43	559.232.957,86 €	93	9.115.248,88 €
44	547.971.635,29 €	94	4.042.224,42 €
45	536.702.321,03 €	95	1.077.100,15 €
46	525.447.448,08 €	96	14.385,83 €
47	514.236.305,26 €	97	5.498,00 €
48	503.062.878,62 €	98	3.923,19 €
49	491.902.990,06 €	99	3.092,51 €
50	480.686.124,45 €	100	2.424,69 €

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19. Priority of Payments + Transaction Costs



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
Monthly Period	Dec 2024				
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

Pre-Enforcement Available Interest Amount

Interest Collections	+	6.864.402,43 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+	- €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	- €
Amounts standing to the Commingling Reserve Account*	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	15.014.282,09 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	653.105,55 €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	22.531.790,07 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	26.954.138,46 €
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	+	10,68 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	- €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	26.954.149,14 €

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

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	22.531.790,07 €
Senior Expenses and Taxes	- 59.200,00 €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 2.291.515,75 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 180.528,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 104.825,50 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 94.657,75 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 125.444,00 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 36.371,00 €
Liquidity Reserve Amount Replenishment	- 15.000.000,00 €
Crediting the PDLs until cleared	- - €
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	- 416.666,67 €
Mezzanine Loan Interest	- - €
Termination Payment [Ro. Swap Agreement]	- - €
Interests Liquidity Reserve Loan	- 10.833,33 €
Principal Of Liquidity Reserve Loan	- - €
Credit the Replacement Servicer Fee Reserve [If RSF Reserve Funding Failure occurred]	- - €
Any Remaining Amount To The Seller	= 4.211.748,07 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	26.954.149,14 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 26.954.149,14 €
Replenishment	- 26.954.022,72 €
Purchase Shortfall Amount	- 126,42 €
Class A: Sequential Principal	- - €
After Pro Rata Payment Trigger Event: Class A Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class B Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class C Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class D Pro Rata Principal Payment Amount	- - €
After Pro Rata Payment Trigger Event: Class E Pro Rata Principal Payment Amount	- - €
On or after to Sequential Payment Trigger Event: Redemption Class A	- - €
Full Redemption Class B - F (on or after Regulatory Change Event)	- - €
On or after Sequential Payment Trigger Event: Redemption Class B	- - €
On or after Sequential Payment Trigger Event: Redemption Class C	- - €
On or after Sequential Payment Trigger Event: Redemption Class D	- - €
On or after Sequential Payment Trigger Event: Redemption Class E	- - €
On or after Sequential Payment Trigger Event: Redemption Class F	- - €
Mezzanine Loan Principal	- - €
Cleaning of rounding differences	- - €
Transaction Account Remaining Amount	= - €

Transaction Costs

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Liquidity Reserve Loan
Senior Expenses	59.200,00 €							
Interest accrued for the Period	2.844.175,33 €	2.291.515,75 €	180.528,00 €	104.825,50 €	94.657,75 €	125.444,00 €	36.371,00 €	10.833,33 €
Cumulative Interest accrued	2.844.175,33 €	2.291.515,75 €	180.528,00 €	104.825,50 €	94.657,75 €	125.444,00 €	36.371,00 €	10.833,33 €
Interest Payments	2.844.175,33 €	2.291.515,75 €	180.528,00 €	104.825,50 €	94.657,75 €	125.444,00 €	36.371,00 €	10.833,33 €
Cumulative Interest Payments	2.844.175,33 €	2.291.515,75 €	180.528,00 €	104.825,50 €	94.657,75 €	125.444,00 €	36.371,00 €	10.833,33 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	15.000.000,00 €							15.000.000,00 €

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20. Retention



Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
Monthly Period	Dec 2024				
Interest Period	from	20.11.2024	to	16.12.2024	= 26 days
Collection Period	from	01.11.2024	to	30.11.2024	

For the purposes of compliance with the requirements of Article 6(3)(c) of the Securitisation Regulation, the Seller will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an ongoing basis for the life of the transaction, such net economic interest through an interest in randomly selected exposures.

Amount of randomly Selected Exposures 50.149.978,09 €

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21. Counterparties



Calculation Date	12.12.2024	
Payment Date	16.12.2024	
Period No	1	
Monthly Period	Dec 2024	
Interest Period	from 20.11.2024	to 16.12.2024
Collection Period	from 01.11.2024	to 30.11.2024
	= 26 days	

Joint Lead Managers

Banco Santander S.A.
Ciudad Grupo Santander
Avenida de Cantabria s/n
Edificio Encinar
28660, Boadilla del Monte
Madrid
Spain

BofA Securities Europe S.A.
51 rue La Boétie
75008 Paris
France

HSBC Continental Europe
38, avenue Kléber
75116 Paris
France

RBC Capital Markets (Europe) GmbH
Taubusanlage 17
60325 Frankfurt am Main
Germany

**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

Banco Santander S.A.
Ciudad Grupo Santander
Avenida de Cantabria s/n
Edificio Encinar
28660, Boadilla del Monte
Madrid
Spain

Data Trustee

Oversea FS B.V.
Museumlaan 23581 HK, Utrecht
3581 HK Utrecht
The Netherlands

Rating Agencies

Fitch Ratings, German branch
Neue Mainzer Strasse 46-50
60311 Frankfurt am Main
Germany

DBRS Ratings Ltd.
Structured Finance
1 Minister Court, 10th floor, Mincing Lane
EC3R 7 AA London
United Kingdom

	Fitch			DBRS			Counterparty status
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
	A-	F2	STABLE	AH	R-1M	STABLE	performing
	AA	F1+	STABLE	-	-	-	performing
	AA-	F1+	STABLE	-	-	-	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing
	A+	F1	STABLE	AAL	R-1M	STABLE	performing
	-	-	-	-	-	-	performing
	A-	F2	STABLE	AH	R-1M	STABLE	performing
	-	-	-	-	-	-	performing

Ratings as of 30.11.2024, data source: Bloomberg

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22. Issuer Information



Calculation Date		12.12.2024				
Payment Date		16.12.2024				
Period No		1				
Monthly Period		Dec 2024				
Interest Period	from	20.11.2024	to	16.12.2024	=	26 days
Collection Period	from	01.11.2024	to	30.11.2024		

Deal Name:

SC Germany Consumer 2024-2

Issuer:

SC GERMANY S.A., COMPARTMENT CONSUMER 2024-2

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 2024-2
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23. Swap Counterparty Data

Calculation Date	12.12.2024				
Payment Date	16.12.2024				
Period No	1				
Monthly Period	Dec 2024				
Interest Period	from	20.11.2024	to	16.12.2024	=
Collection Period	from	01.11.2024	to	30.11.2024	26 days



Swap Counterparty

Swap Counterparty Banco Santander S.A.
 Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Fitch			DBRS		
		Long Term (CRA)	Short Term	Outlook	"Critical obligations rating" or higher of "issuer rating" and "senior unsecured debt rating"	Outlook	Trigger breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A	F1		A		no
2nd Rating Trigger	Replacement	BBB-	F3		BBB		no
Current Counterparty Ratings		A(dcr)	F2	STABLE	AH	STABLE	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
 Notional Amount 1.000.000.000,00 €
 Fixed Rate 2,1617%
 Floating Rate (Euribor) 3,0660%
 Net Swap Payments - 653.105,55 €
 Notional Amount next period 999.583.333,33 €

Swap Counterparty Details

Banco Santander S.A.
 Ciudad Grupo Santander
 Avenida de Cantabria s/n
 Edificio Encinar
 28660, Boadilla del Monte
 Madrid
 Spain

Counterparty Replacement

Old Counterparty
 Current Counterparty

Banco Santander S.A.
 Banco Santander S.A.

Swap Collateral

Begining of Period - €
 Cash Outflow - €
 Cash Inflow - €
 End of Period - €

Ratings as of 30.11.2024, data source: Bloomberg

**SC Germany Consumer 2024-2
Monthly Investor Report**

24. Santander Consumer Bank



Calculation Date	12.12.2024					
Payment Date	16.12.2024					
Period No	1					
Monthly Period	Dec 2024					
Interest Period	from	20.11.2024	to	16.12.2024	=	26 days
Collection Period	from	01.11.2024	to	30.11.2024		

Contact Details

Team ABS

abs_qer@santander.de

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Fitch			DBRS		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	AH	R-1M	STABLE
A	F1	STABLE	-	-	-
A-	F2	STABLE	-	-	-

Ratings as of 30.11.2024, data source: Bloomberg

SC Germany Consumer 2024-2 Monthly Investor Report

25. Glossary



Calculation Date		12.12.2024				
Payment Date		16.12.2024				
Period No		1				
Monthly Period		Dec 2024				
Interest Period	from	20.11.2024	to	16.12.2024	=	26 days
Collection Period	from	01.11.2024	to	30.11.2024		

Aggregate Outstanding Principal Amount:

Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.

Defaulted Contracts/Defaults:

Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.

Delinquent Receivable:

Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.

Excess Spread:

Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin.

Legal Maturity:

Final Payment date on which each Class A Note will be redeemed in full.

Expected Maturity:

Maturity date of the notes under the assumption of inter alia (a) a 15 % constant prepayment rate, (b) an exercised Clean-Up Call at 10%.

Payment Protection Insurance:

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

Recoveries:

Any amount received on defaulted contracts.

Set-Off Reserves (X/Y):

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