

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



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SECURITIZATION
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ABS ISSUER OF THE YEAR

WINNER

SC Germany Consumer 2024-2 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	3				
Monthly Period	Feb 2025				
Interest Period from	14.01.2025	to	14.02.2025	=	31 days
Collection Period from	01.01.2025	to	31.01.2025		

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1. Portfolio Information



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	3	
Monthly Period	Feb 2025	
Interest Period from	14.01.2025	to 14.02.2025 = 31 days
Collection Period from	01.01.2025	to 31.01.2025

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	50.883	999.999.923,61 €	999.999.873,58 €
Scheduled Principal Payments		14.451.258,53 €	12.474.267,85 €
Prepayment Principal		13.371.917,40 €	6.590.720,54 €
Total Principal Collections		27.823.175,93 €	19.064.988,39 €
Total Interest Collections		7.121.064,08 €	7.134.014,55 €
Defaults		123.733,50 €	41.562,89 €
Replenishment Amount		27.946.950,59 €	19.106.601,31 €
End of Period		999.999.964,77 €	999.999.923,61 €
Purchase Shortfall Amount		35,23 €	76,39 €
Total Assets (End of Period)	51.567	1.000.000.000,00 €	1.000.000.000,00 €
Current Prepayment Rate (annualised)		14,9%	
Current Poolfactor		99,9%	

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Calculation Date	12.02.2025		
Payment Date	14.02.2025		
Period No	3		
Monthly Period	Feb 2025		
Interest Period	from	14.01.2025	to 14.02.2025 = 31 days
Collection Period	from	01.01.2025	to 31.01.2025

1.1 Portfolio Information per period



Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	999.999.989,32 €	18.599.905,81 €	8.354.232,65 €	26.954.138,46 €	9,58%
2	999.999.873,58 €	12.474.267,85 €	6.590.720,54 €	19.064.988,39 €	7,63%
3	999.999.923,61 €	14.451.258,53 €	13.371.917,40 €	27.823.175,93 €	14,92%
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2. Reserve Accounts



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	3				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	1,5%	15.030.834,77 €	
Cash Outflow		15.030.834,77 €	
of which Liquidity Reserve Excess Amount		43.334,77 €	
Cash Inflow		14.987.500,00 €	
End of Period	1,5%	14.987.500,00 €	
Required Liquidity Reserve Amount	1,5%	14.987.500,00 €	

Commingling Reserve

	in %		Trigger Event y/n
Beginning of Period		n/a	no
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 %		Trigger Event y/n
Beginning of Period		n/a	no
Cash Outflow		n/a	
of which Set-Off Reserve Excess Amount			
of which drawn from the set-off reserve and applied to PoP			
Cash Inflow		n/a	
End of Period		n/a	
Set-Off Reserve Required Amount		- €	

In case of Rating Trigger breach: Set-Off Reserve Required Amount

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3.1 Delinquency Data



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	3				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

Delinquency Data and Ratios

Collection Period	Outstanding BOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	999.999.989,32 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	999.999.873,58 €	2.602.877,79 €	1.981.111,32 €	69.680,71 €	0,00 €	99,53%	0,26%	0,20%	0,01%	0,00%
3	999.999.923,61 €	1.860.702,91 €	3.729.556,59 €	560.672,38 €	1.150.868,78 €	99,27%	0,19%	0,37%	0,06%	0,12%
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3.2 Default Data



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	3				
Monthly Period	Feb 2025				
Interest Period from	14.01.2025	to	14.02.2025	=	31 days
Collection Period from	01.01.2025	to	31.01.2025		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	123.733,50 €	
Current Period Recoveries	- 693,79 €	
Current Period Net Default	124.427,29 €	
New Number of Defaulted Contracts		4
Cumulative Default		
Cumulative Gross Default	165.296,39 €	
Cumulative Recoveries	- 693,79 €	
Cumulative Net Losses	165.990,18 €	
Total Number of Defaulted Contracts		5

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	123.733,50 €	
Class F Amount credited to the PDL	123.733,50 €	
Class F PDL EoP	- €	

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3.3 Defaults & Recoveries per period



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	3				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % *	n/a
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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
2	1	41.562,89 €	41.562,89 €	1.046.060.613,35 €	0,00%	0,00 €	0,00 €	41.562,89 €	0,00%	0,00%
3	5	123.733,50 €	165.296,39 €	1.074.007.563,94 €	0,02%	-693,79 €	-693,79 €	165.990,18 €	0,02%	0,01%
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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	12.02.2025			
Payment Date	14.02.2025			
Period No	3			
Monthly Period	Feb 2025			
Interest Period from	14.01.2025	to	14.02.2025	= 31 days
Collection Period from	01.01.2025	to	31.01.2025	

Current Transaction Status

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 €	95.245,49 €	no
WA Remaining Term		88	82,77	no
		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				no
Period before previous period		100.000.000,00 €	126,42 €	
Previous period		100.000.000,00 €	76,39 €	
Current period		100.000.000,00 €	35,23 €	
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%	0,02%	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%	0,02%	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	12.02.2025				
Payment Date	14.02.2025				
Period No	3				
Monthly Period	Feb 2025				
Interest Period from	14.01.2025	to	14.02.2025	=	31 days
Collection Period from	01.01.2025	to	31.01.2025		

5. Outstanding Notes



1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
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	999.166.666,67 €	842.500.000,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	9.166.666,67 €
Replenishment	27.946.950,59 €						
Amortisation	416.666,67 €						
Redemption per Class		- €	- €	- €	- €	- €	416.666,67 €
Redemption per Note		- €	- €	- €	- €	- €	4.166,67 €
Class Principal Outstanding Balance End of Period	998.750.000,00 €	842.500.000,00 €	60.000.000,00 €	32.500.000,00 €	27.500.000,00 €	27.500.000,00 €	8.750.000,00 €
Current Tranching		84,36%	6,01%	3,25%	2,75%	2,75%	0,88%
Current Pool Factor	1,00	1,00	1,00	1,00	1,00	1,00	0,88
2. Payments to Investors per Note							
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	2,8390%	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	31						
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	91.666,67 €
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 €	87.500,00 €
> Interest accrued for the period	-	2.567.518,75 €	203.514,00 €	118.634,75 €	107.486,50 €	144.190,75 €	37.960,00 €
Interest Payment		2.567.518,75 €	203.514,00 €	118.634,75 €	107.486,50 €	144.190,75 €	37.960,00 €
Interest Payment per Note		304,75 €	339,19 €	365,03 €	390,86 €	524,33 €	379,60 €
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%	1,62%

* Last rating action as of 20.11.2024

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6. Original Principal Balance



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	3				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

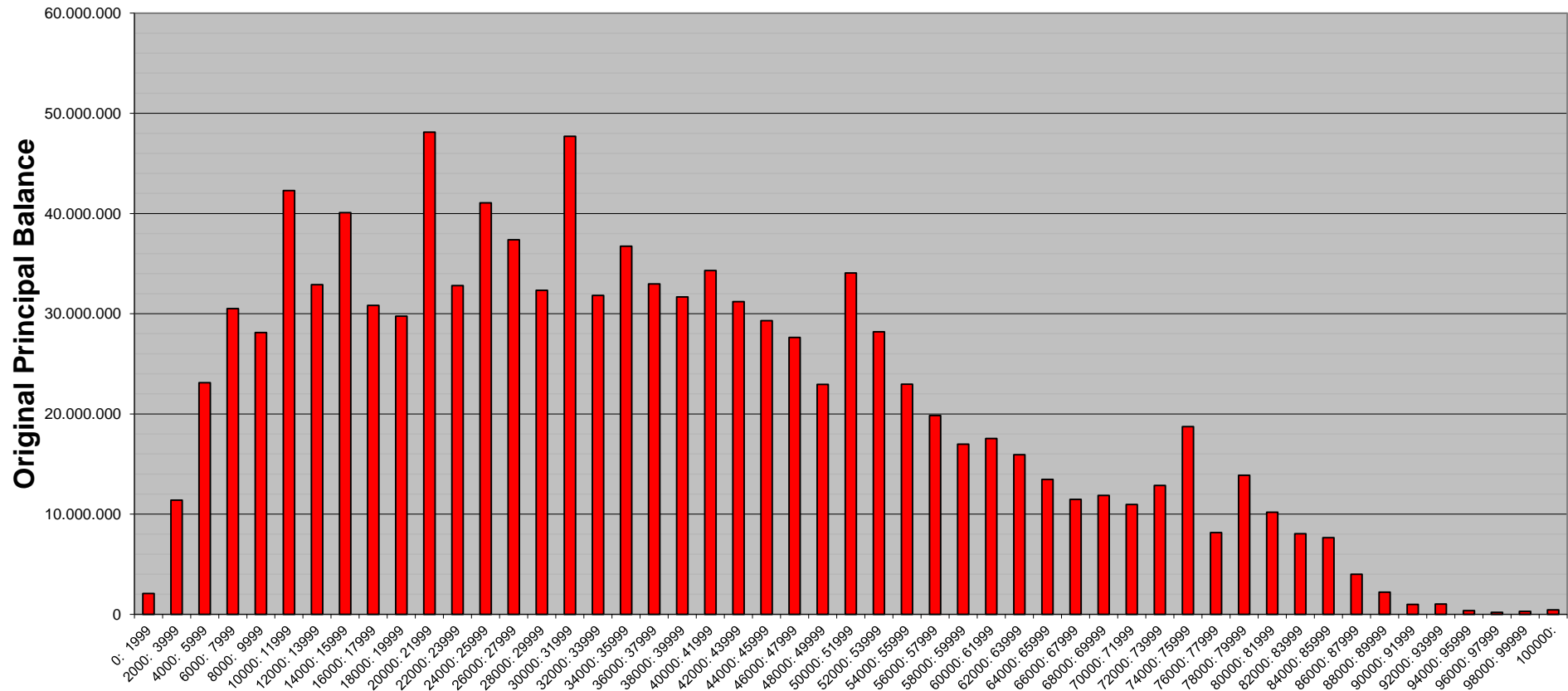
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.076.139,06	0,19%	1.625	3,15%
2000: 3999	11.392.058,24	1,05%	3.995	7,75%
4000: 5999	23.116.274,17	2,14%	4.699	9,11%
6000: 7999	30.518.562,12	2,82%	4.400	8,53%
8000: 9999	28.112.187,23	2,60%	3.169	6,15%
10000: 11999	42.292.337,84	3,91%	3.979	7,72%
12000: 13999	32.899.181,80	3,04%	2.561	4,97%
14000: 15999	40.080.128,65	3,71%	2.659	5,16%
16000: 17999	30.835.995,82	2,85%	1.813	3,52%
18000: 19999	29.766.599,28	2,75%	1.572	3,05%
20000: 21999	48.118.128,89	4,45%	2.324	4,51%
22000: 23999	32.803.917,83	3,03%	1.428	2,77%
24000: 25999	41.063.681,37	3,80%	1.649	3,20%
26000: 27999	37.373.829,22	3,46%	1.391	2,70%
28000: 29999	32.329.747,93	2,99%	1.118	2,17%
30000: 31999	47.711.000,97	4,41%	1.548	3,00%
32000: 33999	31.828.202,86	2,94%	965	1,87%
34000: 35999	36.730.763,19	3,40%	1.050	2,04%
36000: 37999	32.967.704,31	3,05%	893	1,73%
38000: 39999	31.675.740,65	2,93%	813	1,58%
40000: 41999	34.316.201,54	3,17%	842	1,63%
42000: 43999	31.206.378,02	2,89%	729	1,41%
44000: 45999	29.310.118,00	2,71%	652	1,26%
46000: 47999	27.632.786,69	2,56%	588	1,14%
48000: 49999	22.943.680,33	2,12%	469	0,91%
50000: 51999	34.074.736,90	3,15%	674	1,31%
52000: 53999	28.200.409,01	2,61%	534	1,04%
54000: 55999	22.971.885,85	2,12%	418	0,81%
56000: 57999	19.838.353,79	1,83%	348	0,67%
58000: 59999	16.991.499,53	1,57%	288	0,56%
60000: 61999	17.547.669,74	1,62%	289	0,56%
62000: 63999	15.936.057,11	1,47%	253	0,49%
64000: 65999	13.462.388,56	1,24%	207	0,40%
66000: 67999	11.461.278,97	1,06%	171	0,33%
68000: 69999	11.856.650,53	1,10%	172	0,33%
70000: 71999	10.956.023,08	1,01%	155	0,30%
72000: 73999	12.854.418,93	1,19%	176	0,34%
74000: 75999	18.732.660,58	1,73%	250	0,48%
76000: 77999	8.164.556,43	0,75%	106	0,21%
78000: 79999	13.874.271,36	1,28%	176	0,34%
80000: 81999	10.199.445,22	0,94%	126	0,24%
82000: 83999	8.047.037,72	0,74%	97	0,19%
84000: 85999	7.644.207,76	0,71%	90	0,17%
86000: 87999	3.997.862,65	0,37%	46	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	0,09%	11	0,02%
94000: 95999	376.867,74	0,03%	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	1.081.456.696,07	100,00%	51.567	100,00%

Statistics in EUR	
Average Amount	20.971,88

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Monthly Investor Report

6.1 Original PB (Graph)

Calculation Date	12.02.2025		
Payment Date	14.02.2025		
Period No	3		
Monthly Period	Feb 2025		
Interest Period	from	14.01.2025	to 14.02.2025 = 31 days
Collection Period	from	01.01.2025	to 31.01.2025



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Monthly Investor Report**

7. Current Principal Balance



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	3				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

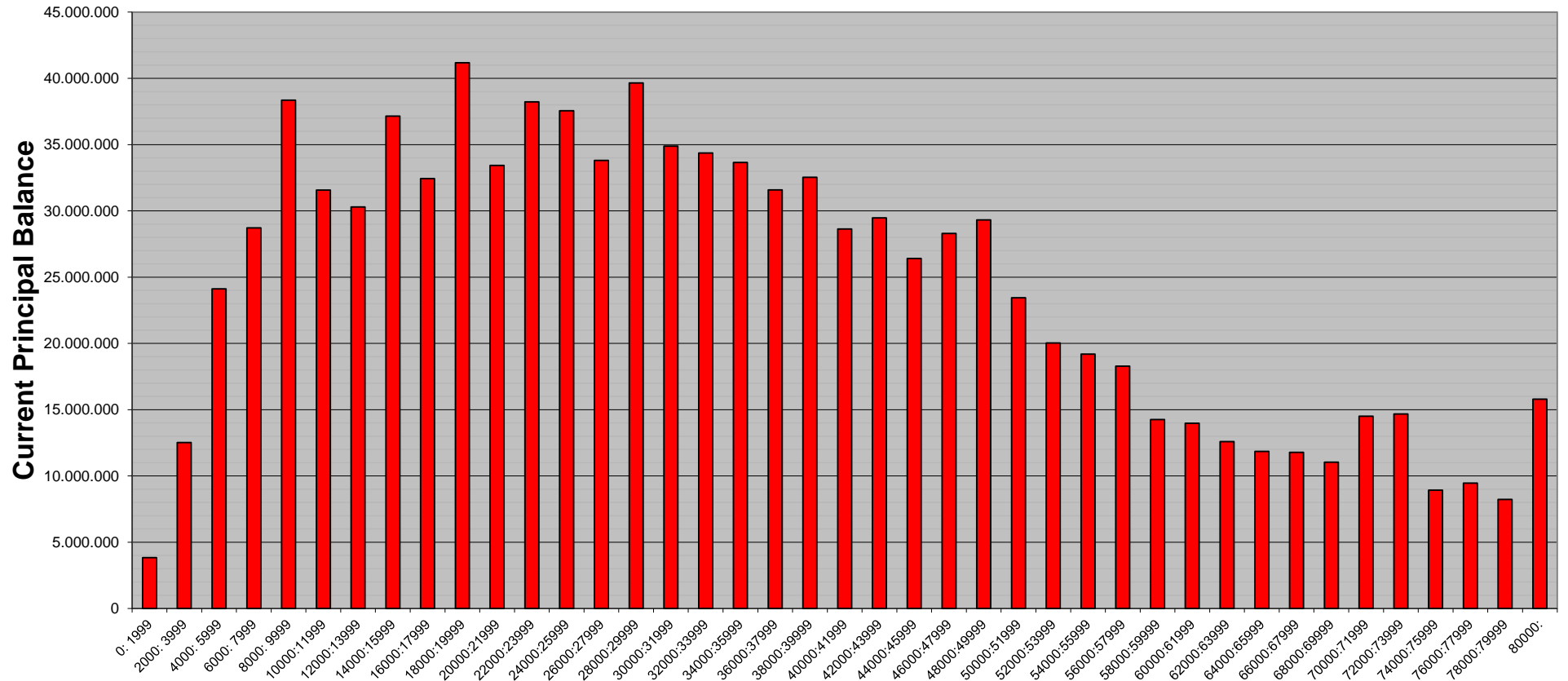
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.837.074,04	0,38%	3.442	6,67%
2000: 3999	12.518.079,26	1,25%	4.175	8,10%
4000: 5999	24.112.663,45	2,41%	4.851	9,41%
6000: 7999	28.719.360,40	2,87%	4.088	7,93%
8000: 9999	38.347.820,22	3,83%	4.216	8,18%
10000:11999	31.568.849,99	3,16%	2.885	5,59%
12000:13999	30.301.677,15	3,03%	2.336	4,53%
14000:15999	37.154.268,23	3,72%	2.492	4,83%
16000:17999	32.429.487,26	3,24%	1.906	3,70%
18000:19999	41.179.987,42	4,12%	2.163	4,19%
20000:21999	33.434.406,87	3,34%	1.599	3,10%
22000:23999	38.229.184,04	3,82%	1.659	3,22%
24000:25999	37.548.032,56	3,75%	1.505	2,92%
26000:27999	33.810.664,10	3,38%	1.253	2,43%
28000:29999	39.651.823,55	3,97%	1.368	2,65%
30000:31999	34.883.198,35	3,49%	1.127	2,19%
32000:33999	34.367.048,72	3,44%	1.041	2,02%
34000:35999	33.647.574,49	3,36%	962	1,87%
36000:37999	31.588.425,50	3,16%	854	1,66%
38000:39999	32.526.737,88	3,25%	835	1,62%
40000:41999	28.626.252,66	2,86%	699	1,36%
42000:43999	29.477.325,41	2,95%	686	1,33%
44000:45999	26.410.333,78	2,64%	587	1,14%
46000:47999	28.301.009,59	2,83%	602	1,17%
48000:49999	29.319.377,87	2,93%	599	1,16%
50000:51999	23.439.649,11	2,34%	460	0,89%
52000:53999	20.036.006,97	2,00%	378	0,73%
54000:55999	19.185.361,90	1,92%	349	0,68%
56000:57999	18.285.098,96	1,83%	321	0,62%
58000:59999	14.254.356,17	1,43%	242	0,47%
60000:61999	13.972.317,16	1,40%	229	0,44%
62000:63999	12.589.731,73	1,26%	200	0,39%
64000:65999	11.845.558,02	1,18%	182	0,35%
66000:67999	11.779.354,80	1,18%	176	0,34%
68000:69999	11.036.182,81	1,10%	160	0,31%
70000:71999	14.502.123,27	1,45%	204	0,40%
72000:73999	14.675.316,55	1,47%	201	0,39%
74000:75999	8.925.373,08	0,89%	119	0,23%
76000:77999	9.465.017,98	0,95%	123	0,24%
78000:79999	8.222.643,15	0,82%	104	0,20%
80000:	15.795.210,32	1,58%	189	0,37%
Total	999.999.964,77	100,00%	51.567	100,00%

Statistics in EUR	
Average Amount	19.392,25

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Monthly Investor Report

7.1 Current PB (Graph)

Calculation Date	12.02.2025		
Payment Date	14.02.2025		
Period No	3		
Monthly Period	Feb 2025		
Interest Period	from	14.01.2025	to 14.02.2025 = 31 days
Collection Period	from	01.01.2025	to 31.01.2025



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8. Borrower Concentration



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	3	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	95.245,49	0,0095%	1
2	94.118,50	0,0094%	1
3	93.926,73	0,0094%	1
4	92.520,83	0,0093%	1
5	91.489,35	0,0091%	1
6	91.484,67	0,0091%	1
7	91.145,02	0,0091%	1
8	90.289,31	0,0090%	1
9	90.097,15	0,0090%	1
10	89.955,77	0,0090%	2
11	89.534,86	0,0090%	1
12	89.405,95	0,0089%	1
13	89.150,39	0,0089%	1
14	88.996,73	0,0089%	1
15	88.566,95	0,0089%	1
16	88.387,12	0,0088%	1
17	88.350,28	0,0088%	1
18	88.139,91	0,0088%	1
19	87.759,40	0,0088%	1
20	87.696,15	0,0088%	1
21	87.656,47	0,0088%	1
22	87.405,31	0,0087%	1
23	87.336,33	0,0087%	1
24	87.308,04	0,0087%	1
25	87.109,61	0,0087%	1
	2.243.076,32	0,2243%	26

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Monthly Investor Report**

9. Geographical Distribution



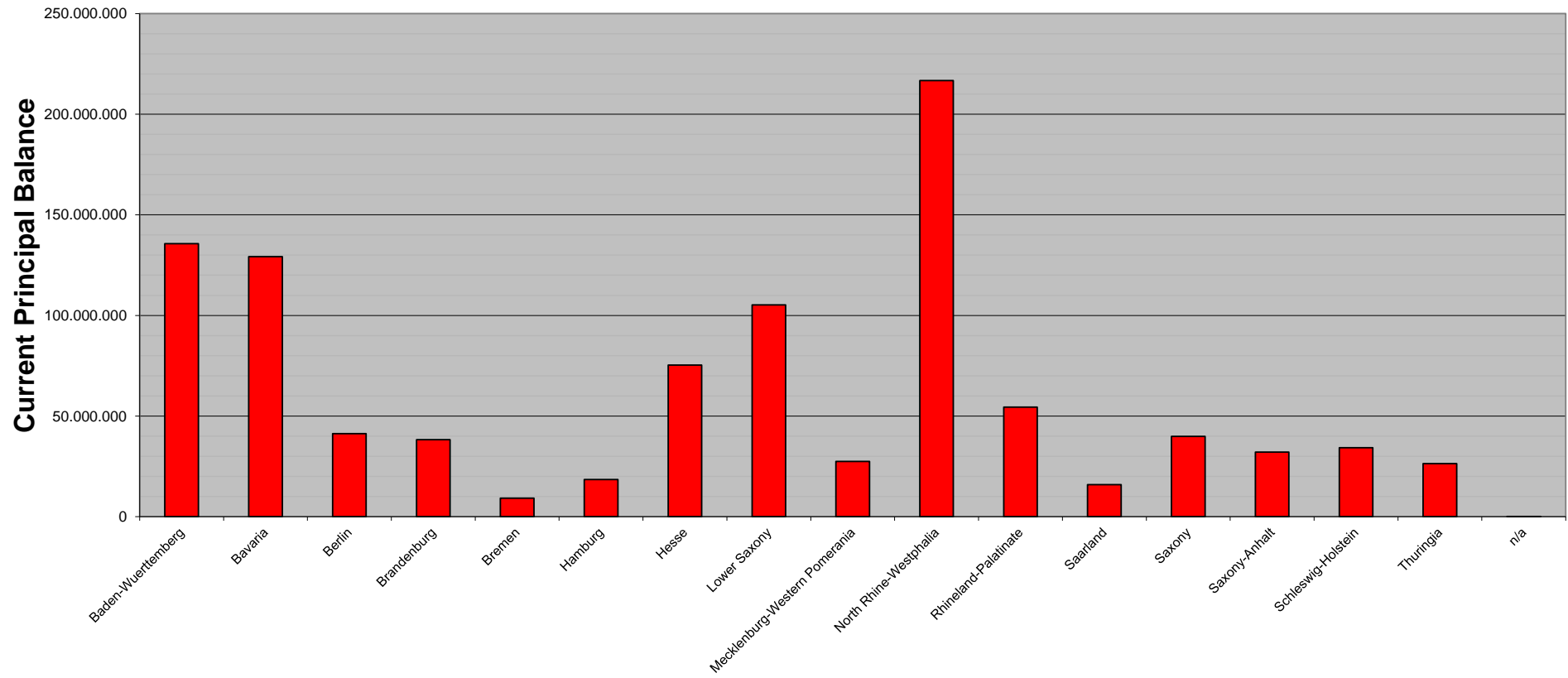
Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			3		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	135.704.296,45	13,57%	6.484	12,57%
Bavaria	129.219.677,36	12,92%	6.566	12,73%
Berlin	41.253.638,18	4,13%	2.040	3,96%
Brandenburg	38.288.682,25	3,83%	2.112	4,10%
Bremen	9.224.366,83	0,92%	491	0,95%
Hamburg	18.497.661,59	1,85%	1.004	1,95%
Hesse	75.365.441,27	7,54%	3.656	7,09%
Lower Saxony	105.267.479,01	10,53%	5.604	10,87%
Mecklenburg-Western Pomerania	27.447.268,12	2,74%	1.493	2,90%
North Rhine-Westphalia	216.742.347,89	21,67%	10.988	21,31%
Rhineland-Palatinate	54.423.594,23	5,44%	2.799	5,43%
Saarland	15.891.643,23	1,59%	852	1,65%
Saxony	39.908.240,42	3,99%	2.273	4,41%
Saxony-Anhalt	32.059.331,43	3,21%	1.812	3,51%
Schleswig-Holstein	34.273.867,93	3,43%	1.954	3,79%
Thuringia	26.353.242,82	2,64%	1.436	2,78%
n/a	79.185,76	0,01%	3	0,01%
Total	999.999.964,77	100,00%	51.567	100,00%

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Monthly Investor Report

9.1 Geographical Distribution (Graph)

Calculation Date	12.02.2025		
Payment Date	14.02.2025		
Period No	3		
Monthly Period	Feb 2025		
Interest Period	from	14.01.2025	to 14.02.2025 = 31 days
Collection Period	from	01.01.2025	to 31.01.2025



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10. Collateral



Calculation Date		12.02.2025			
Payment Date		14.02.2025			
Period No		3			
Monthly Period		Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

<i>Collateral</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
secured	6.439.997,24	0,64%	199	0,39%
unsecured	993.559.967,53	99,36%	51.368	99,61%
Total	999.999.964,77	100,00%	51.567	100,00%

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11. Insurances



Calculation Date			12.02.2025			
Payment Date			14.02.2025			
Period No			3			
Monthly Period			Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	238.277.312,48	23,83%	16.365	31,74%
Yes	761.722.652,29	76,17%	35.202	68,26%
Total	999.999.964,77	100,00%	51.567	100,00%

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12. Payment Methods



Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			3		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	987.848.906,65	98,78%	50.984	98,87%
Other	12.151.058,12	1,22%	583	1,13%
Total	999.999.964,77	100,00%	51.567	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	202.549.602,54	20,25%	9.790	18,99%
1st of month	797.450.362,23	79,75%	41.777	81,01%
Total	999.999.964,77	100,00%	51.567	100,00%

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Monthly Investor Report

13. Effective Interest Rate



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	3	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	97.302,57	0,01%	6	0,01%
1: 1	189.126,93	0,02%	18	0,03%
2: 2	2.580.353,51	0,26%	163	0,32%
3: 3	2.013.618,26	0,20%	129	0,25%
4: 4	8.393.655,71	0,84%	435	0,84%
5: 5	33.628.440,81	3,36%	1.291	2,50%
6: 6	77.495.500,71	7,75%	3.320	6,44%
7: 7	169.486.350,39	16,95%	6.079	11,79%
8: 8	246.552.008,08	24,66%	11.667	22,62%
9: 9	258.881.833,61	25,89%	14.115	27,37%
10:10	108.988.013,96	10,90%	7.276	14,11%
11:11	64.415.401,59	6,44%	4.499	8,72%
12:12	18.542.910,37	1,85%	1.604	3,11%
13:	8.735.448,27	0,87%	965	1,87%
Total	999.999.964,77	100,00%	51.567	100,00%

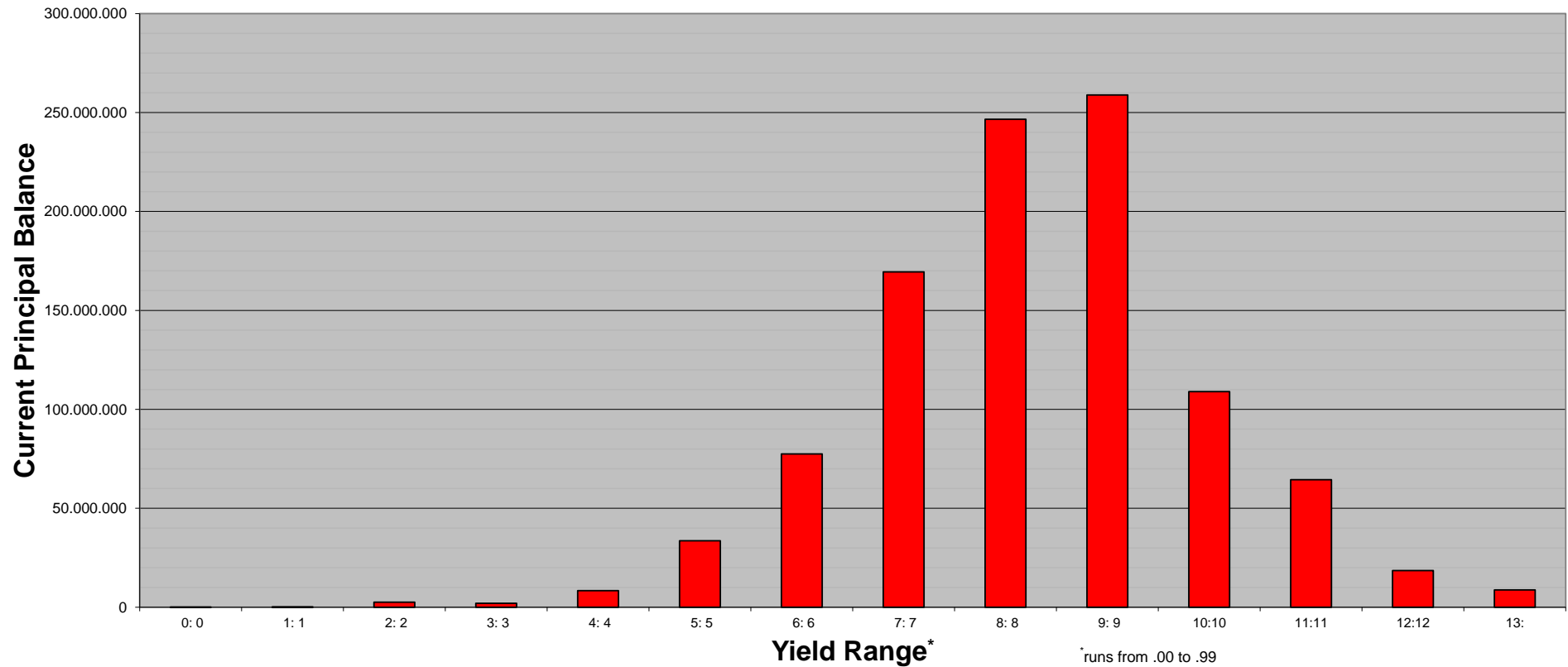
Statistics in %	
WA Interest	9,04%

* runs from .00 to .99

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Monthly Investor Report**

13.1 Effective Interest Rate (Graph)

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	3	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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14. Seasoning



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	3	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	8.096.954,20	0,81%	507	0,98%
3: 5	283.451.487,88	28,35%	15.050	29,19%
6: 8	441.254.711,04	44,13%	22.350	43,34%
9:11	192.713.137,64	19,27%	9.481	18,39%
12:14	19.455.409,15	1,95%	969	1,88%
15:17	17.156.112,66	1,72%	949	1,84%
18:20	18.194.480,98	1,82%	950	1,84%
21:23	6.542.278,18	0,65%	356	0,69%
24:26	4.085.932,50	0,41%	239	0,46%
27:29	3.306.464,78	0,33%	205	0,40%
30:32	2.062.927,26	0,21%	153	0,30%
33:35	1.342.407,82	0,13%	101	0,20%
36:38	760.405,82	0,08%	58	0,11%
39:41	483.224,96	0,05%	47	0,09%
42:44	150.679,71	0,02%	18	0,03%
45:47	255.894,71	0,03%	35	0,07%
48:50	288.706,06	0,03%	30	0,06%
51:53	130.433,25	0,01%	17	0,03%
54:56	34.594,15	0,00%	6	0,01%
57:59	87.450,18	0,01%	12	0,02%
60:62	18.806,49	0,00%	4	0,01%
63:65	46.030,15	0,00%	9	0,02%
66:68	11.152,71	0,00%	5	0,01%
69:71	31.136,25	0,00%	4	0,01%
72:74	16.592,01	0,00%	4	0,01%
75:77	14.666,44	0,00%	2	0,00%
78:80	3.312,54	0,00%	3	0,01%
81:	4.575,25	0,00%	3	0,01%
Total	999.999.964,77	100,00%	51.567	100,00%

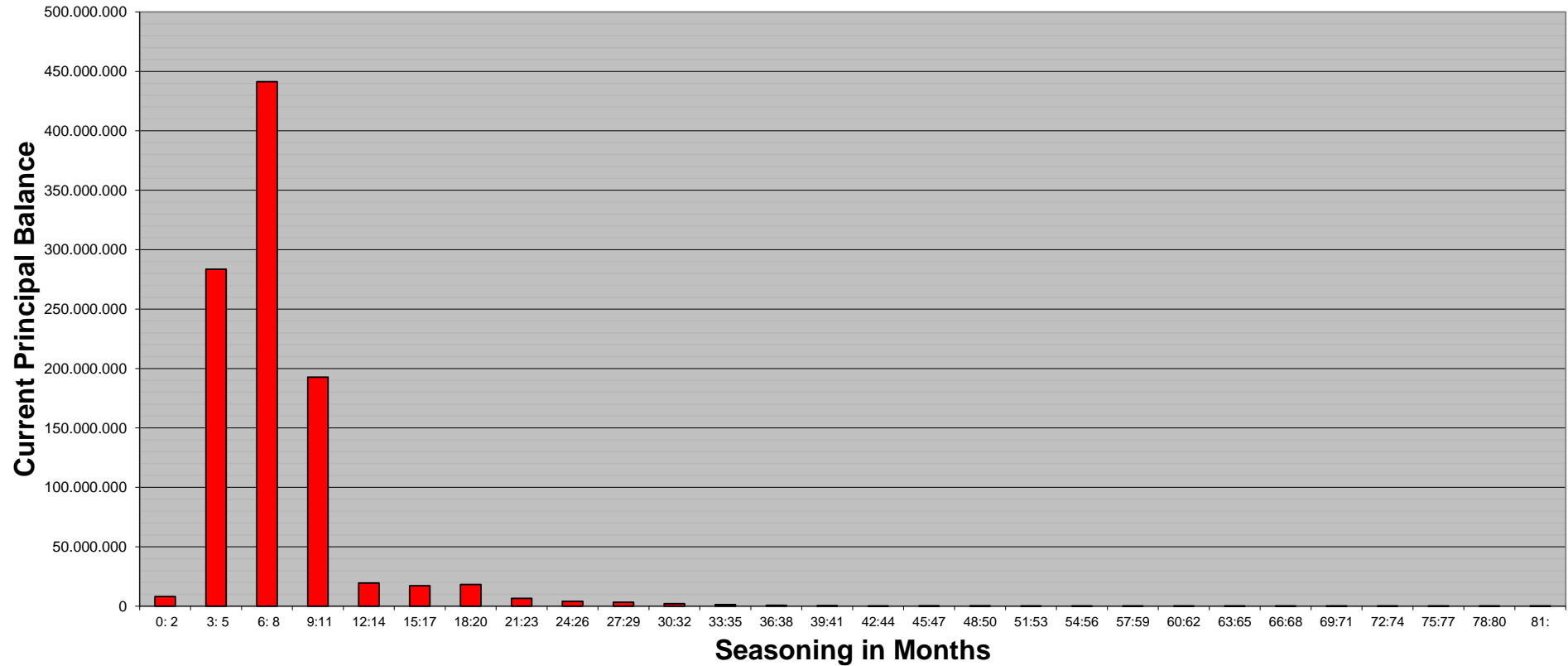
Statistics

WA Seasoning	7,58
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14.1 Seasoning (Graph)

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	3	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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15. Remaining Term



Calculation Date			12.02.2025			
Payment Date			14.02.2025			
Period No			3			
Monthly Period			Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	618.272,66	0,06%	837	1,62%
7: 13	2.482.323,98	0,25%	1.279	2,48%
14: 20	6.151.536,65	0,62%	1.884	3,65%
21: 27	4.284.706,67	0,43%	900	1,75%
28: 34	13.548.045,43	1,35%	2.427	4,71%
35: 41	10.015.814,55	1,00%	1.296	2,51%
42: 48	19.942.491,90	1,99%	2.341	4,54%
49: 55	28.113.491,65	2,81%	2.474	4,80%
56: 62	21.321.762,84	2,13%	1.688	3,27%
63: 69	41.960.890,55	4,20%	2.781	5,39%
70: 76	35.735.097,41	3,57%	1.842	3,57%
77: 83	89.405.780,05	8,94%	4.514	8,75%
84: 90	363.309.258,95	36,33%	13.451	26,08%
91: 97	363.005.014,64	36,30%	13.846	26,85%
98:	105.476,84	0,01%	7	0,01%
Total	999.999.964,77	100,00%	51.567	100,00%

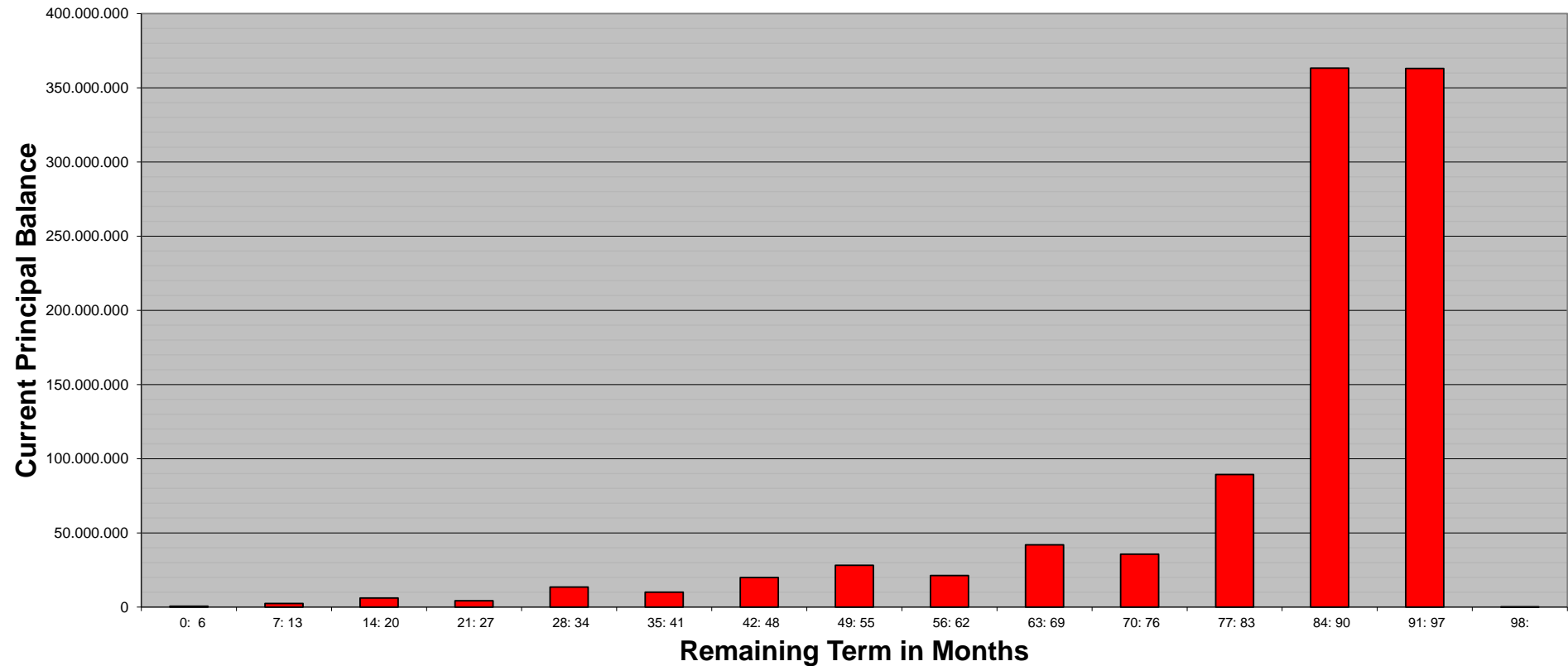
Statistics

WA Remaining Term	82,77
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Monthly Investor Report**

15.1 Remaining Term (Graph)

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	3	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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16. Original Term



Calculation Date			12.02.2025		
Payment Date			14.02.2025		
Period No			3		
Monthly Period			Feb 2025		
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 13	1.539.733,32	0,15%	1.326	2,57%
14: 20	1.697.042,05	0,17%	718	1,39%
21: 27	6.722.657,31	0,67%	2.050	3,98%
28: 34	1.780.407,57	0,18%	297	0,58%
35: 41	13.873.322,99	1,39%	2.606	5,05%
42: 48	4.695.412,76	0,47%	501	0,97%
49: 55	23.531.678,90	2,35%	3.054	5,92%
56: 62	37.246.271,45	3,72%	3.522	6,83%
63: 69	8.076.728,47	0,81%	507	0,98%
70: 76	38.023.185,45	3,80%	2.623	5,09%
77: 83	12.866.842,53	1,29%	555	1,08%
84: 90	77.430.472,93	7,74%	4.582	8,89%
91: 97	688.834.599,84	68,88%	26.265	50,93%
98:104	83.234.063,48	8,32%	2.942	5,71%
105:111	426.662,40	0,04%	17	0,03%
112:	20.883,32	0,00%	2	0,00%
Total	999.999.964,77	100,00%	51.567	100,00%

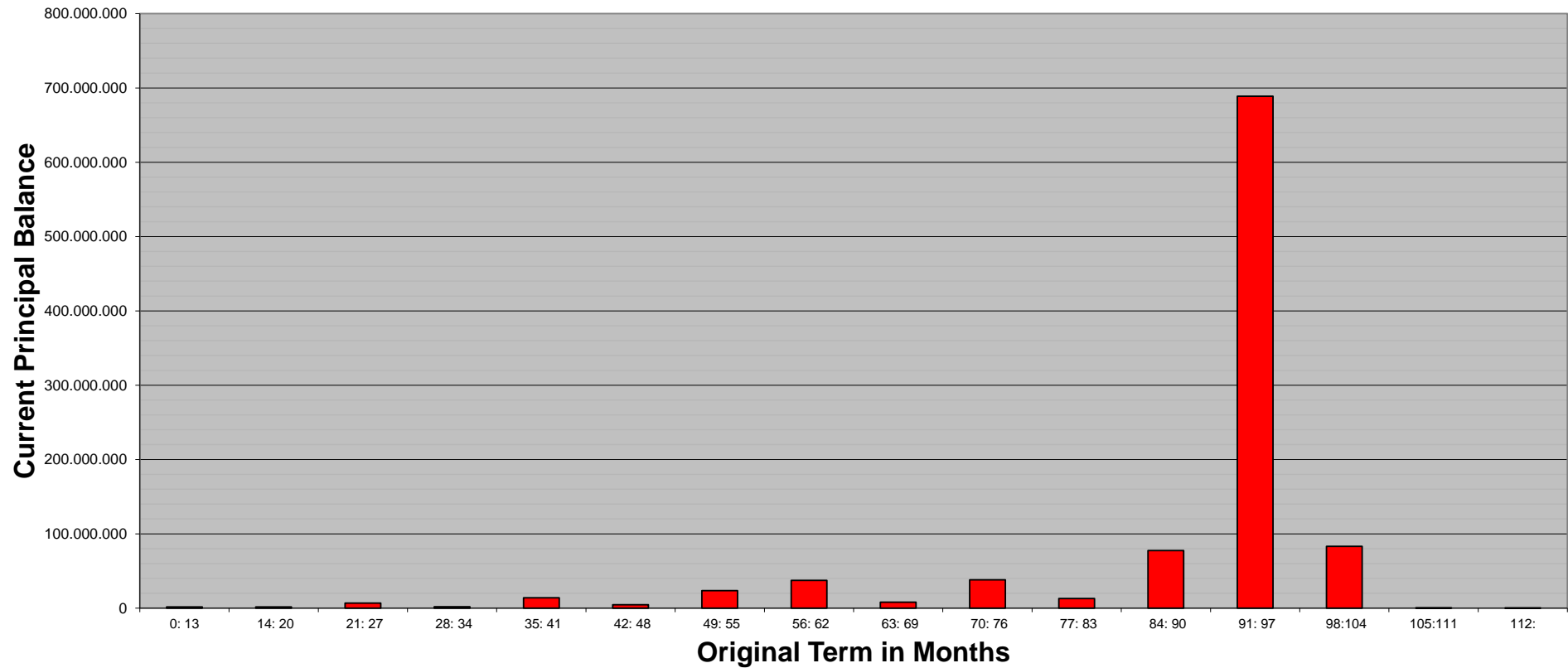
Statistics

WA Original Term	90,35
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16.1 Original Term (Graph)

Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	3	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025



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Monthly Investor Report**

17. Loan Concentration

Calculation Date			12.02.2025			
Payment Date			14.02.2025			
Period No			3			
Monthly Period			Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		



<i>Loan Concentration</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Number of Debtors</i>	<i>Percentage of Total Debtors</i>
1: 1	994.896.972,75	99,49%	51.121	99,14%	51.121	99,57%
2: 2	5.079.196,80	0,51%	440	0,85%	220	0,43%
3: 3	23.795,22	0,00%	6	0,01%	2	0,00%
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	999.999.964,77	100,00%	51.567	100,00%	51.343	100,00%

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Monthly Investor Report**

18. Amortisation Profile



Calculation Date	12.02.2025					
Payment Date	14.02.2025					
Period No	3					
Monthly Period	Feb 2025					
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	999.999.964,77 €	51	455.690.046,48 €
2	990.064.571,71 €	52	444.032.308,82 €
3	980.021.848,54 €	53	432.373.635,24 €
4	969.924.480,53 €	54	420.726.049,20 €
5	959.781.483,30 €	55	409.106.751,46 €
6	949.588.593,33 €	56	397.530.836,66 €
7	939.349.511,49 €	57	386.023.222,45 €
8	929.074.885,62 €	58	374.563.125,90 €
9	918.781.349,58 €	59	363.140.360,72 €
10	908.463.314,14 €	60	351.684.993,26 €
11	898.133.724,76 €	61	340.179.118,73 €
12	887.752.368,81 €	62	328.613.502,02 €
13	877.319.494,46 €	63	317.000.373,77 €
14	866.829.789,09 €	64	305.340.425,80 €
15	856.289.781,38 €	65	293.665.859,85 €
16	845.699.695,42 €	66	281.999.620,31 €
17	835.074.849,01 €	67	270.345.733,74 €
18	824.413.556,72 €	68	258.725.236,40 €
19	813.714.186,82 €	69	247.166.407,47 €
20	802.999.258,74 €	70	235.663.336,20 €
21	792.285.787,45 €	71	224.189.510,90 €
22	781.564.252,38 €	72	212.699.654,99 €
23	770.825.908,95 €	73	201.191.521,48 €
24	760.030.009,63 €	74	189.652.600,76 €
25	749.169.256,44 €	75	178.080.377,70 €
26	738.240.705,52 €	76	166.486.495,12 €
27	727.247.709,50 €	77	154.942.598,51 €
28	716.195.290,83 €	78	143.484.012,83 €
29	705.102.970,42 €	79	132.148.663,90 €
30	693.981.642,46 €	80	120.989.659,68 €
31	682.842.105,99 €	81	110.050.359,31 €
32	671.700.865,45 €	82	99.278.563,41 €
33	660.573.234,68 €	83	88.644.573,82 €
34	649.450.024,36 €	84	78.058.957,23 €
35	638.322.067,71 €	85	67.503.130,92 €
36	627.142.843,44 €	86	56.951.163,10 €
37	615.896.362,33 €	87	46.458.172,24 €
38	604.588.547,92 €	88	36.052.109,77 €
39	593.221.215,90 €	89	26.474.856,77 €
40	581.792.724,15 €	90	17.990.704,80 €
41	570.339.399,91 €	91	10.794.576,51 €
42	558.872.318,37 €	92	5.368.139,31 €
43	547.395.462,49 €	93	1.996.619,69 €
44	535.930.148,24 €	94	503.797,91 €
45	524.504.425,67 €	95	146.813,18 €
46	513.112.072,07 €	96	25.193,87 €
47	501.733.627,34 €	97	10.909,29 €
48	490.310.902,09 €	98	4.694,99 €
49	478.831.899,77 €	99	3.163,05 €
50	467.290.201,37 €	100	2.373,98 €

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Monthly Investor Report

19. Priority of Payments + Transaction Costs



Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	3				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	= 31 days
Collection Period	from	01.01.2025	to	31.01.2025	

Pre-Enforcement Available Interest Amount

Interest Collections	+	7.121.064,08 €
Other Interest Payments by the Seller to the Issuer	+	- €
Recoveries received by the Seller	+ -	693,79 €
Interest Earned on Transaction Account and Purchase Shortfall Account	+	4,05 €
Amounts standing to the Commingling Reserve Account*	+	- €
Amounts standing to the credit of the Liquidity Reserve Account	+	15.030.834,77 €
Interests paid by the Interest Swap Counterparty to the Issuer	+	562.744,53 €
Principal Addition Amounts	+	- €
Other Amounts paid to the Issuer	+	- €
Remaining Pre-Enforcement Available Principal Amount	+	- €
Available Interest Amount	=	22.733.953,64 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+	27.823.175,93 €
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	+	76,39 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+	- €
Principal Deficiency Sub-Ledger	+	123.733,50 €
Other Amounts paid to the Issuer	+	- €
Available Principal Amount	=	27.946.985,82 €

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

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	22.733.953,64 €
Senior Expenses and Taxes	- 19.412,49 €
Replacement Servicer Fee Reserve Shortfall	- - €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 2.567.518,75 €
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	- 203.514,00 €
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	- 118.634,75 €
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	- 107.486,50 €
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	- 144.190,75 €
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	- 37.960,00 €
Liquidity Reserve Amount Replenishment	- 14.987.500,00 €
Crediting the PDLs until cleared	- 123.733,50 €
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	- 12.911,28 €
Principal Of Liquidity Reserve Loan	- 6.250,00 €
Credit the Replacement Servicer Fee Reserve [If RSF Reserve Funding Failure occurred]	- - €
Any Remaining Amount To The Seller	= 3.988.174,95 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	27.946.985,82 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 27.946.985,82 €
Replenishment	- 27.946.950,59 €
Purchase Shortfall Amount	- 35,23 €
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	19.412,49 €							
Interest accrued for the Period	3.192.216,03 €	2.567.518,75 €	203.514,00 €	118.634,75 €	107.486,50 €	144.190,75 €	37.960,00 €	12.911,28 €
Cumulative Interest accrued	9.074.972,94 €	7.303.632,50 €	577.470,00 €	336.089,00 €	304.092,25 €	405.919,25 €	111.942,00 €	35.827,94 €
Interest Payments	3.192.216,03 €	2.567.518,75 €	203.514,00 €	118.634,75 €	107.486,50 €	144.190,75 €	37.960,00 €	12.911,28 €
Cumulative Interest Payments	9.074.972,94 €	7.303.632,50 €	577.470,00 €	336.089,00 €	304.092,25 €	405.919,25 €	111.942,00 €	35.827,94 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	14.987.500,00 €							14.987.500,00 €

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20. Retention



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	3	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025	to 14.02.2025 = 31 days
Collection Period	from 01.01.2025	to 31.01.2025

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

Amount of randomly Selected Exposures 50.149.948,57 €

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21. Counterparties



Calculation Date	12.02.2025	
Payment Date	14.02.2025	
Period No	3	
Monthly Period	Feb 2025	
Interest Period	from 14.01.2025 to 14.02.2025	= 31 days
Collection Period	from 01.01.2025 to 31.01.2025	

		Fitch			DBRS			Counterparty status
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
Joint Lead Managers	Banco Santander S.A. Ciudad Grupo Santander Avenida de Cantabria s/n Edificio Encinar 28660, Boadilla del Monte Madrid Spain	A-	F2	STABLE	AH	R-1M	STABLE	performing
	BofA Securities Europe S.A. 51 rue La Boétie 75008 Paris France	AA	F1+	STABLE	-	-	-	performing
	HSBC Continental Europe 38, avenue Kléber 75116 Paris France	AA-	F1+	STABLE	-	-	-	performing
	RBC Capital Markets (Europe) GmbH Taubusanlage 17 60325 Frankfurt am Main Germany	-	-	-	-	-	-	performing
Corporate Administrator & Back-Up Servicer Facilitator	Circumference FS (Luxembourg) S.A. 22-24 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
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	-	-	-	-	-	-	performing
Account Bank	Citibank Europe plc, Germany Branch Reuterweg 16 60323 Frankfurt am Main Germany	A+	F1	STABLE	AAL	R-1M	STABLE	performing
Transaction Security Trustee	Circumference Services S.à r.l. 22-24 Boulevard Royal L-2449 Luxembourg Grand Duchy of Luxembourg	-	-	-	-	-	-	performing
Interest Swap Counterparty	Banco Santander S.A. Ciudad Grupo Santander Avenida de Cantabria s/n Edificio Encinar 28660, Boadilla del Monte Madrid Spain	A-	F2	STABLE	AH	R-1M	STABLE	performing
Data Trustee	Oversea FS B.V. Museumlaan 23581 HK, Utrecht 3581 HK Utrecht The Netherlands	-	-	-	-	-	-	performing

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
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Ratings as of 31.01.2025, data source: Bloomberg

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22. Issuer Information



Calculation Date		12.02.2025				
Payment Date		14.02.2025				
Period No		3				
Monthly Period		Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

Deal Name:

SC Germany Consumer 2024-2

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

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23. Swap Counterparty Data

Calculation Date	12.02.2025				
Payment Date	14.02.2025				
Period No	3				
Monthly Period	Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	=
Collection Period	from	01.01.2025	to	31.01.2025	31 days



Swap Counterparty

Swap Counterparty 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 999.166.666,67 €
Fixed Rate 2,1617%
Floating Rate (Euribor) 2,8390%
Net Swap Payments - 582.744,53 €
Notional Amount next period 998.750.000,00 €

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 Banco Santander S.A.
Current Counterparty Banco Santander S.A.

Swap Collateral

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

Ratings as of 31.01.2025, data source: Bloomberg

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24. Santander Consumer Bank



Calculation Date			12.02.2025			
Payment Date			14.02.2025			
Period No			3			
Monthly Period			Feb 2025			
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

Contact Details

Team ABS

abs_qer@santander.de

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 31.01.2025, data source: Bloomberg

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Monthly Investor Report**

25. Glossary



Calculation Date		12.02.2025				
Payment Date		14.02.2025				
Period No		3				
Monthly Period		Feb 2025				
Interest Period	from	14.01.2025	to	14.02.2025	=	31 days
Collection Period	from	01.01.2025	to	31.01.2025		

Aggregate Outstanding Principal Amount:

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

Defaulted Contracts/Defaults:

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

Delinquent Receivable:

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

Excess Spread:

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

Legal Maturity:

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

Expected Maturity:

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

Payment Protection Insurance:

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

Recoveries:

Any amount received on defaulted contracts.

Set-Off Reserves (X/Y):

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