

SC Germany Consumer 2021-1 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 2021-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	33				
Monthly Period	Aug 2024				
Interest Period	from 15.07.2024	to 14.08.2024	=	30 days	
Collection Period	from 01.07.2024	to 31.07.2024			

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1. Portfolio Information



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	33				
Monthly Period	Aug 2024				
Interest Period from	15.07.2024	to	14.08.2024	=	30 days
Collection Period from	01.07.2024	to	31.07.2024		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	67.971	763.569.871,73 €	790.155.624,61 €
Scheduled Principal Payments		15.015.481,48 €	15.549.361,76 €
Prepayment Principal		10.203.525,95 €	8.478.337,19 €
Total Principal Collections		25.219.007,43 €	24.027.698,95 €
Total Interest Collections		3.205.715,74 €	3.331.049,73 €
Defaults		2.983.341,11 €	2.558.053,93 €
Replenishment Amount		- €	- €
End of Period		735.367.523,19 €	763.569.871,73 €
Purchase Shortfall Amount		115,56 €	34,27 €
Total Assets (End of Period)	66.083	735.367.638,75 €	763.569.906,00 €
Current Prepayment Rate (annualised)		14,9%	
Current Poolfactor		46,8%	

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1.1 Portfolio Information per period



Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	33		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	1.499.999.993,14 €	6.155.052,72 €	24.768.887,02 €	30.923.939,74 €	18,11%
2	1.499.999.987,15 €	20.336.323,42 €	21.804.395,16 €	42.140.718,58 €	16,11%
3	1.499.999.985,98 €	20.706.928,99 €	46.034.738,03 €	66.741.667,02 €	31,21%
4	1.499.999.995,73 €	21.033.939,66 €	41.567.085,59 €	62.601.025,25 €	28,63%
5	1.499.999.998,69 €	21.318.836,68 €	44.100.171,15 €	65.419.007,83 €	30,10%
6	1.499.999.992,23 €	22.160.443,99 €	40.552.897,35 €	62.713.341,34 €	28,03%
7	1.499.999.992,54 €	22.229.969,22 €	44.514.750,62 €	66.744.719,84 €	30,34%
8	1.499.999.979,11 €	21.312.739,17 €	40.284.527,73 €	61.597.266,90 €	27,87%
9	1.499.999.999,19 €	22.137.961,55 €	36.389.346,04 €	58.527.307,59 €	25,52%
10	1.499.999.987,23 €	22.004.535,01 €	34.862.780,27 €	56.867.315,28 €	24,59%
11	1.499.999.983,58 €	21.916.283,23 €	31.044.367,07 €	52.960.650,30 €	22,19%
12	1.499.999.995,55 €	21.706.166,03 €	27.343.026,33 €	49.049.192,36 €	19,81%
13	1.499.999.988,13 €	21.961.381,34 €	26.259.060,51 €	48.220.441,85 €	19,10%
14	1.448.430.826,05 €	21.475.334,56 €	16.265.547,65 €	37.740.882,21 €	12,67%
15	1.408.138.828,08 €	21.243.673,95 €	25.341.351,64 €	46.585.025,59 €	19,58%
16	1.357.977.306,98 €	20.292.080,90 €	22.566.824,39 €	42.858.905,29 €	18,22%
17	1.311.498.086,61 €	20.386.778,35 €	22.714.315,44 €	43.101.093,79 €	18,91%
18	1.263.657.178,09 €	20.326.877,75 €	16.440.117,16 €	36.766.994,91 €	14,54%
19	1.224.289.047,19 €	19.346.145,52 €	17.957.624,83 €	37.303.770,35 €	16,25%
20	1.182.859.822,29 €	19.317.317,74 €	18.569.479,78 €	37.886.797,52 €	17,29%
21	1.141.056.211,34 €	18.305.732,70 €	18.717.523,17 €	37.023.255,87 €	18,00%
22	1.100.935.602,54 €	17.817.159,50 €	17.701.594,16 €	35.518.753,66 €	17,68%
23	1.062.469.617,39 €	18.353.063,08 €	12.886.410,07 €	31.239.473,15 €	13,62%
24	1.028.500.235,04 €	17.414.879,85 €	11.301.352,25 €	28.716.232,10 €	12,42%
25	996.314.992,66 €	16.923.257,69 €	11.513.836,90 €	28.437.094,59 €	13,02%
26	965.159.527,05 €	16.507.771,31 €	7.064.581,31 €	23.572.352,62 €	8,44%
27	938.909.475,80 €	16.895.781,13 €	13.780.316,37 €	30.676.097,50 €	16,26%
28	904.913.061,14 €	16.234.694,61 €	10.209.723,61 €	26.444.418,22 €	12,73%
29	876.367.308,93 €	16.226.187,91 €	11.087.676,59 €	27.313.864,50 €	14,17%
30	845.897.968,16 €	15.890.480,89 €	9.787.684,26 €	25.678.165,15 €	13,03%
31	818.131.957,10 €	15.393.861,41 €	10.104.088,53 €	25.497.949,94 €	13,85%
32	790.155.624,61 €	15.549.361,76 €	8.478.337,19 €	24.027.698,95 €	12,14%
33	763.569.871,73 €	15.015.481,48 €	10.203.525,95 €	25.219.007,43 €	14,91%
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2. Reserve Accounts



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	33				
Monthly Period	Aug 2024				
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Collection Period	from	01.07.2024	to	31.07.2024	

Reserve Accounts

Liquidity Reserve

	in %		Trigger Event y/n
Beginning of Period	0,7%	5.001.693,81 €	
Cash Outflow		5.001.693,81 €	
of which Liquidity Reserve Excess Amount		16.693,81 €	
Cash Inflow		4.985.000,00 €	
End of Period	0,7%	4.985.000,00 €	
Required Liquidity Reserve Amount	0,7%	4.985.000,00 €	

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	12.08.2024				
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Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Delinquency Data and Ratios

Collection Period	Outstanding BOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	1.499.999.993,14 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	1.499.999.987,15 €	3.093.997,92 €	473.721,34 €	25.764,03 €	133.791,66 €	99,75%	0,21%	0,03%	0,00%	0,01%
3	1.499.999.985,98 €	5.002.652,16 €	2.128.186,78 €	532.500,42 €	59.335,79 €	99,49%	0,33%	0,14%	0,04%	0,00%
4	1.499.999.995,73 €	638.653,43 €	3.095.149,53 €	3.745.437,90 €	2.795.134,93 €	99,32%	0,04%	0,21%	0,25%	0,19%
5	1.499.999.998,69 €	3.235.364,58 €	4.134.580,93 €	3.063.513,26 €	2.500.790,83 €	99,14%	0,22%	0,28%	0,20%	0,17%
6	1.499.999.992,23 €	933.171,22 €	7.396.351,01 €	3.430.276,31 €	3.999.130,36 €	98,95%	0,06%	0,49%	0,23%	0,27%
7	1.499.999.992,54 €	3.796.457,98 €	5.109.633,29 €	3.841.574,92 €	4.796.991,73 €	98,83%	0,25%	0,34%	0,26%	0,32%
8	1.499.999.979,11 €	1.536.147,57 €	4.386.980,50 €	5.662.736,04 €	7.260.818,77 €	98,74%	0,10%	0,29%	0,38%	0,48%
9	1.499.999.999,19 €	4.122.467,51 €	2.049.128,04 €	4.984.234,60 €	8.029.562,24 €	98,72%	0,27%	0,14%	0,33%	0,54%
10	1.499.999.987,23 €	4.661.486,04 €	5.464.321,07 €	4.703.791,17 €	5.415.418,22 €	98,65%	0,31%	0,36%	0,31%	0,36%
11	1.499.999.983,58 €	1.680.382,43 €	4.649.146,31 €	5.271.569,71 €	7.457.862,16 €	98,73%	0,11%	0,31%	0,35%	0,50%
12	1.499.999.995,55 €	5.344.867,49 €	1.652.849,12 €	4.448.420,55 €	7.820.068,21 €	98,72%	0,36%	0,11%	0,30%	0,52%
13	1.499.999.988,13 €	1.955.755,05 €	5.201.897,61 €	5.333.675,09 €	8.503.803,33 €	98,60%	0,13%	0,35%	0,36%	0,57%
14	1.448.430.826,05 €	4.982.329,04 €	2.287.991,79 €	6.118.204,11 €	8.565.807,13 €	98,48%	0,34%	0,16%	0,42%	0,59%
15	1.408.138.828,08 €	5.972.313,13 €	5.888.409,68 €	1.737.522,12 €	9.888.679,44 €	98,33%	0,42%	0,42%	0,12%	0,70%
16	1.357.977.306,98 €	2.674.498,62 €	5.692.945,42 €	5.170.688,72 €	9.656.001,53 €	98,29%	0,20%	0,42%	0,38%	0,71%
17	1.311.498.086,61 €	5.343.071,01 €	6.558.294,68 €	5.185.831,44 €	6.320.068,25 €	98,22%	0,41%	0,50%	0,40%	0,48%
18	1.263.657.178,09 €	1.750.949,88 €	8.528.512,19 €	5.117.877,71 €	5.085.544,22 €	98,38%	0,14%	0,67%	0,41%	0,40%
19	1.224.289.047,19 €	5.527.606,69 €	5.418.645,99 €	5.026.185,52 €	7.083.757,76 €	98,12%	0,45%	0,44%	0,41%	0,58%
20	1.182.859.822,29 €	2.192.893,26 €	5.195.602,82 €	5.026.481,74 €	8.932.406,37 €	98,20%	0,19%	0,44%	0,42%	0,76%
21	1.141.056.211,34 €	4.842.434,14 €	2.121.939,71 €	5.511.311,72 €	7.772.082,44 €	98,23%	0,42%	0,19%	0,48%	0,68%
22	1.100.935.602,54 €	2.768.382,93 €	5.548.537,86 €	4.943.579,22 €	8.245.554,83 €	98,05%	0,25%	0,50%	0,45%	0,75%
23	1.062.469.617,39 €	2.234.285,48 €	5.491.669,33 €	4.991.770,98 €	7.675.243,27 €	98,08%	0,21%	0,52%	0,47%	0,72%
24	1.028.500.235,04 €	5.155.277,34 €	5.183.201,68 €	2.018.965,50 €	7.972.634,95 €	98,02%	0,50%	0,50%	0,20%	0,78%
25	996.314.992,66 €	2.521.677,16 €	4.392.822,69 €	4.586.380,06 €	7.862.413,37 €	98,06%	0,25%	0,44%	0,46%	0,79%
26	965.159.527,05 €	5.493.748,72 €	2.108.428,69 €	4.258.830,70 €	7.880.897,11 €	97,95%	0,57%	0,22%	0,44%	0,82%
27	938.909.475,80 €	5.179.300,79 €	4.774.130,30 €	3.608.967,46 €	5.020.798,52 €	98,02%	0,55%	0,51%	0,38%	0,53%
28	904.913.061,14 €	2.579.210,45 €	4.489.891,66 €	4.511.487,32 €	6.469.726,41 €	98,01%	0,29%	0,50%	0,50%	0,71%
29	876.367.308,93 €	5.228.390,23 €	4.668.837,49 €	1.280.986,38 €	7.401.531,23 €	97,88%	0,60%	0,53%	0,15%	0,84%
30	845.897.968,16 €	4.841.251,50 €	4.414.060,45 €	3.564.825,00 €	5.265.175,59 €	97,86%	0,57%	0,52%	0,42%	0,62%
31	818.131.957,10 €	4.411.961,95 €	1.714.665,26 €	6.245.036,45 €	4.663.596,85 €	97,92%	0,54%	0,21%	0,76%	0,57%
32	790.155.624,61 €	1.674.815,00 €	3.687.613,43 €	3.922.732,55 €	6.915.533,45 €	97,95%	0,21%	0,47%	0,50%	0,88%
33	763.569.871,73 €	4.900.837,36 €	4.108.662,73 €	3.204.503,44 €	5.138.789,68 €	97,73%	0,64%	0,54%	0,42%	0,67%
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3.2 Default Data



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	33				
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Interest Period from	15.07.2024	to	14.08.2024	=	30 days
Collection Period from	01.07.2024	to	31.07.2024		

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	2.983.341,11 €	
Current Period Recoveries	268.948,33 €	
Current Period Net Default	2.714.392,78 €	
New Number of Defaulted Contracts		179
Cumulative Default		
Cumulative Gross Default	88.370.251,58 €	
Cumulative Recoveries	5.187.159,13 €	
Cumulative Net Losses	83.183.092,45 €	
Total Number of Defaulted Contracts		5.972

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	- €	
Class G PDL Sub-Ledger		
Class G PDL BoP	- €	
Class G Amount debited to the PDL	2.983.341,11 €	
Class G Amount credited to the PDL	2.983.341,11 €	
Class G PDL EoP	- €	

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3.3 Defaults & Recoveries per period



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	33	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

Default/Recovery Data and Ratios

3 Months Rolling Average Dynamic Net Loss Ratio % * 0,29%

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	-	0,00 €	0,00 €	1.530.923.926,89 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	n/a
2	-	0,00 €	0,00 €	1.573.064.644,30 €	0,00%	0,00 €	0,00 €	0,00 €	0,00%	0,00%
3	4	46.022,55 €	46.022,55 €	1.639.852.343,62 €	0,00%	-115,04 €	-115,04 €	46.137,59 €	0,00%	0,00%
4	49	798.889,37 €	844.911,92 €	1.703.252.261,20 €	0,05%	-427,84 €	-542,88 €	845.454,80 €	0,05%	0,05%
5	114	942.733,47 €	1.787.645,39 €	1.769.613.996,04 €	0,10%	-2.610,54 €	-3.153,42 €	1.790.798,81 €	0,10%	0,06%
6	281	2.476.697,01 €	4.264.342,40 €	1.834.804.034,70 €	0,23%	-3.716,66 €	-6.870,08 €	4.271.212,48 €	0,23%	0,17%
7	450	2.769.354,19 €	7.033.696,59 €	1.904.318.095,30 €	0,37%	-282,43 €	-7.152,51 €	7.040.849,10 €	0,37%	0,18%
8	620	2.339.166,89 €	9.372.863,48 €	1.968.254.549,17 €	0,48%	31.600,55 €	24.448,04 €	9.348.415,44 €	0,47%	0,15%
9	857	3.512.656,23 €	12.885.519,71 €	2.030.294.501,03 €	0,63%	54.215,38 €	78.663,42 €	12.806.856,29 €	0,63%	0,23%
10	1.135	4.005.510,70 €	16.891.030,41 €	2.091.167.323,36 €	0,81%	44.602,91 €	123.266,33 €	16.767.764,08 €	0,80%	0,26%
11	1.384	3.472.587,05 €	20.363.617,46 €	2.147.600.572,68 €	0,95%	53.112,10 €	176.378,43 €	20.187.239,03 €	0,94%	0,23%
12	1.618	3.202.444,37 €	23.566.061,83 €	2.199.852.201,99 €	1,07%	57.580,25 €	233.958,68 €	23.332.103,15 €	1,06%	0,21%
13	1.884	3.348.720,23 €	26.914.782,06 €	2.199.852.201,99 €	1,22%	116.940,70 €	350.899,38 €	26.563.882,68 €	1,21%	0,22%
14	2.106	2.551.115,76 €	29.465.897,82 €	2.199.852.201,99 €	1,34%	107.420,03 €	458.319,41 €	29.007.578,41 €	1,32%	0,16%
15	2.361	3.576.495,51 €	33.042.393,33 €	2.199.852.201,99 €	1,50%	125.351,28 €	583.670,69 €	32.458.722,64 €	1,48%	0,24%
16	2.626	3.620.315,08 €	36.662.708,41 €	2.199.852.201,99 €	1,67%	148.305,12 €	731.975,81 €	35.930.732,60 €	1,63%	0,25%
17	2.922	4.739.814,73 €	41.402.523,14 €	2.199.852.201,99 €	1,88%	161.562,97 €	893.538,78 €	40.508.984,36 €	1,84%	0,34%
18	3.114	2.601.135,99 €	44.003.659,13 €	2.199.852.201,99 €	2,00%	183.618,21 €	1.077.156,99 €	42.926.502,14 €	1,95%	0,18%
19	3.294	4.125.454,55 €	48.129.113,68 €	2.199.852.201,99 €	2,19%	123.736,46 €	1.200.893,45 €	46.928.220,23 €	2,13%	0,32%
20	3.462	3.916.813,43 €	52.045.927,11 €	2.199.852.201,99 €	2,37%	195.382,00 €	1.396.275,45 €	50.649.651,66 €	2,30%	0,30%
21	3.582	3.097.352,93 €	55.143.280,04 €	2.199.852.201,99 €	2,51%	182.808,87 €	1.579.084,32 €	53.564.195,72 €	2,43%	0,25%
22	3.839	2.947.231,49 €	58.090.511,53 €	2.199.852.201,99 €	2,64%	188.633,92 €	1.767.718,24 €	56.322.793,29 €	2,56%	0,24%
23	4.049	2.729.909,20 €	60.820.420,73 €	2.199.852.201,99 €	2,76%	177.264,11 €	1.944.982,35 €	58.875.438,38 €	2,68%	0,23%
24	4.292	3.469.010,28 €	64.289.431,01 €	2.199.852.201,99 €	2,92%	855.695,09 €	2.800.677,44 €	61.488.753,57 €	2,80%	0,25%
25	4.509	2.718.371,02 €	67.007.802,03 €	2.199.852.201,99 €	3,05%	323.814,90 €	3.124.492,34 €	63.883.309,69 €	2,90%	0,23%
26	4.715	2.677.698,63 €	69.685.500,66 €	2.199.852.201,99 €	3,17%	211.420,52 €	3.335.912,86 €	66.349.587,80 €	3,02%	0,25%
27	4.952	3.320.317,16 €	73.005.817,82 €	2.199.852.201,99 €	3,32%	222.497,58 €	3.558.410,44 €	69.447.407,38 €	3,16%	0,20%
28	5.121	2.101.333,99 €	75.107.151,81 €	2.199.852.201,99 €	3,41%	267.936,64 €	3.826.347,08 €	71.280.804,73 €	3,24%	0,32%
29	5.317	3.155.476,27 €	78.262.628,08 €	2.199.852.201,99 €	3,56%	298.845,23 €	4.125.192,31 €	74.137.435,77 €	3,37%	0,32%
30	5.480	2.087.845,91 €	80.350.473,99 €	2.199.852.201,99 €	3,65%	251.055,72 €	4.376.248,03 €	75.974.225,96 €	3,45%	0,21%
31	5.645	2.478.382,55 €	82.828.856,54 €	2.199.852.201,99 €	3,77%	290.789,95 €	4.667.037,98 €	78.161.818,56 €	3,55%	0,26%
32	5.793	2.558.053,93 €	85.386.910,47 €	2.199.852.201,99 €	3,88%	251.172,82 €	4.918.210,80 €	80.468.699,67 €	3,66%	0,28%
33	5.972	2.983.341,11 €	88.370.251,58 €	2.199.852.201,99 €	4,02%	268.948,33 €	5.187.159,13 €	83.183.092,45 €	3,78%	0,34%
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* trigger applies for the first 24 Payment Dates following the end of the Replenishment Period

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4. Concentration Limits



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	33			
Monthly Period	Aug 2024			
Interest Period from	15.07.2024	to	14.08.2024	= 30 days
Collection Period from	01.07.2024	to	31.07.2024	

Portfolio Concentrations	Current Transaction Status			Amortising
	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Average Yield (applicable for Total Portfolio)	5,30%	-	-	no
Borrower Exposure (applicable for Total Portfolio)	-	200.000,00 €	-	no
WA Remaining Term		85,00	-	no
		Maximum-Trigger	Current Value	Trigger Breach
Purchase Shortfall Event				no
Period before previous period		150.000.000,00 €		
Previous period		150.000.000,00 €		
Current period		150.000.000,00 €		
Termination/Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Sequential Payment Trigger Event				no
Cumulative Net Loss Ratio		Maximum-Trigger	31.10.2023	
- from the Payment Date in Dec 2022 until (and including) the Payment Date in Nov 2023		2,75%	2,80%	yes
- current value			31.07.2024	
			3,78%	
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%		49,02%	no
Three Months Rolling Average Dynamic Net Loss Ratio *		0,40%	0,29%	no
Tax Call Redemption date				no
Regulatory Change Event Redemption Date				no
Termination Event or Service Termination Event				no
Early Amortisation Event				
Cumulative Net Loss Ratio				
- prior to 31 October 2022		1,50%	-	no
Purchase Shortfall Event				no
Termination Event or Service Termination Event				no
Event of Default / Termination Event, as defined in the Interest Rate Swap				no
Any debit of class G after application of funds in current period		- €	- €	no

* trigger applies for the first 24 Payment Dates following the end of the Replenishment Period

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Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	33				
Monthly Period	Aug 2024				
Interest Period from	15.07.2024	to	14.08.2024	=	30 days
Collection Period from	01.07.2024	to	31.07.2024		

5. Outstanding Notes



1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F	Class G
General Note Information								
ISIN Code		XS2398387071	XS2398387741	XS2398388129	XS2398388632	XS2398388715	XS2398389010	XS2398389440
Currency		EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	79,00%	4,00%	6,50%	5,00%	2,50%	2,20%	0,30%
Legal Maturity		Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035	Nov 2035
Expected Maturity		Nov 2026	Nov 2026	Nov 2026	Nov 2026	Nov 2026	Dez 2023	Nov 2026
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	AA (sf) / Aa1 (sf)	A (sf) / Aa3 (sf)	BBB (sf) / Baa3 (sf)	BBB- (sf) / Ba3 (sf)	BB+ (sf) / B2 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	AA+ (sf) / Aaa (sf)	AA- (sf) / Aa1 (sf)	BBB+ (sf) / A2 (sf)	BBB- (sf) / Ba1 (sf)	PIF (sf) / n.r.	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	1.500.000.000 €	1.192.500.000,00 €	60.000.000,00 €	97.500.000,00 €	75.000.000,00 €	37.500.000,00 €	33.000.000,00 €	4.500.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €	100.000,00 €
Initial Number of Notes per Class		11.925	600	975	750	375	330	45
Current Note Information								
Class Principal Outstanding Balance Beginning of Period	730.569.906,00 €	543.116.016,00 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Replenishment	- €							
Amortisation	28.202.267,25 €							
Redemption per Class		28.202.267,25 €	- €	- €	- €	- €	- €	- €
Redemption per Note		2.364,97 €	- €	- €	- €	- €	- €	- €
Class Principal Outstanding Balance End of Period	702.367.638,75 €	514.913.748,75 €	40.656.420,00 €	66.066.682,50 €	50.820.525,00 €	25.410.262,50 €	- €	4.500.000,00 €
Current Tranching		73,3%	5,8%	9,4%	7,2%	3,6%	0,0%	0,6%
Current Pool Factor	0,47	0,43	0,68	0,68	0,68	0,68	0,00	1,00
2. Payments to Investors per Note								
Interest Rate Basis: 1 M-Euribor / Fixed / Floating	3,611%	1mE+70bp	1mE+95bp	1mE+135bp	1mE+185bp	1mE+280bp	1mE+350bp	5,85%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	30							
Principal Outstanding per Note Beginning of Period		45.544,32 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
Class F only: Accrued Target Amortisation Amounts							- €	
> Principal Repayment per Note		2.364,97 €	- €	- €	- €	- €	- €	- €
Principal Outstanding per Note End of Period		43.179,35 €	67.760,70 €	67.760,70 €	67.760,70 €	67.760,70 €	- €	100.000,00 €
> Interest accrued for the period	-	1.951.168,50 €	- 154.530,00 €	- 273.126,75 €	- 231.277,50 €	- 135.753,75 €	- €	- 21.937,50 €
Interest Payment		1.951.168,50 €	154.530,00 €	273.126,75 €	231.277,50 €	135.753,75 €	- €	21.937,50 €
Interest Payment per Note		163,62 €	257,55 €	280,13 €	308,37 €	362,01 €	- €	487,50 €
3. Credit Enhancements								
Initial total CE (Subordination, Reserve)		21,00%	17,00%	10,50%	5,50%	3,00%	0,80%	0,50%
Current CE		30,48%	24,95%	15,97%	9,05%	5,60%	5,60%	4,99%

* Last rating action as of 23.05.2024

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6. Original Principal Balance



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	33	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

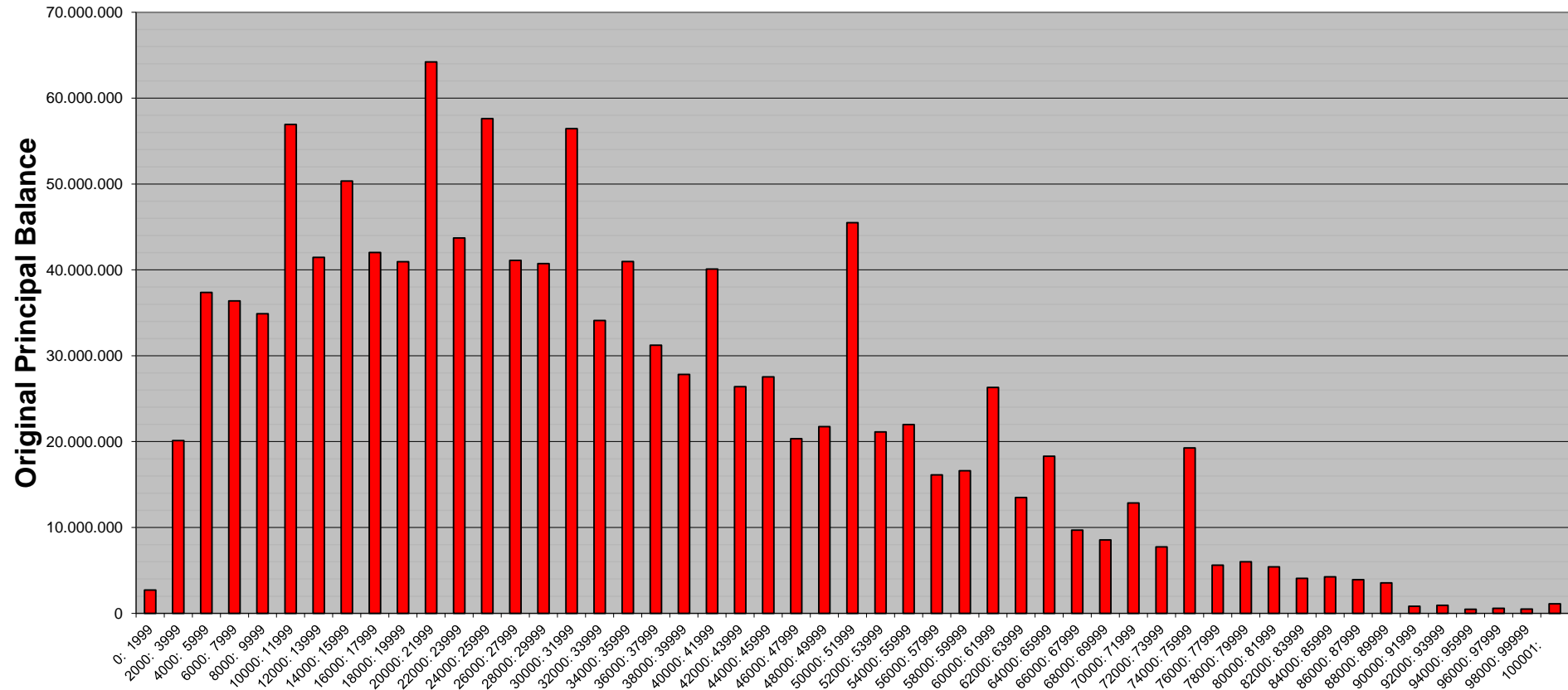
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.711.902,02	0,22%	2.034	3,08%
2000: 3999	20.117.904,16	1,66%	6.997	10,59%
4000: 5999	37.373.691,59	3,08%	7.654	11,58%
6000: 7999	36.383.570,77	3,00%	5.343	8,09%
8000: 9999	34.894.498,97	2,88%	3.975	6,02%
10000: 11999	56.934.854,35	4,70%	5.362	8,11%
12000: 13999	41.457.852,27	3,42%	3.240	4,90%
14000: 15999	50.342.657,96	4,15%	3.368	5,10%
16000: 17999	42.029.107,54	3,47%	2.484	3,76%
18000: 19999	40.942.461,24	3,38%	2.172	3,29%
20000: 21999	64.227.183,51	5,30%	3.121	4,72%
22000: 23999	43.722.999,16	3,61%	1.910	2,89%
24000: 25999	57.606.980,28	4,75%	2.313	3,50%
26000: 27999	41.112.692,79	3,39%	1.528	2,31%
28000: 29999	40.729.275,86	3,36%	1.408	2,13%
30000: 31999	56.457.285,11	4,66%	1.847	2,79%
32000: 33999	34.107.838,36	2,81%	1.039	1,57%
34000: 35999	40.974.271,75	3,38%	1.173	1,78%
36000: 37999	31.229.204,52	2,58%	846	1,28%
38000: 39999	27.818.056,55	2,30%	716	1,08%
40000: 41999	40.085.977,94	3,31%	988	1,50%
42000: 43999	26.405.984,82	2,18%	616	0,93%
44000: 45999	27.543.808,57	2,27%	613	0,93%
46000: 47999	20.331.919,83	1,68%	433	0,66%
48000: 49999	21.745.723,87	1,79%	445	0,67%
50000: 51999	45.490.324,44	3,75%	903	1,37%
52000: 53999	21.136.934,45	1,74%	399	0,60%
54000: 55999	21.981.306,04	1,81%	400	0,61%
56000: 57999	16.116.835,92	1,33%	283	0,43%
58000: 59999	16.601.183,67	1,37%	282	0,43%
60000: 61999	26.317.010,61	2,17%	436	0,66%
62000: 63999	13.484.177,00	1,11%	214	0,32%
64000: 65999	18.291.723,50	1,51%	282	0,43%
66000: 67999	9.703.477,74	0,80%	145	0,22%
68000: 69999	8.561.537,51	0,71%	124	0,19%
70000: 71999	12.857.484,14	1,06%	182	0,28%
72000: 73999	7.730.146,14	0,64%	106	0,16%
74000: 75999	19.257.329,73	1,59%	257	0,39%
76000: 77999	5.617.944,73	0,46%	73	0,11%
78000: 79999	6.009.494,17	0,50%	76	0,12%
80000: 81999	5.416.883,62	0,45%	67	0,10%
82000: 83999	4.069.815,87	0,34%	49	0,07%
84000: 85999	4.250.763,66	0,35%	50	0,08%
86000: 87999	3.914.118,56	0,32%	45	0,07%
88000: 89999	3.559.001,04	0,29%	40	0,06%
90000: 91999	817.589,87	0,07%	9	0,01%
92000: 93999	933.685,64	0,08%	10	0,02%
94000: 95999	473.474,10	0,04%	5	0,01%
96000: 97999	581.527,73	0,05%	6	0,01%
98000: 99999	498.453,89	0,04%	5	0,01%
100001:	1.115.957,97	0,09%	10	0,02%
Total	1.212.075.885,53	100,00%	66.083	100,00%

Statistics in EUR	
Average Amount	18.341,72

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Monthly Investor Report**

6.1 Original PB (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	33		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



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7. Current Principal Balance



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	33			
Monthly Period	Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024 = 30 days
Collection Period	from	01.07.2024	to	31.07.2024

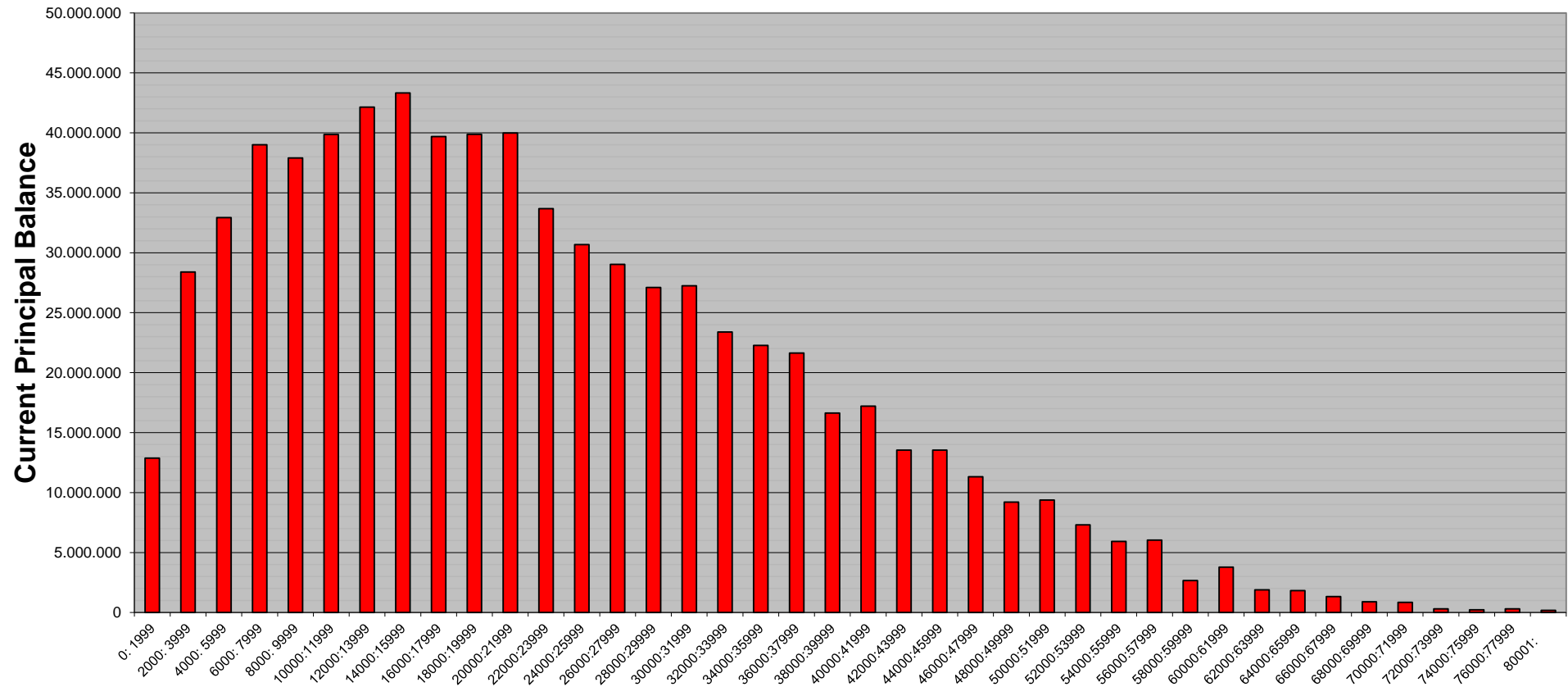
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	12.863.504,20	1,75%	13.618	20,61%
2000: 3999	28.398.018,48	3,86%	9.708	14,69%
4000: 5999	32.938.487,14	4,48%	6.634	10,04%
6000: 7999	39.001.364,11	5,30%	5.609	8,49%
8000: 9999	37.903.396,28	5,15%	4.228	6,40%
10000:11999	39.859.786,40	5,42%	3.632	5,50%
12000:13999	42.150.457,05	5,73%	3.246	4,91%
14000:15999	43.328.755,78	5,89%	2.896	4,38%
16000:17999	39.685.190,46	5,40%	2.339	3,54%
18000:19999	39.873.261,01	5,42%	2.098	3,17%
20000:21999	39.993.525,08	5,44%	1.907	2,89%
22000:23999	33.681.233,51	4,58%	1.466	2,22%
24000:25999	30.671.148,62	4,17%	1.229	1,86%
26000:27999	29.036.551,72	3,95%	1.077	1,63%
28000:29999	27.104.180,07	3,69%	935	1,41%
30000:31999	27.248.784,71	3,71%	879	1,33%
32000:33999	23.395.287,62	3,18%	709	1,07%
34000:35999	22.276.067,36	3,03%	637	0,96%
36000:37999	21.639.053,19	2,94%	585	0,89%
38000:39999	16.634.829,86	2,26%	427	0,65%
40000:41999	17.212.466,08	2,34%	420	0,64%
42000:43999	13.533.613,37	1,84%	315	0,48%
44000:45999	13.540.449,62	1,84%	301	0,46%
46000:47999	11.312.995,82	1,54%	241	0,36%
48000:49999	9.201.584,53	1,25%	188	0,28%
50000:51999	9.378.572,23	1,28%	184	0,28%
52000:53999	7.305.235,55	0,99%	138	0,21%
54000:55999	5.932.063,55	0,81%	108	0,16%
56000:57999	6.041.052,73	0,82%	106	0,16%
58000:59999	2.655.315,79	0,36%	45	0,07%
60000:61999	3.780.880,29	0,51%	62	0,09%
62000:63999	1.888.841,06	0,26%	30	0,05%
64000:65999	1.819.305,82	0,25%	28	0,04%
66000:67999	1.332.002,16	0,18%	20	0,03%
68000:69999	894.626,48	0,12%	13	0,02%
70000:71999	848.329,25	0,12%	12	0,02%
72000:73999	292.419,93	0,04%	4	0,01%
74000:75999	225.327,58	0,03%	3	0,00%
76000:77999	307.266,24	0,04%	4	0,01%
80001:	182.292,46	0,02%	2	0,00%
Total	735.367.523,19	100,00%	66.083	100,00%

Statistics in EUR	
Average Amount	11.127,94

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7.1 Current PB (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	33		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



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8. Borrower Concentration



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	33	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

No	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans
1	94.061,05	0,0128%	1
2	88.231,41	0,0120%	1
3	79.553,39	0,0108%	2
4	79.444,65	0,0108%	2
5	76.883,10	0,0105%	1
6	76.831,66	0,0104%	1
7	76.682,07	0,0104%	1
8	75.898,82	0,0103%	1
9	75.034,28	0,0102%	1
10	74.394,48	0,0101%	1
11	73.730,20	0,0100%	1
12	73.026,09	0,0099%	1
13	72.832,67	0,0099%	1
14	72.830,97	0,0099%	1
15	71.698,15	0,0097%	2
16	71.411,03	0,0097%	1
17	71.296,35	0,0097%	1
18	71.247,45	0,0097%	1
19	71.191,88	0,0097%	1
20	71.090,82	0,0097%	1
21	71.057,93	0,0097%	1
22	70.407,76	0,0096%	1
23	70.237,56	0,0096%	1
24	70.146,26	0,0095%	1
25	70.142,47	0,0095%	1
	1.869.362,50	0,2542%	28

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9. Geographical Distribution



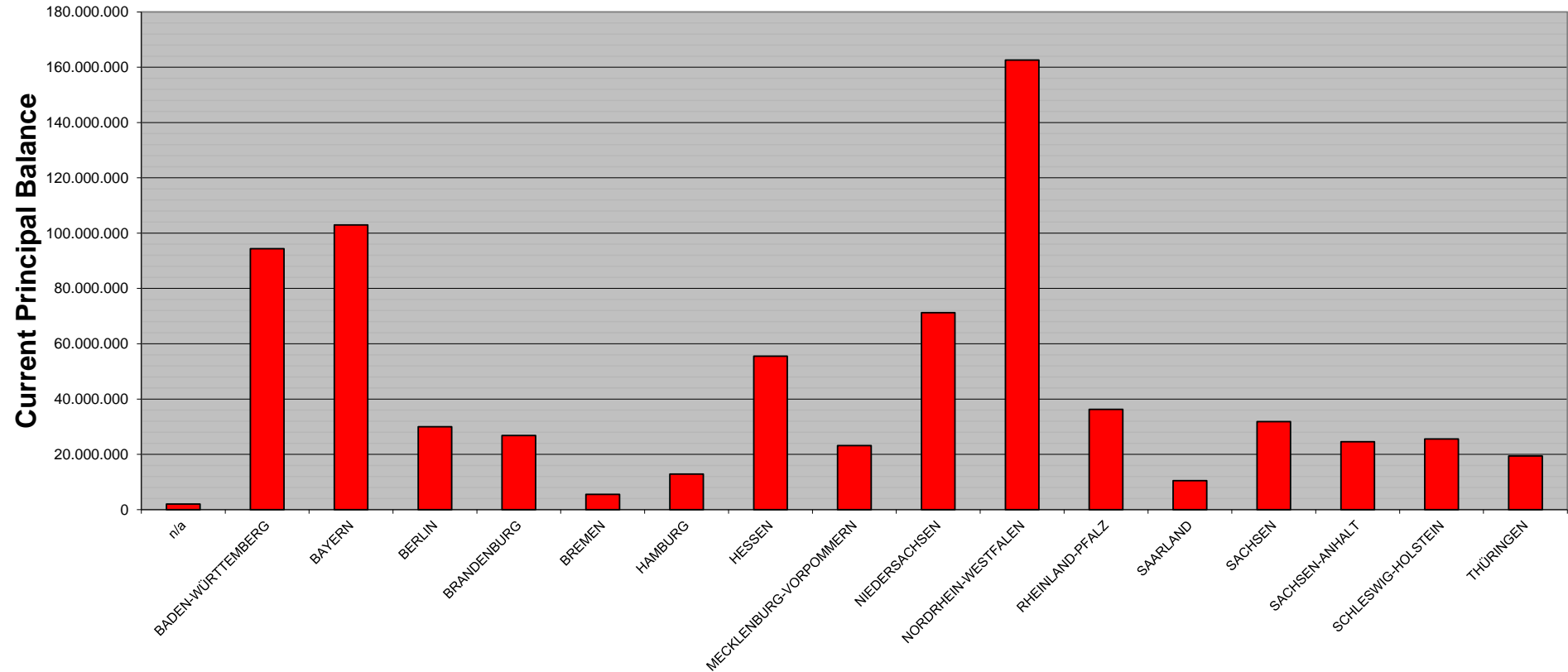
Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			33		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<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>
n/a	2.026.949,65	0,28%	137	0,21%
BADEN-WÜRTTEMBERG	94.369.681,01	12,83%	7.943	12,02%
BAYERN	102.978.341,37	14,00%	8.845	13,38%
BERLIN	29.987.268,21	4,08%	2.730	4,13%
BRANDENBURG	26.814.178,92	3,65%	2.596	3,93%
BREMEN	5.534.025,58	0,75%	508	0,77%
HAMBURG	12.887.339,31	1,75%	1.195	1,81%
HESSEN	55.520.685,36	7,55%	4.740	7,17%
MECKLENBURG-VORPOMMERN	23.186.241,77	3,15%	2.089	3,16%
NIEDERSACHSEN	71.258.717,66	9,69%	6.710	10,15%
NORDRHEIN-WESTFALEN	162.621.780,24	22,11%	14.444	21,86%
RHEINLAND-PFALZ	36.273.682,06	4,93%	3.311	5,01%
SAARLAND	10.517.041,83	1,43%	928	1,40%
SACHSEN	31.844.307,80	4,33%	3.046	4,61%
SACHSEN-ANHALT	24.582.473,71	3,34%	2.446	3,70%
SCHLESWIG-HOLSTEIN	25.578.964,27	3,48%	2.426	3,67%
THÜRINGEN	19.385.844,44	2,64%	1.989	3,01%
Total	735.367.523,19	100,00%	66.083	100,00%

**SC Germany Consumer 2021-1
Monthly Investor Report**

9.1 Geographical Distribution (Graph)

Calculation Date	12.08.2024		
Payment Date	14.08.2024		
Period No	33		
Monthly Period	Aug 2024		
Interest Period	from	15.07.2024	to 14.08.2024 = 30 days
Collection Period	from	01.07.2024	to 31.07.2024



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Monthly Investor Report**

10. Collateral



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			33		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<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	32.899.830,64	4,47%	1.423	2,15%
unsecured	702.467.692,55	95,53%	64.660	97,85%
Total	735.367.523,19	100,00%	66.083	100,00%

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Monthly Investor Report**

11. Insurances



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			33		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<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	329.544.251,94	44,81%	33.665	50,94%
Yes	405.823.271,25	55,19%	32.418	49,06%
Total	735.367.523,19	100,00%	66.083	100,00%

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12. Payment Methods



Calculation Date	12.08.2024			
Payment Date	14.08.2024			
Period No	33			
Monthly Period	Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024 = 30 days
Collection Period	from	01.07.2024	to	31.07.2024

<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	701.276.398,34	95,36%	63.182	95,61%
Other	34.091.124,85	4,64%	2.901	4,39%
Total	735.367.523,19	100,00%	66.083	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	184.206.510,54	25,05%	16.521	25,00%
1st of month	551.161.012,65	74,95%	49.562	75,00%
Total	735.367.523,19	100,00%	66.083	100,00%

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Monthly Investor Report**

13. Effective Interest Rate



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			33		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	50.616,38	0,01%	3	0,00%
1: 1	12.474.131,72	1,70%	2.103	3,18%
2: 2	145.901.151,34	19,84%	17.521	26,51%
3: 3	101.835.766,27	13,85%	8.626	13,05%
4: 4	102.459.140,01	13,93%	8.368	12,66%
5: 5	102.016.482,21	13,87%	8.236	12,46%
6: 6	163.051.356,14	22,17%	11.687	17,69%
7: 7	79.128.122,45	10,76%	6.949	10,52%
8: 8	20.120.271,15	2,74%	1.769	2,68%
9: 9	6.276.975,39	0,85%	587	0,89%
10:10	1.206.387,67	0,16%	134	0,20%
11:11	684.864,73	0,09%	71	0,11%
12:12	137.773,09	0,02%	22	0,03%
13:13	24.484,64	0,00%	7	0,01%
Total	735.367.523,19	100,00%	66.083	100,00%

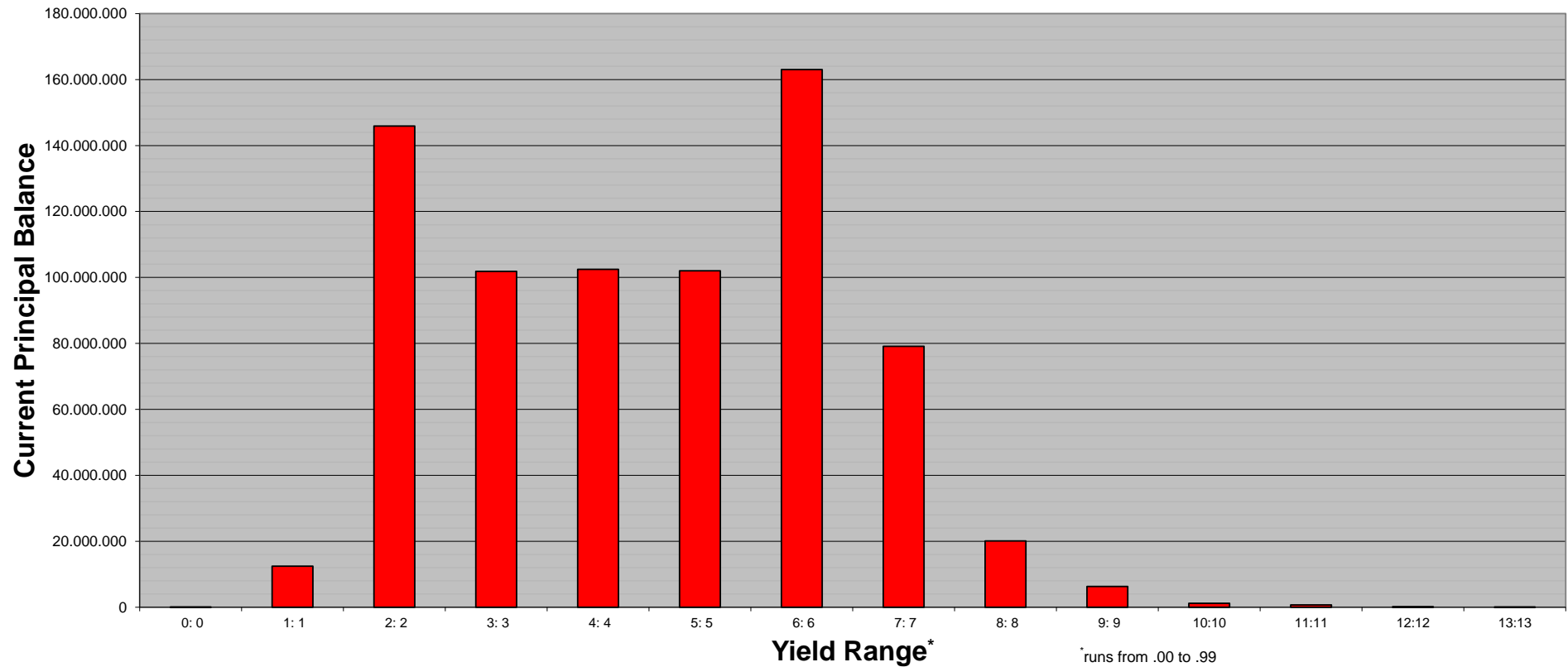
Statistics		in %
WA Interest		5,32%

* runs from .00 to .99

**SC Germany Consumer 2021-1
Monthly Investor Report**

13.1 Effective Interest Rate (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	33	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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14. Seasoning



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			33		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
21:23	5.568.033,18	0,76%	480	0,73%
24:26	35.632.689,02	4,85%	2.579	3,90%
27:29	69.527.168,11	9,45%	5.253	7,95%
30:32	81.313.449,27	11,06%	7.072	10,70%
33:35	155.143.105,36	21,10%	15.205	23,01%
36:38	183.451.473,06	24,95%	15.751	23,84%
39:41	105.938.181,97	14,41%	9.371	14,18%
42:44	57.187.480,46	7,78%	5.618	8,50%
45:47	33.077.340,58	4,50%	3.615	5,47%
48:50	2.753.830,34	0,37%	332	0,50%
51:53	2.027.320,35	0,28%	240	0,36%
54:56	1.799.069,74	0,24%	239	0,36%
57:59	917.852,99	0,12%	138	0,21%
60:62	176.555,15	0,02%	27	0,04%
63:65	344.950,78	0,05%	55	0,08%
66:68	264.776,01	0,04%	37	0,06%
69:71	141.803,87	0,02%	32	0,05%
72:74	36.519,06	0,00%	9	0,01%
75:77	13.039,64	0,00%	7	0,01%
78:80	29.440,31	0,00%	9	0,01%
81:	23.443,94	0,00%	14	0,02%
Total	735.367.523,19	100,00%	66.083	100,00%

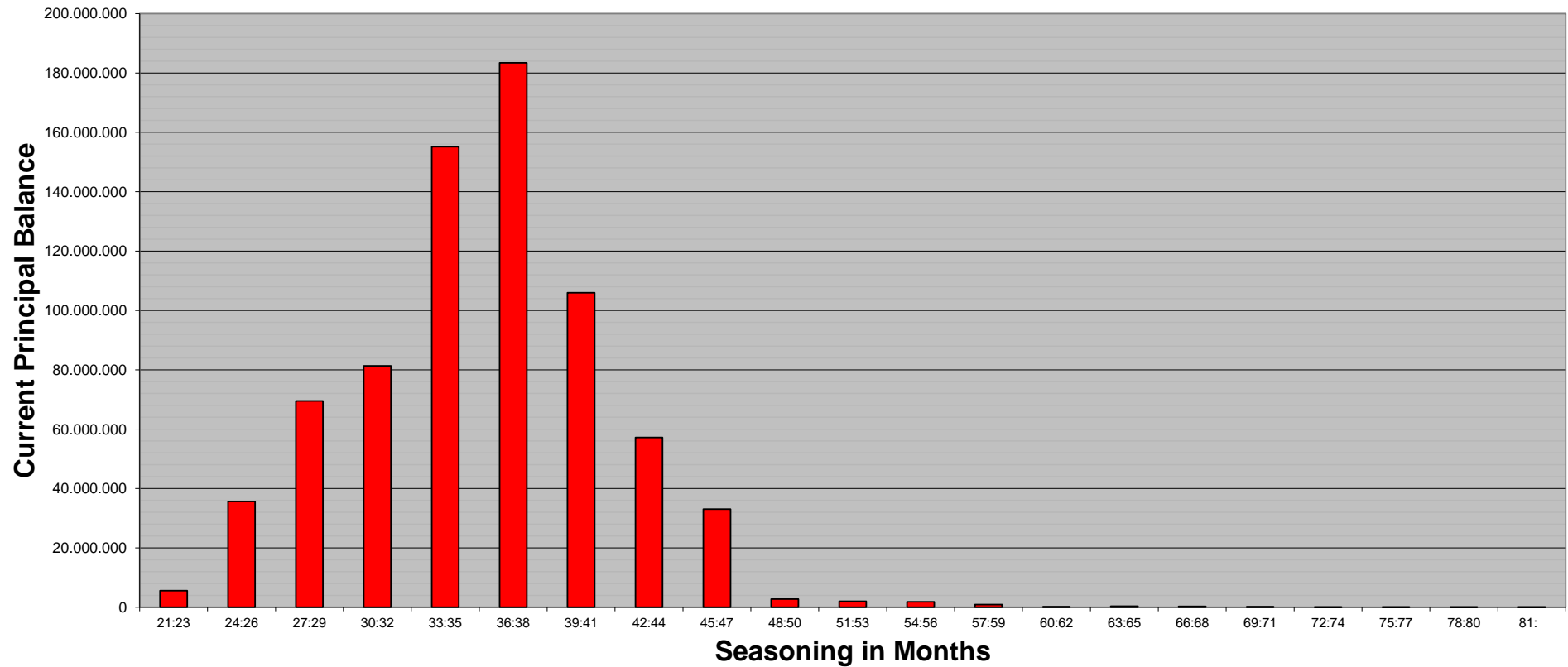
Statistics

WA Seasoning	35,66
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14.1 Seasoning (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	33	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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15. Remaining Term



Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	33	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

<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	2.194.395,78	0,30%	4.478	6,78%
7: 13	7.904.906,71	1,07%	4.289	6,49%
14: 20	15.240.720,63	2,07%	4.817	7,29%
21: 27	25.206.683,59	3,43%	5.232	7,92%
28: 34	27.343.389,07	3,72%	3.940	5,96%
35: 41	41.107.594,38	5,59%	4.762	7,21%
42: 48	66.172.558,75	9,00%	6.065	9,18%
49: 55	101.216.321,44	13,76%	8.268	12,51%
56: 62	218.375.101,03	29,70%	12.659	19,16%
63: 69	164.059.631,94	22,31%	8.615	13,04%
70: 76	60.289.586,02	8,20%	2.752	4,16%
77: 83	5.619.460,95	0,76%	183	0,28%
84: 90	234.545,60	0,03%	8	0,01%
91: 97	121.609,12	0,02%	5	0,01%
98:104	126.825,86	0,02%	3	0,00%
105:108	33.577,50	0,00%	1	0,00%
109:	120.614,82	0,02%	6	0,01%
Total	735.367.523,19	100,00%	66.083	100,00%

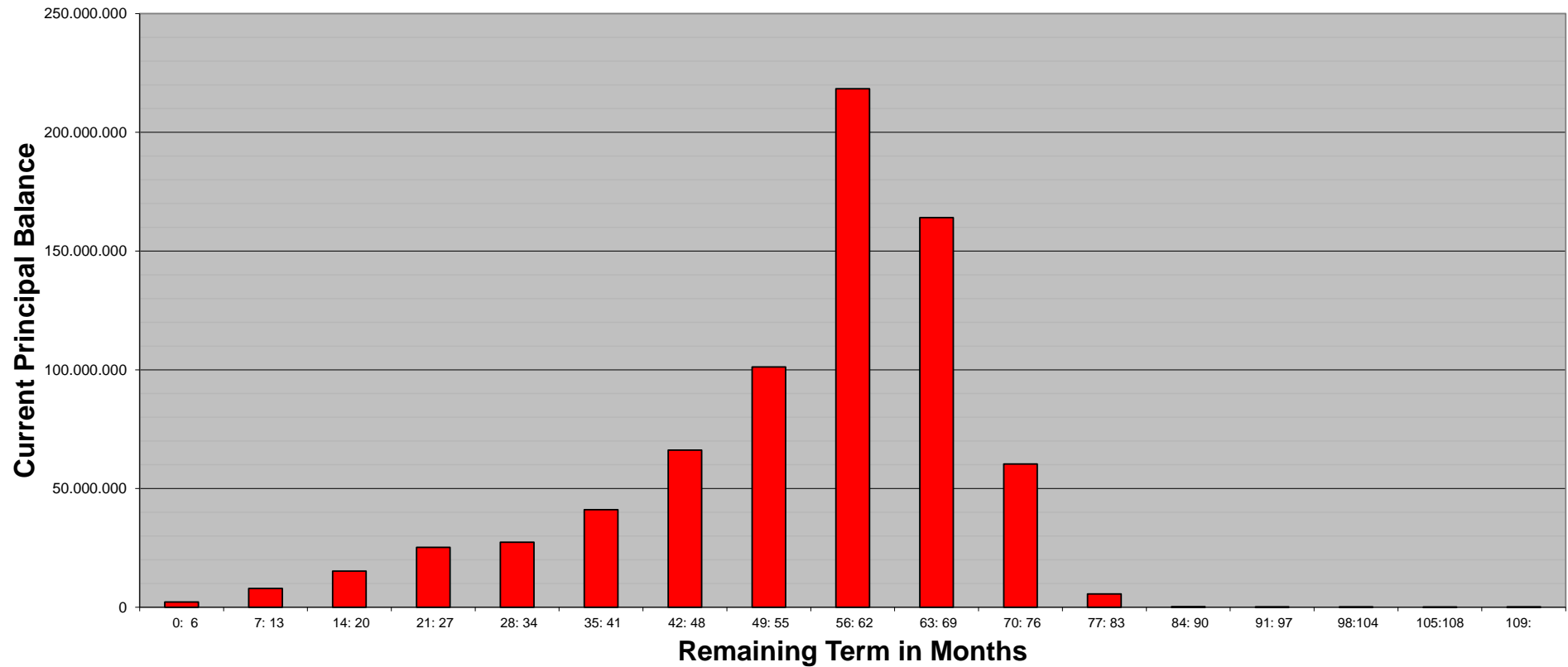
Statistics

WA Remaining Term	54,74
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15.1 Remaining Term (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	33	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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16. Original Term



Calculation Date			12.08.2024		
Payment Date			14.08.2024		
Period No			33		
Monthly Period			Aug 2024		
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

<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>
7: 34	11.920,27	0,00%	327	0,49%
35: 41	2.632.536,92	0,36%	3.945	5,97%
42: 48	2.161.956,63	0,29%	1.007	1,52%
49: 55	16.550.009,31	2,25%	7.109	10,76%
56: 62	34.507.490,22	4,69%	7.318	11,07%
63: 69	10.441.139,30	1,42%	1.384	2,09%
70: 76	45.762.531,43	6,22%	5.534	8,37%
77: 83	16.114.045,00	2,19%	1.235	1,87%
84: 90	128.628.585,89	17,49%	12.077	18,28%
91: 97	274.448.169,82	37,32%	16.065	24,31%
98:104	181.627.280,61	24,70%	9.310	14,09%
105:111	20.042.355,04	2,73%	684	1,04%
112:118	1.941.091,01	0,26%	69	0,10%
119:	498.411,74	0,07%	19	0,03%
Total	735.367.523,19	100,00%	66.083	100,00%

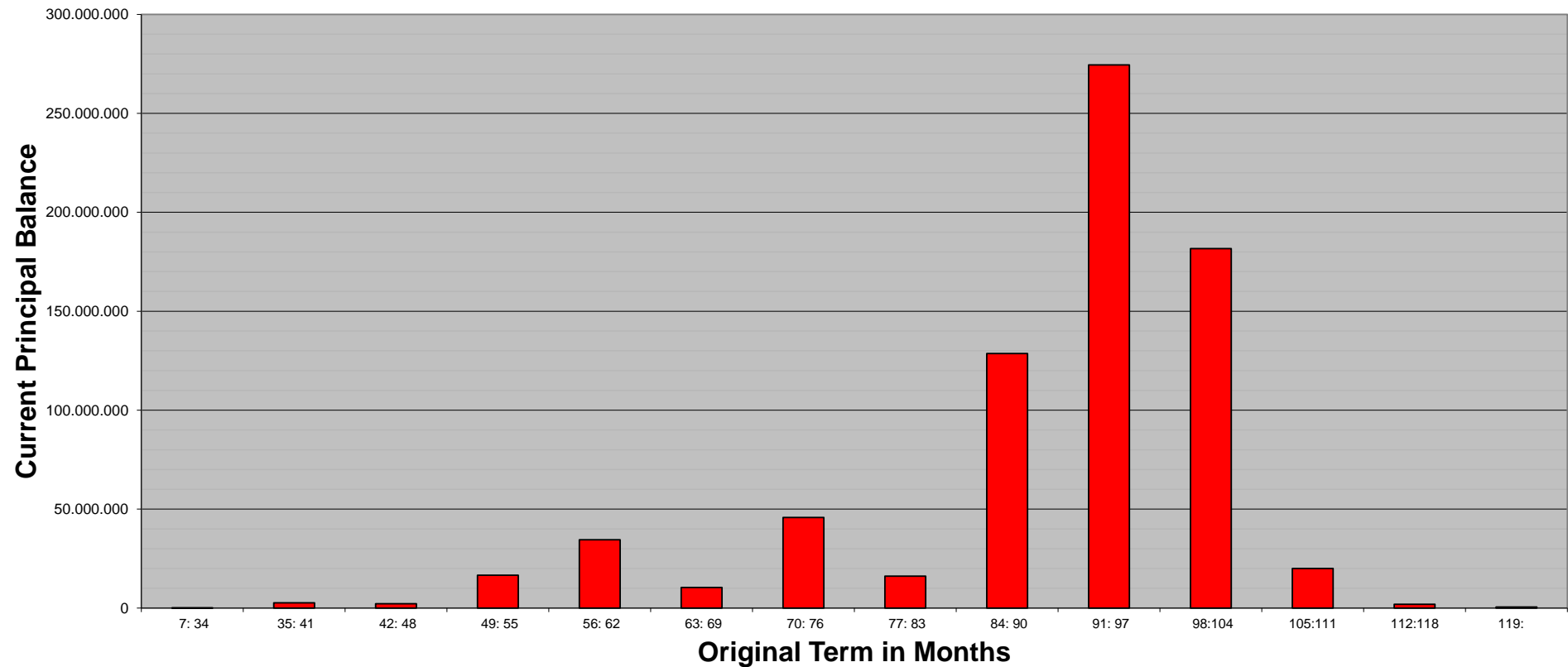
Statistics

WA Original Term	90,39
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16.1 Original Term (Graph)

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	33	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



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17. Loan Concentration

Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	33	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024



<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	716.368.905,27	97,42%	62.458	94,51%	62.458	97,40%
2: 2	17.188.589,63	2,34%	2.868	4,34%	1.434	2,24%
3: 3	1.381.996,35	0,19%	552	0,84%	184	0,29%
4: 4	308.917,85	0,04%	136	0,21%	34	0,05%
5: 5	102.085,51	0,01%	50	0,08%	10	0,02%
6: 6	11.947,78	0,00%	12	0,02%	2	0,00%
7:	5.080,80	0,00%	7	0,01%	1	0,00%
Total	735.367.523,19	100,00%	66.083	100,00%	64.123	100,00%

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18. Amortisation Profile



Calculation Date	12.08.2024					
Payment Date	14.08.2024					
Period No	33					
Monthly Period	Aug 2024					
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	735.367.523,19 €	51	109.898.435,51 €
2	721.148.979,56 €	52	100.585.750,07 €
3	706.830.898,05 €	53	91.572.764,85 €
4	692.592.582,31 €	54	82.822.361,94 €
5	678.437.291,20 €	55	74.373.081,14 €
6	664.343.972,14 €	56	66.197.519,39 €
7	650.297.910,73 €	57	58.308.450,82 €
8	636.272.173,81 €	58	50.856.267,99 €
9	622.277.402,20 €	59	43.857.479,77 €
10	608.328.900,91 €	60	37.335.779,86 €
11	594.431.356,10 €	61	31.396.840,98 €
12	580.573.955,17 €	62	26.060.426,23 €
13	566.773.634,66 €	63	21.394.909,41 €
14	553.047.331,38 €	64	17.494.182,78 €
15	539.393.071,28 €	65	14.267.077,77 €
16	525.826.180,81 €	66	11.475.502,29 €
17	512.357.693,45 €	67	9.113.839,42 €
18	498.962.115,72 €	68	7.040.959,16 €
19	485.644.539,90 €	69	5.309.081,40 €
20	472.382.252,16 €	70	3.913.858,70 €
21	459.179.030,83 €	71	2.841.567,29 €
22	446.053.851,09 €	72	2.021.196,68 €
23	433.015.840,24 €	73	1.421.111,26 €
24	420.066.953,07 €	74	997.807,57 €
25	407.211.859,37 €	75	708.679,83 €
26	394.456.420,67 €	76	528.739,36 €
27	381.812.610,89 €	77	399.354,66 €
28	369.273.432,78 €	78	304.338,01 €
29	356.853.409,10 €	79	232.981,35 €
30	344.515.503,43 €	80	185.738,37 €
31	332.279.140,45 €	81	152.392,95 €
32	320.099.130,35 €	82	129.724,92 €
33	307.990.141,08 €	83	113.387,18 €
34	295.964.997,90 €	84	101.200,58 €
35	284.018.984,47 €	85	93.104,19 €
36	272.167.162,37 €	86	86.810,66 €
37	260.404.752,00 €	87	80.927,69 €
38	248.739.816,00 €	88	75.832,15 €
39	237.176.728,67 €	89	70.708,12 €
40	225.709.790,70 €	90	65.555,43 €
41	214.383.102,78 €	91	60.717,77 €
42	203.187.746,56 €	92	55.852,44 €
43	192.146.246,06 €	93	50.959,26 €
44	181.244.688,90 €	94	46.858,51 €
45	170.465.753,06 €	95	42.840,72 €
46	159.861.792,54 €	96	39.106,24 €
47	149.441.035,49 €	97	35.350,86 €
48	139.205.155,05 €	98	32.020,78 €
49	129.201.685,23 €	99	28.671,58 €
50	119.427.681,11 €	100	25.303,14 €

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Calculation Date	12.08.2024	
Payment Date	14.08.2024	
Period No	33	
Monthly Period	Aug 2024	
Interest Period	from 15.07.2024	to 14.08.2024 = 30 days
Collection Period	from 01.07.2024	to 31.07.2024

19. Priority of Payments + Transaction Costs



Pre-Enforcement Available Interest Amount

Interest Collections	+ 3.205.715,74 €
Other Interest Payments by the Seller to the Issuer	+ - €
Recoveries	+ 268.948,33 €
Interest on Transaction and Purchase Shortfall Account	+ 0,17 €
Amounts on the Commingling Reserve account*	+ - €
Amounts on the Liquidity Reserve Account	+ 5.001.693,81 €
Amounts received by the Interest Rate Swap counterparty	+ 2.330.079,34 €
Remaining Pre-Enforcement Available Principal Amount	+ - €
Other Amounts paid to the Issuer	+ - €
Available Interest Amount	= 10.806.437,39 €

Pre-Enforcement Available Principal Amount

Principal Collections (including Deemed Collections)	+ 25.219.007,43 €
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	+ - €
Purchase Shortfall Amount	+ 34,27 €
Mezzanine Loan Disbursement Amount paid by the Originator to the Issuer	+ - €
Principal Deficiency Sub-Ledger	+ 2.983.341,11 €
Rounding Differences from previous period	+ - €
Available Principal Amount	= 28.202.382,81 €

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

Pre-Enforcement Interest Priority of Payments

Available Interest Amount	10.806.437,39 €
Senior Expenses and Taxes	- 22.775,70 €
Swap Interest Payment other than subordinated Payments	- - €
Interest on Class A Notes	- 1.951.168,50 €
Interest on Class B (if Most Senior Note or Class B PDL < 25%)	- 154.530,00 €
Interest on Class C (if Most Senior Note or Class C PDL < 25%)	- 273.126,75 €
Interest on Class D (if Most Senior Note or Class D PDL < 25%)	- 231.277,50 €
Interest on Class E (if Most Senior Note or Class E PDL < 25%)	- 135.753,75 €
Interest on Class F (if Most Senior Note or Class F PDL < 25%)	- - €
Required Liquidity Reserve Amount Replenishment	- 4.985.000,00 €
Crediting the PDLs until cleared	- 2.983.341,11 €
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 Amortisation of Class F (including previously accrued)	- - €
Interest Class G	- 21.937,50 €
Mezzanine Loan Interest	- - €
Subordinated Swap Amounts (if applicable)	- - €
Fees for Commingling Reserve Account and Set-Off Reserve Account	- - €
Interest on Liquidity Reserve Loan	- 28.456,04 €
Principal on Liquidity Reserve Loan	- - €
Remaining Amount to the Seller	19.070,54 €

Pre-Enforcement Principal Priority of Payments

Available Principal Amount	28.202.382,81 €
Senior Expense Deficit	- - €
Net Note Available Principal Proceeds	= 28.202.382,81 €
Replenishment	- - €
Purchase Shortfall Amount	- - €
Prior to Sequential Payment Trigger Event: Class A Pro Rata- Principal Payment Amount	- - €
Prior to Sequential Payment Trigger Event: Class B Pro Rata- Principal Payment Amount	- - €
Prior to Sequential Payment Trigger Event: Class C Pro Rata- Principal Payment Amount	- - €
Prior to Sequential Payment Trigger Event: Class D Pro Rata- Principal Payment Amount	- - €
Prior to Sequential Payment Trigger Event: Class E Pro Rata- Principal Payment Amount	- - €
On or after to Sequential Payment Trigger Event: Redemption Class A	- 28.202.267,25 €
Full Redemption Class B - G (after Regulatory Change Event)	- - €
On or after to Sequential Payment Trigger Event: Redemption Class B	- - €
On or after to Sequential Payment Trigger Event: Redemption Class C	- - €
On or after to Sequential Payment Trigger Event: Redemption Class D	- - €
On or after to Sequential Payment Trigger Event: Redemption Class E	- - €
Redemption Class F Notes	- - €
Redemption Class G Notes	- - €
Mezzanine Loan Principal	- - €
Clearing of rounding differences	- - €

Transaction Costs

	Total	Class A	Class B	Class C	Class D	Class E	Class F	Class G	Liquidity Reserve Loan
Senior Expenses	22.775,70 €								
Interest accrued for the Period	2.796.250,04 €	1.951.168,50 €	154.530,00 €	273.126,75 €	231.277,50 €	135.753,75 €	- €	21.937,50 €	28.456,04 €
Cumulative Interest accrued	87.190.090,35 €	62.967.478,50 €	3.735.552,00 €	6.991.968,75 €	6.264.690,00 €	3.974.280,00 €	1.504.800,00 €	1.378.406,25 €	1.272.914,85 €
Interest Payments	2.796.250,04 €	1.951.168,50 €	154.530,00 €	273.126,75 €	231.277,50 €	135.753,75 €	- €	21.937,50 €	28.456,04 €
Cumulative Interest Payments	86.241.119,75 €	62.067.478,50 €	3.735.552,00 €	6.991.968,75 €	6.264.690,00 €	3.974.280,00 €	1.504.800,00 €	1.378.406,25 €	1.272.914,85 €
Unpaid Interest for the Period	- €	- €	- €	- €	- €	- €	- €	- €	- €
Cumulative Unpaid Interest	948.970,60 €	- €	- €	- €	- €	- €	- €	- €	- €
Liquidity Reserve Loan only: Outstanding Amount	4.985.000,00 €							646.425,00 €	302.545,60 €
									4.985.000,00 €

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Monthly Investor Report**

20. Retention



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	33				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

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 36.383.875,76 €

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21. Counterparties



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	33				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Joint Lead Managers

Banco Santander S.A.
Paseo de Pareda 9 - 12
39004 Santander
Spain

Société Générale S.A.
29 Boulevard Haussmann
75009 Paris
France

Joint Lead Manager (Class A)

Citigroup Global Markets Europe AG
Reuterweg 16
60323 Frankfurt am Main
Germany

Corporate Administrator

Circumference FS (Luxembourg) S.A.
22-24 Boulevard Royal
L-2449 Luxembourg
Grand Duchy of Luxembourg

Luxembourg Listing Agent

Bank of New York Mellon SA-NV/Luxembourg
2-4 rue Eugène Ruppert
L-2453 Luxembourg
Grand Duchy of Luxembourg

**Principal Paying Agent, Calculation Agent,
Cash Administrator, Interest Determination Agent
& Back-Up Servicer Facilitator**

Bank of New York Mellon
One Canada Square
London E14 5AL
United Kingdom

Account Bank & Transaction Security Trustee

Bank of New York Mellon
Messe Turm, Friedrich-Ebert-Anlage 49
60327 Frankfurt am Main
Germany

Interest Swap Counterparty:

DZ Bank AG
Platz der Republik
60265 Frankfurt am Main
Germany

Data Trustee:

Oversea FS B.V.
Barbara Strozziilaan 101
1083 HN Amsterdam
The Netherlands

Rating Agencies:

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

Moody's Investors Service España, S.A.
Principe de Vergara, 131 - 6º Floor
28002 Madrid
Spain

Long Term	Fitch		Moody's			Counterparty status
	Short Term	Outlook	Long Term	Short Term	Outlook	
A-	F2	STABLE	A2	P-1	POS	performing
A-	F1	POS	A1	P-1	NEG	performing
-	-	-	-	P-1	STABLE	performing
-	-	-	-	-	-	performing
AA	F1+	STABLE	-	P-1	NEG	performing
AA	F1+	STABLE	Aa2	P-1	NEG	performing
AA	F1+	STABLE	Aa2	P-1	NEG	performing
AA-	F1+	STABLE	Aa2	P-1	STABLE	performing
-	-	-	-	-	-	performing

Ratings as of 31.07.2024, data source: Bloomberg

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22. Issuer Information



Calculation Date		12.08.2024				
Payment Date		14.08.2024				
Period No		33				
Monthly Period		Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

Deal Name:

SC Germany Consumer 2021-1

Issuer:

SC GERMANY S.A., COMPARTMENT CONSUMER 2021-1

The Managing Directors
22-24 Boulevard Royal
L-2449 Luxembourg,
Grand Duchy of Luxembourg

LEI:

54930010DV9V1WKUO071

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

Capital Markets
Santander-Platz 1
41061 Mönchengladbach
Germany
eMail abs_ger@santander.de

SPV-Administrator:

Circumference FS (Luxembourg) S.A.

22-24 Boulevard Royal
L-2449 Luxembourg,
Grand Duchy of Luxembourg

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23. Swap Counterparty Data



Calculation Date	12.08.2024				
Payment Date	14.08.2024				
Period No	33				
Monthly Period	Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	= 30 days
Collection Period	from	01.07.2024	to	31.07.2024	

Swap Counterparty

Swap Counterparty DZ Bank AG
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	Fitch			Moody's			Trigger breach
		Long Term or Derivative Counterparty Rating	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A	F1		A3			no
2nd Rating Trigger	Replacement	BBB-	F3		Baa1			no
Current Counterparty Ratings		AA(dcr)	F1+	STABLE	Aa2(cr)	P-1	STABLE	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 726.069.906,00 €
Fixed Rate -0,2400%
Floating Rate (Euribor) 3,6110%
Net Swap Payments -2.330.079,34 €
Notional Amount next period 697.867.638,75 €

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

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

Ratings as of 31.07.2024, data source: Bloomberg

In case of Fitch, only one required rating must be held

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24. Santander Consumer Bank



Contact Details

Team ABS

abs_ger@santander.de

Calculation Date			12.08.2024			
Payment Date			14.08.2024			
Period No			33			
Monthly Period			Aug 2024			
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.07.2024, data source: Bloomberg

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25. Glossary



Calculation Date		12.08.2024				
Payment Date		14.08.2024				
Period No		33				
Monthly Period		Aug 2024				
Interest Period	from	15.07.2024	to	14.08.2024	=	30 days
Collection Period	from	01.07.2024	to	31.07.2024		

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 27 % 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