

# SC Germany Auto 2019-1 Monthly Investor Report



**SC Germany Auto 2019-1  
Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



|                        |            |    |            |   |         |
|------------------------|------------|----|------------|---|---------|
| Reporting Date         | 09.03.2022 |    |            |   |         |
| Payment Date           | 14.03.2022 |    |            |   |         |
| Period No              | 28         |    |            |   |         |
| Monthly Period         | Mar 2022   |    |            |   |         |
| Interest Period from   | 14.02.2022 | to | 14.03.2022 | = | 28 days |
| Collection Period from | 01.02.2022 | to | 28.02.2022 |   |         |

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## SC Germany Auto 2019-1 Monthly Investor Report

### 1. Portfolio Information



|                        |            |                         |
|------------------------|------------|-------------------------|
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| Payment Date           | 14.03.2022 |                         |
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|                                      | No. of Contracts | current period<br>Aggregate Outstanding<br>Principal Amount | previous period<br>Aggregate Outstanding<br>Principal Amount |
|--------------------------------------|------------------|---|--|
| <b>Outstanding Receivables</b>       |                  |   |  |
| <b>Beginning of Period</b>           | <b>34.730</b>    | <b>361.409.132,79 €</b>                                     | <b>375.608.318,90 €</b>                                      |
| Scheduled Principal Payments         |                  | 8.626.327,15 €  |  |
| Prepayment Principal                 |                  | 5.142.395,09 €  |  |
| Others                               |                  | 239.019,72 €  |  |
| <b>Total Principal Collections</b>   |                  | <b>14.007.741,96 €</b>                                      | <b>14.097.097,83 €</b>                                       |
| <b>Total Interest Collections</b>    |                  | <b>1.509.071,78 €</b>                                       | <b>1.483.417,42 €</b>  |
| <b>Defaults</b>                      |                  | <b>191.456,65 €</b>   | <b>102.088,28 €</b>  |
| <b>Replenishment Amount</b>          |                  | <b>- €</b>  | <b>- €</b>   |
| <b>End of Period</b>                 | <b>33.953</b>    | <b>347.209.934,18 €</b>                                     | <b>361.409.132,79 €</b>                                      |
| Purchase Shortfall Amount            |                  | 53,32 €   | 30,21 €  |
| <b>Total Assets (End of Period)</b>  |                  | <b>347.209.987,50 €</b>                                     | <b>361.409.163,00 €</b>                                      |
| Current Prepayment Rate (annualised) |                  | 15,80%  |  |

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**2. Reserve Accounts**



|                        |            |    |            |   |         |
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| Collection Period from | 01.02.2022 | to | 28.02.2022 |   |         |

**Note Balance**

|                     |                  |
|---------------------|------------------|
| Beginning of Period | 361.409.163,00 € |
| End of Period       | 347.209.987,50 € |

**Reserve Accounts**

| Reserve Account                   | in %  |                | Trigger Event y/n |
|-----------------------------------|-------|----------------|-------------------|
| Beginning of Period               | 0,46% | 1.653.041,69 € |                   |
| Cash Outflow                      |       | 70.995,87 €    |                   |
| Cash Inflow                       |       | 0,00 €         |                   |
| End of Period                     | 0,46% | 1.582.045,82 € |                   |
| Required Reserve Fund             | 0,46% | 1.582.045,82 € |                   |
| <b>Commingling Reserve</b>        |       |                |                   |
|                                   | in %  |                |                   |
| Beginning of Period               |       |                | no                |
| Cash Outflow                      |       |                | no                |
| Cash Inflow                       |       |                | no                |
| End of Period                     |       |                | no                |
| Required Commingling Reserve Fund |       |                | no                |
| <b>Set-Off Reserve</b>            |       |                |                   |
|                                   | in %  |                |                   |
| Beginning of Period               |       |                | no                |
| Cash Outflow                      |       |                | no                |
| Cash Inflow                       |       |                | no                |
| End of Period                     |       |                | no                |
| Required Set-Off Reserve (X) Fund |       |                | no                |

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**3. Delinquency Data**



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
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| Payment Date      | 14.03.2022 |            |    |            |           |
| Period No         | 28         |            |    |            |           |
| Monthly Period    | Mar 2022   |            |    |            |           |
| Interest Period   | from       | 14.02.2022 | to | 14.03.2022 | = 28 days |
| Collection Period | from       | 01.02.2022 | to | 28.02.2022 |           |

**Delinquency Data and Ratios**

| Collection Period | Outstanding EOP | Days past due |              |            |              | not delinquent | Days past due |       |       |       |
|-------------------|-----------------|---------------|--------------|------------|--------------|----------------|---------------|-------|-------|-------|
|                   |                 | 1-30          | 31-60        | 61-90      | >90          |                | 1-30          | 31-60 | 61-90 | >90   |
| 1 €               | 599.999.999,69  | -             | -            | -          | -            | 100,00%        | 0,00%         | 0,00% | 0,00% | 0,00% |
| 2 €               | 599.999.998,97  | 762.666,96    | 258.599,49   | 38.608,75  | -            | 99,82%         | 0,13%         | 0,04% | 0,01% | 0,00% |
| 3 €               | 599.999.999,16  | 469.335,93    | 397.411,14   | 156.319,12 | 29.835,09    | 99,82%         | 0,08%         | 0,07% | 0,03% | 0,00% |
| 4 €               | 599.999.999,21  | 973.549,69    | 454.697,20   | 34.005,37  | 291.483,09   | 99,71%         | 0,16%         | 0,08% | 0,01% | 0,05% |
| 5 €               | 599.999.999,14  | 793.246,10    | 688.512,37   | 239.674,18 | 233.287,16   | 99,67%         | 0,13%         | 0,11% | 0,04% | 0,04% |
| 6 €               | 599.999.999,29  | 1.102.491,40  | 634.108,00   | 283.372,90 | 342.080,71   | 99,61%         | 0,18%         | 0,11% | 0,05% | 0,06% |
| 7 €               | 599.999.999,31  | 1.237.661,88  | 671.825,09   | 260.923,75 | 420.482,25   | 99,57%         | 0,21%         | 0,11% | 0,04% | 0,07% |
| 8 €               | 599.999.999,63  | 801.693,41    | 813.123,27   | 218.595,04 | 452.063,61   | 99,62%         | 0,13%         | 0,14% | 0,04% | 0,08% |
| 9 €               | 599.999.999,19  | 710.725,96    | 712.880,41   | 324.115,76 | 532.711,19   | 99,62%         | 0,12%         | 0,12% | 0,05% | 0,09% |
| 10 €              | 599.999.999,64  | 1.540.584,87  | 569.801,42   | 334.832,38 | 558.299,65   | 99,50%         | 0,26%         | 0,09% | 0,06% | 0,09% |
| 11 €              | 599.999.999,33  | 1.318.062,67  | 1.110.917,49 | 217.449,39 | 617.045,73   | 99,46%         | 0,22%         | 0,19% | 0,04% | 0,10% |
| 12 €              | 599.999.998,90  | 1.458.107,19  | 984.726,32   | 295.392,56 | 811.023,87   | 99,41%         | 0,24%         | 0,16% | 0,05% | 0,14% |
| 13 €              | 583.127.615,69  | 1.196.751,68  | 931.413,09   | 308.155,90 | 942.264,93   | 99,42%         | 0,21%         | 0,16% | 0,05% | 0,16% |
| 14 €              | 566.919.234,58  | 1.362.303,34  | 897.339,09   | 400.812,18 | 952.028,31   | 99,36%         | 0,24%         | 0,16% | 0,07% | 0,17% |
| 15 €              | 550.788.256,73  | 1.265.266,45  | 1.010.001,07 | 520.004,61 | 993.538,18   | 99,31%         | 0,23%         | 0,18% | 0,09% | 0,18% |
| 16 €              | 533.963.845,00  | 1.694.049,34  | 838.102,31   | 483.842,13 | 1.148.171,58 | 99,22%         | 0,32%         | 0,16% | 0,09% | 0,22% |
| 17 €              | 515.402.966,02  | 982.807,47    | 904.137,57   | 506.308,39 | 929.696,64   | 99,36%         | 0,19%         | 0,18% | 0,10% | 0,18% |
| 18 €              | 498.761.900,41  | 828.444,04    | 715.684,68   | 502.890,97 | 737.520,07   | 99,44%         | 0,17%         | 0,14% | 0,10% | 0,15% |
| 19 €              | 482.013.667,43  | 873.465,93    | 665.004,32   | 320.030,13 | 681.549,40   | 99,47%         | 0,18%         | 0,14% | 0,07% | 0,14% |
| 20 €              | 465.254.051,33  | 1.158.270,46  | 771.239,09   | 307.671,16 | 662.557,97   | 99,38%         | 0,25%         | 0,17% | 0,07% | 0,14% |
| 21 €              | 448.665.496,74  | 999.430,82    | 790.706,74   | 330.881,70 | 568.209,99   | 99,40%         | 0,22%         | 0,18% | 0,07% | 0,13% |
| 22 €              | 433.051.452,56  | 1.113.931,18  | 877.805,09   | 367.616,62 | 423.764,62   | 99,36%         | 0,26%         | 0,20% | 0,08% | 0,10% |
| 23 €              | 417.830.624,66  | 737.868,22    | 854.952,16   | 461.973,67 | 561.065,96   | 99,37%         | 0,18%         | 0,20% | 0,11% | 0,13% |
| 24 €              | 403.283.194,16  | 1.119.611,49  | 625.265,97   | 431.422,47 | 768.082,13   | 99,27%         | 0,28%         | 0,16% | 0,11% | 0,19% |
| 25 €              | 388.991.521,75  | 1.215.267,85  | 621.339,38   | 265.681,10 | 848.487,56   | 99,24%         | 0,31%         | 0,16% | 0,07% | 0,22% |
| 26 €              | 375.608.318,90  | 1.010.695,82  | 784.955,03   | 420.157,15 | 800.660,61   | 99,20%         | 0,27%         | 0,21% | 0,11% | 0,21% |
| 27 €              | 361.409.132,79  | 752.137,06    | 627.091,19   | 270.605,66 | 1.037.206,01 | 99,26%         | 0,21%         | 0,17% | 0,07% | 0,29% |
| 28 €              | 347.209.934,18  | 255.787,43    | 587.225,58   | 361.419,44 | 1.234.256,27 | 99,30%         | 0,07%         | 0,17% | 0,10% | 0,36% |

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### 4. Default Data



#### Note Balance

|                     |   |                |
|---------------------|---|----------------|
| Beginning of Period | € | 361.409.163,00 |
| End of Period       | € | 347.209.987,50 |

#### Default Data and Ratios

##### Current Default

|                                   | Amount       | Number of Loans |
|-----------------------------------|--------------|-----------------|
| Current Period Gross Default      | € 191.456,65 |                 |
| Current Period Recoveries         | € 108.942,05 |                 |
| Current Period Net Default        | € 82.514,60  |                 |
| New Number of Defaulted Contracts |              | 17              |

##### Cumulative Default

|                                     |                |     |
|-------------------------------------|----------------|-----|
| Cumulative Gross Default            | € 2.917.786,99 |     |
| Cumulative Recoveries               | € 705.488,23   |     |
| Cumulative Net Default              | € 2.212.298,76 |     |
| Total Number of Defaulted Contracts |                | 259 |

##### Principal Deficiency

|  | Amount | Trigger Event y/n |
|--|--------|-------------------|
| Principal Deficiency period before previous period | € -    | no                |
| Principal Deficiency previous period               | € -    |                   |
| Principal Deficiency current period                | € -    |                   |

##### PDL Trigger

##### Repurchased Assets

|   |     |
|---|-----|
| Current Repurchased Asset Amount through breach of warranty or voluntary buyback    | € - |
| Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback | € - |

|                   |            |            |    |            |           |
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4.1 Default Data per Quarter



|                   |            |            |    |                      |
|-------------------|------------|------------|----|----------------------|
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| Period No         | 28         |            |    |                      |
| Monthly Period    | Mar 2022   |            |    |                      |
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| Quarter of Default | Periods    | New Defaults        | Recoveries        | Recoveries in Quarter |                 |               |                 |                  |                  |                  |                   |                   |                   |      |
|--------------------|------------|---------------------|-------------------|-----------------------|-----------------|---------------|-----------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|------|
|                    |            |                     |                   | Q4 2019               | Q1 2020         | Q2 2020       | Q3 2020         | Q4 2020          | Q1 2021          | Q2 2021          | Q3 2021           | Q4 2021           | Q1 2022           |      |
| n/a                | BDS Oct-21 | 0,00                | 0,00              | 0,00                  |                 |               |                 |                  |                  |                  |                   |                   |                   |      |
| Q4 2019            | 1-2        | 0,00                | 0,00              | 0,00                  | 0,00            | 0,00          | 0,00            | 0,00             | 0,00             | 0,00             | 0,00              | 0,00              | 0,00              | 0,00 |
| Q1 2020            | 3-5        | 117.635,34          | 61.624,83         | 0,00                  | 5.357,40        | 0,00          | 870,81          | 26.540,57        | 24.000,00        | 4.856,05         | 0,00              | 0,00              | 0,00              | 0,00 |
| Q2 2020            | 6-8        | 20.242,85           | 13.709,76         | 0,00                  | 0,00            | 460,00        | 460,00          | 1.389,76         | 11.400,00        | 0,00             | 0,00              | 0,00              | 0,00              | 0,00 |
| Q3 2020            | 9-11       | 420.855,37          | 156.632,94        | 0,00                  | 0,00            | 0,00          | 50,00           | 24.084,96        | 33.422,26        | 17.589,18        | 70.563,00         | 7.061,54          | 3.862,00          |      |
| Q4 2020            | 12-14      | 294.464,69          | 87.324,23         | 0,00                  | 0,00            | 0,00          | 0,00            | 2.250,00         | 13.135,72        | 45.762,17        | 22.668,25         | 2.661,09          | 847,00            |      |
| Q1 2021            | 15-17      | 535.573,78          | 88.629,74         | 0,00                  | 0,00            | 0,00          | 0,00            | 0,00             | 3.326,05         | 7.303,77         | 13.375,32         | 62.463,30         | 2.161,30          |      |
| Q2 2021            | 18-20      | 563.476,57          | 139.715,26        | 0,00                  | 0,00            | 0,00          | 0,00            | 0,00             | 0,00             | 994,00           | 43.403,26         | 56.568,38         | 38.749,62         |      |
| Q3 2021            | 21-23      | 339.700,10          | 102.663,15        | 0,00                  | 0,00            | 0,00          | 0,00            | 0,00             | 0,00             | 0,00             | 12.784,70         | 31.955,86         | 57.922,59         |      |
| Q4 2021            | 24-26      | 332.293,36          | 26.666,50         | 0,00                  | 0,00            | 0,00          | 0,00            | 0,00             | 0,00             | 0,00             | 0,00              | 1.268,00          | 25.398,50         |      |
| Q1 2022            | 27-28      | 293.544,93          | 15.603,31         | 0,00                  | 0,00            | 0,00          | 0,00            | 0,00             | 0,00             | 0,00             | 0,00              | 0,00              | 15.603,31         |      |
| <b>Total</b>       |            | <b>2.917.786,99</b> | <b>705.488,23</b> | <b>0,00</b>           | <b>5.357,40</b> | <b>460,00</b> | <b>1.380,81</b> | <b>54.265,29</b> | <b>85.284,03</b> | <b>76.505,17</b> | <b>162.794,53</b> | <b>174.896,68</b> | <b>144.544,32</b> |      |

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**5. Concentration Limits & Early Amortisation Events**



|                   |                 |                         |
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**Current Transaction Status**

**Amortizing**

| Portfolio Concentrations   | Minimum-Trigger | Maximum-Trigger         | Current Value        | Trigger Breach        |
|--|-----------------|-------------------------|----------------------|-----------------------|
| New Cars (applicable for Total Portfolio)                                    | 40,00%          | -                       | -                    | -                     |
| Weighted Average Effective Interest Rate                                     | 3,00%           | -                       | -                    | -                     |
| Remaining Term (applicable for Total Portfolio)                              |                 | 65,00                   | -                    | -                     |
| Receivable per Debtor (EUR)  |                 | 350.000                 | -                    | -                     |
| <b>Early Amortisation Events</b>   |                 | <b>Maximum-Trigger</b>  | <b>Current Value</b> | <b>Trigger Breach</b> |
| Cumulative Loss Ratio<br>- prior to or on 31 October 2020                    |                 | 0,75%                   | -                    | -                     |
| Purchase Shortfall Event   |                 | 60.000.000,00 €         | -                    | -                     |
| Note Balance exceeds the aggregate portfolio after the replenishment         |                 |                         |                      | -                     |
| Termination Event or a Servicer Termination Event                            |                 |                         |                      | -                     |
| Event of Default or a termination event as defined in the Interest Rate Swap |                 |                         |                      | -                     |
| <b>Total Sold Receivables</b>  |                 | <b>784.919.244,85 €</b> |                      |                       |



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**6. Outstanding Notes**



|                        |            |    |                      |
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**1. Note Balance**

|   | All notes        | Class A             | Class B         |
|---|------------------|---------------------|-----------------|
| <b>General Note Information</b>                         |                  |                     |                 |
| ISIN Code   |                  | XS2066921466        | XS2066952776    |
| Currency  |                  | EUR                 | EUR             |
| Initial Tranching                                       | in %             | 92,5%               | 7,5%            |
| Legal Maturity  |                  | Oct 2032            | Oct 2032        |
| Expected Maturity                                       |                  | Sep 2024            | Sep 2024        |
| Original Rating (Fitch / Moody's)                       |                  | AAA (sf) / Aaa (sf) | nr / nr         |
| Current Rating (Fitch / Moody's)*                       |                  | AAA (sf) / Aaa (sf) | n.r. / n.r.     |
| Initial Notes Aggregate Principal Outstanding Balance   | 600.000.000,00 € | 555.000.000,00 €    | 45.000.000,00 € |
| Initial Nominal per Note                                |                  | 100.000,00 €        | 100.000,00 €    |
| Initial Number of Notes per Class                       |                  | 5.550               | 450             |
| <b>Current Note Information</b>                         |                  |                     |                 |
| Class Principal Outstanding Balance Beginning of Period | 361.409.163,00 € | 316.409.163,00 €    | 45.000.000,00 € |
| Available Distribution Amount                           | 17.278.827,69 €  |                     |                 |
| Amortisation  | 14.199.175,50 €  |                     |                 |
| Redemption per Class                                    | 14.199.175,50 €  | 14.199.175,50 €     | 0,00 €          |
| Redemption per Note                                     |                  | 2.558,41 €          | 0,00 €          |
| Class Principal Outstanding Balance End of Period       | 347.209.987,50 € | 302.209.987,50 €    | 45.000.000,00 € |
| Current Tranching                                       |                  | 87,0%               | 13,0%           |
| Current Pool Factor                                     |                  | 0,54                | 1,00            |

**2. Payments to Investors per Note**

|  | All notes | Class A            | Class B            |
|--|-----------|--------------------|--------------------|
| Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate | -0,552%   | +70bps             | 0,400%             |
| DayCount Convention                                    |           | act/360            | act/360            |
| Interest Days  | 28        |                    |                    |
| Principal Outstanding per Note Beginning of Period     |           | 57.010,66 €        | 100.000,00 €       |
| > Principal Repayment per Note                         |           | <b>2.558,41 €</b>  | <b>0,00 €</b>      |
| Principal Outstanding per Note End of Period           |           | 54.452,25 €        | 100.000,00 €       |
| > Interest accrued for the period                      |           | <b>36.408,00 €</b> | <b>13.999,50 €</b> |
| Interest Payment                                       |           | <b>36.408,00 €</b> | <b>13.999,50 €</b> |
| Interest Payment per Note                              |           | <b>6,56 €</b>      | <b>31,11 €</b>     |

**3. Credit Enhancements**

|   | Class A | Class B |
|---|---------|---------|
| Initial total CE (Subordination, Reserve) | 7,96%   | 0,46%   |
| Current CE (excl. Excess Spread)          | 13,42%  | 0,46%   |

**4. Placement Disclosure**

|  | Class A       | Class B      |                |
|--|---------------|--------------|----------------|
| Pre-placed privately with investors which are not in the OG                      | - €           | - €          | At Closing     |
| Retained by a member of the OG   | - €           | 45.000.000 € | At Closing     |
| Publicly offered to investors which are not in the OG                            | 555.000.000 € | - €          | At Closing     |
| Privately-placed with investors which are not in the OG                          | - €           | - €          | Current Period |
| Retained by a member of the OG   | - €           | 45.000.000 € | Current Period |
| Publicly-placed with investors which are not in the OG                           | 302.209.988 € | - €          | Current Period |
| Initially retained by a member of the OG, but subsequently placed with investors | - €           | - €          | Current Period |

OG stands for Originator Group

\* Last rating action as of 27.11.2019

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**7. Original Principal Balance**



|                   |                 |                         |
|-------------------|-----------------|-------------------------|
| Reporting Date    | 09.03.2022      |                         |
| Payment Date      | 14.03.2022      |                         |
| Period No         | 28              |                         |
| Monthly Period    | Mar 2022        |                         |
| Interest Period   | from 14.02.2022 | to 14.03.2022 = 28 days |
| Collection Period | from 01.02.2022 | to 28.02.2022           |

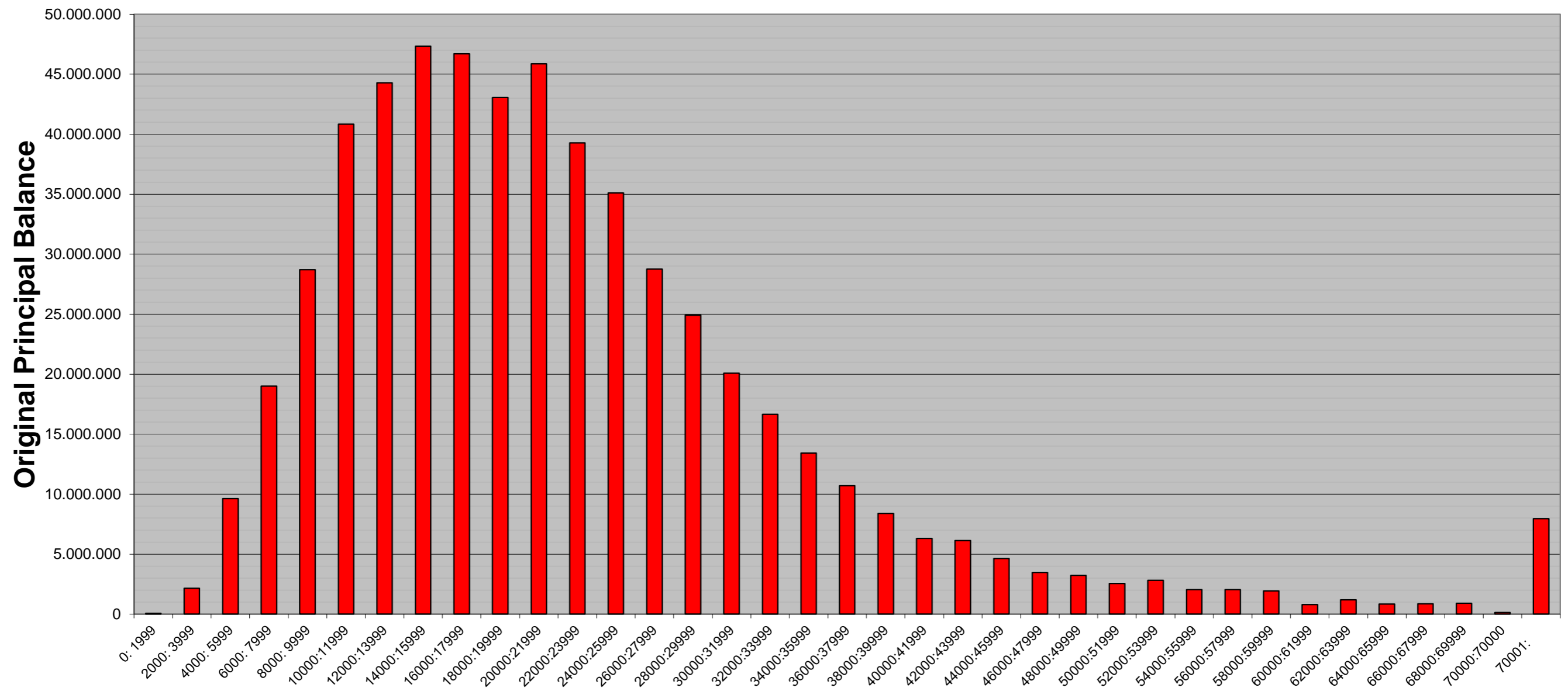
| Original Principal Balance<br>(Ranges in EUR) | Original Principal<br>Balance in EUR | Percentage of<br>Total Balance | Number of Loans | Percentage of Total<br>Loans |
|---|--------------------------------------|--------------------------------|-----------------|------------------------------|
| 0: 1999                                       | 72.932,48                            | 0,01%                          | 46              | 0,14%                        |
| 2000: 3999                                    | 2.150.548,69                         | 0,38%                          | 662             | 1,95%                        |
| 4000: 5999                                    | 9.615.522,79                         | 1,68%                          | 1.889           | 5,56%                        |
| 6000: 7999                                    | 18.995.239,58                        | 3,32%                          | 2.695           | 7,94%                        |
| 8000: 9999                                    | 28.712.723,98                        | 5,01%                          | 3.185           | 9,38%                        |
| 10000:11999                                   | 40.825.628,79                        | 7,13%                          | 3.720           | 10,96%                       |
| 12000:13999                                   | 44.278.513,61                        | 7,73%                          | 3.405           | 10,03%                       |
| 14000:15999                                   | 47.341.115,51                        | 8,27%                          | 3.158           | 9,30%                        |
| 16000:17999                                   | 46.692.992,53                        | 8,15%                          | 2.753           | 8,11%                        |
| 18000:19999                                   | 43.058.704,86                        | 7,52%                          | 2.266           | 6,67%                        |
| 20000:21999                                   | 45.870.768,62                        | 8,01%                          | 2.189           | 6,45%                        |
| 22000:23999                                   | 39.264.446,15                        | 6,86%                          | 1.709           | 5,03%                        |
| 24000:25999                                   | 35.091.863,42                        | 6,13%                          | 1.405           | 4,14%                        |
| 26000:27999                                   | 28.755.723,75                        | 5,02%                          | 1.066           | 3,14%                        |
| 28000:29999                                   | 24.908.470,41                        | 4,35%                          | 859             | 2,53%                        |
| 30000:31999                                   | 20.078.017,49                        | 3,51%                          | 648             | 1,91%                        |
| 32000:33999                                   | 16.641.124,50                        | 2,91%                          | 505             | 1,49%                        |
| 34000:35999                                   | 13.419.290,92                        | 2,34%                          | 384             | 1,13%                        |
| 36000:37999                                   | 10.694.594,91                        | 1,87%                          | 289             | 0,85%                        |
| 38000:39999                                   | 8.388.028,85                         | 1,46%                          | 215             | 0,63%                        |
| 40000:41999                                   | 6.301.638,84                         | 1,10%                          | 154             | 0,45%                        |
| 42000:43999                                   | 6.140.194,67                         | 1,07%                          | 143             | 0,42%                        |
| 44000:45999                                   | 4.633.094,18                         | 0,81%                          | 103             | 0,30%                        |
| 46000:47999                                   | 3.477.740,06                         | 0,61%                          | 74              | 0,22%                        |
| 48000:49999                                   | 3.223.190,72                         | 0,56%                          | 66              | 0,19%                        |
| 50000:51999                                   | 2.543.692,32                         | 0,44%                          | 50              | 0,15%                        |
| 52000:53999                                   | 2.814.088,47                         | 0,49%                          | 53              | 0,16%                        |
| 54000:55999                                   | 2.036.397,22                         | 0,36%                          | 37              | 0,11%                        |
| 56000:57999                                   | 2.045.148,22                         | 0,36%                          | 36              | 0,11%                        |
| 58000:59999                                   | 1.947.801,81                         | 0,34%                          | 33              | 0,10%                        |
| 60000:61999                                   | 791.173,67                           | 0,14%                          | 13              | 0,04%                        |
| 62000:63999                                   | 1.201.169,31                         | 0,21%                          | 19              | 0,06%                        |
| 64000:65999                                   | 846.242,82                           | 0,15%                          | 13              | 0,04%                        |
| 66000:67999                                   | 869.650,25                           | 0,15%                          | 13              | 0,04%                        |
| 68000:69999                                   | 900.107,26                           | 0,16%                          | 13              | 0,04%                        |
| 70000:70000                                   | 140.000,00                           | 0,02%                          | 2               | 0,01%                        |
| 70001:  | 7.950.465,23                         | 1,39%                          | 83              | 0,24%                        |
| <b>Total</b>                                  | <b>572.718.046,89</b>                | <b>100,00%</b>                 | <b>33.953</b>   | <b>100,00%</b>               |

| Statistics     | in EUR    |
|----------------|-----------|
| Average Amount | 16.867,97 |

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**7.1 Original PB (Graph)**

|                   |      |            |            |            |   |         |
|-------------------|------|------------|------------|------------|---|---------|
| Reporting Date    |      |            | 09.03.2022 |            |   |         |
| Payment Date      |      |            | 14.03.2022 |            |   |         |
| Period No         |      |            | 28         |            |   |         |
| Monthly Period    |      |            | Mar 2022   |            |   |         |
| Interest Period   | from | 14.02.2022 | to         | 14.03.2022 | = | 28 days |
| Collection Period | from | 01.02.2022 | to         | 28.02.2022 |   |         |



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**8. Current Principal Balance**



|                   |                 |                         |
|-------------------|-----------------|-------------------------|
| Reporting Date    | 09.03.2022      |                         |
| Payment Date      | 14.03.2022      |                         |
| Period No         | 28              |                         |
| Monthly Period    | Mar 2022        |                         |
| Interest Period   | from 14.02.2022 | to 14.03.2022 = 28 days |
| Collection Period | from 01.02.2022 | to 28.02.2022           |

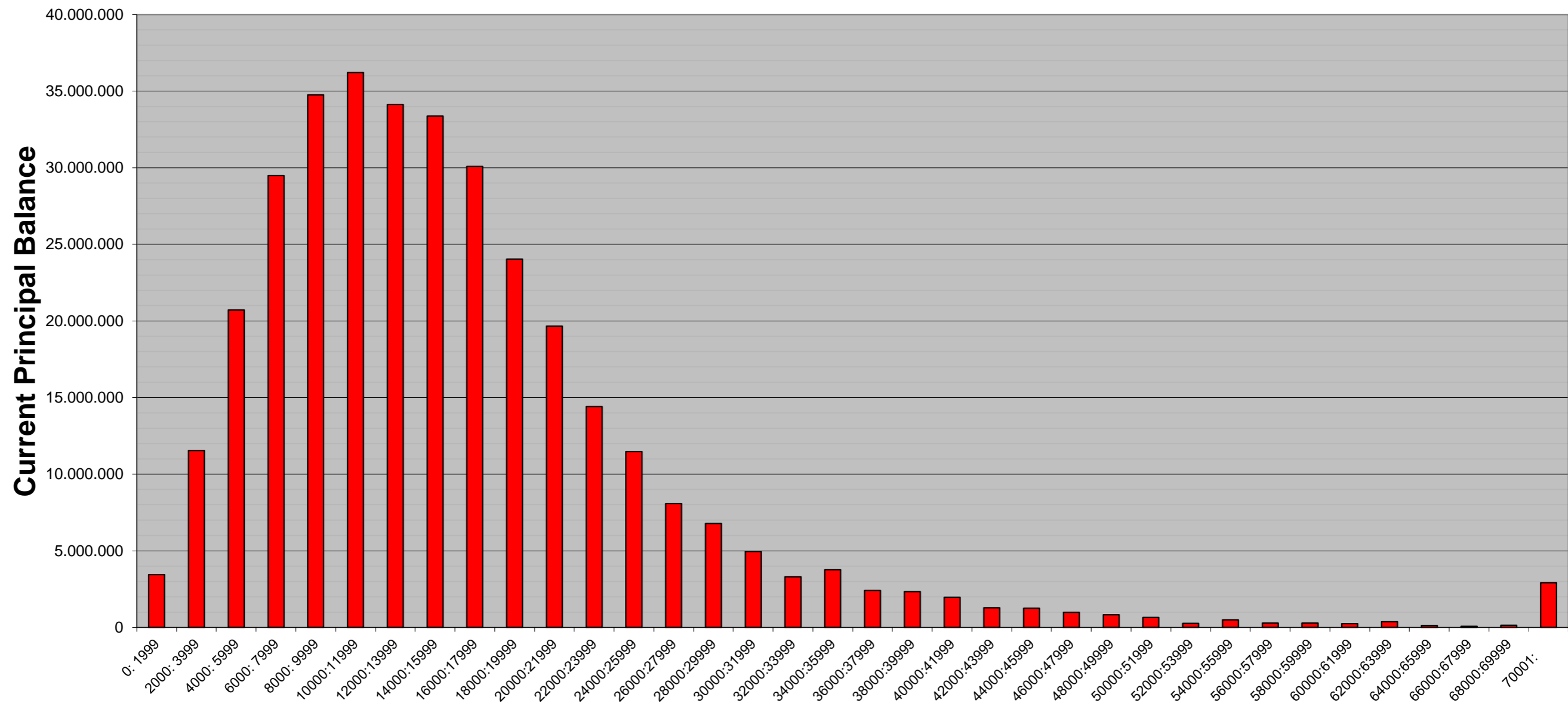
| <i>Current Principal Balance<br/>(Ranges in EUR)</i> | <i>Current Principal<br/>Balance in EUR</i> | <i>Percentage of Total<br/>Balance</i> | <i>Number of Loans</i> | <i>Percentage of Total<br/>Loans</i> |
|--|---|--|------------------------|--------------------------------------|
| 0: 1999  | 3.453.862,16                                | 0,99%                                  | 3.403                  | 10,02%                               |
| 2000: 3999   | 11.552.246,79                               | 3,33%                                  | 3.814                  | 11,23%                               |
| 4000: 5999   | 20.723.945,40                               | 5,97%                                  | 4.152                  | 12,23%                               |
| 6000: 7999   | 29.484.380,69                               | 8,49%                                  | 4.222                  | 12,43%                               |
| 8000: 9999   | 34.763.536,98                               | 10,01%                                 | 3.867                  | 11,39%                               |
| 10000:11999  | 36.210.317,86                               | 10,43%                                 | 3.297                  | 9,71%                                |
| 12000:13999  | 34.128.969,05                               | 9,83%                                  | 2.637                  | 7,77%                                |
| 14000:15999  | 33.363.167,56                               | 9,61%                                  | 2.230                  | 6,57%                                |
| 16000:17999  | 30.082.226,41                               | 8,66%                                  | 1.777                  | 5,23%                                |
| 18000:19999  | 24.046.276,44                               | 6,93%                                  | 1.271                  | 3,74%                                |
| 20000:21999  | 19.664.934,07                               | 5,66%                                  | 939                    | 2,77%                                |
| 22000:23999  | 14.411.747,92                               | 4,15%                                  | 627                    | 1,85%                                |
| 24000:25999  | 11.476.243,92                               | 3,31%                                  | 459                    | 1,35%                                |
| 26000:27999  | 8.088.898,35                                | 2,33%                                  | 300                    | 0,88%                                |
| 28000:29999  | 6.784.518,36                                | 1,95%                                  | 235                    | 0,69%                                |
| 30000:31999  | 4.958.077,55                                | 1,43%                                  | 160                    | 0,47%                                |
| 32000:33999  | 3.298.919,23                                | 0,95%                                  | 100                    | 0,29%                                |
| 34000:35999  | 3.771.401,65                                | 1,09%                                  | 108                    | 0,32%                                |
| 36000:37999  | 2.407.699,84                                | 0,69%                                  | 65                     | 0,19%                                |
| 38000:39999  | 2.335.106,53                                | 0,67%                                  | 60                     | 0,18%                                |
| 40000:41999  | 1.965.577,75                                | 0,57%                                  | 48                     | 0,14%                                |
| 42000:43999  | 1.289.414,17                                | 0,37%                                  | 30                     | 0,09%                                |
| 44000:45999  | 1.255.564,24                                | 0,36%                                  | 28                     | 0,08%                                |
| 46000:47999  | 983.190,32                                  | 0,28%                                  | 21                     | 0,06%                                |
| 48000:49999  | 832.923,74                                  | 0,24%                                  | 17                     | 0,05%                                |
| 50000:51999  | 658.804,06                                  | 0,19%                                  | 13                     | 0,04%                                |
| 52000:53999  | 265.809,36                                  | 0,08%                                  | 5                      | 0,01%                                |
| 54000:55999  | 495.028,44                                  | 0,14%                                  | 9                      | 0,03%                                |
| 56000:57999  | 284.109,37                                  | 0,08%                                  | 5                      | 0,01%                                |
| 58000:59999  | 291.692,64                                  | 0,08%                                  | 5                      | 0,01%                                |
| 60000:61999  | 243.828,38                                  | 0,07%                                  | 4                      | 0,01%                                |
| 62000:63999  | 378.548,45                                  | 0,11%                                  | 6                      | 0,02%                                |
| 64000:65999  | 130.273,46                                  | 0,04%                                  | 2                      | 0,01%                                |
| 66000:67999  | 66.454,97                                   | 0,02%                                  | 1                      | 0,00%                                |
| 68000:69999  | 139.148,52                                  | 0,04%                                  | 2                      | 0,01%                                |
| 70001:   | 2.923.089,55                                | 0,84%                                  | 34                     | 0,10%                                |
| <b>Total</b>   | <b>347.209.934,18</b>                       | <b>100,00%</b>                         | <b>33.953</b>          | <b>100,00%</b>                       |

| <b>Statistics</b> |  | <b>in EUR</b> |
|-------------------|--|---------------|
| Average Amount    |  | 10.226,19     |

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**8.1 Current PB (Graph)**

|                   |                 |                         |
|-------------------|-----------------|-------------------------|
| Reporting Date    | 09.03.2022      |                         |
| Payment Date      | 14.03.2022      |                         |
| Period No         | 28              |                         |
| Monthly Period    | Mar 2022        |                         |
| Interest Period   | from 14.02.2022 | to 14.03.2022 = 28 days |
| Collection Period | from 01.02.2022 | to 28.02.2022           |



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**9. Borrower Concentration**



|                   |                 |                         |
|-------------------|-----------------|-------------------------|
| Reporting Date    | 09.03.2022      |                         |
| Payment Date      | 14.03.2022      |                         |
| Period No         | 28              |                         |
| Monthly Period    | Mar 2022        |                         |
| Interest Period   | from 14.02.2022 | to 14.03.2022 = 28 days |
| Collection Period | from 01.02.2022 | to 28.02.2022           |

| No | Current Principal<br>Balance in EUR | Percentage of<br>Balance | Number of Loans |
|----|-------------------------------------|--------------------------|-----------------|
| 1  | 172.082,30                          | 0,0496%                  | 1               |
| 2  | 130.896,88                          | 0,0377%                  | 1               |
| 3  | 120.696,22                          | 0,0348%                  | 1               |
| 4  | 94.126,76                           | 0,0271%                  | 1               |
| 5  | 91.656,44                           | 0,0264%                  | 1               |
| 6  | 88.665,12                           | 0,0255%                  | 1               |
| 7  | 88.347,27                           | 0,0254%                  | 1               |
| 8  | 87.582,87                           | 0,0252%                  | 1               |
| 9  | 87.411,35                           | 0,0252%                  | 1               |
| 10 | 87.405,99                           | 0,0252%                  | 1               |
| 11 | 86.766,91                           | 0,0250%                  | 1               |
| 12 | 85.763,13                           | 0,0247%                  | 1               |
| 13 | 84.904,18                           | 0,0245%                  | 1               |
| 14 | 84.736,70                           | 0,0244%                  | 1               |
| 15 | 83.666,21                           | 0,0241%                  | 1               |
| 16 | 82.515,48                           | 0,0238%                  | 1               |
| 17 | 81.652,80                           | 0,0235%                  | 1               |
| 18 | 80.931,53                           | 0,0233%                  | 1               |
| 19 | 79.916,20                           | 0,0230%                  | 1               |
| 20 | 79.767,82                           | 0,0230%                  | 2               |
| 21 | 79.450,91                           | 0,0229%                  | 1               |
| 22 | 79.024,66                           | 0,0228%                  | 1               |
| 23 | 77.710,94                           | 0,0224%                  | 1               |
| 24 | 77.396,71                           | 0,0223%                  | 1               |
| 25 | 76.901,76                           | 0,0221%                  | 1               |
|    | <b>2.269.977,14</b>                 | <b>0,6538%</b>           | <b>26</b>       |

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**10. Geographical Distribution**



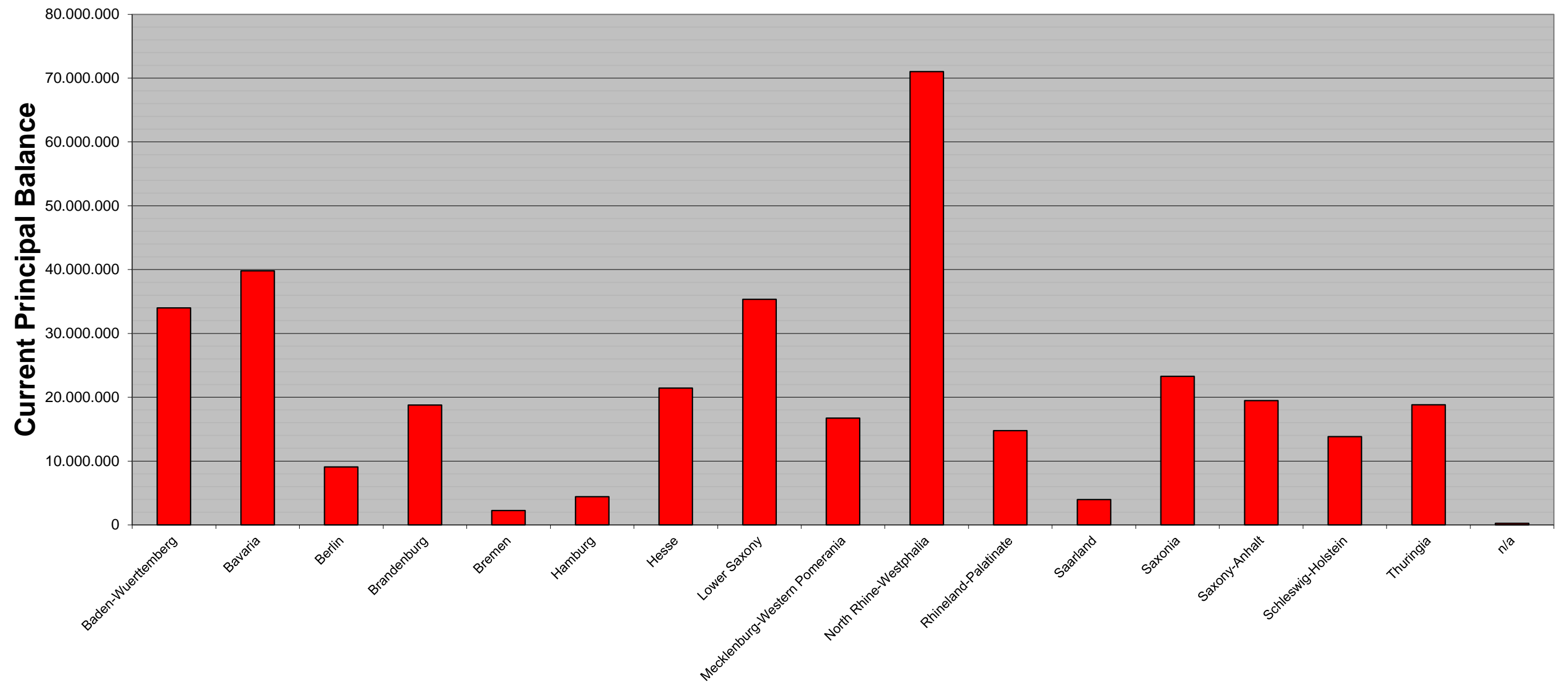
|                   |      |            |            |            |   |         |
|-------------------|------|------------|------------|------------|---|---------|
| Reporting Date    |      |            | 09.03.2022 |            |   |         |
| Payment Date      |      |            | 14.03.2022 |            |   |         |
| Period No         |      |            | 28         |            |   |         |
| Monthly Period    |      |            | Mar 2022   |            |   |         |
| Interest Period   | from | 14.02.2022 | to         | 14.03.2022 | = | 28 days |
| Collection Period | from | 01.02.2022 | to         | 28.02.2022 |   |         |

| State                         | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|-------------------------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| Baden-Wuerttemberg            | 34.016.977,09                    | 9,80%                       | 3.133           | 9,23%                     |
| Bavaria                       | 39.786.977,05                    | 11,46%                      | 3.669           | 10,81%                    |
| Berlin                        | 9.079.951,28                     | 2,62%                       | 858             | 2,53%                     |
| Brandenburg                   | 18.786.456,88                    | 5,41%                       | 1.890           | 5,57%                     |
| Bremen                        | 2.243.915,10                     | 0,65%                       | 202             | 0,59%                     |
| Hamburg                       | 4.401.846,84                     | 1,27%                       | 391             | 1,15%                     |
| Hesse                         | 21.452.893,35                    | 6,18%                       | 2.040           | 6,01%                     |
| Lower Saxony                  | 35.340.990,70                    | 10,18%                      | 3.507           | 10,33%                    |
| Mecklenburg-Western Pomerania | 16.711.837,59                    | 4,81%                       | 1.680           | 4,95%                     |
| North Rhine-Westphalia        | 71.026.831,77                    | 20,46%                      | 6.937           | 20,43%                    |
| Rhineland-Palatinate          | 14.752.444,96                    | 4,25%                       | 1.486           | 4,38%                     |
| Saarland                      | 3.966.752,87                     | 1,14%                       | 420             | 1,24%                     |
| Saxonia                       | 23.269.489,78                    | 6,70%                       | 2.478           | 7,30%                     |
| Saxony-Anhalt                 | 19.487.233,02                    | 5,61%                       | 2.013           | 5,93%                     |
| Schleswig-Holstein            | 13.825.948,26                    | 3,98%                       | 1.351           | 3,98%                     |
| Thuringia                     | 18.817.690,59                    | 5,42%                       | 1.876           | 5,53%                     |
| n/a                           | 241.697,05                       | 0,07%                       | 22              | 0,06%                     |
| <b>Total</b>                  | <b>347.209.934,18</b>            | <b>100,00%</b>              | <b>33.953</b>   | <b>100,00%</b>            |

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**10.1 Geographical Distribution (Graph)**

|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Reporting Date    | 09.03.2022 |            |    |            |           |
| Payment Date      | 14.03.2022 |            |    |            |           |
| Period No         | 28         |            |    |            |           |
| Monthly Period    | Mar 2022   |            |    |            |           |
| Interest Period   | from       | 14.02.2022 | to | 14.03.2022 | = 28 days |
| Collection Period | from       | 01.02.2022 | to | 28.02.2022 |           |





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**11. Object/Vehicle Type**



|                   |      |            |            |            |   |         |
|-------------------|------|------------|------------|------------|---|---------|
| Reporting Date    |      |            | 09.03.2022 |            |   |         |
| Payment Date      |      |            | 14.03.2022 |            |   |         |
| Period No         |      |            | 28         |            |   |         |
| Monthly Period    |      |            | Mar 2022   |            |   |         |
| Interest Period   | from | 14.02.2022 | to         | 14.03.2022 | = | 28 days |
| Collection Period | from | 01.02.2022 | to         | 28.02.2022 |   |         |

| Vehicle Type |            | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|--------------|------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| New Vehicle  | Commercial | 38.415.779,28                    | 11,06%                      | 2.713           | 7,99%                     |
|              | Private    | 108.881.281,79                   | 31,36%                      | 9.440           | 27,80%                    |
|              |            | 147.297.061,07                   | 42,42%                      | 12.153          | 35,79%                    |
| Used Vehicle | Commercial | 34.755.417,94                    | 10,01%                      | 3.087           | 9,09%                     |
|              | Private    | 165.157.455,17                   | 47,57%                      | 18.713          | 55,11%                    |
|              |            | 199.912.873,11                   | 57,58%                      | 21.800          | 64,21%                    |
| <b>Total</b> |            | <b>347.209.934,18</b>            | <b>100,00%</b>              | <b>33.953</b>   | <b>100,00%</b>            |

| Object Type  | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|--------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| Car          | 328.320.638,13                   | 94,56%                      | 31.637          | 93,18%                    |
| Leisure      | 11.461.118,66                    | 3,30%                       | 721             | 2,12%                     |
| Motorbike    | 7.428.177,39                     | 2,14%                       | 1595            | 4,70%                     |
| <b>Total</b> | <b>347.209.934,18</b>            | <b>100,00%</b>              | <b>33.953</b>   | <b>100,00%</b>            |

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**12. Insurances**



|                   |      |            |            |            |   |         |
|-------------------|------|------------|------------|------------|---|---------|
| Reporting Date    |      |            | 09.03.2022 |            |   |         |
| Payment Date      |      |            | 14.03.2022 |            |   |         |
| Period No         |      |            | 28         |            |   |         |
| Monthly Period    |      |            | Mar 2022   |            |   |         |
| Interest Period   | from | 14.02.2022 | to         | 14.03.2022 | = | 28 days |
| Collection Period | from | 01.02.2022 | to         | 28.02.2022 |   |         |

| <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                                  | 147.664.047,75                          | 42,53%                             | 13.385                 | 39,42%                           |
| Yes                                 | 199.545.886,43                          | 57,47%                             | 20.568                 | 60,58%                           |
| <b>Total</b>                        | <b>347.209.934,18</b>                   | <b>100,00%</b>                     | <b>33.953</b>          | <b>100,00%</b>                   |

| <i>Gap Insurance (Santander Safe)</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                                    | 227.475.434,98                          | 65,52%                             | 23.184                 | 68,28%                           |
| Yes                                   | 119.734.499,20                          | 34,48%                             | 10.769                 | 31,72%                           |
| <b>Total</b>                          | <b>347.209.934,18</b>                   | <b>100,00%</b>                     | <b>33.953</b>          | <b>100,00%</b>                   |

| <i>Repair Cost Insurance (Santander AutoCare)</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  | 315.137.075,58                          | 90,76%                             | 30.863                 | 90,90%                           |
| Yes   | 32.072.858,60                           | 9,24%                              | 3.090                  | 9,10%                            |
| <b>Total</b>                                      | <b>347.209.934,18</b>                   | <b>100,00%</b>                     | <b>33.953</b>          | <b>100,00%</b>                   |

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**13. Type of Contract**



|                   |                 |                         |
|-------------------|-----------------|-------------------------|
| Reporting Date    | 09.03.2022      |                         |
| Payment Date      | 14.03.2022      |                         |
| Period No         | 28              |                         |
| Monthly Period    | Mar 2022        |                         |
| Interest Period   | from 14.02.2022 | to 14.03.2022 = 28 days |
| Collection Period | from 01.02.2022 | to 28.02.2022           |

| <i>Contracts w/Balloon Payments</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                                  | Private      | 139.404.371,61                          | 40,15%                             | 18.067                 | 53,21%                           |
|                                     | Commercial   | 33.543.952,92                           | 9,66%                              | 3.685                  | 10,85%                           |
|                                     | <b>Total</b> | <b>172.948.324,53</b>                   | <b>49,81%</b>                      | <b>21.752</b>          | <b>64,07%</b>                    |
| Yes                                 |              | 134.634.365,35                          | 38,78%                             | 10.086                 | 29,71%                           |
| - of which balloon rates            | Private      | 90.166.407,05                           | 25,97%                             |                        |                                  |
| - of which regular installments     |              | 44.467.958,30                           | 12,81%                             |                        |                                  |
| Yes                                 |              | 39.627.244,30                           | 11,41%                             | 2.115                  | 6,23%                            |
| - of which balloon rates            | Commercial   | 27.008.058,97                           | 7,78%                              |                        |                                  |
| - of which regular installments     |              | 12.619.185,33                           | 3,63%                              |                        |                                  |
|                                     | <b>Total</b> | <b>174.261.609,65</b>                   | <b>50,19%</b>                      | <b>12.201</b>          | <b>35,93%</b>                    |
| <b>Total</b>                        |              | <b>347.209.934,18</b>                   | <b>100,00%</b>                     | <b>33.953</b>          | <b>100,00%</b>                   |

| <i>Balloon Loans - Original Term in months</i> | <i>Balloon Rates in EUR</i> | <i>Balloon Rates in % of Total Balloon Rates</i> | <i>Number of Balloon Loans</i> | <i>Percentage of Total Balloon Loans</i> |
|--|-----------------------------|--|--------------------------------|--|
| 13:25  | 222.015,44                  | 0,19%  | 31                             | 0,25%                                    |
| 26:38  | 14.086.181,15               | 12,02%   | 1.280                          | 10,49%                                   |
| 39:51  | 27.317.707,21               | 23,31%   | 2.904                          | 23,80%                                   |
| 52:64  | 74.493.127,13               | 63,57%   | 7.880                          | 64,58%                                   |
| 65:72  | 507.513,66                  | 0,43%  | 48                             | 0,39%                                    |
| 73:  | 547.921,43                  | 0,47%  | 58                             | 0,48%                                    |
| <b>Total</b>                                   | <b>117.174.466,02</b>       | <b>100,00%</b>                                   | <b>12.201</b>                  | <b>100,00%</b>                           |

| <i>Balloon Loans - Remaining Term in months</i> | <i>Balloon Rates in EUR</i> | <i>Balloon Rates in % of Total Balloon Rates</i> | <i>Number of Balloon Loans</i> | <i>Percentage of Total Balloon Loans</i> |
|---|-----------------------------|--|--------------------------------|--|
| 0:12  | 21.492.131,59               | 18,34%   | 2.160                          | 17,70%                                   |
| 13:25   | 34.826.022,60               | 29,72%   | 3.806                          | 31,19%                                   |
| 26:38   | 57.343.905,62               | 48,94%   | 5.880                          | 48,19%                                   |
| 39:51   | 2.776.654,52                | 2,37%  | 271                            | 2,22%                                    |
| 52:64   | 735.751,69                  | 0,63%  | 84                             | 0,69%                                    |
| <b>Total</b>                                    | <b>117.174.466,02</b>       | <b>100,00%</b>                                   | <b>12.201</b>                  | <b>100,00%</b>                           |

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**14. Payment Methods**



|                   |      |            |            |            |   |         |
|-------------------|------|------------|------------|------------|---|---------|
| Reporting Date    |      |            | 09.03.2022 |            |   |         |
| Payment Date      |      |            | 14.03.2022 |            |   |         |
| Period No         |      |            | 28         |            |   |         |
| Monthly Period    |      |            | Mar 2022   |            |   |         |
| Interest Period   | from | 14.02.2022 | to         | 14.03.2022 | = | 28 days |
| Collection Period | from | 01.02.2022 | to         | 28.02.2022 |   |         |

| <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          | 343.861.884,82                          | 99,04%                             | 33.624                 | 99,03%                           |
| Other                 | 3.348.049,36                            | 0,96%                              | 329                    | 0,97%                            |
| <b>Total</b>          | <b>347.209.934,18</b>                   | <b>100,00%</b>                     | <b>33.953</b>          | <b>100,00%</b>                   |

| <i>Cycle of Payment</i> | <i>Current Principal Balance in EUR</i> | <i>Percentage of Total Balance</i> | <i>Number of Loans</i> | <i>Percentage of Total Loans</i> |
|-------------------------|---|------------------------------------|------------------------|----------------------------------|
| 15th of month           | 154.997.173,34                          | 44,64%                             | 15.079                 | 44,41%                           |
| 1st of month            | 192.212.760,84                          | 55,36%                             | 18.874                 | 55,59%                           |
| <b>Total</b>            | <b>347.209.934,18</b>                   | <b>100,00%</b>                     | <b>33.953</b>          | <b>100,00%</b>                   |

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**15. Downpayment**



|                   |      |            |            |            |           |
|-------------------|------|------------|------------|------------|-----------|
| Reporting Date    |      |            | 09.03.2022 |            |           |
| Payment Date      |      |            | 14.03.2022 |            |           |
| Period No         |      |            | 28         |            |           |
| Monthly Period    |      |            | Mar 2022   |            |           |
| Interest Period   | from | 14.02.2022 | to         | 14.03.2022 | = 28 days |
| Collection Period | from | 01.02.2022 | to         | 28.02.2022 |           |

| <i>Downpayment<br/>(Ranges in EUR)</i> | <i>Current Principal<br/>Balance in EUR</i> | <i>Percentage of<br/>Total Balance</i> | <i>Number of Loans</i> | <i>Percentage of Total<br/>Loans</i> | <i>Downpayment /<br/>Purchase Price in %</i> |
|--|---|--|------------------------|--------------------------------------|--|
| No Downpayment                         | 120.767.403,15                              | 34,78%                                 | 11.137                 | 32,80%                               | 0,00%  |
| 0: 999                                 | 8.969.968,28                                | 2,58%                                  | 1.200                  | 3,53%                                | 4,53%  |
| 1000: 1999                             | 21.047.693,63                               | 6,06%                                  | 2.690                  | 7,92%                                | 9,52%  |
| 2000: 2999                             | 27.279.008,62                               | 7,86%                                  | 3.148                  | 9,27%                                | 14,30%                                       |
| 3000: 3999                             | 25.441.558,65                               | 7,33%                                  | 2.764                  | 8,14%                                | 18,34%                                       |
| 4000: 4999                             | 20.751.464,20                               | 5,98%                                  | 2.148                  | 6,33%                                | 21,66%                                       |
| 5000: 5999                             | 27.342.303,10                               | 7,87%                                  | 2.583                  | 7,61%                                | 23,79%                                       |
| 6000: 6999                             | 15.209.601,04                               | 4,38%                                  | 1.446                  | 4,26%                                | 27,43%                                       |
| 7000: 7999                             | 11.778.918,80                               | 3,39%                                  | 1.109                  | 3,27%                                | 30,37%                                       |
| 8000: 8999                             | 10.865.099,64                               | 3,13%                                  | 978                    | 2,88%                                | 32,33%                                       |
| 9000: 9999                             | 6.153.741,36                                | 1,77%                                  | 529                    | 1,56%                                | 34,39%                                       |
| 10000:10999                            | 16.147.968,21                               | 4,65%                                  | 1.367                  | 4,03%                                | 34,83%                                       |
| 11000:11999                            | 3.388.996,84                                | 0,98%                                  | 326                    | 0,96%                                | 39,56%                                       |
| 12000:12999                            | 4.948.392,67                                | 1,43%                                  | 443                    | 1,30%                                | 40,20%                                       |
| 13000:13999                            | 3.271.993,86                                | 0,94%                                  | 300                    | 0,88%                                | 42,52%                                       |
| 14000:14999                            | 2.550.923,46                                | 0,73%                                  | 233                    | 0,69%                                | 45,11%                                       |
| 15000:15000                            | 4.622.930,08                                | 1,33%                                  | 374                    | 1,10%                                | 42,13%                                       |
| 15001:                                 | 16.671.968,59                               | 4,80%                                  | 1.178                  | 3,47%                                | 48,55%                                       |
| <b>Total</b>                           | <b>347.209.934,18</b>                       | <b>100,00%</b>                         | <b>33.953</b>          | <b>100,00%</b>                       | <b>19,94%</b>                                |

| <i>Downpayment and<br/>Purchase Price</i> | <i>All Contracts</i> | <i>Contracts with<br/>Downpayment</i> |
|---|----------------------|---------------------------------------|
| Average downpayment                       | € 3.942,72           | € 5.867,25                            |
| Average Purchase Price                    | € 19.776,46          | € 21.474,09                           |
| <b>Downpayment in %</b>                   | <b>19,94%</b>        | <b>27,32%</b>                         |

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**16. Effective Interest Rate**



|                   |      |            |            |            |   |         |
|-------------------|------|------------|------------|------------|---|---------|
| Reporting Date    |      |            | 09.03.2022 |            |   |         |
| Payment Date      |      |            | 14.03.2022 |            |   |         |
| Period No         |      |            | 28         |            |   |         |
| Monthly Period    |      |            | Mar 2022   |            |   |         |
| Interest Period   | from | 14.02.2022 | to         | 14.03.2022 | = | 28 days |
| Collection Period | from | 01.02.2022 | to         | 28.02.2022 |   |         |

| Yield Range * | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|---------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| 0: 0          | 110.844,70                       | 0,03%                       | 8               | 0,02%                     |
| 1: 1          | 16.954.584,47                    | 4,88%                       | 1.459           | 4,30%                     |
| 2: 2          | 91.066.647,88                    | 26,23%                      | 8.007           | 23,58%                    |
| 3: 3          | 174.459.003,86                   | 50,25%                      | 16.139          | 47,53%                    |
| 4: 4          | 46.855.791,12                    | 13,49%                      | 5.668           | 16,69%                    |
| 5: 5          | 11.399.723,25                    | 3,28%                       | 1.681           | 4,95%                     |
| 6: 6          | 3.957.163,00                     | 1,14%                       | 678             | 2,00%                     |
| 7: 7          | 676.285,59                       | 0,19%                       | 118             | 0,35%                     |
| 8: 8          | 1.425.599,93                     | 0,41%                       | 166             | 0,49%                     |
| 9: 9          | 202.173,78                       | 0,06%                       | 16              | 0,05%                     |
| 10:10         | 69.361,33                        | 0,02%                       | 9               | 0,03%                     |
| 11:11         | 32.755,27                        | 0,01%                       | 4               | 0,01%                     |
| <b>Total</b>  | <b>347.209.934,18</b>            | <b>100,00%</b>              | <b>33.953</b>   | <b>100,00%</b>            |

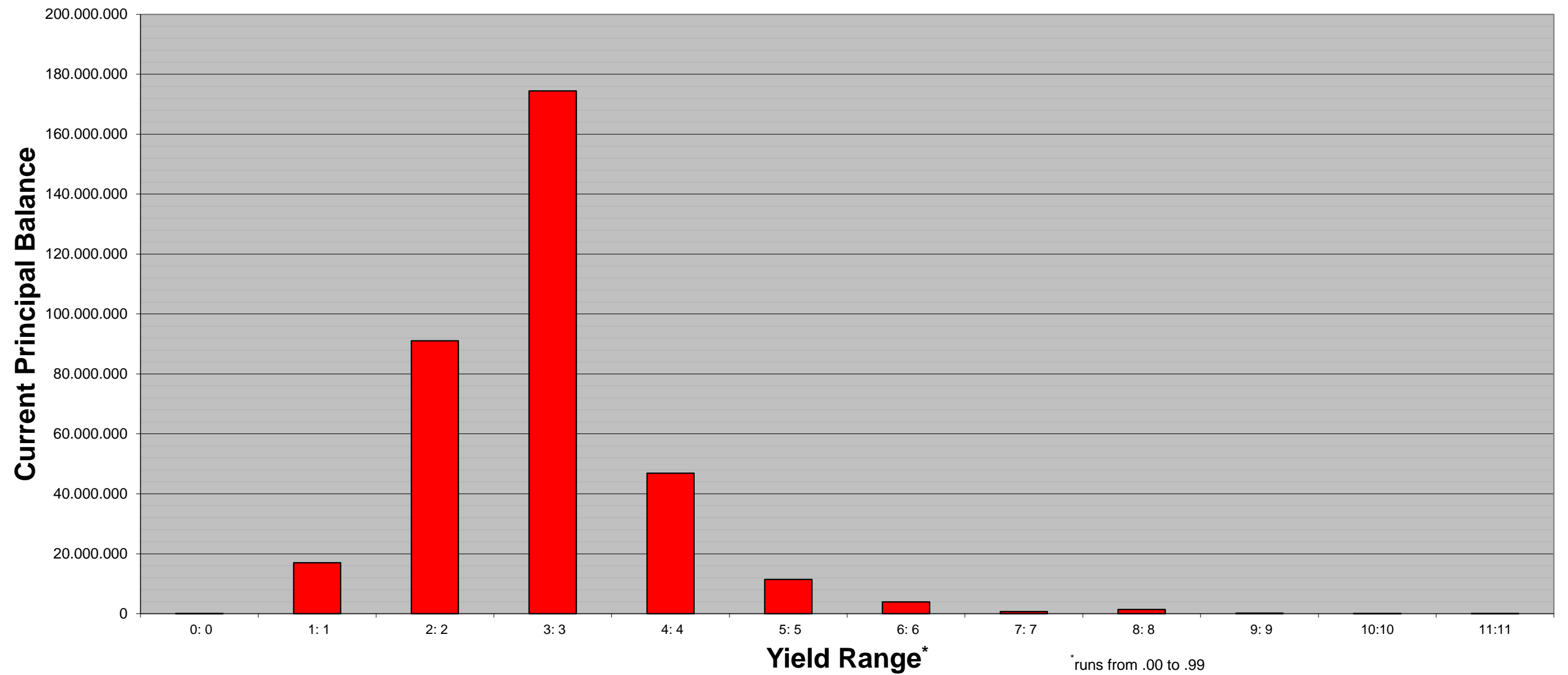
| Statistics  | in %  |
|-------------|-------|
| WA Interest | 3,72% |

\* runs from .00 to .99

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**16.1 Effective Interest Rate (Graph)**

|                   |      |            |            |            |   |         |
|-------------------|------|------------|------------|------------|---|---------|
| Reporting Date    |      |            | 09.03.2022 |            |   |         |
| Payment Date      |      |            | 14.03.2022 |            |   |         |
| Period No         |      |            | 28         |            |   |         |
| Monthly Period    |      |            | Mar 2022   |            |   |         |
| Interest Period   | from | 14.02.2022 | to         | 14.03.2022 | = | 28 days |
| Collection Period | from | 01.02.2022 | to         | 28.02.2022 |   |         |



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**17. Seasoning**



|                   |                 |                         |
|-------------------|-----------------|-------------------------|
| Reporting Date    | 09.03.2022      |                         |
| Payment Date      | 14.03.2022      |                         |
| Period No         | 28              |                         |
| Monthly Period    | Mar 2022        |                         |
| Interest Period   | from 14.02.2022 | to 14.03.2022 = 28 days |
| Collection Period | from 01.02.2022 | to 28.02.2022           |

| Seasoning in Months | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|---------------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| 18:20               | 12.470.034,82                    | 3,59%                       | 992             | 2,92%                     |
| 21:23               | 14.074.411,70                    | 4,05%                       | 1.198           | 3,53%                     |
| 24:26               | 21.868.354,24                    | 6,30%                       | 1.826           | 5,38%                     |
| 27:29               | 22.607.908,21                    | 6,51%                       | 2.020           | 5,95%                     |
| 30:32               | 136.315.384,51                   | 39,26%                      | 12.707          | 37,43%                    |
| 33:35               | 86.970.532,00                    | 25,05%                      | 8.903           | 26,22%                    |
| 36:38               | 22.791.443,06                    | 6,56%                       | 2.696           | 7,94%                     |
| 39:41               | 12.246.378,22                    | 3,53%                       | 1.422           | 4,19%                     |
| 42:44               | 5.496.023,20                     | 1,58%                       | 641             | 1,89%                     |
| 45:47               | 3.594.145,02                     | 1,04%                       | 369             | 1,09%                     |
| 48:50               | 1.663.560,24                     | 0,48%                       | 183             | 0,54%                     |
| 51:53               | 1.428.888,35                     | 0,41%                       | 146             | 0,43%                     |
| 54:56               | 1.364.464,46                     | 0,39%                       | 147             | 0,43%                     |
| 57:59               | 2.339.105,24                     | 0,67%                       | 333             | 0,98%                     |
| 60:62               | 907.195,79                       | 0,26%                       | 152             | 0,45%                     |
| 63:65               | 306.958,92                       | 0,09%                       | 56              | 0,16%                     |
| 66:68               | 229.821,42                       | 0,07%                       | 37              | 0,11%                     |
| 69:71               | 216.481,06                       | 0,06%                       | 42              | 0,12%                     |
| 72:74               | 97.235,20                        | 0,03%                       | 21              | 0,06%                     |
| 75:77               | 85.203,94                        | 0,02%                       | 18              | 0,05%                     |
| 78:80               | 60.238,90                        | 0,02%                       | 17              | 0,05%                     |
| 81:                 | 76.165,68                        | 0,02%                       | 27              | 0,08%                     |
| <b>Total</b>        | <b>347.209.934,18</b>            | <b>100,00%</b>              | <b>33.953</b>   | <b>100,00%</b>            |

**Statistics**

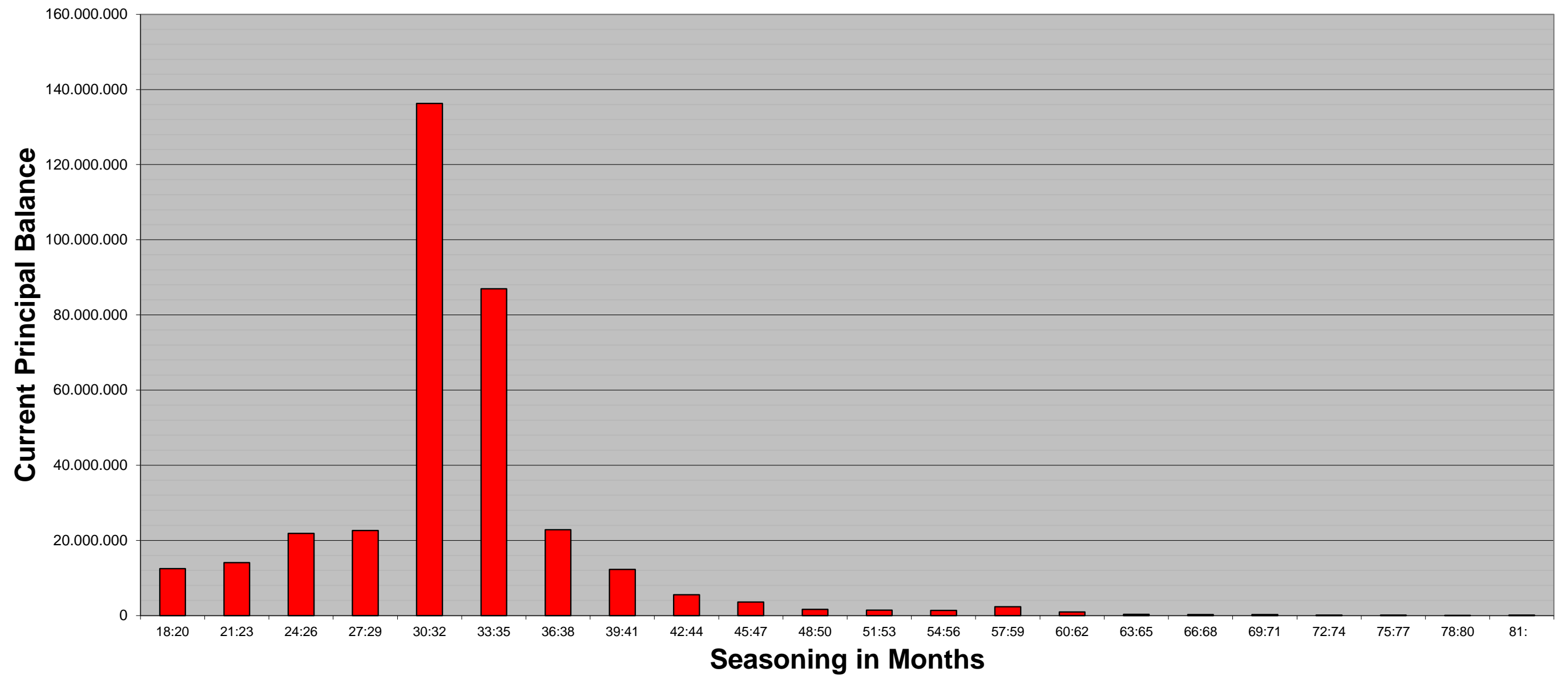
|              |       |
|--------------|-------|
| WA Seasoning | 32,09 |
|--------------|-------|



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**17.1 Seasoning (Graph)**

|                   |      |            |            |            |   |         |
|-------------------|------|------------|------------|------------|---|---------|
| Reporting Date    |      |            | 09.03.2022 |            |   |         |
| Payment Date      |      |            | 14.03.2022 |            |   |         |
| Period No         |      |            | 28         |            |   |         |
| Monthly Period    |      |            | Mar 2022   |            |   |         |
| Interest Period   | from | 14.02.2022 | to         | 14.03.2022 | = | 28 days |
| Collection Period | from | 01.02.2022 | to         | 28.02.2022 |   |         |



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**18. Remaining Term**



|                   |                 |                         |
|-------------------|-----------------|-------------------------|
| Reporting Date    | 09.03.2022      |                         |
| Payment Date      | 14.03.2022      |                         |
| Period No         | 28              |                         |
| Monthly Period    | Mar 2022        |                         |
| Interest Period   | from 14.02.2022 | to 14.03.2022 = 28 days |
| Collection Period | from 01.02.2022 | to 28.02.2022           |

| Remaining Term in Months | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|--------------------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| 0: 6                     | 18.616.499,51                    | 5,36%                       | 3.966           | 11,68%                    |
| 7: 13                    | 13.493.898,14                    | 3,89%                       | 2.253           | 6,64%                     |
| 14: 20                   | 44.190.169,31                    | 12,73%                      | 5.590           | 16,46%                    |
| 21: 27                   | 54.298.820,96                    | 15,64%                      | 5.048           | 14,87%                    |
| 28: 34                   | 82.594.977,61                    | 23,79%                      | 6.684           | 19,69%                    |
| 35: 41                   | 30.931.129,48                    | 8,91%                       | 2.768           | 8,15%                     |
| 42: 48                   | 11.927.131,91                    | 3,44%                       | 1.166           | 3,43%                     |
| 49: 55                   | 19.836.280,82                    | 5,71%                       | 1.707           | 5,03%                     |
| 56: 62                   | 17.113.884,61                    | 4,93%                       | 1.333           | 3,93%                     |
| 63: 69                   | 38.942.565,83                    | 11,22%                      | 2.625           | 7,73%                     |
| 70: 76                   | 7.978.159,40                     | 2,30%                       | 502             | 1,48%                     |
| 77: 83                   | 1.713.057,57                     | 0,49%                       | 89              | 0,26%                     |
| 84: 90                   | 3.280.690,44                     | 0,94%                       | 126             | 0,37%                     |
| 91: 97                   | 652.997,58                       | 0,19%                       | 26              | 0,08%                     |
| 98:104                   | 1.552.797,51                     | 0,45%                       | 67              | 0,20%                     |
| 105:107                  | 62.066,28                        | 0,02%                       | 2               | 0,01%                     |
| 108:                     | 24.807,22                        | 0,01%                       | 1               | 0,00%                     |
| <b>Total</b>             | <b>347.209.934,18</b>            | <b>100,00%</b>              | <b>33.953</b>   | <b>100,00%</b>            |

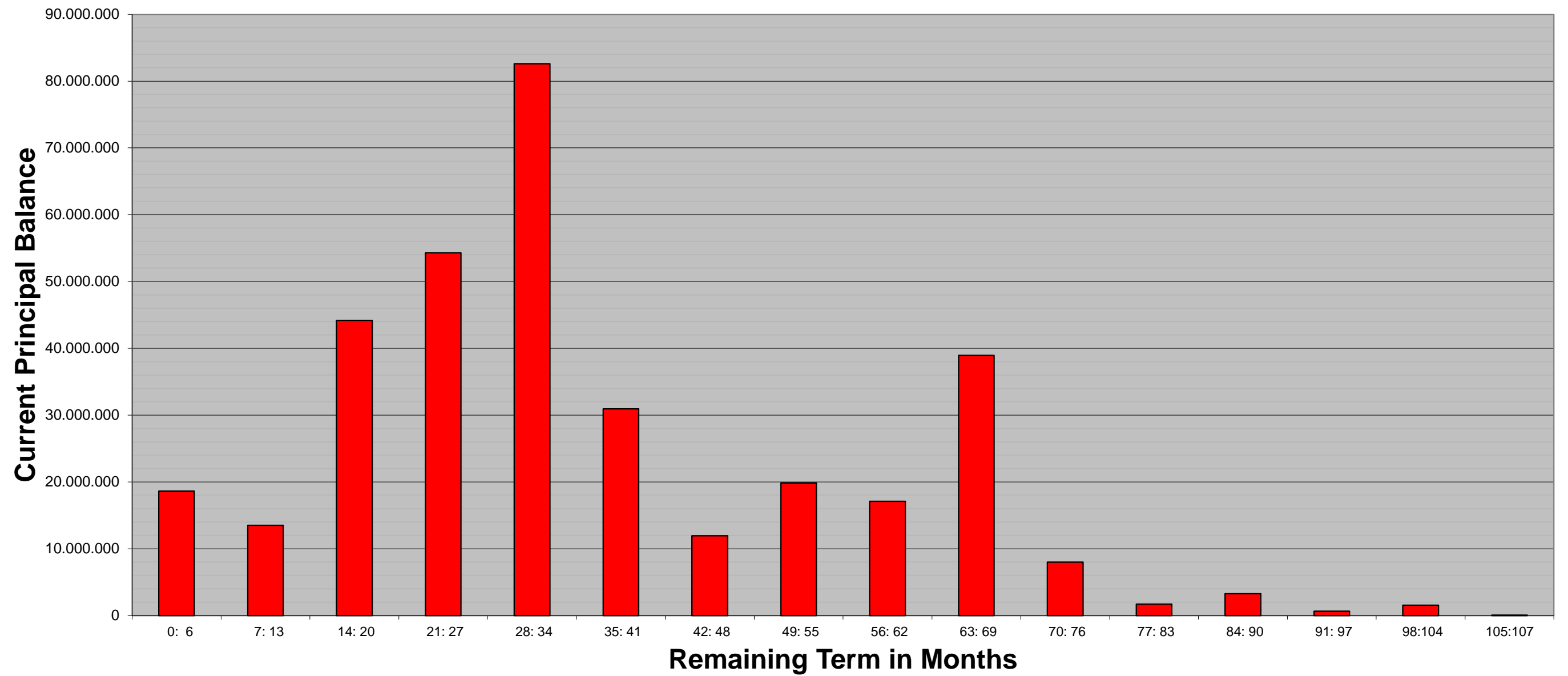
**Statistics**

|                   |       |
|-------------------|-------|
| WA Remaining Term | 35,41 |
|-------------------|-------|

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**18.1 Remaining Term (Graph)**

|                   |                 |                         |
|-------------------|-----------------|-------------------------|
| Reporting Date    | 09.03.2022      |                         |
| Payment Date      | 14.03.2022      |                         |
| Period No         | 28              |                         |
| Monthly Period    | Mar 2022        |                         |
| Interest Period   | from 14.02.2022 | to 14.03.2022 = 28 days |
| Collection Period | from 01.02.2022 | to 28.02.2022           |



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**19. Original Term**



|                   |      |            |    |            |           |
|-------------------|------|------------|----|------------|-----------|
| Reporting Date    |      | 09.03.2022 |    |            |           |
| Payment Date      |      | 14.03.2022 |    |            |           |
| Period No         |      | 28         |    |            |           |
| Monthly Period    |      | Mar 2022   |    |            |           |
| Interest Period   | from | 14.02.2022 | to | 14.03.2022 | = 28 days |
| Collection Period | from | 01.02.2022 | to | 28.02.2022 |           |

| <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> |
|--------------------------------|---|------------------------------------|------------------------|----------------------------------|
| 13: 25                         | 367.852,95                              | 0,11%                              | 204                    | 0,60%                            |
| 26: 38                         | 19.660.730,35                           | 5,66%                              | 3.977                  | 11,71%                           |
| 39: 51                         | 54.549.993,03                           | 15,71%                             | 7.082                  | 20,86%                           |
| 52: 64                         | 151.408.497,47                          | 43,61%                             | 12.750                 | 37,55%                           |
| 65: 77                         | 27.158.347,46                           | 7,82%                              | 2.955                  | 8,70%                            |
| 78: 90                         | 23.490.709,16                           | 6,77%                              | 2.135                  | 6,29%                            |
| 91:103                         | 62.005.452,57                           | 17,86%                             | 4.446                  | 13,09%                           |
| 104:116                        | 1.448.473,09                            | 0,42%                              | 78                     | 0,23%                            |
| 117:119                        | 379.694,21                              | 0,11%                              | 17                     | 0,05%                            |
| 120:                           | 6.740.183,89                            | 1,94%                              | 309                    | 0,91%                            |
| <b>Total</b>                   | <b>347.209.934,18</b>                   | <b>100,00%</b>                     | <b>33.953</b>          | <b>100,00%</b>                   |

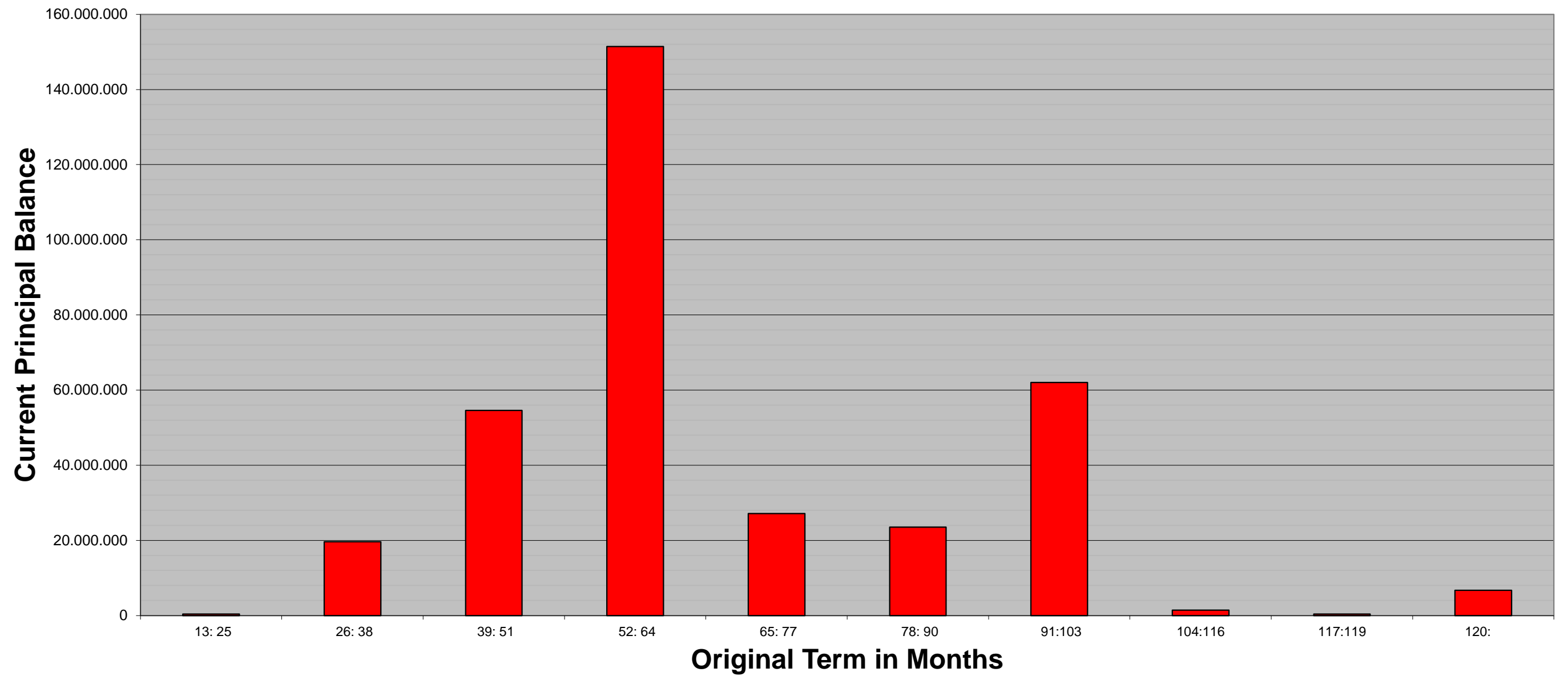
**Statistics**

|                  |       |
|------------------|-------|
| WA Original Term | 67,50 |
|------------------|-------|

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**19.1 Original Term (Graph)**

|                   |      |            |            |            |   |         |
|-------------------|------|------------|------------|------------|---|---------|
| Reporting Date    |      |            | 09.03.2022 |            |   |         |
| Payment Date      |      |            | 14.03.2022 |            |   |         |
| Period No         |      |            | 28         |            |   |         |
| Monthly Period    |      |            | Mar 2022   |            |   |         |
| Interest Period   | from | 14.02.2022 | to         | 14.03.2022 | = | 28 days |
| Collection Period | from | 01.02.2022 | to         | 28.02.2022 |   |         |



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**20. Manufacturer  
Brands & Fueltype**



|                   |                 |                         |
|-------------------|-----------------|-------------------------|
| Reporting Date    | 09.03.2022      |                         |
| Payment Date      | 14.03.2022      |                         |
| Period No         | 28              |                         |
| Monthly Period    | Mar 2022        |                         |
| Interest Period   | from 14.02.2022 | to 14.03.2022 = 28 days |
| Collection Period | from 01.02.2022 | to 28.02.2022           |

| Manufacturer brands | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|---------------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| 1                   | 38.979.539,16                    | 11,23%                      | 3.824           | 11,26%                    |
| 2                   | 34.710.507,45                    | 10,00%                      | 3.217           | 9,47%                     |
| 3                   | 29.096.760,03                    | 8,38%                       | 3.123           | 9,20%                     |
| 4                   | 24.791.944,90                    | 7,14%                       | 2.169           | 6,39%                     |
| 5                   | 24.440.188,57                    | 7,04%                       | 2.216           | 6,53%                     |
| 6                   | 23.009.606,85                    | 6,63%                       | 1.940           | 5,71%                     |
| 7                   | 21.583.080,13                    | 6,22%                       | 2.600           | 7,66%                     |
| 8                   | 14.568.071,05                    | 4,20%                       | 1.281           | 3,77%                     |
| 9                   | 13.771.838,56                    | 3,97%                       | 1.473           | 4,34%                     |
| 10                  | 13.714.215,02                    | 3,95%                       | 1.211           | 3,57%                     |
| 11                  | 13.339.101,88                    | 3,84%                       | 1.345           | 3,96%                     |
| 12                  | 12.407.333,93                    | 3,57%                       | 832             | 2,45%                     |
| 13                  | 10.483.295,62                    | 3,02%                       | 1.000           | 2,95%                     |
| 14                  | 8.653.883,69                     | 2,49%                       | 980             | 2,89%                     |
| 15                  | 6.224.128,29                     | 1,79%                       | 165             | 0,49%                     |
| <b>Total</b>        | <b>289.773.495,13</b>            | <b>83,46%</b>               | <b>27.376</b>   | <b>80,63%</b>             |

TOP 15 manufacturer brands in alphabetical order:  
Audi, BMW, Fiat, Ford, Hyundai, Kia, Mercedes, Mazda, Opel, Renault, Seat, Skoda, Tesla, VW, Volvo

| Fuel            | Current Principal Balance in EUR | Percentage of Total Balance | Number of Loans | Percentage of Total Loans |
|-----------------|----------------------------------|-----------------------------|-----------------|---------------------------|
| Petrol          | 152.577.211,15                   | 43,94%                      | 18.010          | 53,04%                    |
| Diesel Euro 6   | 40.970.833,03                    | 11,80%                      | 3.142           | 9,25%                     |
| Diesel Euro 5   | 24.256.993,26                    | 6,99%                       | 2.808           | 8,27%                     |
| Diesel < Euro 5 | 36.893.131,64                    | 10,63%                      | 3.193           | 9,40%                     |
| Other           | 5.456.450,46                     | 1,57%                       | 557             | 1,64%                     |
| n/a             | 87.055.314,64                    | 25,07%                      | 6.243           | 18,39%                    |
| <b>Total</b>    | <b>347.209.934,18</b>            | <b>100,00%</b>              | <b>33.953</b>   | <b>100,00%</b>            |

**SC Germany Auto 2019-1  
Monthly Investor Report**

**21. Amortisation Profile**



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Reporting Date    | 09.03.2022 |            |    |            |           |
| Payment Date      | 14.03.2022 |            |    |            |           |
| Period No         | 28         |            |    |            |           |
| Monthly Period    | Mar 2022   |            |    |            |           |
| Interest Period   | from       | 14.02.2022 | to | 14.03.2022 | = 28 days |
| Collection Period | from       | 01.02.2022 | to | 28.02.2022 |           |

**Amortisation profile**

| Collection Period | Outstanding Volume | Collection Period | Outstanding Volume | Collection Period | Outstanding Volume |
|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|
| 1                 | 347.209.934,18 €   | 51                | 21.916.487,60 €    | 101               | 11.924,64 €        |
| 2                 | 339.853.684,38 €   | 52                | 20.432.490,19 €    | 102               | 5.355,62 €         |
| 3                 | 331.443.655,72 €   | 53                | 18.911.279,36 €    | 103               | 3.313,30 €         |
| 4                 | 321.882.862,76 €   | 54                | 17.334.672,38 €    | 104               | 2.162,86 €         |
| 5                 | 312.306.398,51 €   | 55                | 15.778.080,32 €    | 105               | 1.205,75 €         |
| 6                 | 302.607.747,99 €   | 56                | 14.260.334,05 €    | 106               | 540,68 €           |
| 7                 | 293.072.902,99 €   | 57                | 13.093.871,37 €    | 107               | 270,79 €           |
| 8                 | 283.947.866,76 €   | 58                | 11.948.628,67 €    | 108               | - €                |
| 9                 | 276.506.008,82 €   | 59                | 10.826.703,54 €    | 109               | - €                |
| 10                | 269.156.317,19 €   | 60                | 9.734.054,46 €     | 110               | - €                |
| 11                | 261.778.855,44 €   | 61                | 8.664.174,57 €     | 111               | - €                |
| 12                | 254.658.085,64 €   | 62                | 7.625.003,47 €     | 112               | - €                |
| 13                | 247.242.884,81 €   | 63                | 6.622.399,22 €     | 113               | - €                |
| 14                | 239.466.794,04 €   | 64                | 5.668.470,42 €     | 114               | - €                |
| 15                | 231.821.763,60 €   | 65                | 4.798.809,36 €     | 115               | - €                |
| 16                | 222.799.978,47 €   | 66                | 4.054.727,52 €     | 116               | - €                |
| 17                | 213.189.739,59 €   | 67                | 3.451.209,79 €     | 117               | - €                |
| 18                | 203.659.554,96 €   | 68                | 3.013.236,71 €     | 118               | - €                |
| 19                | 194.218.547,02 €   | 69                | 2.707.457,60 €     | 119               | - €                |
| 20                | 184.347.270,64 €   | 70                | 2.438.193,33 €     |                   |                    |
| 21                | 177.839.910,08 €   | 71                | 2.202.745,80 €     |                   |                    |
| 22                | 171.446.199,05 €   | 72                | 1.992.439,85 €     |                   |                    |
| 23                | 164.727.818,08 €   | 73                | 1.804.860,21 €     |                   |                    |
| 24                | 158.442.550,64 €   | 74                | 1.642.715,84 €     |                   |                    |
| 25                | 151.726.879,47 €   | 75                | 1.501.771,14 €     |                   |                    |
| 26                | 144.459.404,95 €   | 76                | 1.375.226,30 €     |                   |                    |
| 27                | 137.058.551,77 €   | 77                | 1.260.486,95 €     |                   |                    |
| 28                | 125.773.456,55 €   | 78                | 1.159.281,64 €     |                   |                    |
| 29                | 113.736.219,16 €   | 79                | 1.068.365,49 €     |                   |                    |
| 30                | 99.828.128,44 €    | 80                | 984.631,10 €       |                   |                    |
| 31                | 85.072.388,67 €    | 81                | 909.450,07 €       |                   |                    |
| 32                | 71.985.147,96 €    | 82                | 835.926,59 €       |                   |                    |
| 33                | 67.835.299,05 €    | 83                | 763.782,71 €       |                   |                    |
| 34                | 63.973.640,79 €    | 84                | 692.086,19 €       |                   |                    |
| 35                | 60.080.468,20 €    | 85                | 622.463,55 €       |                   |                    |
| 36                | 56.592.992,65 €    | 86                | 554.383,29 €       |                   |                    |
| 37                | 52.934.944,42 €    | 87                | 489.397,10 €       |                   |                    |
| 38                | 48.995.306,66 €    | 88                | 426.963,68 €       |                   |                    |
| 39                | 46.106.229,75 €    | 89                | 370.080,44 €       |                   |                    |
| 40                | 43.115.363,11 €    | 90                | 317.690,96 €       |                   |                    |
| 41                | 40.167.316,01 €    | 91                | 272.457,28 €       |                   |                    |
| 42                | 37.455.515,61 €    | 92                | 236.442,66 €       |                   |                    |
| 43                | 35.125.420,80 €    | 93                | 210.082,62 €       |                   |                    |
| 44                | 32.915.311,47 €    | 94                | 184.768,24 €       |                   |                    |
| 45                | 31.280.931,98 €    | 95                | 161.215,24 €       |                   |                    |
| 46                | 29.672.806,83 €    | 96                | 138.925,95 €       |                   |                    |
| 47                | 28.085.917,61 €    | 97                | 117.250,54 €       |                   |                    |
| 48                | 26.494.932,54 €    | 98                | 96.203,64 €        |                   |                    |
| 49                | 24.945.836,46 €    | 99                | 75.894,43 €        |                   |                    |
| 50                | 23.420.304,62 €    | 100               | 57.054,41 €        |                   |                    |

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**22. Priority of Payments + Transaction Costs**



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Reporting Date    | 09.03.2022 |            |    |            |           |
| Payment Date      | 14.03.2022 |            |    |            |           |
| Period No         | 28         |            |    |            |           |
| Monthly Period    | Mar 2022   |            |    |            |           |
| Interest Period   | from       | 14.02.2022 | to | 14.03.2022 | = 28 days |
| Collection Period | from       | 01.02.2022 | to | 28.02.2022 |           |

**Priority of Payments**

|   |   |                 |
|---|---|-----------------|
| Available Distribution Amount   |   | 17.278.827,69 € |
| Taxes and Senior Expenses   | - | 2.857,24 €      |
| Net Swap Payments   | - | 61.770,10 €     |
| Interest Class A Notes  | - | 36.408,00 €     |
| Payments to Liquidity Reserve Fund  | - | 1.582.045,82 €  |
| If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes | - | 13.999,50 €     |
| Replenishment   | - | - €             |
| Purchase Shortfall Ledger   | - | 53,32 €         |
| Principal Payments Class A  | - | 14.199.175,50 € |
| Upon a Principal Deficiency Trigger Event, Interest Class B Notes             | - | - €             |
| Principal Payments Class B  | - | - €             |
| Payments to Commingling Reserve Ledger  | - | - €             |
| Payments to Set-Off Reserve Ledger  | - | - €             |
| Swap Termination Payments   | - | - €             |
| Interest Commingling/Set-Off Reserve  | - | - €             |
| Interest Subordinated Loan  | - | 1.928,55 €      |
| Principal Payments Subordinated Loan  | - | 70.995,87 €     |
| Payments to Seller  |   | 1.309.593,79 €  |

**Transaction Costs**

|  | All notes        | Class A          | Class B        |
|--|------------------|------------------|----------------|
| Senior Expenses                                      | 2.857,24 €       |                  |                |
| Interest accrued for the Period                      | - 50.407,50 €    | - 36.408,00 €    | - 13.999,50 €  |
| Cumulative Interest accrued                          | - 2.449.504,50 € | - 2.030.523,00 € | - 418.981,50 € |
| Interest Payments                                    | - 50.407,50 €    | - 36.408,00 €    | - 13.999,50 €  |
| Cumulative Interest Payments                         | - 2.449.504,50 € | - 2.030.523,00 € | - 418.981,50 € |
| Interest accrued on Subordinated Loan for the Period | - 1.928,55 €     |                  |                |
| Cumulative Interest accrued on Subordinated Loan     | - 86.237,36 €    |                  |                |
| Interest Payments on Subordinated Loan               | - 1.928,55 €     |                  |                |
| Cumulative Interest Payments on Subordinated Loan    | - 86.237,36 €    |                  |                |
| Unpaid Interest for the Period                       | - €              |                  |                |
| Cumulative Unpaid Interest                           | - €              |                  |                |



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Monthly Investor Report**

**23. Swap Counterparty**



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Reporting Date    | 09.03.2022 |            |    |            |           |
| Payment Date      | 14.03.2022 |            |    |            |           |
| Period No         | 28         |            |    |            |           |
| Monthly Period    | Mar 2022   |            |    |            |           |
| Interest Period   | from       | 14.02.2022 | to | 14.03.2022 | = 28 days |
| Collection Period | from       | 01.02.2022 | to | 28.02.2022 |           |

**Swap Counterparty**

Swap Counterparty Royal Bank of Canada  
Swap Rating Trigger Breach no

| Rating Trigger & Current Ratings    | Consequenses                         | Fitch     |            |         | Moody's         |            |         | Trigger breach |
|-------------------------------------|--------------------------------------|-----------|------------|---------|-----------------|------------|---------|----------------|
|                                     |                                      | Long Term | Short Term | Outlook | Long Term (CRA) | Short Term | Outlook |                |
| 1st Rating Trigger                  | Collateral, Guarantee or Replacement | A-        | F1         |         | A3(cr)          |            |         | no             |
| 2nd Rating Trigger                  | Guarantee or Replacement             | BBB-      | F3         |         | Baa3(cr)        |            |         | no             |
| <b>Current Counterparty Ratings</b> |                                      | AA-       | F1+        | STABLE  | Aa1(cr)         | P-1(cr)    | STABLE  |                |

**Current Swap Data**

Swap Type Fixed Floating Interest Rate Swap  
Notional Amount 316.409.163,00  
Fixed Rate 0,3990%  
Floating Rate (Euribor) -0,5520%  
Net Swap Payments -61.770,10  
Notional Amount next period 302.209.987,50

**Swap Counterparty Details**

Royal Bank of Canada  
Riverbank House  
2 Swan Lane  
London EC4R 3BF  
United Kingdom  
Phone +44 1 416 842 4736

**Counterparty Replacement**

Old Counterparty Royal Bank of Canada  
Current Counterparty Royal Bank of Canada

**Swap Collateral**

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

Ratings as of 28.02.2022, data source: Bloomberg

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**24. Retention**



|                   |                 |                         |
|-------------------|-----------------|-------------------------|
| Reporting Date    | 09.03.2022      |                         |
| Payment Date      | 14.03.2022      |                         |
| Period No         | 28              |                         |
| Monthly Period    | Mar 2022        |                         |
| Interest Period   | from 14.02.2022 | to 14.03.2022 = 28 days |
| Collection Period | from 01.02.2022 | to 28.02.2022           |

For the purposes of compliance with the requirements of article 6(3)d) of the Securitisation Regulation, the Seller will do each of the following: first, the Seller will retain, in its capacity as originator within the meaning of the Securitisation Regulation, on an on-going basis until the earlier of (i) the redemption of the Class A Notes in full or (ii) the Legal Maturity Date, a first loss tranche constituted by the claim for repayment of the outstanding loan advance of initially EUR 2,775,000 (as of the Note Issuance Date, as reduced from time to time) made available by the Seller in its capacity as Subordinated Loan Provider to the Issuer under the Subordinated Loan Agreement as of the Note Issuance Date. The nominal amount of such loan advance equals 0.5 per cent. of the Class A Principal Amount as of the Note Issuance Date. Subject to certain additional restrictions, the loan advance will only become repayable to the Seller on any relevant date if and to the extent its outstanding amount exceeds an amount equal to the Required Liquidity Reserve Amount as of such date. Prior to the redemption of the Class A Notes in full, the Required Liquidity Reserve Amount will be equal to at least EUR 1,000,000. Pursuant to the Pre-Enforcement Priority of Payments and the Post-Enforcement Priority of Payments (as applicable), any payments due under the Subordinated Loan Agreement are subordinated to payments due under the Notes. Second, the Seller will retain, on an on-going basis until the earlier of (i) the redemption of the Class A Notes in full or (ii) the Legal Maturity Date, the Class B Notes in an aggregate principal amount equal to at least 5 per cent. of the securitised exposures (the "Retained Class B Notes")

|   |                  |
|---|------------------|
| Outstanding Principal Balance of Purchased Receivables as of the Offer Date:                      | 599.999.998,18 € |
| Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period: | 361.409.132,79 € |
| Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:       | 347.209.934,18 € |
| Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:                      | 2.775.000,00 €   |
| Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period: | 1.653.041,69 €   |
| Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:       | 1.582.045,82 €   |
| Outstanding Balance of the Class B Notes as of the Offer Date:                                    | 45.000.000,00 €  |
| Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:               | 45.000.000,00 €  |
| Outstanding Balance of the Class B Notes of the end of the Monthly Period:                        | 45.000.000,00 €  |
| Net Economic Interest Ratio as of Offer Date:   | 7,96%            |
| Net Economic Interest Ratio as of the beginning of the Monthly Period:                            | 12,91%           |
| Net Economic Interest Ratio as of the end of the Monthly Period:                                  | 13,42%           |

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Monthly Investor Report**

**25. Counterparties**



|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Reporting Date    | 09.03.2022 |            |    |            |           |
| Payment Date      | 14.03.2022 |            |    |            |           |
| Period No         | 28         |            |    |            |           |
| Monthly Period    | Mar 2022   |            |    |            |           |
| Interest Period   | from       | 14.02.2022 | to | 14.03.2022 | = 28 days |
| Collection Period | from       | 01.02.2022 | to | 28.02.2022 |           |

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**Transaction Account:**

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**Transaction Security Trustee:**

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Phone: +33(0) 1 53 43 29 07

**Data Trustee:**

eMail: rowens@wilmingtontrust.com  
Phone: +353 1 612 5558

**Rating Agencies:**

**Société Générale S.A.**

One Bank Street  
Canary Wharf, London E14 4SG  
United Kingdom

**ING Bank N.V.**

Bijlmerplein 888  
1102 MG Amsterdam  
The Netherlands

**Banco Santander S.A.**

Santander Global Banking and Markets  
2 Triton Square, Regent's Place  
London NW1 3AN  
United Kingdom

**Wells Fargo Securities International Ltd.**

33 King William Street  
London EC4R 9AT  
United Kingdom

**Bank of New York Mellon**

Corporate Trust Administration  
One Canada Square  
London E14 5AL  
United Kingdom

**Bank of New York Mellon**

Messeturm  
Friedrich-Ebert-Anlage 49  
60327 Frankfurt am Main  
Germany

**Wilmington Trust (Paris) SAS**

21 - 23 Boulevard Haussmann  
2eme etage, 75009 Paris  
France

**Wilmington Trust SP Services (Dublin) Limited**

Fourth Floor, 3 George's Dock  
IFSC, Dublin 1, D01 X5X0  
Ireland

**Fitch Ratings Limited**

Neue Mainzer Strasse 45 - 50  
60311 Frankfurt am Main  
Germany

**Moody's Deutschland GmbH**

Structured Finance Monitoring  
An der Welle 5  
60325 Frankfurt am Main  
Germany

| Fitch     |            |         | Moody's   |            |         | Counterparty status |
|-----------|------------|---------|-----------|------------|---------|---------------------|
| Long Term | Short Term | Outlook | Long Term | Short Term | Outlook |                     |
| A         | F1         | STABLE  | A1(cr)    | P-1(cr)    | STABLE  | performing          |
| A+        | F1         | STABLE  | Baa1      | -          | STABLE  | performing          |
| A         | F1         | STABLE  | A3(cr)    | P-2(cr)    | STABLE  | performing          |
| A+        | F1         | NEG     | A1        | P-1        | STABLE  | performing          |
| AA        | F1+        | STABLE  | Aa1(cr)   | P-1(cr)    | STABLE  | performing          |
| AA        | F1+        | STABLE  | Aa1(cr)   | P-1(cr)    | STABLE  | performing          |
| -         | -          | -       | -         | -          | -       | performing          |
| -         | -          | -       | -         | -          | -       | performing          |

Ratings as of 28.02.2022, data source: Bloomberg

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**26. Issuer Information**



|                   |      |            |    |            |           |
|-------------------|------|------------|----|------------|-----------|
| Reporting Date    |      | 09.03.2022 |    |            |           |
| Payment Date      |      | 14.03.2022 |    |            |           |
| Period No         |      | 28         |    |            |           |
| Monthly Period    |      | Mar 2022   |    |            |           |
| Interest Period   | from | 14.02.2022 | to | 14.03.2022 | = 28 days |
| Collection Period | from | 01.02.2022 | to | 28.02.2022 |           |

**Deal Name:**

**SC Germany Auto 2019-1**

**Issuer:**

**SC Germany Auto 2019-1 UG (haftungsbeschränkt)**

The Managing Directors  
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60313 Frankfurt am Main  
Germany  
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fax +49 (0) 69 2992 5387

**LEI:**

**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  
fax +49 (0) 2161 690 7077

**SPV-Administrator:**

**Wilmington Trust SP Services (Frankfurt) GmbH**

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eMail fradirectors@wilmingtontrust.com  
fax +49 (0) 69 2992 5387

**SC Germany Auto 2019-1  
Monthly Investor Report**

**27. Santander Consumer Bank**



**Contact Details**

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|                   |            |            |    |            |           |
|-------------------|------------|------------|----|------------|-----------|
| Reporting Date    | 09.03.2022 |            |    |            |           |
| Payment Date      | 14.03.2022 |            |    |            |           |
| Period No         | 28         |            |    |            |           |
| Monthly Period    | Mar 2022   |            |    |            |           |
| Interest Period   | from       | 14.02.2022 | to | 14.03.2022 | = 28 days |
| Collection Period | from       | 01.02.2022 | to | 28.02.2022 |           |

**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)    | STABLE  |
| A         | F1         | STABLE  | A3(cr)    | P-2(cr)    | STABLE  |
| A-        | F2         | STABLE  | A1(cr)    | P-1(cr)    | STABLE  |

Ratings as of 28.02.2022, data source: Bloomberg

## SC Germany Auto 2019-1 Monthly Investor Report

### 28. Glossary



|                   |      |            |    |            |   |         |
|-------------------|------|------------|----|------------|---|---------|
| Reporting Date    |      | 09.03.2022 |    |            |   |         |
| Payment Date      |      | 14.03.2022 |    |            |   |         |
| Period No         |      | 28         |    |            |   |         |
| Monthly Period    |      | Mar 2022   |    |            |   |         |
| Interest Period   | from | 14.02.2022 | to | 14.03.2022 | = | 28 days |
| Collection Period | from | 01.02.2022 | to | 28.02.2022 |   |         |

|  |   |
|--|---|
| <b>Aggregate Outstanding Principal Amount:</b> | 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.  |
| <b>Balloon Loan:</b>                           | A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.  |
| <b>Balloon Payment:</b>                        | The final payment of a balloon loan.  |
| <b>Defaulted Receivables</b>                   | 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.   |
| <b>Delinquent Receivable:</b>                  | Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.  |
| <b>Downpayment:</b>                            | The initial upfront portion of the total net amount due at the time of finalizing the contract.   |
| <b>Excess Spread:</b>                          | Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus Class B Notes Margin  |
| <b>Gap Insurance:</b>                          | Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft                   |
| <b>Legal Maturity:</b>                         | Final Payment date on which all outstanding notes will mature.  |
| <b>Expected Maturity:</b>                      | 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% and (c) 0% cumulative gross losses.   |
| <b>Leisure:</b>                                | Is composed of motorised and not motorised caravans and campers.  |
| <b>Payment Protection Insurance:</b>           | 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 |
| <b>Recoveries:</b>                             | Any amount received on defaulted contracts  |
| <b>Repair Cost Insurance:</b>                  | Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle  |
| <b>Set-Off Reserves:</b>                       | Protection against set-off risks due to deposits  |
| <b>Used Vehicle</b>                            | Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle   |