

SC Germany Auto 2019-1 Monthly Investor Report



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

Cover Sheet Monthly Investor Report



Reporting Date	08.04.2022				
Payment Date	13.04.2022				
Period No	29				
Monthly Period	Apr 2022				
Interest Period from	14.03.2022	to	13.04.2022	=	30 days
Collection Period from	01.03.2022	to	31.03.2022		

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1. Portfolio Information



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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	33.953	347.209.934,18 €	361.409.132,79 €
Scheduled Principal Payments		8.481.309,28 €	
Prepayment Principal		5.188.996,61 €	
Others		204.238,37 €	
Total Principal Collections		13.874.544,26 €	14.007.741,96 €
Total Interest Collections		1.373.622,30 €	1.509.071,78 €
Defaults		200.407,80 €	191.456,65 €
Replenishment Amount		- €	- €
End of Period	33.089	333.134.982,12 €	347.209.934,18 €
Purchase Shortfall Amount		38,88 €	53,32 €
Total Assets (End of Period)		333.135.021,00 €	347.209.987,50 €
Current Prepayment Rate (annualised)		16,53%	

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2. Reserve Accounts



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Note Balance

Beginning of Period	347.209.987,50 €
End of Period	333.135.021,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,46%	1.582.045,82 €	
Cash Outflow		70.995,88 €	
Cash Inflow		0,00 €	
End of Period	0,45%	1.511.049,94 €	
Required Reserve Fund	0,45%	1.511.049,94 €	
Commingling Reserve			
	in %		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Commingling Reserve Fund			no
Set-Off Reserve			
	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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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%
29 €	333.134.982,12	887.765,50	431.444,37	425.466,81	879.816,32	99,21%	0,27%	0,13%	0,13%	0,26%

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4. Default Data



Note Balance

Beginning of Period	€	347.209.987,50
End of Period	€	333.135.021,00

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	€ 200.407,80	
Current Period Recoveries	€ 80.063,45	
Current Period Net Default	€ 120.344,35	
New Number of Defaulted Contracts		9

Cumulative Default

Cumulative Gross Default	€ 3.118.194,79	
Cumulative Recoveries	€ 785.551,68	
Cumulative Net Default	€ 2.332.643,11	
Total Number of Defaulted Contracts		268

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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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	158.820,50	0,00	0,00	0,00	50,00	24.084,96	33.422,26	17.589,18	70.563,00	7.061,54	6.049,56	
Q4 2020	12-14	294.464,69	88.666,23	0,00	0,00	0,00	0,00	2.250,00	13.135,72	45.762,17	22.668,25	2.661,09	2.189,00	
Q1 2021	15-17	535.573,78	101.794,89	0,00	0,00	0,00	0,00	0,00	3.326,05	7.303,77	13.375,32	62.463,30	15.326,45	
Q2 2021	18-20	563.476,57	141.584,64	0,00	0,00	0,00	0,00	0,00	0,00	994,00	43.403,26	56.568,38	40.619,00	
Q3 2021	21-23	339.700,10	112.262,15	0,00	0,00	0,00	0,00	0,00	0,00	0,00	12.784,70	31.955,86	67.521,59	
Q4 2021	24-26	332.293,36	78.566,86	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.268,00	77.298,86	
Q1 2022	27-29	493.952,73	15.603,31	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	15.603,31	
Total		3.118.194,79	785.551,68	0,00	5.357,40	460,00	1.380,81	54.265,29	85.284,03	76.505,17	162.794,53	174.896,68	224.607,77	

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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	-	-
Early Amortisation Events		Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio - 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				-
Total Sold Receivables		784.919.244,85 €		

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6. Outstanding Notes



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1. Note Balance

	All notes	Class A	Class B
General Note Information			
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
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	347.209.987,50 €	302.209.987,50 €	45.000.000,00 €
Available Distribution Amount	16.910.329,15 €		
Amortisation	14.074.966,50 €		
Redemption per Class	14.074.966,50 €	14.074.966,50 €	0,00 €
Redemption per Note		2.536,03 €	0,00 €
Class Principal Outstanding Balance End of Period	333.135.021,00 €	288.135.021,00 €	45.000.000,00 €
Current Tranching		86,5%	13,5%
Current Pool Factor		0,52	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	-0,549%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		54.452,25 €	100.000,00 €
> Principal Repayment per Note		2.536,03 €	0,00 €
Principal Outstanding per Note End of Period		51.916,22 €	100.000,00 €
> Interest accrued for the period		38.017,50 €	14.998,50 €
Interest Payment		38.017,50 €	14.998,50 €
Interest Payment per Note		6,85 €	33,33 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	13,96%	0,45%

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	288.135.021 €	- €	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



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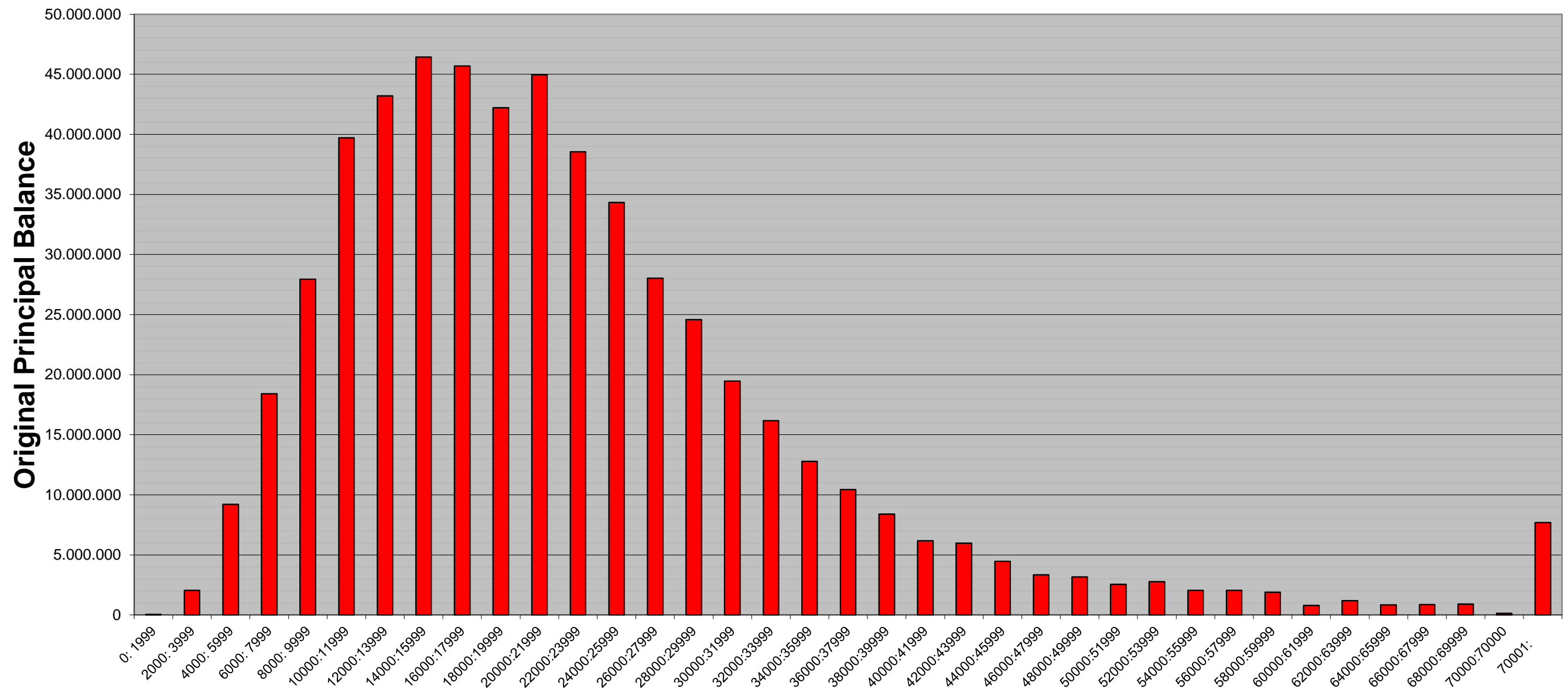
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	57.610,72	0,01%	37	0,11%
2000: 3999	2.038.372,59	0,36%	627	1,89%
4000: 5999	9.212.778,22	1,65%	1.809	5,47%
6000: 7999	18.411.434,92	3,29%	2.611	7,89%
8000: 9999	27.938.206,14	4,99%	3.098	9,36%
10000:11999	39.715.695,60	7,10%	3.619	10,94%
12000:13999	43.210.360,10	7,72%	3.323	10,04%
14000:15999	46.429.744,68	8,30%	3.097	9,36%
16000:17999	45.690.390,93	8,17%	2.694	8,14%
18000:19999	42.223.923,61	7,55%	2.222	6,72%
20000:21999	44.969.743,28	8,04%	2.146	6,49%
22000:23999	38.550.500,11	6,89%	1.678	5,07%
24000:25999	34.321.896,27	6,13%	1.374	4,15%
26000:27999	28.028.793,53	5,01%	1.039	3,14%
28000:29999	24.589.999,65	4,40%	848	2,56%
30000:31999	19.459.117,05	3,48%	628	1,90%
32000:33999	16.178.067,14	2,89%	491	1,48%
34000:35999	12.792.262,09	2,29%	366	1,11%
36000:37999	10.436.498,05	1,87%	282	0,85%
38000:39999	8.388.028,85	1,50%	215	0,65%
40000:41999	6.179.479,80	1,10%	151	0,46%
42000:43999	5.969.420,84	1,07%	139	0,42%
44000:45999	4.451.897,76	0,80%	99	0,30%
46000:47999	3.336.394,35	0,60%	71	0,21%
48000:49999	3.175.089,32	0,57%	65	0,20%
50000:51999	2.543.692,32	0,45%	50	0,15%
52000:53999	2.761.897,07	0,49%	52	0,16%
54000:55999	2.036.397,22	0,36%	37	0,11%
56000:57999	2.045.148,22	0,37%	36	0,11%
58000:59999	1.889.801,81	0,34%	32	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	0,16%	13	0,04%
68000:69999	900.107,26	0,16%	13	0,04%
70000:70000	140.000,00	0,03%	2	0,01%
70001:	7.697.504,94	1,38%	80	0,24%
Total	559.478.490,49	100,00%	33.089	100,00%

Statistics	in EUR
Average Amount	16.908,29

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7.1 Original PB (Graph)

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8. Current Principal Balance



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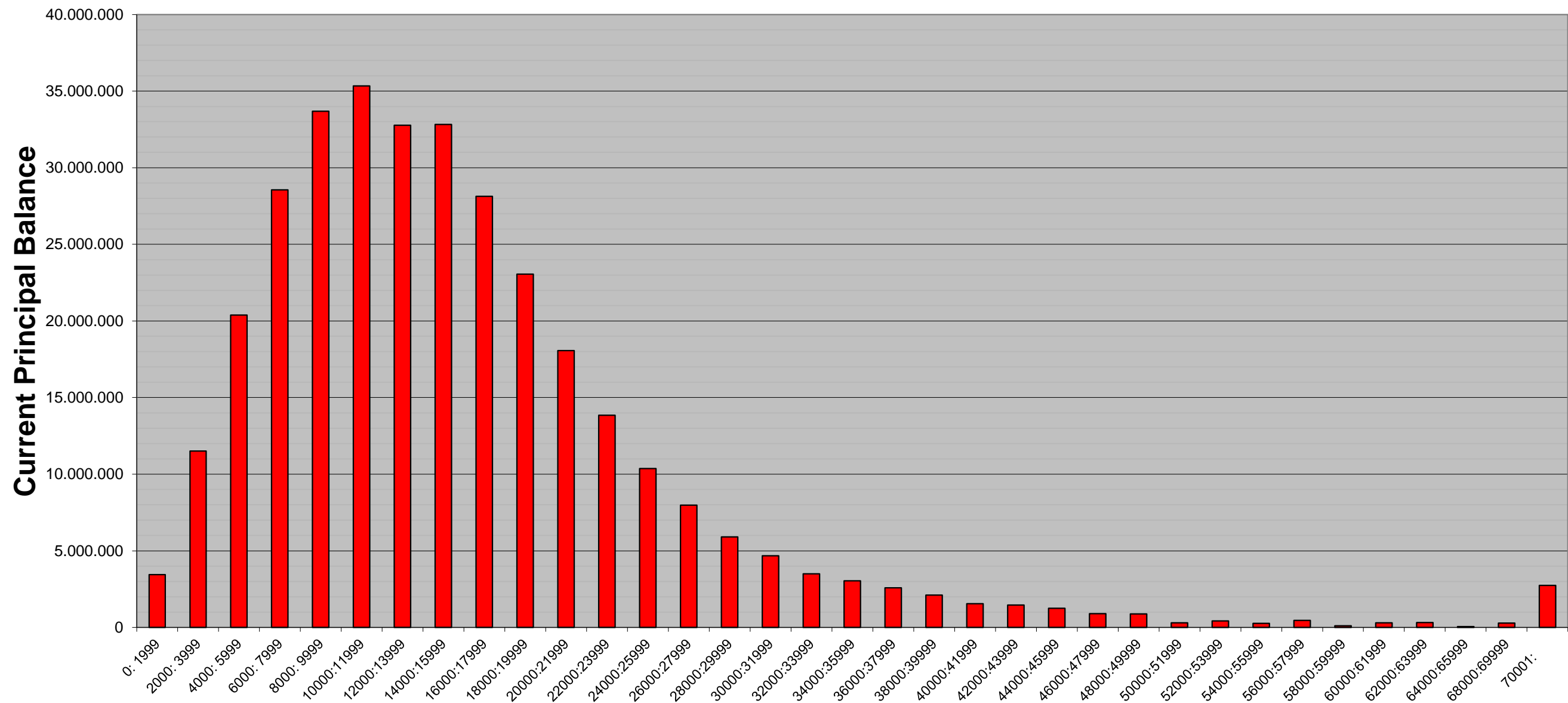
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.441.168,22	1,03%	3.492	10,55%
2000: 3999	11.516.800,04	3,46%	3.794	11,47%
4000: 5999	20.386.998,64	6,12%	4.073	12,31%
6000: 7999	28.561.011,07	8,57%	4.090	12,36%
8000: 9999	33.677.534,44	10,11%	3.750	11,33%
10000:11999	35.330.011,49	10,61%	3.220	9,73%
12000:13999	32.774.012,86	9,84%	2.533	7,66%
14000:15999	32.822.368,16	9,85%	2.195	6,63%
16000:17999	28.141.273,14	8,45%	1.661	5,02%
18000:19999	23.063.902,16	6,92%	1.218	3,68%
20000:21999	18.060.550,92	5,42%	863	2,61%
22000:23999	13.844.711,64	4,16%	603	1,82%
24000:25999	10.365.530,78	3,11%	415	1,25%
26000:27999	7.985.825,77	2,40%	296	0,89%
28000:29999	5.915.610,63	1,78%	205	0,62%
30000:31999	4.670.449,73	1,40%	151	0,46%
32000:33999	3.506.436,63	1,05%	106	0,32%
34000:35999	3.036.960,14	0,91%	87	0,26%
36000:37999	2.591.569,69	0,78%	70	0,21%
38000:39999	2.103.912,51	0,63%	54	0,16%
40000:41999	1.555.007,89	0,47%	38	0,11%
42000:43999	1.457.406,32	0,44%	34	0,10%
44000:45999	1.256.635,89	0,38%	28	0,08%
46000:47999	894.280,73	0,27%	19	0,06%
48000:49999	884.561,75	0,27%	18	0,05%
50000:51999	305.397,72	0,09%	6	0,02%
52000:53999	425.640,11	0,13%	8	0,02%
54000:55999	274.108,59	0,08%	5	0,02%
56000:57999	456.236,46	0,14%	8	0,02%
58000:59999	117.635,22	0,04%	2	0,01%
60000:61999	304.739,82	0,09%	5	0,02%
62000:63999	316.121,31	0,09%	5	0,02%
64000:65999	64.624,53	0,02%	1	0,00%
68000:69999	276.223,57	0,08%	4	0,01%
70001:	2.749.723,55	0,83%	32	0,10%
Total	333.134.982,12	100,00%	33.089	100,00%

Statistics in EUR	
Average Amount	10.067,85

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

8.1 Current PB (Graph)

Reporting Date	08.04.2022	
Payment Date	13.04.2022	
Period No	29	
Monthly Period	Apr 2022	
Interest Period	from 14.03.2022	to 13.04.2022 = 30 days
Collection Period	from 01.03.2022	to 31.03.2022



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Monthly Investor Report**

9. Borrower Concentration



Reporting Date			08.04.2022			
Payment Date			13.04.2022			
Period No			29			
Monthly Period			Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	170.452,76	0,0512%	1
2	129.782,80	0,0390%	1
3	119.245,34	0,0358%	1
4	93.227,04	0,0280%	1
5	90.950,73	0,0273%	1
6	88.274,79	0,0265%	1
7	87.066,99	0,0261%	1
8	86.989,46	0,0261%	1
9	86.496,56	0,0260%	1
10	86.271,03	0,0259%	1
11	85.188,89	0,0256%	1
12	84.973,22	0,0255%	1
13	83.822,54	0,0252%	1
14	82.909,97	0,0249%	1
15	82.792,31	0,0249%	1
16	81.659,72	0,0245%	1
17	80.794,50	0,0243%	1
18	80.251,84	0,0241%	1
19	79.076,37	0,0237%	1
20	78.699,71	0,0236%	1
21	78.257,61	0,0235%	2
22	77.951,71	0,0234%	1
23	76.630,32	0,0230%	1
24	76.435,39	0,0229%	1
25	76.066,29	0,0228%	1
	2.244.267,89	0,6737%	26

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

10. Geographical Distribution



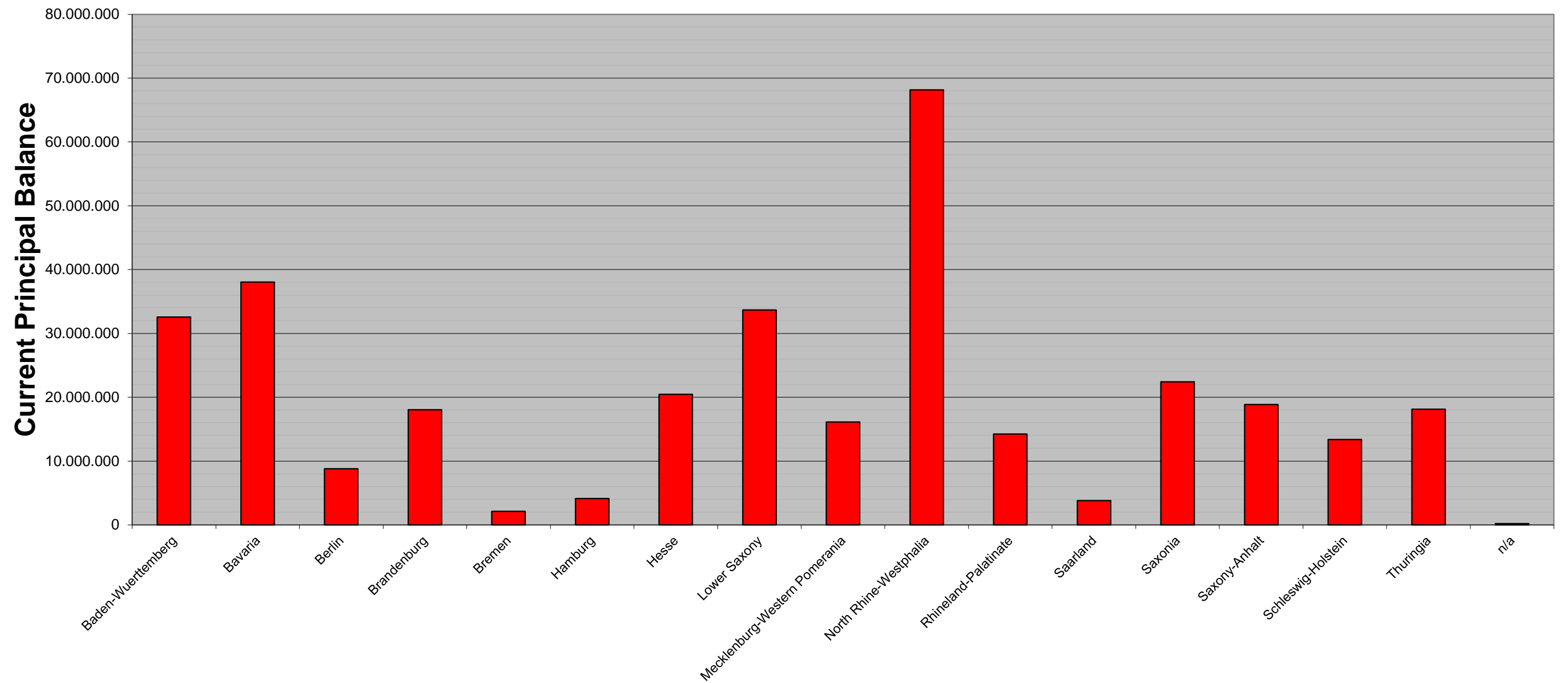
Reporting Date			08.04.2022			
Payment Date			13.04.2022			
Period No			29			
Monthly Period			Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	32.572.238,68	9,78%	3.054	9,23%
Bavaria	38.051.014,02	11,42%	3.570	10,79%
Berlin	8.789.820,03	2,64%	836	2,53%
Brandenburg	18.052.415,05	5,42%	1.846	5,58%
Bremen	2.122.784,90	0,64%	199	0,60%
Hamburg	4.120.690,61	1,24%	375	1,13%
Hesse	20.473.918,25	6,15%	1.977	5,97%
Lower Saxony	33.659.245,12	10,10%	3.385	10,23%
Mecklenburg-Western Pomerania	16.133.795,94	4,84%	1.638	4,95%
North Rhine-Westphalia	68.162.479,02	20,46%	6.780	20,49%
Rhineland-Palatinate	14.254.190,78	4,28%	1.454	4,39%
Saarland	3.782.245,32	1,14%	406	1,23%
Saxonia	22.432.047,31	6,73%	2.433	7,35%
Saxony-Anhalt	18.840.897,98	5,66%	1.961	5,93%
Schleswig-Holstein	13.357.520,40	4,01%	1.319	3,99%
Thuringia	18.141.447,35	5,45%	1.835	5,55%
n/a	188.231,36	0,06%	21	0,06%
Total	333.134.982,12	100,00%	33.089	100,00%

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

10.1 Geographical Distribution (Graph)

Reporting Date	08.04.2022				
Payment Date	13.04.2022				
Period No	29				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	13.04.2022	= 30 days
Collection Period	from	01.03.2022	to	31.03.2022	



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

11. Object/Vehicle Type



Reporting Date			08.04.2022			
Payment Date			13.04.2022			
Period No			29			
Monthly Period			Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	36.821.434,64	11,05%	2.645	7,99%
	Private	104.674.500,29	31,42%	9.202	27,81%
		141.495.934,93	42,47%	11.847	35,80%
Used Vehicle	Commercial	33.287.566,69	9,99%	2.995	9,05%
	Private	158.351.480,50	47,53%	18.247	55,15%
		191.639.047,19	57,53%	21.242	64,20%
Total		333.134.982,12	100,00%	33.089	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	315.063.192,49	94,58%	30.860	93,26%
Leisure	11.102.526,29	3,33%	696	2,10%
Motorbike	6.969.263,34	2,09%	1533	4,63%
Total	333.134.982,12	100,00%	33.089	100,00%

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Monthly Investor Report**

12. Insurances



Reporting Date			08.04.2022			
Payment Date			13.04.2022			
Period No			29			
Monthly Period			Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		

<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	141.792.404,90	42,56%	13.038	39,40%
Yes	191.342.577,22	57,44%	20.051	60,60%
Total	333.134.982,12	100,00%	33.089	100,00%

<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	218.052.207,75	65,45%	22.555	68,16%
Yes	115.082.774,37	34,55%	10.534	31,84%
Total	333.134.982,12	100,00%	33.089	100,00%

<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	302.170.436,61	90,71%	30.044	90,80%
Yes	30.964.545,51	9,29%	3.045	9,20%
Total	333.134.982,12	100,00%	33.089	100,00%

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Monthly Investor Report**

13. Type of Contract



Reporting Date			08.04.2022			
Payment Date			13.04.2022			
Period No			29			
Monthly Period			Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		

<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	133.643.420,50	40,12%	17.644	53,32%
	Commercial	32.070.527,47	9,63%	3.580	10,82%
	Total	165.713.947,97	49,74%	21.224	64,14%
Yes		129.382.560,29	38,84%	9.805	29,63%
- of which balloon rates	Private	87.670.114,39	26,32%		
- of which regular installments		41.712.445,90	12,52%		
Yes		38.038.473,86	11,42%	2.060	6,23%
- of which balloon rates	Commercial	26.257.286,05	7,88%		
- of which regular installments		11.781.187,81	3,54%		
	Total	167.421.034,15	50,26%	11.865	35,86%
Total		333.134.982,12	100,00%	33.089	100,00%

<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	209.693,03	0,18%	29	0,24%
26:38	13.300.450,72	11,67%	1.197	10,09%
39:51	26.844.587,50	23,56%	2.848	24,00%
52:64	72.564.533,12	63,69%	7.688	64,80%
65:72	466.216,83	0,41%	46	0,39%
73:	541.919,24	0,48%	57	0,48%
Total	113.927.400,44	100,00%	11.865	100,00%

<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	21.501.813,22	18,87%	2.156	18,17%
13:25	39.538.080,62	34,70%	4.299	36,23%
26:38	50.330.652,58	44,18%	5.150	43,40%
39:51	2.035.797,49	1,79%	201	1,69%
52:64	521.056,53	0,46%	59	0,50%
Total	113.927.400,44	100,00%	11.865	100,00%

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Monthly Investor Report**

14. Payment Methods



Reporting Date			08.04.2022			
Payment Date			13.04.2022			
Period No			29			
Monthly Period			Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		

<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	329.684.384,24	98,96%	32.747	98,97%
Other	3.450.597,88	1,04%	342	1,03%
Total	333.134.982,12	100,00%	33.089	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	149.175.401,05	44,78%	14.691	44,40%
1st of month	183.959.581,07	55,22%	18.398	55,60%
Total	333.134.982,12	100,00%	33.089	100,00%

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Monthly Investor Report**

15. Downpayment



Reporting Date			08.04.2022		
Payment Date			13.04.2022		
Period No			29		
Monthly Period			Apr 2022		
Interest Period	from	14.03.2022	to	13.04.2022	= 30 days
Collection Period	from	01.03.2022	to	31.03.2022	

<i>Downpayment (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	115.814.525,95	34,77%	10.867	32,84%	0,00%
0: 999	8.619.825,43	2,59%	1.168	3,53%	4,51%
1000: 1999	20.320.637,04	6,10%	2.616	7,91%	9,47%
2000: 2999	26.062.208,30	7,82%	3.054	9,23%	14,27%
3000: 3999	24.434.805,68	7,33%	2.703	8,17%	18,32%
4000: 4999	19.837.156,47	5,95%	2.088	6,31%	21,66%
5000: 5999	26.206.800,64	7,87%	2.519	7,61%	23,77%
6000: 6999	14.690.153,01	4,41%	1.414	4,27%	27,33%
7000: 7999	11.288.928,97	3,39%	1.083	3,27%	30,37%
8000: 8999	10.461.506,18	3,14%	955	2,89%	32,26%
9000: 9999	5.922.581,39	1,78%	521	1,57%	34,34%
10000:10999	15.479.646,33	4,65%	1.326	4,01%	34,67%
11000:11999	3.175.547,55	0,95%	311	0,94%	39,55%
12000:12999	4.754.858,84	1,43%	435	1,31%	40,15%
13000:13999	3.183.833,41	0,96%	296	0,89%	42,38%
14000:14999	2.488.259,78	0,75%	229	0,69%	45,02%
15000:15000	4.383.713,73	1,32%	364	1,10%	42,26%
15001:	16.009.993,42	4,81%	1.140	3,45%	48,35%
Total	333.134.982,12	100,00%	33.089	100,00%	19,89%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.939,71	€ 5.866,30
Average Purchase Price	€ 19.809,57	€ 21.522,19
Downpayment in %	19,89%	27,26%

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Monthly Investor Report**

16. Effective Interest Rate



Reporting Date			08.04.2022			
Payment Date			13.04.2022			
Period No			29			
Monthly Period			Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	108.766,51	0,03%	8	0,02%
1: 1	16.138.870,86	4,84%	1.407	4,25%
2: 2	87.520.138,70	26,27%	7.838	23,69%
3: 3	167.467.077,52	50,27%	15.740	47,57%
4: 4	44.902.113,98	13,48%	5.497	16,61%
5: 5	10.892.492,10	3,27%	1.634	4,94%
6: 6	3.773.207,24	1,13%	656	1,98%
7: 7	637.654,87	0,19%	118	0,36%
8: 8	1.394.930,89	0,42%	162	0,49%
9: 9	199.269,38	0,06%	16	0,05%
10:10	68.208,89	0,02%	9	0,03%
11:11	32.251,18	0,01%	4	0,01%
Total	333.134.982,12	100,00%	33.089	100,00%

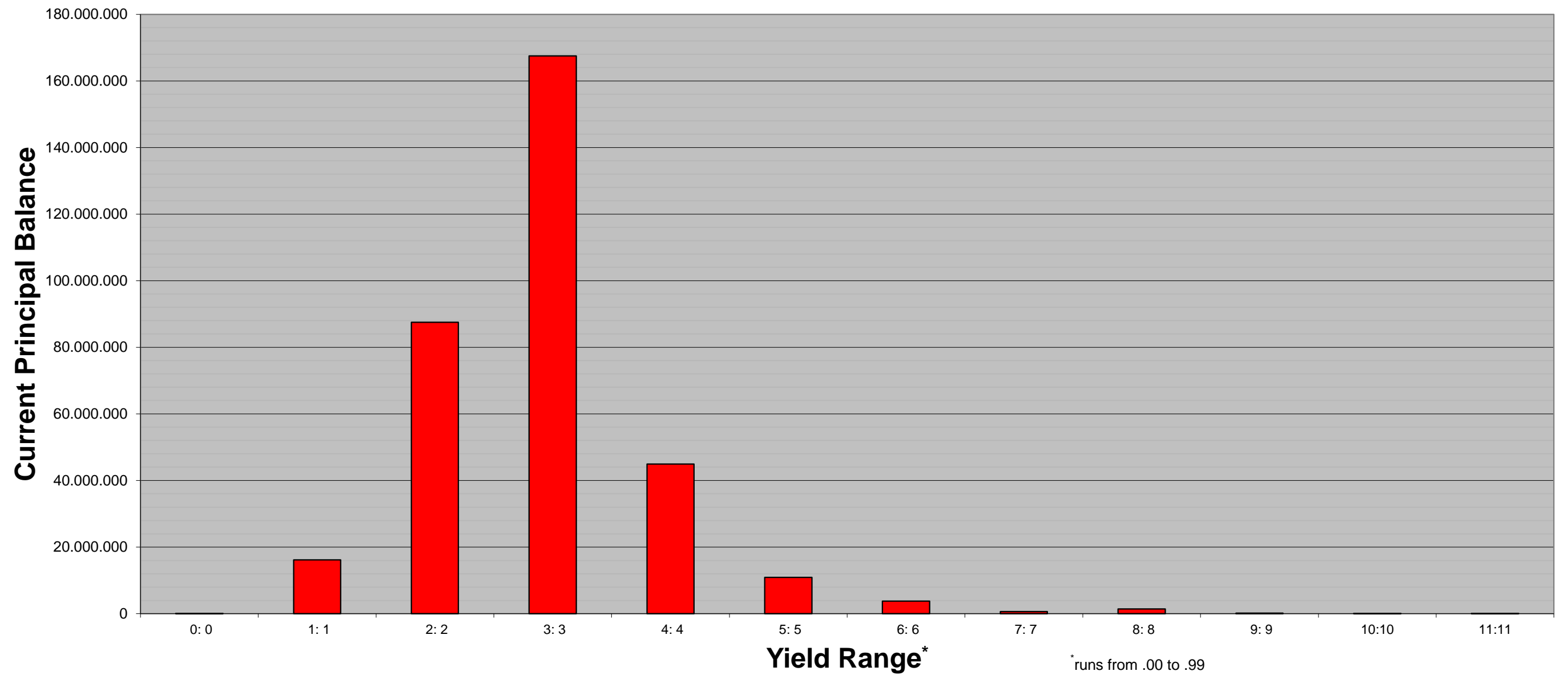
Statistics	in %
WA Interest	3,72%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date	08.04.2022	
Payment Date	13.04.2022	
Period No	29	
Monthly Period	Apr 2022	
Interest Period	from 14.03.2022	to 13.04.2022 = 30 days
Collection Period	from 01.03.2022	to 31.03.2022



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17. Seasoning



Reporting Date	08.04.2022	
Payment Date	13.04.2022	
Period No	29	
Monthly Period	Apr 2022	
Interest Period	from 14.03.2022	to 13.04.2022 = 30 days
Collection Period	from 01.03.2022	to 31.03.2022

<i>Seasoning 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>
18:20	6.791.065,50	2,04%	544	1,64%
21:23	15.685.142,10	4,71%	1.322	4,00%
24:26	17.493.790,47	5,25%	1.444	4,36%
27:29	20.817.744,62	6,25%	1.832	5,54%
30:32	87.139.389,52	26,16%	8.244	24,91%
33:35	118.541.650,10	35,58%	11.756	35,53%
36:38	33.114.808,82	9,94%	3.843	11,61%
39:41	13.807.719,02	4,14%	1.614	4,88%
42:44	7.413.264,58	2,23%	935	2,83%
45:47	3.658.710,65	1,10%	387	1,17%
48:50	1.961.396,44	0,59%	214	0,65%
51:53	1.330.655,89	0,40%	142	0,43%
54:56	1.335.325,39	0,40%	145	0,44%
57:59	2.030.549,98	0,61%	274	0,83%
60:62	903.951,12	0,27%	161	0,49%
63:65	304.349,19	0,09%	53	0,16%
66:68	279.319,82	0,08%	54	0,16%
69:71	161.203,04	0,05%	30	0,09%
72:74	153.969,93	0,05%	34	0,10%
75:77	79.722,04	0,02%	13	0,04%
78:80	37.033,79	0,01%	16	0,05%
81:	94.220,11	0,03%	32	0,10%
Total	333.134.982,12	100,00%	33.089	100,00%

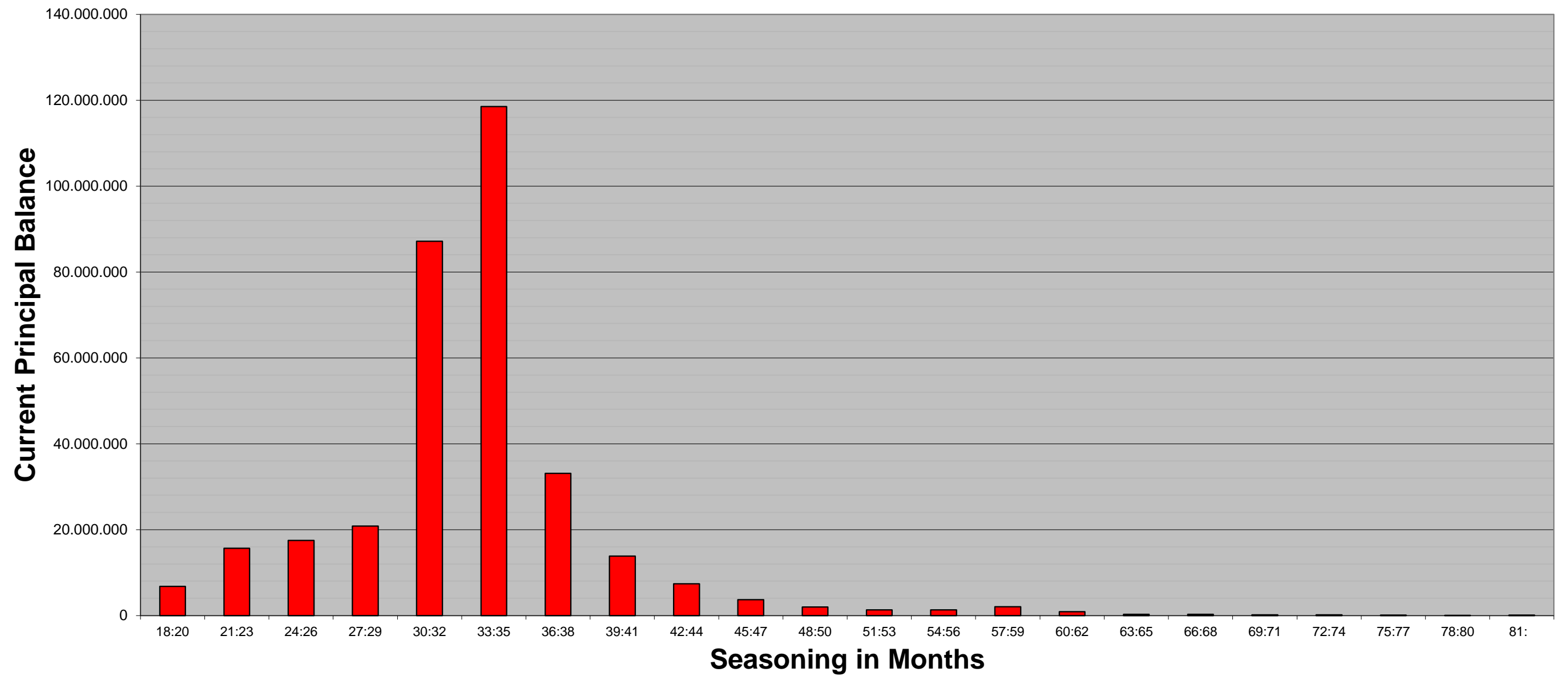
Statistics

WA Seasoning	33,01
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Monthly Investor Report**

17.1 Seasoning (Graph)

Reporting Date	08.04.2022	
Payment Date	13.04.2022	
Period No	29	
Monthly Period	Apr 2022	
Interest Period	from 14.03.2022	to 13.04.2022 = 30 days
Collection Period	from 01.03.2022	to 31.03.2022



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Monthly Investor Report**

18. Remaining Term



Reporting Date	08.04.2022	
Payment Date	13.04.2022	
Period No	29	
Monthly Period	Apr 2022	
Interest Period	from 14.03.2022	to 13.04.2022 = 30 days
Collection Period	from 01.03.2022	to 31.03.2022

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	17.520.647,06	5,26%	3.844	11,62%
7: 13	16.766.119,67	5,03%	2.717	8,21%
14: 20	40.577.127,41	12,18%	5.110	15,44%
21: 27	68.732.434,36	20,63%	6.224	18,81%
28: 34	63.221.670,82	18,98%	5.250	15,87%
35: 41	30.920.939,78	9,28%	2.881	8,71%
42: 48	7.877.928,62	2,36%	788	2,38%
49: 55	19.532.835,09	5,86%	1.688	5,10%
56: 62	21.846.397,05	6,56%	1.649	4,98%
63: 69	32.648.840,65	9,80%	2.226	6,73%
70: 76	6.858.128,93	2,06%	432	1,31%
77: 83	1.412.717,60	0,42%	74	0,22%
84: 90	3.052.051,61	0,92%	114	0,34%
91: 97	649.519,52	0,19%	26	0,08%
98:104	1.457.557,84	0,44%	64	0,19%
105:107	60.066,11	0,02%	2	0,01%
Total	333.134.982,12	100,00%	33.089	100,00%

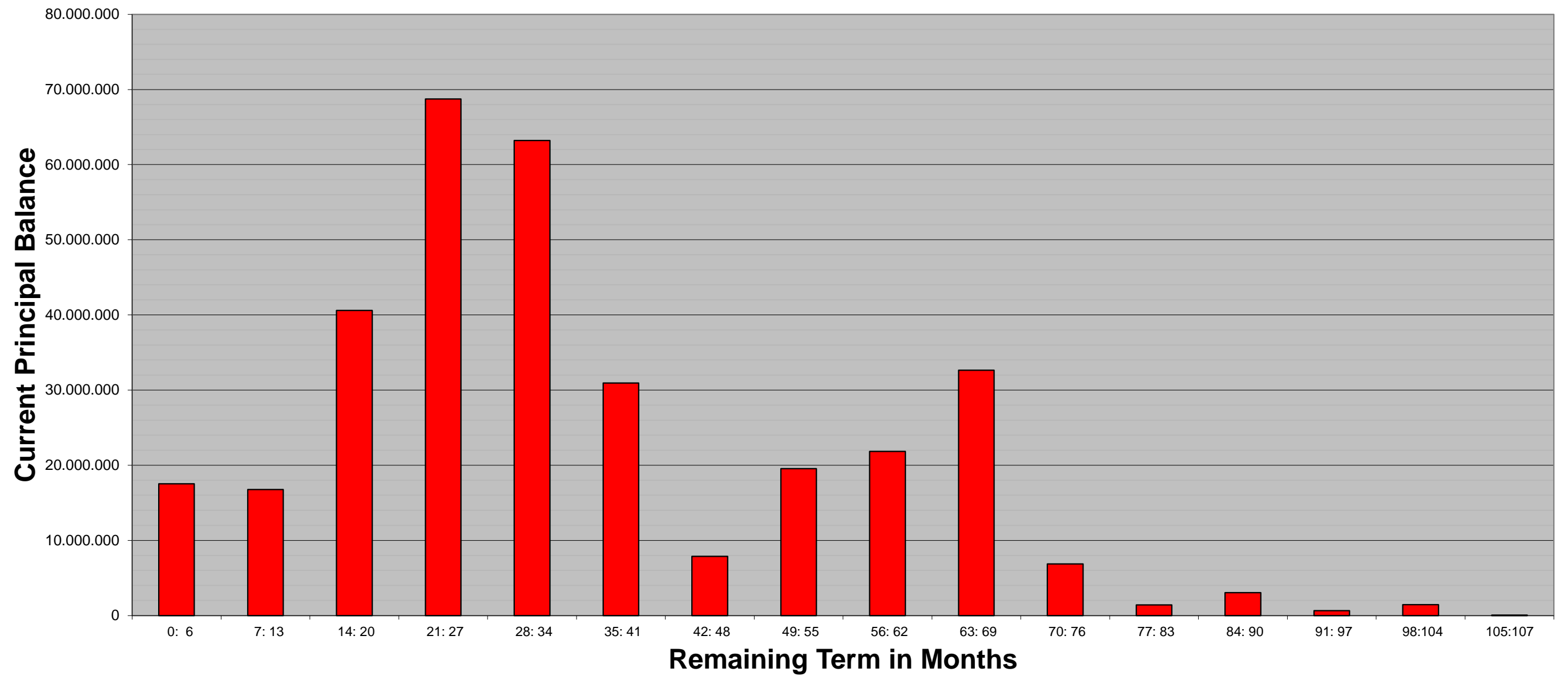
Statistics

WA Remaining Term	34,70
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18.1 Remaining Term (Graph)

Reporting Date			08.04.2022			
Payment Date			13.04.2022			
Period No			29			
Monthly Period			Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		



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19. Original Term



Reporting Date			08.04.2022			
Payment Date			13.04.2022			
Period No			29			
Monthly Period			Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		

<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	310.257,27	0,09%	154	0,47%
26: 38	17.814.535,85	5,35%	3.719	11,24%
39: 51	52.031.017,41	15,62%	6.941	20,98%
52: 64	145.534.012,51	43,69%	12.474	37,70%
65: 77	26.057.644,16	7,82%	2.911	8,80%
78: 90	22.814.594,47	6,85%	2.113	6,39%
91:103	60.216.147,83	18,08%	4.381	13,24%
104:116	1.420.509,88	0,43%	77	0,23%
117:119	375.692,45	0,11%	17	0,05%
120:	6.560.570,29	1,97%	302	0,91%
Total	333.134.982,12	100,00%	33.089	100,00%

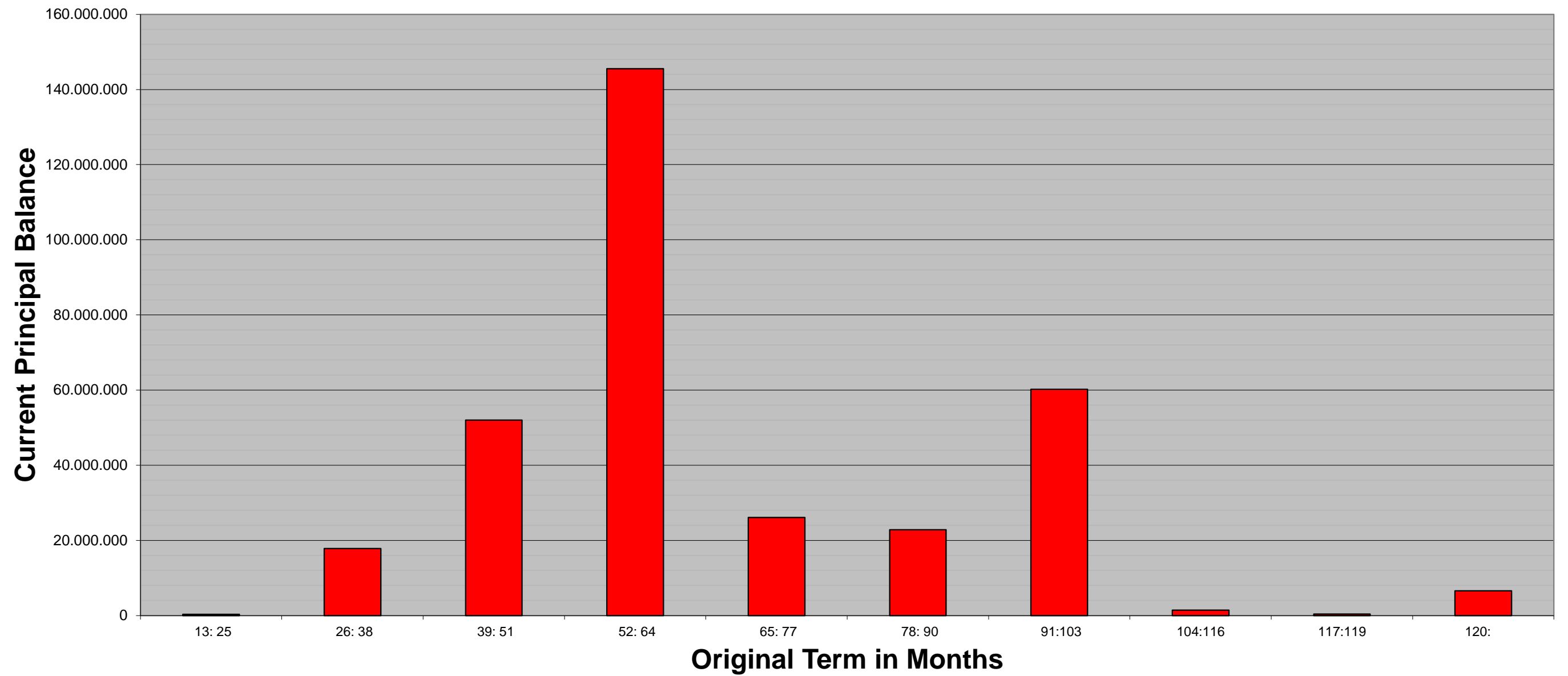
Statistics

WA Original Term	67,71
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**SC Germany Auto 2019-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date			08.04.2022			
Payment Date			13.04.2022			
Period No			29			
Monthly Period			Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		



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**20. Manufacturer
Brands & Fueltype**



Reporting Date	08.04.2022	
Payment Date	13.04.2022	
Period No	29	
Monthly Period	Apr 2022	
Interest Period	from 14.03.2022	to 13.04.2022 = 30 days
Collection Period	from 01.03.2022	to 31.03.2022

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	37.321.417,69	11,20%	3.746	11,32%
2	33.422.869,03	10,03%	3.152	9,53%
3	27.887.381,86	8,37%	3.036	9,18%
4	23.938.736,94	7,19%	2.126	6,43%
5	23.369.407,81	7,01%	2.153	6,51%
6	22.041.826,08	6,62%	1.878	5,68%
7	20.753.515,40	6,23%	2.530	7,65%
8	14.077.922,90	4,23%	1.250	3,78%
9	13.355.496,07	4,01%	1.456	4,40%
10	13.214.603,43	3,97%	1.182	3,57%
11	12.665.483,94	3,80%	1.288	3,89%
12	11.789.608,20	3,54%	802	2,42%
13	10.162.064,62	3,05%	986	2,98%
14	8.266.996,81	2,48%	959	2,90%
15	5.977.997,99	1,79%	162	0,49%
Total	278.245.328,77	83,52%	26.706	80,71%

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	146.215.044,21	43,89%	17.548	53,03%
Diesel Euro 6	39.072.466,44	11,73%	3.059	9,24%
Diesel Euro 5	23.095.402,07	6,93%	2.708	8,18%
Diesel < Euro 5	35.455.801,11	10,64%	3.127	9,45%
Other	5.137.822,59	1,54%	534	1,61%
n/a	84.158.445,70	25,26%	6.113	18,47%
Total	333.134.982,12	100,00%	33.089	100,00%

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21. Amortisation Profile



Reporting Date	08.04.2022				
Payment Date	13.04.2022				
Period No	29				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	13.04.2022	= 30 days
Collection Period	from	01.03.2022	to	31.03.2022	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	333.134.982,12 €	51	20.143.038,22 €	101	5.374,91 €
2	325.638.577,99 €	52	18.641.882,32 €	102	3.324,60 €
3	316.447.826,44 €	53	17.084.900,04 €	103	2.166,08 €
4	307.184.538,83 €	54	15.562.397,60 €	104	1.205,70 €
5	297.708.295,02 €	55	14.061.781,54 €	105	540,66 €
6	288.303.273,49 €	56	12.912.657,35 €	106	270,78 €
7	279.346.317,77 €	57	11.784.627,56 €	107	- €
8	272.023.494,74 €	58	10.679.445,40 €	108	- €
9	264.776.394,02 €	59	9.603.348,48 €	109	- €
10	257.506.459,99 €	60	8.549.106,72 €	110	- €
11	250.475.277,04 €	61	7.524.789,63 €	111	- €
12	243.195.044,59 €	62	6.536.284,59 €	112	- €
13	235.537.291,17 €	63	5.595.812,96 €	113	- €
14	228.004.469,11 €	64	4.738.252,81 €	114	- €
15	219.127.907,66 €	65	4.005.936,53 €	115	- €
16	209.677.726,86 €	66	3.410.946,91 €	116	- €
17	200.332.489,16 €	67	2.978.789,89 €	117	- €
18	191.092.225,68 €	68	2.677.056,25 €	118	- €
19	181.361.599,30 €	69	2.410.536,95 €	119	- €
20	174.960.985,85 €	70	2.178.454,83 €		
21	168.672.860,67 €	71	1.970.114,33 €		
22	162.054.152,50 €	72	1.784.580,96 €		
23	155.886.472,92 €	73	1.623.934,89 €		
24	149.300.027,52 €	74	1.484.642,53 €		
25	142.124.074,58 €	75	1.359.689,40 €		
26	134.837.087,52 €	76	1.246.295,60 €		
27	123.789.561,60 €	77	1.146.411,50 €		
28	111.966.544,11 €	78	1.056.929,74 €		
29	98.357.487,44 €	79	974.183,48 €		
30	83.841.560,84 €	80	899.590,88 €		
31	71.000.583,90 €	81	826.766,87 €		
32	66.906.437,11 €	82	755.324,90 €		
33	63.115.018,59 €	83	684.332,54 €		
34	59.257.393,62 €	84	615.416,83 €		
35	55.828.875,88 €	85	548.045,80 €		
36	52.246.161,17 €	86	483.771,09 €		
37	48.335.301,27 €	87	421.928,87 €		
38	45.478.230,70 €	88	365.638,62 €		
39	42.530.123,81 €	89	313.843,90 €		
40	39.611.569,97 €	90	268.976,79 €		
41	36.943.588,32 €	91	233.329,65 €		
42	34.639.513,05 €	92	207.159,66 €		
43	32.453.524,58 €	93	182.035,93 €		
44	30.842.416,95 €	94	158.674,15 €		
45	29.256.099,38 €	95	136.576,80 €		
46	27.690.564,40 €	96	115.093,93 €		
47	26.120.732,27 €	97	94.237,49 €		
48	24.592.919,59 €	98	74.363,37 €		
49	23.088.994,77 €	99	55.960,01 €		
50	21.606.222,46 €	100	38.351,57 €		

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22. Priority of Payments + Transaction Costs



Reporting Date	08.04.2022				
Payment Date	13.04.2022				
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Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	13.04.2022	= 30 days
Collection Period	from	01.03.2022	to	31.03.2022	

Priority of Payments

Available Distribution Amount		16.910.329,15 €
Taxes and Senior Expenses	-	- €
Net Swap Payments	-	62.456,73 €
Interest Class A Notes	-	38.017,50 €
Payments to Liquidity Reserve Fund	-	1.511.049,94 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	-	14.998,50 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	38,88 €
Principal Payments Class A	-	14.074.966,50 €
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	-	1.977,56 €
Principal Payments Subordinated Loan	-	70.995,88 €
Payments to Seller		1.135.827,66 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 53.016,00 €	- 38.017,50 €	- 14.998,50 €
Cumulative Interest accrued	- 2.502.520,50 €	- 2.068.540,50 €	- 433.980,00 €
Interest Payments	- 53.016,00 €	- 38.017,50 €	- 14.998,50 €
Cumulative Interest Payments	- 2.502.520,50 €	- 2.068.540,50 €	- 433.980,00 €
Interest accrued on Subordinated Loan for the Period	- 1.977,56 €		
Cumulative Interest accrued on Subordinated Loan	- 88.214,92 €		
Interest Payments on Subordinated Loan	- 1.977,56 €		
Cumulative Interest Payments on Subordinated Loan	- 88.214,92 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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23. Swap Counterparty



Reporting Date	08.04.2022				
Payment Date	13.04.2022				
Period No	29				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	13.04.2022	= 30 days
Collection Period	from	01.03.2022	to	31.03.2022	

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
Current Counterparty Ratings		AA-	F1+	STABLE	Aa1(cr)	P-1(cr)	STABLE	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 302.209.987,50
Fixed Rate 0,3990%
Floating Rate (Euribor) -0,5490%
Net Swap Payments -62.456,73
Notional Amount next period 288.135.021,00

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 31.03.2022, data source: Bloomberg

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24. Retention



Reporting Date	08.04.2022	
Payment Date	13.04.2022	
Period No	29	
Monthly Period	Apr 2022	
Interest Period	from 14.03.2022	to 13.04.2022 = 30 days
Collection Period	from 01.03.2022	to 31.03.2022

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:	347.209.934,18 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	333.134.982,12 €
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:	1.582.045,82 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.511.049,94 €
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:	13,42%
Net Economic Interest Ratio as of the end of the Monthly Period:	13,96%

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25. Counterparties



Reporting Date	08.04.2022				
Payment Date	13.04.2022				
Period No	29				
Monthly Period	Apr 2022				
Interest Period	from	14.03.2022	to	13.04.2022	= 30 days
Collection Period	from	01.03.2022	to	31.03.2022	

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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 31.03.2022, data source: Bloomberg

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26. Issuer Information



Reporting Date		08.04.2022			
Payment Date		13.04.2022			
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Monthly Period		Apr 2022			
Interest Period	from	14.03.2022	to	13.04.2022	= 30 days
Collection Period	from	01.03.2022	to	31.03.2022	

Deal Name:

SC Germany Auto 2019-1

Issuer:

SC Germany Auto 2019-1 UG (haftungsbeschränkt)

The Managing Directors
Steinweg 3-5
60313 Frankfurt am Main
Germany
eMail fradirectors@wilmingtontrust.com
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:

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**SC Germany Auto 2019-1
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27. Santander Consumer Bank



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Reporting Date	08.04.2022				
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Interest Period	from	14.03.2022	to	13.04.2022	= 30 days
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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 31.03.2022, data source: Bloomberg

SC Germany Auto 2019-1 Monthly Investor Report

28. Glossary



Reporting Date		08.04.2022				
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Monthly Period		Apr 2022				
Interest Period	from	14.03.2022	to	13.04.2022	=	30 days
Collection Period	from	01.03.2022	to	31.03.2022		

Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Balloon Loan:	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
Balloon Payment:	The final payment of a balloon loan.
Defaulted Receivables	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
Delinquent Receivable:	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
Downpayment:	The initial upfront portion of the total net amount due at the time of finalizing the contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus Class B Notes Margin
Gap Insurance:	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
Legal Maturity:	Final Payment date on which all outstanding notes will mature.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 15% constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.
Leisure:	Is composed of motorised and not motorised caravans and campers.
Payment Protection Insurance:	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
Recoveries:	Any amount received on defaulted contracts
Repair Cost Insurance:	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
Set-Off Reserves:	Protection against set-off risks due to deposits
Used Vehicle	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