

# SC Germany Auto 2019-1 Monthly Investor Report



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

**Cover Sheet Monthly Investor Report**



Reporting Date	10.05.2022				
Payment Date	13.05.2022				
Period No	30				
Monthly Period	May 2022				
Interest Period from	13.04.2022	to	13.05.2022	=	30 days
Collection Period from	01.04.2022	to	30.04.2022		

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### 1. Portfolio Information



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Interest Period from	13.04.2022	to	13.05.2022	=	30 days
Collection Period from	01.04.2022	to	30.04.2022		

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
<b>Outstanding Receivables</b>			
<b>Beginning of Period</b>	<b>33.089</b>	<b>333.134.982,12 €</b>	<b>347.209.934,18 €</b>
Scheduled Principal Payments		8.740.331,85 €	
Prepayment Principal		3.820.837,98 €	
Others		181.090,91 €	
<b>Total Principal Collections</b>		<b>12.742.260,74 €</b>	<b>13.874.544,26 €</b>
<b>Total Interest Collections</b>		<b>1.323.582,97 €</b>	<b>1.373.622,30 €</b>
<b>Defaults</b>		<b>223.489,56 €</b>	<b>200.407,80 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
End of Period		<b>320.169.231,82 €</b>	<b>333.134.982,12 €</b>
Purchase Shortfall Amount		45,68 €	38,88 €
Total Assets (End of Period)		<b>320.169.277,50 €</b>	<b>333.135.021,00 €</b>
Current Prepayment Rate (annualised)		12,93%	

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**2. Reserve Accounts**



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Interest Period from	13.04.2022	to	13.05.2022	=	30 days
Collection Period from	01.04.2022	to	30.04.2022		

**Note Balance**

Beginning of Period	333.135.021,00 €
End of Period	320.169.277,50 €

**Reserve Accounts**

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,45%	1.511.049,94 €	
Cash Outflow		70.374,83 €	
Cash Inflow		0,00 €	
End of Period	0,45%	1.440.675,11 €	
Required Reserve Fund	0,45%	1.440.675,11 €	
<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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Collection Period	from	01.04.2022	to	30.04.2022	

**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%
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%
30 €	320.169.231,82	€ 395.835,05	€ 803.384,26	€ 239.363,94	€ 847.706,31	99,29%	0,12%	0,25%	0,07%	0,26%

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### 4. Default Data



#### Note Balance

Beginning of Period	€	333.135.021,00
End of Period	€	320.169.277,50

#### Default Data and Ratios

##### Current Default

	Amount	Number of Loans
Current Period Gross Default	€ 223.489,56	
Current Period Recoveries	€ 76.881,71	
Current Period Net Default	€ 146.607,85	
New Number of Defaulted Contracts		20

##### Cumulative Default

Cumulative Gross Default	€ 3.341.684,35	
Cumulative Recoveries	€ 862.433,39	
Cumulative Net Default	€ 2.479.250,96	
Total Number of Defaulted Contracts		288

##### 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	Q2 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	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	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	0,00
Q3 2020	9-11	420.855,37	161.018,06	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	2.197,56	
Q4 2020	12-14	294.464,69	89.391,45	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	725,22	
Q1 2021	15-17	535.573,78	115.349,04	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	13.554,15	
Q2 2021	18-20	563.476,57	165.679,60	0,00	0,00	0,00	0,00	0,00	0,00	994,00	43.403,26	56.568,38	40.619,00	24.094,96	
Q3 2021	21-23	339.700,10	113.336,05	0,00	0,00	0,00	0,00	0,00	0,00	0,00	12.784,70	31.955,86	67.521,59	1.073,90	
Q4 2021	24-26	332.293,36	95.545,86	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.268,00	77.298,86	16.979,00	
Q1 2022	27-29	493.952,73	33.860,23	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	15.603,31	18.256,92	
Q2 2022	30-30	223.489,56	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
<b>Total</b>		<b>3.341.684,35</b>	<b>862.433,39</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>224.607,77</b>	<b>76.881,71</b>	

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



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Collection Period	from 01.04.2022	to 30.04.2022

**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 - 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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Collection Period from	01.04.2022	to	30.04.2022	

**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	333.135.021,00 €	288.135.021,00 €	45.000.000,00 €
Available Distribution Amount	15.653.814,24 €		
Amortisation	12.965.743,50 €		
Redemption per Class	12.965.743,50 €	12.965.743,50 €	0,00 €
Redemption per Note		2.336,17 €	0,00 €
Class Principal Outstanding Balance End of Period	320.169.277,50 €	275.169.277,50 €	45.000.000,00 €
Current Tranching		85,9%	14,1%
Current Pool Factor		0,50	1,00

**2. Payments to Investors per Note**

	All notes	Class A	Class B
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	-0,529%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		51.916,22 €	100.000,00 €
> Principal Repayment per Note		<b>2.336,17 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		49.580,05 €	100.000,00 €
> Interest accrued for the period		<b>41.070,00 €</b>	<b>14.998,50 €</b>
Interest Payment		<b>41.070,00 €</b>	<b>14.998,50 €</b>
Interest Payment per Note		<b>7,40 €</b>	<b>33,33 €</b>

**3. Credit Enhancements**

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	14,51%	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	275.169.278 €	- €	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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Collection Period	from 01.04.2022	to 30.04.2022

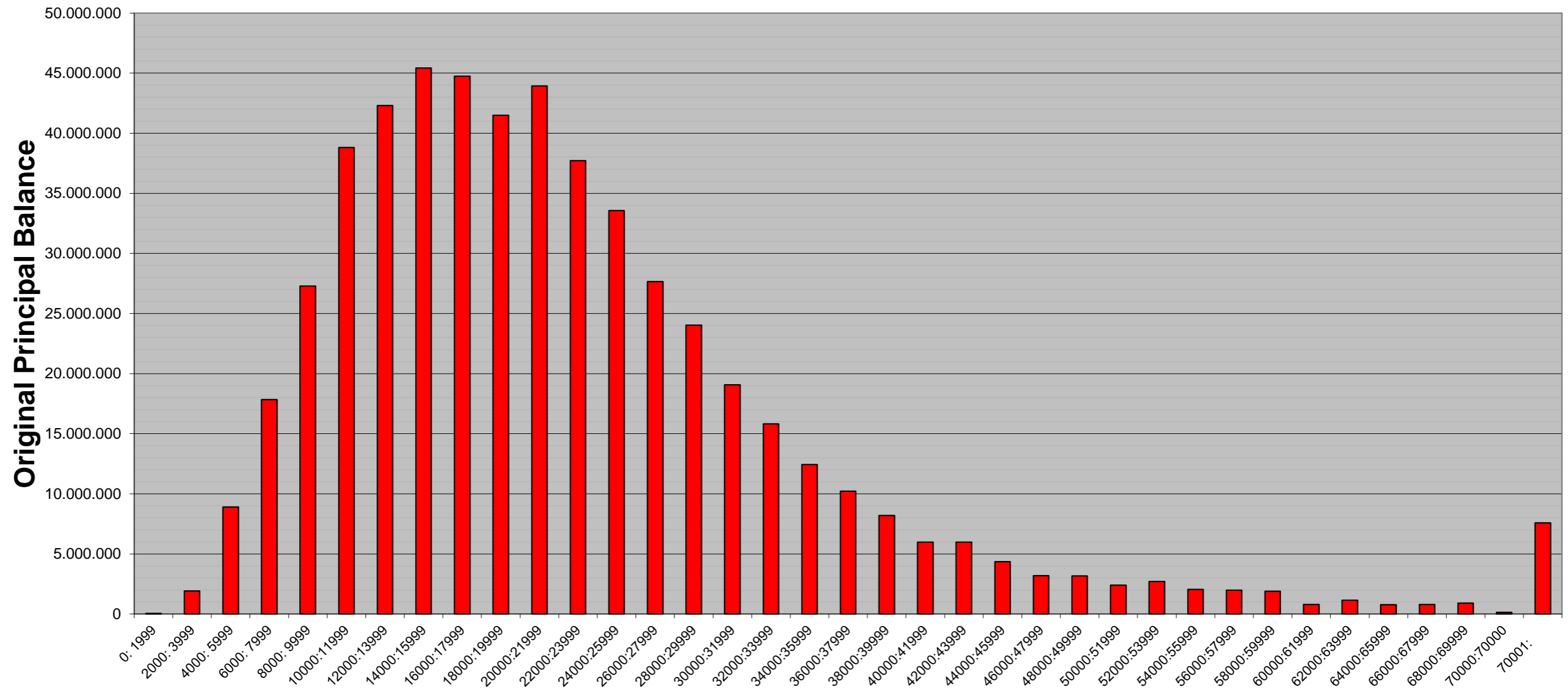
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	49.932,72	0,01%	32	0,10%
2000: 3999	1.923.295,51	0,35%	592	1,83%
4000: 5999	8.899.331,99	1,63%	1.747	5,41%
6000: 7999	17.833.384,57	3,26%	2.527	7,82%
8000: 9999	27.277.026,53	4,98%	3.025	9,37%
10000:11999	38.804.296,03	7,09%	3.535	10,94%
12000:13999	42.298.445,59	7,73%	3.252	10,07%
14000:15999	45.419.494,19	8,30%	3.029	9,38%
16000:17999	44.744.610,78	8,18%	2.638	8,17%
18000:19999	41.489.827,14	7,58%	2.183	6,76%
20000:21999	43.918.540,85	8,03%	2.096	6,49%
22000:23999	37.723.635,40	6,89%	1.642	5,08%
24000:25999	33.570.488,58	6,14%	1.344	4,16%
26000:27999	27.650.026,23	5,05%	1.025	3,17%
28000:29999	24.036.096,14	4,39%	829	2,57%
30000:31999	19.057.905,87	3,48%	615	1,90%
32000:33999	15.813.910,16	2,89%	480	1,49%
34000:35999	12.443.823,44	2,27%	356	1,10%
36000:37999	10.214.030,09	1,87%	276	0,85%
38000:39999	8.191.123,91	1,50%	210	0,65%
40000:41999	5.976.523,37	1,09%	146	0,45%
42000:43999	5.969.420,84	1,09%	139	0,43%
44000:45999	4.362.247,95	0,80%	97	0,30%
46000:47999	3.195.565,35	0,58%	68	0,21%
48000:49999	3.175.089,32	0,58%	65	0,20%
50000:51999	2.391.525,32	0,44%	47	0,15%
52000:53999	2.709.447,07	0,50%	51	0,16%
54000:55999	2.036.397,22	0,37%	37	0,11%
56000:57999	1.987.898,22	0,36%	35	0,11%
58000:59999	1.889.801,81	0,35%	32	0,10%
60000:61999	791.173,67	0,14%	13	0,04%
62000:63999	1.138.399,31	0,21%	18	0,06%
64000:65999	781.684,82	0,14%	12	0,04%
66000:67999	801.878,99	0,15%	12	0,04%
68000:69999	900.107,26	0,16%	13	0,04%
70000:70000	140.000,00	0,03%	2	0,01%
70001:	7.589.415,94	1,39%	79	0,24%
<b>Total</b>	<b>547.195.802,18</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	16.941,57

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**7.1 Original PB (Graph)**

Reporting Date	10.05.2022				
Payment Date	13.05.2022				
Period No	30				
Monthly Period	May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	= 30 days
Collection Period	from	01.04.2022	to	30.04.2022	



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**8. Current Principal Balance**



Reporting Date			10.05.2022			
Payment Date			13.05.2022			
Period No			30			
Monthly Period			May 2022			
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

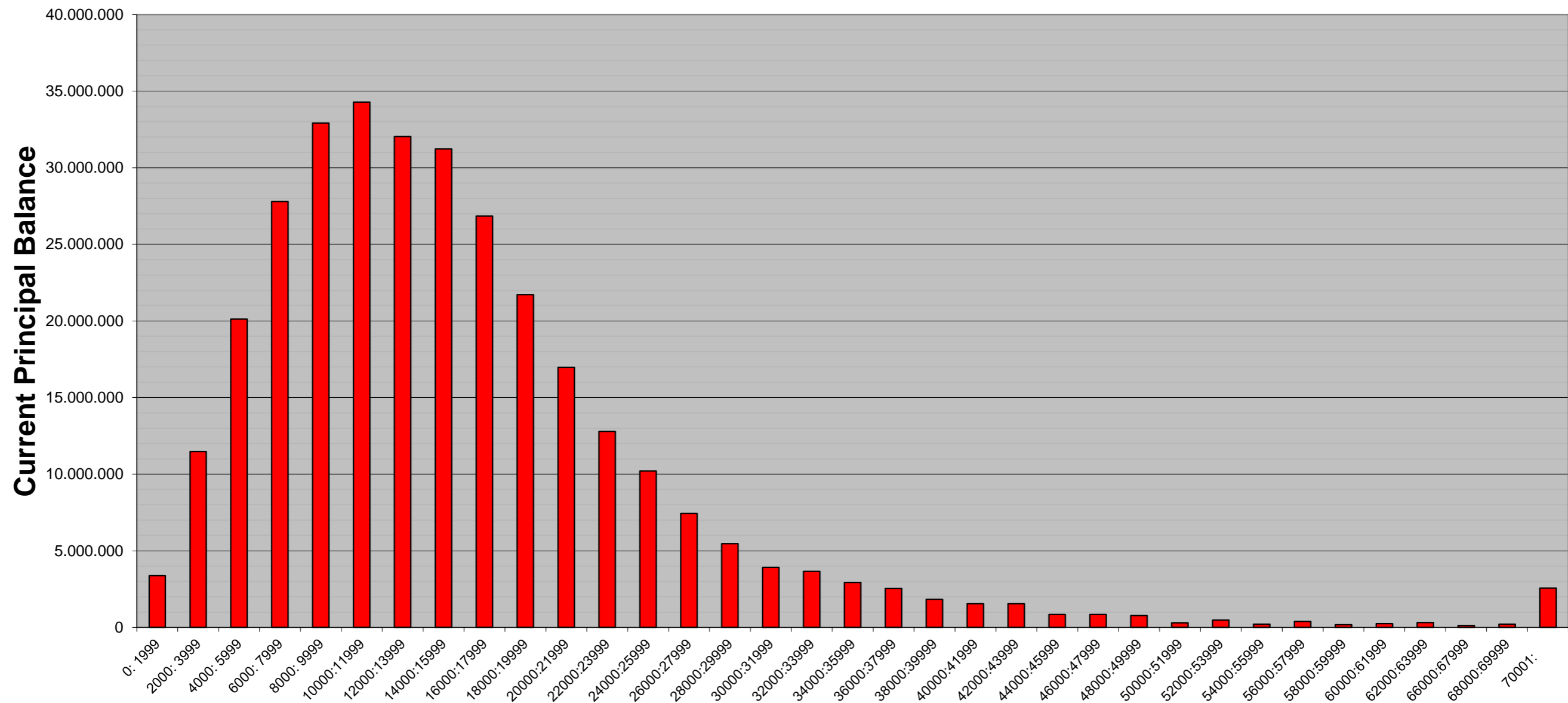
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	3.370.147,63	1,05%	3.564	11,03%
2000: 3999	11.468.918,08	3,58%	3.775	11,69%
4000: 5999	20.117.379,38	6,28%	4.021	12,45%
6000: 7999	27.790.554,95	8,68%	3.980	12,32%
8000: 9999	32.906.739,61	10,28%	3.663	11,34%
10000:11999	34.274.954,76	10,71%	3.123	9,67%
12000:13999	32.039.325,58	10,01%	2.473	7,66%
14000:15999	31.225.835,94	9,75%	2.087	6,46%
16000:17999	26.858.032,59	8,39%	1.585	4,91%
18000:19999	21.715.713,51	6,78%	1.147	3,55%
20000:21999	16.981.538,57	5,30%	812	2,51%
22000:23999	12.789.291,41	3,99%	558	1,73%
24000:25999	10.210.837,53	3,19%	409	1,27%
26000:27999	7.426.987,61	2,32%	275	0,85%
28000:29999	5.467.494,75	1,71%	189	0,59%
30000:31999	3.921.521,73	1,22%	127	0,39%
32000:33999	3.657.504,74	1,14%	111	0,34%
34000:35999	2.931.097,24	0,92%	84	0,26%
36000:37999	2.555.494,79	0,80%	69	0,21%
38000:39999	1.831.436,82	0,57%	47	0,15%
40000:41999	1.558.184,31	0,49%	38	0,12%
42000:43999	1.546.854,99	0,48%	36	0,11%
44000:45999	855.580,05	0,27%	19	0,06%
46000:47999	844.807,78	0,26%	18	0,06%
48000:49999	781.055,84	0,24%	16	0,05%
50000:51999	305.028,27	0,10%	6	0,02%
52000:53999	478.961,65	0,15%	9	0,03%
54000:55999	219.986,78	0,07%	4	0,01%
56000:57999	398.146,17	0,12%	7	0,02%
58000:59999	178.129,31	0,06%	3	0,01%
60000:61999	243.614,63	0,08%	4	0,01%
62000:63999	315.672,96	0,10%	5	0,02%
66000:67999	135.017,84	0,04%	2	0,01%
68000:69999	206.247,17	0,06%	3	0,01%
70001:	2.561.136,85	0,80%	30	0,09%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

<b>Statistics in EUR</b>	
Average Amount	9.912,67

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**8.1 Current PB (Graph)**

Reporting Date	10.05.2022	
Payment Date	13.05.2022	
Period No	30	
Monthly Period	May 2022	
Interest Period	from 13.04.2022	to 13.05.2022 = 30 days
Collection Period	from 01.04.2022	to 30.04.2022



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**9. Borrower Concentration**



Reporting Date	10.05.2022	
Payment Date	13.05.2022	
Period No	30	
Monthly Period	May 2022	
Interest Period	from 13.04.2022	to 13.05.2022 = 30 days
Collection Period	from 01.04.2022	to 30.04.2022

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	168.817,50	0,0527%	1
2	128.665,08	0,0402%	1
3	117.789,72	0,0368%	1
4	92.324,10	0,0288%	1
5	90.247,69	0,0282%	1
6	87.888,28	0,0275%	1
7	85.784,08	0,0268%	1
8	85.406,70	0,0267%	1
9	85.132,18	0,0266%	1
10	84.209,66	0,0263%	1
11	82.963,98	0,0259%	1
12	82.737,89	0,0258%	1
13	81.921,07	0,0256%	1
14	81.077,28	0,0253%	1
15	80.801,44	0,0252%	1
16	79.933,67	0,0250%	1
17	79.574,73	0,0249%	1
18	78.233,80	0,0244%	1
19	77.946,06	0,0243%	1
20	76.875,77	0,0240%	1
21	76.742,95	0,0240%	2
22	75.546,70	0,0236%	1
23	75.471,39	0,0236%	1
24	75.250,90	0,0235%	1
25	74.896,48	0,0234%	1
	<b>2.206.239,10</b>	<b>0,6891%</b>	<b>26</b>

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**10. Geographical Distribution**



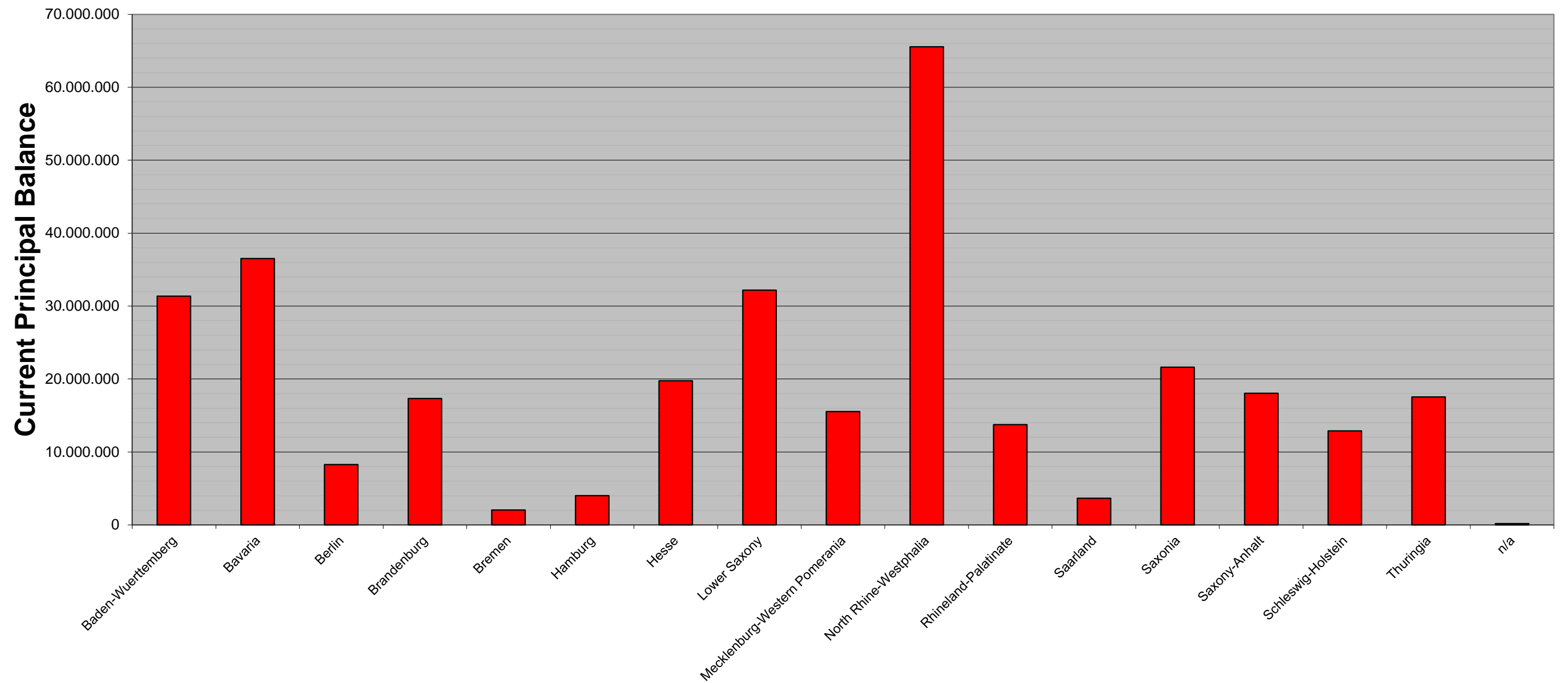
Reporting Date			10.05.2022			
Payment Date			13.05.2022			
Period No			30			
Monthly Period			May 2022			
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	31.342.240,51	9,79%	2.968	9,19%
Bavaria	36.529.512,35	11,41%	3.488	10,80%
Berlin	8.284.689,93	2,59%	801	2,48%
Brandenburg	17.325.984,36	5,41%	1.800	5,57%
Bremen	2.022.570,37	0,63%	192	0,59%
Hamburg	4.012.277,80	1,25%	366	1,13%
Hesse	19.741.516,45	6,17%	1.931	5,98%
Lower Saxony	32.193.941,31	10,06%	3.288	10,18%
Mecklenburg-Western Pomerania	15.539.963,85	4,85%	1.610	4,98%
North Rhine-Westphalia	65.534.733,80	20,47%	6.640	20,56%
Rhineland-Palatinate	13.729.058,15	4,29%	1.423	4,41%
Saarland	3.639.686,45	1,14%	392	1,21%
Saxonia	21.623.831,49	6,75%	2.384	7,38%
Saxony-Anhalt	18.037.584,67	5,63%	1.910	5,91%
Schleswig-Holstein	12.874.915,44	4,02%	1.288	3,99%
Thuringia	17.544.638,87	5,48%	1.796	5,56%
n/a	192.086,02	0,06%	22	0,07%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

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**10.1 Geographical Distribution (Graph)**

Reporting Date	10.05.2022				
Payment Date	13.05.2022				
Period No	30				
Monthly Period	May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	= 30 days
Collection Period	from	01.04.2022	to	30.04.2022	





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**11. Object/Vehicle Type**



Reporting Date			10.05.2022			
Payment Date			13.05.2022			
Period No			30			
Monthly Period			May 2022			
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	35.502.828,55	11,09%	2.594	8,03%
	Private	100.874.211,22	31,51%	9.000	27,86%
		136.377.039,77	42,60%	11.594	35,90%
Used Vehicle	Commercial	31.903.772,36	9,96%	2.914	9,02%
	Private	151.888.419,69	47,44%	17.791	55,08%
		183.792.192,05	57,40%	20.705	64,10%
<b>Total</b>		<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	302.842.568,29	94,59%	30.149	93,34%
Leisure	10.748.739,76	3,36%	679	2,10%
Motorbike	6.577.923,77	2,05%	1471	4,55%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

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**12. Insurances**



Reporting Date			10.05.2022			
Payment Date			13.05.2022			
Period No			30			
Monthly Period			May 2022			
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

<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	136.175.388,91	42,53%	12.723	39,39%
Yes	183.993.842,91	57,47%	19.576	60,61%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</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	209.132.416,04	65,32%	21.989	68,08%
Yes	111.036.815,78	34,68%	10.310	31,92%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</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	290.357.524,45	90,69%	29.321	90,78%
Yes	29.811.707,37	9,31%	2.978	9,22%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

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**13. Type of Contract**



Reporting Date	10.05.2022	
Payment Date	13.05.2022	
Period No	30	
Monthly Period	May 2022	
Interest Period	from 13.04.2022	to 13.05.2022 = 30 days
Collection Period	from 01.04.2022	to 30.04.2022

<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	128.204.288,58	40,04%	17.230	53,35%
	Commercial	30.606.639,07	9,56%	3.491	10,81%
	<b>Total</b>	<b>158.810.927,65</b>	<b>49,60%</b>	<b>20.721</b>	<b>64,15%</b>
Yes		124.558.342,33	38,90%	9.561	29,60%
- of which balloon rates	Private	85.548.141,42	26,72%		
- of which regular installments		39.010.200,91	12,18%		
Yes		36.799.961,84	11,49%	2.017	6,24%
- of which balloon rates	Commercial	25.682.888,58	8,02%		
- of which regular installments		11.117.073,26	3,47%		
	<b>Total</b>	<b>161.358.304,17</b>	<b>50,40%</b>	<b>11.578</b>	<b>35,85%</b>
<b>Total</b>		<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</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	197.107,54	0,18%	28	0,24%
26:38	12.385.594,55	11,14%	1.109	9,58%
39:51	26.483.700,07	23,81%	2.808	24,25%
52:64	71.162.924,99	63,98%	7.532	65,05%
65:72	466.216,83	0,42%	45	0,39%
73:	535.486,02	0,48%	56	0,48%
<b>Total</b>	<b>111.231.030,00</b>	<b>100,00%</b>	<b>11.578</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	22.795.216,98	20,49%	2.311	19,96%
13:25	43.976.005,77	39,54%	4.730	40,85%
26:38	42.703.057,33	38,39%	4.351	37,58%
39:51	1.464.313,32	1,32%	153	1,32%
52:64	292.436,60	0,26%	33	0,29%
<b>Total</b>	<b>111.231.030,00</b>	<b>100,00%</b>	<b>11.578</b>	<b>100,00%</b>

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**14. Payment Methods**



Reporting Date			10.05.2022			
Payment Date			13.05.2022			
Period No			30			
Monthly Period			May 2022			
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

<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	316.321.698,13	98,80%	31.895	98,75%
Other	3.847.533,69	1,20%	404	1,25%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</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	143.485.889,97	44,82%	14.355	44,44%
1st of month	176.683.341,85	55,18%	17.944	55,56%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

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**15. Downpayment**



Reporting Date			10.05.2022			
Payment Date			13.05.2022			
Period No			30			
Monthly Period			May 2022			
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

<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	111.760.671,43	34,91%	10.637	32,93%	0,00%
0: 999	8.343.925,83	2,61%	1.136	3,52%	4,47%
1000: 1999	19.534.538,99	6,10%	2.551	7,90%	9,44%
2000: 2999	25.020.800,97	7,81%	2.975	9,21%	14,27%
3000: 3999	23.400.839,93	7,31%	2.633	8,15%	18,30%
4000: 4999	18.990.340,61	5,93%	2.033	6,29%	21,61%
5000: 5999	25.184.368,41	7,87%	2.463	7,63%	23,73%
6000: 6999	14.154.477,12	4,42%	1.385	4,29%	27,31%
7000: 7999	10.791.989,51	3,37%	1.053	3,26%	30,35%
8000: 8999	10.026.880,64	3,13%	928	2,87%	32,20%
9000: 9999	5.707.369,54	1,78%	511	1,58%	34,38%
10000:10999	14.764.488,89	4,61%	1.290	3,99%	34,58%
11000:11999	3.043.210,36	0,95%	306	0,95%	39,62%
12000:12999	4.500.684,89	1,41%	427	1,32%	40,47%
13000:13999	3.059.299,94	0,96%	287	0,89%	42,11%
14000:14999	2.394.249,13	0,75%	226	0,70%	44,95%
15000:15000	4.178.528,95	1,31%	354	1,10%	42,32%
15001:	15.312.566,68	4,78%	1.104	3,42%	48,34%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>	<b>19,83%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.932,61	€ 5.863,70
Average Purchase Price	€ 19.831,20	€ 21.549,23
<b>Downpayment in %</b>	<b>19,83%</b>	<b>27,21%</b>

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**16. Effective Interest Rate**



Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	106.684,77	0,03%	8	0,02%
1: 1	15.467.988,48	4,83%	1.363	4,22%
2: 2	84.368.738,65	26,35%	7.686	23,80%
3: 3	160.804.724,08	50,22%	15.362	47,56%
4: 4	43.148.408,41	13,48%	5.360	16,59%
5: 5	10.445.107,36	3,26%	1.583	4,90%
6: 6	3.569.139,66	1,11%	637	1,97%
7: 7	604.914,67	0,19%	112	0,35%
8: 8	1.358.365,97	0,42%	159	0,49%
9: 9	196.356,37	0,06%	16	0,05%
10:10	67.056,09	0,02%	9	0,03%
11:11	31.747,31	0,01%	4	0,01%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

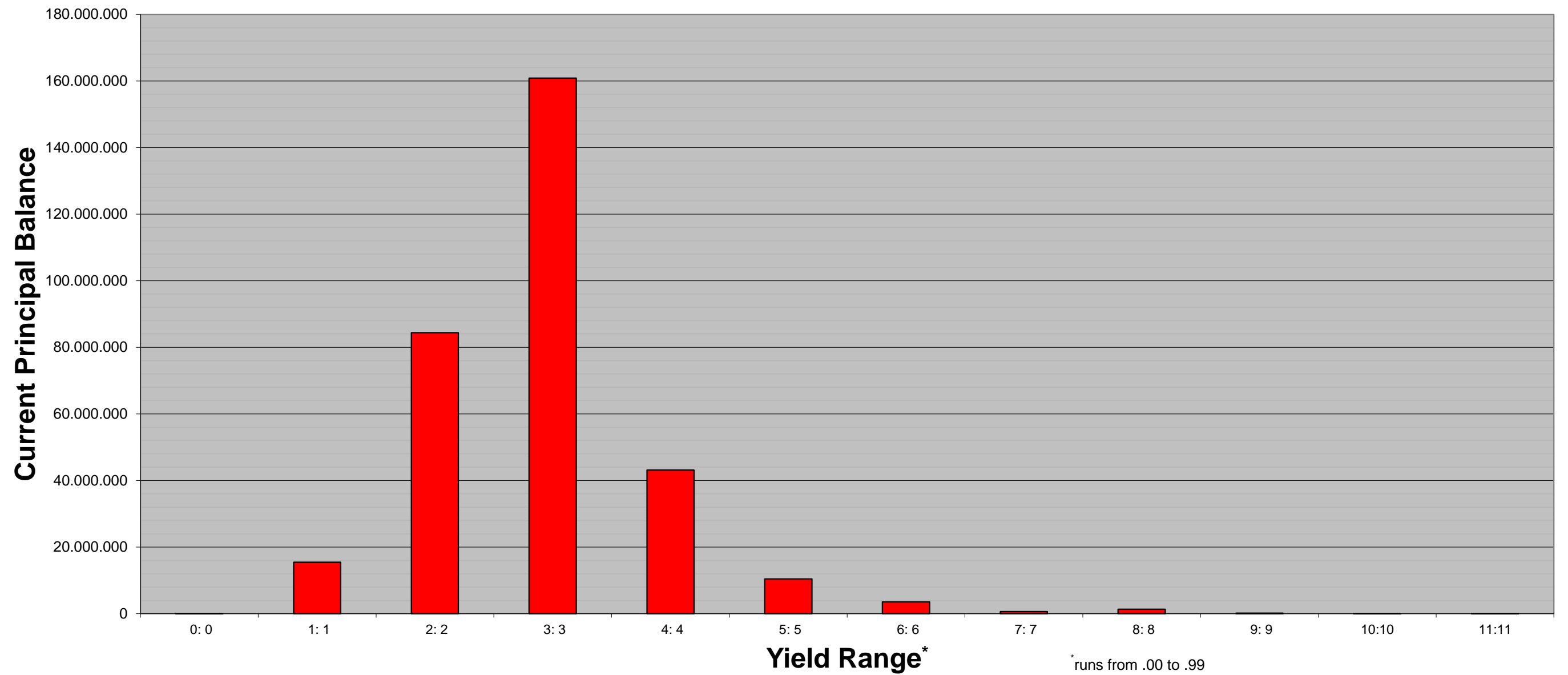
Statistics	in %
WA Interest	3,72%

\* runs from .00 to .99

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**16.1 Effective Interest Rate (Graph)**

Reporting Date			10.05.2022		
Payment Date			13.05.2022		
Period No			30		
Monthly Period			May 2022		
Interest Period	from	13.04.2022	to	13.05.2022	= 30 days
Collection Period	from	01.04.2022	to	30.04.2022	



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**17. Seasoning**



Reporting Date	10.05.2022	
Payment Date	13.05.2022	
Period No	30	
Monthly Period	May 2022	
Interest Period	from 13.04.2022	to 13.05.2022 = 30 days
Collection Period	from 01.04.2022	to 30.04.2022

<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>
21:23	16.994.308,64	5,31%	1.413	4,37%
24:26	15.096.889,98	4,72%	1.256	3,89%
27:29	20.025.046,95	6,25%	1.738	5,38%
30:32	44.173.858,50	13,80%	4.112	12,73%
33:35	130.533.628,71	40,77%	13.009	40,28%
36:38	55.700.061,27	17,40%	6.092	18,86%
39:41	15.641.190,62	4,89%	1.874	5,80%
42:44	8.958.085,92	2,80%	1.132	3,50%
45:47	4.417.880,17	1,38%	516	1,60%
48:50	2.406.938,94	0,75%	255	0,79%
51:53	1.152.697,90	0,36%	133	0,41%
54:56	1.340.561,02	0,42%	140	0,43%
57:59	1.379.488,51	0,43%	178	0,55%
60:62	1.179.047,97	0,37%	205	0,63%
63:65	337.070,46	0,11%	61	0,19%
66:68	240.903,23	0,08%	52	0,16%
69:71	212.433,69	0,07%	35	0,11%
72:74	157.102,26	0,05%	29	0,09%
75:77	85.778,90	0,03%	18	0,06%
78:80	36.177,82	0,01%	12	0,04%
81:	100.080,36	0,03%	39	0,12%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

**Statistics**

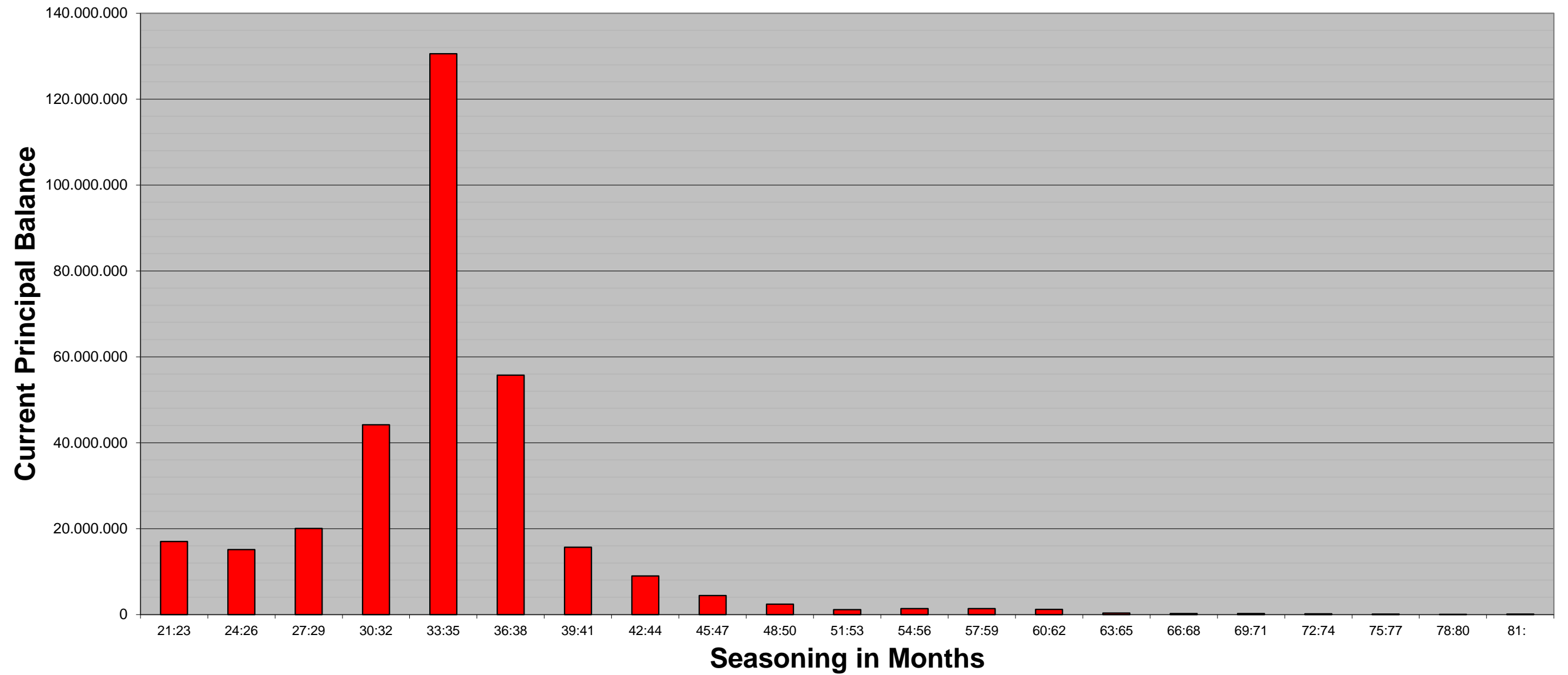
WA Seasoning	33,93
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**17.1 Seasoning (Graph)**

Reporting Date			10.05.2022		
Payment Date			13.05.2022		
Period No			30		
Monthly Period			May 2022		
Interest Period	from	13.04.2022	to	13.05.2022	= 30 days
Collection Period	from	01.04.2022	to	30.04.2022	



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**18. Remaining Term**



Reporting Date			10.05.2022			
Payment Date			13.05.2022			
Period No			30			
Monthly Period			May 2022			
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	16.191.763,80	5,06%	3.732	11,55%
7: 13	21.105.009,23	6,59%	3.275	10,14%
14: 20	35.464.148,04	11,08%	4.557	14,11%
21: 27	86.270.368,47	26,95%	7.661	23,72%
28: 34	43.421.123,43	13,56%	3.691	11,43%
35: 41	26.243.023,22	8,20%	2.563	7,94%
42: 48	8.379.168,52	2,62%	844	2,61%
49: 55	18.644.358,71	5,82%	1.600	4,95%
56: 62	27.217.369,38	8,50%	2.042	6,32%
63: 69	25.578.167,58	7,99%	1.733	5,37%
70: 76	5.737.200,33	1,79%	361	1,12%
77: 83	980.690,27	0,31%	47	0,15%
84: 90	2.965.004,86	0,93%	111	0,34%
91: 97	683.003,09	0,21%	29	0,09%
98:104	1.264.406,52	0,39%	52	0,16%
105:107	24.426,37	0,01%	1	0,00%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

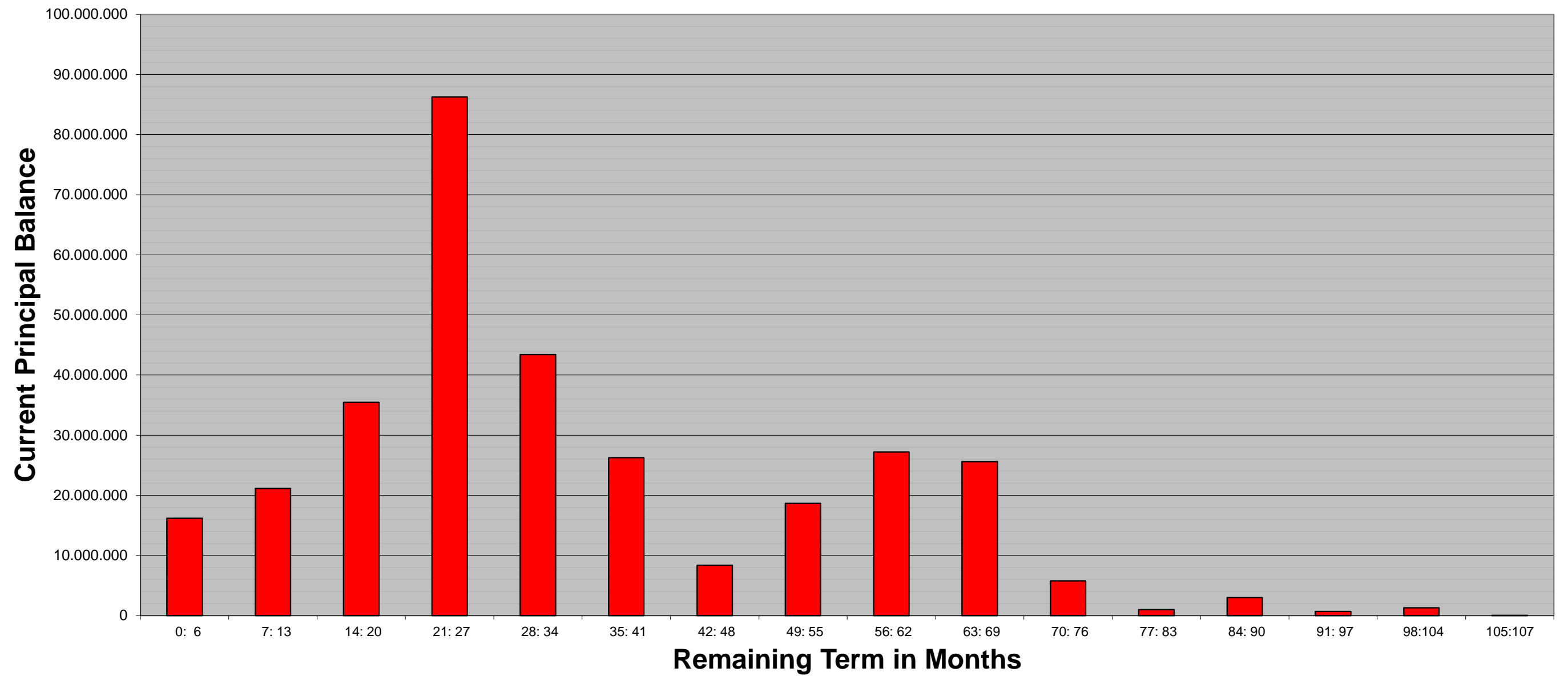
**Statistics**

WA Remaining Term	34,00
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Reporting Date			10.05.2022		
Payment Date			13.05.2022		
Period No			30		
Monthly Period			May 2022		
Interest Period	from	13.04.2022	to	13.05.2022	= 30 days
Collection Period	from	01.04.2022	to	30.04.2022	



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Monthly Investor Report**

**19. Original Term**



Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

<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	256.595,74	0,08%	133	0,41%
26: 38	15.831.809,19	4,94%	3.464	10,72%
39: 51	49.760.112,76	15,54%	6.850	21,21%
52: 64	140.546.698,42	43,90%	12.232	37,87%
65: 77	24.979.188,98	7,80%	2.840	8,79%
78: 90	22.201.103,73	6,93%	2.085	6,46%
91:103	58.428.810,69	18,25%	4.307	13,33%
104:116	1.411.516,73	0,44%	77	0,24%
117:119	344.130,24	0,11%	16	0,05%
120:	6.409.265,34	2,00%	295	0,91%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

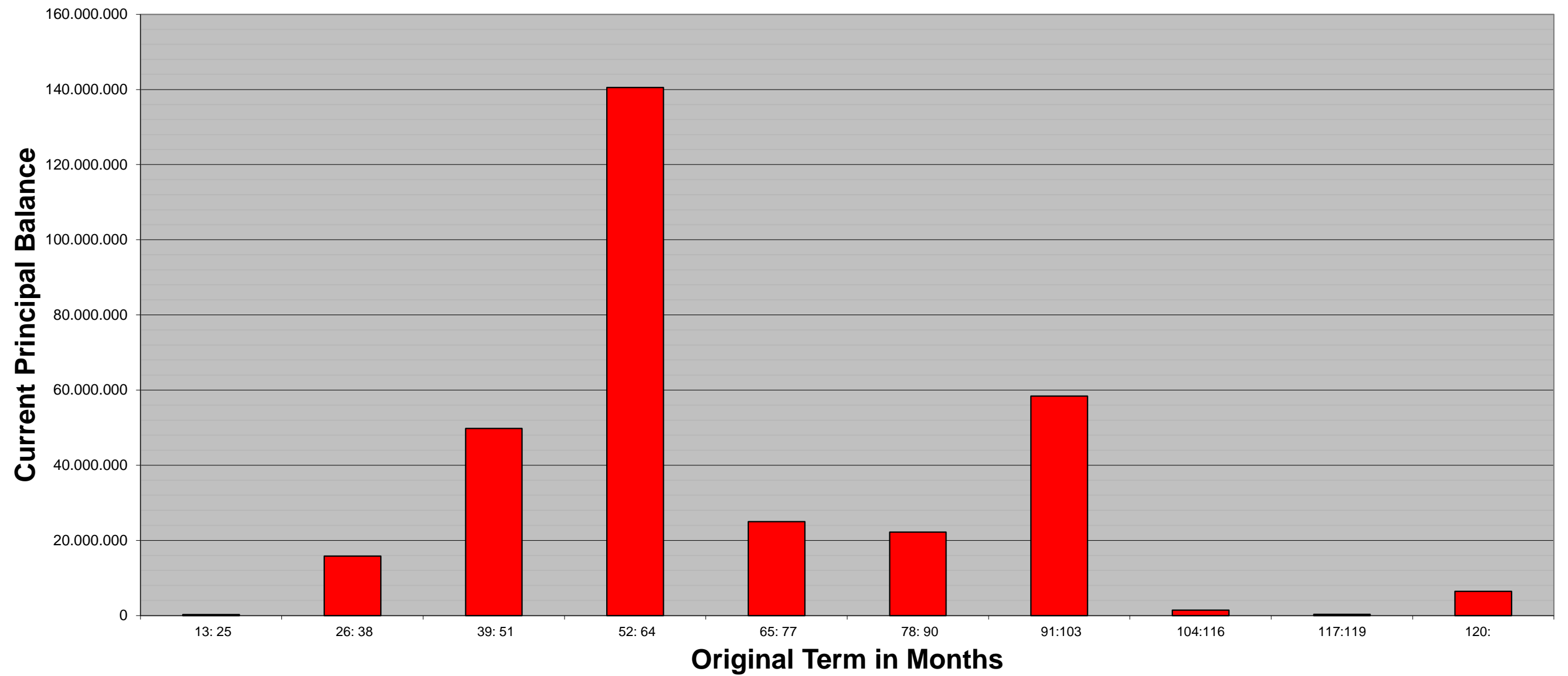
**Statistics**

WA Original Term	67,93
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**

Reporting Date			10.05.2022			
Payment Date			13.05.2022			
Period No			30			
Monthly Period			May 2022			
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		



**SC Germany Auto 2019-1  
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**20. Manufacturer  
Brands & Fueltype**



Reporting Date	10.05.2022	
Payment Date	13.05.2022	
Period No	30	
Monthly Period	May 2022	
Interest Period	from 13.04.2022	to 13.05.2022 = 30 days
Collection Period	from 01.04.2022	to 30.04.2022

<i>Manufacturer brands</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>
1	36.158.191,11	11,29%	3.678	11,39%
2	32.385.526,04	10,12%	3.096	9,59%
3	26.698.606,22	8,34%	2.957	9,16%
4	22.990.010,40	7,18%	2.077	6,43%
5	22.457.097,84	7,01%	2.097	6,49%
6	20.997.475,89	6,56%	1.815	5,62%
7	20.050.589,13	6,26%	2.467	7,64%
8	13.539.770,17	4,23%	1.226	3,80%
9	12.939.494,19	4,04%	1.436	4,45%
10	12.675.830,62	3,96%	1.163	3,60%
11	11.980.958,16	3,74%	1.246	3,86%
12	11.080.080,10	3,46%	771	2,39%
13	9.866.503,97	3,08%	969	3,00%
14	7.973.799,26	2,49%	941	2,91%
15	5.778.444,94	1,80%	159	0,49%
<b>Total</b>	<b>267.572.378,04</b>	<b>83,57%</b>	<b>26.098</b>	<b>80,80%</b>

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Fiat, Ford, Hyundai, Kia, Mercedes, Mazda, Opel, Renault, Seat, Skoda, Tesla, VW, Volvo

<i>Fuel</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>
Petrol	140.475.943,19	43,88%	17.114	52,99%
Diesel Euro 6	37.347.798,68	11,67%	2.968	9,19%
Diesel Euro 5	22.020.532,46	6,88%	2.630	8,14%
Diesel < Euro 5	34.156.705,51	10,67%	3.059	9,47%
Other	4.949.287,32	1,55%	521	1,61%
n/a	81.218.964,66	25,37%	6.007	18,60%
<b>Total</b>	<b>320.169.231,82</b>	<b>100,00%</b>	<b>32.299</b>	<b>100,00%</b>

SC Germany Auto 2019-1  
Monthly Investor Report

21. Amortisation Profile



Reporting Date	10.05.2022				
Payment Date	13.05.2022				
Period No	30				
Monthly Period	May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	= 30 days
Collection Period	from	01.04.2022	to	30.04.2022	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	320.169.231,82 €	51	18.394.095,77 €	101	3.326,65 €
2	312.071.501,48 €	52	16.863.092,91 €	102	2.169,52 €
3	303.011.030,73 €	53	15.359.941,37 €	103	1.205,70 €
4	293.686.561,64 €	54	13.877.422,45 €	104	540,64 €
5	284.550.747,55 €	55	12.745.159,03 €	105	270,77 €
6	275.675.489,29 €	56	11.633.839,96 €	106	- €
7	268.478.271,08 €	57	10.545.062,49 €	107	- €
8	261.328.434,48 €	58	9.485.013,29 €	108	- €
9	254.157.421,11 €	59	8.446.420,98 €	109	- €
10	247.219.943,51 €	60	7.436.891,65 €	110	- €
11	240.034.882,94 €	61	6.463.005,79 €	111	- €
12	232.491.319,91 €	62	5.536.594,08 €	112	- €
13	225.048.264,82 €	63	4.691.062,43 €	113	- €
14	216.256.814,92 €	64	3.968.115,00 €	114	- €
15	206.930.764,48 €	65	3.379.799,73 €	115	- €
16	197.690.824,24 €	66	2.951.666,84 €	116	- €
17	188.559.624,12 €	67	2.651.625,88 €	117	- €
18	178.965.301,98 €	68	2.387.074,68 €	118	- €
19	172.642.081,62 €	69	2.156.922,40 €	119	- €
20	166.425.034,73 €	70	1.950.337,31 €		
21	159.903.281,39 €	71	1.766.378,93 €		
22	153.852.750,59 €	72	1.607.058,52 €		
23	147.382.567,32 €	73	1.469.091,86 €		
24	140.277.898,48 €	74	1.344.970,42 €		
25	133.074.646,21 €	75	1.232.779,12 €		
26	122.201.984,36 €	76	1.134.099,19 €		
27	110.480.189,23 €	77	1.045.868,73 €		
28	97.052.148,90 €	78	964.377,66 €		
29	82.717.601,04 €	79	890.883,76 €		
30	70.003.315,69 €	80	818.925,86 €		
31	65.992.971,25 €	81	747.967,39 €		
32	62.237.418,74 €	82	677.460,05 €		
33	58.428.502,90 €	83	609.031,69 €		
34	55.039.793,79 €	84	542.149,71 €		
35	51.501.783,29 €	85	478.365,89 €		
36	47.624.230,31 €	86	417.016,12 €		
37	44.816.989,03 €	87	361.220,13 €		
38	41.919.724,42 €	88	309.921,40 €		
39	39.039.804,52 €	89	265.552,35 €		
40	36.406.195,50 €	90	230.405,01 €		
41	34.149.480,47 €	91	204.655,64 €		
42	32.002.920,94 €	92	179.954,16 €		
43	30.415.143,25 €	93	157.016,35 €		
44	28.852.235,92 €	94	135.344,45 €		
45	27.310.024,01 €	95	114.288,70 €		
46	25.763.343,76 €	96	93.861,05 €		
47	24.258.450,59 €	97	74.173,32 €		
48	22.777.179,03 €	98	55.956,99 €		
49	21.316.032,84 €	99	38.349,20 €		
50	19.874.540,43 €	100	23.276,26 €		

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Monthly Investor Report**

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



Reporting Date	10.05.2022	
Payment Date	13.05.2022	
Period No	30	
Monthly Period	May 2022	
Interest Period	from 13.04.2022	to 13.05.2022 = 30 days
Collection Period	from 01.04.2022	to 30.04.2022

**Priority of Payments**

Available Distribution Amount	15.653.814,24 €
Taxes and Senior Expenses	- 26.789,60 €
Net Swap Payments	- 54.745,65 €
Interest Class A Notes	- 41.070,00 €
Payments to Liquidity Reserve Fund	- 1.440.675,11 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	- 14.998,50 €
Replenishment	- - €
Purchase Shortfall Ledger	- 45,68 €
Principal Payments Class A	- 12.965.743,50 €
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	- 1.888,81 €
Principal Payments Subordinated Loan	- 70.374,83 €
Payments to Seller	1.037.482,56 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	26.789,60 €		
Interest accrued for the Period	- 56.068,50 €	- 41.070,00 €	- 14.998,50 €
Cumulative Interest accrued	- 2.558.589,00 €	- 2.109.610,50 €	- 448.978,50 €
Interest Payments	- 56.068,50 €	- 41.070,00 €	- 14.998,50 €
Cumulative Interest Payments	- 2.558.589,00 €	- 2.109.610,50 €	- 448.978,50 €
Interest accrued on Subordinated Loan for the Period	- 1.888,81 €		
Cumulative Interest accrued on Subordinated Loan	- 90.103,73 €		
Interest Payments on Subordinated Loan	- 1.888,81 €		
Cumulative Interest Payments on Subordinated Loan	- 90.103,73 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		



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

**23. Swap Counterparty**



Reporting Date	10.05.2022				
Payment Date	13.05.2022				
Period No	30				
Monthly Period	May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	= 30 days
Collection Period	from	01.04.2022	to	30.04.2022	

**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 288.135.021,00  
Fixed Rate 0,3990%  
Floating Rate (Euribor) -0,5290%  
Net Swap Payments -54.745,65  
Notional Amount next period 275.169.277,50

**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 30.04.2022, data source: Bloomberg

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Monthly Investor Report**

**24. Retention**



Reporting Date	10.05.2022	
Payment Date	13.05.2022	
Period No	30	
Monthly Period	May 2022	
Interest Period	from 13.04.2022	to 13.05.2022 = 30 days
Collection Period	from 01.04.2022	to 30.04.2022

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:	333.134.982,12 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	320.169.231,82 €
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:	1.511.049,94 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.440.675,11 €
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:	13,96%
Net Economic Interest Ratio as of the end of the Monthly Period:	14,51%

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

**25. Counterparties**



Reporting Date	10.05.2022				
Payment Date	13.05.2022				
Period No	30				
Monthly Period	May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	= 30 days
Collection Period	from	01.04.2022	to	30.04.2022	

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**Transaction Account:**

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**Data Trustee:**

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**Société Générale S.A.**

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

**ING Bank N.V.**

Bijlmerplein 888  
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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 30.04.2022, data source: Bloomberg

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

**26. Issuer Information**



Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

**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:**

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

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

**27. Santander Consumer Bank**



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Reporting Date	10.05.2022				
Payment Date	13.05.2022				
Period No	30				
Monthly Period	May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	= 30 days
Collection Period	from	01.04.2022	to	30.04.2022	

**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 30.04.2022, data source: Bloomberg

## SC Germany Auto 2019-1 Monthly Investor Report

### 28. Glossary



Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

<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