

# SC Germany Auto 2019-1 Monthly Investor Report



**WINNER**





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

**Cover Sheet Monthly Investor Report**



Reporting Date	08.06.2022				
Payment Date	13.06.2022				
Period No	31				
Monthly Period	Jun 2022				
Interest Period from	13.05.2022	to	13.06.2022	=	31 days
Collection Period from	01.05.2022	to	31.05.2022		

**Index**

**Page**

1. Portfolio Information	<a href="#">1</a>
2. Reserve Accounts	<a href="#">2</a>
3. Delinquency Data	<a href="#">3</a>
4. Default Data	<a href="#">4</a>
4.1 Default Data per Quarter	<a href="#">5</a>
5. Concentration Limits	<a href="#">6</a>
6. Outstanding Notes	<a href="#">7</a>
7. Original Principal Balance	<a href="#">8</a>
7.1 Original PB (Graph)	<a href="#">9</a>
8. Current Principal Balance	<a href="#">10</a>
8.1 Current PB (Graph)	<a href="#">11</a>
9. Borrower Concentration	<a href="#">12</a>
10. Geographical Distribution	<a href="#">13</a>
10.1 Geographical Distribution (Graph)	<a href="#">14</a>
11. Object/Vehicle Type	<a href="#">15</a>
12. Insurances	<a href="#">16</a>
13. Type of Contract	<a href="#">17</a>
14. Payment Methods	<a href="#">18</a>
15. Downpayment	<a href="#">19</a>
16. Effective Interest Rate	<a href="#">20</a>
16.1 Effective Interest Rate (Graph)	<a href="#">21</a>
17. Seasoning	<a href="#">22</a>
17.1 Seasoning (Graph)	<a href="#">23</a>
18. Remaining Term	<a href="#">24</a>
18.1 Remaining Term (Graph)	<a href="#">25</a>
19. Original Term	<a href="#">26</a>
19.1 Original Term (Graph)	<a href="#">27</a>
20. Manufacturer Brands & Fueltype	<a href="#">28</a>
21. Amortisation Profile	<a href="#">29</a>
22. Priority of Payments + Transaction Costs	<a href="#">30</a>
23. Swap Counterparty	<a href="#">31</a>
24. Retention	<a href="#">32</a>
25. Counterparties	<a href="#">33</a>
26. Issuer Information	<a href="#">34</a>
27. Santander Consumer Bank	<a href="#">35</a>
28. Glossary	<a href="#">36</a>

## SC Germany Auto 2019-1 Monthly Investor Report

### 1. Portfolio Information



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Monthly Period	Jun 2022				
Interest Period from	13.05.2022	to	13.06.2022	=	31 days
Collection Period from	01.05.2022	to	31.05.2022		

	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>32.299</b>	<b>320.169.231,82 €</b>	<b>333.134.982,12 €</b>
Scheduled Principal Payments		9.127.989,09 €	
Prepayment Principal		4.927.887,81 €	
Others		255.070,51 €	
<b>Total Principal Collections</b>		<b>14.310.947,41 €</b>	<b>12.742.260,74 €</b>
<b>Total Interest Collections</b>		<b>1.302.531,76 €</b>	<b>1.323.582,97 €</b>
<b>Defaults</b>		<b>149.320,31 €</b>	<b>223.489,56 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
<b>End of Period</b>	<b>31.223</b>	<b>305.708.964,10 €</b>	<b>320.169.231,82 €</b>
Purchase Shortfall Amount		10,40 €	45,68 €
<b>Total Assets (End of Period)</b>		<b>305.708.974,50 €</b>	<b>320.169.277,50 €</b>
Current Prepayment Rate (annualised)		16,98%	

# SC Germany Auto 2019-1 Monthly Investor Report

## 2. Reserve Accounts



Reporting Date	08.06.2022				
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Collection Period from	01.05.2022	to	31.05.2022		

### Note Balance

Beginning of Period	320.169.277,50 €
End of Period	305.708.974,50 €

### Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,45%	1.440.675,11 €	
Cash Outflow		64.828,72 €	
Cash Inflow		0,00 €	
End of Period	0,45%	1.375.846,39 €	
Required Reserve Fund	0,45%	1.375.846,39 €	
<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

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

**3. Delinquency Data**



Reporting Date	08.06.2022				
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Interest Period	from	13.05.2022	to	13.06.2022	= 31 days
Collection Period	from	01.05.2022	to	31.05.2022	

**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%
31 €	305.708.964,10	604.113,59	501.684,27	336.350,13	740.474,20	99,29%	0,20%	0,16%	0,11%	0,24%

## SC Germany Auto 2019-1 Monthly Investor Report

### 4. Default Data



#### Note Balance

Beginning of Period	€	320.169.277,50
End of Period	€	305.708.974,50

#### Default Data and Ratios

##### Current Default

	Amount	Number of Loans
Current Period Gross Default	€ 149.320,31	
Current Period Recoveries	€ 84.956,69	
Current Period Net Default	€ 64.363,62	
New Number of Defaulted Contracts		9

##### Cumulative Default

Cumulative Gross Default	€ 3.491.004,66	
Cumulative Recoveries	€ 947.390,08	
Cumulative Net Default	€ 2.543.614,58	
Total Number of Defaulted Contracts		297

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

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												
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	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	0,00
Q3 2020	9-11	420.855,37	163.215,62	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	4.395,12		
Q4 2020	12-14	294.464,69	90.056,17	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	1.389,94		
Q1 2021	15-17	535.573,78	116.910,19	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	15.115,30		
Q2 2021	18-20	563.476,57	190.496,13	0,00	0,00	0,00	0,00	0,00	0,00	994,00	43.403,26	56.568,38	40.619,00	48.911,49		
Q3 2021	21-23	339.700,10	119.665,78	0,00	0,00	0,00	0,00	0,00	0,00	0,00	12.784,70	31.955,86	67.521,59	7.403,63		
Q4 2021	24-26	332.293,36	96.975,46	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.268,00	77.298,86	18.408,60		
Q1 2022	27-29	493.952,73	81.494,03	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	15.603,31	65.890,72		
Q2 2022	30-31	372.809,87	323,60	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>3.491.004,66</b>	<b>947.390,08</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>161.838,40</b>		

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

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



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Collection Period	from 01.05.2022	to 31.05.2022

**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>		



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

**6. Outstanding Notes**



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Collection Period from	01.05.2022	to	31.05.2022	

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	320.169.277,50 €	275.169.277,50 €	45.000.000,00 €	
Available Distribution Amount	17.139.156,65 €			
Amortisation	14.460.303,00 €			
Redemption per Class	14.460.303,00 €	14.460.303,00 €	0,00 €	
Redemption per Note		2.605,46 €	0,00 €	
Class Principal Outstanding Balance End of Period	305.708.974,50 €	260.708.974,50 €	45.000.000,00 €	
Current Tranching		85,3%	14,7%	
Current Pool Factor		0,47	1,00	
<b>2. Payments to Investors per Note</b>				
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	-0,566%	+70bps	0,400%	
DayCount Convention		act/360	act/360	
Interest Days	31			
Principal Outstanding per Note Beginning of Period		49.580,05 €	100.000,00 €	
> Principal Repayment per Note		<b>2.605,46 €</b>	<b>0,00 €</b>	
Principal Outstanding per Note End of Period		46.974,59 €	100.000,00 €	
> Interest accrued for the period		<b>31.746,00 €</b>	<b>15.498,00 €</b>	
Interest Payment		<b>31.746,00 €</b>	<b>15.498,00 €</b>	
Interest Payment per Note		<b>5,72 €</b>	<b>34,44 €</b>	
<b>3. Credit Enhancements</b>				
Initial total CE (Subordination, Reserve)		7,96%	0,46%	
Current CE (excl. Excess Spread)		15,17%	0,45%	
<b>4. Placement Disclosure</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		260.708.975 €	- €	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

SC Germany Auto 2019-1  
Monthly Investor Report

**7. Original Principal Balance**



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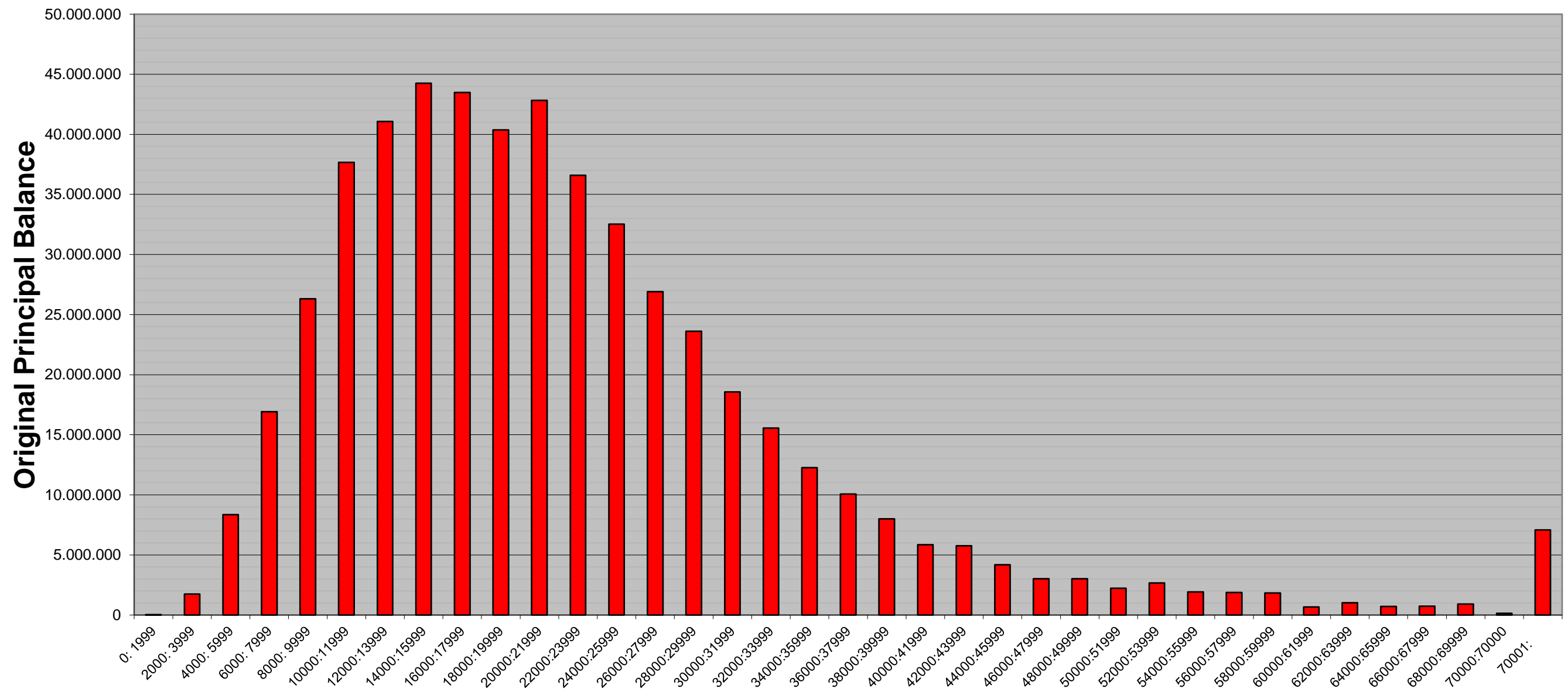
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	42.318,72	0,01%	26	0,08%
2000: 3999	1.749.944,20	0,33%	540	1,73%
4000: 5999	8.346.728,28	1,57%	1.638	5,25%
6000: 7999	16.922.685,51	3,19%	2.398	7,68%
8000: 9999	26.320.382,19	4,96%	2.918	9,35%
10000:11999	37.671.662,96	7,10%	3.431	10,99%
12000:13999	41.066.718,41	7,74%	3.157	10,11%
14000:15999	44.247.107,06	8,34%	2.951	9,45%
16000:17999	43.482.344,07	8,19%	2.564	8,21%
18000:19999	40.370.345,87	7,61%	2.124	6,80%
20000:21999	42.826.192,72	8,07%	2.044	6,55%
22000:23999	36.598.776,24	6,90%	1.593	5,10%
24000:25999	32.520.612,13	6,13%	1.302	4,17%
26000:27999	26.899.571,71	5,07%	997	3,19%
28000:29999	23.603.703,04	4,45%	814	2,61%
30000:31999	18.559.589,37	3,50%	599	1,92%
32000:33999	15.547.310,83	2,93%	472	1,51%
34000:35999	12.269.235,00	2,31%	351	1,12%
36000:37999	10.065.975,07	1,90%	272	0,87%
38000:39999	7.995.293,95	1,51%	205	0,66%
40000:41999	5.853.735,97	1,10%	143	0,46%
42000:43999	5.753.669,89	1,08%	134	0,43%
44000:45999	4.182.975,91	0,79%	93	0,30%
46000:47999	3.007.637,51	0,57%	64	0,20%
48000:49999	3.027.796,32	0,57%	62	0,20%
50000:51999	2.237.401,32	0,42%	44	0,14%
52000:53999	2.657.167,07	0,50%	50	0,16%
54000:55999	1.927.591,23	0,36%	35	0,11%
56000:57999	1.874.660,22	0,35%	33	0,11%
58000:59999	1.830.725,81	0,34%	31	0,10%
60000:61999	668.632,47	0,13%	11	0,04%
62000:63999	1.011.320,31	0,19%	16	0,05%
64000:65999	716.284,82	0,13%	11	0,04%
66000:67999	734.888,99	0,14%	11	0,04%
68000:69999	900.107,26	0,17%	13	0,04%
70000:70000	140.000,00	0,03%	2	0,01%
70001:	7.074.664,40	1,33%	74	0,24%
<b>Total</b>	<b>530.705.756,83</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	16.997,27

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

**7.1 Original PB (Graph)**

Reporting Date			08.06.2022			
Payment Date			13.06.2022			
Period No			31			
Monthly Period			Jun 2022			
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		





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

**8. Current Principal Balance**



Reporting Date		08.06.2022			
Payment Date		13.06.2022			
Period No		31			
Monthly Period		Jun 2022			
Interest Period	from	13.05.2022	to	13.06.2022	= 31 days
Collection Period	from	01.05.2022	to	31.05.2022	

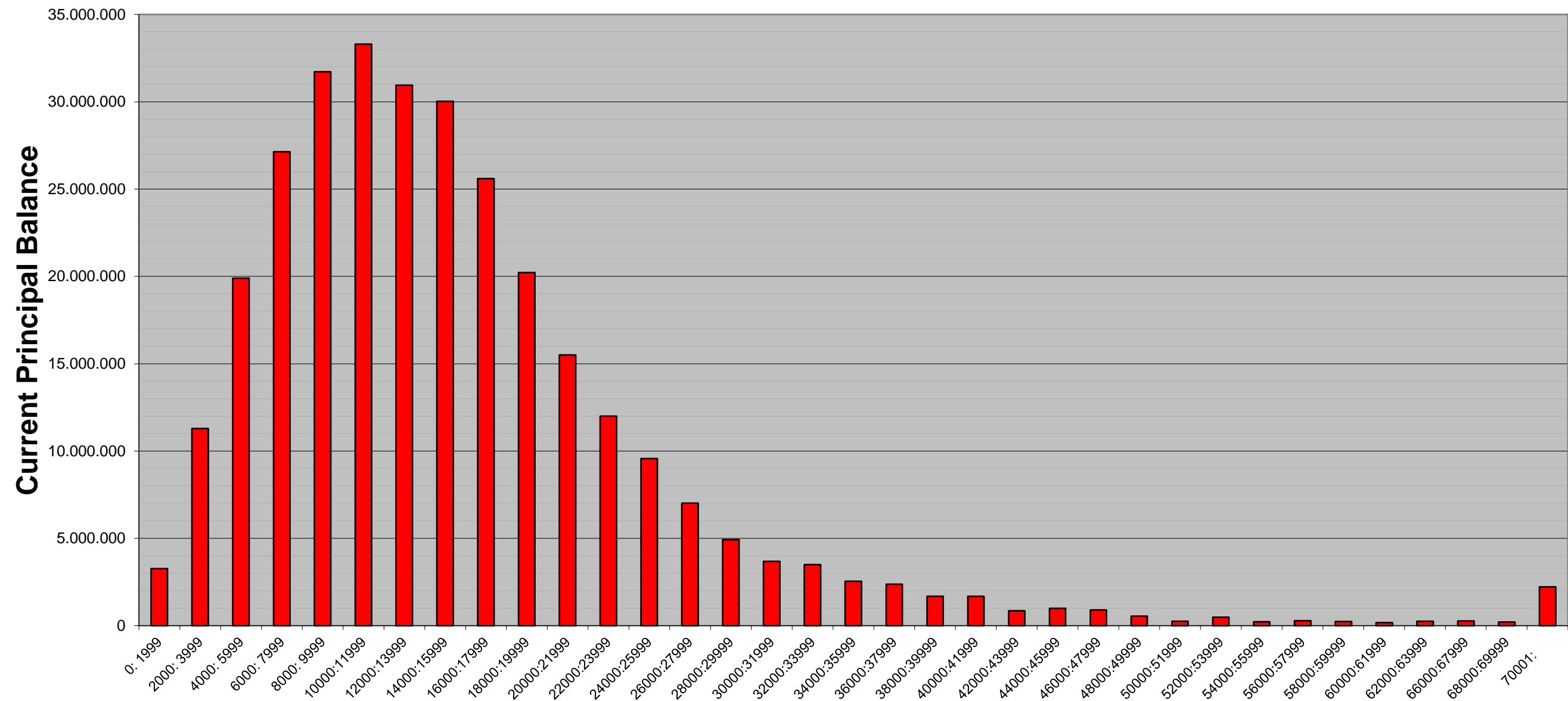
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	3.265.369,18	1,07%	3.456	11,07%
2000: 3999	11.289.859,44	3,69%	3.719	11,91%
4000: 5999	19.891.142,99	6,51%	3.976	12,73%
6000: 7999	27.131.148,93	8,87%	3.880	12,43%
8000: 9999	31.723.243,28	10,38%	3.530	11,31%
10000:11999	33.298.140,88	10,89%	3.033	9,71%
12000:13999	30.953.141,13	10,13%	2.385	7,64%
14000:15999	30.020.021,33	9,82%	2.004	6,42%
16000:17999	25.591.074,20	8,37%	1.509	4,83%
18000:19999	20.221.411,04	6,61%	1.067	3,42%
20000:21999	15.495.614,04	5,07%	741	2,37%
22000:23999	11.990.867,67	3,92%	524	1,68%
24000:25999	9.569.045,18	3,13%	384	1,23%
26000:27999	7.020.677,51	2,30%	260	0,83%
28000:29999	4.921.003,67	1,61%	170	0,54%
30000:31999	3.682.535,63	1,20%	119	0,38%
32000:33999	3.493.484,47	1,14%	106	0,34%
34000:35999	2.544.560,79	0,83%	73	0,23%
36000:37999	2.366.372,10	0,77%	64	0,20%
38000:39999	1.676.719,49	0,55%	43	0,14%
40000:41999	1.684.318,65	0,55%	41	0,13%
42000:43999	858.205,60	0,28%	20	0,06%
44000:45999	986.377,49	0,32%	22	0,07%
46000:47999	895.944,48	0,29%	19	0,06%
48000:49999	537.408,66	0,18%	11	0,04%
50000:51999	255.710,42	0,08%	5	0,02%
52000:53999	477.437,74	0,16%	9	0,03%
54000:55999	219.847,32	0,07%	4	0,01%
56000:57999	284.012,76	0,09%	5	0,02%
58000:59999	235.916,02	0,08%	4	0,01%
60000:61999	183.139,91	0,06%	3	0,01%
62000:63999	251.753,46	0,08%	4	0,01%
66000:67999	267.680,74	0,09%	4	0,01%
68000:69999	207.371,76	0,07%	3	0,01%
70001:	2.218.406,14	0,73%	26	0,08%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>

<b>Statistics</b>	<b>in EUR</b>
Average Amount	9.791,15

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

**8.1 Current PB (Graph)**

Reporting Date	08.06.2022	
Payment Date	13.06.2022	
Period No	31	
Monthly Period	Jun 2022	
Interest Period	from 13.05.2022	to 13.06.2022 = 31 days
Collection Period	from 01.05.2022	to 31.05.2022



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

**9. Borrower Concentration**



Reporting Date			08.06.2022			
Payment Date			13.06.2022			
Period No			31			
Monthly Period			Jun 2022			
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	167.176,51	0,0547%	1
2	127.543,71	0,0417%	1
3	116.329,34	0,0381%	1
4	89.532,91	0,0293%	1
5	87.491,19	0,0286%	1
6	84.498,54	0,0276%	1
7	84.313,28	0,0276%	1
8	83.989,43	0,0275%	1
9	83.383,01	0,0273%	1
10	81.650,22	0,0267%	1
11	81.038,08	0,0265%	1
12	79.940,63	0,0261%	1
13	79.238,60	0,0259%	1
14	79.070,31	0,0259%	1
15	78.885,79	0,0258%	1
16	77.388,48	0,0253%	1
17	77.189,94	0,0252%	1
18	75.796,83	0,0248%	1
19	75.223,83	0,0246%	2
20	74.504,71	0,0244%	1
21	74.460,07	0,0244%	1
22	74.433,50	0,0243%	1
23	73.888,93	0,0242%	1
24	72.590,41	0,0237%	1
25	72.328,36	0,0237%	1
	<b>2.151.886,61</b>	<b>0,7039%</b>	<b>26</b>



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

**10. Geographical Distribution**



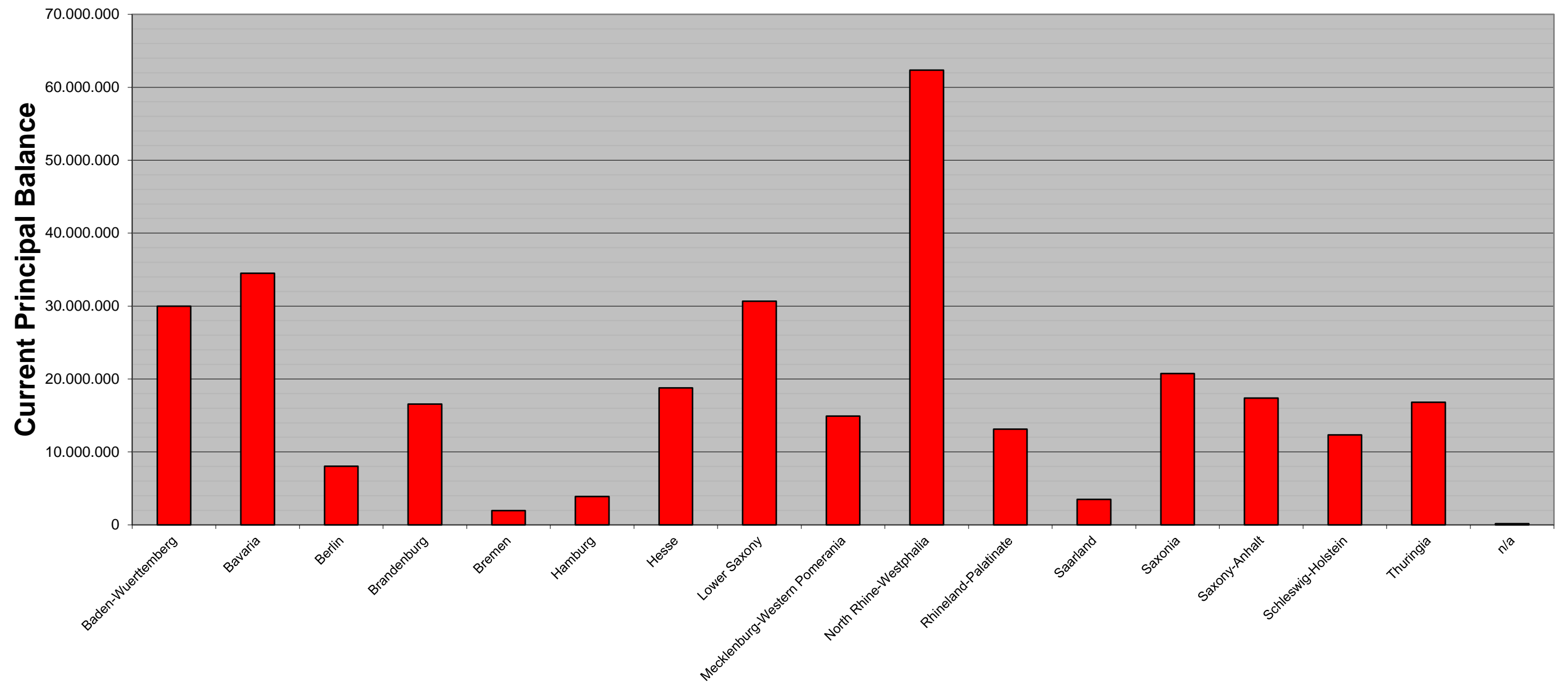
Reporting Date	08.06.2022	
Payment Date	13.06.2022	
Period No	31	
Monthly Period	Jun 2022	
Interest Period	from 13.05.2022	to 13.06.2022 = 31 days
Collection Period	from 01.05.2022	to 31.05.2022

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	29.987.508,70	9,81%	2.866	9,18%
Bavaria	34.498.967,35	11,28%	3.348	10,72%
Berlin	8.026.785,04	2,63%	787	2,52%
Brandenburg	16.572.763,03	5,42%	1.743	5,58%
Bremen	1.938.102,53	0,63%	181	0,58%
Hamburg	3.876.508,56	1,27%	358	1,15%
Hesse	18.767.194,34	6,14%	1.856	5,94%
Lower Saxony	30.679.385,67	10,04%	3.175	10,17%
Mecklenburg-Western Pomerania	14.922.710,06	4,88%	1.563	5,01%
North Rhine-Westphalia	62.348.213,43	20,39%	6.415	20,55%
Rhineland-Palatinate	13.118.834,64	4,29%	1.366	4,37%
Saarland	3.486.318,71	1,14%	376	1,20%
Saxonia	20.764.105,24	6,79%	2.321	7,43%
Saxony-Anhalt	17.389.999,47	5,69%	1.856	5,94%
Schleswig-Holstein	12.333.193,17	4,03%	1.255	4,02%
Thuringia	16.823.688,68	5,50%	1.737	5,56%
n/a	174.685,48	0,06%	20	0,06%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>

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

**10.1 Geographical Distribution (Graph)**

Reporting Date	08.06.2022				
Payment Date	13.06.2022				
Period No	31				
Monthly Period	Jun 2022				
Interest Period	from	13.05.2022	to	13.06.2022	= 31 days
Collection Period	from	01.05.2022	to	31.05.2022	



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

**11. Object/Vehicle Type**



Reporting Date			08.06.2022			
Payment Date			13.06.2022			
Period No			31			
Monthly Period			Jun 2022			
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	33.814.172,03	11,06%	2.504	8,02%
	Private	96.651.825,85	31,62%	8.725	27,94%
		130.465.997,88	42,68%	11.229	35,96%
Used Vehicle	Commercial	30.043.375,40	9,83%	2.793	8,95%
	Private	145.199.590,82	47,50%	17.201	55,09%
		175.242.966,22	57,32%	19.994	64,04%
<b>Total</b>		<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	289.383.862,29	94,66%	29.183	93,47%
Leisure	10.168.266,13	3,33%	654	2,09%
Motorbike	6.156.835,68	2,01%	1386	4,44%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>



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

**12. Insurances**



Reporting Date			08.06.2022			
Payment Date			13.06.2022			
Period No			31			
Monthly Period			Jun 2022			
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

<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	129.640.594,07	42,41%	12.289	39,36%
Yes	176.068.370,03	57,59%	18.934	60,64%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</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	199.077.197,04	65,12%	21.194	67,88%
Yes	106.631.767,06	34,88%	10.029	32,12%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</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	277.069.685,10	90,63%	28.328	90,73%
Yes	28.639.279,00	9,37%	2.895	9,27%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>

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

**13. Type of Contract**



Reporting Date	08.06.2022	
Payment Date	13.06.2022	
Period No	31	
Monthly Period	Jun 2022	
Interest Period	from 13.05.2022	to 13.06.2022 = 31 days
Collection Period	from 01.05.2022	to 31.05.2022

<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	122.660.686,52	40,12%	16.693	53,46%
	Commercial	29.006.672,39	9,49%	3.366	10,78%
	<b>Total</b>	<b>151.667.358,91</b>	<b>49,61%</b>	<b>20.059</b>	<b>64,24%</b>
Yes		119.190.730,15	38,99%	9.233	29,57%
- of which balloon rates	Private	82.482.068,97	26,98%		
- of which regular installments		36.708.661,18	12,01%		
Yes		34.850.875,04	11,40%	1.931	6,18%
- of which balloon rates	Commercial	24.412.468,39	7,99%		
- of which regular installments		10.438.406,65	3,41%		
	<b>Total</b>	<b>154.041.605,19</b>	<b>50,39%</b>	<b>11.164</b>	<b>35,76%</b>
<b>Total</b>		<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</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	172.431,50	0,16%	22	0,20%
26:38	10.224.176,61	9,56%	930	8,33%
39:51	25.904.751,52	24,23%	2.753	24,66%
52:64	69.628.251,98	65,14%	7.358	65,91%
65:72	454.481,14	0,43%	46	0,41%
73:	510.444,61	0,48%	55	0,49%
<b>Total</b>	<b>106.894.537,36</b>	<b>100,00%</b>	<b>11.164</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	23.361.351,89	21,85%	2.395	21,45%
13:25	49.444.118,24	46,26%	5.302	47,49%
26:38	32.846.123,52	30,73%	3.334	29,86%
39:51	1.231.431,99	1,15%	132	1,18%
52:64	11.511,72	0,01%	1	0,01%
<b>Total</b>	<b>106.894.537,36</b>	<b>100,00%</b>	<b>11.164</b>	<b>100,00%</b>

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

**14. Payment Methods**



Reporting Date		08.06.2022				
Payment Date		13.06.2022				
Period No		31				
Monthly Period		Jun 2022				
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

<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	301.855.037,62	98,74%	30.813	98,69%
Other	3.853.926,48	1,26%	410	1,31%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</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	136.996.873,32	44,81%	13.885	44,47%
1st of month	168.712.090,78	55,19%	17.338	55,53%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>



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

**15. Downpayment**



Reporting Date			08.06.2022			
Payment Date			13.06.2022			
Period No			31			
Monthly Period			Jun 2022			
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

<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	106.885.468,08	34,96%	10.327	33,07%	0,00%
0: 999	8.028.577,76	2,63%	1.104	3,54%	4,42%
1000: 1999	18.620.882,78	6,09%	2.460	7,88%	9,38%
2000: 2999	23.947.999,96	7,83%	2.881	9,23%	14,20%
3000: 3999	22.359.765,85	7,31%	2.549	8,16%	18,23%
4000: 4999	18.185.262,72	5,95%	1.958	6,27%	21,55%
5000: 5999	24.122.934,60	7,89%	2.382	7,63%	23,62%
6000: 6999	13.653.792,79	4,47%	1.348	4,32%	27,18%
7000: 7999	10.405.156,02	3,40%	1.017	3,26%	30,15%
8000: 8999	9.603.882,94	3,14%	898	2,88%	32,13%
9000: 9999	5.516.832,38	1,80%	502	1,61%	34,32%
10000:10999	14.009.754,75	4,58%	1.233	3,95%	34,58%
11000:11999	2.822.236,40	0,92%	289	0,93%	39,68%
12000:12999	4.320.877,90	1,41%	404	1,29%	40,08%
13000:13999	2.858.579,71	0,94%	266	0,85%	41,58%
14000:14999	2.303.181,31	0,75%	212	0,68%	44,41%
15000:15000	3.977.626,98	1,30%	344	1,10%	42,33%
15001:	14.086.151,17	4,61%	1.049	3,36%	48,75%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>	<b>19,68%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.907,90	€ 5.839,22
Average Purchase Price	€ 19.854,27	€ 21.575,96
<b>Downpayment in %</b>	<b>19,68%</b>	<b>27,06%</b>

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

**16. Effective Interest Rate**



Reporting Date		08.06.2022				
Payment Date		13.06.2022				
Period No		31				
Monthly Period		Jun 2022				
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	104.754,30	0,03%	8	0,03%
1: 1	14.830.613,80	4,85%	1.321	4,23%
2: 2	81.076.913,08	26,52%	7.463	23,90%
3: 3	153.256.584,32	50,13%	14.840	47,53%
4: 4	40.908.645,17	13,38%	5.170	16,56%
5: 5	9.934.751,35	3,25%	1.524	4,88%
6: 6	3.400.631,25	1,11%	606	1,94%
7: 7	586.249,83	0,19%	106	0,34%
8: 8	1.319.326,34	0,43%	156	0,50%
9: 9	193.391,40	0,06%	16	0,05%
10:10	65.874,05	0,02%	9	0,03%
11:11	31.229,21	0,01%	4	0,01%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>

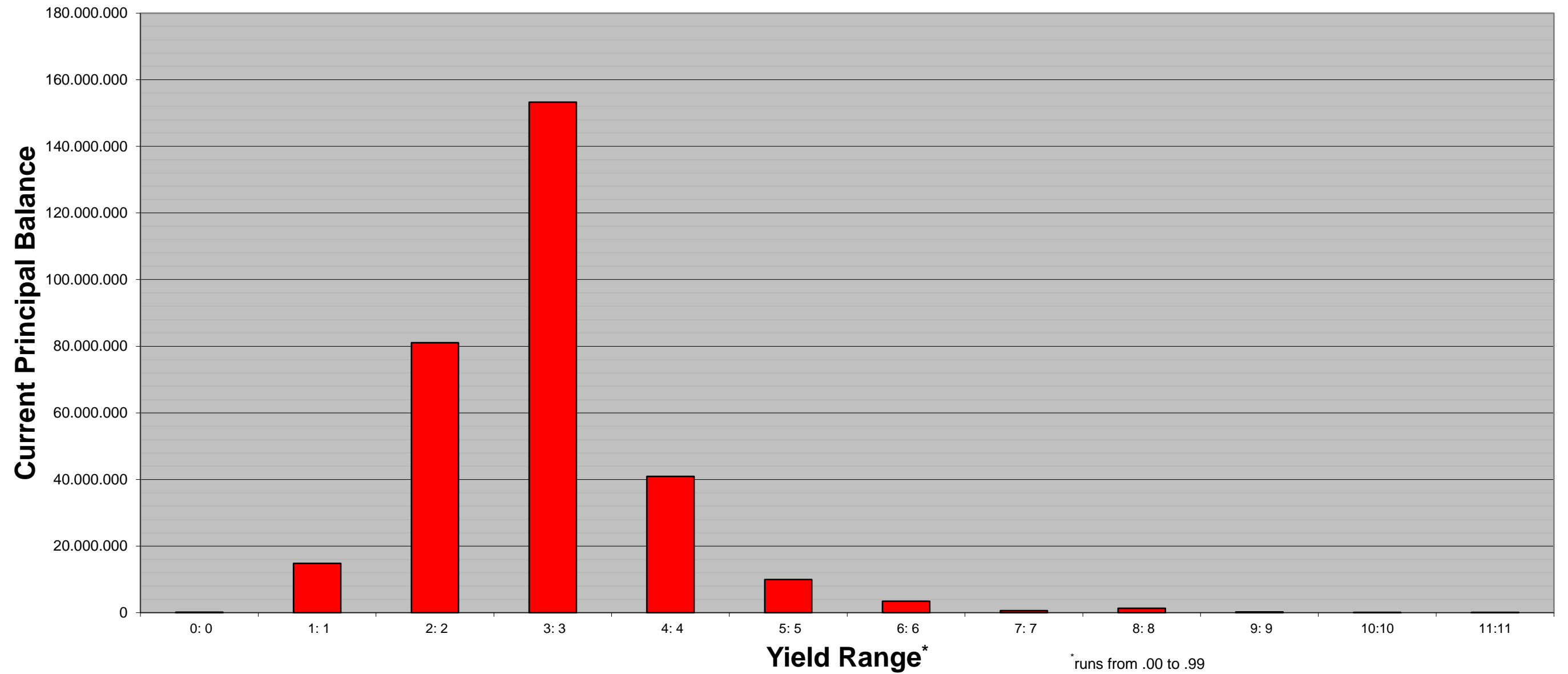
Statistics	in %
WA Interest	3,71%

\* runs from .00 to .99

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

**16.1 Effective Interest Rate (Graph)**

Reporting Date			08.06.2022			
Payment Date			13.06.2022			
Period No			31			
Monthly Period			Jun 2022			
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		



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

**17. Seasoning**



Reporting Date	08.06.2022	
Payment Date	13.06.2022	
Period No	31	
Monthly Period	Jun 2022	
Interest Period	from 13.05.2022	to 13.06.2022 = 31 days
Collection Period	from 01.05.2022	to 31.05.2022

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
21:23	11.359.827,90	3,72%	947	3,03%
24:26	12.727.269,81	4,16%	1.095	3,51%
27:29	19.945.869,64	6,52%	1.700	5,44%
30:32	20.499.236,00	6,71%	1.943	6,22%
33:35	121.985.495,36	39,90%	12.116	38,80%
36:38	74.720.119,52	24,44%	7.905	25,32%
39:41	19.932.177,60	6,52%	2.383	7,63%
42:44	10.727.307,80	3,51%	1.340	4,29%
45:47	4.770.114,17	1,56%	607	1,94%
48:50	2.926.217,75	0,96%	311	1,00%
51:53	1.446.500,45	0,47%	165	0,53%
54:56	1.275.604,99	0,42%	137	0,44%
57:59	1.069.439,81	0,35%	130	0,42%
60:62	1.016.559,01	0,33%	172	0,55%
63:65	433.492,69	0,14%	78	0,25%
66:68	247.234,94	0,08%	50	0,16%
69:71	199.968,63	0,07%	36	0,12%
72:74	173.053,68	0,06%	33	0,11%
75:77	83.164,74	0,03%	17	0,05%
78:80	73.209,84	0,02%	18	0,06%
81:	97.099,77	0,03%	40	0,13%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>

**Statistics**

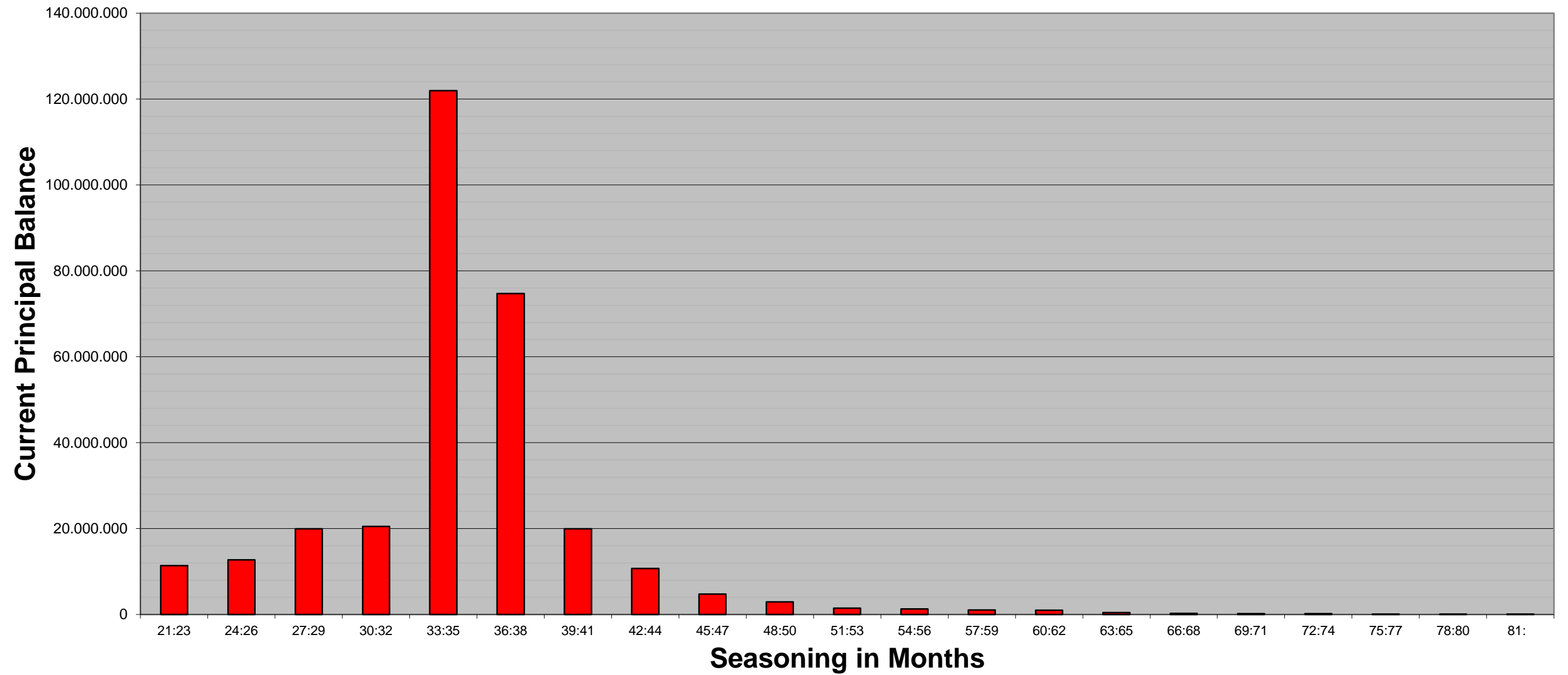
WA Seasoning	34,86
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**17.1 Seasoning (Graph)**

Reporting Date			08.06.2022		
Payment Date			13.06.2022		
Period No			31		
Monthly Period			Jun 2022		
Interest Period	from	13.05.2022	to	13.06.2022	= 31 days
Collection Period	from	01.05.2022	to	31.05.2022	



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

**18. Remaining Term**



Reporting Date			08.06.2022			
Payment Date			13.06.2022			
Period No			31			
Monthly Period			Jun 2022			
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	14.082.535,35	4,61%	3.374	10,81%
7: 13	25.460.700,89	8,33%	3.942	12,63%
14: 20	30.716.980,52	10,05%	3.910	12,52%
21: 27	99.876.147,67	32,67%	8.848	28,34%
28: 34	24.608.346,08	8,05%	2.184	6,99%
35: 41	23.613.801,62	7,72%	2.386	7,64%
42: 48	10.028.268,16	3,28%	980	3,14%
49: 55	16.292.832,38	5,33%	1.407	4,51%
56: 62	33.875.733,19	11,08%	2.529	8,10%
63: 69	17.204.080,22	5,63%	1.161	3,72%
70: 76	4.386.386,91	1,43%	273	0,87%
77: 83	1.286.570,59	0,42%	56	0,18%
84: 90	2.457.387,27	0,80%	97	0,31%
91: 97	869.946,69	0,28%	37	0,12%
98:104	925.011,56	0,30%	38	0,12%
105:107	24.235,00	0,01%	1	0,00%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>

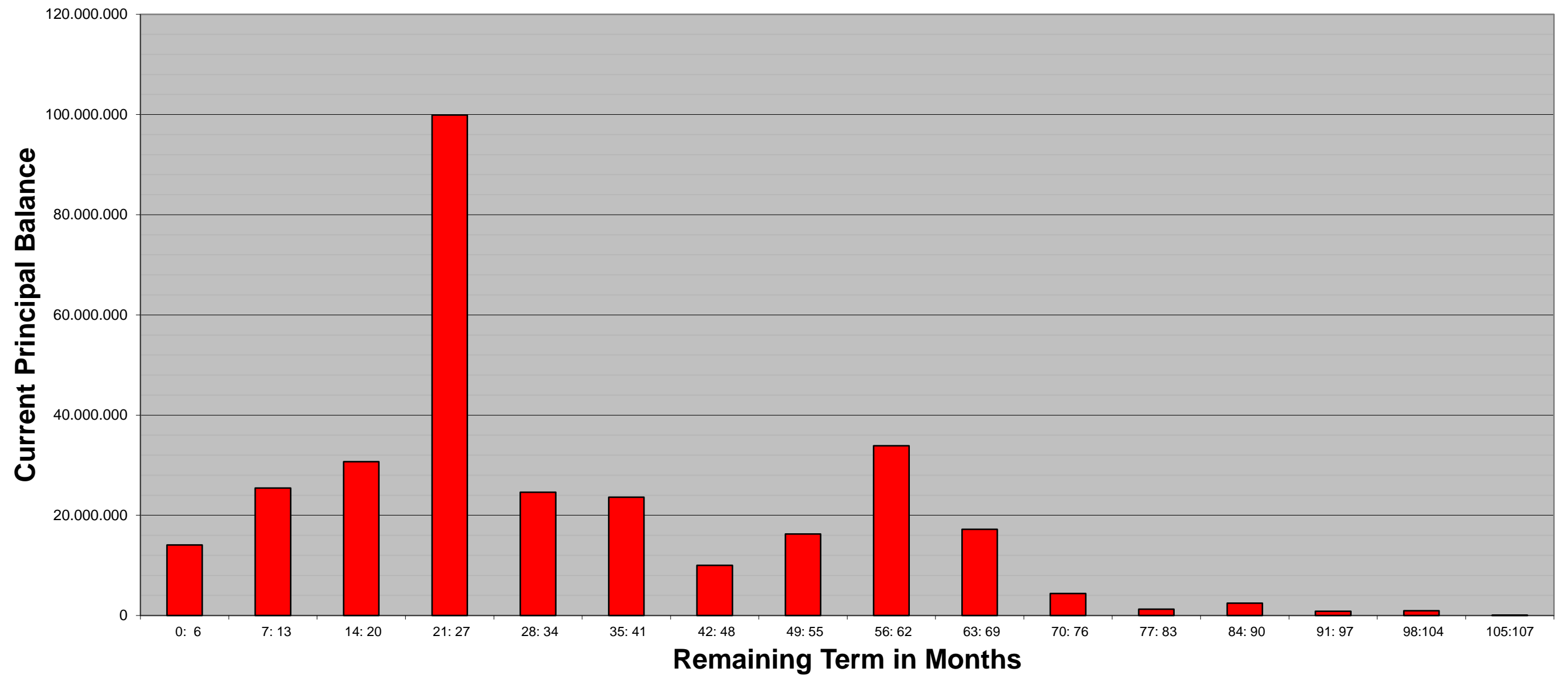
**Statistics**

WA Remaining Term	33,37
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Reporting Date			08.06.2022		
Payment Date			13.06.2022		
Period No			31		
Monthly Period			Jun 2022		
Interest Period	from	13.05.2022	to	13.06.2022	= 31 days
Collection Period	from	01.05.2022	to	31.05.2022	



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

**19. Original Term**



Reporting Date		08.06.2022				
Payment Date		13.06.2022				
Period No		31				
Monthly Period		Jun 2022				
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

<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	209.762,56	0,07%	104	0,33%
26: 38	12.946.738,80	4,23%	2.973	9,52%
39: 51	47.272.245,92	15,46%	6.710	21,49%
52: 64	135.484.371,51	44,32%	11.973	38,35%
65: 77	24.107.180,29	7,89%	2.806	8,99%
78: 90	21.300.920,15	6,97%	2.043	6,54%
91:103	56.562.786,47	18,50%	4.235	13,56%
104:116	1.354.853,02	0,44%	74	0,24%
117:119	340.426,20	0,11%	16	0,05%
120:	6.129.679,18	2,01%	289	0,93%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>

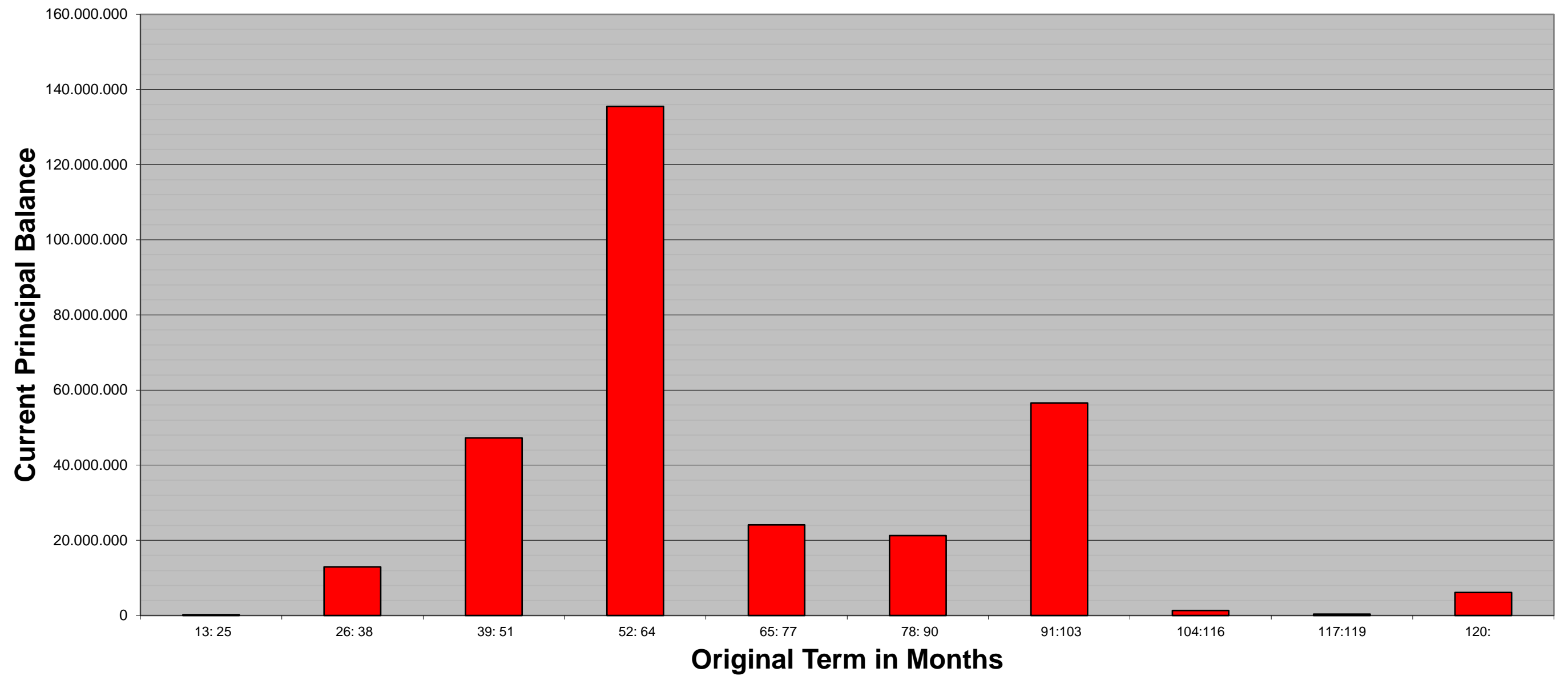
**Statistics**

WA Original Term	68,23
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**

Reporting Date			08.06.2022			
Payment Date			13.06.2022			
Period No			31			
Monthly Period			Jun 2022			
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		





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

**20. Manufacturer  
Brands & Fueltype**



Reporting Date	08.06.2022	
Payment Date	13.06.2022	
Period No	31	
Monthly Period	Jun 2022	
Interest Period	from 13.05.2022	to 13.06.2022 = 31 days
Collection Period	from 01.05.2022	to 31.05.2022

<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	34.598.751,74	11,32%	3.589	11,49%
2	31.116.927,64	10,18%	3.013	9,65%
3	25.725.885,20	8,42%	2.871	9,20%
4	22.137.060,37	7,24%	2.026	6,49%
5	21.489.594,57	7,03%	2.032	6,51%
6	20.055.030,48	6,56%	1.752	5,61%
7	19.044.673,82	6,23%	2.370	7,59%
8	12.918.601,82	4,23%	1.187	3,80%
9	12.360.978,44	4,04%	1.394	4,46%
10	12.177.764,99	3,98%	1.123	3,60%
11	11.358.211,26	3,72%	1.190	3,81%
12	9.861.947,64	3,23%	706	2,26%
13	9.384.184,47	3,07%	930	2,98%
14	7.669.858,77	2,51%	912	2,92%
15	5.584.593,56	1,83%	157	0,50%
<b>Total</b>	<b>255.484.064,77</b>	<b>83,57%</b>	<b>25.252</b>	<b>80,88%</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	134.222.052,06	43,91%	16.525	52,93%
Diesel Euro 6	35.462.929,71	11,60%	2.859	9,16%
Diesel Euro 5	20.850.745,56	6,82%	2.527	8,09%
Diesel < Euro 5	32.593.278,40	10,66%	2.961	9,48%
Other	4.757.288,94	1,56%	504	1,61%
n/a	77.822.669,43	25,46%	5.847	18,73%
<b>Total</b>	<b>305.708.964,10</b>	<b>100,00%</b>	<b>31.223</b>	<b>100,00%</b>

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

**21. Amortisation Profile**



Reporting Date	08.06.2022					
Payment Date	13.06.2022					
Period No	31					
Monthly Period	Jun 2022					
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

**Amortisation profile**

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	305.708.964,10 €	51	16.524.451,23 €	101	2.169,19 €
2	297.815.187,42 €	52	15.046.962,06 €	102	1.205,59 €
3	288.776.910,87 €	53	13.589.140,20 €	103	540,62 €
4	279.828.964,35 €	54	12.479.912,11 €	104	270,76 €
5	271.122.897,04 €	55	11.391.076,24 €	105	- €
6	264.041.968,14 €	56	10.324.516,15 €	106	- €
7	257.017.251,35 €	57	9.286.313,45 €	107	- €
8	249.958.894,08 €	58	8.268.896,66 €	108	- €
9	243.151.846,05 €	59	7.280.202,78 €	109	- €
10	236.083.905,53 €	60	6.325.389,64 €	110	- €
11	228.656.140,52 €	61	5.417.443,18 €	111	- €
12	221.380.917,13 €	62	4.588.956,42 €	112	- €
13	212.729.469,52 €	63	3.879.838,72 €	113	- €
14	203.586.628,95 €	64	3.302.207,51 €	114	- €
15	194.472.626,88 €	65	2.880.151,05 €	115	- €
16	185.507.324,96 €	66	2.585.285,04 €	116	- €
17	176.057.339,29 €	67	2.325.678,08 €	117	- €
18	169.833.384,17 €	68	2.101.069,55 €	118	- €
19	163.682.035,16 €	69	1.898.510,18 €	119	- €
20	157.261.495,66 €	70	1.717.666,74 €		
21	151.313.513,38 €	71	1.561.834,16 €		
22	144.941.893,17 €	72	1.426.719,26 €		
23	137.953.033,84 €	73	1.305.235,02 €		
24	130.870.677,26 €	74	1.195.266,81 €		
25	120.167.944,31 €	75	1.098.826,08 €		
26	108.692.954,72 €	76	1.013.275,18 €		
27	95.442.996,20 €	77	934.470,49 €		
28	81.297.084,60 €	78	863.222,40 €		
29	68.755.740,98 €	79	793.519,56 €		
30	64.805.009,60 €	80	724.813,11 €		
31	61.092.243,93 €	81	656.565,77 €		
32	57.343.334,83 €	82	590.405,91 €		
33	54.009.028,71 €	83	525.800,38 €		
34	50.508.392,09 €	84	464.546,38 €		
35	46.678.371,32 €	85	405.735,40 €		
36	43.908.229,21 €	86	352.487,02 €		
37	41.041.297,64 €	87	303.744,70 €		
38	38.265.476,10 €	88	260.699,59 €		
39	35.669.249,07 €	89	226.433,79 €		
40	33.451.215,45 €	90	201.029,40 €		
41	31.352.724,39 €	91	176.674,14 €		
42	29.795.232,11 €	92	154.083,64 €		
43	28.262.778,29 €	93	132.760,29 €		
44	26.750.436,87 €	94	112.054,35 €		
45	25.233.403,80 €	95	91.977,73 €		
46	23.758.277,83 €	96	72.642,37 €		
47	22.306.348,89 €	97	54.779,56 €		
48	20.873.785,80 €	98	37.526,53 €		
49	19.461.046,51 €	99	22.809,59 €		
50	18.028.442,77 €	100	11.719,38 €		

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

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



Reporting Date	08.06.2022	
Payment Date	13.06.2022	
Period No	31	
Monthly Period	Jun 2022	
Interest Period	from 13.05.2022	to 13.06.2022 = 31 days
Collection Period	from 01.05.2022	to 31.05.2022

**Priority of Payments**

Available Distribution Amount	17.139.156,65 €
Taxes and Senior Expenses	- 2.489,72 €
Net Swap Payments	- 62.792,10 €
Interest Class A Notes	- 31.746,00 €
Payments to Liquidity Reserve Fund	- 1.375.846,39 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	- 15.498,00 €
Replenishment	- - €
Purchase Shortfall Ledger	- 10,40 €
Principal Payments Class A	- 14.460.303,00 €
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	- 1.860,87 €
Principal Payments Subordinated Loan	- 64.828,72 €
Payments to Seller	1.123.781,45 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	2.489,72 €		
Interest accrued for the Period	- 47.244,00 €	- 31.746,00 €	- 15.498,00 €
Cumulative Interest accrued	- 2.605.833,00 €	- 2.141.356,50 €	- 464.476,50 €
Interest Payments	- 47.244,00 €	- 31.746,00 €	- 15.498,00 €
Cumulative Interest Payments	- 2.605.833,00 €	- 2.141.356,50 €	- 464.476,50 €
Interest accrued on Subordinated Loan for the Period	- 1.860,87 €		
Cumulative Interest accrued on Subordinated Loan	- 91.964,60 €		
Interest Payments on Subordinated Loan	- 1.860,87 €		
Cumulative Interest Payments on Subordinated Loan	- 91.964,60 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

**23. Swap Counterparty**



Reporting Date	08.06.2022				
Payment Date	13.06.2022				
Period No	31				
Monthly Period	Jun 2022				
Interest Period	from	13.05.2022	to	13.06.2022	= 31 days
Collection Period	from	01.05.2022	to	31.05.2022	

**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 275.169.277,50  
Fixed Rate 0,3990%  
Floating Rate (Euribor) -0,5660%  
Net Swap Payments -62.792,10  
Notional Amount next period 260.708.974,50

**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 31.05.2022, data source: Bloomberg

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

**24. Retention**



Reporting Date	08.06.2022	
Payment Date	13.06.2022	
Period No	31	
Monthly Period	Jun 2022	
Interest Period	from 13.05.2022	to 13.06.2022 = 31 days
Collection Period	from 01.05.2022	to 31.05.2022

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:	320.169.231,82 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	305.708.964,10 €
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:	1.440.675,11 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.375.846,39 €
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:	14,51%
Net Economic Interest Ratio as of the end of the Monthly Period:	15,17%



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

**25. Counterparties**



Reporting Date	08.06.2022				
Payment Date	13.06.2022				
Period No	31				
Monthly Period	Jun 2022				
Interest Period	from	13.05.2022	to	13.06.2022	= 31 days
Collection Period	from	01.05.2022	to	31.05.2022	

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**Transaction Account:**

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**Transaction Security Trustee:**

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

**Data Trustee:**

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

**Rating Agencies:**

**Société Générale S.A.**

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

**ING Bank N.V.**

Bijlmerplein 888  
1102 MG Amsterdam  
The Netherlands

**Banco Santander S.A.**

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

**Wells Fargo Securities International Ltd.**

33 King William Street  
London EC4R 9AT  
United Kingdom

**Bank of New York Mellon**

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

**Bank of New York Mellon**

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

**Wilmington Trust (Paris) SAS**

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

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

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

**Fitch Ratings Limited**

Neue Mainzer Strasse 45 - 50  
60311 Frankfurt am Main  
Germany

**Moody's Deutschland GmbH**

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

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

Ratings as of 31.05.2022, data source: Bloomberg

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

**26. Issuer Information**



Reporting Date		08.06.2022				
Payment Date		13.06.2022				
Period No		31				
Monthly Period		Jun 2022				
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

**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  
Monthly Investor Report**

**27. Santander Consumer Bank**



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Reporting Date	08.06.2022				
Payment Date	13.06.2022				
Period No	31				
Monthly Period	Jun 2022				
Interest Period	from	13.05.2022	to	13.06.2022	= 31 days
Collection Period	from	01.05.2022	to	31.05.2022	

**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 31.05.2022, data source: Bloomberg

## SC Germany Auto 2019-1 Monthly Investor Report

### 28. Glossary



Reporting Date		08.06.2022				
Payment Date		13.06.2022				
Period No		31				
Monthly Period		Jun 2022				
Interest Period	from	13.05.2022	to	13.06.2022	=	31 days
Collection Period	from	01.05.2022	to	31.05.2022		

<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