

SC Germany Auto 2019-1 Monthly Investor Report



ABS Issuer of the Year
Santander Consumer Bank AG



SC Germany Auto 2019-1 Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	08.07.2022				
Payment Date	13.07.2022				
Period No	32				
Monthly Period	Jul 2022				
Interest Period	from	13.06.2022	to	13.07.2022	= 30 days
Collection Period	from	01.06.2022	to	30.06.2022	

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1. Portfolio Information



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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	31.223	305.708.964,10 €	320.169.231,82 €
Scheduled Principal Payments		9.169.307,62 €	
Prepayment Principal		4.121.767,21 €	
Others		227.664,86 €	
Total Principal Collections		13.518.739,69 €	14.310.947,41 €
Total Interest Collections		1.187.022,30 €	1.302.531,76 €
Defaults		122.999,71 €	149.320,31 €
Replenishment Amount		- €	- €
End of Period	30.198	292.067.224,70 €	305.708.964,10 €
Purchase Shortfall Amount		16,30 €	10,40 €
Total Assets (End of Period)		292.067.241,00 €	305.708.974,50 €
Current Prepayment Rate (annualised)		15,03%	

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2. Reserve Accounts



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Note Balance

Beginning of Period	305.708.974,50 €
End of Period	292.067.241,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,45%	1.375.846,39 €	
Cash Outflow		72.301,52 €	
Cash Inflow		0,00 €	
End of Period	0,45%	1.303.544,87 €	
Required Reserve Fund	0,45%	1.303.544,87 €	
Commingling Reserve			
	in %		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Commingling Reserve Fund			no
Set-Off Reserve			
	in %		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Set-Off Reserve (X) Fund			no

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3. Delinquency Data



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Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	€ 599.999.999,69	€ -	€ -	€ -	€ -	100,00%	0,00%	0,00%	0,00%	0,00%
2	€ 599.999.998,97	€ 762.666,96	€ 258.599,49	€ 38.608,75	€ -	99,82%	0,13%	0,04%	0,01%	0,00%
3	€ 599.999.999,16	€ 469.335,93	€ 397.411,14	€ 156.319,12	€ 29.835,09	99,82%	0,08%	0,07%	0,03%	0,00%
4	€ 599.999.999,21	€ 973.549,69	€ 454.697,20	€ 34.005,37	€ 291.483,09	99,71%	0,16%	0,08%	0,01%	0,05%
5	€ 599.999.999,14	€ 793.246,10	€ 688.512,37	€ 239.674,18	€ 233.287,16	99,67%	0,13%	0,11%	0,04%	0,04%
6	€ 599.999.999,29	€ 1.102.491,40	€ 634.108,00	€ 283.372,90	€ 342.080,71	99,61%	0,18%	0,11%	0,05%	0,06%
7	€ 599.999.999,31	€ 1.237.661,88	€ 671.825,09	€ 260.923,75	€ 420.482,25	99,57%	0,21%	0,11%	0,04%	0,07%
8	€ 599.999.999,63	€ 801.693,41	€ 813.123,27	€ 218.595,04	€ 452.063,61	99,62%	0,13%	0,14%	0,04%	0,08%
9	€ 599.999.999,19	€ 710.725,96	€ 712.880,41	€ 324.115,76	€ 532.711,19	99,62%	0,12%	0,12%	0,05%	0,09%
10	€ 599.999.999,64	€ 1.540.584,87	€ 569.801,42	€ 334.832,38	€ 558.299,65	99,50%	0,26%	0,09%	0,06%	0,09%
11	€ 599.999.999,33	€ 1.318.062,67	€ 1.110.917,49	€ 217.449,39	€ 617.045,73	99,46%	0,22%	0,19%	0,04%	0,10%
12	€ 599.999.998,90	€ 1.458.107,19	€ 984.726,32	€ 295.392,56	€ 811.023,87	99,41%	0,24%	0,16%	0,05%	0,14%
13	€ 583.127.615,69	€ 1.196.751,68	€ 931.413,09	€ 308.155,90	€ 942.264,93	99,42%	0,21%	0,16%	0,05%	0,16%
14	€ 566.919.234,58	€ 1.362.303,34	€ 897.339,09	€ 400.812,18	€ 952.028,31	99,36%	0,24%	0,16%	0,07%	0,17%
15	€ 550.788.256,73	€ 1.265.266,45	€ 1.010.001,07	€ 520.004,61	€ 993.538,18	99,31%	0,23%	0,18%	0,09%	0,18%
16	€ 533.963.845,00	€ 1.694.049,34	€ 838.102,31	€ 483.842,13	€ 1.148.171,58	99,22%	0,32%	0,16%	0,09%	0,22%
17	€ 515.402.966,02	€ 982.807,47	€ 904.137,57	€ 506.308,39	€ 929.696,64	99,36%	0,19%	0,18%	0,10%	0,18%
18	€ 498.761.900,41	€ 828.444,04	€ 715.684,68	€ 502.890,97	€ 737.520,07	99,44%	0,17%	0,14%	0,10%	0,15%
19	€ 482.013.667,43	€ 873.465,93	€ 665.004,32	€ 320.030,13	€ 681.549,40	99,47%	0,18%	0,14%	0,07%	0,14%
20	€ 465.254.051,33	€ 1.158.270,46	€ 771.239,09	€ 307.671,16	€ 662.557,97	99,38%	0,25%	0,17%	0,07%	0,14%
21	€ 448.665.496,74	€ 999.430,82	€ 790.706,74	€ 330.881,70	€ 568.209,99	99,40%	0,22%	0,18%	0,07%	0,13%
22	€ 433.051.452,56	€ 1.113.931,18	€ 877.805,09	€ 367.616,62	€ 423.764,62	99,36%	0,26%	0,20%	0,08%	0,10%
23	€ 417.830.624,66	€ 737.868,22	€ 854.952,16	€ 461.973,67	€ 561.065,96	99,37%	0,18%	0,20%	0,11%	0,13%
24	€ 403.283.194,16	€ 1.119.611,49	€ 625.265,97	€ 431.422,47	€ 768.082,13	99,27%	0,28%	0,16%	0,11%	0,19%
25	€ 388.991.521,75	€ 1.215.267,85	€ 621.339,38	€ 265.681,10	€ 848.487,56	99,24%	0,31%	0,16%	0,07%	0,22%
26	€ 375.608.318,90	€ 1.010.695,82	€ 784.955,03	€ 420.157,15	€ 800.660,61	99,20%	0,27%	0,21%	0,11%	0,21%
27	€ 361.409.132,79	€ 752.137,06	€ 627.091,19	€ 270.605,66	€ 1.037.206,01	99,26%	0,21%	0,17%	0,07%	0,29%
28	€ 347.209.934,18	€ 255.787,43	€ 587.225,58	€ 361.419,44	€ 1.234.256,27	99,30%	0,07%	0,17%	0,10%	0,36%
29	€ 333.134.982,12	€ 887.765,50	€ 431.444,37	€ 425.466,81	€ 879.816,32	99,21%	0,27%	0,13%	0,13%	0,26%
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%
32	€ 292.067.224,70	€ 384.318,97	€ 655.433,16	€ 331.356,72	€ 864.427,41	99,23%	0,13%	0,22%	0,11%	0,30%

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4. Default Data



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Note Balance

Beginning of Period	€	305.708.974,50
End of Period	€	292.067.241,00

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	€ 122.999,71	
Current Period Recoveries	€ 40.698,11	
Current Period Net Default	€ 82.301,60	
New Number of Defaulted Contracts		8
Cumulative Default		
Cumulative Gross Default	€ 3.614.004,37	
Cumulative Recoveries	€ 988.088,19	
Cumulative Net Default	€ 2.625.916,18	
Total Number of Defaulted Contracts		305
Principal Deficiency		
Principal Deficiency period before previous period	€ -	Trigger Event y/n 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	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	165.413,18	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	6.592,68		
Q4 2020	12-14	294.464,69	92.386,30	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	3.720,07		
Q1 2021	15-17	535.573,78	123.662,34	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	21.867,45		
Q2 2021	18-20	563.476,57	192.109,09	0,00	0,00	0,00	0,00	0,00	0,00	994,00	43.403,26	56.568,38	40.619,00	50.524,45		
Q3 2021	21-23	339.700,10	121.973,09	0,00	0,00	0,00	0,00	0,00	0,00	0,00	12.784,70	31.955,86	67.521,59	9.710,94		
Q4 2021	24-26	332.293,36	97.403,46	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.268,00	77.298,86	18.836,60		
Q1 2022	27-29	493.952,73	106.244,03	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	15.603,31	90.640,72		
Q2 2022	30-32	495.809,58	643,60	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	643,60		
Total		3.614.004,37	988.088,19	0,00	5.357,40	460,00	1.380,81	54.265,29	85.284,03	76.505,17	162.794,53	174.896,68	224.607,77	202.536,51		

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5. Concentration Limits & Early Amortisation Events



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

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6. Outstanding Notes



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1. Note Balance	All notes	Class A	Class B
General Note Information			
ISIN Code		XS2066921466	XS2066952776
Currency		EUR	EUR
Initial Tranching	in %	92,5%	7,5%
Legal Maturity		Oct 2032	Oct 2032
Expected Maturity		Sep 2024	Sep 2024
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	nr / nr
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	600.000.000,00 €	555.000.000,00 €	45.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		5.550	450
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	305.708.974,50 €	260.708.974,50 €	45.000.000,00 €
Available Distribution Amount	16.122.316,89 €		
Amortisation	13.641.733,50 €		
Redemption per Class		13.641.733,50 €	0,00 €
Redemption per Note		2.457,97 €	0,00 €
Class Principal Outstanding Balance End of Period	292.067.241,00 €	247.067.241,00 €	45.000.000,00 €
Current Tranching		84,6%	15,4%
Current Pool Factor		0,45	1,00

2. Payments to Investors per Note	All notes	Class A	Class B
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	-0,533%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		46.974,59 €	100.000,00 €
> Principal Repayment per Note		2.457,97 €	0,00 €
Principal Outstanding per Note End of Period		44.516,62 €	100.000,00 €
> Interest accrued for the period		36.297,00 €	14.998,50 €
Interest Payment		36.297,00 €	14.998,50 €
Interest Payment per Note		6,54 €	33,33 €

3. Credit Enhancements	Class A	Class B
Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	15,85%	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	247.067.241 €	- €	Current Period
Initially retained by a member of the OG, but subsequently placed with investors	- €	- €	Current Period

OG stands for Originator Group
* Last rating action as of 27.11.2019

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7. Original Principal Balance



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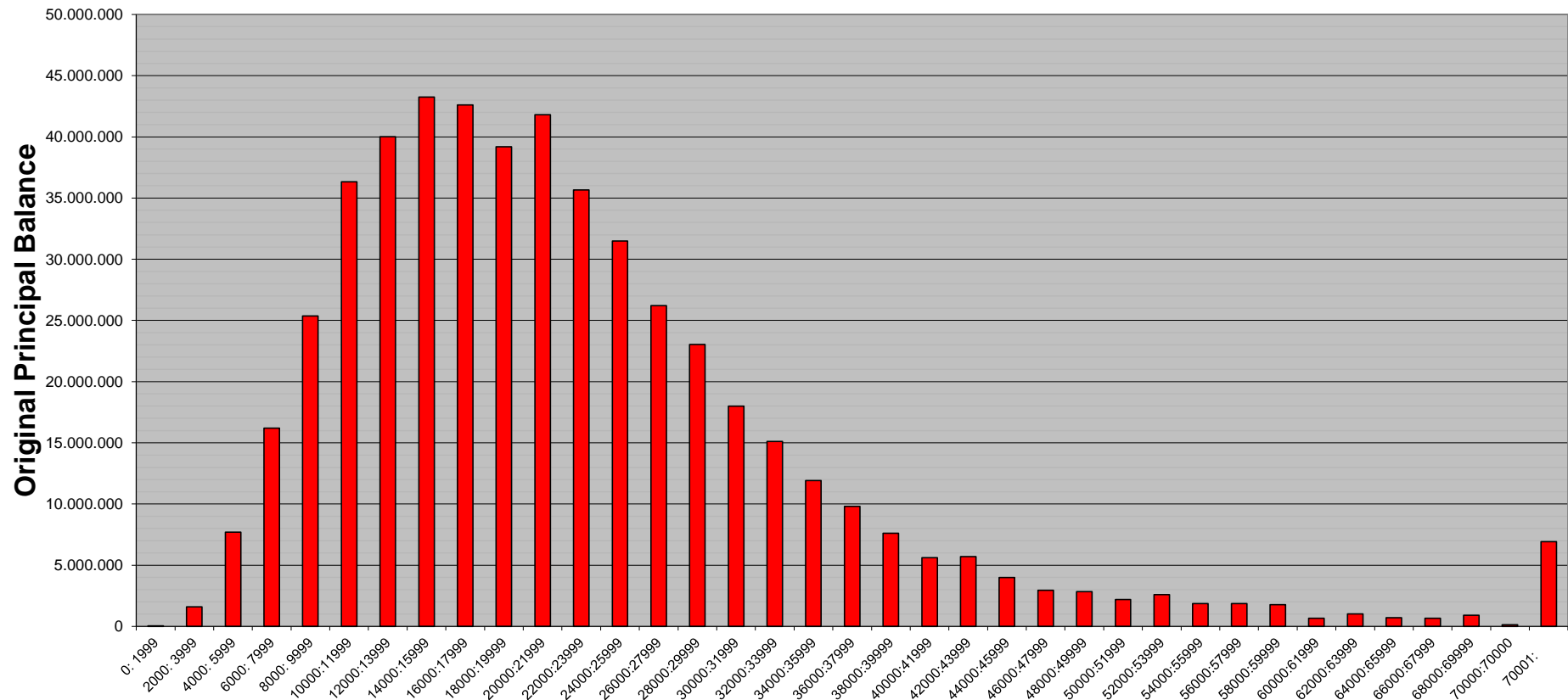
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	34.955,72	0,01%	22	0,07%
2000: 3999	1.595.881,31	0,31%	491	1,63%
4000: 5999	7.711.268,50	1,50%	1.513	5,01%
6000: 7999	16.198.564,54	3,14%	2.295	7,60%
8000: 9999	25.375.957,00	4,92%	2.813	9,32%
10000:11999	36.328.957,51	7,05%	3.309	10,96%
12000:13999	40.015.090,15	7,76%	3.076	10,19%
14000:15999	43.262.107,63	8,39%	2.885	9,55%
16000:17999	42.616.615,68	8,27%	2.513	8,32%
18000:19999	39.185.762,56	7,60%	2.062	6,83%
20000:21999	41.816.089,39	8,11%	1.996	6,61%
22000:23999	35.661.645,71	6,92%	1.552	5,14%
24000:25999	31.497.138,32	6,11%	1.261	4,18%
26000:27999	26.202.175,89	5,08%	971	3,22%
28000:29999	23.025.750,69	4,47%	794	2,63%
30000:31999	18.003.123,76	3,49%	581	1,92%
32000:33999	15.121.282,30	2,93%	459	1,52%
34000:35999	11.920.672,07	2,31%	341	1,13%
36000:37999	9.807.609,03	1,90%	265	0,88%
38000:39999	7.603.981,64	1,48%	195	0,65%
40000:41999	5.608.594,84	1,09%	137	0,45%
42000:43999	5.710.339,89	1,11%	133	0,44%
44000:45999	4.003.080,81	0,78%	89	0,29%
46000:47999	2.960.210,62	0,57%	63	0,21%
48000:49999	2.834.146,76	0,55%	58	0,19%
50000:51999	2.187.310,32	0,42%	43	0,14%
52000:53999	2.604.167,07	0,51%	49	0,16%
54000:55999	1.871.891,23	0,36%	34	0,11%
56000:57999	1.874.660,22	0,36%	33	0,11%
58000:59999	1.770.884,37	0,34%	30	0,10%
60000:61999	668.632,47	0,13%	11	0,04%
62000:63999	1.011.320,31	0,20%	16	0,05%
64000:65999	716.284,82	0,14%	11	0,04%
66000:67999	667.364,28	0,13%	10	0,03%
68000:69999	900.107,26	0,17%	13	0,04%
70000:70000	140.000,00	0,03%	2	0,01%
70001:	6.916.840,40	1,34%	72	0,24%
Total	515.430.465,07	100,00%	30.198	100,00%

Statistics in EUR	
Average Amount	17.068,36

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7.1 Original PB (Graph)

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8. Current Principal Balance



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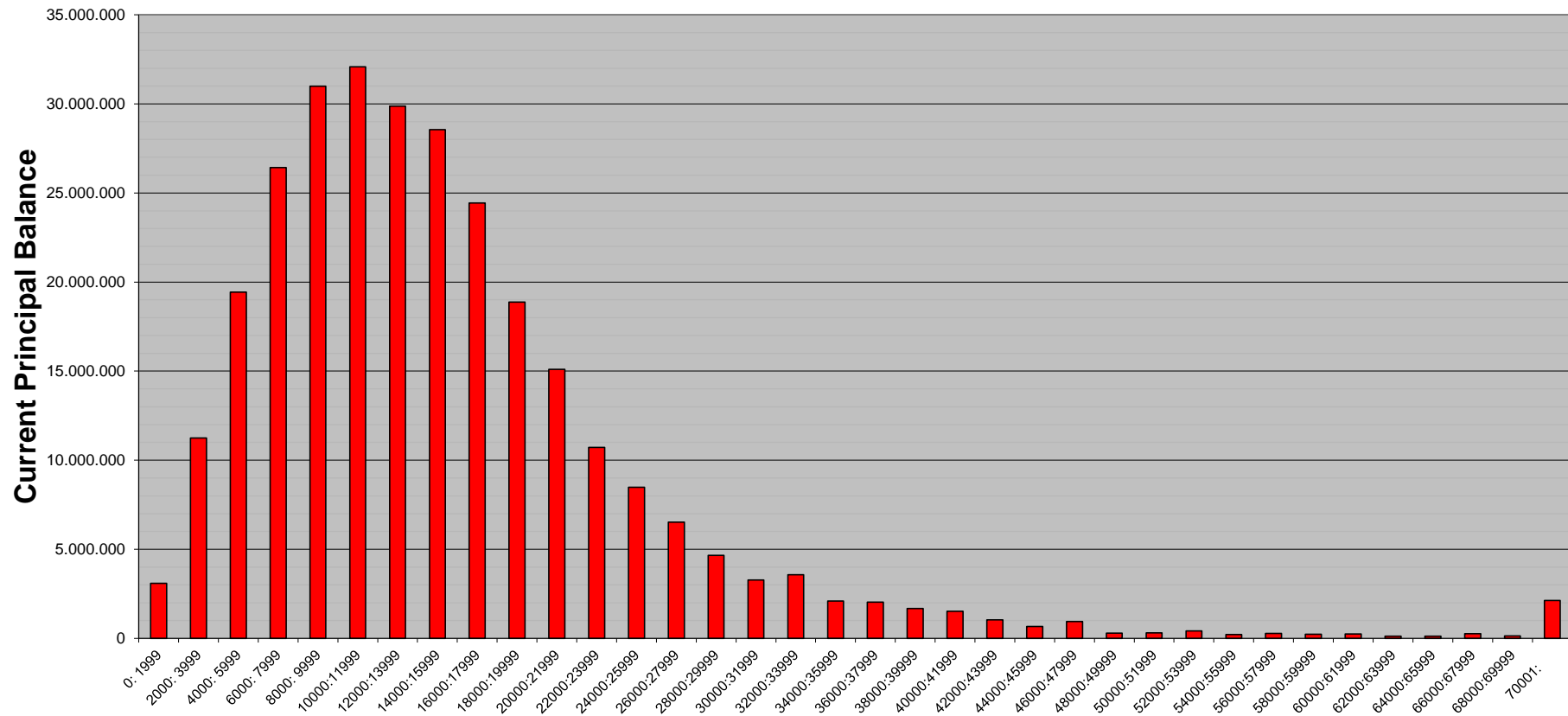
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	3.089.205,57	1,06%	3.321	11,00%
2000: 3999	11.252.526,59	3,85%	3.717	12,31%
4000: 5999	19.426.814,77	6,65%	3.887	12,87%
6000: 7999	26.424.401,48	9,05%	3.784	12,53%
8000: 9999	30.986.210,69	10,61%	3.451	11,43%
10000:11999	32.071.485,68	10,98%	2.922	9,68%
12000:13999	29.871.842,96	10,23%	2.301	7,62%
14000:15999	28.555.583,74	9,78%	1.907	6,31%
16000:17999	24.436.431,51	8,37%	1.441	4,77%
18000:19999	18.866.677,70	6,46%	995	3,29%
20000:21999	15.094.220,85	5,17%	721	2,39%
22000:23999	10.717.058,06	3,67%	467	1,55%
24000:25999	8.484.513,31	2,90%	341	1,13%
26000:27999	6.520.687,17	2,23%	242	0,80%
28000:29999	4.663.311,46	1,60%	161	0,53%
30000:31999	3.283.168,87	1,12%	106	0,35%
32000:33999	3.565.463,60	1,22%	108	0,36%
34000:35999	2.100.396,10	0,72%	60	0,20%
36000:37999	2.029.732,76	0,69%	55	0,18%
38000:39999	1.670.803,86	0,57%	43	0,14%
40000:41999	1.516.187,22	0,52%	37	0,12%
42000:43999	1.035.944,45	0,35%	24	0,08%
44000:45999	674.531,38	0,23%	15	0,05%
46000:47999	940.074,40	0,32%	20	0,07%
48000:49999	293.312,81	0,10%	6	0,02%
50000:51999	305.805,00	0,10%	6	0,02%
52000:53999	421.916,36	0,14%	8	0,03%
54000:55999	219.037,90	0,07%	4	0,01%
56000:57999	284.172,17	0,10%	5	0,02%
58000:59999	234.878,57	0,08%	4	0,01%
60000:61999	244.792,35	0,08%	4	0,01%
62000:63999	126.269,13	0,04%	2	0,01%
64000:65999	130.856,05	0,04%	2	0,01%
66000:67999	267.904,70	0,09%	4	0,01%
68000:69999	138.127,68	0,05%	2	0,01%
70001:	2.122.877,80	0,73%	25	0,08%
Total	292.067.224,70	100,00%	30.198	100,00%

Statistics in EUR	
Average Amount	9.671,74

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

8.1 Current PB (Graph)

Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022



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Monthly Investor Report**

9. Borrower Concentration



Reporting Date			08.07.2022		
Payment Date			13.07.2022		
Period No			32		
Monthly Period			Jul 2022		
Interest Period	from	13.06.2022	to	13.07.2022	= 30 days
Collection Period	from	01.06.2022	to	30.06.2022	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	165.529,77	0,0567%	1
2	126.418,68	0,0433%	1
3	114.864,19	0,0393%	1
4	88.820,78	0,0304%	1
5	87.097,90	0,0298%	1
6	83.216,29	0,0285%	1
7	83.210,36	0,0285%	1
8	82.842,77	0,0284%	1
9	82.582,67	0,0283%	1
10	80.559,53	0,0276%	1
11	80.157,72	0,0274%	1
12	79.077,29	0,0271%	1
13	78.204,41	0,0268%	1
14	78.199,42	0,0268%	1
15	77.393,91	0,0265%	1
16	76.540,40	0,0262%	1
17	76.431,35	0,0262%	1
18	74.714,89	0,0256%	1
19	73.700,22	0,0252%	2
20	73.614,09	0,0252%	1
21	73.535,34	0,0252%	1
22	73.370,41	0,0251%	1
23	72.878,09	0,0250%	1
24	72.453,67	0,0248%	1
25	71.032,17	0,0243%	2
	2.126.446,32	0,7281%	27

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Monthly Investor Report**

10. Geographical Distribution



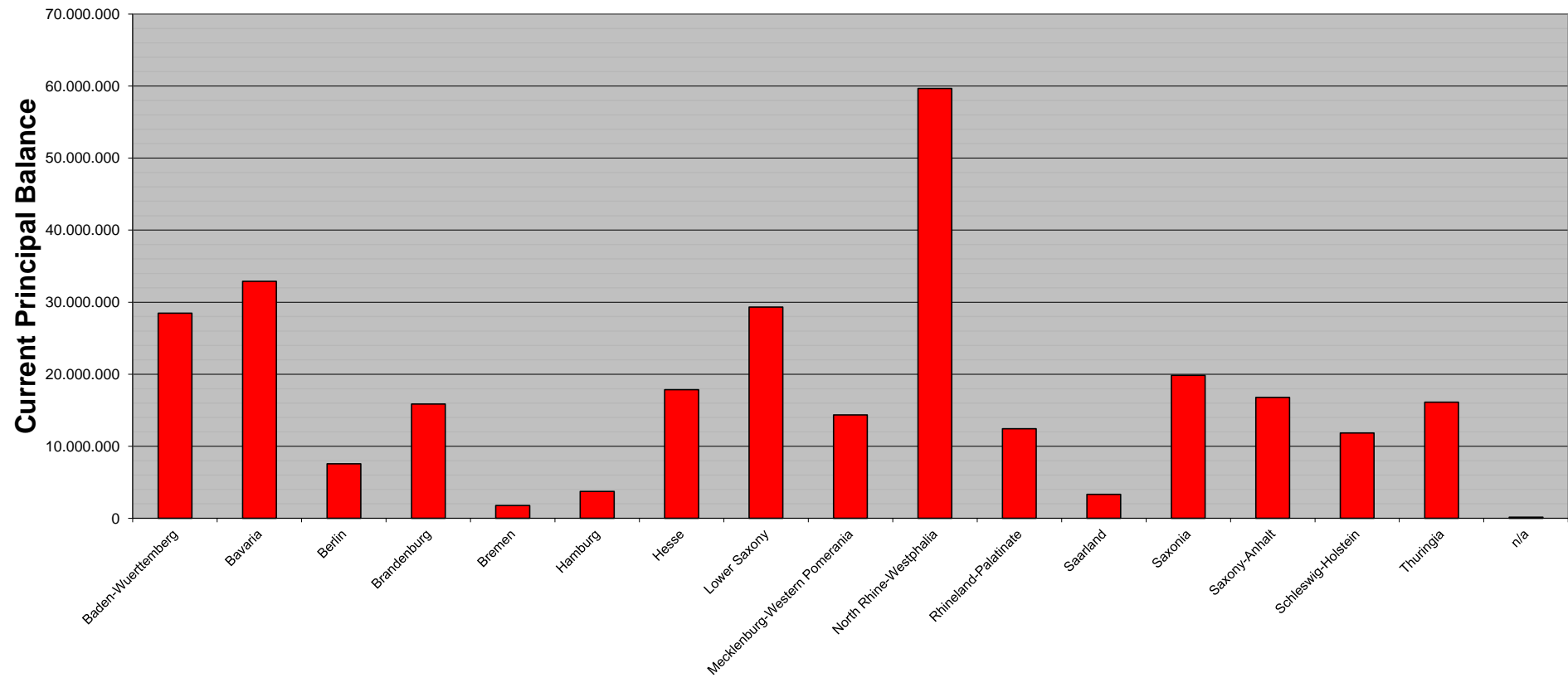
Reporting Date			08.07.2022			
Payment Date			13.07.2022			
Period No			32			
Monthly Period			Jul 2022			
Interest Period	from	13.06.2022	to	13.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	28.474.812,00	9,75%	2.757	9,13%
Bavaria	32.908.629,10	11,27%	3.220	10,66%
Berlin	7.565.325,77	2,59%	750	2,48%
Brandenburg	15.864.531,18	5,43%	1.681	5,57%
Bremen	1.789.876,78	0,61%	171	0,57%
Hamburg	3.723.231,00	1,27%	348	1,15%
Hesse	17.862.426,13	6,12%	1.785	5,91%
Lower Saxony	29.303.429,72	10,03%	3.071	10,17%
Mecklenburg-Western Pomerania	14.364.821,59	4,92%	1.524	5,05%
North Rhine-Westphalia	59.672.132,38	20,43%	6.232	20,64%
Rhineland-Palatinate	12.427.210,68	4,25%	1.313	4,35%
Saarland	3.333.467,95	1,14%	359	1,19%
Saxonia	19.850.424,83	6,80%	2.254	7,46%
Saxony-Anhalt	16.794.611,25	5,75%	1.807	5,98%
Schleswig-Holstein	11.826.456,60	4,05%	1.221	4,04%
Thuringia	16.133.992,84	5,52%	1.686	5,58%
n/a	171.844,90	0,06%	19	0,06%
Total	292.067.224,70	100,00%	30.198	100,00%

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

10.1 Geographical Distribution (Graph)

Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022



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Monthly Investor Report**

11. Object/Vehicle Type



Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	32.151.491,90	11,01%	2.400	7,95%
	Private	92.620.975,34	31,71%	8.447	27,97%
		124.772.467,24	42,72%	10.847	35,92%
Used Vehicle	Commercial	28.438.235,38	9,74%	2.679	8,87%
	Private	138.856.522,08	47,54%	16.672	55,21%
		167.294.757,46	57,28%	19.351	64,08%
Total		292.067.224,70	100,00%	30.198	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	276.500.721,42	94,67%	28.262	93,59%
Leisure	9.809.539,62	3,36%	635	2,10%
Motorbike	5.756.963,66	1,97%	1301	4,31%
Total	292.067.224,70	100,00%	30.198	100,00%

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12. Insurances



Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022

<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	123.319.207,85	42,22%	11.831	39,18%
Yes	168.748.016,85	57,78%	18.367	60,82%
Total	292.067.224,70	100,00%	30.198	100,00%

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	189.704.488,19	64,95%	20.415	67,60%
Yes	102.362.736,51	35,05%	9.783	32,40%
Total	292.067.224,70	100,00%	30.198	100,00%

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	264.688.985,27	90,63%	27.378	90,66%
Yes	27.378.239,43	9,37%	2.820	9,34%
Total	292.067.224,70	100,00%	30.198	100,00%

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13. Type of Contract



Reporting Date			08.07.2022		
Payment Date			13.07.2022		
Period No			32		
Monthly Period			Jul 2022		
Interest Period	from	13.06.2022	to	13.07.2022	= 30 days
Collection Period	from	01.06.2022	to	30.06.2022	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Private	117.605.246,66	40,27%	16.190	53,61%
	Commercial	27.638.260,76	9,46%	3.235	10,71%
	Total	145.243.507,42	49,73%	19.425	64,33%
Yes		113.872.250,76	38,99%	8.929	29,57%
- of which balloon rates	Private	79.536.919,81	27,23%		
- of which regular installments		34.335.330,95	11,76%		
Yes		32.951.466,52	11,28%	1.844	6,11%
- of which balloon rates	Commercial	23.251.555,81	7,96%		
- of which regular installments		9.699.910,71	3,32%		
	Total	146.823.717,28	50,27%	10.773	35,67%
Total		292.067.224,70	100,00%	30.198	100,00%

Balloon Loans - Original Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
13:25	142.491,82	0,14%	15	0,14%
26:38	8.016.473,91	7,80%	751	6,97%
39:51	25.467.922,16	24,78%	2.699	25,05%
52:64	68.203.718,52	66,35%	7.211	66,94%
65:72	447.424,60	0,44%	44	0,41%
73:	510.444,61	0,50%	53	0,49%
Total	102.788.475,62	100,00%	10.773	100,00%

Balloon Loans - Remaining Term in months	Balloon Rates in EUR	Balloon Rates in % of Total Balloon Rates	Number of Balloon Loans	Percentage of Total Balloon Loans
0:12	24.168.734,13	23,51%	2.534	23,52%
13:25	55.957.616,67	54,44%	5.942	55,16%
26:38	21.869.098,08	21,28%	2.209	20,50%
39:51	781.515,02	0,76%	87	0,81%
52:64	11.511,72	0,01%	1	0,01%
Total	102.788.475,62	100,00%	10.773	100,00%

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Monthly Investor Report**

14. Payment Methods



Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022

<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	287.963.532,75	98,59%	29.770	98,58%
Other	4.103.691,95	1,41%	428	1,42%
Total	292.067.224,70	100,00%	30.198	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	131.205.508,16	44,92%	13.448	44,53%
1st of month	160.861.716,54	55,08%	16.750	55,47%
Total	292.067.224,70	100,00%	30.198	100,00%

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Monthly Investor Report**

15. Downpayment



Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022

<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	102.477.416,28	35,09%	10.035	33,23%	0,00%
0: 999	7.702.532,01	2,64%	1.071	3,55%	4,40%
1000: 1999	17.810.372,86	6,10%	2.375	7,86%	9,34%
2000: 2999	23.002.836,13	7,88%	2.788	9,23%	14,11%
3000: 3999	21.345.375,44	7,31%	2.464	8,16%	18,22%
4000: 4999	17.373.366,04	5,95%	1.898	6,29%	21,54%
5000: 5999	23.021.064,61	7,88%	2.297	7,61%	23,51%
6000: 6999	13.058.060,13	4,47%	1.299	4,30%	27,06%
7000: 7999	9.964.510,89	3,41%	989	3,28%	30,05%
8000: 8999	9.226.339,04	3,16%	875	2,90%	31,98%
9000: 9999	5.222.448,72	1,79%	486	1,61%	34,43%
10000:10999	13.273.632,62	4,54%	1.183	3,92%	34,43%
11000:11999	2.702.510,31	0,93%	280	0,93%	39,71%
12000:12999	4.060.420,27	1,39%	387	1,28%	39,96%
13000:13999	2.653.427,91	0,91%	254	0,84%	41,52%
14000:14999	2.205.739,80	0,76%	203	0,67%	44,08%
15000:15000	3.728.264,54	1,28%	326	1,08%	42,41%
15001:	13.238.907,10	4,53%	988	3,27%	48,48%
Total	292.067.224,70	100,00%	30.198	100,00%	19,52%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.881,06	€ 5.812,64
Average Purchase Price	€ 19.887,29	€ 21.612,26
Downpayment in %	19,52%	26,90%

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Monthly Investor Report**

16. Effective Interest Rate



Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	102.825,34	0,04%	8	0,03%
1: 1	14.123.294,23	4,84%	1.272	4,21%
2: 2	77.724.147,82	26,61%	7.241	23,98%
3: 3	146.186.608,57	50,05%	14.343	47,50%
4: 4	39.151.012,92	13,40%	5.008	16,58%
5: 5	9.417.249,48	3,22%	1.459	4,83%
6: 6	3.238.063,99	1,11%	579	1,92%
7: 7	546.524,12	0,19%	104	0,34%
8: 8	1.290.841,74	0,44%	155	0,51%
9: 9	191.253,74	0,07%	16	0,05%
10:10	64.691,51	0,02%	9	0,03%
11:11	30.711,24	0,01%	4	0,01%
Total	292.067.224,70	100,00%	30.198	100,00%

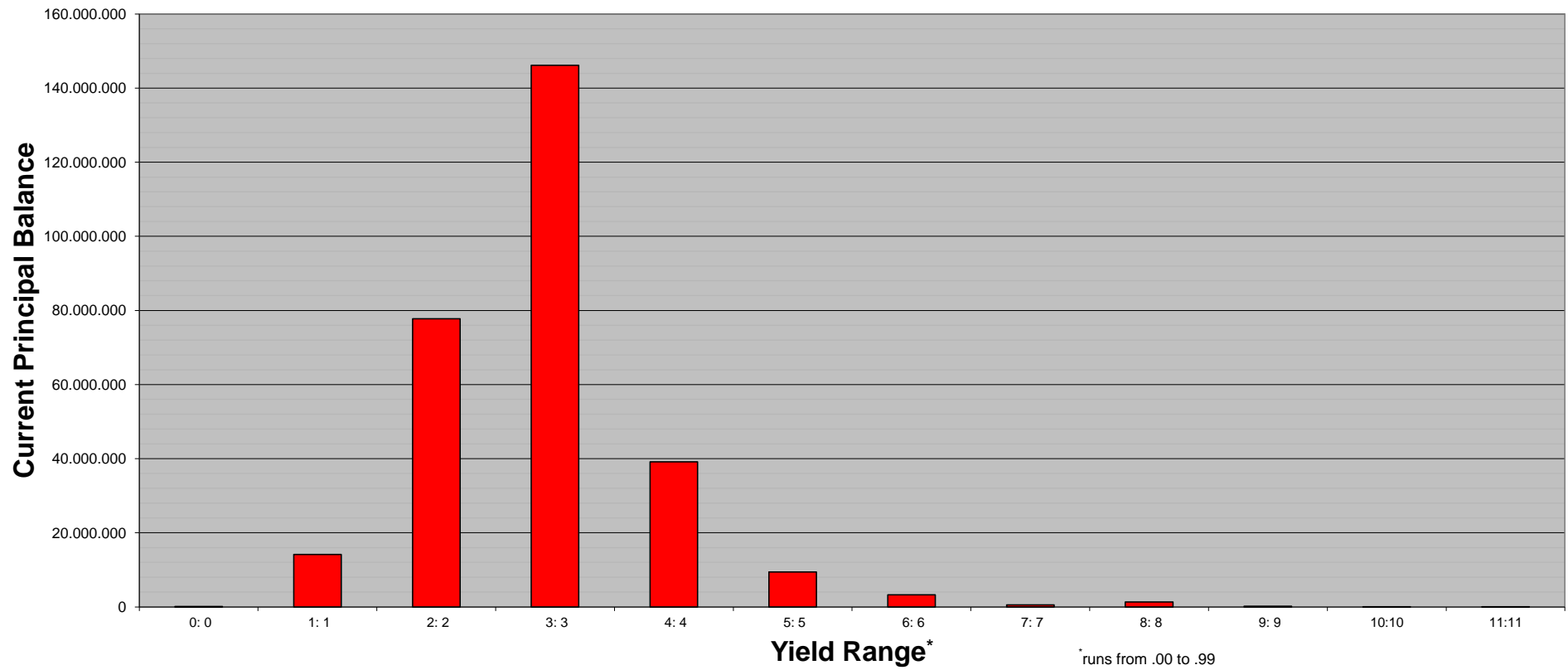
Statistics	in %
WA Interest	3,71%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022



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17. Seasoning



Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022

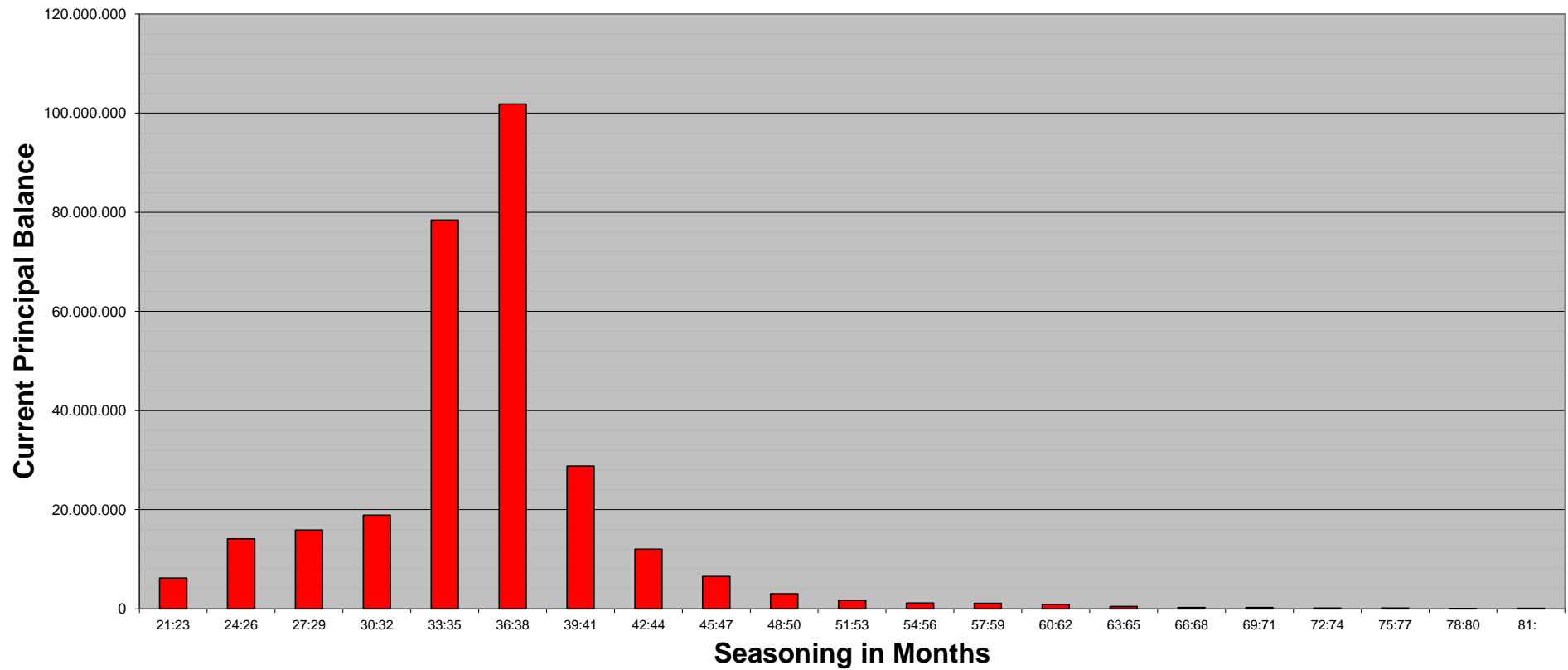
Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
21:23	6.191.955,91	2,12%	517	1,71%
24:26	14.120.190,15	4,83%	1.197	3,96%
27:29	15.919.932,69	5,45%	1.359	4,50%
30:32	18.895.851,76	6,47%	1.757	5,82%
33:35	78.448.359,99	26,86%	7.908	26,19%
36:38	101.844.311,04	34,87%	10.486	34,72%
39:41	28.806.965,70	9,86%	3.361	11,13%
42:44	12.027.463,04	4,12%	1.517	5,02%
45:47	6.540.089,30	2,24%	886	2,93%
48:50	3.024.960,81	1,04%	324	1,07%
51:53	1.698.015,20	0,58%	195	0,65%
54:56	1.144.808,79	0,39%	133	0,44%
57:59	1.124.778,01	0,39%	133	0,44%
60:62	897.237,64	0,31%	132	0,44%
63:65	476.659,76	0,16%	88	0,29%
66:68	232.307,71	0,08%	45	0,15%
69:71	236.845,75	0,08%	52	0,17%
72:74	137.251,54	0,05%	24	0,08%
75:77	131.986,35	0,05%	28	0,09%
78:80	71.072,73	0,02%	12	0,04%
81:	96.180,83	0,03%	44	0,15%
Total	292.067.224,70	100,00%	30.198	100,00%

Statistics	
WA Seasoning	35,81

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17.1 Seasoning (Graph)

Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022



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18. Remaining Term



Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	11.642.285,18	3,99%	2.985	9,88%
7: 13	29.933.577,39	10,25%	4.625	15,32%
14: 20	27.468.755,17	9,40%	3.421	11,33%
21: 27	95.254.313,54	32,61%	8.510	28,18%
28: 34	24.037.450,91	8,23%	2.200	7,29%
35: 41	19.637.013,02	6,72%	2.063	6,83%
42: 48	11.986.167,10	4,10%	1.150	3,81%
49: 55	14.298.711,75	4,90%	1.246	4,13%
56: 62	38.440.228,93	13,16%	2.871	9,51%
63: 69	10.537.721,07	3,61%	688	2,28%
70: 76	3.518.047,62	1,20%	220	0,73%
77: 83	1.460.765,53	0,50%	66	0,22%
84: 90	2.086.719,14	0,71%	80	0,26%
91: 97	1.246.670,08	0,43%	52	0,17%
98:104	518.798,27	0,18%	21	0,07%
Total	292.067.224,70	100,00%	30.198	100,00%

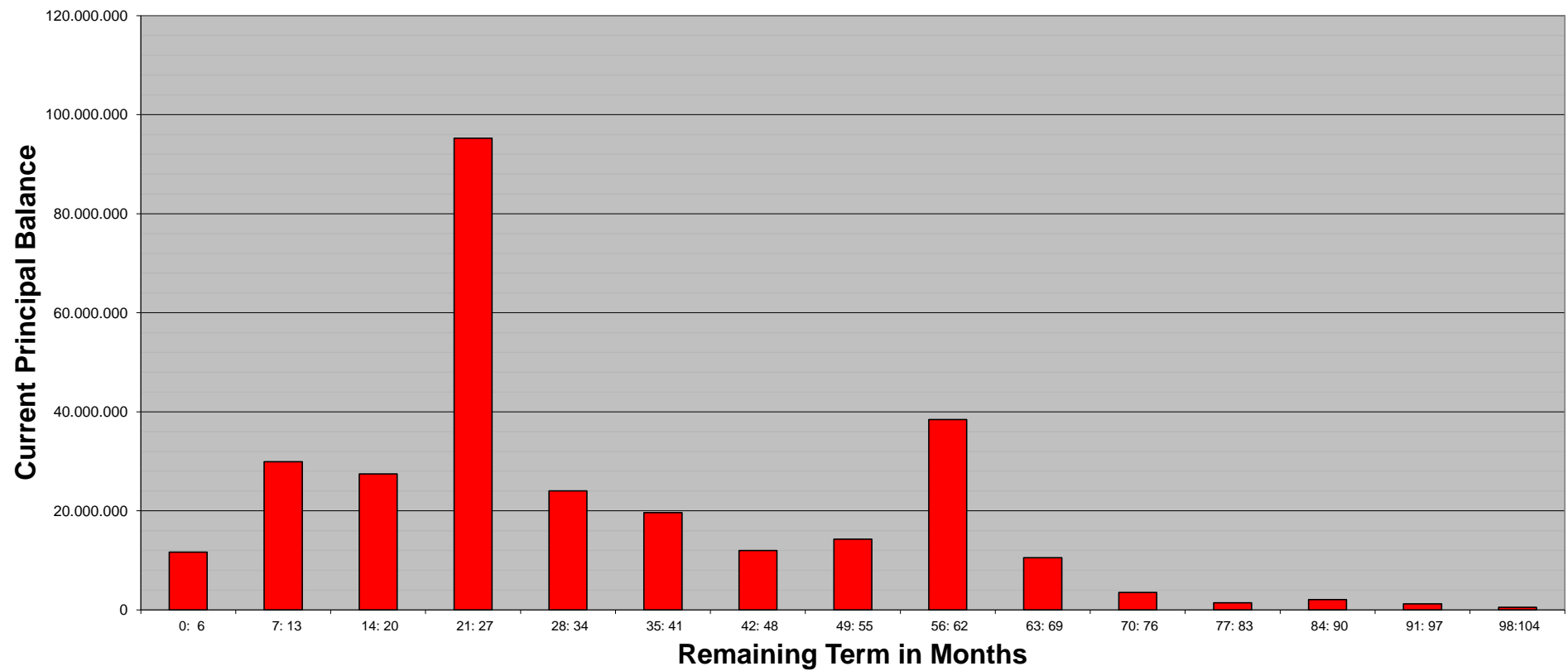
Statistics

WA Remaining Term	32,82
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Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022



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

19. Original Term



Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022

<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	159.178,79	0,05%	70	0,23%
26: 38	9.941.659,81	3,40%	2.457	8,14%
39: 51	44.990.484,64	15,40%	6.586	21,81%
52: 64	130.570.930,93	44,71%	11.752	38,92%
65: 77	23.118.997,15	7,92%	2.768	9,17%
78: 90	20.711.003,89	7,09%	2.020	6,69%
91:103	54.945.490,60	18,81%	4.171	13,81%
104:116	1.365.322,11	0,47%	76	0,25%
117:119	326.667,44	0,11%	17	0,06%
120:	5.937.489,34	2,03%	281	0,93%
Total	292.067.224,70	100,00%	30.198	100,00%

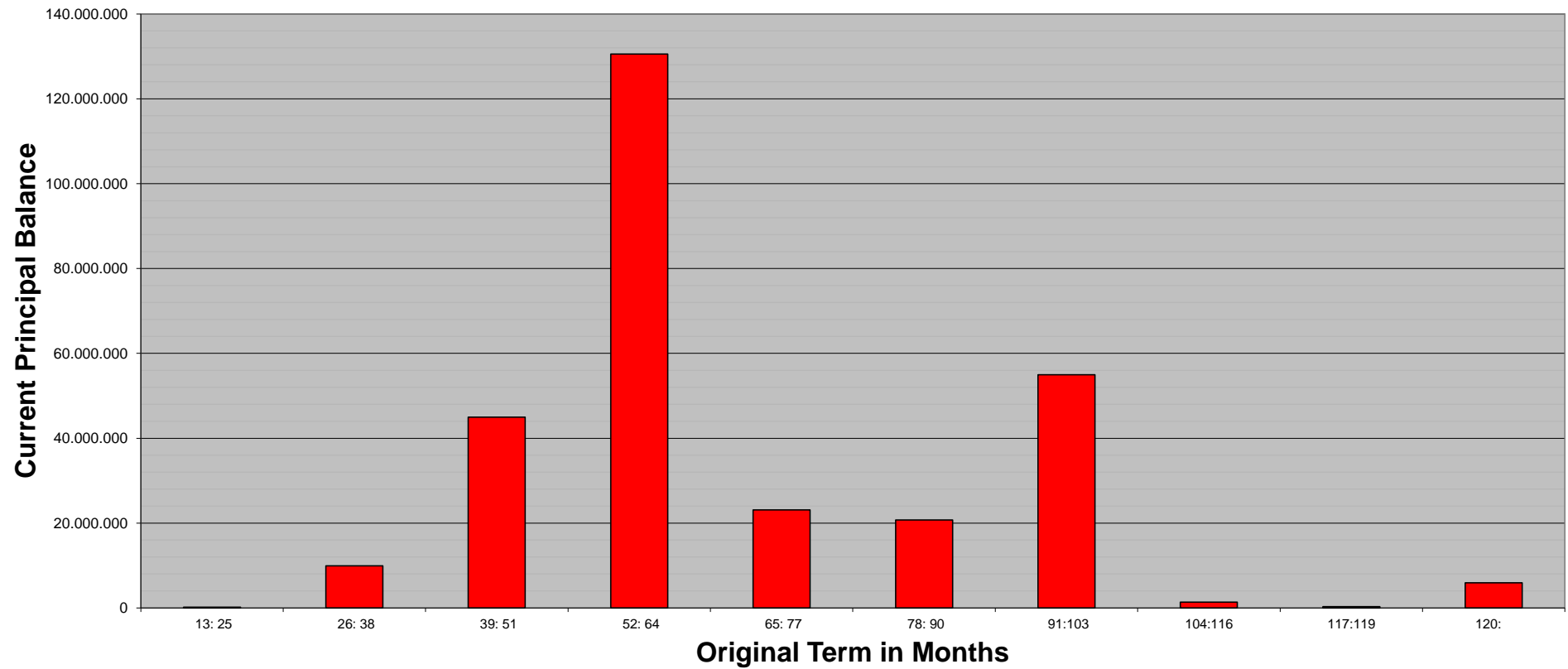
Statistics

WA Original Term	68,62
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**SC Germany Auto 2019-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date			08.07.2022			
Payment Date			13.07.2022			
Period No			32			
Monthly Period			Jul 2022			
Interest Period	from	13.06.2022	to	13.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		



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

**20. Manufacturer
Brands & Fueltype**



Reporting Date	08.07.2022	
Payment Date	13.07.2022	
Period No	32	
Monthly Period	Jul 2022	
Interest Period	from 13.06.2022	to 13.07.2022 = 30 days
Collection Period	from 01.06.2022	to 30.06.2022

<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	33.096.001,74	11,33%	3.468	11,48%
2	30.057.004,19	10,29%	2.935	9,72%
3	24.765.270,02	8,48%	2.788	9,23%
4	21.225.814,56	7,27%	1.975	6,54%
5	20.623.274,91	7,06%	1.971	6,53%
6	18.955.065,37	6,49%	1.692	5,60%
7	18.228.159,15	6,24%	2.298	7,61%
8	12.357.453,43	4,23%	1.141	3,78%
9	11.931.832,08	4,09%	1.355	4,49%
10	11.643.499,33	3,99%	1.095	3,63%
11	10.788.382,45	3,69%	1.142	3,78%
12	8.945.118,52	3,06%	893	2,96%
13	8.714.826,69	2,98%	652	2,16%
14	7.322.552,00	2,51%	883	2,92%
15	5.320.626,91	1,82%	151	0,50%
Total	243.974.881,35	83,53%	24.439	80,93%

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	128.657.409,25	44,05%	15.984	52,93%
Diesel Euro 6	33.543.689,46	11,48%	2.758	9,13%
Diesel Euro 5	19.770.773,15	6,77%	2.428	8,04%
Diesel < Euro 5	31.064.575,03	10,64%	2.869	9,50%
Other	4.552.169,86	1,56%	484	1,60%
n/a	74.478.607,95	25,50%	5.675	18,79%
Total	292.067.224,70	100,00%	30.198	100,00%

SC Germany Auto 2019-1
Monthly Investor Report

21. Amortisation Profile



Reporting Date	08.07.2022				
Payment Date	13.07.2022				
Period No	32				
Monthly Period	Jul 2022				
Interest Period	from	13.06.2022	to	13.07.2022	= 30 days
Collection Period	from	01.06.2022	to	30.06.2022	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	292.067.224,70 €	51	14.855.016,98 €	101	1.205,53 €
2	284.434.879,17 €	52	13.411.901,62 €	102	540,60 €
3	275.722.936,63 €	53	12.316.599,47 €	103	270,75 €
4	267.159.305,16 €	54	11.241.925,71 €	104	- €
5	260.223.786,93 €	55	10.190.019,82 €	105	- €
6	253.304.649,82 €	56	9.165.772,13 €	106	- €
7	246.345.043,28 €	57	8.161.344,40 €	107	- €
8	239.663.685,87 €	58	7.185.033,13 €	108	- €
9	232.737.804,79 €	59	6.242.306,48 €	109	- €
10	225.401.935,57 €	60	5.345.861,70 €	110	- €
11	218.218.772,13 €	61	4.529.027,60 €	111	- €
12	209.685.650,16 €	62	3.830.425,07 €	112	- €
13	200.675.371,22 €	63	3.259.842,93 €	113	- €
14	191.703.782,81 €	64	2.842.867,01 €	114	- €
15	182.828.185,81 €	65	2.550.716,25 €	115	- €
16	173.474.587,69 €	66	2.293.631,35 €	116	- €
17	167.344.895,92 €	67	2.071.402,44 €	117	- €
18	161.303.051,44 €	68	1.871.245,39 €	118	- €
19	154.996.099,34 €	69	1.692.359,24 €	119	- €
20	149.131.913,72 €	70	1.538.228,26 €		
21	142.858.343,64 €	71	1.404.912,10 €		
22	136.008.288,36 €	72	1.285.204,91 €		
23	129.031.273,88 €	73	1.176.965,45 €		
24	118.527.728,37 €	74	1.081.879,75 €		
25	107.182.237,03 €	75	997.820,77 €		
26	94.168.377,43 €	76	920.508,61 €		
27	80.181.162,56 €	77	850.504,57 €		
28	67.763.485,90 €	78	782.294,72 €		
29	63.895.836,79 €	79	715.097,75 €		
30	60.228.199,28 €	80	648.110,24 €		
31	56.533.085,96 €	81	583.216,25 €		
32	53.258.318,26 €	82	519.881,38 €		
33	49.816.476,94 €	83	459.657,14 €		
34	46.020.902,71 €	84	401.879,63 €		
35	43.290.648,31 €	85	349.187,89 €		
36	40.484.208,56 €	86	301.003,91 €		
37	37.774.922,20 €	87	258.338,75 €		
38	35.224.311,58 €	88	224.453,90 €		
39	33.036.759,00 €	89	199.263,40 €		
40	30.958.825,79 €	90	175.122,71 €		
41	29.421.833,03 €	91	152.747,45 €		
42	27.909.366,04 €	92	131.639,99 €		
43	26.417.081,96 €	93	110.716,15 €		
44	24.920.002,73 €	94	90.420,81 €		
45	23.464.359,27 €	95	70.865,90 €		
46	22.030.901,27 €	96	53.079,70 €		
47	20.616.239,69 €	97	35.903,44 €		
48	19.221.020,10 €	98	21.696,07 €		
49	17.805.420,91 €	99	11.116,88 €		
50	16.317.076,55 €	100	5.077,34 €		

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Monthly Investor Report**

22. Priority of Payments + Transaction Costs



Reporting Date	08.07.2022				
Payment Date	13.07.2022				
Period No	32				
Monthly Period	Jul 2022				
Interest Period	from	13.06.2022	to	13.07.2022	= 30 days
Collection Period	from	01.06.2022	to	30.06.2022	

Priority of Payments

Available Distribution Amount		16.122.316,89 €
Taxes and Senior Expenses	-	3.272,50 €
Net Swap Payments	-	50.403,73 €
Interest Class A Notes	-	36.297,00 €
Payments to Liquidity Reserve Fund	-	1.303.544,87 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	-	14.998,50 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	16,30 €
Principal Payments Class A	-	13.641.733,50 €
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	-	1.719,81 €
Principal Payments Subordinated Loan	-	72.301,52 €
Payments to Seller		998.029,16 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	3.272,50 €		
Interest accrued for the Period	- 51.295,50 €	- 36.297,00 €	- 14.998,50 €
Cumulative Interest accrued	- 2.657.128,50 €	- 2.177.653,50 €	- 479.475,00 €
Interest Payments	- 51.295,50 €	- 36.297,00 €	- 14.998,50 €
Cumulative Interest Payments	- 2.657.128,50 €	- 2.177.653,50 €	- 479.475,00 €
Interest accrued on Subordinated Loan for the Period	- 1.719,81 €		
Cumulative Interest accrued on Subordinated Loan	- 93.684,41 €		
Interest Payments on Subordinated Loan	- 1.719,81 €		
Cumulative Interest Payments on Subordinated Loan	- 93.684,41 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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23. Swap Counterparty



Reporting Date	08.07.2022				
Payment Date	13.07.2022				
Period No	32				
Monthly Period	Jul 2022				
Interest Period	from	13.06.2022	to	13.07.2022	= 30 days
Collection Period	from	01.06.2022	to	30.06.2022	

Swap Counterparty

Swap Counterparty Royal Bank of Canada
Swap Rating Trigger Breach no

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

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	260.708.974,50
Fixed Rate	0,3990%
Floating Rate (Euribor)	-0,5330%
Net Swap Payments	-50.403,73
Notional Amount next period	247.067.241,00

Swap Counterparty Details

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

Counterparty Replacement

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

Swap Collateral

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

Ratings as of 30.06.2022, data source: Bloomberg

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24. Retention



Reporting Date	08.07.2022				
Payment Date	13.07.2022				
Period No	32				
Monthly Period	Jul 2022				
Interest Period	from	13.06.2022	to	13.07.2022	= 30 days
Collection Period	from	01.06.2022	to	30.06.2022	

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:	305.708.964,10 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	292.067.224,70 €
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:	1.375.846,39 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.303.544,87 €
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:	15,17%
Net Economic Interest Ratio as of the end of the Monthly Period:	15,85%

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25. Counterparties



Reporting Date	08.07.2022				
Payment Date	13.07.2022				
Period No	32				
Monthly Period	Jul 2022				
Interest Period	from	13.06.2022	to	13.07.2022	= 30 days
Collection Period	from	01.06.2022	to	30.06.2022	

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Transaction Account:

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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.

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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
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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	STABLE	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 30.06.2022, data source: Bloomberg

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26. Issuer Information



Reporting Date		08.07.2022				
Payment Date		13.07.2022				
Period No		32				
Monthly Period		Jul 2022				
Interest Period	from	13.06.2022	to	13.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

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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eMail fradirectors@wilmingtontrust.com
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27. Santander Consumer Bank



Reporting Date	08.07.2022				
Payment Date	13.07.2022				
Period No	32				
Monthly Period	Jul 2022				
Interest Period	from	13.06.2022	to	13.07.2022	= 30 days
Collection Period	from	01.06.2022	to	30.06.2022	

Contact Details

Capital Markets

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Team ABS		abs_ger@santander.de

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 30.06.2022, data source: Bloomberg

SC Germany Auto 2019-1 Monthly Investor Report

28. Glossary



Reporting Date		08.07.2022				
Payment Date		13.07.2022				
Period No		32				
Monthly Period		Jul 2022				
Interest Period	from	13.06.2022	to	13.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Balloon Loan:	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
Balloon Payment:	The final payment of a balloon loan.
Defaulted Receivables	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
Delinquent Receivable:	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
Downpayment:	The initial upfront portion of the total net amount due at the time of finalizing the contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus Class B Notes Margin
Gap Insurance:	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
Legal Maturity:	Final Payment date on which all outstanding notes will mature.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 15% constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.
Leisure:	Is composed of motorised and not motorised caravans and campers.
Payment Protection Insurance:	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
Recoveries:	Any amount received on defaulted contracts
Repair Cost Insurance:	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
Set-Off Reserves:	Protection against set-off risks due to deposits
Used Vehicle	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle