

# SC Germany Auto 2019-1 Monthly Investor Report



**WINNER**



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

**Cover Sheet Monthly Investor Report**



Reporting Date	10.08.2022				
Payment Date	16.08.2022				
Period No	33				
Monthly Period	Aug 2022				
Interest Period from	13.07.2022	to	16.08.2022	=	34 days
Collection Period from	01.07.2022	to	31.07.2022		

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### 1. Portfolio Information



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Collection Period from	01.07.2022	to	31.07.2022		

	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>30.198</b>	<b>292.067.224,70 €</b>	<b>305.708.964,10 €</b>
Scheduled Principal Payments		8.578.476,05 €	
Prepayment Principal		4.150.852,35 €	
Others		197.521,99 €	
<b>Total Principal Collections</b>		<b>12.926.850,39 €</b>	<b>13.518.739,69 €</b>
<b>Total Interest Collections</b>		<b>1.144.401,10 €</b>	<b>1.187.022,30 €</b>
<b>Defaults</b>		<b>130.871,07 €</b>	<b>122.999,71 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
End of Period		<b>279.009.503,24 €</b>	<b>292.067.224,70 €</b>
Purchase Shortfall Amount		30,76 €	16,30 €
<b>Total Assets (End of Period)</b>	<b>29.144</b>	<b>279.009.534,00 €</b>	<b>292.067.241,00 €</b>
Current Prepayment Rate (annualised)		15,78%	

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**2. Reserve Accounts**



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Collection Period from	01.07.2022	to	31.07.2022		

**Note Balance**

Beginning of Period	292.067.241,00 €
End of Period	279.009.534,00 €

**Reserve Accounts**

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,45%	1.303.544,87 €	
Cash Outflow		68.208,66 €	
Cash Inflow		0,00 €	
End of Period	0,44%	1.235.336,21 €	
Required Reserve Fund	0,44%	1.235.336,21 €	
<b>Commingling Reserve</b>			
	in %		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Commingling Reserve Fund			no
<b>Set-Off Reserve</b>			
	in %		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Set-Off Reserve (X) Fund			no

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**3. Delinquency Data**



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Collection Period	from	01.07.2022	to	31.07.2022	

**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%
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%
33 €	279.009.503,24	€ 785.147,43	€ 320.538,20	€ 308.489,68	€ 947.071,49	99,15%	0,28%	0,11%	0,11%	0,34%

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## 4. Default Data



### Note Balance

Beginning of Period	€	292.067.241,00
End of Period	€	279.009.534,00

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	€ 130.871,07	
Current Period Recoveries	€ 24.362,26	
Current Period Net Default	€ 106.508,81	
New Number of Defaulted Contracts		10

#### Cumulative Default

Cumulative Gross Default	€ 3.744.875,44	
Cumulative Recoveries	€ 1.012.450,45	
Cumulative Net Default	€ 2.732.424,99	
Total Number of Defaulted Contracts		315

#### Principal Deficiency

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

#### PDL Trigger

#### Repurchased Assets

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

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4.1 Default Data per Quarter



Reporting Date	10.08.2022				
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Quarter of Default	Periods	New Defaults	Recoveries	Recoveries in Quarter													
				Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 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	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	0,00
Q2 2020	6-10	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	0,00
Q3 2020	9-11	420.855,37	167.667,19	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	2.254,01		
Q4 2020	12-14	294.464,69	95.113,41	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	2.727,11		
Q1 2021	15-17	535.573,78	131.311,27	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	7.648,93		
Q2 2021	18-20	563.476,57	193.134,09	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	1.025,00		
Q3 2021	21-23	339.700,10	123.005,98	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	1.032,89		
Q4 2021	24-26	332.293,36	100.176,46	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	2.773,00		
Q1 2022	27-29	493.952,73	106.394,03	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	15.603,31	90.640,72	150,00		
Q2 2022	30-32	495.809,58	7.394,92	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	643,60	6.751,32		
Q3 2022	33-33	130.871,07	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		
<b>Total</b>		<b>3.744.875,44</b>	<b>1.012.450,45</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>202.536,51</b>	<b>24.362,26</b>		

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



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**Current Transaction Status**

**Amortizing**

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



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**6. Outstanding Notes**



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1. Note Balance	All notes	Class A	Class B	
<b>General Note Information</b>				
ISIN Code		XS2066921466	XS2066952776	
Currency		EUR	EUR	
Initial Tranching	in %	92,5%	7,5%	
Legal Maturity		Oct 2032	Oct 2032	
Expected Maturity		Sep 2024	Sep 2024	
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	nr / nr	
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	n.r. / n.r.	
Initial Notes Aggregate Principal Outstanding Balance	600.000.000,00 €	555.000.000,00 €	45.000.000,00 €	
Initial Nominal per Note		100.000,00 €	100.000,00 €	
Initial Number of Notes per Class		5.550	450	
<b>Current Note Information</b>				
Class Principal Outstanding Balance Beginning of Period	292.067.241,00 €	247.067.241,00 €	45.000.000,00 €	
Available Distribution Amount	15.399.174,92 €			
Amortisation	13.057.707,00 €			
Redemption per Class	13.057.707,00 €	13.057.707,00 €	0,00 €	
Redemption per Note		2.352,74 €	0,00 €	
Class Principal Outstanding Balance End of Period	279.009.534,00 €	234.009.534,00 €	45.000.000,00 €	
Current Tranching		83,9%	16,1%	
Current Pool Factor		0,42	1,00	
<b>2. Payments to Investors per Note</b>				
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	-0,398%	+70bps	0,400%	
DayCount Convention		act/360	act/360	
Interest Days	34			
Principal Outstanding per Note Beginning of Period		44.516,62 €	100.000,00 €	
> Principal Repayment per Note		<b>2.352,74 €</b>	<b>0,00 €</b>	
Principal Outstanding per Note End of Period		42.163,88 €	100.000,00 €	
> Interest accrued for the period		<b>70.485,00 €</b>	<b>17.001,00 €</b>	
Interest Payment		<b>70.485,00 €</b>	<b>17.001,00 €</b>	
Interest Payment per Note		<b>12,70 €</b>	<b>37,78 €</b>	
<b>3. Credit Enhancements</b>				
Initial total CE (Subordination, Reserve)		7,96%	0,46%	
Current CE (excl. Excess Spread)		16,57%	0,44%	
<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		234.009.534 €	- €	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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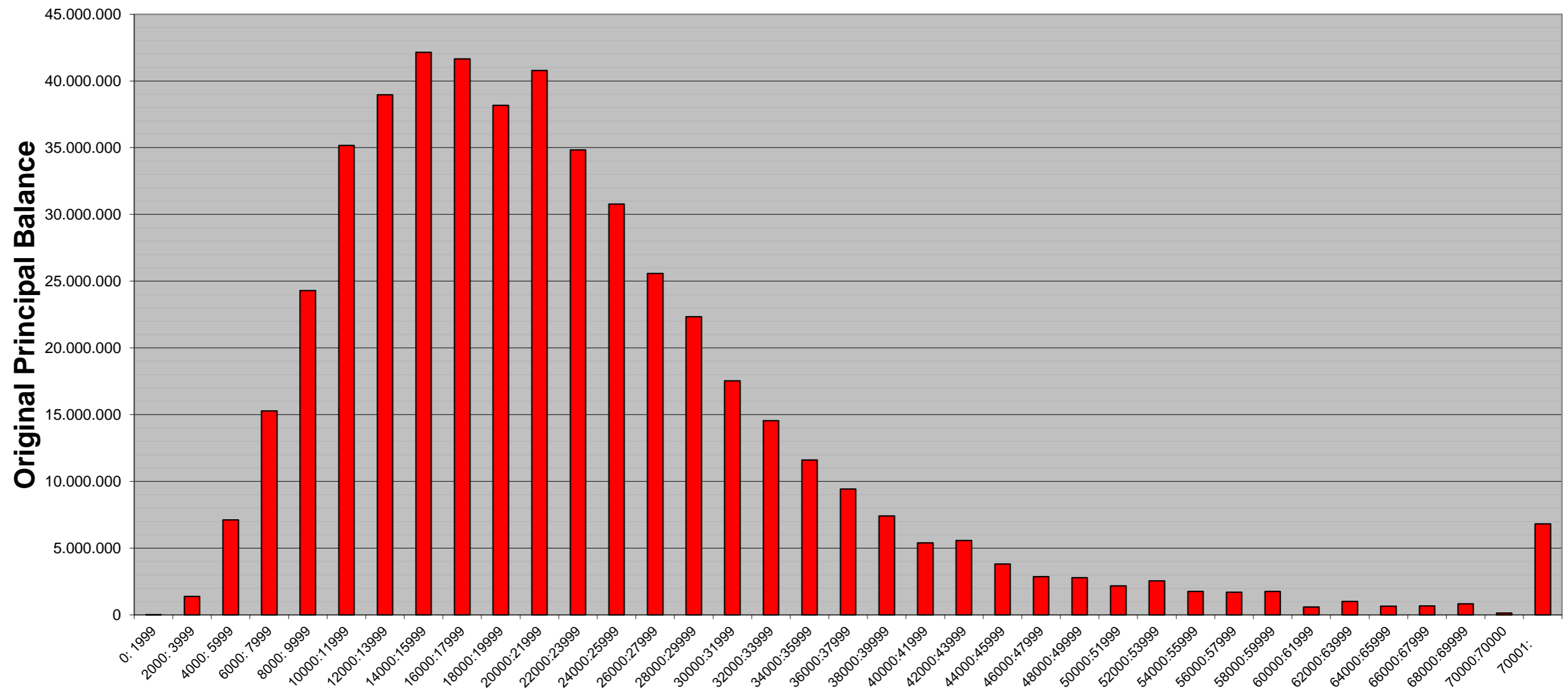
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	26.229,55	0,01%	17	0,06%
2000: 3999	1.394.289,84	0,28%	427	1,47%
4000: 5999	7.111.000,36	1,42%	1.393	4,78%
6000: 7999	15.279.914,73	3,05%	2.165	7,43%
8000: 9999	24.295.031,04	4,86%	2.693	9,24%
10000:11999	35.173.229,00	7,03%	3.202	10,99%
12000:13999	38.964.566,31	7,79%	2.995	10,28%
14000:15999	42.139.660,36	8,42%	2.810	9,64%
16000:17999	41.659.224,43	8,33%	2.457	8,43%
18000:19999	38.178.947,83	7,63%	2.009	6,89%
20000:21999	40.778.297,12	8,15%	1.946	6,68%
22000:23999	34.829.934,89	6,96%	1.516	5,20%
24000:25999	30.774.082,82	6,15%	1.232	4,23%
26000:27999	25.579.924,66	5,11%	948	3,25%
28000:29999	22.330.320,43	4,46%	770	2,64%
30000:31999	17.540.363,51	3,51%	566	1,94%
32000:33999	14.560.960,77	2,91%	442	1,52%
34000:35999	11.606.774,46	2,32%	332	1,14%
36000:37999	9.436.601,75	1,89%	255	0,87%
38000:39999	7.407.913,09	1,48%	190	0,65%
40000:41999	5.405.243,71	1,08%	132	0,45%
42000:43999	5.582.125,01	1,12%	130	0,45%
44000:45999	3.823.930,84	0,76%	85	0,29%
46000:47999	2.865.913,81	0,57%	61	0,21%
48000:49999	2.784.702,62	0,56%	57	0,20%
50000:51999	2.187.310,32	0,44%	43	0,15%
52000:53999	2.551.128,07	0,51%	48	0,16%
54000:55999	1.762.371,23	0,35%	32	0,11%
56000:57999	1.704.025,22	0,34%	30	0,10%
58000:59999	1.770.884,37	0,35%	30	0,10%
60000:61999	606.753,82	0,12%	10	0,03%
62000:63999	1.011.320,31	0,20%	16	0,05%
64000:65999	650.294,82	0,13%	10	0,03%
66000:67999	667.364,28	0,13%	10	0,03%
68000:69999	830.446,39	0,17%	12	0,04%
70000:70000	140.000,00	0,03%	2	0,01%
70001:	6.816.840,40	1,36%	71	0,24%
<b>Total</b>	<b>500.227.922,17</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	17.164,01

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

**7.1 Original PB (Graph)**

Reporting Date			10.08.2022		
Payment Date			16.08.2022		
Period No			33		
Monthly Period			Aug 2022		
Interest Period	from	13.07.2022	to	16.08.2022	= 34 days
Collection Period	from	01.07.2022	to	31.07.2022	



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**8. Current Principal Balance**



Reporting Date	10.08.2022	
Payment Date	16.08.2022	
Period No	33	
Monthly Period	Aug 2022	
Interest Period	from 13.07.2022	to 16.08.2022 = 34 days
Collection Period	from 01.07.2022	to 31.07.2022

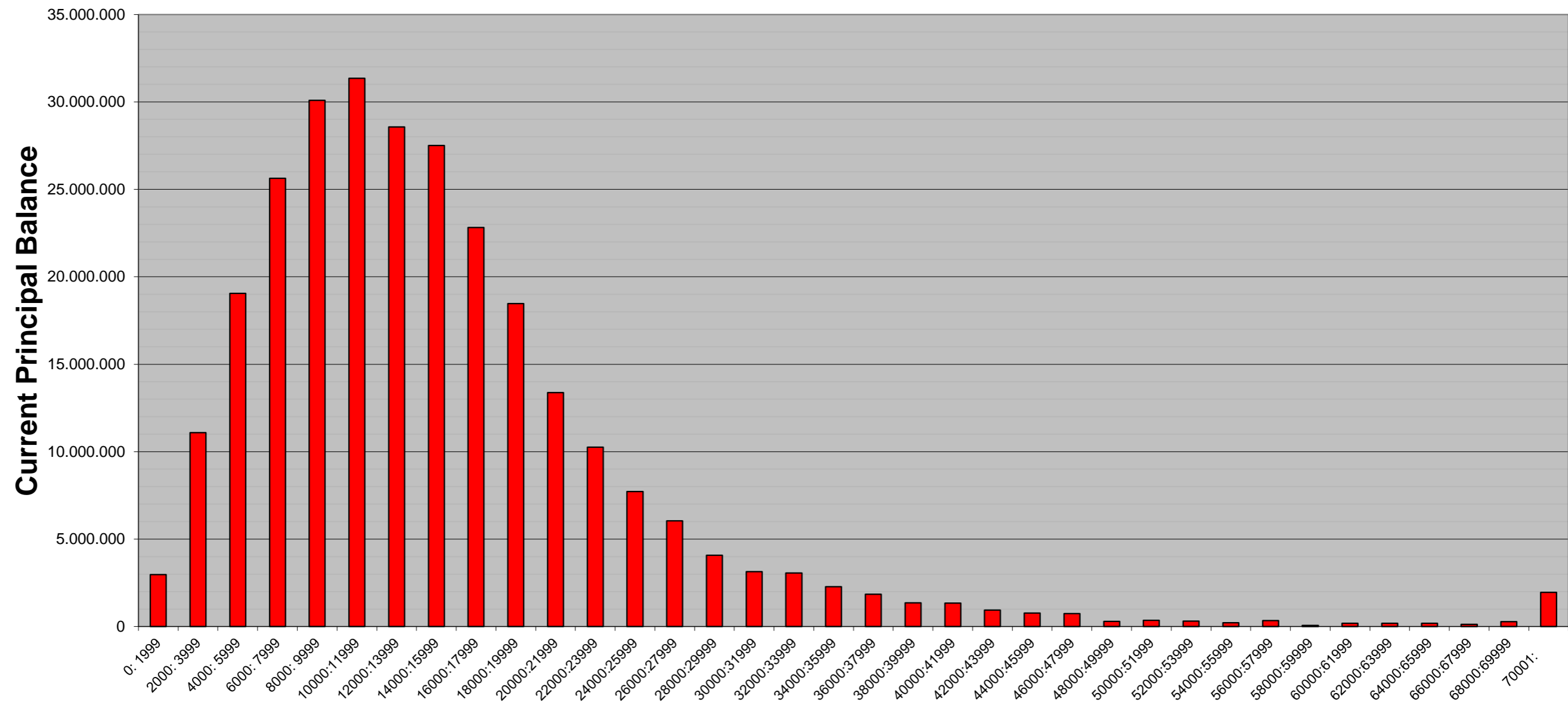
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	2.972.884,20	1,07%	3.160	10,84%
2000: 3999	11.089.357,03	3,97%	3.678	12,62%
4000: 5999	19.045.549,05	6,83%	3.814	13,09%
6000: 7999	25.627.990,10	9,19%	3.669	12,59%
8000: 9999	30.087.633,38	10,78%	3.354	11,51%
10000:11999	31.352.642,96	11,24%	2.857	9,80%
12000:13999	28.562.718,35	10,24%	2.197	7,54%
14000:15999	27.500.651,12	9,86%	1.836	6,30%
16000:17999	22.820.099,73	8,18%	1.346	4,62%
18000:19999	18.461.956,29	6,62%	973	3,34%
20000:21999	13.373.137,44	4,79%	638	2,19%
22000:23999	10.255.138,82	3,68%	447	1,53%
24000:25999	7.716.278,40	2,77%	310	1,06%
26000:27999	6.040.717,92	2,17%	224	0,77%
28000:29999	4.083.487,35	1,46%	141	0,48%
30000:31999	3.131.737,57	1,12%	101	0,35%
32000:33999	3.065.803,72	1,10%	93	0,32%
34000:35999	2.275.831,64	0,82%	65	0,22%
36000:37999	1.852.374,67	0,66%	50	0,17%
38000:39999	1.362.827,56	0,49%	35	0,12%
40000:41999	1.346.652,82	0,48%	33	0,11%
42000:43999	944.833,07	0,34%	22	0,08%
44000:45999	766.107,44	0,27%	17	0,06%
46000:47999	747.957,44	0,27%	16	0,05%
48000:49999	293.615,36	0,11%	6	0,02%
50000:51999	357.739,44	0,13%	7	0,02%
52000:53999	316.219,00	0,11%	6	0,02%
54000:55999	220.807,42	0,08%	4	0,01%
56000:57999	343.412,35	0,12%	6	0,02%
58000:59999	59.434,38	0,02%	1	0,00%
60000:61999	182.620,17	0,07%	3	0,01%
62000:63999	189.139,63	0,07%	3	0,01%
64000:65999	195.237,56	0,07%	3	0,01%
66000:67999	133.289,82	0,05%	2	0,01%
68000:69999	274.572,00	0,10%	4	0,01%
70001:	1.959.048,04	0,70%	23	0,08%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

<b>Statistics</b>		<b>in EUR</b>
Average Amount		9.573,48

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Monthly Investor Report**

**8.1 Current PB (Graph)**

Reporting Date	10.08.2022	
Payment Date	16.08.2022	
Period No	33	
Monthly Period	Aug 2022	
Interest Period	from 13.07.2022	to 16.08.2022 = 34 days
Collection Period	from 01.07.2022	to 31.07.2022



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**9. Borrower Concentration**



Reporting Date			10.08.2022			
Payment Date			16.08.2022			
Period No			33			
Monthly Period			Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	163.877,26	0,0587%	1
2	125.289,98	0,0449%	1
3	113.394,26	0,0406%	1
4	88.111,30	0,0316%	1
5	86.708,42	0,0311%	1
6	82.115,72	0,0294%	1
7	81.919,54	0,0294%	1
8	81.783,62	0,0293%	1
9	81.692,18	0,0293%	1
10	79.465,81	0,0285%	1
11	79.280,00	0,0284%	1
12	78.211,41	0,0280%	1
13	77.515,61	0,0278%	1
14	77.335,96	0,0277%	1
15	75.689,55	0,0271%	1
16	75.670,29	0,0271%	1
17	75.543,20	0,0271%	1
18	73.629,94	0,0264%	1
19	72.792,67	0,0261%	1
20	72.563,27	0,0260%	1
21	72.316,38	0,0259%	1
22	72.277,72	0,0259%	1
23	72.172,11	0,0259%	2
24	71.863,95	0,0258%	1
25	69.991,26	0,0251%	2
	<b>2.101.211,41</b>	<b>0,7531%</b>	<b>27</b>

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**10. Geographical Distribution**



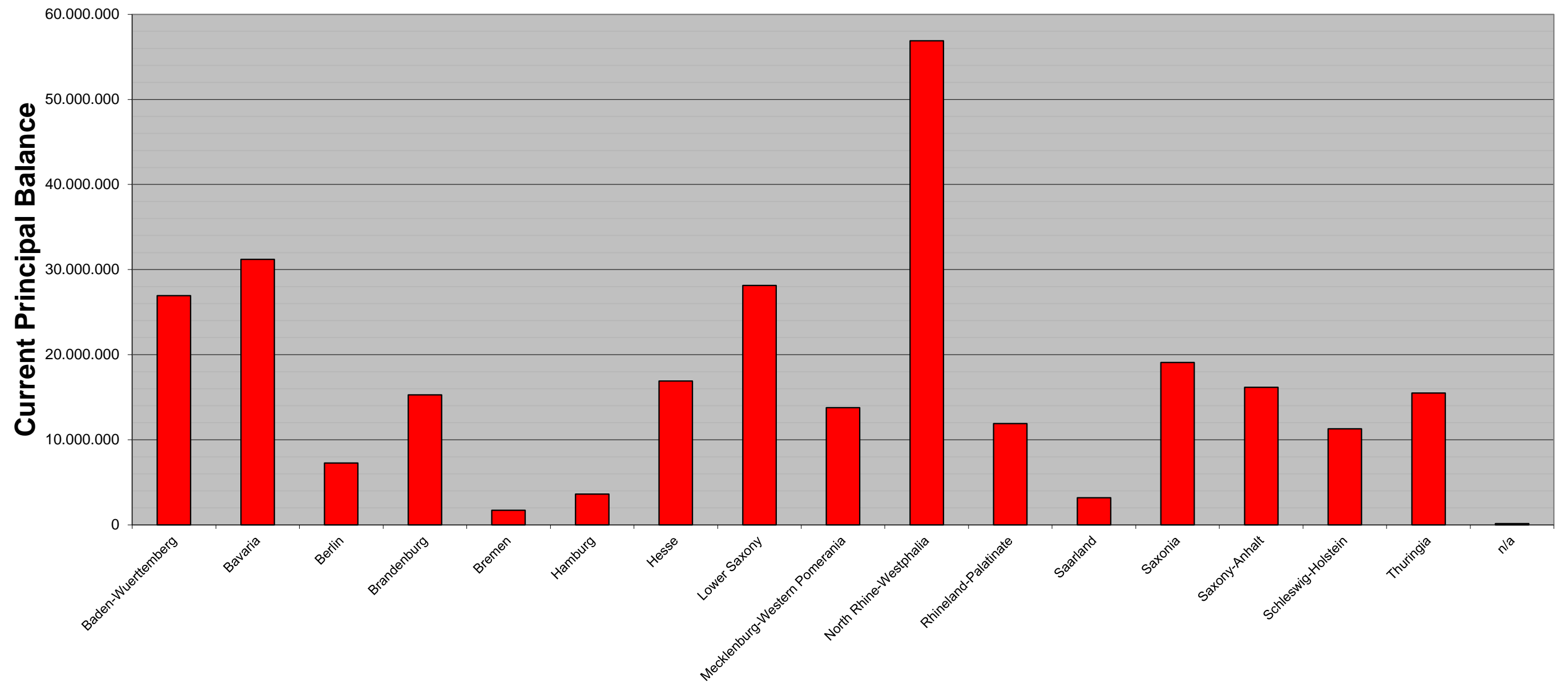
Reporting Date			10.08.2022			
Payment Date			16.08.2022			
Period No			33			
Monthly Period			Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	26.948.426,83	9,66%	2.665	9,14%
Bavaria	31.196.321,53	11,18%	3.078	10,56%
Berlin	7.262.167,79	2,60%	727	2,49%
Brandenburg	15.270.068,31	5,47%	1.632	5,60%
Bremen	1.720.407,88	0,62%	169	0,58%
Hamburg	3.606.110,06	1,29%	340	1,17%
Hesse	16.917.883,70	6,06%	1.700	5,83%
Lower Saxony	28.132.995,41	10,08%	2.962	10,16%
Mecklenburg-Western Pomerania	13.784.271,18	4,94%	1.483	5,09%
North Rhine-Westphalia	56.900.990,18	20,39%	5.992	20,56%
Rhineland-Palatinate	11.893.424,22	4,26%	1.270	4,36%
Saarland	3.188.713,58	1,14%	351	1,20%
Saxonia	19.099.550,04	6,85%	2.175	7,46%
Saxony-Anhalt	16.160.031,85	5,79%	1.760	6,04%
Schleswig-Holstein	11.289.520,79	4,05%	1.186	4,07%
Thuringia	15.500.182,26	5,56%	1.636	5,61%
n/a	138.437,63	0,05%	18	0,06%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

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**10.1 Geographical Distribution (Graph)**

Reporting Date	10.08.2022					
Payment Date	16.08.2022					
Period No	33					
Monthly Period	Aug 2022					
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		





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**11. Object/Vehicle Type**



Reporting Date			10.08.2022			
Payment Date			16.08.2022			
Period No			33			
Monthly Period			Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	30.573.710,62	10,96%	2.298	7,88%
	Private	89.042.478,23	31,91%	8.182	28,07%
		119.616.188,85	42,87%	10.480	35,96%
Used Vehicle	Commercial	26.881.452,94	9,63%	2.571	8,82%
	Private	132.511.861,45	47,49%	16.093	55,22%
		159.393.314,39	57,13%	18.664	64,04%
<b>Total</b>		<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	264.213.015,54	94,70%	27.317	93,73%
Leisure	9.404.454,34	3,37%	618	2,12%
Motorbike	5.392.033,36	1,93%	1209	4,15%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

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**12. Insurances**



Reporting Date			10.08.2022			
Payment Date			16.08.2022			
Period No			33			
Monthly Period			Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		

<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	117.545.920,34	42,13%	11.373	39,02%
Yes	161.463.582,90	57,87%	17.771	60,98%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</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	180.777.088,78	64,79%	19.611	67,29%
Yes	98.232.414,46	35,21%	9.533	32,71%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</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	252.782.395,71	90,60%	26.406	90,61%
Yes	26.227.107,53	9,40%	2.738	9,39%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

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**13. Type of Contract**



Reporting Date			10.08.2022		
Payment Date			16.08.2022		
Period No			33		
Monthly Period			Aug 2022		
Interest Period	from	13.07.2022	to	16.08.2022	= 34 days
Collection Period	from	01.07.2022	to	31.07.2022	

<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	112.477.165,56	40,31%	15.631	53,63%
	Commercial	26.132.475,25	9,37%	3.088	10,60%
	<b>Total</b>	<b>138.609.640,81</b>	<b>49,68%</b>	<b>18.719</b>	<b>64,23%</b>
Yes		109.077.174,12	39,09%	8.644	29,66%
- of which balloon rates	Private	76.963.026,83	27,58%		
- of which regular installments		32.114.147,29	11,51%		
Yes		31.322.688,31	11,23%	1.781	6,11%
- of which balloon rates	Commercial	22.480.591,17	8,06%		
- of which regular installments		8.842.097,14	3,17%		
	<b>Total</b>	<b>140.399.862,43</b>	<b>50,32%</b>	<b>10.425</b>	<b>35,77%</b>
<b>Total</b>		<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</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	84.459,97	0,08%	8	0,08%
26:38	6.382.264,07	6,42%	591	5,67%
39:51	24.949.626,81	25,09%	2.642	25,34%
52:64	67.062.440,28	67,44%	7.086	67,97%
65:72	454.382,26	0,46%	45	0,43%
73:	510.444,61	0,51%	53	0,51%
<b>Total</b>	<b>99.443.618,00</b>	<b>100,00%</b>	<b>10.425</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	25.628.058,91	25,77%	2.719	26,08%
13:25	61.107.101,69	61,45%	6.417	61,55%
26:38	11.915.430,66	11,98%	1.201	11,52%
39:51	781.515,02	0,79%	87	0,83%
52:64	11.511,72	0,01%	1	0,01%
<b>Total</b>	<b>99.443.618,00</b>	<b>100,00%</b>	<b>10.425</b>	<b>100,00%</b>

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**14. Payment Methods**



Reporting Date			10.08.2022			
Payment Date			16.08.2022			
Period No			33			
Monthly Period			Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		

<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	274.733.555,13	98,47%	28.679	98,40%
Other	4.275.948,11	1,53%	465	1,60%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</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	125.496.669,66	44,98%	12.975	44,52%
1st of month	153.512.833,58	55,02%	16.169	55,48%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

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**15. Downpayment**



Reporting Date			10.08.2022			
Payment Date			16.08.2022			
Period No			33			
Monthly Period			Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		

<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	98.145.242,69	35,18%	9.733	33,40%	0,00%
0: 999	7.377.327,71	2,64%	1.031	3,54%	4,34%
1000: 1999	17.025.429,52	6,10%	2.292	7,86%	9,26%
2000: 2999	22.007.693,47	7,89%	2.708	9,29%	14,06%
3000: 3999	20.466.304,67	7,34%	2.381	8,17%	18,14%
4000: 4999	16.645.271,23	5,97%	1.839	6,31%	21,50%
5000: 5999	22.044.810,82	7,90%	2.218	7,61%	23,40%
6000: 6999	12.464.091,90	4,47%	1.244	4,27%	26,90%
7000: 7999	9.569.481,80	3,43%	947	3,25%	29,80%
8000: 8999	8.861.073,43	3,18%	845	2,90%	31,73%
9000: 9999	4.968.143,06	1,78%	463	1,59%	34,05%
10000:10999	12.369.350,08	4,43%	1.128	3,87%	34,45%
11000:11999	2.583.596,81	0,93%	273	0,94%	39,60%
12000:12999	3.822.818,03	1,37%	367	1,26%	39,84%
13000:13999	2.520.485,10	0,90%	240	0,82%	41,77%
14000:14999	2.101.879,94	0,75%	193	0,66%	43,86%
15000:15000	3.529.531,17	1,27%	312	1,07%	42,14%
15001:	12.506.971,81	4,48%	930	3,19%	48,08%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>	<b>19,31%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.849,32	€ 5.779,44
Average Purchase Price	€ 19.939,45	€ 21.671,91
<b>Downpayment in %</b>	<b>19,31%</b>	<b>26,67%</b>

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**16. Effective Interest Rate**



Reporting Date			10.08.2022			
Payment Date			16.08.2022			
Period No			33			
Monthly Period			Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	89.059,74	0,03%	7	0,02%
1: 1	13.492.515,41	4,84%	1.232	4,23%
2: 2	74.301.455,69	26,63%	7.015	24,07%
3: 3	139.651.280,47	50,05%	13.837	47,48%
4: 4	37.356.296,01	13,39%	4.823	16,55%
5: 5	9.001.680,62	3,23%	1.398	4,80%
6: 6	3.054.595,07	1,09%	554	1,90%
7: 7	520.229,41	0,19%	97	0,33%
8: 8	1.260.825,06	0,45%	152	0,52%
9: 9	187.864,05	0,07%	16	0,05%
10:10	63.508,37	0,02%	9	0,03%
11:11	30.193,34	0,01%	4	0,01%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

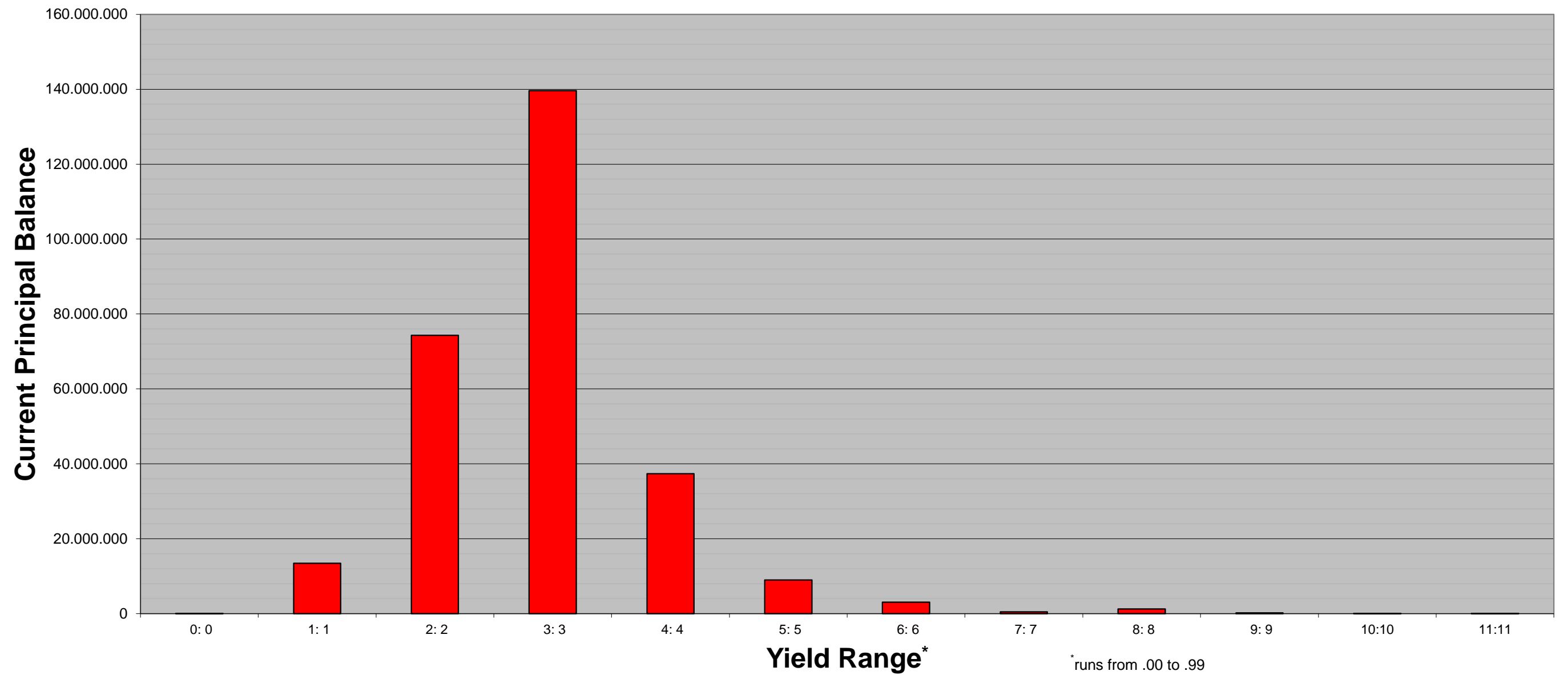
Statistics	in %
WA Interest	3,71%

\* runs from .00 to .99

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Monthly Investor Report**

**16.1 Effective Interest Rate (Graph)**

Reporting Date			10.08.2022		
Payment Date			16.08.2022		
Period No			33		
Monthly Period			Aug 2022		
Interest Period	from	13.07.2022	to	16.08.2022	= 34 days
Collection Period	from	01.07.2022	to	31.07.2022	



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**17. Seasoning**



Reporting Date			10.08.2022			
Payment Date			16.08.2022			
Period No			33			
Monthly Period			Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
24:26	15.303.164,77	5,48%	1.299	4,46%
27:29	13.718.422,64	4,92%	1.163	3,99%
30:32	18.120.715,99	6,49%	1.664	5,71%
33:35	39.705.997,02	14,23%	3.938	13,51%
36:38	112.094.169,55	40,18%	11.565	39,68%
39:41	48.266.515,13	17,30%	5.315	18,24%
42:44	13.750.567,30	4,93%	1.774	6,09%
45:47	7.924.461,63	2,84%	1.075	3,69%
48:50	3.553.844,17	1,27%	426	1,46%
51:53	2.106.191,50	0,75%	229	0,79%
54:56	1.008.446,91	0,36%	127	0,44%
57:59	1.176.353,19	0,42%	134	0,46%
60:62	662.608,19	0,24%	102	0,35%
63:65	686.377,67	0,25%	117	0,40%
66:68	252.921,34	0,09%	51	0,17%
69:71	194.826,70	0,07%	49	0,17%
72:74	170.707,79	0,06%	28	0,10%
75:77	137.510,90	0,05%	28	0,10%
78:80	75.183,95	0,03%	16	0,05%
81:	100.516,90	0,04%	44	0,15%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

**Statistics**

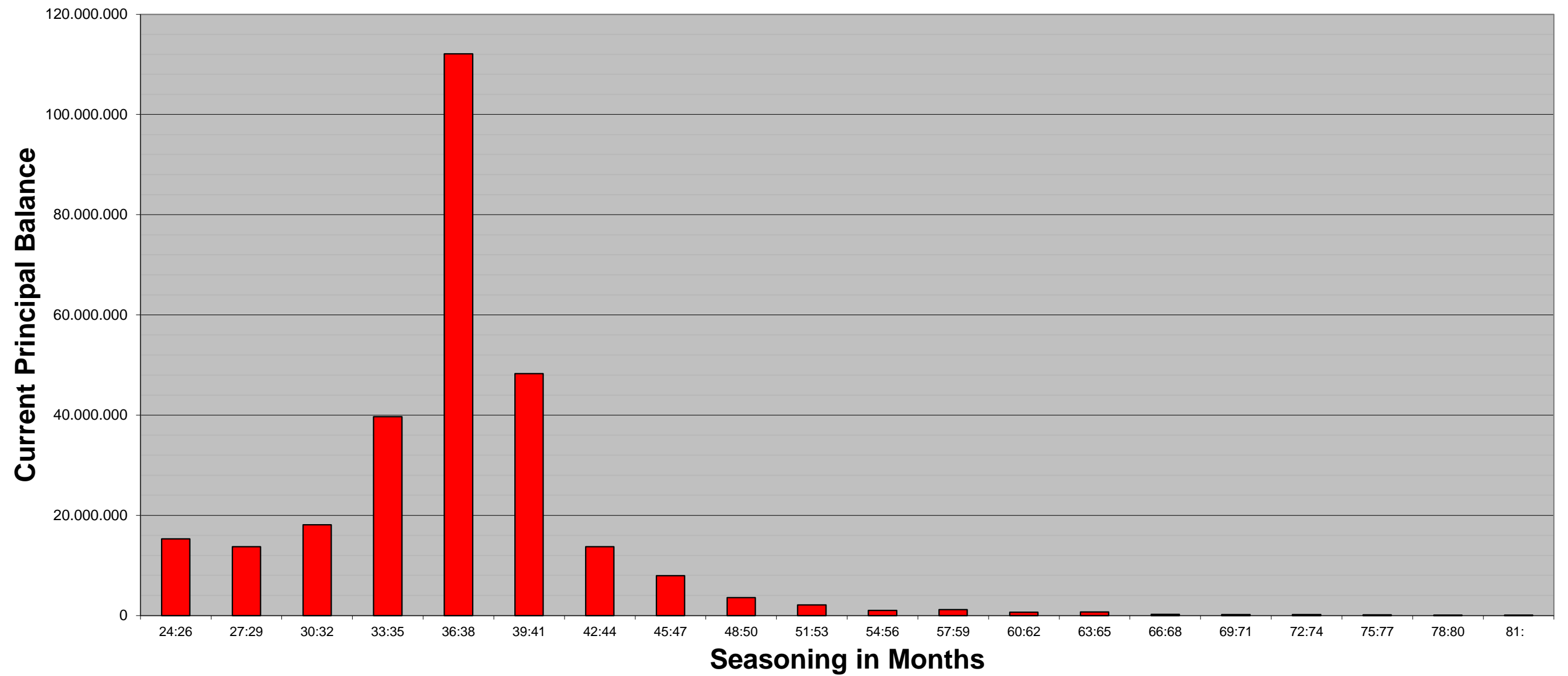
WA Seasoning	36,76
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**17.1 Seasoning (Graph)**

Reporting Date			10.08.2022			
Payment Date			16.08.2022			
Period No			33			
Monthly Period			Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		



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**18. Remaining Term**



Reporting Date	10.08.2022	
Payment Date	16.08.2022	
Period No	33	
Monthly Period	Aug 2022	
Interest Period	from 13.07.2022	to 16.08.2022 = 34 days
Collection Period	from 01.07.2022	to 31.07.2022

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	10.172.830,21	3,65%	2.647	9,08%
7: 13	34.357.327,01	12,31%	5.255	18,03%
14: 20	23.950.549,02	8,58%	2.915	10,00%
21: 27	90.201.051,98	32,33%	8.143	27,94%
28: 34	23.739.704,44	8,51%	2.232	7,66%
35: 41	16.110.597,83	5,77%	1.745	5,99%
42: 48	14.172.260,02	5,08%	1.372	4,71%
49: 55	12.144.747,80	4,35%	1.059	3,63%
56: 62	37.385.006,53	13,40%	2.803	9,62%
63: 69	8.968.082,21	3,21%	594	2,04%
70: 76	2.731.967,69	0,98%	167	0,57%
77: 83	1.754.511,20	0,63%	77	0,26%
84: 90	1.639.410,21	0,59%	64	0,22%
91: 97	1.527.204,67	0,55%	66	0,23%
98:104	130.128,84	0,05%	4	0,01%
105:107	24.123,58	0,01%	1	0,00%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

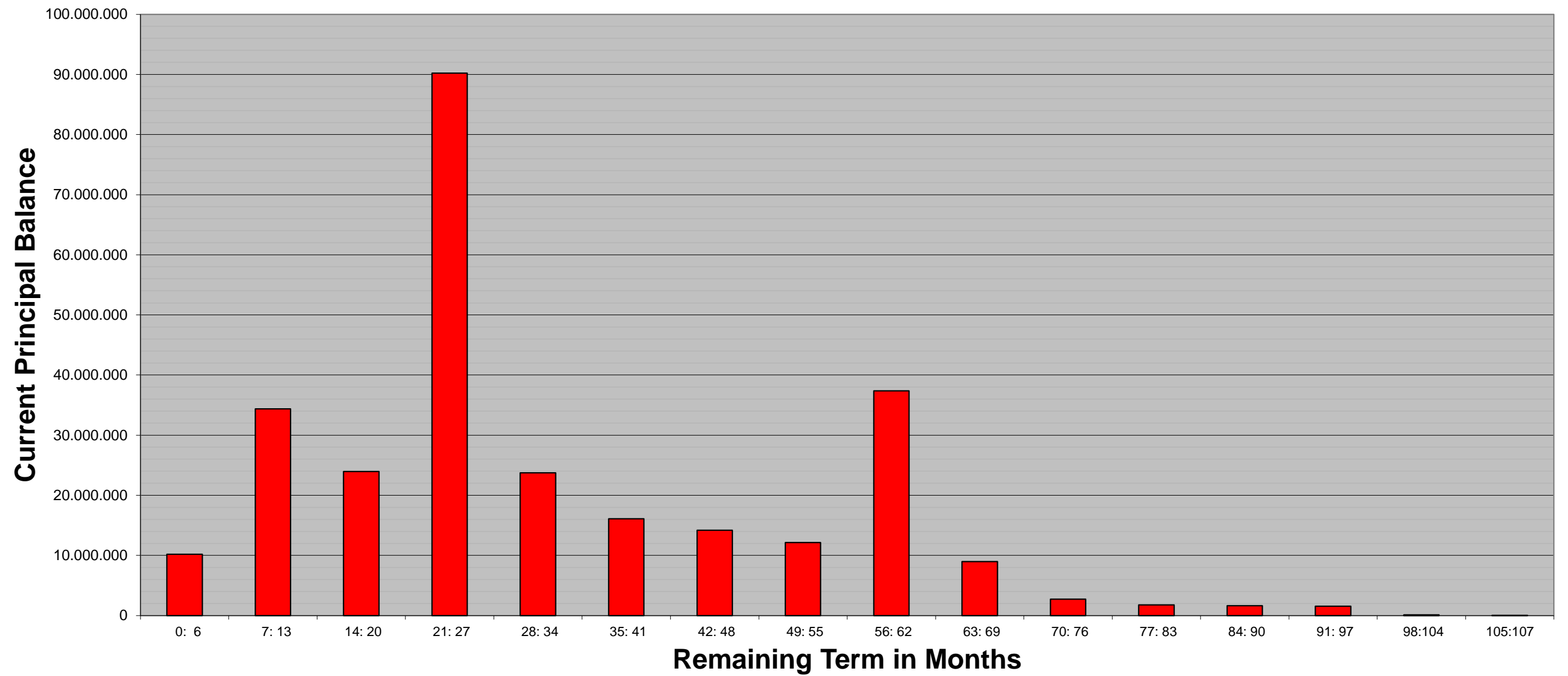
**Statistics**

WA Remaining Term	32,19
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Reporting Date			10.08.2022		
Payment Date			16.08.2022		
Period No			33		
Monthly Period			Aug 2022		
Interest Period	from	13.07.2022	to	16.08.2022	= 34 days
Collection Period	from	01.07.2022	to	31.07.2022	



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Monthly Investor Report**

**19. Original Term**



Reporting Date		10.08.2022			
Payment Date		16.08.2022			
Period No		33			
Monthly Period		Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	= 34 days
Collection Period	from	01.07.2022	to	31.07.2022	

<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	86.485,31	0,03%	45	0,15%
26: 38	7.549.881,08	2,71%	1.917	6,58%
39: 51	42.666.962,82	15,29%	6.443	22,11%
52: 64	125.952.897,75	45,14%	11.557	39,65%
65: 77	22.138.083,61	7,93%	2.718	9,33%
78: 90	20.096.917,83	7,20%	1.999	6,86%
91:103	53.093.024,55	19,03%	4.096	14,05%
104:116	1.372.886,85	0,49%	77	0,26%
117:119	295.226,84	0,11%	15	0,05%
120:	5.757.136,60	2,06%	277	0,95%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

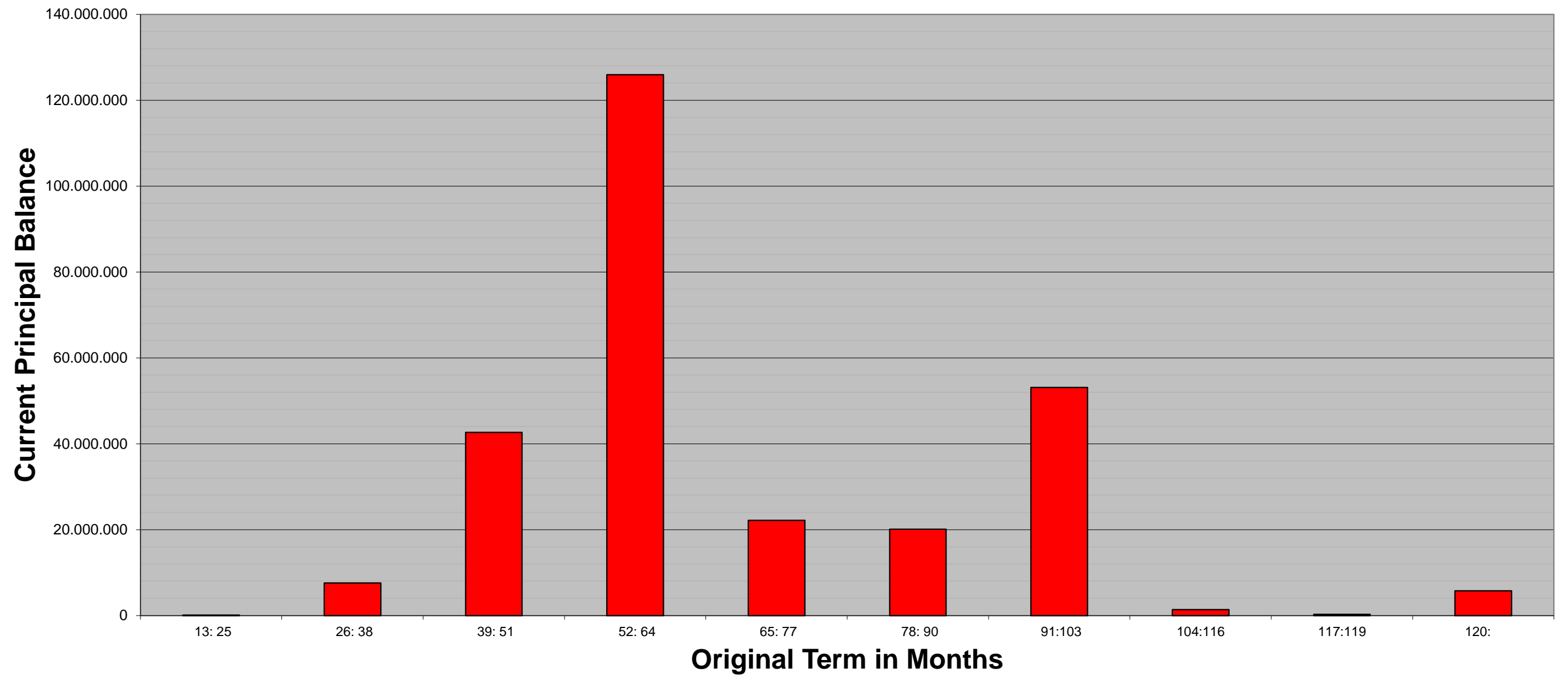
**Statistics**

WA Original Term	68,95
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**

Reporting Date			10.08.2022			
Payment Date			16.08.2022			
Period No			33			
Monthly Period			Aug 2022			
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		



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**20. Manufacturer  
Brands & Fueltype**



Reporting Date	10.08.2022	
Payment Date	16.08.2022	
Period No	33	
Monthly Period	Aug 2022	
Interest Period	from 13.07.2022	to 16.08.2022 = 34 days
Collection Period	from 01.07.2022	to 31.07.2022

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	31.756.461,63	11,38%	3.356	11,52%
2	29.037.971,87	10,41%	2.864	9,83%
3	23.543.041,27	8,44%	2.680	9,20%
4	20.299.520,15	7,28%	1.898	6,51%
5	19.784.056,39	7,09%	1.907	6,54%
6	17.973.901,37	6,44%	1.635	5,61%
7	17.458.096,97	6,26%	2.225	7,63%
8	11.849.511,33	4,25%	1.112	3,82%
9	11.492.150,91	4,12%	1.321	4,53%
10	11.079.533,51	3,97%	1.061	3,64%
11	10.243.190,92	3,67%	1.098	3,77%
12	8.651.633,93	3,10%	872	2,99%
13	7.709.386,87	2,76%	584	2,00%
14	7.041.360,80	2,52%	860	2,95%
15	5.138.993,86	1,84%	148	0,51%
<b>Total</b>	<b>233.058.811,78</b>	<b>83,53%</b>	<b>23.621</b>	<b>81,05%</b>

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

Fuel	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Petrol	123.145.101,63	44,14%	15.434	52,96%
Diesel Euro 6	31.605.846,51	11,33%	2.626	9,01%
Diesel Euro 5	18.770.401,87	6,73%	2.339	8,03%
Diesel < Euro 5	29.657.273,25	10,63%	2.778	9,53%
Other	4.444.437,45	1,59%	461	1,58%
n/a	71.386.442,53	25,59%	5.506	18,89%
<b>Total</b>	<b>279.009.503,24</b>	<b>100,00%</b>	<b>29.144</b>	<b>100,00%</b>

SC Germany Auto 2019-1  
Monthly Investor Report

21. Amortisation Profile



Reporting Date	10.08.2022				
Payment Date	16.08.2022				
Period No	33				
Monthly Period	Aug 2022				
Interest Period	from	13.07.2022	to	16.08.2022	= 34 days
Collection Period	from	01.07.2022	to	31.07.2022	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	279.009.503,24 €	51	13.173.656,91 €	101	1.578,98 €
2	271.363.248,65 €	52	12.097.402,68 €	102	1.318,00 €
3	262.969.890,63 €	53	11.041.442,28 €	103	1.056,14 €
4	256.169.488,15 €	54	10.008.065,11 €	104	793,42 €
5	249.372.900,19 €	55	9.001.771,17 €	105	529,82 €
6	242.512.410,09 €	56	8.015.178,12 €	106	265,35 €
7	235.929.235,37 €	57	7.055.174,50 €	107	- €
8	229.087.571,21 €	58	6.128.738,20 €	108	- €
9	221.872.442,02 €	59	5.247.377,50 €	109	- €
10	214.787.077,48 €	60	4.444.910,36 €	110	- €
11	206.418.523,37 €	61	3.757.949,27 €	111	- €
12	197.549.541,85 €	62	3.197.508,33 €	112	- €
13	188.715.393,18 €	63	2.787.588,48 €	113	- €
14	180.042.483,18 €	64	2.500.052,53 €	114	- €
15	170.816.072,13 €	65	2.247.526,59 €	115	- €
16	164.769.975,95 €	66	2.029.037,69 €	116	- €
17	158.831.630,95 €	67	1.832.315,13 €	117	- €
18	152.622.753,17 €	68	1.655.589,30 €	118	- €
19	146.857.948,52 €	69	1.503.229,49 €	119	- €
20	140.710.409,97 €	70	1.372.978,16 €		
21	133.926.579,58 €	71	1.255.639,01 €		
22	127.103.724,44 €	72	1.150.039,95 €		
23	116.733.118,87 €	73	1.057.556,39 €		
24	105.536.157,39 €	74	975.832,23 €		
25	92.695.257,08 €	75	900.685,68 €		
26	78.897.458,79 €	76	832.854,97 €		
27	66.683.304,09 €	77	766.581,53 €		
28	62.882.773,76 €	78	701.500,70 €		
29	59.265.417,55 €	79	636.636,47 €		
30	55.625.086,04 €	80	573.694,13 €		
31	52.405.558,10 €	81	512.317,64 €		
32	49.026.050,60 €	82	453.647,96 €		
33	45.265.177,81 €	83	397.202,26 €		
34	42.588.981,77 €	84	345.846,74 €		
35	39.831.713,11 €	85	299.003,57 €		
36	37.137.699,52 €	86	257.441,88 €		
37	34.643.242,30 €	87	223.710,77 €		
38	32.483.660,33 €	88	198.674,62 €		
39	30.449.778,62 €	89	174.688,83 €		
40	28.936.792,39 €	90	152.469,09 €		
41	27.447.829,10 €	91	131.517,70 €		
42	25.979.074,07 €	92	110.750,44 €		
43	24.504.978,46 €	93	90.612,15 €		
44	23.072.236,01 €	94	71.214,81 €		
45	21.661.224,58 €	95	53.592,53 €		
46	20.268.826,77 €	96	36.580,83 €		
47	18.896.512,58 €	97	22.531,68 €		
48	17.503.598,60 €	98	12.111,36 €		
49	16.037.455,01 €	99	6.080,50 €		
50	14.596.594,18 €	100	4.339,99 €		

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

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



Reporting Date	10.08.2022	
Payment Date	16.08.2022	
Period No	33	
Monthly Period	Aug 2022	
Interest Period	from 13.07.2022	to 16.08.2022 = 34 days
Collection Period	from 01.07.2022	to 31.07.2022

**Priority of Payments**

Available Distribution Amount	15.399.174,92 €
Taxes and Senior Expenses	- €
Net Swap Payments	- 22.634,10 €
Interest Class A Notes	- 70.485,00 €
Payments to Liquidity Reserve Fund	- 1.235.336,21 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	- 17.001,00 €
Replenishment	- €
Purchase Shortfall Ledger	- 30,76 €
Principal Payments Class A	- 13.057.707,00 €
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	- 1.846,69 €
Principal Payments Subordinated Loan	- 68.208,66 €
Payments to Seller	925.925,50 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 87.486,00 €	- 70.485,00 €	- 17.001,00 €
Cumulative Interest accrued	- 2.744.614,50 €	- 2.248.138,50 €	- 496.476,00 €
Interest Payments	- 87.486,00 €	- 70.485,00 €	- 17.001,00 €
Cumulative Interest Payments	- 2.744.614,50 €	- 2.248.138,50 €	- 496.476,00 €
Interest accrued on Subordinated Loan for the Period	- 1.846,69 €		
Cumulative Interest accrued on Subordinated Loan	- 95.531,10 €		
Interest Payments on Subordinated Loan	- 1.846,69 €		
Cumulative Interest Payments on Subordinated Loan	- 95.531,10 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		



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

**23. Swap Counterparty**



Reporting Date	10.08.2022				
Payment Date	16.08.2022				
Period No	33				
Monthly Period	Aug 2022				
Interest Period	from	13.07.2022	to	16.08.2022	= 34 days
Collection Period	from	01.07.2022	to	31.07.2022	

**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 247.067.241,00  
Fixed Rate 0,3990%  
Floating Rate (Euribor) -0,3980%  
Net Swap Payments -22.634,10  
Notional Amount next period 234.009.534,00

**Swap Counterparty Details**

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

**Counterparty Replacement**

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

**Swap Collateral**

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

Ratings as of 31.07.2022, data source: Bloomberg

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Monthly Investor Report**

**24. Retention**



Reporting Date	10.08.2022	
Payment Date	16.08.2022	
Period No	33	
Monthly Period	Aug 2022	
Interest Period	from 13.07.2022	to 16.08.2022 = 34 days
Collection Period	from 01.07.2022	to 31.07.2022

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:	292.067.224,70 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	279.009.503,24 €
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:	1.303.544,87 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.235.336,21 €
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:	15,85%
Net Economic Interest Ratio as of the end of the Monthly Period:	16,57%

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Monthly Investor Report**

**25. Counterparties**



Reporting Date	10.08.2022				
Payment Date	16.08.2022				
Period No	33				
Monthly Period	Aug 2022				
Interest Period	from	13.07.2022	to	16.08.2022	= 34 days
Collection Period	from	01.07.2022	to	31.07.2022	

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eMail: shaun.baddeley@santandergcb.com  
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eMail: stafford.k.butt@wellsfargo.com  
Phone: +44 203 942 9678

**Paying Agent:**

eMail: martin.olcese@bnymellon.com  
Phone: +44 207 163 3834

**Transaction Account:**

eMail: tsampikos.trigenis@bnymellon.com  
Phone: +49 (0)69 12014 1772

**Transaction Security Trustee:**

eMail: cschroeder@wilmingtontrust.com  
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	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 31.07.2022, data source: Bloomberg

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**26. Issuer Information**



Reporting Date		10.08.2022				
Payment Date		16.08.2022				
Period No		33				
Monthly Period		Aug 2022				
Interest Period	from	13.07.2022	to	16.08.2022	=	34 days
Collection Period	from	01.07.2022	to	31.07.2022		

**Deal Name:**

**SC Germany Auto 2019-1**

**Issuer:**

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

The Managing Directors  
Steinweg 3-5  
60313 Frankfurt am Main  
Germany  
eMail fradirectors@wilmingtontrust.com  
fax +49 (0) 69 2992 5387

**LEI:**

**Seller of the Receivables:**

**Santander Consumer Bank AG**

**Servicer Name:**

**Santander Consumer Bank AG**

**Reporting Entity:**

**Santander Consumer Bank AG**

Capital Markets  
Santander-Platz 1  
41061 Mönchengladbach  
Germany  
eMail abs\_ger@santander.de  
fax +49 (0) 2161 690 7077

**SPV-Administrator:**

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

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

**27. Santander Consumer Bank**



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Reporting Date	10.08.2022				
Payment Date	16.08.2022				
Period No	33				
Monthly Period	Aug 2022				
Interest Period	from	13.07.2022	to	16.08.2022	= 34 days
Collection Period	from	01.07.2022	to	31.07.2022	

**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 31.07.2022, data source: Bloomberg

## SC Germany Auto 2019-1 Monthly Investor Report

### 28. Glossary



Reporting Date		10.08.2022				
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<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