

# SC Germany Auto 2019-1 Monthly Investor Report





SC Germany Auto 2019-1  
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

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## 1. Portfolio Information



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Collection Period from	01.08.2022	to	31.08.2022		

		current period	previous period
Outstanding Receivables	No. of Contracts	Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	29.144	279.009.503,24 €	292.067.224,70 €
Scheduled Principal Payments		8.758.499,42 €	
Prepayment Principal		3.917.224,81 €	
Others		194.155,55 €	
Total Principal Collections		12.869.879,78 €	12.926.850,39 €
Total Interest Collections		1.103.125,51 €	1.144.401,10 €
Defaults		248.923,17 €	130.871,07 €
Replenishment Amount		- €	- €
End of Period		265.890.700,29 €	279.009.503,24 €
Purchase Shortfall Amount		21,21 €	30,76 €
Total Assets (End of Period)	27.979	265.890.721,50 €	279.009.534,00 €
Current Prepayment Rate (annualised)		15,61%	

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### 2. Reserve Accounts



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Collection Period from	01.08.2022	to	31.08.2022		

### Note Balance

Beginning of Period	279.009.534,00 €
End of Period	265.890.721,50 €

### Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,44%	1.235.336,21 €	
Cash Outflow		65.288,54 €	
Cash Inflow		0,00 €	
End of Period	0,44%	1.170.047,67 €	
Required Reserve Fund	0,44%	1.170.047,67 €	

### 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%
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%
34	€ 265.890.700,29	€ 646.815,57	€ 563.607,52	€ 249.358,21	€ 868.141,32	99,12%	0,24%	0,21%	0,09%	0,33%

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### 4. Default Data



### Note Balance

Beginning of Period	€	279.009.534,00
End of Period	€	265.890.721,50

### Default Data and Ratios

#### Current Default

Current Period Gross Default	€	248.923,17	
Current Period Recoveries	€	85.069,17	
Current Period Net Default	€	163.854,00	
New Number of Defaulted Contracts			14

#### Cumulative Default

Cumulative Gross Default	€	3.993.798,61	
Cumulative Recoveries	€	1.097.519,62	
Cumulative Net Default	€	2.896.278,99	
Total Number of Defaulted Contracts			329

#### Principal Deficiency

Principal Deficiency period before previous period	€	-	Trigger Event y/n
Principal Deficiency previous period	€	-	no
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	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
Q1 2020	3-5	117.635,34	61.624,83	0,00	5.357,40	0,00	870,81	26.540,57	24.000,00	4.856,05	0,00	0,00	0,00	0,00	0,00
Q2 2020	6-10	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
Q3 2020	9-11	420.855,37	169.864,75	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	4.451,57
Q4 2020	12-14	294.464,69	96.022,49	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	3.636,19
Q1 2021	15-17	535.573,78	132.955,16	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	9.292,82
Q2 2021	18-20	563.476,57	194.214,09	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	2.105,00
Q3 2021	21-23	339.700,10	124.087,87	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	2.114,78
Q4 2021	24-26	332.293,36	113.394,99	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	15.991,53
Q1 2022	27-29	493.952,73	168.935,77	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	15.603,31	90.640,72	62.691,74
Q2 2022	30-32	495.809,58	9.656,40	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	643,60	9.012,80
Q3 2022	33-34	379.794,24	135,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	135,00
Total		3.993.798,61	1.097.519,62	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	109.431,43

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5. Concentration Limits & Early Amortisation Events



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Collection Period	from	01.08.2022	to	31.08.2022	

Current Transaction Status

Amortizing

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
New Cars (applicable for Total Portfolio)	40,00%	-	-	-
Weighted Average Effective Interest Rate	3,00%	-	-	-
Remaining Term (applicable for Total Portfolio)		65,00	-	-
Receivable per Debtor (EUR)		350.000	-	-
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				-
<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	279.009.534,00 €	234.009.534,00 €	45.000.000,00 €
Available Distribution Amount	15.293.441,43 €		
Amortisation	13.118.812,50 €		
Redemption per Class	13.118.812,50 €	13.118.812,50 €	0,00 €
Redemption per Note		2.363,75 €	0,00 €
Class Principal Outstanding Balance End of Period	265.890.721,50 €	220.890.721,50 €	45.000.000,00 €
Current Tranching		83,1%	16,9%
Current Pool Factor		0,40	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	-0,027%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	28		
Principal Outstanding per Note Beginning of Period		42.163,88 €	100.000,00 €
> Principal Repayment per Note		<b>2.363,75 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		39.800,13 €	100.000,00 €
> Interest accrued for the period		<b>122.488,50 €</b>	<b>13.999,50 €</b>
Interest Payment		<b>122.488,50 €</b>	<b>13.999,50 €</b>
Interest Payment per Note		<b>22,07 €</b>	<b>31,11 €</b>

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	17,36%	0,44%

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	220.890.722 €	- €	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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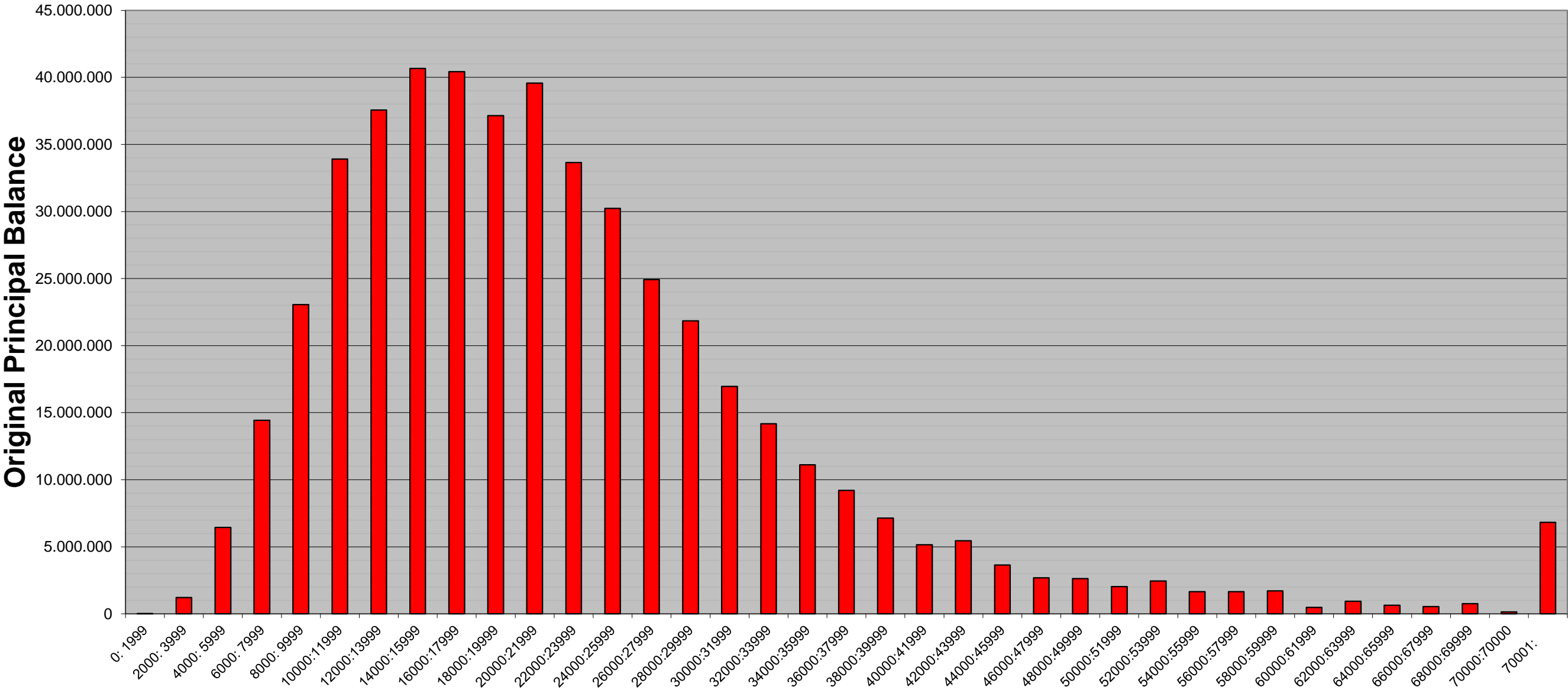
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	22.809,55	0,00%	15	0,05%
2000: 3999	1.223.460,49	0,25%	374	1,34%
4000: 5999	6.439.441,12	1,33%	1.261	4,51%
6000: 7999	14.432.539,16	2,99%	2.043	7,30%
8000: 9999	23.051.688,11	4,77%	2.554	9,13%
10000:11999	33.903.320,19	7,02%	3.085	11,03%
12000:13999	37.570.796,28	7,78%	2.887	10,32%
14000:15999	40.664.078,50	8,42%	2.712	9,69%
16000:17999	40.423.492,74	8,37%	2.384	8,52%
18000:19999	37.135.076,10	7,69%	1.954	6,98%
20000:21999	39.566.363,41	8,19%	1.888	6,75%
22000:23999	33.643.191,08	6,96%	1.464	5,23%
24000:25999	30.223.757,75	6,26%	1.210	4,32%
26000:27999	24.929.763,58	5,16%	924	3,30%
28000:29999	21.837.808,20	4,52%	753	2,69%
30000:31999	16.952.540,49	3,51%	547	1,96%
32000:33999	14.165.216,58	2,93%	430	1,54%
34000:35999	11.115.625,31	2,30%	318	1,14%
36000:37999	9.214.075,77	1,91%	249	0,89%
38000:39999	7.137.235,10	1,48%	183	0,65%
40000:41999	5.160.034,73	1,07%	126	0,45%
42000:43999	5.450.915,35	1,13%	127	0,45%
44000:45999	3.644.399,82	0,75%	81	0,29%
46000:47999	2.679.251,35	0,55%	57	0,20%
48000:49999	2.638.386,71	0,55%	54	0,19%
50000:51999	2.034.806,29	0,42%	40	0,14%
52000:53999	2.445.460,84	0,51%	46	0,16%
54000:55999	1.651.039,30	0,34%	30	0,11%
56000:57999	1.647.195,22	0,34%	29	0,10%
58000:59999	1.712.108,40	0,35%	29	0,10%
60000:61999	486.523,82	0,10%	8	0,03%
62000:63999	947.934,61	0,20%	15	0,05%
64000:65999	650.294,82	0,13%	10	0,04%
66000:67999	534.063,20	0,11%	8	0,03%
68000:69999	761.834,07	0,16%	11	0,04%
70000:70000	140.000,00	0,03%	2	0,01%
70001:	6.816.840,40	1,41%	71	0,25%
Total	483.053.368,44	100,00%	27.979	100,00%

Statistics in EUR	
Average Amount	17.264,85

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Monthly Investor Report

7.1 Original PB (Graph)

Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	





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8. Current Principal Balance



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

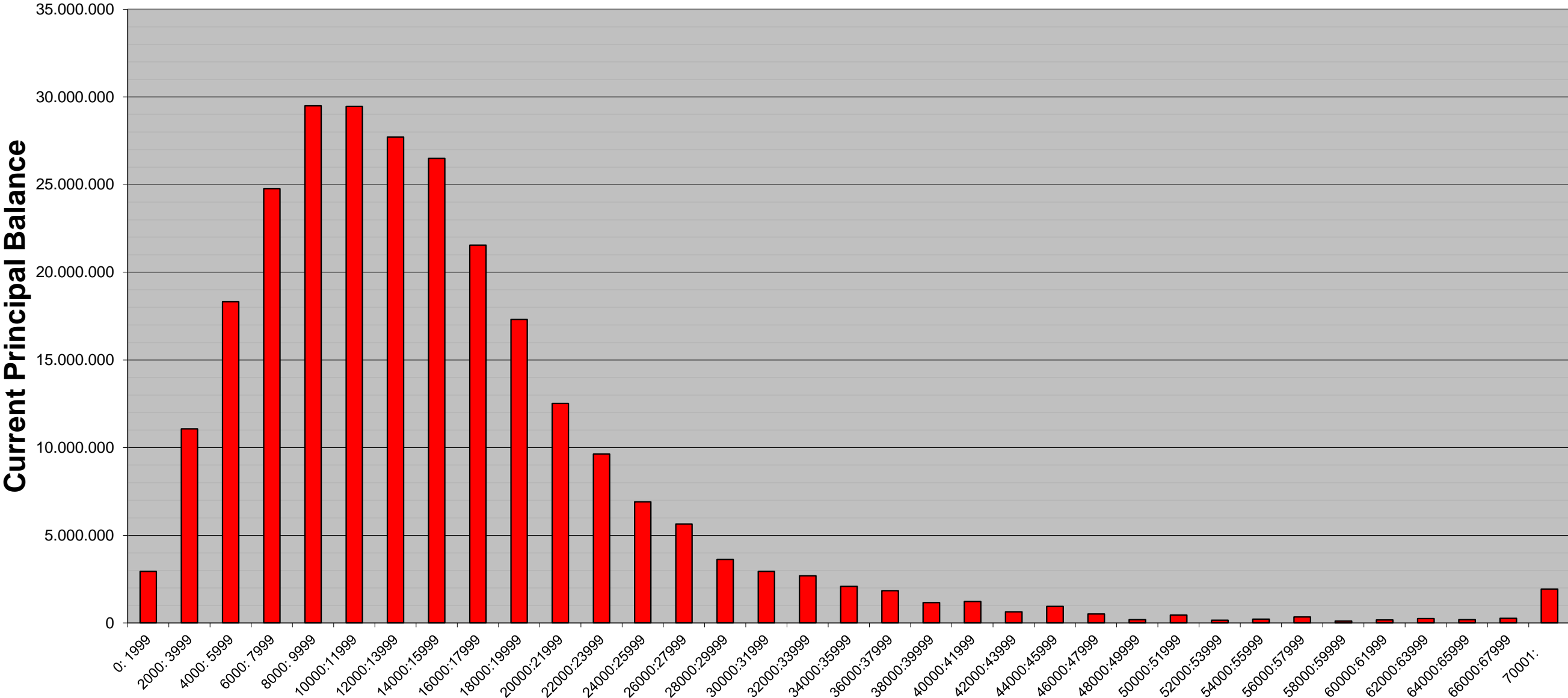
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.947.995,90	1,11%	2.915	10,42%
2000: 3999	11.070.927,94	4,16%	3.685	13,17%
4000: 5999	18.316.167,73	6,89%	3.671	13,12%
6000: 7999	24.760.475,66	9,31%	3.551	12,69%
8000: 9999	29.491.982,10	11,09%	3.288	11,75%
10000:11999	29.468.122,06	11,08%	2.686	9,60%
12000:13999	27.717.282,03	10,42%	2.135	7,63%
14000:15999	26.500.154,63	9,97%	1.772	6,33%
16000:17999	21.545.312,73	8,10%	1.272	4,55%
18000:19999	17.318.290,37	6,51%	914	3,27%
20000:21999	12.523.075,84	4,71%	598	2,14%
22000:23999	9.629.367,33	3,62%	420	1,50%
24000:25999	6.919.912,42	2,60%	278	0,99%
26000:27999	5.651.352,04	2,13%	210	0,75%
28000:29999	3.617.632,05	1,36%	125	0,45%
30000:31999	2.942.594,28	1,11%	95	0,34%
32000:33999	2.695.705,88	1,01%	82	0,29%
34000:35999	2.098.651,67	0,79%	60	0,21%
36000:37999	1.850.545,17	0,70%	50	0,18%
38000:39999	1.171.652,99	0,44%	30	0,11%
40000:41999	1.226.502,30	0,46%	30	0,11%
42000:43999	641.478,25	0,24%	15	0,05%
44000:45999	944.355,64	0,36%	21	0,08%
46000:47999	516.057,44	0,19%	11	0,04%
48000:49999	195.374,94	0,07%	4	0,01%
50000:51999	458.077,34	0,17%	9	0,03%
52000:53999	157.394,21	0,06%	3	0,01%
54000:55999	218.535,65	0,08%	4	0,01%
56000:57999	340.091,19	0,13%	6	0,02%
58000:59999	118.573,62	0,04%	2	0,01%
60000:61999	182.313,97	0,07%	3	0,01%
62000:63999	252.988,14	0,10%	4	0,01%
64000:65999	195.663,66	0,07%	3	0,01%
66000:67999	269.828,62	0,10%	4	0,01%
70001:	1.936.264,50	0,73%	23	0,08%
Total	265.890.700,29	100,00%	27.979	100,00%

Statistics	in EUR
Average Amount	9.503,22

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8.1 Current PB (Graph)

Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	



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**9. Borrower Concentration**



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	162.218,95	0,0610%	1
2	124.157,59	0,0467%	1
3	111.919,53	0,0421%	1
4	87.390,05	0,0329%	1
5	86.308,35	0,0325%	1
6	81.011,56	0,0305%	1
7	80.971,45	0,0305%	1
8	80.626,08	0,0303%	1
9	80.537,65	0,0303%	1
10	78.390,51	0,0295%	1
11	78.369,05	0,0295%	1
12	77.342,98	0,0291%	1
13	76.819,95	0,0289%	1
14	76.464,96	0,0288%	1
15	74.906,74	0,0282%	1
16	74.835,92	0,0281%	1
17	73.686,45	0,0277%	1
18	72.541,97	0,0273%	1
19	72.178,54	0,0271%	1
20	71.969,23	0,0271%	1
21	71.588,50	0,0269%	1
22	71.181,99	0,0268%	1
23	70.846,50	0,0266%	1
24	70.639,49	0,0266%	2
25	68.946,96	0,0259%	2
	<b>2.075.850,95</b>	<b>0,7807%</b>	<b>27</b>



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**10. Geographical Distribution**



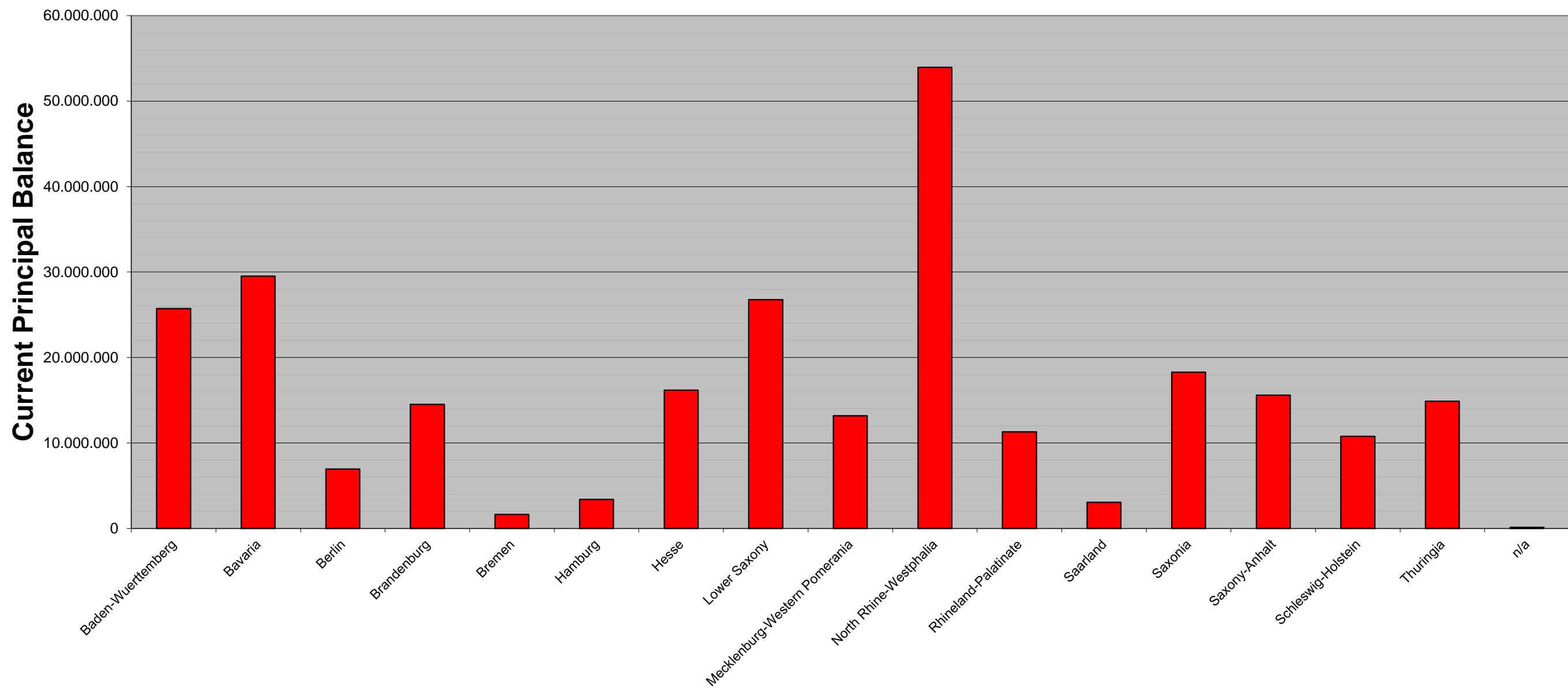
Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	25.711.501,84	9,67%	2.551	9,12%
Bavaria	29.522.821,32	11,10%	2.918	10,43%
Berlin	6.944.022,62	2,61%	698	2,49%
Brandenburg	14.522.835,88	5,46%	1.565	5,59%
Bremen	1.651.056,95	0,62%	161	0,58%
Hamburg	3.411.385,24	1,28%	324	1,16%
Hesse	16.185.074,76	6,09%	1.627	5,82%
Lower Saxony	26.773.159,67	10,07%	2.846	10,17%
Mecklenburg-Western Pomerania	13.179.184,05	4,96%	1.439	5,14%
North Rhine-Westphalia	53.945.038,43	20,29%	5.734	20,49%
Rhineland-Palatinate	11.308.150,53	4,25%	1.223	4,37%
Saarland	3.046.534,41	1,15%	339	1,21%
Saxonia	18.277.320,79	6,87%	2.098	7,50%
Saxony-Anhalt	15.605.285,05	5,87%	1.712	6,12%
Schleswig-Holstein	10.777.295,32	4,05%	1.142	4,08%
Thuringia	14.895.918,54	5,60%	1.584	5,66%
n/a	134.114,89	0,05%	18	0,06%
<b>Total</b>	<b>265.890.700,29</b>	<b>100,00%</b>	<b>27.979</b>	<b>100,00%</b>

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Monthly Investor Report**

**10.1 Geographical Distribution (Graph)**

Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	



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11. Object/Vehicle Type



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	28.828.352,73	10,84%	2.173	7,77%
	Private	85.229.036,72	32,05%	7.863	28,10%
		114.057.389,45	42,90%	10.036	35,87%
Used Vehicle	Commercial	25.371.055,20	9,54%	2.444	8,74%
	Private	126.462.255,64	47,56%	15.499	55,40%
		151.833.310,84	57,10%	17.943	64,13%
Total		265.890.700,29	100,00%	27.979	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	251.786.652,17	94,70%	26.263	93,87%
Leisure	9.086.388,97	3,42%	596	2,13%
Motorbike	5.017.659,15	1,89%	1120	4,00%
Total	265.890.700,29	100,00%	27.979	100,00%



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12. Insurances



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

<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	111.523.055,68	41,94%	10.863	38,83%
Yes	154.367.644,61	58,06%	17.116	61,17%
<b>Total</b>	<b>265.890.700,29</b>	<b>100,00%</b>	<b>27.979</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	171.728.345,57	64,59%	18.754	67,03%
Yes	94.162.354,72	35,41%	9.225	32,97%
<b>Total</b>	<b>265.890.700,29</b>	<b>100,00%</b>	<b>27.979</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	240.691.620,24	90,52%	25.322	90,50%
Yes	25.199.080,05	9,48%	2.657	9,50%
<b>Total</b>	<b>265.890.700,29</b>	<b>100,00%</b>	<b>27.979</b>	<b>100,00%</b>

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13. Type of Contract



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Private	107.556.296,47	40,45%	15.041	53,76%
	Commercial	24.854.419,27	9,35%	2.947	10,53%
	Total	132.410.715,74	49,80%	17.988	64,29%
Yes	Private	104.134.995,89	39,16%	8.321	29,74%
- of which balloon rates		74.058.238,96	27,85%		
- of which regular installments		30.076.756,93	11,31%		
Yes	Commercial	29.344.988,66	11,04%	1.670	5,97%
- of which balloon rates		20.960.824,91	7,88%		
- of which regular installments		8.384.163,75	3,15%		
	Total	133.479.984,55	50,20%	9.991	35,71%
Total		265.890.700,29	100,00%	27.979	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	24.064,88	0,03%	4	0,04%
26:38	4.012.139,09	4,22%	377	3,77%
39:51	24.364.757,40	25,64%	2.584	25,86%
52:64	65.661.444,50	69,10%	6.929	69,35%
65:72	446.213,39	0,47%	44	0,44%
73:	510.444,61	0,54%	53	0,53%
Total	95.019.063,87	100,00%	9.991	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	26.693.326,60	28,09%	2.861	28,64%
13:25	57.159.971,48	60,16%	6.011	60,16%
26:38	10.380.907,92	10,93%	1.032	10,33%
39:51	773.346,15	0,81%	86	0,86%
52:64	11.511,72	0,01%	1	0,01%
Total	95.019.063,87	100,00%	9.991	100,00%

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14. Payment Methods



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

Payment Method	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Direct Debit	262.142.051,25	98,59%	27.556	98,49%
Other	3.748.649,04	1,41%	423	1,51%
Total	265.890.700,29	100,00%	27.979	100,00%

Cycle of Payment	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
15th of month	119.786.920,89	45,05%	12.463	44,54%
1st of month	146.103.779,40	54,95%	15.516	55,46%
Total	265.890.700,29	100,00%	27.979	100,00%



# SC Germany Auto 2019-1 Monthly Investor Report

## 15. Downpayment



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

Downpayment (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans	Downpayment / Purchase Price in %
No Downpayment	93.831.066,85	35,29%	9.410	33,63%	0,00%
0: 999	7.050.072,42	2,65%	1.004	3,59%	4,33%
1000: 1999	16.304.498,46	6,13%	2.197	7,85%	9,21%
2000: 2999	21.084.598,17	7,93%	2.607	9,32%	13,96%
3000: 3999	19.437.766,71	7,31%	2.281	8,15%	18,05%
4000: 4999	15.842.434,84	5,96%	1.758	6,28%	21,34%
5000: 5999	20.969.069,85	7,89%	2.115	7,56%	23,24%
6000: 6999	11.917.635,11	4,48%	1.202	4,30%	26,75%
7000: 7999	9.217.637,75	3,47%	909	3,25%	29,57%
8000: 8999	8.415.064,80	3,16%	808	2,89%	31,63%
9000: 9999	4.765.684,53	1,79%	445	1,59%	33,98%
10000:10999	11.651.952,60	4,38%	1.065	3,81%	34,34%
11000:11999	2.460.606,86	0,93%	261	0,93%	39,30%
12000:12999	3.586.437,46	1,35%	348	1,24%	39,86%
13000:13999	2.349.868,65	0,88%	225	0,80%	41,44%
14000:14999	2.009.036,26	0,76%	179	0,64%	43,13%
15000:15000	3.179.264,50	1,20%	285	1,02%	42,25%
15001:	11.818.004,47	4,44%	880	3,15%	47,83%
<b>Total</b>	<b>265.890.700,29</b>	<b>100,00%</b>	<b>27.979</b>	<b>100,00%</b>	<b>19,08%</b>

Downpayment and Purchase Price	All Contracts	Contracts with Downpayment
Average downpayment	€ 3.813,30	€ 5.745,72
Average Purchase Price	€ 19.990,83	€ 21.732,42
<b>Downpayment in %</b>	<b>19,08%</b>	<b>26,44%</b>

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16. Effective Interest Rate



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	87.122,31	0,03%	7	0,03%
1: 1	12.853.183,51	4,83%	1.182	4,22%
2: 2	71.164.356,89	26,76%	6.774	24,21%
3: 3	132.671.463,29	49,90%	13.247	47,35%
4: 4	35.754.383,02	13,45%	4.634	16,56%
5: 5	8.489.907,82	3,19%	1.341	4,79%
6: 6	2.878.090,32	1,08%	524	1,87%
7: 7	492.702,45	0,19%	91	0,33%
8: 8	1.222.467,23	0,46%	150	0,54%
9: 9	185.066,63	0,07%	16	0,06%
10:10	62.295,73	0,02%	9	0,03%
11:11	29.661,09	0,01%	4	0,01%
Total	265.890.700,29	100,00%	27.979	100,00%

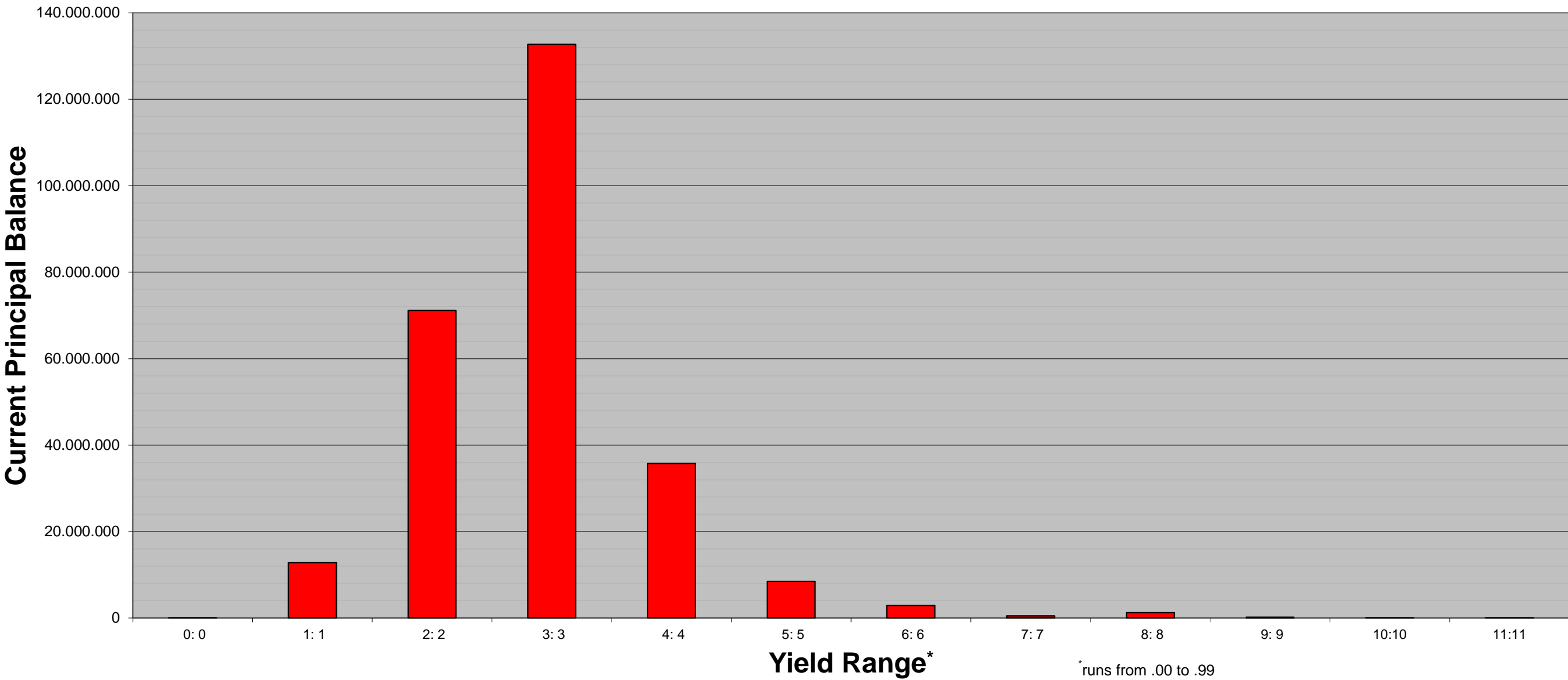
Statistics	in %
WA Interest	3,71%

\* runs from .00 to .99

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16.1 Effective Interest Rate (Graph)

Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	



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17. Seasoning



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
24:26	10.271.572,33	3,86%	873	3,12%
27:29	11.471.382,42	4,31%	1.008	3,60%
30:32	18.217.614,41	6,85%	1.637	5,85%
33:35	18.379.991,62	6,91%	1.861	6,65%
36:38	104.572.491,62	39,33%	10.601	37,89%
39:41	65.216.236,46	24,53%	6.994	25,00%
42:44	17.613.916,70	6,62%	2.273	8,12%
45:47	9.383.539,00	3,53%	1.263	4,51%
48:50	3.841.443,83	1,44%	502	1,79%
51:53	2.405.925,27	0,90%	264	0,94%
54:56	1.249.979,30	0,47%	153	0,55%
57:59	1.097.000,20	0,41%	129	0,46%
60:62	461.221,85	0,17%	63	0,23%
63:65	641.999,03	0,24%	116	0,41%
66:68	352.709,41	0,13%	70	0,25%
69:71	205.026,10	0,08%	47	0,17%
72:74	163.137,35	0,06%	32	0,11%
75:77	142.912,61	0,05%	28	0,10%
78:80	72.350,44	0,03%	17	0,06%
81:	130.250,34	0,05%	48	0,17%
Total	265.890.700,29	100,00%	27.979	100,00%

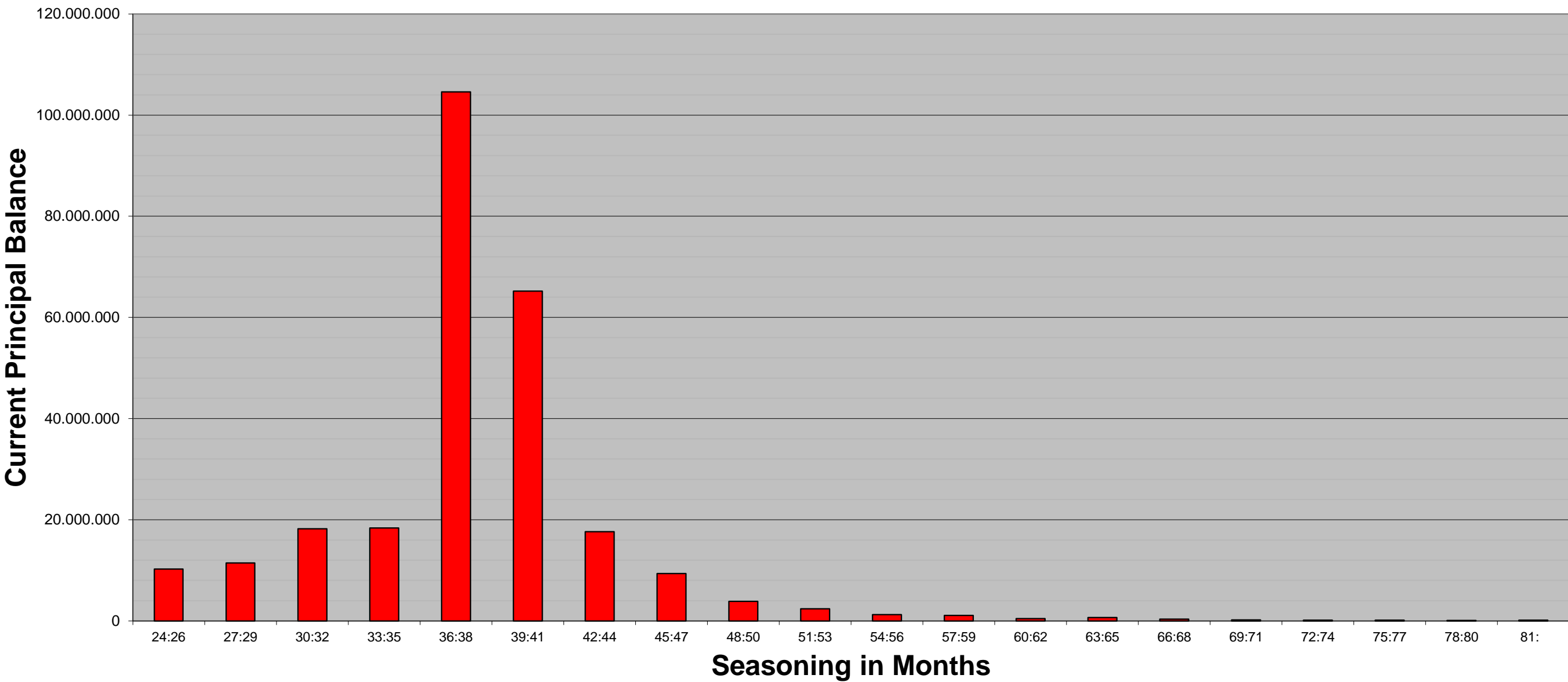
Statistics	
WA Seasoning	37,71



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**17.1 Seasoning (Graph)**

Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	



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18. Remaining Term



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	8.848.134,15	3,33%	2.281	8,15%
7: 13	32.937.248,83	12,39%	5.122	18,31%
14: 20	32.154.343,12	12,09%	3.656	13,07%
21: 27	78.667.735,65	29,59%	7.188	25,69%
28: 34	23.752.639,05	8,93%	2.341	8,37%
35: 41	12.597.220,21	4,74%	1.395	4,99%
42: 48	16.310.303,53	6,13%	1.556	5,56%
49: 55	10.517.649,25	3,96%	928	3,32%
56: 62	35.666.680,73	13,41%	2.679	9,58%
63: 69	7.643.358,55	2,87%	519	1,85%
70: 76	2.001.749,08	0,75%	117	0,42%
77: 83	2.159.483,99	0,81%	86	0,31%
84: 90	1.096.673,36	0,41%	47	0,17%
91: 97	1.461.054,73	0,55%	61	0,22%
98:104	76.426,06	0,03%	3	0,01%
Total	265.890.700,29	100,00%	27.979	100,00%

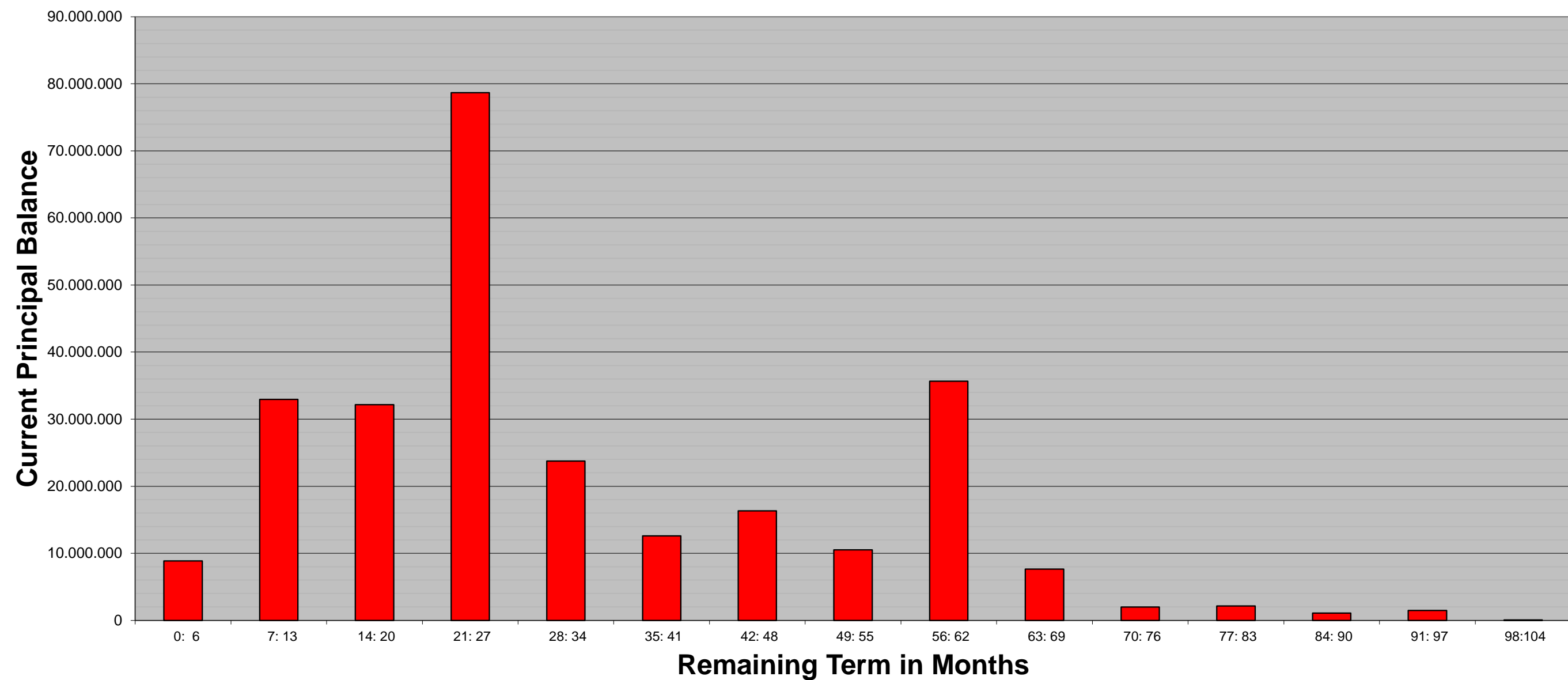
Statistics

WA Remaining Term	31,63
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**SC Germany Auto 2019-1**  
**Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	



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Monthly Investor Report

19. Original Term



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

Original Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
13: 25	21.875,53	0,01%	27	0,10%
26: 38	5.011.865,51	1,88%	1.301	4,65%
39: 51	40.372.011,27	15,18%	6.300	22,52%
52: 64	121.151.930,84	45,56%	11.315	40,44%
65: 77	21.320.713,10	8,02%	2.681	9,58%
78: 90	19.419.595,45	7,30%	1.970	7,04%
91:103	51.360.596,91	19,32%	4.025	14,39%
104:116	1.362.370,45	0,51%	78	0,28%
117:119	272.088,53	0,10%	14	0,05%
120:	5.597.652,70	2,11%	268	0,96%
Total	265.890.700,29	100,00%	27.979	100,00%

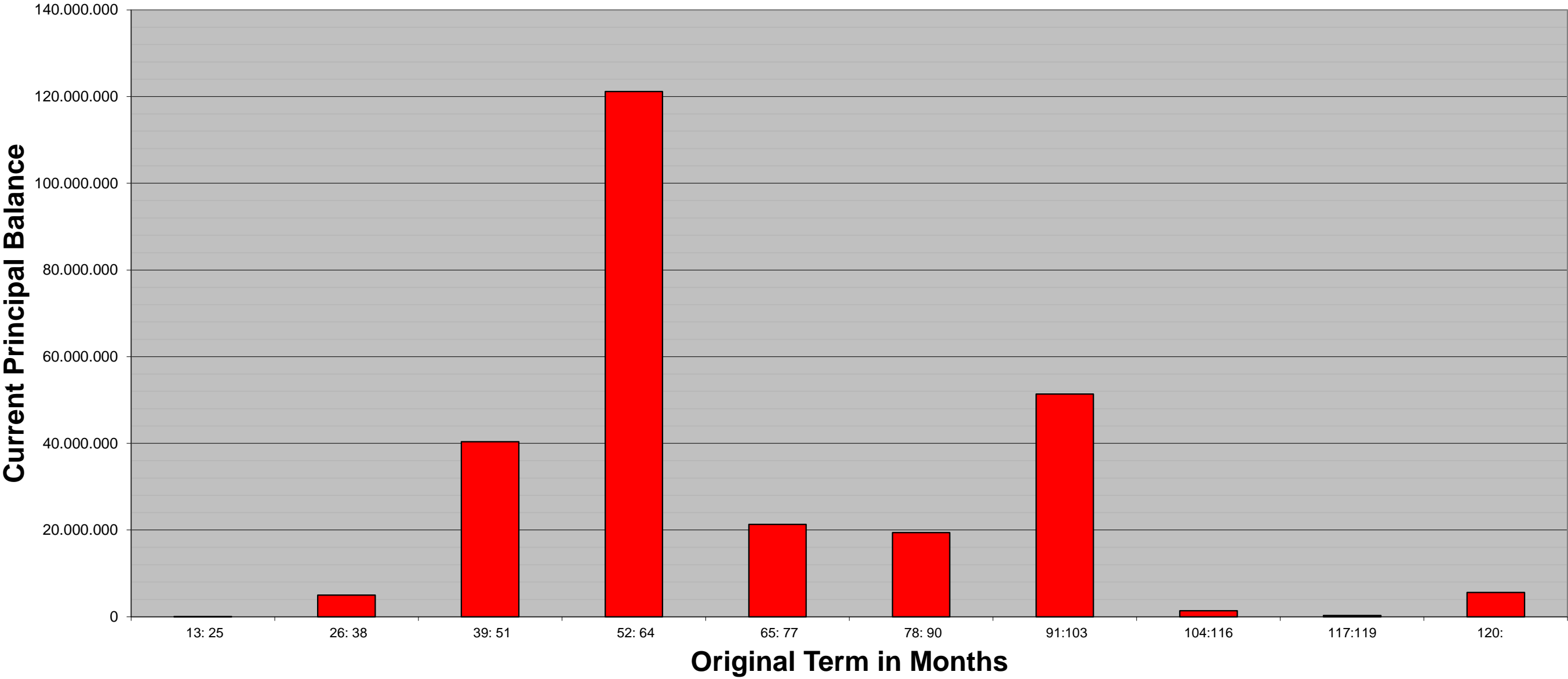
Statistics

WA Original Term	69,34
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SC Germany Auto 2019-1  
Monthly Investor Report

19.1 Original Term (Graph)

Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	





SC Germany Auto 2019-1  
Monthly Investor Report

20. Manufacturer  
Brands & Fueltype



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	30.417.865,97	11,44%	3.247	11,61%
2	27.912.127,59	10,50%	2.778	9,93%
3	22.488.995,22	8,46%	2.569	9,18%
4	19.417.508,94	7,30%	1.825	6,52%
5	18.911.039,72	7,11%	1.831	6,54%
6	17.082.378,58	6,42%	1.564	5,59%
7	16.649.067,34	6,26%	2.132	7,62%
8	11.342.206,84	4,27%	1.081	3,86%
9	11.051.348,54	4,16%	1.283	4,59%
10	10.596.807,18	3,99%	1.019	3,64%
11	9.610.796,20	3,61%	1.036	3,70%
12	8.278.992,14	3,11%	838	3,00%
13	6.730.493,35	2,53%	836	2,99%
14	6.577.721,32	2,47%	522	1,87%
15	4.897.286,24	1,84%	140	0,50%
Total	221.964.635,17	83,48%	22.701	81,14%

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	117.281.821,98	44,11%	14.791	52,86%
Diesel Euro 6	29.848.226,40	11,23%	2.516	8,99%
Diesel Euro 5	17.759.147,10	6,68%	2.234	7,98%
Diesel < Euro 5	28.333.205,59	10,66%	2.681	9,58%
Other	4.265.354,12	1,60%	438	1,57%
n/a	68.402.945,10	25,73%	5.319	19,01%
Total	265.890.700,29	100,00%	27.979	100,00%

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Monthly Investor Report

21. Amortisation Profile



Reporting Date	08.09.2022					
Payment Date	13.09.2022					
Period No	34					
Monthly Period	Sep 2022					
Interest Period	from	16.08.2022	to	13.09.2022	=	28 days
Collection Period	from	01.08.2022	to	31.08.2022		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	265.890.700,29 €	51	11.901.423,12 €	101	- €
2	258.748.877,51 €	52	10.863.013,89 €	102	- €
3	252.065.086,10 €	53	9.847.121,66 €	103	- €
4	245.433.851,06 €	54	8.858.366,65 €	104	- €
5	238.703.905,33 €	55	7.889.186,77 €	105	- €
6	232.222.837,13 €	56	6.945.641,26 €	106	- €
7	225.477.247,84 €	57	6.035.433,87 €	107	- €
8	218.383.851,42 €	58	5.168.721,64 €	108	- €
9	211.435.212,90 €	59	4.379.193,29 €	109	- €
10	203.190.598,80 €	60	3.703.014,89 €	110	- €
11	194.462.233,45 €	61	3.151.002,25 €	111	- €
12	185.839.040,28 €	62	2.745.816,56 €	112	- €
13	177.286.240,60 €	63	2.460.615,45 €	113	- €
14	168.187.237,27 €	64	2.209.843,24 €	114	- €
15	162.271.912,60 €	65	1.993.541,03 €	115	- €
16	156.432.441,09 €	66	1.798.637,25 €	116	- €
17	150.295.483,12 €	67	1.623.094,23 €	117	- €
18	144.605.643,38 €	68	1.473.008,94 €	118	- €
19	138.547.128,25 €	69	1.344.927,54 €	119	- €
20	131.849.411,82 €	70	1.229.730,49 €		
21	125.148.808,48 €	71	1.125.038,51 €		
22	114.865.483,42 €	72	1.033.611,74 €		
23	103.884.664,66 €	73	952.930,38 €		
24	91.284.952,91 €	74	878.829,58 €		
25	77.650.847,61 €	75	811.872,78 €		
26	65.656.477,81 €	76	746.476,53 €		
27	61.940.358,72 €	77	682.279,15 €		
28	58.386.080,83 €	78	618.472,42 €		
29	54.788.574,75 €	79	556.594,93 €		
30	51.608.422,41 €	80	496.287,14 €		
31	48.290.338,26 €	81	438.509,70 €		
32	44.582.258,44 €	82	382.959,43 €		
33	41.924.537,16 €	83	332.502,19 €		
34	39.203.599,36 €	84	286.560,29 €		
35	36.541.950,61 €	85	245.902,73 €		
36	34.101.054,40 €	86	213.078,63 €		
37	31.967.532,33 €	87	188.784,18 €		
38	29.958.884,46 €	88	165.542,76 €		
39	28.470.394,96 €	89	144.069,95 €		
40	27.005.322,74 €	90	123.868,16 €		
41	25.560.118,01 €	91	103.853,32 €		
42	24.109.276,58 €	92	84.484,40 €		
43	22.700.041,89 €	93	65.859,30 €		
44	21.312.018,16 €	94	49.011,91 €		
45	19.942.470,13 €	95	32.777,88 €		
46	18.592.430,66 €	96	19.193,26 €		
47	17.221.134,34 €	97	9.238,54 €		
48	15.776.093,16 €	98	3.465,17 €		
49	14.364.089,59 €	99	1.982,64 €		
50	12.960.189,21 €	100	1.091,30 €		

SC Germany Auto 2019-1  
Monthly Investor Report

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



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

**Priority of Payments**

Available Distribution Amount	15.293.441,43 €
Taxes and Senior Expenses	- €
Net Swap Payments	- 49.870,03 €
Interest Class A Notes	- 122.488,50 €
Payments to Liquidity Reserve Fund	- 1.170.047,67 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	- 13.999,50 €
Replenishment	- €
Purchase Shortfall Ledger	- 21,21 €
Principal Payments Class A	- 13.118.812,50 €
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	- 1.441,23 €
Principal Payments Subordinated Loan	- 65.288,54 €
Payments to Seller	851.212,31 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 136.488,00 €	- 122.488,50 €	- 13.999,50 €
Cumulative Interest accrued	- 2.881.102,50 €	- 2.370.627,00 €	- 510.475,50 €
Interest Payments	- 136.488,00 €	- 122.488,50 €	- 13.999,50 €
Cumulative Interest Payments	- 2.881.102,50 €	- 2.370.627,00 €	- 510.475,50 €
Interest accrued on Subordinated Loan for the Period	- 1.441,23 €		
Cumulative Interest accrued on Subordinated Loan	- 96.972,33 €		
Interest Payments on Subordinated Loan	- 1.441,23 €		
Cumulative Interest Payments on Subordinated Loan	- 96.972,33 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

## 23. Swap Counterparty

Reporting Date	08.09.2022					
Payment Date	13.09.2022					
Period No	34					
Monthly Period	Sep 2022					
Interest Period	from	16.08.2022	to	13.09.2022	=	28 days
Collection Period	from	01.08.2022	to	31.08.2022		



Swap Counterparty  
Swap Rating Trigger Breach

Royal Bank of Canada  
no

		Fitch			Moody's			
Rating Trigger & Current Ratings	Consequences	Long Term	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	Trigger breach
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	

Swap Type  
Notional Amount  
Fixed Rate  
Floating Rate (Euribor)  
Net Swap Payments  
Notional Amount next period

Fixed Floating Interest Rate Swap
234.009.534,00
0,3990%
-0,0270%
49.870,03
220.890.721,50

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

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

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

Ratings as of 31.08.2022, data source: Bloomberg

SC Germany Auto 2019-1  
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24. Retention



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

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:	279.009.503,24 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	265.890.700,29 €
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:	1.235.336,21 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.170.047,67 €
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:	16,57%
Net Economic Interest Ratio as of the end of the Monthly Period:	17,36%



SC Germany Auto 2019-1  
Monthly Investor Report

25. Counterparties



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Transaction Account:

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Phone: +49 (0)69 12014 1772

Transaction Security Trustee:

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

Data Trustee:

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

Rating Agencies:

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

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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

Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

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

**Moody's Deutschland GmbH**  
Structured Finance Monitoring  
An der Welle 5  
60325 Frankfurt am Main  
Germany

Ratings as of 31.08.2022, data source: Bloomberg

## SC Germany Auto 2019-1 Monthly Investor Report

### 26. Issuer Information



Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

**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**



**Contact Details**

**Capital Markets**

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Team ABS		<a href="mailto:abs_ger@santander.de">abs_ger@santander.de</a>

**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 31.08.2022, data source: Bloomberg

Reporting Date	08.09.2022				
Payment Date	13.09.2022				
Period No	34				
Monthly Period	Sep 2022				
Interest Period	from	16.08.2022	to	13.09.2022	= 28 days
Collection Period	from	01.08.2022	to	31.08.2022	

## SC Germany Auto 2019-1 Monthly Investor Report

### 28. Glossary



Reporting Date	08.09.2022
Payment Date	13.09.2022
Period No	34
Monthly Period	Sep 2022
Interest Period	from 16.08.2022 to 13.09.2022 = 28 days
Collection Period	from 01.08.2022 to 31.08.2022

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