

SC Germany Auto 2019-1 Monthly Investor Report



WINNER



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

Cover Sheet Monthly Investor Report



Reporting Date	07.12.2022				
Payment Date	13.12.2022				
Period No	37				
Monthly Period	Dec 2022				
Interest Period	from 14.11.2022	to 13.12.2022	=	29 days	
Collection Period	from 01.11.2022	to 30.11.2022			

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1. Portfolio Information



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Collection Period from	01.11.2022	to	30.11.2022		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	26.448	244.961.586,55 €	254.885.197,31 €
Scheduled Principal Payments		6.625.668,16 €	
Prepayment Principal		2.796.841,33 €	
Others		38.958,71 €	
Total Principal Collections		9.461.468,20 €	9.869.115,48 €
Total Interest Collections		896.690,73 €	917.705,86 €
Defaults		152.847,65 €	54.495,28 €
Replenishment Amount		- €	- €
End of Period		235.347.270,70 €	244.961.586,55 €
Purchase Shortfall Amount		24,80 €	29,45 €
Total Assets (End of Period)	25.831	235.347.295,50 €	244.961.616,00 €
Current Prepayment Rate (annualised)		12,87%	

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2. Reserve Accounts



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Collection Period from	01.11.2022	to	30.11.2022		

Note Balance

Beginning of Period	244.961.616,00 €
End of Period	235.347.295,50 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,43%	1.049.426,19 €	
Cash Outflow		49.426,19 €	
Cash Inflow		0,00 €	
End of Period	0,42%	1.000.000,00 €	
Required Reserve Fund	0,42%	1.000.000,00 €	
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%
35 €	254.885.197,31	€ 378.615,50	€ 623.438,84	€ 207.874,29	€ 888.767,52	99,18%	0,15%	0,24%	0,08%	0,35%
36 €	244.961.586,55	€ 756.151,52	€ 241.760,14	€ 328.938,16	€ 749.643,64	99,15%	0,31%	0,10%	0,13%	0,31%
37 €	235.347.270,70	€ 398.922,34	€ 630.859,60	€ 358.227,87	€ 720.379,58	99,10%	0,17%	0,27%	0,15%	0,31%

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4. Default Data



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Note Balance

Beginning of Period	€	244.961.616,00
End of Period	€	235.347.295,50

Default Data and Ratios

	Amount	Number of Loans
Current Default		
Current Period Gross Default	152.847,65 €	
Current Period Recoveries	226.265,18 €	
Current Period Net Default	-73.417,53 €	
New Number of Defaulted Contracts		9
Cumulative Default		
Cumulative Gross Default	4.351.058,82 €	
Cumulative Recoveries	1.434.941,56 €	
Cumulative Net Default	2.916.117,26 €	
Total Number of Defaulted Contracts		355
Principal Deficiency		
Principal Deficiency period before previous period	0,00 €	Trigger Event y/n no
Principal Deficiency previous period	0,00 €	
Principal Deficiency current period	0,00 €	
PDL Trigger		
Repurchased Assets		
Current Repurchased Asset Amount through breach of warranty or voluntary buyback	0,00 €	
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	0,00 €	

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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	Q4 2022	
n/a	BDS Oct-21	0,00	137.472,96	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	12.918,51	0,00	0,00	0,00	124.554,45
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	61.624,93	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	6-8	20.242,85	13.709,76	0,00	0,00	460,00	460,00	1.389,76	11.400,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Q3 2020	9-11	420.855,37	176.457,43	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	6.649,13	4.395,12	
Q4 2020	12-14	294.464,69	97.568,38	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	4.137,36	1.044,72	
Q1 2021	15-17	535.573,78	141.747,05	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	14.523,26	3.561,45	
Q2 2021	18-20	563.476,57	223.301,83	0,00	0,00	0,00	0,00	0,00	0,00	994,00	43.403,26	56.566,38	40.619,00	50.524,45	29.108,00	2.084,74	
Q3 2021	21-23	339.700,10	128.842,44	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	3.598,62	3.270,73	
Q4 2021	24-26	332.293,36	150.992,62	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	51.582,55	2.006,81	
Q1 2022	27-29	493.952,73	176.177,84	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	15.603,31	90.640,72	66.241,74	3.692,07	
Q2 2022	30-32	495.809,58	118.340,71	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	643,60	11.900,03	105.797,08	
Q3 2022	33-35	529.711,52	8.705,71	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.368,37	7.337,34	
Q4 2022	36-37	207.342,93	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	
Total		4.351.056,82	1.434.941,96	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	189.109,06	133.189,86	

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5. Concentration Limits & Early Amortisation Events



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

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6. Outstanding Notes



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1. Note Balance

All notes

Class A

Class B

General Note Information

ISIN Code		XS2066921466	XS2066952776
Currency		EUR	EUR
Initial Tranching	in %	92,5%	7,5%
Legal Maturity		Oct 2032	Oct 2032
Expected Maturity		Sep 2024	Sep 2024
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	nr / nr
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	600.000.000,00 €	555.000.000,00 €	45.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		5.550	450

Current Note Information

Class Principal Outstanding Balance Beginning of Period	244.961.616,00 €	199.961.616,00 €	45.000.000,00 €
Available Distribution Amount	11.633.879,75 €		
Amortisation	9.614.320,50 €		
Redemption per Class	9.614.320,50 €	9.614.320,50 €	0,00 €
Redemption per Note		1.732,31 €	0,00 €
Class Principal Outstanding Balance End of Period	235.347.295,50 €	190.347.295,50 €	45.000.000,00 €
Current Tranching		80,9%	19,1%
Current Pool Factor		0,34	1,00

2. Payments to Investors per Note

All notes

Class A

Class B

Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	1,395%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	29		
Principal Outstanding per Note Beginning of Period		36.029,12 €	100.000,00 €
> Principal Repayment per Note		1.732,31 €	0,00 €
Principal Outstanding per Note End of Period		34.296,81 €	100.000,00 €
> Interest accrued for the period		337.440,00 €	14.499,00 €
Interest Payment		337.440,00 €	14.499,00 €
Interest Payment per Note		60,80 €	32,22 €

3. Credit Enhancements

Class A

Class B

Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	19,55%	0,42%

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	190.347.296 €	- €	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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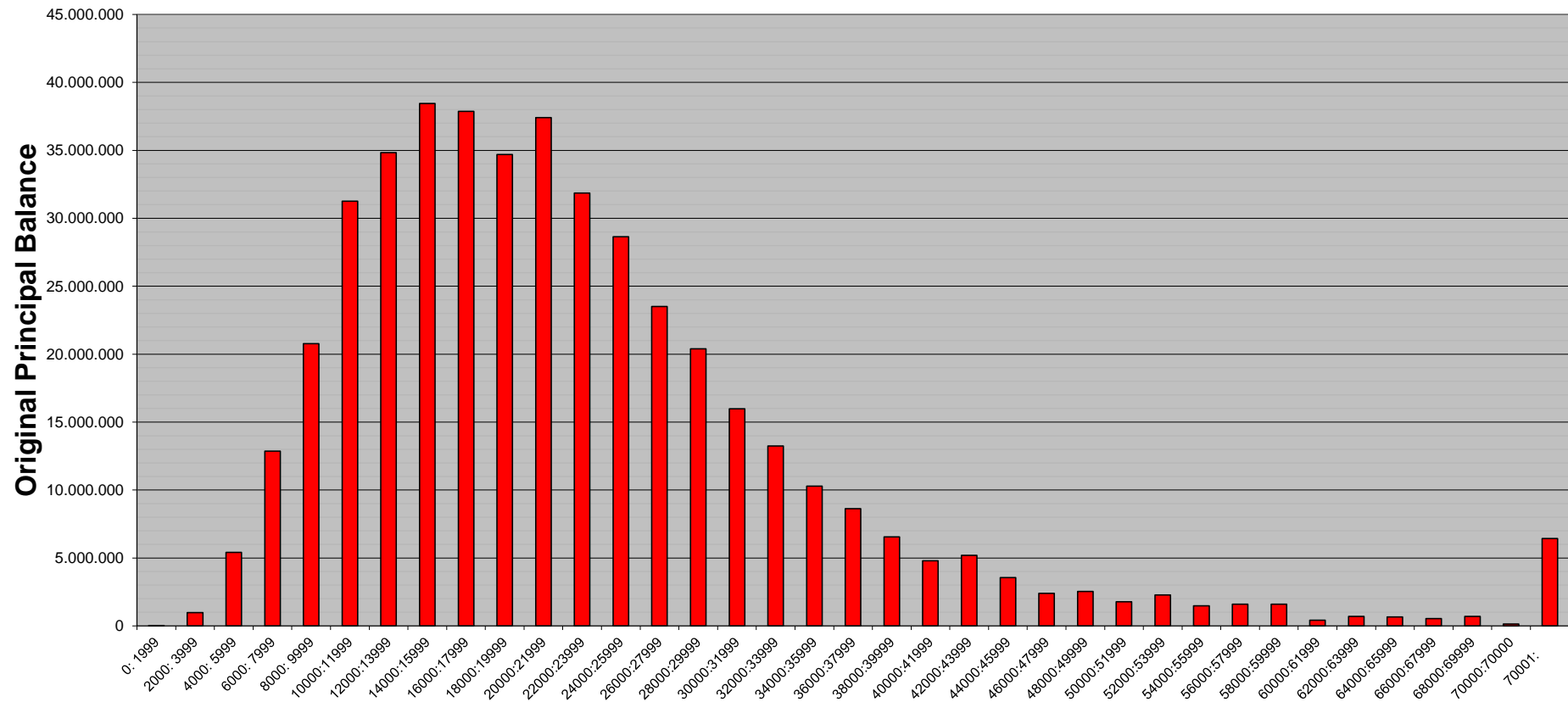
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	8.695,55	0,00%	6	0,02%
2000: 3999	981.386,53	0,22%	299	1,16%
4000: 5999	5.420.573,20	1,20%	1.061	4,11%
6000: 7999	12.867.359,73	2,86%	1.821	7,05%
8000: 9999	20.769.336,33	4,61%	2.300	8,90%
10000:11999	31.264.939,86	6,94%	2.844	11,01%
12000:13999	34.830.698,33	7,73%	2.676	10,36%
14000:15999	38.440.273,11	8,53%	2.564	9,93%
16000:17999	37.872.445,56	8,41%	2.234	8,65%
18000:19999	34.695.538,73	7,70%	1.826	7,07%
20000:21999	37.415.131,21	8,31%	1.785	6,91%
22000:23999	31.857.411,00	7,07%	1.386	5,37%
24000:25999	28.649.321,26	6,36%	1.147	4,44%
26000:27999	23.500.735,04	5,22%	871	3,37%
28000:29999	20.388.894,50	4,53%	703	2,72%
30000:31999	15.986.985,91	3,55%	516	2,00%
32000:33999	13.242.940,54	2,94%	402	1,56%
34000:35999	10.280.027,83	2,28%	294	1,14%
36000:37999	8.620.229,24	1,91%	233	0,90%
38000:39999	6.552.800,45	1,45%	168	0,65%
40000:41999	4.791.811,99	1,06%	117	0,45%
42000:43999	5.194.284,48	1,15%	121	0,47%
44000:45999	3.554.985,53	0,79%	79	0,31%
46000:47999	2.395.092,78	0,53%	51	0,20%
48000:49999	2.541.700,57	0,56%	52	0,20%
50000:51999	1.780.433,09	0,40%	35	0,14%
52000:53999	2.285.484,84	0,51%	43	0,17%
54000:55999	1.484.281,86	0,33%	27	0,10%
56000:57999	1.590.196,22	0,35%	28	0,11%
58000:59999	1.595.218,40	0,35%	27	0,10%
60000:61999	425.191,60	0,09%	7	0,03%
62000:63999	693.736,61	0,15%	11	0,04%
64000:65999	650.294,82	0,14%	10	0,04%
66000:67999	534.063,20	0,12%	8	0,03%
68000:69999	691.856,26	0,15%	10	0,04%
70000:70000	140.000,00	0,03%	2	0,01%
70001:	6.427.547,32	1,43%	67	0,26%
Total	450.421.903,48	100,00%	25.831	100,00%

Statistics in EUR	
Average Amount	17.437,26

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

7.1 Original PB (Graph)

Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022



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

8. Current Principal Balance



Reporting Date	07.12.2022				
Payment Date	13.12.2022				
Period No	37				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	13.12.2022	= 29 days
Collection Period	from	01.11.2022	to	30.11.2022	

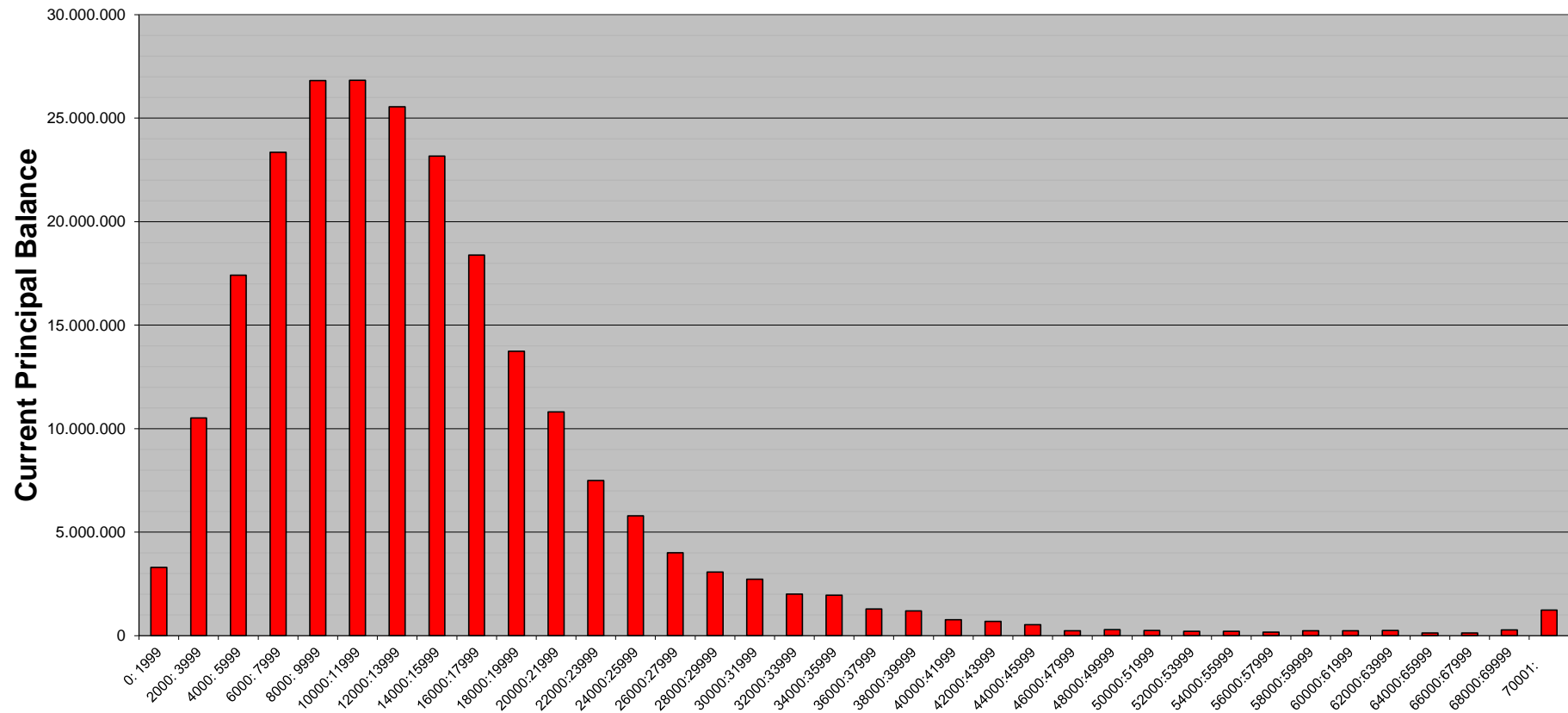
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 1999	3.306.891,73	1,41%	2.998	11,61%
2000: 3999	10.521.002,74	4,47%	3.515	13,61%
4000: 5999	17.410.039,90	7,40%	3.489	13,51%
6000: 7999	23.352.603,02	9,92%	3.342	12,94%
8000: 9999	26.811.479,94	11,39%	2.993	11,59%
10000:11999	26.830.102,44	11,40%	2.450	9,48%
12000:13999	25.555.761,17	10,86%	1.971	7,63%
14000:15999	23.163.542,46	9,84%	1.551	6,00%
16000:17999	18.383.933,85	7,81%	1.085	4,20%
18000:19999	13.743.922,96	5,84%	727	2,81%
20000:21999	10.808.396,56	4,59%	517	2,00%
22000:23999	7.499.730,29	3,19%	327	1,27%
24000:25999	5.795.836,88	2,46%	232	0,90%
26000:27999	4.010.628,11	1,70%	149	0,58%
28000:29999	3.070.911,68	1,30%	106	0,41%
30000:31999	2.729.038,41	1,16%	88	0,34%
32000:33999	2.006.483,56	0,85%	61	0,24%
34000:35999	1.957.876,71	0,83%	56	0,22%
36000:37999	1.286.952,93	0,55%	35	0,14%
38000:39999	1.203.336,90	0,51%	31	0,12%
40000:41999	777.806,64	0,33%	19	0,07%
42000:43999	688.537,16	0,29%	16	0,06%
44000:45999	538.108,94	0,23%	12	0,05%
46000:47999	235.637,96	0,10%	5	0,02%
48000:49999	291.568,40	0,12%	6	0,02%
50000:51999	254.871,56	0,11%	5	0,02%
52000:53999	213.101,75	0,09%	4	0,02%
54000:55999	219.357,37	0,09%	4	0,02%
56000:57999	171.942,45	0,07%	3	0,01%
58000:59999	234.870,46	0,10%	4	0,02%
60000:61999	244.270,79	0,10%	4	0,02%
62000:63999	251.979,00	0,11%	4	0,02%
64000:65999	128.923,58	0,05%	2	0,01%
66000:67999	135.650,67	0,06%	2	0,01%
68000:69999	275.474,25	0,12%	4	0,02%
70001:	1.236.697,48	0,53%	14	0,05%
Total	235.347.270,70	100,00%	25.831	100,00%

Statistics in EUR	
Average Amount	9.111,04

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Monthly Investor Report**

8.1 Current PB (Graph)

Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022



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Monthly Investor Report**

9. Borrower Concentration



Reporting Date			07.12.2022		
Payment Date			13.12.2022		
Period No			37		
Monthly Period			Dec 2022		
Interest Period	from	14.11.2022	to	13.12.2022	= 29 days
Collection Period	from	01.11.2022	to	30.11.2022	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	157.209,05	0,0668%	1
2	120.738,18	0,0513%	1
3	107.466,38	0,0457%	1
4	85.227,70	0,0362%	1
5	85.116,54	0,0362%	1
6	78.528,03	0,0334%	1
7	77.677,39	0,0330%	1
8	77.050,28	0,0327%	1
9	76.729,76	0,0326%	1
10	75.060,43	0,0319%	1
11	74.733,80	0,0318%	1
12	74.722,33	0,0317%	1
13	73.836,53	0,0314%	1
14	72.601,08	0,0308%	1
15	69.486,74	0,0295%	1
16	69.259,89	0,0294%	1
17	68.647,89	0,0292%	1
18	68.079,73	0,0289%	1
19	67.876,48	0,0288%	1
20	67.774,19	0,0288%	1
21	66.014,41	0,0280%	2
22	65.793,55	0,0280%	2
23	64.486,71	0,0274%	1
24	64.436,87	0,0274%	1
25	63.374,76	0,0269%	1
	1.971.928,70	0,8379%	27

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Monthly Investor Report**

10. Geographical Distribution



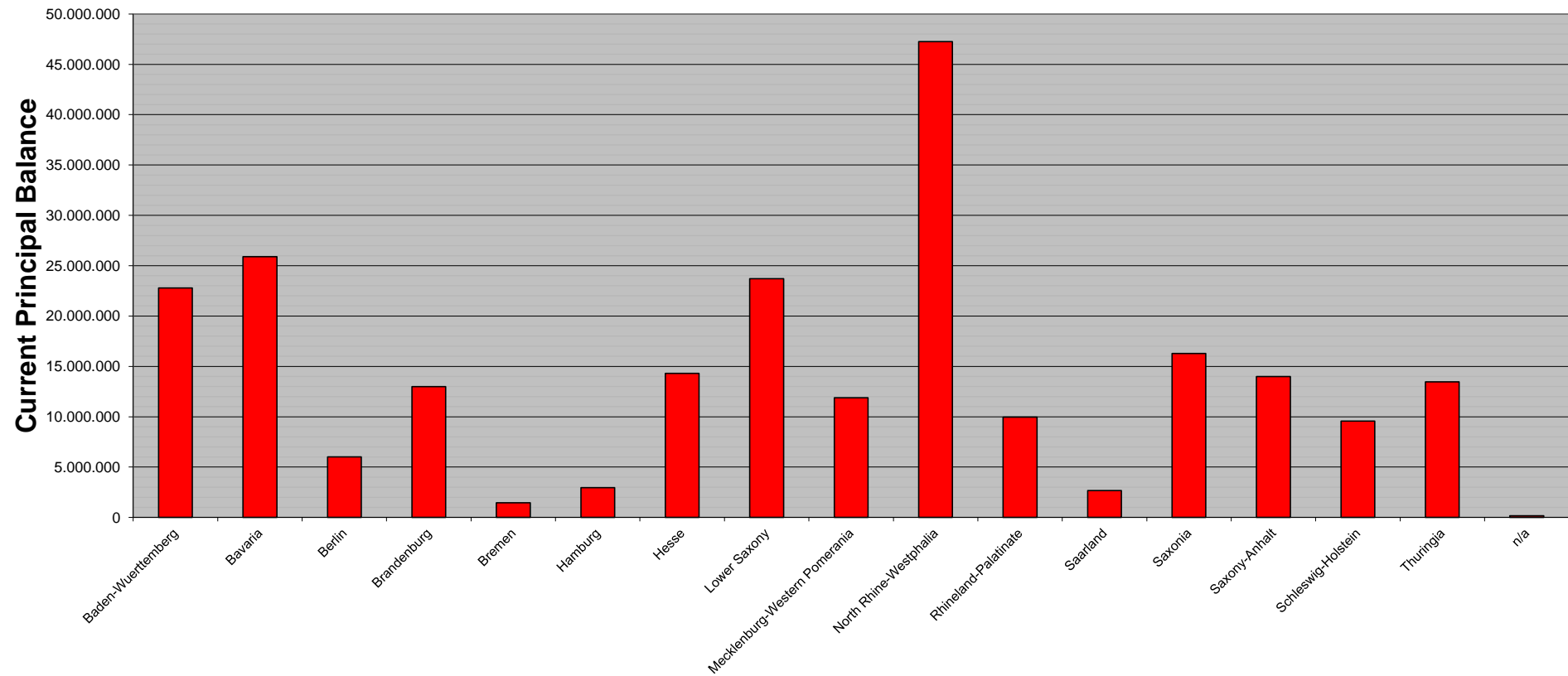
Reporting Date			07.12.2022			
Payment Date			13.12.2022			
Period No			37			
Monthly Period			Dec 2022			
Interest Period	from	14.11.2022	to	13.12.2022	=	29 days
Collection Period	from	01.11.2022	to	30.11.2022		

<i>State</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Baden-Wuerttemberg	22.781.932,85	9,68%	2.355	9,12%
Bavaria	25.901.782,69	11,01%	2.659	10,29%
Berlin	6.005.104,32	2,55%	637	2,47%
Brandenburg	12.999.478,67	5,52%	1.469	5,69%
Bremen	1.461.487,73	0,62%	145	0,56%
Hamburg	2.945.380,11	1,25%	299	1,16%
Hesse	14.295.037,26	6,07%	1.496	5,79%
Lower Saxony	23.715.881,74	10,08%	2.647	10,25%
Mecklenburg-Western Pomerania	11.876.880,36	5,05%	1.335	5,17%
North Rhine-Westphalia	47.263.000,63	20,08%	5.264	20,38%
Rhineland-Palatinate	9.950.380,05	4,23%	1.132	4,38%
Saarland	2.665.715,88	1,13%	315	1,22%
Saxonia	16.284.900,40	6,92%	1.940	7,51%
Saxony-Anhalt	13.994.735,05	5,95%	1.599	6,19%
Schleswig-Holstein	9.578.632,48	4,07%	1.051	4,07%
Thuringia	13.455.571,62	5,72%	1.469	5,69%
n/a	171.368,86	0,07%	19	0,07%
Total	235.347.270,70	100,00%	25.831	100,00%

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

10.1 Geographical Distribution (Graph)

Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022



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Monthly Investor Report**

11. Object/Vehicle Type



Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	25.549.097,63	10,86%	2.024	7,84%
	Private	76.074.761,38	32,32%	7.309	28,30%
		101.623.859,01	43,18%	9.333	36,13%
Used Vehicle	Commercial	22.169.952,96	9,42%	2.257	8,74%
	Private	111.553.458,73	47,40%	14.241	55,13%
		133.723.411,69	56,82%	16.498	63,87%
Total		235.347.270,70	100,00%	25.831	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	222.650.790,69	94,61%	24.253	93,89%
Leisure	8.339.374,10	3,54%	573	2,22%
Motorbike	4.357.105,91	1,85%	1005	3,89%
Total	235.347.270,70	100,00%	25.831	100,00%

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12. Insurances



Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022

<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	98.791.385,34	41,98%	9.997	38,70%
Yes	136.555.885,36	58,02%	15.834	61,30%
Total	235.347.270,70	100,00%	25.831	100,00%

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	151.105.730,46	64,21%	17.184	66,52%
Yes	84.241.540,24	35,79%	8.647	33,48%
Total	235.347.270,70	100,00%	25.831	100,00%

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	212.853.788,25	90,44%	23.326	90,30%
Yes	22.493.482,45	9,56%	2.505	9,70%
Total	235.347.270,70	100,00%	25.831	100,00%

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13. Type of Contract



Reporting Date			07.12.2022		
Payment Date			13.12.2022		
Period No			37		
Monthly Period			Dec 2022		
Interest Period	from	14.11.2022	to	13.12.2022	= 29 days
Collection Period	from	01.11.2022	to	30.11.2022	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Private	94.670.773,66	40,23%	13.825	53,52%
	Commercial	21.772.822,13	9,25%	2.739	10,60%
	Total	116.443.595,79	49,48%	16.564	64,12%
Yes		92.957.446,45	39,50%	7.725	29,91%
- of which balloon rates	Private	68.614.351,84	29,15%		
- of which regular installments		24.343.094,61	10,34%		
Yes		25.946.228,46	11,02%	1.542	5,97%
- of which balloon rates	Commercial	19.193.363,02	8,16%		
- of which regular installments		6.752.865,44	2,87%		
	Total	118.903.674,91	50,52%	9.267	35,88%
Total		235.347.270,70	100,00%	25.831	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	19.884,63	0,02%	3	0,03%
26:38	2.010.429,51	2,29%	203	2,19%
39:51	22.647.117,23	25,79%	2.380	25,68%
52:64	62.212.808,70	70,85%	6.587	71,08%
65:72	446.213,39	0,51%	44	0,47%
73:	471.261,40	0,54%	50	0,54%
Total	87.807.714,86	100,00%	9.267	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	26.377.331,26	30,04%	2.867	30,94%
13:25	54.163.612,65	61,68%	5.687	61,37%
26:38	6.542.428,91	7,45%	630	6,80%
39:51	712.830,32	0,81%	82	0,88%
52:64	11.511,72	0,01%	1	0,01%
Total	87.807.714,86	100,00%	9.267	100,00%

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Monthly Investor Report**

14. Payment Methods



Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022

<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	232.379.835,95	98,74%	25.478	98,63%
Other	2.967.434,75	1,26%	353	1,37%
Total	235.347.270,70	100,00%	25.831	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	105.831.097,36	44,97%	11.537	44,66%
1st of month	129.516.173,34	55,03%	14.294	55,34%
Total	235.347.270,70	100,00%	25.831	100,00%

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Monthly Investor Report**

15. Downpayment



Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022

<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	83.291.381,11	35,39%	8.739	33,83%	0,00%
0: 999	6.234.922,72	2,65%	918	3,55%	4,29%
1000: 1999	14.559.036,70	6,19%	2.048	7,93%	9,13%
2000: 2999	18.671.038,35	7,93%	2.398	9,28%	13,80%
3000: 3999	17.283.170,37	7,34%	2.117	8,20%	17,90%
4000: 4999	14.134.023,43	6,01%	1.630	6,31%	21,11%
5000: 5999	18.594.660,98	7,90%	1.969	7,62%	23,12%
6000: 6999	10.623.781,52	4,51%	1.116	4,32%	26,61%
7000: 7999	8.050.268,66	3,42%	828	3,21%	29,57%
8000: 8999	7.483.661,55	3,18%	743	2,88%	31,20%
9000: 9999	4.195.303,57	1,78%	405	1,57%	33,64%
10000:10999	10.191.635,79	4,33%	970	3,76%	34,24%
11000:11999	2.109.197,98	0,90%	222	0,86%	38,52%
12000:12999	3.136.553,68	1,33%	313	1,21%	39,14%
13000:13999	2.053.860,29	0,87%	209	0,81%	41,21%
14000:14999	1.765.154,68	0,75%	165	0,64%	43,16%
15000:15000	2.680.201,56	1,14%	255	0,99%	42,19%
15001:	10.289.417,76	4,37%	786	3,04%	47,27%
Total	235.347.270,70	100,00%	25.831	100,00%	18,75%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.768,65	€ 5.695,53
Average Purchase Price	€ 20.098,66	€ 21.847,52
Downpayment in %	18,75%	26,07%

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Monthly Investor Report**

16. Effective Interest Rate



Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	65.088,72	0,03%	6	0,02%
1: 1	11.297.672,18	4,80%	1.091	4,22%
2: 2	63.008.861,38	26,77%	6.300	24,39%
3: 3	117.753.056,96	50,03%	12.284	47,56%
4: 4	31.338.088,51	13,32%	4.223	16,35%
5: 5	7.542.410,66	3,20%	1.216	4,71%
6: 6	2.533.412,68	1,08%	467	1,81%
7: 7	409.581,54	0,17%	75	0,29%
8: 8	1.147.830,76	0,49%	142	0,55%
9: 9	171.482,01	0,07%	15	0,06%
10:10	51.735,56	0,02%	8	0,03%
11:11	28.049,74	0,01%	4	0,02%
Total	235.347.270,70	100,00%	25.831	100,00%

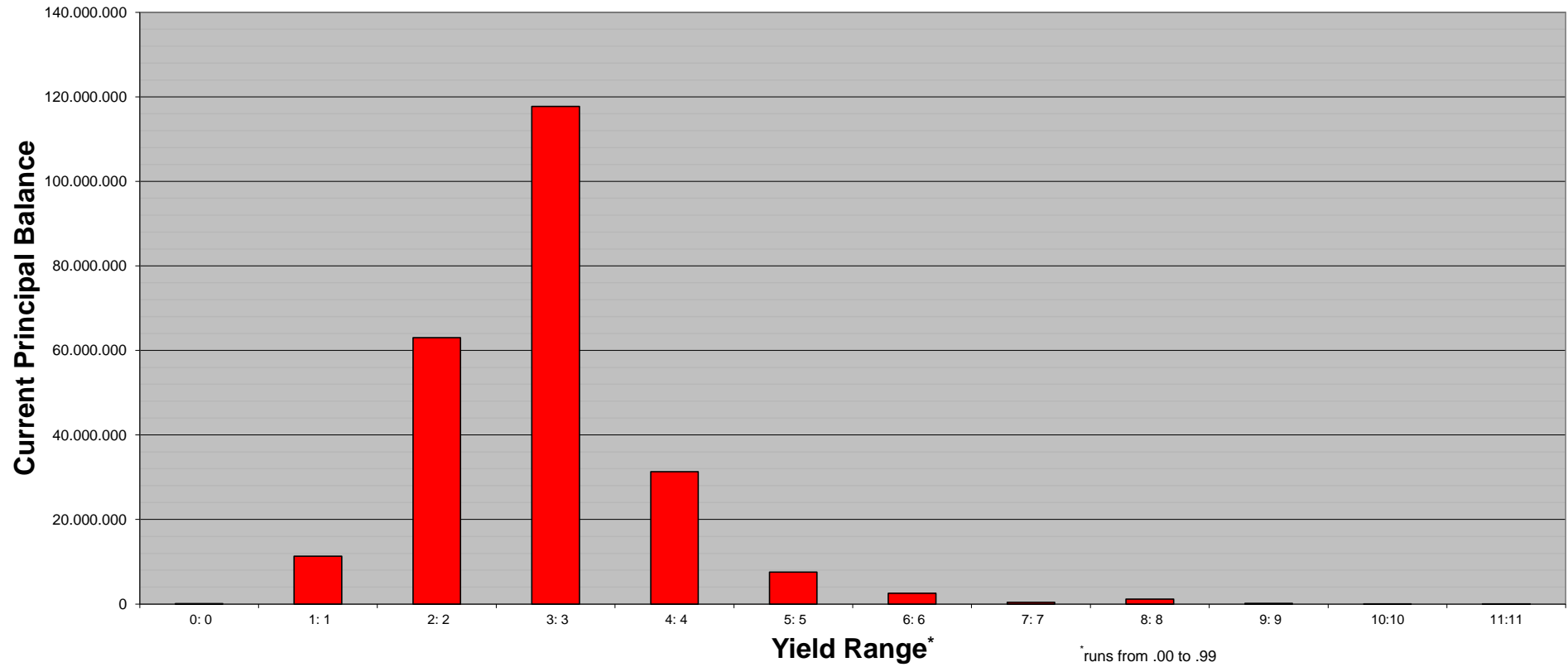
Statistics	in %
WA Interest	3,71%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date			07.12.2022			
Payment Date			13.12.2022			
Period No			37			
Monthly Period			Dec 2022			
Interest Period	from	14.11.2022	to	13.12.2022	=	29 days
Collection Period	from	01.11.2022	to	30.11.2022		



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17. Seasoning



Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
27:29	9.457.669,80	4,02%	819	3,17%
30:32	10.473.385,87	4,45%	973	3,77%
33:35	16.464.525,38	7,00%	1.571	6,08%
36:38	15.733.112,12	6,69%	1.635	6,33%
39:41	93.311.896,12	39,65%	9.706	37,58%
42:44	58.144.345,03	24,71%	6.673	25,83%
45:47	15.498.447,62	6,59%	2.166	8,39%
48:50	7.671.133,28	3,26%	1.050	4,06%
51:53	3.266.309,05	1,39%	438	1,70%
54:56	2.122.610,23	0,90%	251	0,97%
57:59	1.076.535,00	0,46%	142	0,55%
60:62	493.176,65	0,21%	67	0,26%
63:65	250.906,06	0,11%	36	0,14%
66:68	524.715,87	0,22%	103	0,40%
69:71	280.209,90	0,12%	65	0,25%
72:74	161.703,98	0,07%	35	0,14%
75:77	141.121,78	0,06%	24	0,09%
78:80	121.228,98	0,05%	27	0,10%
81:	154.237,98	0,07%	50	0,19%
Total	235.347.270,70	100,00%	25.831	100,00%

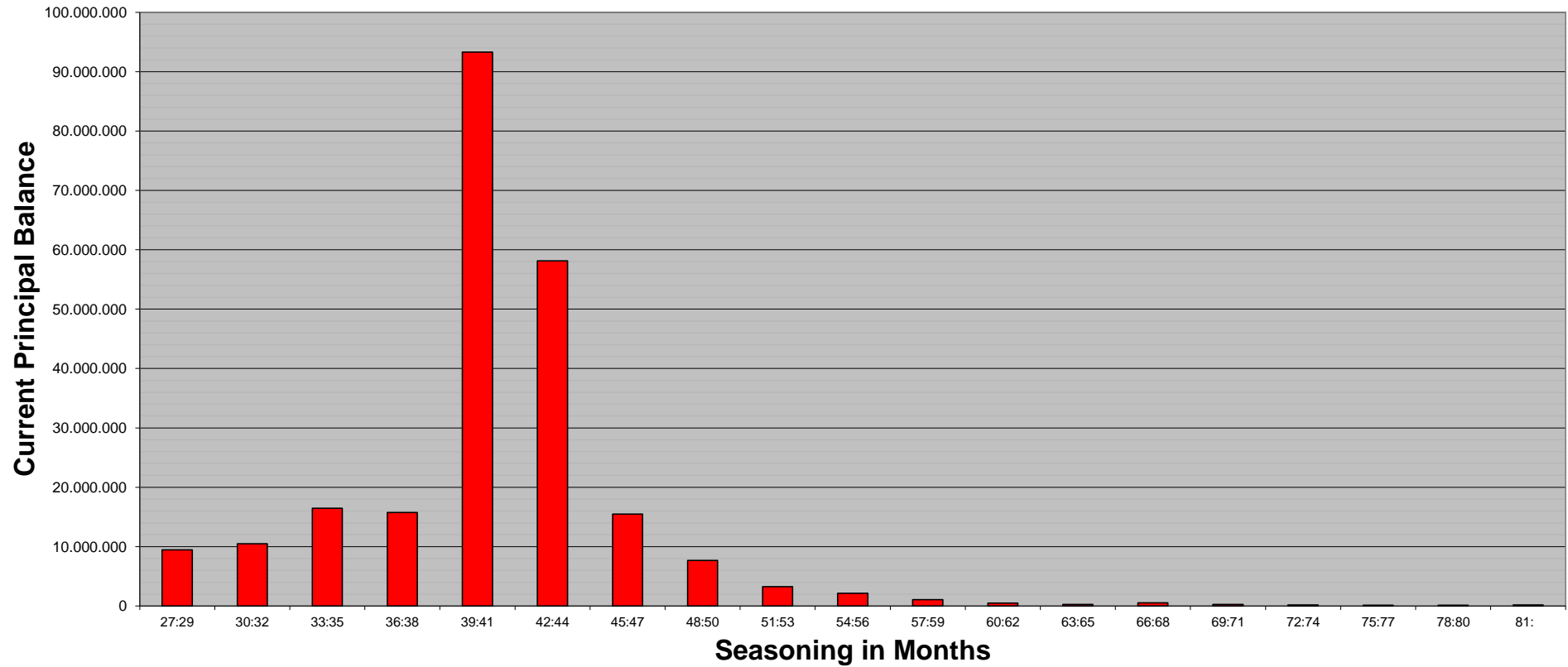
Statistics

WA Seasoning	40,57
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**SC Germany Auto 2019-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022



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18. Remaining Term



Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	13.816.802,92	5,87%	2.955	11,44%
7: 13	25.328.713,99	10,76%	4.081	15,80%
14: 20	67.414.153,13	28,64%	6.935	26,85%
21: 27	34.299.615,27	14,57%	3.355	12,99%
28: 34	20.372.811,17	8,66%	2.321	8,99%
35: 41	6.508.248,49	2,77%	770	2,98%
42: 48	14.946.410,34	6,35%	1.458	5,64%
49: 55	21.904.599,85	9,31%	1.841	7,13%
56: 62	20.925.737,67	8,89%	1.565	6,06%
63: 69	5.002.573,99	2,13%	340	1,32%
70: 76	690.565,52	0,29%	38	0,15%
77: 83	2.434.027,15	1,03%	100	0,39%
84: 90	629.306,68	0,27%	27	0,10%
91: 97	1.039.324,16	0,44%	44	0,17%
98:104	34.380,37	0,01%	1	0,00%
Total	235.347.270,70	100,00%	25.831	100,00%

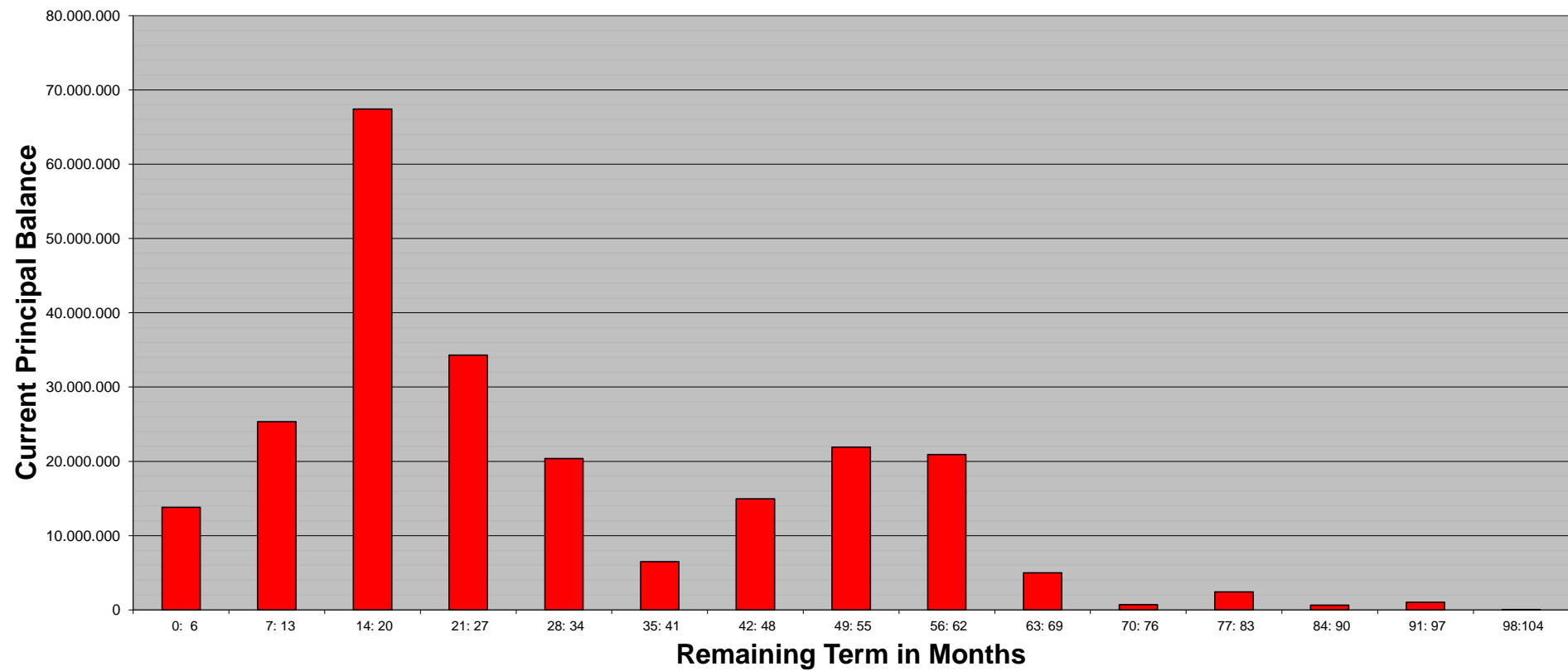
Statistics

WA Remaining Term	29,49
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**SC Germany Auto 2019-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022



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

19. Original Term



Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022

<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	9.486,90	0,00%	6	0,02%
26: 38	2.463.789,32	1,05%	623	2,41%
39: 51	33.866.530,03	14,39%	5.742	22,23%
52: 64	108.537.855,02	46,12%	10.789	41,77%
65: 77	18.884.852,92	8,02%	2.558	9,90%
78: 90	17.437.739,64	7,41%	1.886	7,30%
91:103	47.330.660,55	20,11%	3.874	15,00%
104:116	1.325.974,66	0,56%	79	0,31%
117:119	190.304,74	0,08%	13	0,05%
120:	5.300.076,92	2,25%	261	1,01%
Total	235.347.270,70	100,00%	25.831	100,00%

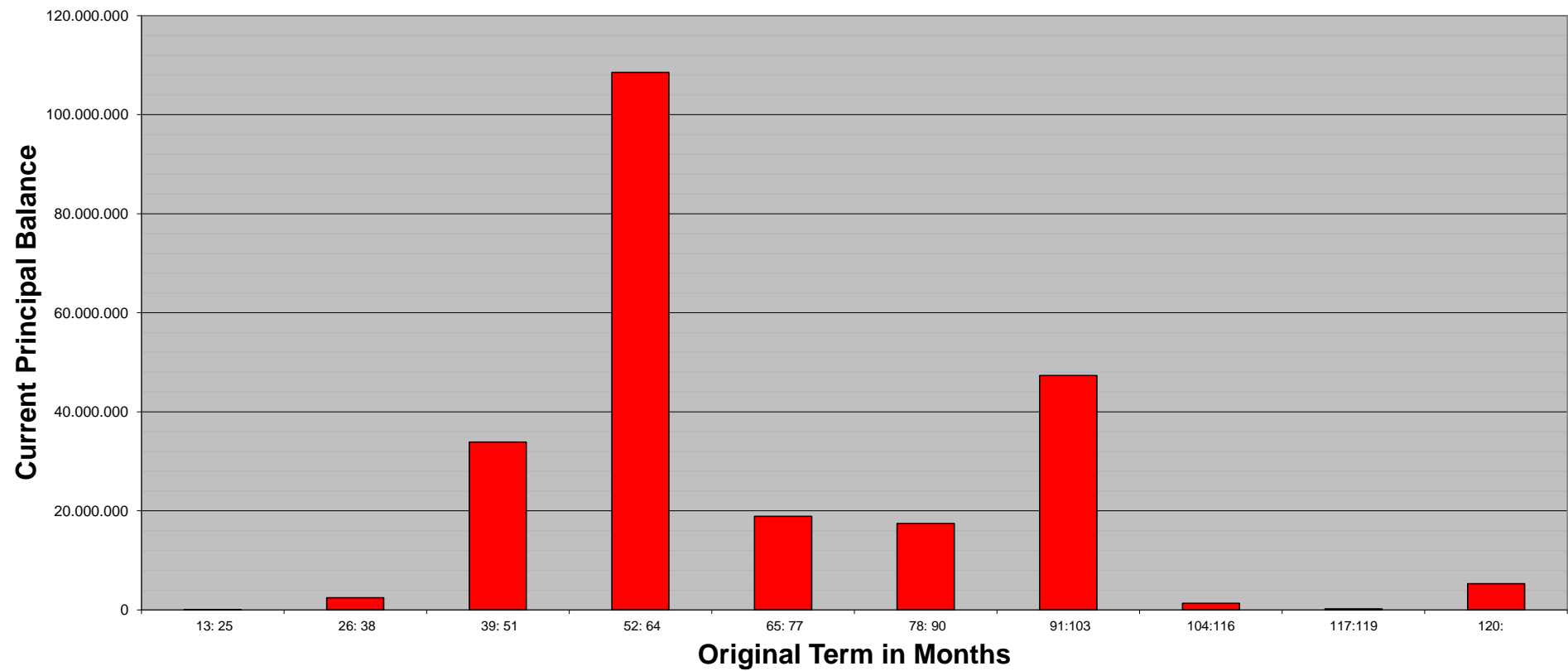
Statistics

WA Original Term	70,06
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**SC Germany Auto 2019-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date			07.12.2022			
Payment Date			13.12.2022			
Period No			37			
Monthly Period			Dec 2022			
Interest Period	from	14.11.2022	to	13.12.2022	=	29 days
Collection Period	from	01.11.2022	to	30.11.2022		



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

**20. Manufacturer
Brands & Fueltype**



Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	26.902.931,37	11,43%	3.000	11,61%
2	24.942.717,25	10,60%	2.578	9,98%
3	19.670.908,83	8,36%	2.354	9,11%
4	17.211.252,84	7,31%	1.696	6,57%
5	16.759.179,17	7,12%	1.694	6,56%
6	15.167.779,22	6,44%	1.437	5,56%
7	14.622.988,41	6,21%	1.985	7,68%
8	10.114.499,71	4,30%	1.008	3,90%
9	9.913.031,76	4,21%	1.192	4,61%
10	9.365.359,90	3,98%	927	3,59%
11	8.340.607,86	3,54%	946	3,66%
12	7.442.799,05	3,16%	777	3,01%
13	5.996.849,87	2,55%	777	3,01%
14	5.199.320,55	2,21%	440	1,70%
15	4.521.251,96	1,92%	135	0,52%
Total	196.171.477,75	83,35%	20.946	81,09%

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	103.609.928,33	44,02%	13.630	52,77%
Diesel Euro 6	26.243.762,69	11,15%	2.320	8,98%
Diesel Euro 5	15.631.884,19	6,64%	2.046	7,92%
Diesel < Euro 5	24.918.885,17	10,59%	2.439	9,44%
Other	3.726.998,48	1,58%	400	1,55%
n/a	61.215.811,84	26,01%	4.996	19,34%
Total	235.347.270,70	100,00%	25.831	100,00%

SC Germany Auto 2019-1
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21. Amortisation Profile



Reporting Date	07.12.2022				
Payment Date	13.12.2022				
Period No	37				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	13.12.2022	= 29 days
Collection Period	from	01.11.2022	to	30.11.2022	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	235.347.270,70 €	51	8.590.376,82 €	101	- €
2	229.268.791,64 €	52	7.651.269,84 €	102	- €
3	223.140.264,38 €	53	6.736.698,45 €	103	- €
4	216.735.018,66 €	54	5.854.748,54 €	104	- €
5	209.997.422,11 €	55	5.016.111,29 €	105	- €
6	203.330.035,43 €	56	4.253.355,18 €	106	- €
7	195.496.626,66 €	57	3.601.791,73 €	107	- €
8	187.100.772,31 €	58	3.067.832,71 €	108	- €
9	178.881.720,26 €	59	2.674.692,21 €	109	- €
10	170.693.253,10 €	60	2.397.527,44 €	110	- €
11	161.892.319,16 €	61	2.153.773,55 €	111	- €
12	156.233.439,88 €	62	1.944.331,62 €	112	- €
13	150.623.827,48 €	63	1.754.950,59 €	113	- €
14	144.737.750,17 €	64	1.585.232,20 €	114	- €
15	139.264.964,67 €	65	1.439.349,02 €	115	- €
16	133.447.099,99 €	66	1.314.714,26 €	116	- €
17	127.007.947,97 €	67	1.203.417,21 €	117	- €
18	120.603.482,77 €	68	1.101.763,57 €	118	- €
19	110.802.287,87 €	69	1.012.697,16 €	119	- €
20	100.330.419,15 €	70	934.756,64 €		
21	88.223.574,96 €	71	863.401,96 €		
22	74.978.637,36 €	72	799.449,51 €		
23	63.438.853,70 €	73	736.752,69 €		
24	59.834.884,97 €	74	674.902,86 €		
25	56.402.606,59 €	75	613.010,17 €		
26	52.927.158,03 €	76	551.947,75 €		
27	49.876.543,50 €	77	492.456,48 €		
28	46.685.593,20 €	78	435.565,92 €		
29	43.113.751,01 €	79	380.660,95 €		
30	40.517.676,79 €	80	330.596,95 €		
31	37.887.327,48 €	81	285.048,53 €		
32	35.330.239,40 €	82	244.785,19 €		
33	32.967.984,75 €	83	212.355,66 €		
34	30.909.163,00 €	84	188.455,85 €		
35	28.963.444,14 €	85	165.610,09 €		
36	27.527.542,64 €	86	144.533,88 €		
37	26.113.189,29 €	87	124.574,19 €		
38	24.718.609,47 €	88	104.802,04 €		
39	23.318.419,19 €	89	85.112,09 €		
40	21.957.463,88 €	90	66.716,68 €		
41	20.617.685,04 €	91	50.099,23 €		
42	19.295.673,12 €	92	34.095,66 €		
43	17.991.993,53 €	93	20.741,79 €		
44	16.682.116,25 €	94	10.792,91 €		
45	15.290.785,44 €	95	5.024,97 €		
46	13.926.282,03 €	96	3.547,55 €		
47	12.559.408,62 €	97	2.661,16 €		
48	11.535.544,79 €	98	1.970,30 €		
49	10.531.536,49 €	99	1.578,85 €		
50	9.548.019,49 €	100	1.186,10 €		

SC Germany Auto 2019-1
Monthly Investor Report

22. Priority of Payments + Transaction Costs



Reporting Date	07.12.2022				
Payment Date	13.12.2022				
Period No	37				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	13.12.2022	= 29 days
Collection Period	from	01.11.2022	to	30.11.2022	

Priority of Payments

Available Distribution Amount	11.633.879,75 €
Taxes and Senior Expenses	- 28.275,00 €
Net Swap Payments	-- 273.192,00 €
Interest Class A Notes	- 337.440,00 €
Payments to Liquidity Reserve Fund	- 1.000.000,00 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	- 14.499,00 €
Replenishment	- - €
Purchase Shortfall Ledger	- 24,80 €
Principal Payments Class A	- 9.614.320,50 €
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	- 1.268,06 €
Principal Payments Subordinated Loan	- 49.426,19 €
Payments to Seller	861.818,20 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	28.275,00 €		
Interest accrued for the Period	- 351.939,00 €	- 337.440,00 €	- 14.499,00 €
Cumulative Interest accrued	- 3.769.147,50 €	- 3.213.172,50 €	- 555.975,00 €
Interest Payments	- 351.939,00 €	- 337.440,00 €	- 14.499,00 €
Cumulative Interest Payments	- 3.769.147,50 €	- 3.213.172,50 €	- 555.975,00 €
Interest accrued on Subordinated Loan for the Period	- 1.268,06 €		
Cumulative Interest accrued on Subordinated Loan	- 101.175,55 €		
Interest Payments on Subordinated Loan	- 1.268,06 €		
Cumulative Interest Payments on Subordinated Loan	- 101.175,55 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

23. Swap Counterparty



Reporting Date	07.12.2022				
Payment Date	13.12.2022				
Period No	37				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	13.12.2022	= 29 days
Collection Period	from	01.11.2022	to	30.11.2022	

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 or Derivative Counterparty Rating	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A-	F1		A3(cr)			no
2nd Rating Trigger	Guarantee or Replacement	BBB-	F3		Baa3(cr)			no
Current Counterparty Ratings		AA(dcr)	F1+	STABLE	Aa1(cr)	P-1(cr)	STABLE	

Current Swap Data

Swap Type Fixed Floating Interest Rate Swap
Notional Amount 199.961.616,00
Fixed Rate 0,3990%
Floating Rate (Euribor) 1,3950%
Net Swap Payments 273.192,00
Notional Amount next period 190.347.295,50

Swap Counterparty Details

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

Counterparty Replacement

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

Swap Collateral

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

Ratings as of 30.11.2022, data source: Bloomberg

In case of Fitch, only one required rating must be held

**SC Germany Auto 2019-1
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24. Retention



Reporting Date	07.12.2022				
Payment Date	13.12.2022				
Period No	37				
Monthly Period	Dec 2022				
Interest Period	from	14.11.2022	to	13.12.2022	= 29 days
Collection Period	from	01.11.2022	to	30.11.2022	

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:	244.961.586,55 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	235.347.270,70 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	2.775.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	1.049.426,19 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.000.000,00 €
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:	18,80%
Net Economic Interest Ratio as of the end of the Monthly Period:	19,55%

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25. Counterparties



Reporting Date	07.12.2022					
Payment Date	13.12.2022					
Period No	37					
Monthly Period	Dec 2022					
Interest Period	from	14.11.2022	to	13.12.2022	=	29 days
Collection Period	from	01.11.2022	to	30.11.2022		

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Paying Agent:

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Transaction Account:

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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 30.11.2022, data source: Bloomberg

**SC Germany Auto 2019-1
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26. Issuer Information



Reporting Date		07.12.2022				
Payment Date		13.12.2022				
Period No		37				
Monthly Period		Dec 2022				
Interest Period	from	14.11.2022	to	13.12.2022	=	29 days
Collection Period	from	01.11.2022	to	30.11.2022		

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: 529900GIC76ISJJIDB94

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

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

27. Santander Consumer Bank



Contact Details

Team Securitization

Stefan Zilligen +49-2161-690-6069
Christina Opwis +49-2161-690-7086
Team ABS

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Reporting Date	07.12.2022	
Payment Date	13.12.2022	
Period No	37	
Monthly Period	Dec 2022	
Interest Period	from 14.11.2022	to 13.12.2022 = 29 days
Collection Period	from 01.11.2022	to 30.11.2022

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 30.11.2022, data source: Bloomberg

SC Germany Auto 2019-1 Monthly Investor Report

28. Glossary



Reporting Date		07.12.2022				
Payment Date		13.12.2022				
Period No		37				
Monthly Period		Dec 2022				
Interest Period	from	14.11.2022	to	13.12.2022	=	29 days
Collection Period	from	01.11.2022	to	30.11.2022		

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