

SC Germany Auto 2019-1 Monthly Investor Report



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

Cover Sheet Monthly Investor Report



Reporting Date	08.02.2023				
Payment Date	13.02.2023				
Period No	39				
Monthly Period	Feb 2023				
Interest Period	from 13.01.2023	to 13.02.2023	=	31 days	
Collection Period	from 01.01.2023	to 31.01.2023			

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1. Portfolio Information



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Collection Period from	01.01.2023	to 31.01.2023

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	25.271	226.511.629,82 €	235.347.270,70 €
Scheduled Principal Payments		6.463.605,17 €	6.462.679,78 €
Prepayment Principal		3.004.286,21 €	2.308.654,94 €
Others		- 31.069,31 €	4.750,61 €
Total Principal Collections		9.436.822,07 €	8.776.085,33 €
Total Interest Collections		816.722,99 €	838.166,99 €
Defaults		109.043,62 €	59.555,55 €
Replenishment Amount		- €	- €
End of Period		216.965.764,13 €	226.511.629,82 €
Purchase Shortfall Amount		42,37 €	10,18 €
Total Assets (End of Period)	24.704	216.965.806,50 €	226.511.640,00 €
Current Prepayment Rate (annualised)		14,80%	

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2. Reserve Accounts



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Collection Period from	01.01.2023	to	31.01.2023		

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,44%	1.000.000,00 €	
Cash Outflow		0,00 €	
Cash Inflow		0,00 €	
End of Period	0,46%	1.000.000,00 €	
Required Reserve Fund	0,46%	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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Interest Period	from	13.01.2023	to	13.02.2023	= 31 days
Collection Period	from	01.01.2023	to	31.01.2023	

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%
38 €	226.511.629,82	€ 718.977,09	€ 166.569,53	€ 223.974,00	€ 790.078,02	99,16%	0,32%	0,07%	0,10%	0,35%
39 €	216.965.764,13	€ 704.814,21	€ 428.246,32	€ 163.810,41	€ 789.171,03	99,04%	0,32%	0,20%	0,08%	0,36%

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4. Default Data



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Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	109.043,62 €	
Current Period Recoveries	147.750,46 €	
Current Period Net Default	- 38.706,84 €	
New Number of Defaulted Contracts		11

Cumulative Default

Cumulative Gross Default	4.519.657,99 €	
Cumulative Recoveries	1.679.327,31 €	
Cumulative Net Default	2.840.330,68 €	
Total Number of Defaulted Contracts		370

Principal Deficiency

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

PDL Trigger

Repurchased Assets

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

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4.1 Default Data per Quarter

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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	Q1 2023	
n/a	BDS	0,00	0,00	0,00														
Q4 2019	1-2	0,00	0,00	0,00														
Q1 2020	3-5	117.635,34	61.624,83	0,00	5.357,40	0,00	870,81	26.540,57	24.000,00	4.856,05	0,00	0,00	0,00	0,00	0,00	0,00	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	0,00
Q3 2020	9-11	420.855,37	181.285,70	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	6.598,68	2.624,71	
Q4 2020	12-14	294.464,69	98.148,38	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	1.404,72	220,00	
Q1 2021	15-17	535.573,78	144.626,46	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	5.571,34	869,52	
Q2 2021	18-20	563.476,57	224.891,83	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	29.108,00	2.899,74	775,00	
Q3 2021	21-23	339.700,10	131.299,22	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	4.708,62	1.018,89	
Q4 2021	24-26	332.293,36	190.635,11	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	4.202,45	37.446,65	
Q1 2022	27-29	493.952,73	179.427,84	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	4.592,07	2.350,00	
Q2 2022	30-32	495.809,58	170.046,31	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	128.302,88	29.200,00	
Q3 2022	33-35	529.711,52	131.014,00	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	57.907,24	71.738,39	
Q4 2022	36-38	266.898,48	15.144,91	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	13.637,61	1.507,30	
Q1 2023	39-39	109.043,62	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	
Total		4.519.657,99	1.679.327,31	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	354.379,60	147.750,46	

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5. Concentration Limits & Early Amortisation Events



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Collection Period	from 01.01.2023	to 31.01.2023

	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	226.511.640,00 €	181.511.640,00 €	45.000.000,00 €
Available Distribution Amount	11.401.305,70 €		
Amortisation	9.545.833,50 €		
Redemption per Class	9.545.833,50 €	9.545.833,50 €	0,00 €
Redemption per Note		1.719,97 €	0,00 €
Class Principal Outstanding Balance End of Period	216.965.806,50 €	171.965.806,50 €	45.000.000,00 €
Current Tranching		79,3%	20,7%
Current Pool Factor		0,31	1,00

2. Payments to Investors per Note

All notes

Class A

Class B

Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	1,922%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	31		
Principal Outstanding per Note Beginning of Period		32.704,80 €	100.000,00 €
> Principal Repayment per Note		1.719,97 €	0,00 €
Principal Outstanding per Note End of Period		30.984,83 €	100.000,00 €
> Interest accrued for the period		409.812,00 €	15.498,00 €
Interest Payment		409.812,00 €	15.498,00 €
Interest Payment per Note		73,84 €	34,44 €

3. Credit Enhancements

Class A

Class B

Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	21,20%	0,46%

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	171.965.807 €	- €	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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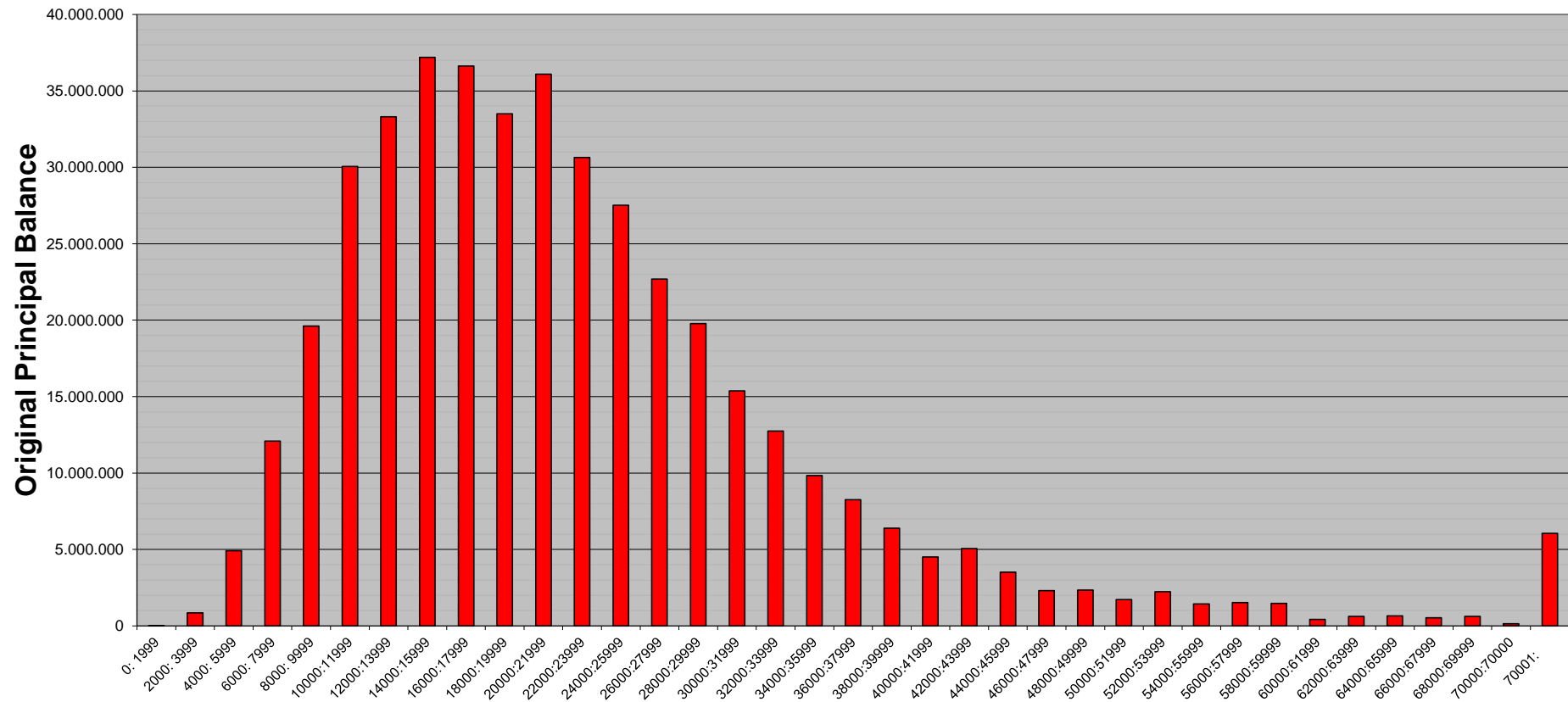
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.555,55	0,00%	5	0,02%
2000: 3999	852.343,67	0,20%	260	1,05%
4000: 5999	4.920.651,11	1,14%	961	3,89%
6000: 7999	12.091.769,82	2,79%	1.712	6,93%
8000: 9999	19.625.991,36	4,54%	2.173	8,80%
10000:11999	30.052.070,17	6,95%	2.734	11,07%
12000:13999	33.299.195,77	7,70%	2.558	10,35%
14000:15999	37.196.313,48	8,60%	2.481	10,04%
16000:17999	36.618.238,76	8,46%	2.160	8,74%
18000:19999	33.497.245,15	7,74%	1.763	7,14%
20000:21999	36.098.101,78	8,34%	1.722	6,97%
22000:23999	30.639.729,36	7,08%	1.333	5,40%
24000:25999	27.524.214,68	6,36%	1.102	4,46%
26000:27999	22.695.039,57	5,25%	841	3,40%
28000:29999	19.775.292,19	4,57%	682	2,76%
30000:31999	15.367.125,85	3,55%	496	2,01%
32000:33999	12.747.993,48	2,95%	387	1,57%
34000:35999	9.826.869,19	2,27%	281	1,14%
36000:37999	8.252.095,84	1,91%	223	0,90%
38000:39999	6.396.000,80	1,48%	164	0,66%
40000:41999	4.503.140,04	1,04%	110	0,45%
42000:43999	5.065.577,14	1,17%	118	0,48%
44000:45999	3.510.315,53	0,81%	78	0,32%
46000:47999	2.300.825,78	0,53%	49	0,20%
48000:49999	2.345.821,56	0,54%	48	0,19%
50000:51999	1.728.943,09	0,40%	34	0,14%
52000:53999	2.231.952,63	0,52%	42	0,17%
54000:55999	1.429.860,18	0,33%	26	0,11%
56000:57999	1.534.114,34	0,35%	27	0,11%
58000:59999	1.475.905,40	0,34%	25	0,10%
60000:61999	425.191,60	0,10%	7	0,03%
62000:63999	630.060,48	0,15%	10	0,04%
64000:65999	650.294,82	0,15%	10	0,04%
66000:67999	534.063,20	0,12%	8	0,03%
68000:69999	622.249,26	0,14%	9	0,04%
70000:70000	140.000,00	0,03%	2	0,01%
70001:	6.059.053,32	1,40%	63	0,26%
Total	432.671.205,95	100,00%	24.704	100,00%

Statistics in EUR	
Average Amount	17.514,22

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

7.1 Original PB (Graph)

Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023



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

8. Current Principal Balance



Reporting Date	08.02.2023				
Payment Date	13.02.2023				
Period No	39				
Monthly Period	Feb 2023				
Interest Period	from	13.01.2023	to	13.02.2023	= 31 days
Collection Period	from	01.01.2023	to	31.01.2023	

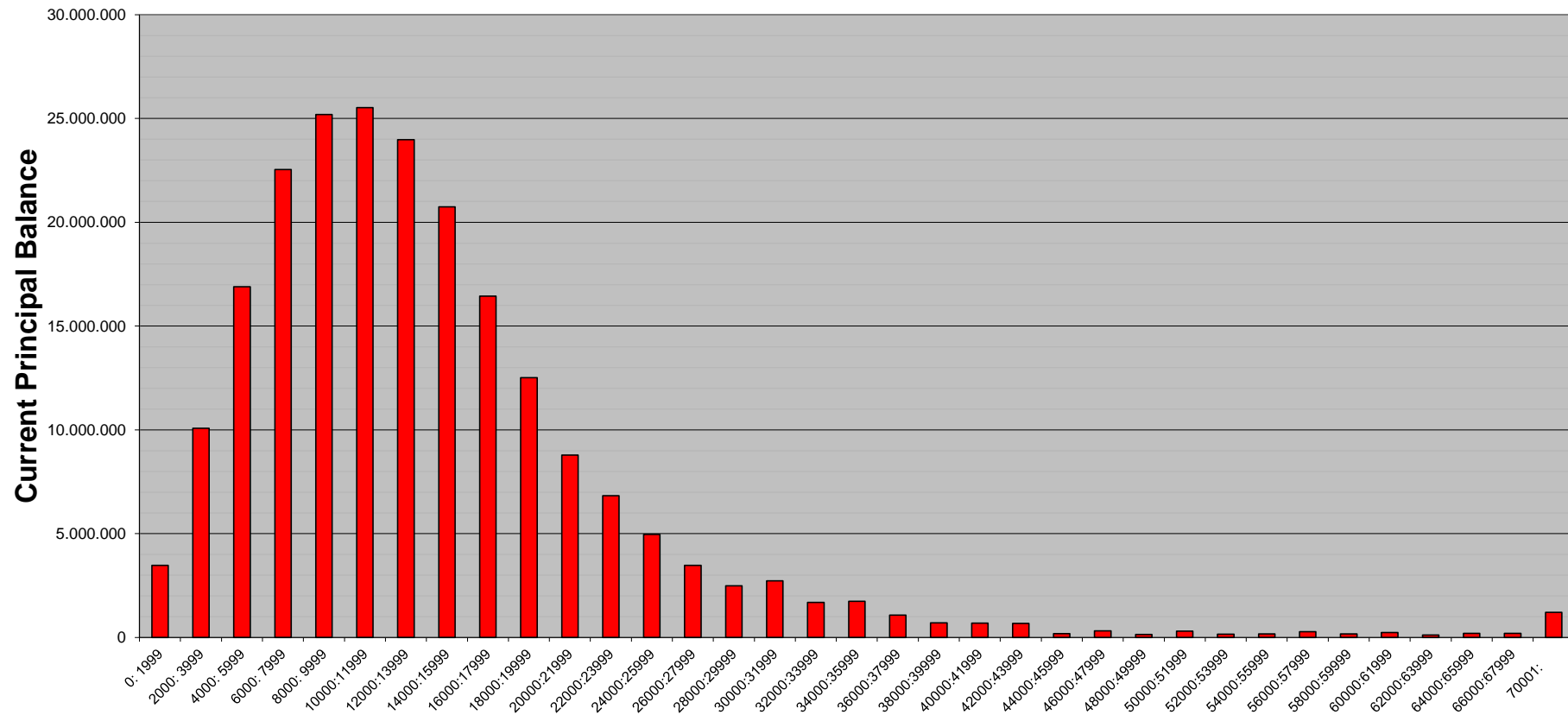
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.473.515,69	1,60%	3.283	13,29%
2000: 3999	10.079.400,98	4,65%	3.354	13,58%
4000: 5999	16.897.540,93	7,79%	3.379	13,68%
6000: 7999	22.544.764,11	10,39%	3.217	13,02%
8000: 9999	25.185.720,00	11,61%	2.809	11,37%
10000:11999	25.523.075,08	11,76%	2.331	9,44%
12000:13999	23.984.266,89	11,05%	1.850	7,49%
14000:15999	20.745.139,88	9,56%	1.388	5,62%
16000:17999	16.438.941,81	7,58%	971	3,93%
18000:19999	12.515.817,43	5,77%	661	2,68%
20000:21999	8.783.818,99	4,05%	420	1,70%
22000:23999	6.832.998,89	3,15%	298	1,21%
24000:25999	4.964.945,14	2,29%	199	0,81%
26000:27999	3.472.489,65	1,60%	129	0,52%
28000:29999	2.487.925,08	1,15%	86	0,35%
30000:31999	2.723.791,17	1,26%	88	0,36%
32000:33999	1.684.748,09	0,78%	51	0,21%
34000:35999	1.749.423,66	0,81%	50	0,20%
36000:37999	1.073.758,56	0,49%	29	0,12%
38000:39999	699.596,38	0,32%	18	0,07%
40000:41999	695.479,27	0,32%	17	0,07%
42000:43999	685.153,39	0,32%	16	0,06%
44000:45999	180.299,73	0,08%	4	0,02%
46000:47999	326.098,00	0,15%	7	0,03%
48000:49999	145.972,00	0,07%	3	0,01%
50000:51999	306.791,90	0,14%	6	0,02%
52000:53999	159.027,22	0,07%	3	0,01%
54000:55999	166.587,53	0,08%	3	0,01%
56000:57999	286.199,41	0,13%	5	0,02%
58000:59999	177.772,01	0,08%	3	0,01%
60000:61999	243.975,09	0,11%	4	0,02%
62000:63999	125.208,07	0,06%	2	0,01%
64000:65999	195.678,02	0,09%	3	0,01%
66000:67999	201.551,93	0,09%	3	0,01%
70001:	1.208.292,15	0,56%	14	0,06%
Total	216.965.764,13	100,00%	24.704	100,00%

Statistics in EUR	
Average Amount	8.782,62

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Monthly Investor Report**

8.1 Current PB (Graph)

Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023



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Monthly Investor Report**

9. Borrower Concentration



Reporting Date			08.02.2023		
Payment Date			13.02.2023		
Period No			39		
Monthly Period			Feb 2023		
Interest Period	from	13.01.2023	to	13.02.2023	= 31 days
Collection Period	from	01.01.2023	to	31.01.2023	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	153.839,77	0,0709%	1
2	118.439,93	0,0546%	1
3	104.473,34	0,0482%	1
4	84.346,78	0,0389%	1
5	83.784,82	0,0386%	1
6	76.885,98	0,0354%	1
7	75.436,43	0,0348%	1
8	74.705,39	0,0344%	1
9	74.118,87	0,0342%	1
10	73.336,45	0,0338%	1
11	72.962,36	0,0336%	1
12	72.839,31	0,0336%	1
13	72.071,32	0,0332%	1
14	71.051,40	0,0327%	1
15	67.821,55	0,0313%	1
16	67.056,57	0,0309%	1
17	66.673,81	0,0307%	1
18	65.709,25	0,0303%	1
19	65.657,44	0,0303%	1
20	64.311,33	0,0296%	1
21	63.674,08	0,0293%	2
22	62.908,24	0,0290%	2
23	62.654,41	0,0289%	1
24	62.553,66	0,0288%	1
25	61.720,93	0,0284%	1
	1.919.033,42	0,8845%	27

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10. Geographical Distribution



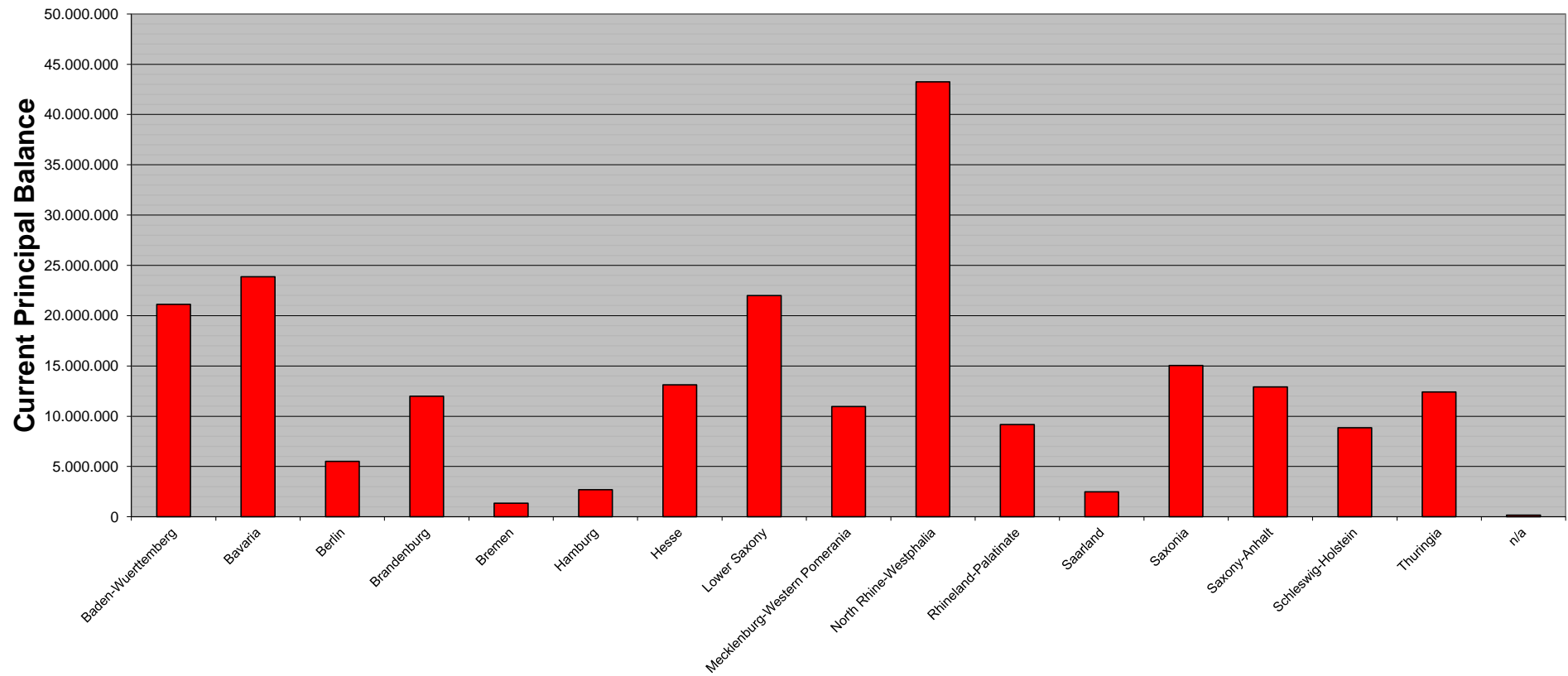
Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

<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	21.116.861,24	9,73%	2.255	9,13%
Bavaria	23.874.933,79	11,00%	2.545	10,30%
Berlin	5.519.412,91	2,54%	601	2,43%
Brandenburg	12.002.028,94	5,53%	1.410	5,71%
Bremen	1.355.559,07	0,62%	140	0,57%
Hamburg	2.693.458,43	1,24%	282	1,14%
Hesse	13.108.959,03	6,04%	1.426	5,77%
Lower Saxony	21.987.043,49	10,13%	2.526	10,23%
Mecklenburg-Western Pomerania	10.961.379,65	5,05%	1.288	5,21%
North Rhine-Westphalia	43.262.434,16	19,94%	5.016	20,30%
Rhineland-Palatinate	9.183.262,91	4,23%	1.086	4,40%
Saarland	2.485.344,78	1,15%	303	1,23%
Saxonia	15.051.534,78	6,94%	1.858	7,52%
Saxony-Anhalt	12.916.370,38	5,95%	1.535	6,21%
Schleswig-Holstein	8.851.752,58	4,08%	1.010	4,09%
Thuringia	12.422.005,27	5,73%	1.403	5,68%
n/a	173.422,72	0,08%	20	0,08%
Total	216.965.764,13	100,00%	24.704	100,00%

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Monthly Investor Report**

10.1 Geographical Distribution (Graph)

Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023



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11. Object/Vehicle Type



Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	23.304.160,49	10,74%	1.933	7,82%
	Private	70.595.262,97	32,54%	7.021	28,42%
		93.899.423,46	43,28%	8.954	36,25%
Used Vehicle	Commercial	20.182.736,79	9,30%	2.132	8,63%
	Private	102.883.603,88	47,42%	13.618	55,12%
		123.066.340,67	56,72%	15.750	63,75%
Total		216.965.764,13	100,00%	24.704	100,00%

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	205.143.142,40	94,55%	23.176	93,81%
Leisure	7.825.099,53	3,61%	555	2,25%
Motorbike	3.997.522,20	1,84%	973	3,94%
Total	216.965.764,13	100,00%	24.704	100,00%

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12. Insurances



Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

<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	90.615.601,88	41,76%	9.561	38,70%
Yes	126.350.162,25	58,24%	15.143	61,30%
Total	216.965.764,13	100,00%	24.704	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	138.829.575,09	63,99%	16.399	66,38%
Yes	78.136.189,04	36,01%	8.305	33,62%
Total	216.965.764,13	100,00%	24.704	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	196.077.065,10	90,37%	22.300	90,27%
Yes	20.888.699,03	9,63%	2.404	9,73%
Total	216.965.764,13	100,00%	24.704	100,00%

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Monthly Investor Report**

13. Type of Contract



Reporting Date			08.02.2023		
Payment Date			13.02.2023		
Period No			39		
Monthly Period			Feb 2023		
Interest Period	from	13.01.2023	to	13.02.2023	= 31 days
Collection Period	from	01.01.2023	to	31.01.2023	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Private	87.159.557,19	40,17%	13.259	53,67%
	Commercial	19.612.524,41	9,04%	2.600	10,52%
	Total	106.772.081,60	49,21%	15.859	64,20%
Yes		86.319.309,66	39,78%	7.380	29,87%
- of which balloon rates	Private	65.525.281,09	30,20%		
- of which regular installments		20.794.028,57	9,58%		
Yes		23.874.372,87	11,00%	1.465	5,93%
- of which balloon rates	Commercial	18.208.538,04	8,39%		
- of which regular installments		5.665.834,83	2,61%		
	Total	110.193.682,53	50,79%	8.845	35,80%
Total		216.965.764,13	100,00%	24.704	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	4.972,69	0,01%	1	0,01%
26:38	1.422.038,90	1,70%	142	1,61%
39:51	21.114.243,67	25,22%	2.210	24,99%
52:64	60.296.585,12	72,01%	6.401	72,37%
65:72	437.551,36	0,52%	43	0,49%
73:	458.427,39	0,55%	48	0,54%
Total	83.733.819,13	100,00%	8.845	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	26.706.991,84	31,90%	2.902	32,81%
13:25	52.601.330,57	62,82%	5.502	62,20%
26:38	3.729.254,86	4,45%	362	4,09%
39:51	684.730,14	0,82%	78	0,88%
52:64	11.511,72	0,01%	1	0,01%
Total	83.733.819,13	100,00%	8.845	100,00%

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Monthly Investor Report**

14. Payment Methods



Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

<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	214.236.408,93	98,74%	24.364	98,62%
Other	2.729.355,20	1,26%	340	1,38%
Total	216.965.764,13	100,00%	24.704	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	97.507.037,40	44,94%	11.036	44,67%
1st of month	119.458.726,73	55,06%	13.668	55,33%
Total	216.965.764,13	100,00%	24.704	100,00%

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Monthly Investor Report**

15. Downpayment



Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

<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	77.350.038,62	35,65%	8.394	33,98%	0,00%
0: 999	5.746.078,04	2,65%	872	3,53%	4,26%
1000: 1999	13.371.504,16	6,16%	1.952	7,90%	9,09%
2000: 2999	17.250.184,77	7,95%	2.290	9,27%	13,74%
3000: 3999	15.966.680,34	7,36%	2.016	8,16%	17,79%
4000: 4999	13.004.530,44	5,99%	1.572	6,36%	21,06%
5000: 5999	17.161.689,91	7,91%	1.886	7,63%	23,08%
6000: 6999	9.857.575,50	4,54%	1.073	4,34%	26,45%
7000: 7999	7.399.119,44	3,41%	800	3,24%	29,56%
8000: 8999	6.841.222,74	3,15%	701	2,84%	30,97%
9000: 9999	3.655.408,61	1,68%	378	1,53%	33,74%
10000:10999	9.306.830,91	4,29%	927	3,75%	34,20%
11000:11999	1.921.004,24	0,89%	213	0,86%	38,57%
12000:12999	2.907.660,32	1,34%	295	1,19%	38,89%
13000:13999	1.842.740,67	0,85%	193	0,78%	41,19%
14000:14999	1.636.984,15	0,75%	160	0,65%	43,12%
15000:15000	2.391.054,42	1,10%	242	0,98%	42,50%
15001:	9.355.456,85	4,31%	740	3,00%	47,02%
Total	216.965.764,13	100,00%	24.704	100,00%	18,62%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.753,36	€ 5.685,04
Average Purchase Price	€ 20.152,31	€ 21.912,74
Downpayment in %	18,62%	25,94%

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Monthly Investor Report**

16. Effective Interest Rate



Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	61.806,20	0,03%	6	0,02%
1: 1	10.316.621,72	4,75%	1.034	4,19%
2: 2	58.146.994,24	26,80%	6.048	24,48%
3: 3	108.770.592,89	50,13%	11.771	47,65%
4: 4	28.815.579,69	13,28%	4.026	16,30%
5: 5	6.869.323,58	3,17%	1.152	4,66%
6: 6	2.294.434,67	1,06%	431	1,74%
7: 7	385.323,75	0,18%	70	0,28%
8: 8	1.063.102,48	0,49%	139	0,56%
9: 9	165.483,27	0,08%	15	0,06%
10:10	49.545,93	0,02%	8	0,03%
11:11	26.955,71	0,01%	4	0,02%
Total	216.965.764,13	100,00%	24.704	100,00%

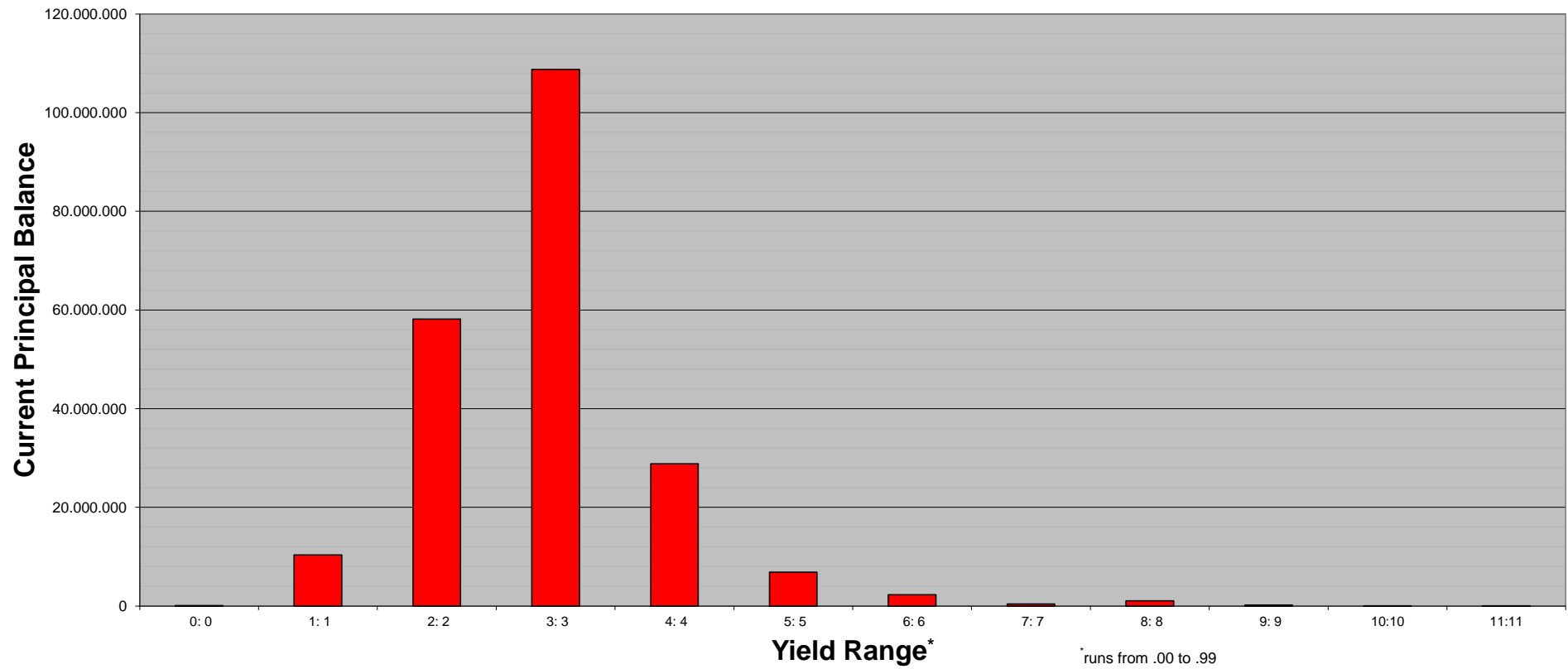
Statistics	in %
WA Interest	3,71%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023



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17. Seasoning



Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

<i>Seasoning 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>
30:32	12.732.322,50	5,87%	1.164	4,71%
33:35	11.447.569,69	5,28%	1.085	4,39%
36:38	14.107.967,66	6,50%	1.392	5,63%
39:41	30.275.732,18	13,95%	3.164	12,81%
42:44	88.999.582,49	41,02%	9.922	40,16%
45:47	37.816.854,75	17,43%	4.824	19,53%
48:50	9.891.172,04	4,56%	1.419	5,74%
51:53	5.470.825,88	2,52%	774	3,13%
54:56	2.623.008,99	1,21%	348	1,41%
57:59	1.539.327,46	0,71%	202	0,82%
60:62	374.295,09	0,17%	67	0,27%
63:65	326.470,14	0,15%	40	0,16%
66:68	276.599,15	0,13%	51	0,21%
69:71	475.979,88	0,22%	100	0,40%
72:74	158.112,29	0,07%	39	0,16%
75:77	133.058,54	0,06%	30	0,12%
78:80	128.330,81	0,06%	20	0,08%
81:	188.554,59	0,09%	63	0,26%
Total	216.965.764,13	100,00%	24.704	100,00%

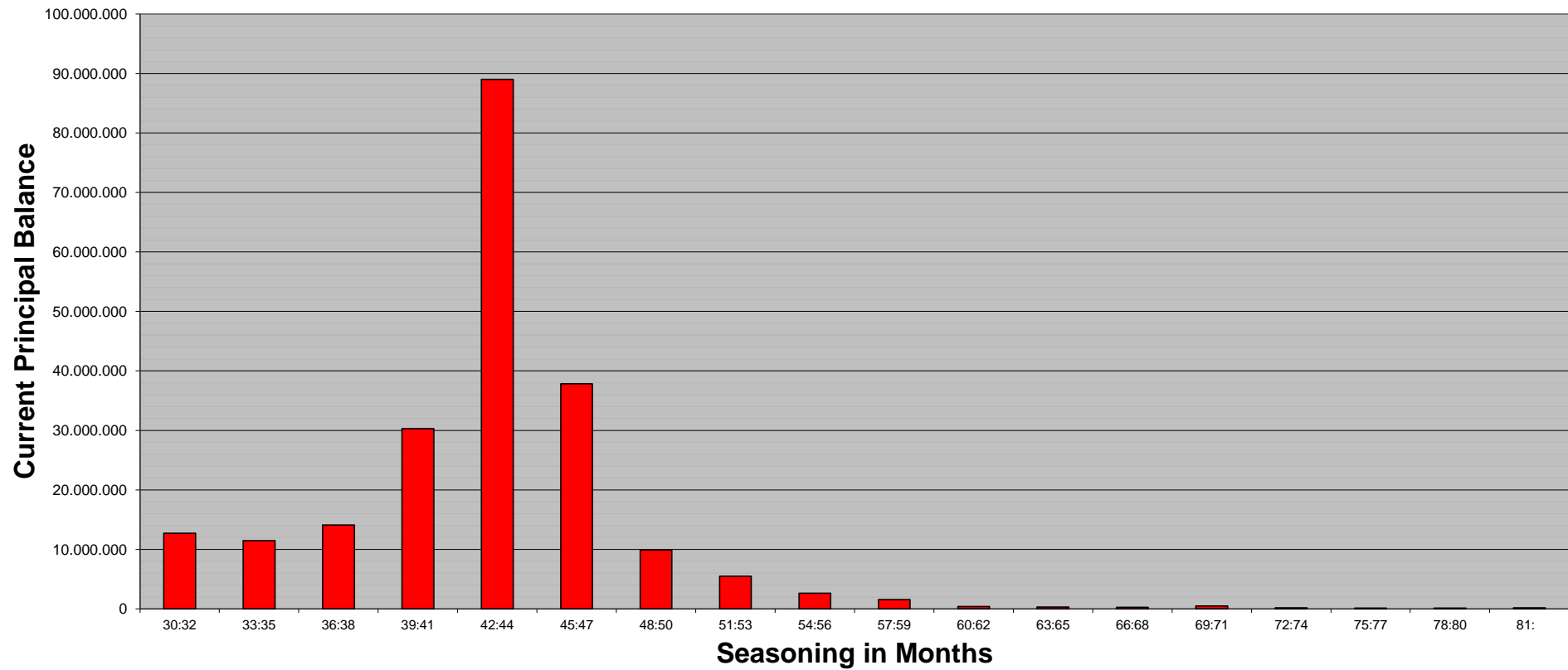
Statistics

WA Seasoning	42,48
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**SC Germany Auto 2019-1
Monthly Investor Report**

17.1 Seasoning (Graph)

Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023



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18. Remaining Term



Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

<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	19.384.998,73	8,93%	4.134	16,73%
7: 13	20.156.181,35	9,29%	3.063	12,40%
14: 20	74.640.891,12	34,40%	7.737	31,32%
21: 27	18.880.361,02	8,70%	2.003	8,11%
28: 34	15.320.909,91	7,06%	1.902	7,70%
35: 41	9.525.291,49	4,39%	1.067	4,32%
42: 48	11.416.299,59	5,26%	1.136	4,60%
49: 55	31.258.738,26	14,41%	2.616	10,59%
56: 62	8.925.664,18	4,11%	648	2,62%
63: 69	3.001.700,70	1,38%	203	0,82%
70: 76	1.104.008,04	0,51%	55	0,22%
77: 83	1.783.387,70	0,82%	73	0,30%
84: 90	1.101.441,41	0,51%	47	0,19%
91: 97	432.080,31	0,20%	19	0,08%
98:104	33.810,32	0,02%	1	0,00%
Total	216.965.764,13	100,00%	24.704	100,00%

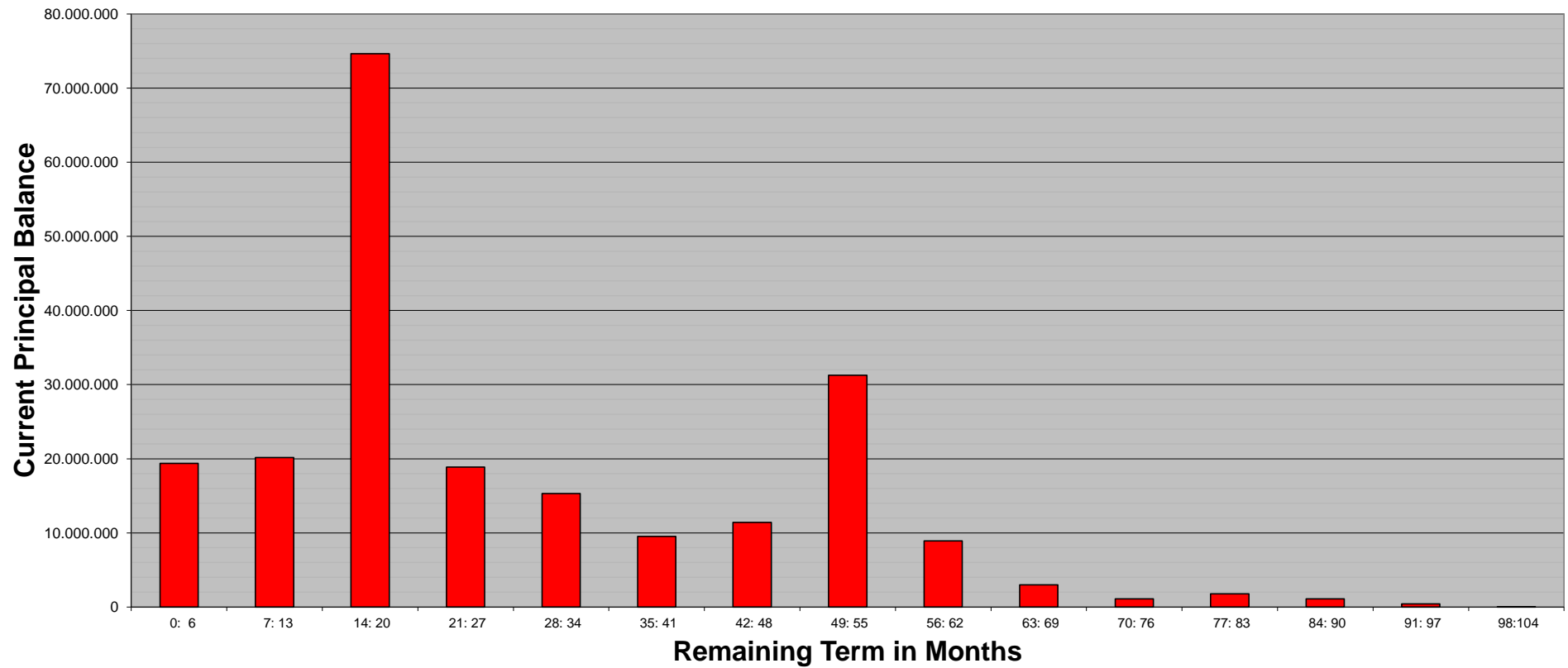
Statistics

WA Remaining Term	28,02
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**SC Germany Auto 2019-1
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023



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

19. Original Term



Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

<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	4.149,20	0,00%	4	0,02%
26: 38	1.663.356,89	0,77%	428	1,73%
39: 51	29.408.372,90	13,55%	5.304	21,47%
52: 64	100.845.881,28	46,48%	10.470	42,38%
65: 77	17.500.256,79	8,07%	2.514	10,18%
78: 90	16.465.856,47	7,59%	1.851	7,49%
91:103	44.512.858,67	20,52%	3.782	15,31%
104:116	1.316.425,93	0,61%	82	0,33%
117:119	185.632,31	0,09%	13	0,05%
120:	5.062.973,69	2,33%	256	1,04%
Total	216.965.764,13	100,00%	24.704	100,00%

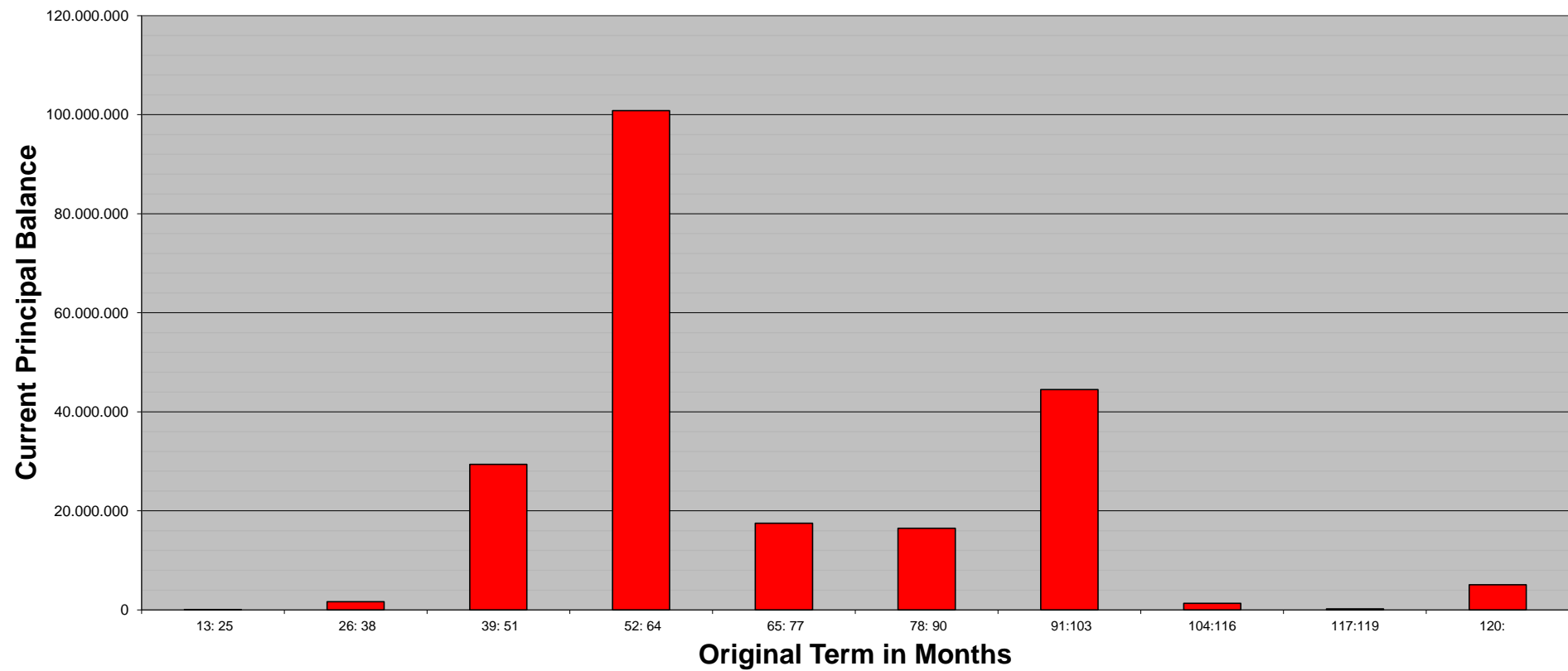
Statistics

WA Original Term	70,51
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**SC Germany Auto 2019-1
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date		08.02.2023			
Payment Date		13.02.2023			
Period No		39			
Monthly Period		Feb 2023			
Interest Period	from	13.01.2023	to	13.02.2023	= 31 days
Collection Period	from	01.01.2023	to	31.01.2023	



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

**20. Manufacturer
Brands & Fueltype**



Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	24.807.726,81	11,43%	2.867	11,61%
2	23.278.411,91	10,73%	2.492	10,09%
3	18.142.253,17	8,36%	2.236	9,05%
4	15.715.436,08	7,24%	1.614	6,53%
5	15.490.092,07	7,14%	1.617	6,55%
6	13.733.920,51	6,33%	1.356	5,49%
7	13.438.445,49	6,19%	1.894	7,67%
8	9.430.355,10	4,35%	971	3,93%
9	9.210.096,82	4,24%	1.141	4,62%
10	8.564.918,94	3,95%	888	3,59%
11	7.671.567,41	3,54%	901	3,65%
12	6.926.913,88	3,19%	744	3,01%
13	5.548.429,24	2,56%	743	3,01%
14	4.647.969,18	2,14%	414	1,68%
15	4.121.710,95	1,90%	129	0,52%
Total	180.728.247,56	83,30%	20.007	80,99%

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Fiat, Ford, Hyundai, Kia, Mercedes, Mazda, Opel, Renault, Seat, Skoda, Tesla, VW, Volvo

<i>Fuel</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Petrol	95.629.750,35	44,08%	13.067	52,89%
Diesel Euro 6	23.963.458,17	11,04%	2.219	8,98%
Diesel Euro 5	14.292.227,03	6,59%	1.936	7,84%
Diesel < Euro 5	23.013.066,86	10,61%	2.326	9,42%
Other	3.275.587,18	1,51%	368	1,49%
n/a	56.791.674,54	26,18%	4.788	19,38%
Total	216.965.764,13	100,00%	24.704	100,00%

SC Germany Auto 2019-1
Monthly Investor Report

21. Amortisation Profile



Reporting Date	08.02.2023				
Payment Date	13.02.2023				
Period No	39				
Monthly Period	Feb 2023				
Interest Period	from	13.01.2023	to	13.02.2023	= 31 days
Collection Period	from	01.01.2023	to	31.01.2023	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	216.965.764,13 €	51	6.590.114,56 €	101	- €
2	211.294.690,96 €	52	5.728.699,36 €	102	- €
3	204.795.136,59 €	53	4.910.908,01 €	103	- €
4	198.369.826,75 €	54	4.165.953,20 €	104	- €
5	190.796.367,94 €	55	3.528.971,69 €	105	- €
6	182.682.938,26 €	56	3.006.251,23 €	106	- €
7	174.644.888,20 €	57	2.621.671,56 €	107	- €
8	166.689.383,68 €	58	2.351.018,44 €	108	- €
9	158.147.247,85 €	59	2.113.253,11 €	109	- €
10	152.652.921,33 €	60	1.908.804,43 €	110	- €
11	147.168.382,37 €	61	1.723.398,45 €	111	- €
12	141.411.526,11 €	62	1.557.097,02 €	112	- €
13	136.067.351,94 €	63	1.413.770,51 €	113	- €
14	130.384.532,32 €	64	1.291.236,32 €	114	- €
15	124.109.405,46 €	65	1.182.066,55 €	115	- €
16	117.876.466,89 €	66	1.082.659,63 €	116	- €
17	108.357.103,68 €	67	994.977,77 €	117	- €
18	98.107.672,64 €	68	919.180,69 €	118	- €
19	86.265.940,07 €	69	849.347,42 €	119	- €
20	73.275.881,51 €	70	786.702,00 €		
21	61.985.599,01 €	71	725.694,41 €		
22	58.461.367,88 €	72	665.545,07 €		
23	55.147.744,18 €	73	605.526,95 €		
24	51.751.939,68 €	74	546.172,61 €		
25	48.790.992,38 €	75	488.395,02 €		
26	45.664.435,76 €	76	433.223,92 €		
27	42.173.100,23 €	77	380.043,76 €		
28	39.614.042,43 €	78	330.727,68 €		
29	37.023.794,58 €	79	285.930,00 €		
30	34.524.494,62 €	80	246.419,86 €		
31	32.195.606,04 €	81	213.992,78 €		
32	30.188.752,54 €	82	190.095,38 €		
33	28.297.975,86 €	83	167.252,04 €		
34	26.891.445,37 €	84	146.178,33 €		
35	25.506.906,32 €	85	126.221,11 €		
36	24.142.074,65 €	86	106.451,43 €		
37	22.765.208,56 €	87	86.763,94 €		
38	21.434.431,84 €	88	67.819,15 €		
39	20.124.732,84 €	89	50.650,64 €		
40	18.833.502,84 €	90	34.094,50 €		
41	17.560.699,95 €	91	20.740,72 €		
42	16.296.067,96 €	92	10.791,95 €		
43	14.933.618,50 €	93	5.024,11 €		
44	13.596.713,75 €	94	3.547,09 €		
45	12.268.609,09 €	95	2.661,05 €		
46	11.270.224,74 €	96	1.970,20 €		
47	10.291.140,36 €	97	1.578,77 €		
48	9.331.745,71 €	98	1.186,04 €		
49	8.398.100,58 €	99	792,01 €		
50	7.482.268,79 €	100	396,66 €		

SC Germany Auto 2019-1
Monthly Investor Report

22. Priority of Payments + Transaction Costs



Reporting Date	08.02.2023				
Payment Date	13.02.2023				
Period No	39				
Monthly Period	Feb 2023				
Interest Period	from	13.01.2023	to	13.02.2023	= 31 days
Collection Period	from	01.01.2023	to	31.01.2023	

Priority of Payments

Available Distribution Amount	11.401.305,70 €
Taxes and Senior Expenses	- 26.687,26 €
Net Swap Payments	-- 347.458,66 €
Interest Class A Notes	- 409.812,00 €
Payments to Liquidity Reserve Fund	- 1.000.000,00 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	- 15.498,00 €
Replenishment	- - €
Purchase Shortfall Ledger	- 42,37 €
Principal Payments Class A	- 9.545.833,50 €
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	- 1.291,67 €
Principal Payments Subordinated Loan	- - €
Payments to Seller	- 749.599,56 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	26.687,26 €		
Interest accrued for the Period	- 425.310,00 €	- 409.812,00 €	- 15.498,00 €
Cumulative Interest accrued	- 4.587.744,00 €	- 4.000.773,00 €	- 586.971,00 €
Interest Payments	- 425.310,00 €	- 409.812,00 €	- 15.498,00 €
Cumulative Interest Payments	- 4.587.744,00 €	- 4.000.773,00 €	- 586.971,00 €
Interest accrued on Subordinated Loan for the Period	- 1.291,67 €		
Cumulative Interest accrued on Subordinated Loan	- 103.758,89 €		
Interest Payments on Subordinated Loan	- 1.291,67 €		
Cumulative Interest Payments on Subordinated Loan	- 103.758,89 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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

23. Swap Counterparty



Reporting Date	08.02.2023				
Payment Date	13.02.2023				
Period No	39				
Monthly Period	Feb 2023				
Interest Period	from	13.01.2023	to	13.02.2023	= 31 days
Collection Period	from	01.01.2023	to	31.01.2023	

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 181.511.640,00
Fixed Rate 0,3990%
Floating Rate (Euribor) 1,9220%
Net Swap Payments 347.458,66
Notional Amount next period 171.965.806,50

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 31.01.2023, data source: Bloomberg

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

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

24. Retention



Reporting Date	08.02.2023				
Payment Date	13.02.2023				
Period No	39				
Monthly Period	Feb 2023				
Interest Period	from	13.01.2023	to	13.02.2023	= 31 days
Collection Period	from	01.01.2023	to	31.01.2023	

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:	226.511.629,82 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	216.965.764,13 €
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:	1.000.000,00 €
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:	20,31%
Net Economic Interest Ratio as of the end of the Monthly Period:	21,20%

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25. Counterparties



Reporting Date	08.02.2023					
Payment Date	13.02.2023					
Period No	39					
Monthly Period	Feb 2023					
Interest Period	from	13.01.2023	to	13.02.2023	=	31 days
Collection Period	from	01.01.2023	to	31.01.2023		

Joint Lead Managers:

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

Paying Agent:

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

Transaction Account:

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

Transaction Security Trustee:

eMail: cschroeder@wilmingtontrust.com
Phone: +33(0) 1 53 43 29 07

Data Trustee:

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

Rating Agencies:

Société Générale S.A.

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

ING Bank N.V.

Bijlmerplein 888
1102 MG Amsterdam
The Netherlands

Banco Santander S.A.

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

Wells Fargo Securities International Ltd.

33 King William Street
London EC4R 9AT
United Kingdom

Bank of New York Mellon

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

Bank of New York Mellon

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

Wilmington Trust (Paris) SAS

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

Wilmington Trust SP Services (Dublin) Limited

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

Fitch Ratings Limited

Neue Mainzer Strasse 45 - 50
60311 Frankfurt am Main
Germany

Moody's Deutschland GmbH

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

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

Ratings as of 31.01.2023, data source: Bloomberg

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

26. Issuer Information



Reporting Date		08.02.2023				
Payment Date		13.02.2023				
Period No		39				
Monthly Period		Feb 2023				
Interest Period	from	13.01.2023	to	13.02.2023	=	31 days
Collection Period	from	01.01.2023	to	31.01.2023		

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

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Christina Opwis +49-2161-690-7086
Team ABS

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Reporting Date	08.02.2023	
Payment Date	13.02.2023	
Period No	39	
Monthly Period	Feb 2023	
Interest Period	from 13.01.2023	to 13.02.2023 = 31 days
Collection Period	from 01.01.2023	to 31.01.2023

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 31.01.2023, data source: Bloomberg

SC Germany Auto 2019-1 Monthly Investor Report

28. Glossary



Reporting Date		08.02.2023				
Payment Date		13.02.2023				
Period No		39				
Monthly Period		Feb 2023				
Interest Period	from	13.01.2023	to	13.02.2023	=	31 days
Collection Period	from	01.01.2023	to	31.01.2023		

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