

# SC Germany Auto 2019-1 Monthly Investor Report



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

**Cover Sheet Monthly Investor Report**



Reporting Date	08.03.2023				
Payment Date	13.03.2023				
Period No	40				
Monthly Period	Mar 2023				
Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

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**1. Portfolio Information**



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Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>24.704</b>	<b>216.965.764,13 €</b>	<b>226.511.629,82 €</b>
Scheduled Principal Payments		6.340.817,35 €	6.463.605,17 €
Prepayment Principal		2.681.827,30 €	3.004.286,21 €
Others		- 46.700,39 €	- 31.069,31 €
<b>Total Principal Collections</b>		<b>8.975.944,26 €</b>	<b>9.436.822,07 €</b>
<b>Total Interest Collections</b>		<b>770.522,02 €</b>	<b>816.722,99 €</b>
<b>Defaults</b>		<b>203.048,40 €</b>	<b>109.043,62 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
End of Period		<b>207.786.771,47 €</b>	<b>216.965.764,13 €</b>
Purchase Shortfall Amount		1,03 €	42,37 €
<b>Total Assets (End of Period)</b>	<b>24.097</b>	<b>207.786.772,50 €</b>	<b>216.965.806,50 €</b>
Current Prepayment Rate (annualised)		13,86%	

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**2. Reserve Accounts**



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Collection Period from	01.02.2023	to	28.02.2023	

**Reserve Accounts**

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,46%	1.000.000,00 €	
Cash Outflow		0,00 €	
Cash Inflow		0,00 €	
End of Period	0,48%	1.000.000,00 €	
Required Reserve Fund	0,48%	1.000.000,00 €	
<b>Commingling Reserve</b>			
	in %		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Commingling Reserve Fund			no
<b>Set-Off Reserve</b>			
	in %		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Set-Off Reserve (X) Fund			no

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**3. Delinquency Data**



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Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

**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%
40 €	207.786.771,47	€ 216.862,86	€ 563.002,78	€ 269.159,05	€ 709.032,67	99,15%	0,10%	0,27%	0,13%	0,34%

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### 4. Default Data



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Collection Period	from	01.02.2023	to	28.02.2023	

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	€ 203.048,40	
Current Period Recoveries	€ 155.675,77	
Current Period Net Default	€ 47.372,63	
New Number of Defaulted Contracts		17

#### Cumulative Default

Cumulative Gross Default	€ 4.722.706,39	
Cumulative Recoveries	€ 1.835.003,08	
Cumulative Net Default	€ 2.887.703,31	
Total Number of Defaulted Contracts		387

#### 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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Q1 2020	3-5	117.635,34	61.624,83	0,00	5.357,40	0,00	870,81	26.540,57	24.000,00	4.856,05	0,00	0,00	0,00	0,00	0,00	0,00	0,00	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	0,00
Q3 2020	9-11	420.855,37	183.489,26	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	4.828,27		
Q4 2020	12-14	294.464,69	98.658,38	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	730,00		
Q1 2021	15-17	535.573,78	145.373,46	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	1.616,52		
Q2 2021	18-20	563.476,57	225.681,83	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	1.565,00		
Q3 2021	21-23	339.700,10	132.723,12	0,00	0,00	0,00	0,00	0,00	0,00	0,00	12.794,70	31.955,86	67.521,59	9.710,94	3.598,62	4.708,62	2.442,79		
Q4 2021	24-26	332.293,36	192.176,65	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	38.988,19		
Q1 2022	27-29	493.952,73	181.878,23	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	4.800,39		
Q2 2022	30-32	495.809,58	222.266,31	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	128.302,68	81.420,00		
Q3 2022	33-35	529.711,52	148.532,75	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	89.257,14		
Q4 2022	36-38	266.898,48	91.015,54	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	77.377,93		
Q1 2023	39-40	312.092,02	400,00	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	400,00		
<b>Total</b>		<b>4.722.706,39</b>	<b>1.835.003,08</b>	<b>0,00</b>	<b>5.357,40</b>	<b>460,00</b>	<b>1.380,81</b>	<b>54.265,29</b>	<b>85.284,03</b>	<b>76.505,17</b>	<b>162.794,53</b>	<b>174.896,68</b>	<b>224.607,77</b>	<b>202.536,51</b>	<b>189.109,06</b>	<b>354.379,60</b>	<b>303.426,23</b>		

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



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



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**6. Outstanding Notes**



1. Note Balance	All notes	Class A	Class B
<b>General Note Information</b>			
ISIN Code		XS2066921466	XS2066952776
Currency		EUR	EUR
Initial Tranching	in %	92,5%	7,5%
Legal Maturity		Oct 2032	Oct 2032
Expected Maturity		Sep 2024	Sep 2024
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	nr / nr
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	600.000.000,00 €	555.000.000,00 €	45.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		5.550	450
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	216.965.806,50 €	171.965.806,50 €	45.000.000,00 €
Available Distribution Amount	10.902.648,07 €		
Amortisation	9.179.034,00 €		
Redemption per Class	9.179.034,00 €	9.179.034,00 €	0,00 €
Redemption per Note		1.653,88 €	0,00 €
Class Principal Outstanding Balance End of Period	207.786.772,50 €	162.786.772,50 €	45.000.000,00 €
Current Tranching		78,3%	21,7%
Current Pool Factor		0,29	1,00
<b>2. Payments to Investors per Note</b>			
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	2,363%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	28		
Principal Outstanding per Note Beginning of Period		30.984,83 €	100.000,00 €
> Principal Repayment per Note		<b>1.653,88 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		29.330,95 €	100.000,00 €
> Interest accrued for the period		<b>409.701,00 €</b>	<b>13.999,50 €</b>
Interest Payment		<b>409.701,00 €</b>	<b>13.999,50 €</b>
Interest Payment per Note		<b>73,82 €</b>	<b>31,11 €</b>
<b>3. Credit Enhancements</b>			
Initial total CE (Subordination, Reserve)		7,96%	0,46%
Current CE (excl. Excess Spread)		22,14%	0,48%
<b>4. Placement Disclosure</b>			
Pre-placed privately with investors which are not in the OG	- €	- €	At Closing
Retained by a member of the OG	- €	45.000.000 €	At Closing
Publicly offered to investors which are not in the OG	555.000.000 €	- €	At Closing
Privately-placed with investors which are not in the OG	- €	- €	Current Period
Retained by a member of the OG	- €	45.000.000 €	Current Period
Publicly-placed with investors which are not in the OG	162.786.773 €	- €	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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Period No	40				
Monthly Period	Mar 2023				
Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

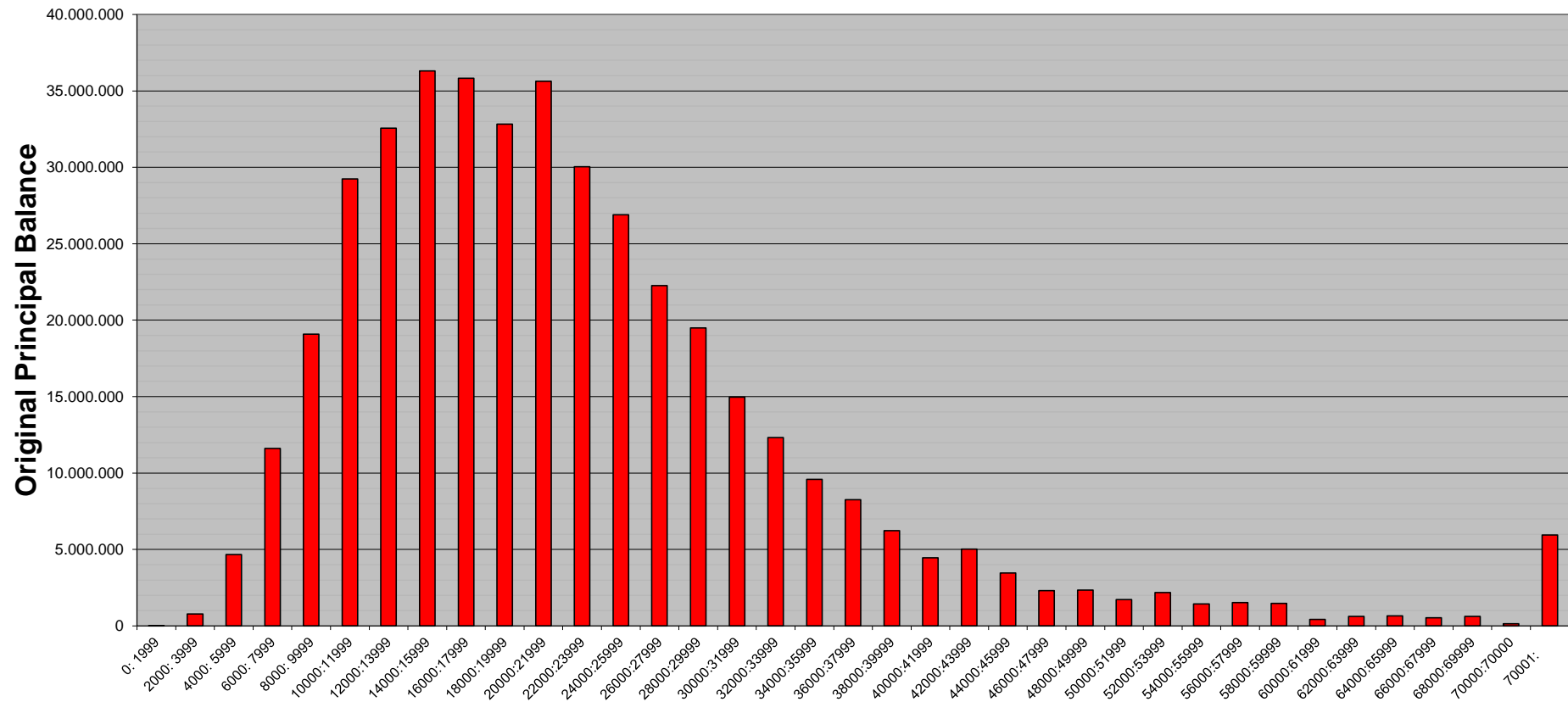
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.555,55	0,00%	5	0,02%
2000: 3999	788.771,71	0,19%	241	1,00%
4000: 5999	4.673.037,20	1,10%	913	3,79%
6000: 7999	11.611.558,32	2,74%	1.643	6,82%
8000: 9999	19.091.407,14	4,51%	2.114	8,77%
10000:11999	29.237.928,71	6,90%	2.660	11,04%
12000:13999	32.563.833,00	7,69%	2.502	10,38%
14000:15999	36.301.498,54	8,57%	2.421	10,05%
16000:17999	35.832.842,66	8,46%	2.114	8,77%
18000:19999	32.830.730,44	7,75%	1.728	7,17%
20000:21999	35.636.574,22	8,41%	1.700	7,05%
22000:23999	30.037.045,19	7,09%	1.307	5,42%
24000:25999	26.902.737,40	6,35%	1.077	4,47%
26000:27999	22.258.750,69	5,26%	825	3,42%
28000:29999	19.486.482,83	4,60%	672	2,79%
30000:31999	14.962.147,71	3,53%	483	2,00%
32000:33999	12.316.928,10	2,91%	374	1,55%
34000:35999	9.582.000,47	2,26%	274	1,14%
36000:37999	8.252.095,84	1,95%	223	0,93%
38000:39999	6.240.043,63	1,47%	160	0,66%
40000:41999	4.462.621,04	1,05%	109	0,45%
42000:43999	5.022.077,14	1,19%	117	0,49%
44000:45999	3.465.525,53	0,82%	77	0,32%
46000:47999	2.300.825,78	0,54%	49	0,20%
48000:49999	2.345.821,56	0,55%	48	0,20%
50000:51999	1.728.943,09	0,41%	34	0,14%
52000:53999	2.178.342,74	0,51%	41	0,17%
54000:55999	1.429.860,18	0,34%	26	0,11%
56000:57999	1.534.114,34	0,36%	27	0,11%
58000:59999	1.475.905,40	0,35%	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	0,13%	8	0,03%
68000:69999	622.249,26	0,15%	9	0,04%
70000:70000	140.000,00	0,03%	2	0,01%
70001:	5.956.153,32	1,41%	62	0,26%
<b>Total</b>	<b>423.516.018,83</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	17.575,47

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**7.1 Original PB (Graph)**

Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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Monthly Investor Report**

**8. Current Principal Balance**



Reporting Date	08.03.2023				
Payment Date	13.03.2023				
Period No	40				
Monthly Period	Mar 2023				
Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

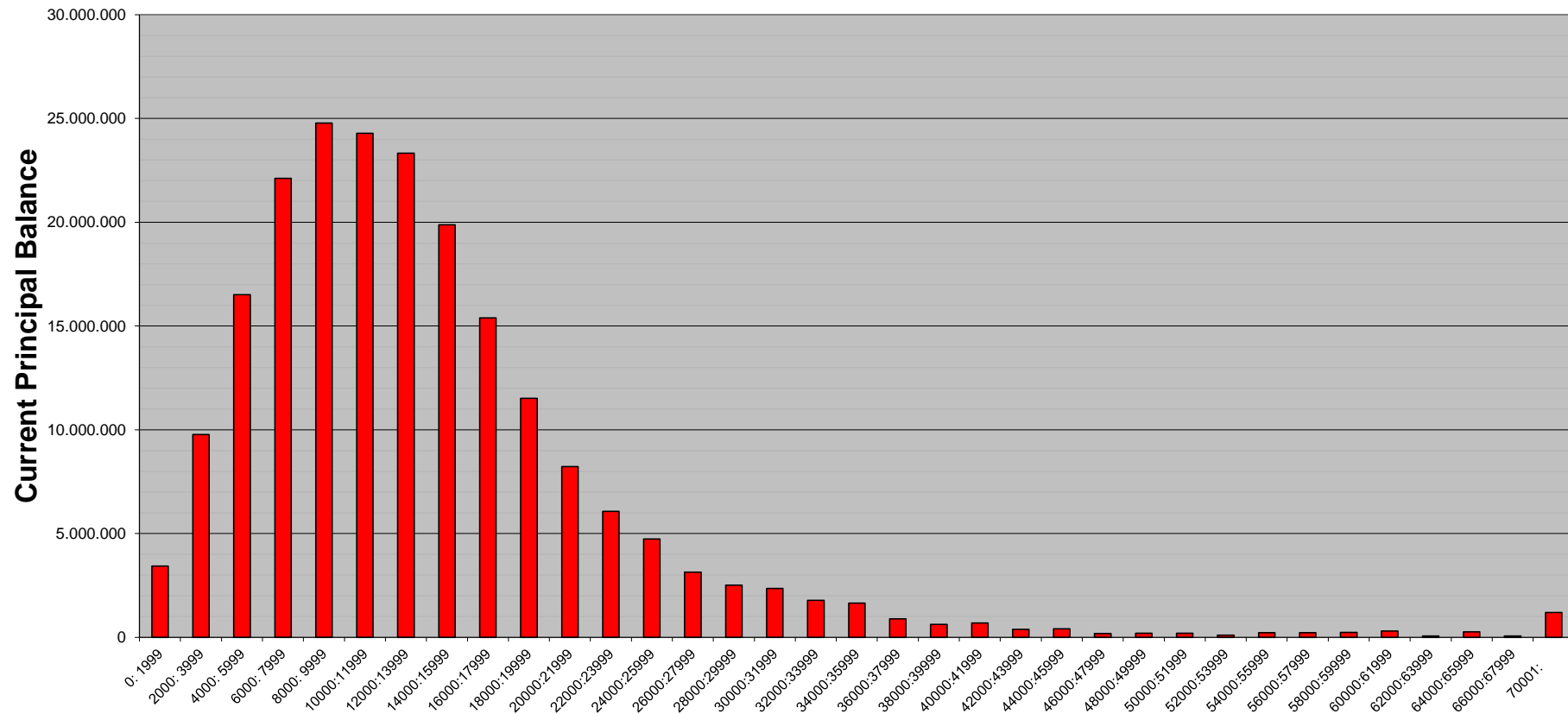
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.441.035,97	1,66%	3.398	14,10%
2000: 3999	9.773.197,79	4,70%	3.251	13,49%
4000: 5999	16.508.334,58	7,94%	3.308	13,73%
6000: 7999	22.121.131,60	10,65%	3.161	13,12%
8000: 9999	24.780.792,01	11,93%	2.762	11,46%
10000:11999	24.285.460,11	11,69%	2.217	9,20%
12000:13999	23.327.334,05	11,23%	1.800	7,47%
14000:15999	19.876.166,61	9,57%	1.329	5,52%
16000:17999	15.390.333,03	7,41%	908	3,77%
18000:19999	11.522.047,96	5,55%	608	2,52%
20000:21999	8.230.402,54	3,96%	393	1,63%
22000:23999	6.078.029,39	2,93%	265	1,10%
24000:25999	4.736.154,09	2,28%	190	0,79%
26000:27999	3.148.598,34	1,52%	117	0,49%
28000:29999	2.516.030,52	1,21%	87	0,36%
30000:31999	2.350.621,50	1,13%	76	0,32%
32000:33999	1.785.898,44	0,86%	54	0,22%
34000:35999	1.645.411,88	0,79%	47	0,20%
36000:37999	893.746,61	0,43%	24	0,10%
38000:39999	624.946,43	0,30%	16	0,07%
40000:41999	696.783,63	0,34%	17	0,07%
42000:43999	384.071,28	0,18%	9	0,04%
44000:45999	406.299,83	0,20%	9	0,04%
46000:47999	186.457,85	0,09%	4	0,02%
48000:49999	195.592,49	0,09%	4	0,02%
50000:51999	204.315,25	0,10%	4	0,02%
52000:53999	105.597,20	0,05%	2	0,01%
54000:55999	220.334,89	0,11%	4	0,02%
56000:57999	227.440,26	0,11%	4	0,02%
58000:59999	234.378,47	0,11%	4	0,02%
60000:61999	305.682,22	0,15%	5	0,02%
62000:63999	62.417,90	0,03%	1	0,00%
64000:65999	260.847,98	0,13%	4	0,02%
66000:67999	66.985,88	0,03%	1	0,00%
70001:	1.193.892,89	0,57%	14	0,06%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	8.622,93

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**8.1 Current PB (Graph)**

Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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**9. Borrower Concentration**



Reporting Date			08.03.2023		
Payment Date			13.03.2023		
Period No			40		
Monthly Period			Mar 2023		
Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	152.146,27	0,0732%	1
2	117.285,17	0,0564%	1
3	102.908,81	0,0495%	1
4	83.915,69	0,0404%	1
5	83.050,48	0,0400%	1
6	76.052,34	0,0366%	1
7	74.310,46	0,0358%	1
8	73.526,92	0,0354%	1
9	72.809,41	0,0350%	1
10	72.627,15	0,0350%	1
11	72.078,48	0,0347%	1
12	71.724,12	0,0345%	1
13	71.184,82	0,0343%	1
14	70.272,77	0,0338%	1
15	66.985,88	0,0322%	1
16	65.950,32	0,0317%	1
17	65.682,65	0,0316%	1
18	64.671,72	0,0311%	1
19	64.543,29	0,0311%	1
20	62.609,16	0,0301%	2
21	62.417,90	0,0300%	1
22	61.734,88	0,0297%	1
23	61.608,12	0,0296%	1
24	61.525,09	0,0296%	1
25	61.348,27	0,0295%	2
	<b>1.892.970,17</b>	<b>0,9110%</b>	<b>27</b>

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**10. Geographical Distribution**



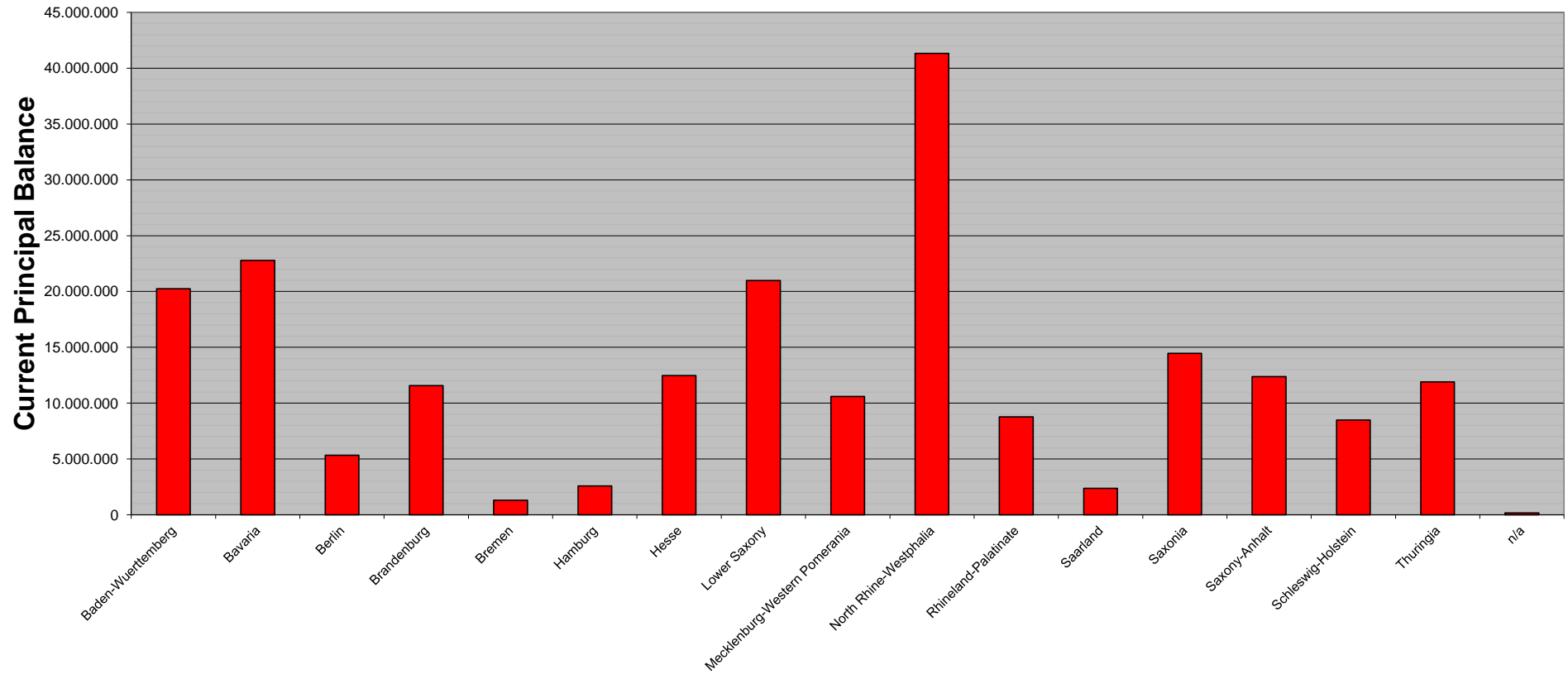
Reporting Date			08.03.2023			
Payment Date			13.03.2023			
Period No			40			
Monthly Period			Mar 2023			
Interest Period	from	13.02.2023	to	13.03.2023	=	28 days
Collection Period	from	01.02.2023	to	28.02.2023		

<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	20.249.060,82	9,75%	2.198	9,12%
Bavaria	22.796.201,50	10,97%	2.484	10,31%
Berlin	5.345.582,84	2,57%	586	2,43%
Brandenburg	11.570.644,91	5,57%	1.381	5,73%
Bremen	1.299.437,68	0,63%	136	0,56%
Hamburg	2.583.817,14	1,24%	273	1,13%
Hesse	12.472.692,24	6,00%	1.389	5,76%
Lower Saxony	20.982.832,27	10,10%	2.464	10,23%
Mecklenburg-Western Pomerania	10.606.406,29	5,10%	1.254	5,20%
North Rhine-Westphalia	41.317.460,95	19,88%	4.900	20,33%
Rhineland-Palatinate	8.780.681,89	4,23%	1.056	4,38%
Saarland	2.386.536,72	1,15%	298	1,24%
Saxonia	14.463.490,12	6,96%	1.811	7,52%
Saxony-Anhalt	12.373.268,69	5,95%	1.492	6,19%
Schleswig-Holstein	8.492.591,06	4,09%	985	4,09%
Thuringia	11.901.128,23	5,73%	1.368	5,68%
n/a	164.938,12	0,08%	22	0,09%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

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**10.1 Geographical Distribution (Graph)**

Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023





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**11. Object/Vehicle Type**



Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	22.407.477,93	10,78%	1.891	7,85%
	Private	67.668.218,86	32,57%	6.872	28,52%
		90.075.696,79	43,35%	8.763	36,37%
Used Vehicle	Commercial	19.163.456,33	9,22%	2.066	8,57%
	Private	98.547.618,35	47,43%	13.268	55,06%
		117.711.074,68	56,65%	15.334	63,63%
<b>Total</b>		<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	196.440.678,19	94,54%	22.604	93,80%
Leisure	7.587.912,89	3,65%	548	2,27%
Motorbike	3.758.180,39	1,81%	945	3,92%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

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**12. Insurances**



Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

<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	86.802.836,88	41,77%	9.322	38,69%
Yes	120.983.934,59	58,23%	14.775	61,31%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	132.864.172,64	63,94%	15.963	66,24%
Yes	74.922.598,83	36,06%	8.134	33,76%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	187.830.210,35	90,40%	21.750	90,26%
Yes	19.956.561,12	9,60%	2.347	9,74%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

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**13. Type of Contract**



Reporting Date			08.03.2023		
Payment Date			13.03.2023		
Period No			40		
Monthly Period			Mar 2023		
Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Private	83.307.807,70	40,09%	12.949	53,74%
	Commercial	18.633.306,70	8,97%	2.529	10,50%
	<b>Total</b>	<b>101.941.114,40</b>	<b>49,06%</b>	<b>15.478</b>	<b>64,23%</b>
Yes		82.908.029,51	39,90%	7.191	29,84%
- of which balloon rates	Private	63.787.079,78	30,70%		
- of which regular installments		19.120.949,73	9,20%		
Yes		22.937.627,56	11,04%	1.428	5,93%
- of which balloon rates	Commercial	17.773.957,24	8,55%		
- of which regular installments		5.163.670,32	2,49%		
	<b>Total</b>	<b>105.845.657,07</b>	<b>50,94%</b>	<b>8.619</b>	<b>35,77%</b>
<b>Total</b>		<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

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
26:38	1.013.445,77	1,24%	108	1,25%
39:51	20.137.138,49	24,69%	2.108	24,46%
52:64	59.514.474,01	72,97%	6.312	73,23%
65:72	437.551,36	0,54%	43	0,50%
73:	458.427,39	0,56%	48	0,56%
<b>Total</b>	<b>81.561.037,02</b>	<b>100,00%</b>	<b>8.619</b>	<b>100,00%</b>

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	27.370.684,71	33,56%	3.003	34,84%
13:25	50.491.056,15	61,91%	5.247	60,88%
26:38	3.003.054,30	3,68%	290	3,36%
39:51	696.241,86	0,85%	79	0,92%
<b>Total</b>	<b>81.561.037,02</b>	<b>100,00%</b>	<b>8.619</b>	<b>100,00%</b>

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**14. Payment Methods**



Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

<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	204.967.006,99	98,64%	23.742	98,53%
Other	2.819.764,48	1,36%	355	1,47%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	93.702.831,12	45,10%	10.769	44,69%
1st of month	114.083.940,35	54,90%	13.328	55,31%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

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**15. Downpayment**



Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

<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	74.176.749,61	35,70%	8.220	34,11%	0,00%
0: 999	5.540.066,86	2,67%	851	3,53%	4,23%
1000: 1999	12.841.884,17	6,18%	1.896	7,87%	9,05%
2000: 2999	16.516.521,83	7,95%	2.231	9,26%	13,70%
3000: 3999	15.232.435,59	7,33%	1.962	8,14%	17,75%
4000: 4999	12.445.860,12	5,99%	1.538	6,38%	21,04%
5000: 5999	16.453.261,68	7,92%	1.841	7,64%	23,00%
6000: 6999	9.458.709,98	4,55%	1.039	4,31%	26,38%
7000: 7999	7.055.786,61	3,40%	774	3,21%	29,47%
8000: 8999	6.537.395,34	3,15%	680	2,82%	30,89%
9000: 9999	3.471.552,11	1,67%	364	1,51%	33,72%
10000:10999	8.930.359,64	4,30%	906	3,76%	34,13%
11000:11999	1.843.999,42	0,89%	209	0,87%	38,47%
12000:12999	2.800.655,85	1,35%	291	1,21%	38,76%
13000:13999	1.699.693,91	0,82%	187	0,78%	41,06%
14000:14999	1.597.849,21	0,77%	154	0,64%	42,89%
15000:15000	2.282.948,29	1,10%	237	0,98%	42,46%
15001:	8.901.041,25	4,28%	717	2,98%	46,89%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>	<b>18,54%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.745,53	€ 5.684,70
Average Purchase Price	€ 20.199,90	€ 21.976,21
<b>Downpayment in %</b>	<b>18,54%</b>	<b>25,87%</b>

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**16. Effective Interest Rate**



Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	60.148,51	0,03%	6	0,02%
1: 1	9.854.974,52	4,74%	1.006	4,17%
2: 2	55.720.315,78	26,82%	5.913	24,54%
3: 3	104.176.091,92	50,14%	11.501	47,73%
4: 4	27.623.762,06	13,29%	3.920	16,27%
5: 5	6.494.083,74	3,13%	1.105	4,59%
6: 6	2.204.695,27	1,06%	416	1,73%
7: 7	374.756,36	0,18%	67	0,28%
8: 8	1.040.707,28	0,50%	137	0,57%
9: 9	162.419,61	0,08%	14	0,06%
10:10	48.422,43	0,02%	8	0,03%
11:11	26.393,99	0,01%	4	0,02%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

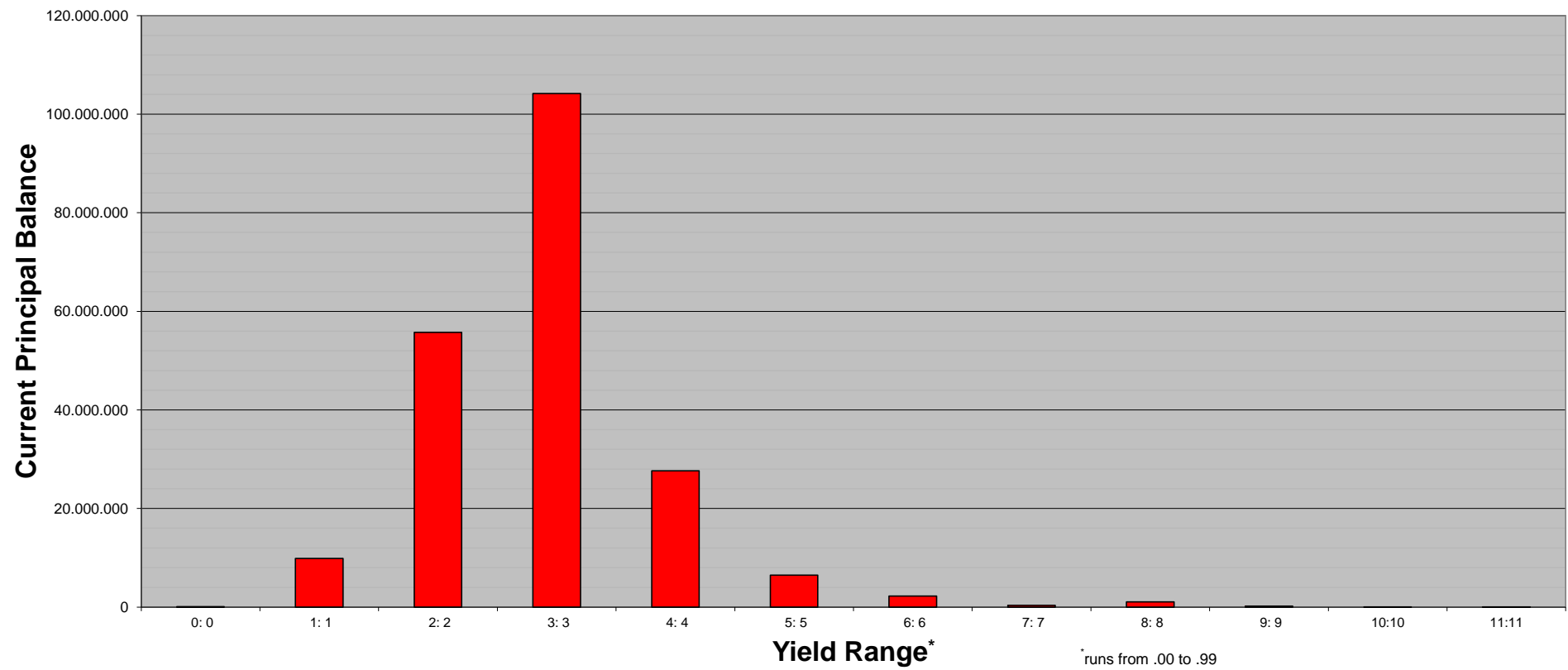
Statistics	in %
WA Interest	3,71%

\* runs from .00 to .99

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Monthly Investor Report**

**16.1 Effective Interest Rate (Graph)**

Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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**17. Seasoning**



Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
30:32	8.632.936,71	4,15%	790	3,28%
33:35	9.411.709,24	4,53%	937	3,89%
36:38	14.373.850,05	6,92%	1.382	5,74%
39:41	13.792.866,37	6,64%	1.452	6,03%
42:44	84.138.919,31	40,49%	9.345	38,78%
45:47	51.445.479,80	24,76%	6.381	26,48%
48:50	12.583.818,05	6,06%	1.838	7,63%
51:53	6.510.096,06	3,13%	887	3,68%
54:56	2.863.067,08	1,38%	420	1,74%
57:59	1.865.189,37	0,90%	239	0,99%
60:62	557.360,27	0,27%	90	0,37%
63:65	328.676,51	0,16%	43	0,18%
66:68	208.527,99	0,10%	30	0,12%
69:71	400.237,02	0,19%	94	0,39%
72:74	226.862,84	0,11%	53	0,22%
75:77	123.795,07	0,06%	29	0,12%
78:80	122.008,98	0,06%	23	0,10%
81:	201.370,75	0,10%	64	0,27%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

**Statistics**

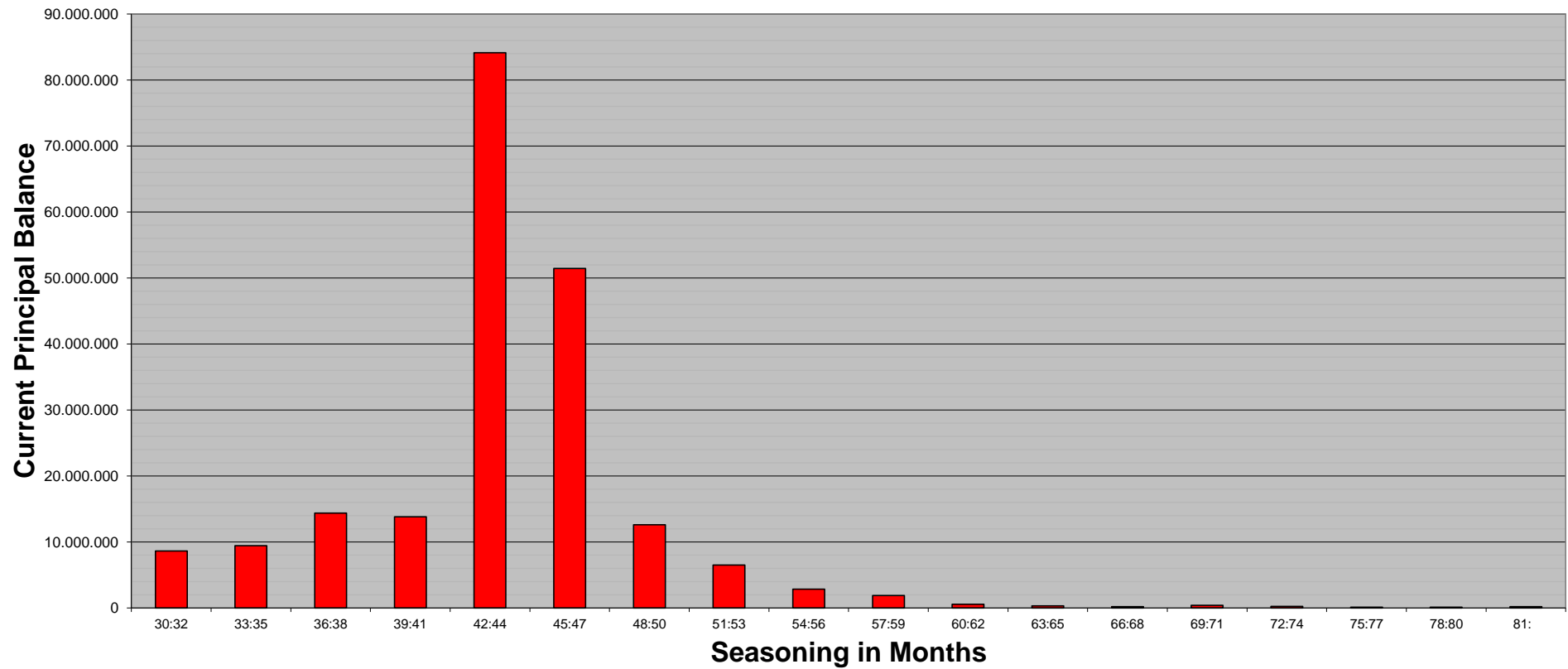
WA Seasoning	43,45
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**17.1 Seasoning (Graph)**

Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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**18. Remaining Term**



Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

<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	22.400.665,50	10,78%	4.690	19,46%
7: 13	17.639.130,05	8,49%	2.623	10,89%
14: 20	70.698.621,43	34,02%	7.417	30,78%
21: 27	18.690.652,59	9,00%	2.048	8,50%
28: 34	12.590.896,47	6,06%	1.613	6,69%
35: 41	11.269.041,70	5,42%	1.265	5,25%
42: 48	9.717.845,50	4,68%	968	4,02%
49: 55	30.538.704,92	14,70%	2.570	10,67%
56: 62	7.527.570,25	3,62%	550	2,28%
63: 69	2.376.908,38	1,14%	160	0,66%
70: 76	1.415.967,79	0,68%	68	0,28%
77: 83	1.379.833,50	0,66%	59	0,24%
84: 90	1.417.560,81	0,68%	62	0,26%
91: 97	89.728,00	0,04%	3	0,01%
98:104	33.644,58	0,02%	1	0,00%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

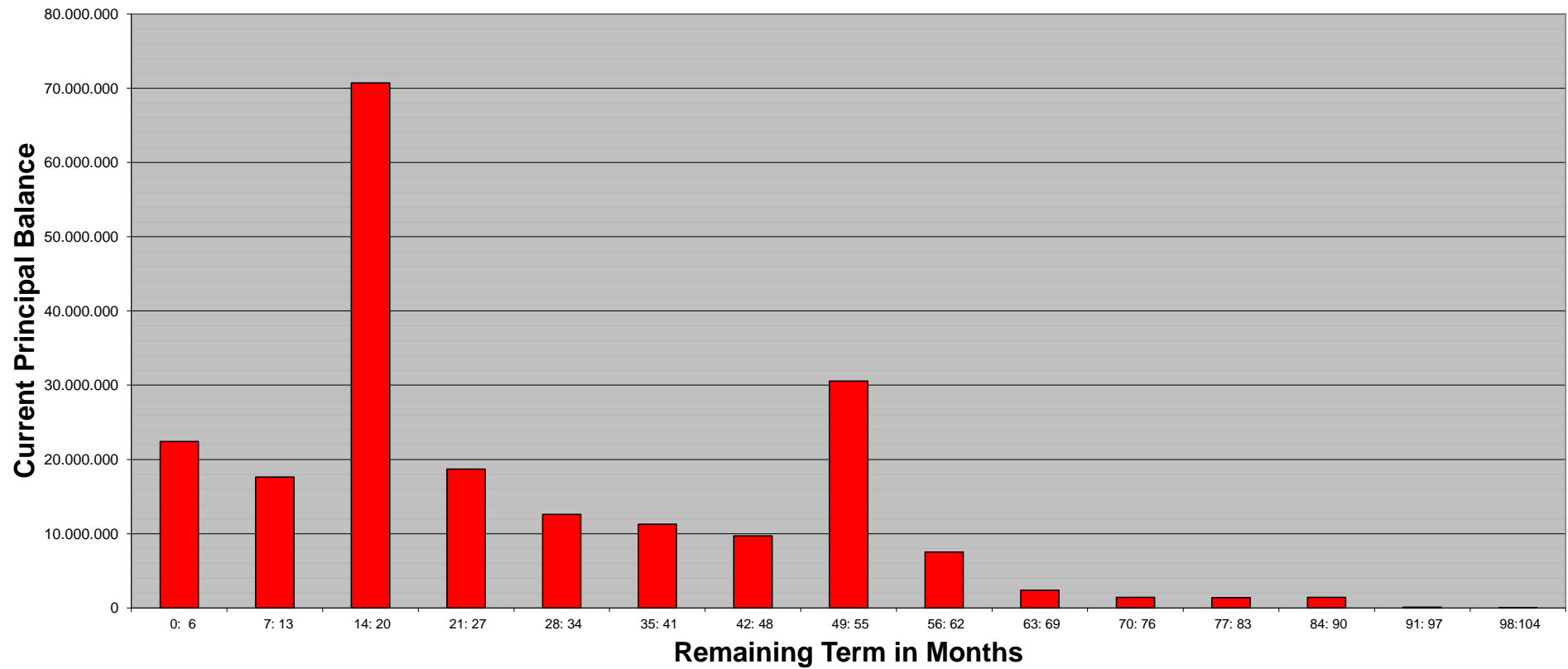
**Statistics**

WA Remaining Term	27,31
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**SC Germany Auto 2019-1  
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**18.1 Remaining Term (Graph)**

Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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**19. Original Term**



Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

<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	634,00	0,00%	1	0,00%
26: 38	1.177.047,85	0,57%	343	1,42%
39: 51	27.152.534,71	13,07%	5.057	20,99%
52: 64	97.216.569,40	46,79%	10.322	42,84%
65: 77	16.811.214,35	8,09%	2.474	10,27%
78: 90	15.917.215,54	7,66%	1.824	7,57%
91:103	43.114.633,81	20,75%	3.728	15,47%
104:116	1.250.584,57	0,60%	81	0,34%
117:119	183.283,84	0,09%	13	0,05%
120:	4.963.053,40	2,39%	254	1,05%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

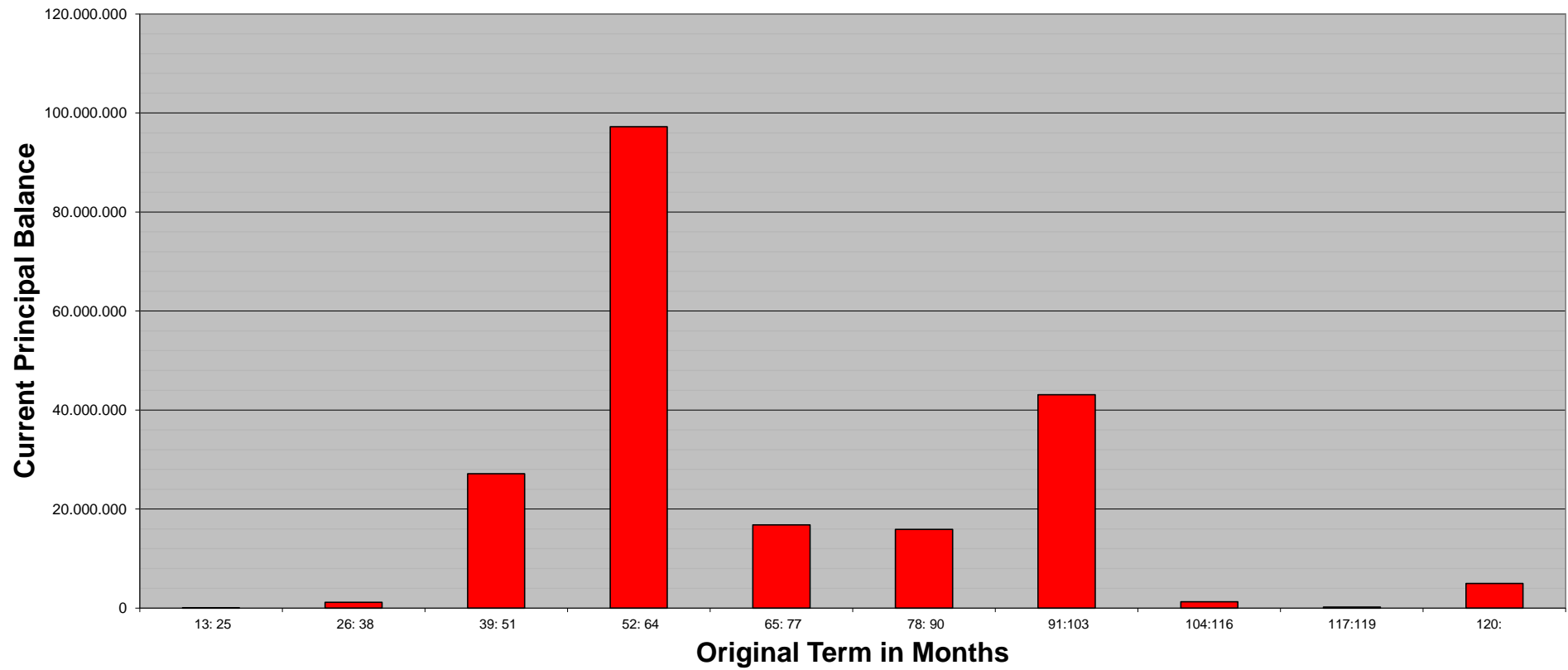
**Statistics**

WA Original Term	70,75
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**19.1 Original Term (Graph)**

Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023



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**20. Manufacturer  
Brands & Fueltype**



Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

<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	23.893.229,27	11,50%	2.813	11,67%
2	22.354.327,13	10,76%	2.452	10,18%
3	17.313.662,23	8,33%	2.166	8,99%
4	14.940.261,80	7,19%	1.588	6,59%
5	14.894.985,55	7,17%	1.562	6,48%
6	13.130.945,37	6,32%	1.319	5,47%
7	12.947.538,05	6,23%	1.863	7,73%
8	9.031.214,45	4,35%	951	3,95%
9	8.833.560,44	4,25%	1.108	4,60%
10	8.156.558,26	3,93%	855	3,55%
11	7.317.898,90	3,52%	882	3,66%
12	6.664.762,46	3,21%	730	3,03%
13	5.308.395,88	2,55%	722	3,00%
14	4.425.391,34	2,13%	401	1,66%
15	3.932.140,52	1,89%	124	0,51%
<b>Total</b>	<b>173.144.871,65</b>	<b>83,33%</b>	<b>19.536</b>	<b>81,07%</b>

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	91.395.242,05	43,99%	12.733	52,84%
Diesel Euro 6	22.966.561,77	11,05%	2.168	9,00%
Diesel Euro 5	13.649.223,54	6,57%	1.884	7,82%
Diesel < Euro 5	22.121.022,95	10,65%	2.259	9,37%
Other	3.128.769,66	1,51%	355	1,47%
n/a	54.525.951,50	26,24%	4.698	19,50%
<b>Total</b>	<b>207.786.771,47</b>	<b>100,00%</b>	<b>24.097</b>	<b>100,00%</b>

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21. Amortisation Profile



Reporting Date	08.03.2023				
Payment Date	13.03.2023				
Period No	40				
Monthly Period	Mar 2023				
Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	207.786.771,47 €	51	5.653.280,10 €	101	- €
2	201.954.007,95 €	52	4.846.014,13 €	102	- €
3	195.659.696,19 €	53	4.110.680,61 €	103	- €
4	188.235.268,85 €	54	3.482.611,10 €	104	- €
5	180.301.658,54 €	55	2.966.735,34 €	105	- €
6	172.391.113,64 €	56	2.588.008,82 €	106	- €
7	164.576.870,34 €	57	2.321.391,12 €	107	- €
8	156.216.065,11 €	58	2.086.828,52 €	108	- €
9	150.794.699,57 €	59	1.885.236,39 €	109	- €
10	145.382.920,15 €	60	1.703.152,67 €	110	- €
11	139.719.611,41 €	61	1.539.712,25 €	111	- €
12	134.464.275,49 €	62	1.399.258,36 €	112	- €
13	128.856.219,30 €	63	1.278.579,58 €	113	- €
14	122.701.874,31 €	64	1.171.257,70 €	114	- €
15	116.559.322,30 €	65	1.073.140,14 €	115	- €
16	107.157.123,42 €	66	986.642,82 €	116	- €
17	97.021.088,76 €	67	911.786,66 €	117	- €
18	85.248.347,62 €	68	842.896,23 €	118	- €
19	72.383.392,10 €	69	781.130,67 €	119	- €
20	61.321.051,45 €	70	720.851,02 €		
21	57.740.493,14 €	71	661.426,91 €		
22	54.483.257,32 €	72	602.137,32 €		
23	51.131.885,16 €	73	543.513,71 €		
24	48.204.703,70 €	74	486.151,21 €		
25	45.109.469,65 €	75	431.395,81 €		
26	41.659.680,80 €	76	378.632,20 €		
27	39.123.912,74 €	77	329.733,33 €		
28	36.568.141,36 €	78	285.353,45 €		
29	34.112.991,83 €	79	246.261,77 €		
30	31.812.342,77 €	80	214.253,64 €		
31	29.825.429,70 €	81	190.366,91 €		
32	27.952.168,34 €	82	167.534,17 €		
33	26.561.705,26 €	83	146.470,83 €		
34	25.193.072,43 €	84	126.523,90 €		
35	23.843.862,98 €	85	106.764,53 €		
36	22.483.377,03 €	86	87.087,38 €		
37	21.169.187,15 €	87	68.152,95 €		
38	19.875.811,59 €	88	50.994,59 €		
39	18.600.419,93 €	89	34.448,47 €		
40	17.342.931,92 €	90	21.099,83 €		
41	16.093.584,91 €	91	11.155,73 €		
42	14.746.277,69 €	92	5.392,20 €		
43	13.423.530,68 €	93	3.918,82 €		
44	12.120.581,00 €	94	3.036,33 €		
45	11.123.365,61 €	95	2.348,76 €		
46	10.156.971,06 €	96	1.960,54 €		
47	9.210.297,52 €	97	1.571,03 €		
48	8.288.963,66 €	98	1.180,23 €		
49	7.384.747,55 €	99	788,12 €		
50	6.503.706,31 €	100	394,72 €		

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



Reporting Date	08.03.2023				
Payment Date	13.03.2023				
Period No	40				
Monthly Period	Mar 2023				
Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

**Priority of Payments**

Available Distribution Amount	10.902.648,07 €
Taxes and Senior Expenses	- €
Net Swap Payments	- - 356.313,15 €
Interest Class A Notes	- 409.701,00 €
Payments to Liquidity Reserve Fund	- 1.000.000,00 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	- 13.999,50 €
Replenishment	- €
Purchase Shortfall Ledger	- 1,03 €
Principal Payments Class A	- 9.179.034,00 €
Upon a Principal Deficiency Trigger Event, Interest Class B Notes	- €
Principal Payments Class B	- €
Payments to Commingling Reserve Ledger	- €
Payments to Set-Off Reserve Ledger	- €
Swap Termination Payments	- €
Interest Commingling/Set-Off Reserve	- €
Interest Subordinated Loan	- 1.166,67 €
Principal Payments Subordinated Loan	- €
Payments to Seller	- 655.059,02 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 423.700,50 €	- 409.701,00 €	- 13.999,50 €
Cumulative Interest accrued	- 5.011.444,50 €	- 4.410.474,00 €	- 600.970,50 €
Interest Payments	- 423.700,50 €	- 409.701,00 €	- 13.999,50 €
Cumulative Interest Payments	- 5.011.444,50 €	- 4.410.474,00 €	- 600.970,50 €
Interest accrued on Subordinated Loan for the Period	- 1.166,67 €		
Cumulative Interest accrued on Subordinated Loan	- 104.925,56 €		
Interest Payments on Subordinated Loan	- 1.166,67 €		
Cumulative Interest Payments on Subordinated Loan	- 104.925,56 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		



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**23. Swap Counterparty**



Reporting Date	08.03.2023				
Payment Date	13.03.2023				
Period No	40				
Monthly Period	Mar 2023				
Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

**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
<b>Current Counterparty Ratings</b>		AA(dcr)	F1+	STABLE	Aa1(cr)	P-1(cr)	STABLE	

**Current Swap Data**

Swap Type Fixed Floating Interest Rate Swap  
Notional Amount 171.965.806,50  
Fixed Rate 0,3990%  
Floating Rate (Euribor) 2,3630%  
Net Swap Payments 356.313,15  
Notional Amount next period 162.786.772,50

**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 28.02.2023, data source: Bloomberg

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

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**24. Retention**



Reporting Date	08.03.2023				
Payment Date	13.03.2023				
Period No	40				
Monthly Period	Mar 2023				
Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

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:	216.965.764,13 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	207.786.771,47 €
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:	21,20%
Net Economic Interest Ratio as of the end of the Monthly Period:	22,14%

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**25. Counterparties**



Reporting Date	08.03.2023				
Payment Date	13.03.2023				
Period No	40				
Monthly Period	Mar 2023				
Interest Period	from	13.02.2023	to	13.03.2023	= 28 days
Collection Period	from	01.02.2023	to	28.02.2023	

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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  
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**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**

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One Canada Square  
London E14 5AL  
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**Bank of New York Mellon**

Messeturm  
Friedrich-Ebert-Anlage 49  
60327 Frankfurt am Main  
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**Wilmington Trust (Paris) SAS**

21 - 23 Boulevard Haussmann  
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**Wilmington Trust SP Services (Dublin) Limited**

Fourth Floor, 3 George's Dock  
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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 28.02.2023, data source: Bloomberg

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**26. Issuer Information**



Reporting Date		08.03.2023				
Payment Date		13.03.2023				
Period No		40				
Monthly Period		Mar 2023				
Interest Period	from	13.02.2023	to	13.03.2023	=	28 days
Collection Period	from	01.02.2023	to	28.02.2023		

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

**27. Santander Consumer Bank**



**Contact Details**

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Reporting Date	08.03.2023	
Payment Date	13.03.2023	
Period No	40	
Monthly Period	Mar 2023	
Interest Period	from 13.02.2023	to 13.03.2023 = 28 days
Collection Period	from 01.02.2023	to 28.02.2023

**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 28.02.2023, data source: Bloomberg

## SC Germany Auto 2019-1 Monthly Investor Report

### 28. Glossary



Reporting Date		08.03.2023				
Payment Date		13.03.2023				
Period No		40				
Monthly Period		Mar 2023				
Interest Period	from	13.02.2023	to	13.03.2023	=	28 days
Collection Period	from	01.02.2023	to	28.02.2023		

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