

# SC Germany Auto 2019-1 Monthly Investor Report



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

**Cover Sheet Monthly Investor Report**



Reporting Date	10.05.2023				
Payment Date	15.05.2023				
Period No	42				
Monthly Period	May 2023				
Interest Period	from 13.04.2023	to 15.05.2023	=	32 days	
Collection Period	from 01.04.2023	to 30.04.2023			

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**1. Portfolio Information**



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Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>23.368</b>	<b>197.475.318,04 €</b>	<b>207.786.771,47 €</b>
Scheduled Principal Payments		6.371.161,57 €	6.598.496,96 €
Prepayment Principal		3.126.825,08 €	3.446.365,29 €
Others		- 65.517,58 €	96.897,12 €
<b>Total Principal Collections</b>		<b>9.432.469,07 €</b>	<b>10.141.759,37 €</b>
<b>Total Interest Collections</b>		<b>721.915,34 €</b>	<b>776.249,69 €</b>
<b>Defaults</b>		<b>98.303,24 €</b>	<b>169.694,06 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
End of Period		<b>187.944.545,73 €</b>	<b>197.475.318,04 €</b>
Purchase Shortfall Amount		33,27 €	53,96 €
<b>Total Assets (End of Period)</b>	<b>22.648</b>	<b>187.944.579,00 €</b>	<b>197.475.372,00 €</b>
Current Prepayment Rate (annualised)		17,43%	

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**2. Reserve Accounts**



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**Reserve Accounts**

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,51%	1.000.000,00 €	
Cash Outflow		0,00 €	
Cash Inflow		0,00 €	
End of Period	0,53%	1.000.000,00 €	
Required Reserve Fund	0,53%	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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Collection Period	from	01.04.2023	to 30.04.2023 = 32 days

3. Delinquency Data



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%	0,08%	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%
41	€ 197.475.318,04	€ 548.172,75	€ 307.113,18	€ 243.648,63	€ 556.289,91	99,16%	0,28%	0,16%	0,12%	0,28%
42	€ 187.944.545,73	€ 246.782,43	€ 504.655,58	€ 204.479,43	€ 608.552,69	99,17%	0,13%	0,27%	0,11%	0,32%

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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	98.303,24 €	
Current Period Recoveries	123.821,72 €	
Current Period Net Default	-25.518,48 €	
New Number of Defaulted Contracts		8

#### Cumulative Default

Cumulative Gross Default	4.990.703,69 €	
Cumulative Recoveries	2.007.864,71 €	
Cumulative Net Default	2.982.838,98 €	
Total Number of Defaulted Contracts		408

#### Principal Deficiency

Principal Deficiency period before previous period	0,00 €	Trigger Event y/n
Principal Deficiency previous period	0,00 €	no
Principal Deficiency current period	0,00 €	

#### PDL Trigger

#### Repurchased Assets

Current Repurchased Asset Amount through breach of warranty or voluntary buyback	0,00 €
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	0,00 €

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 4.1 Default Data per Quarter

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Quarter of Default	Periods	New Defaults	Recoveries	Recoveries in Quarter															
				Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 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		
Q1 2020	3-5	117.635,34	61.624,83	0,00	5.357,40	0,00	870,81	26.540,57	24.000,00	4.856,05	0,00	0,00	0,00	0,00	0,00	0,00	0,00		
Q2 2020	6-8	20.242,85	13.709,76	0,00	0,00	460,00	460,00	1.389,76	11.400,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00		
Q3 2020	9-11	420.855,37	187.916,38	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	7.041,83		
Q4 2020	12-14	294.464,69	99.273,10	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	1.194,72		
Q1 2021	15-17	535.573,78	147.887,46	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	3.113,52		
Q2 2021	18-20	563.476,57	227.257,37	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	2.515,54		
Q3 2021	21-23	339.700,10	136.123,12	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	4.292,79		
Q4 2021	24-26	332.293,36	193.325,65	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	39.699,19		
Q1 2022	27-29	493.952,73	191.278,23	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	5.700,39		
Q2 2022	30-32	495.809,58	287.192,81	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	93.271,34		
Q3 2022	33-35	529.711,52	213.709,41	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	109.303,80		
Q4 2022	36-38	266.898,48	93.397,87	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	78.910,26		
Q1 2023	39-41	481.786,08	17.695,76	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	7.422,76		
Q2 2023	42-42	98.303,24	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		
<b>Total</b>		<b>4.990.703,69</b>	<b>2.007.864,71</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>352.466,14</b>	<b>123.821,72</b>	

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



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



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**6. Outstanding Notes**



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**1. Note Balance**

	All notes	Class A	Class B
<b>General Note Information</b>			
ISIN Code		XS2066921466	XS2066952776
Currency		EUR	EUR
Initial Tranching	in %	92,5%	7,5%
Legal Maturity		Oct 2032	Oct 2032
Expected Maturity		Sep 2024	Sep 2024
Original Rating (Fitch / Moody's)		AAA (sf) / Aaa (sf)	nr / nr
Current Rating (Fitch / Moody's)*		AAA (sf) / Aaa (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	600.000.000,00 €	555.000.000,00 €	45.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		5.550	450
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	197.475.372,00 €	152.475.372,00 €	45.000.000,00 €
Available Distribution Amount	11.280.506,48 €		
Amortisation	9.530.793,00 €		
Redemption per Class	9.530.793,00 €	9.530.793,00 €	0,00 €
Redemption per Note		1.717,26 €	0,00 €
Class Principal Outstanding Balance End of Period	187.944.579,00 €	142.944.579,00 €	45.000.000,00 €
Current Tranching		76,1%	23,9%
Current Pool Factor		0,26	1,00

**2. Payments to Investors per Note**

	All notes	Class A	Class B
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	2,889%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	32		
Principal Outstanding per Note Beginning of Period		27.473,04 €	100.000,00 €
> Principal Repayment per Note		1.717,26 €	0,00 €
Principal Outstanding per Note End of Period		25.755,78 €	100.000,00 €
> Interest accrued for the period		486.457,50 €	16.002,00 €
Interest Payment		486.457,50 €	16.002,00 €
Interest Payment per Note		87,65 €	35,56 €

**3. Credit Enhancements**

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	24,48%	0,53%

**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	142.944.579 €	- €	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**



Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023

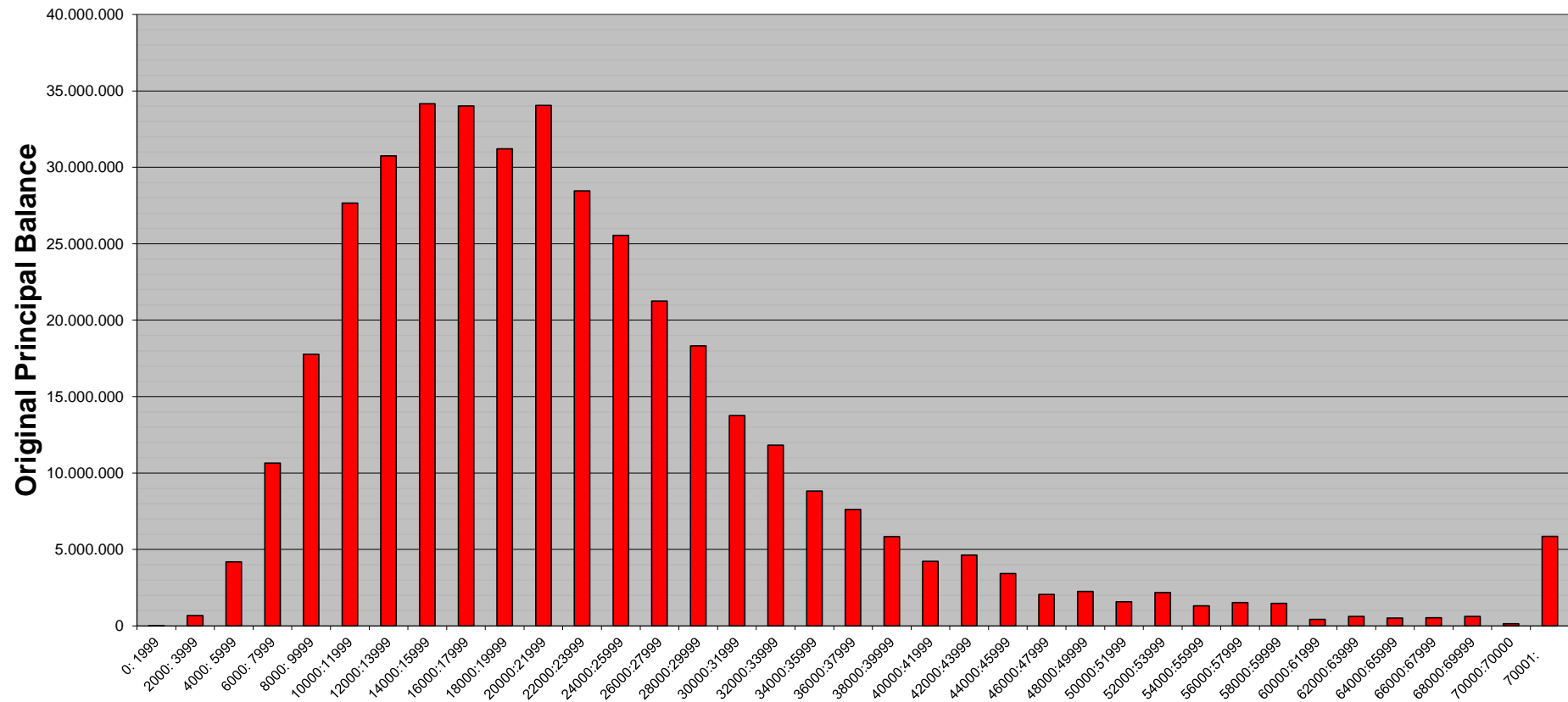
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	7.555,55	0,00%	5	0,02%
2000: 3999	668.614,71	0,17%	203	0,90%
4000: 5999	4.182.582,87	1,05%	815	3,60%
6000: 7999	10.653.954,91	2,66%	1.504	6,64%
8000: 9999	17.778.946,52	4,44%	1.969	8,69%
10000:11999	27.652.386,94	6,91%	2.516	11,11%
12000:13999	30.754.167,93	7,69%	2.363	10,43%
14000:15999	34.161.368,15	8,54%	2.278	10,06%
16000:17999	34.007.316,41	8,50%	2.006	8,86%
18000:19999	31.219.202,51	7,81%	1.643	7,25%
20000:21999	34.042.317,59	8,51%	1.624	7,17%
22000:23999	28.461.294,94	7,12%	1.238	5,47%
24000:25999	25.550.100,27	6,39%	1.023	4,52%
26000:27999	21.256.325,28	5,31%	788	3,48%
28000:29999	18.325.655,64	4,58%	632	2,79%
30000:31999	13.755.145,57	3,44%	444	1,96%
32000:33999	11.823.310,69	2,96%	359	1,59%
34000:35999	8.818.805,60	2,20%	252	1,11%
36000:37999	7.620.451,50	1,91%	206	0,91%
38000:39999	5.849.856,31	1,46%	150	0,66%
40000:41999	4.217.619,46	1,05%	103	0,45%
42000:43999	4.633.626,56	1,16%	108	0,48%
44000:45999	3.421.525,53	0,86%	76	0,34%
46000:47999	2.066.038,84	0,52%	44	0,19%
48000:49999	2.248.031,56	0,56%	46	0,20%
50000:51999	1.578.118,50	0,39%	31	0,14%
52000:53999	2.178.342,74	0,54%	41	0,18%
54000:55999	1.319.662,92	0,33%	24	0,11%
56000:57999	1.534.114,34	0,38%	27	0,12%
58000:59999	1.475.905,40	0,37%	25	0,11%
60000:61999	425.191,60	0,11%	7	0,03%
62000:63999	630.060,48	0,16%	10	0,04%
64000:65999	520.064,82	0,13%	8	0,04%
66000:67999	534.063,20	0,13%	8	0,04%
68000:69999	622.249,26	0,16%	9	0,04%
70000:70000	140.000,00	0,04%	2	0,01%
70001:	5.852.201,32	1,46%	61	0,27%
<b>Total</b>	<b>399.986.176,42</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	17.660,99

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Monthly Investor Report**

**7.1 Original PB (Graph)**

Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023



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Monthly Investor Report**

**8. Current Principal Balance**



Reporting Date	10.05.2023				
Payment Date	15.05.2023				
Period No	42				
Monthly Period	May 2023				
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	

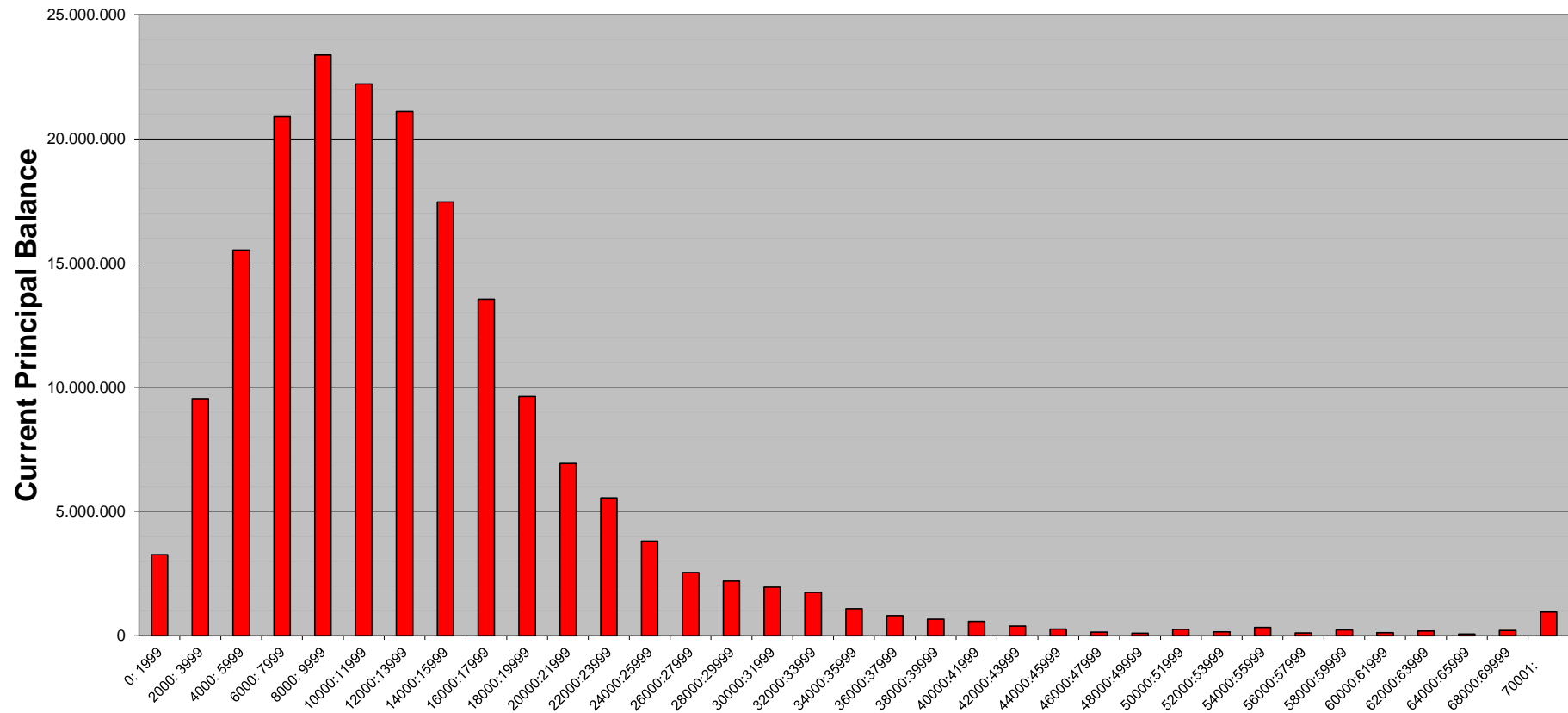
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.259.871,61	1,73%	3.510	15,50%
2000: 3999	9.544.633,07	5,08%	3.150	13,91%
4000: 5999	15.525.800,74	8,26%	3.107	13,72%
6000: 7999	20.889.698,04	11,11%	2.986	13,18%
8000: 9999	23.380.121,64	12,44%	2.606	11,51%
10000:11999	22.211.315,05	11,82%	2.026	8,95%
12000:13999	21.108.502,89	11,23%	1.631	7,20%
14000:15999	17.469.536,71	9,30%	1.170	5,17%
16000:17999	13.548.067,01	7,21%	800	3,53%
18000:19999	9.630.655,36	5,12%	508	2,24%
20000:21999	6.933.343,03	3,69%	331	1,46%
22000:23999	5.544.762,35	2,95%	241	1,06%
24000:25999	3.800.762,43	2,02%	152	0,67%
26000:27999	2.538.411,77	1,35%	94	0,42%
28000:29999	2.198.922,10	1,17%	76	0,34%
30000:31999	1.949.110,94	1,04%	63	0,28%
32000:33999	1.742.816,68	0,93%	53	0,23%
34000:35999	1.085.166,88	0,58%	31	0,14%
36000:37999	812.107,40	0,43%	22	0,10%
38000:39999	663.455,99	0,35%	17	0,08%
40000:41999	572.498,79	0,30%	14	0,06%
42000:43999	389.476,51	0,21%	9	0,04%
44000:45999	269.659,53	0,14%	6	0,03%
46000:47999	142.601,74	0,08%	3	0,01%
48000:49999	96.940,84	0,05%	2	0,01%
50000:51999	255.027,37	0,14%	5	0,02%
52000:53999	159.771,83	0,09%	3	0,01%
54000:55999	330.811,80	0,18%	6	0,03%
56000:57999	112.646,95	0,06%	2	0,01%
58000:59999	237.117,40	0,13%	4	0,02%
60000:61999	121.550,45	0,06%	2	0,01%
62000:63999	188.625,26	0,10%	3	0,01%
64000:65999	65.308,40	0,03%	1	0,00%
68000:69999	207.596,26	0,11%	3	0,01%
70001:	957.850,91	0,51%	11	0,05%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	8.298,51

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Monthly Investor Report**

**8.1 Current PB (Graph)**

Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023



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**9. Borrower Concentration**



Reporting Date			10.05.2023		
Payment Date			15.05.2023		
Period No			42		
Monthly Period			May 2023		
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	148.741,43	0,0791%	1
2	114.964,33	0,0612%	1
3	99.886,28	0,0531%	1
4	83.114,86	0,0442%	1
5	81.584,78	0,0434%	1
6	74.652,56	0,0397%	1
7	72.047,49	0,0383%	1
8	71.216,02	0,0379%	1
9	71.157,84	0,0379%	1
10	70.302,91	0,0374%	1
11	70.182,41	0,0373%	1
12	69.484,40	0,0370%	1
13	69.403,98	0,0369%	1
14	68.707,88	0,0366%	1
15	65.308,40	0,0347%	1
16	63.728,59	0,0339%	1
17	62.590,99	0,0333%	1
18	62.305,68	0,0332%	1
19	61.146,84	0,0325%	1
20	60.468,87	0,0322%	2
21	60.403,61	0,0321%	1
22	59.889,03	0,0319%	1
23	59.709,15	0,0318%	1
24	58.906,76	0,0313%	1
25	58.612,46	0,0312%	1
	<b>1.838.517,55</b>	<b>0,9782%</b>	<b>26</b>

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**10. Geographical Distribution**



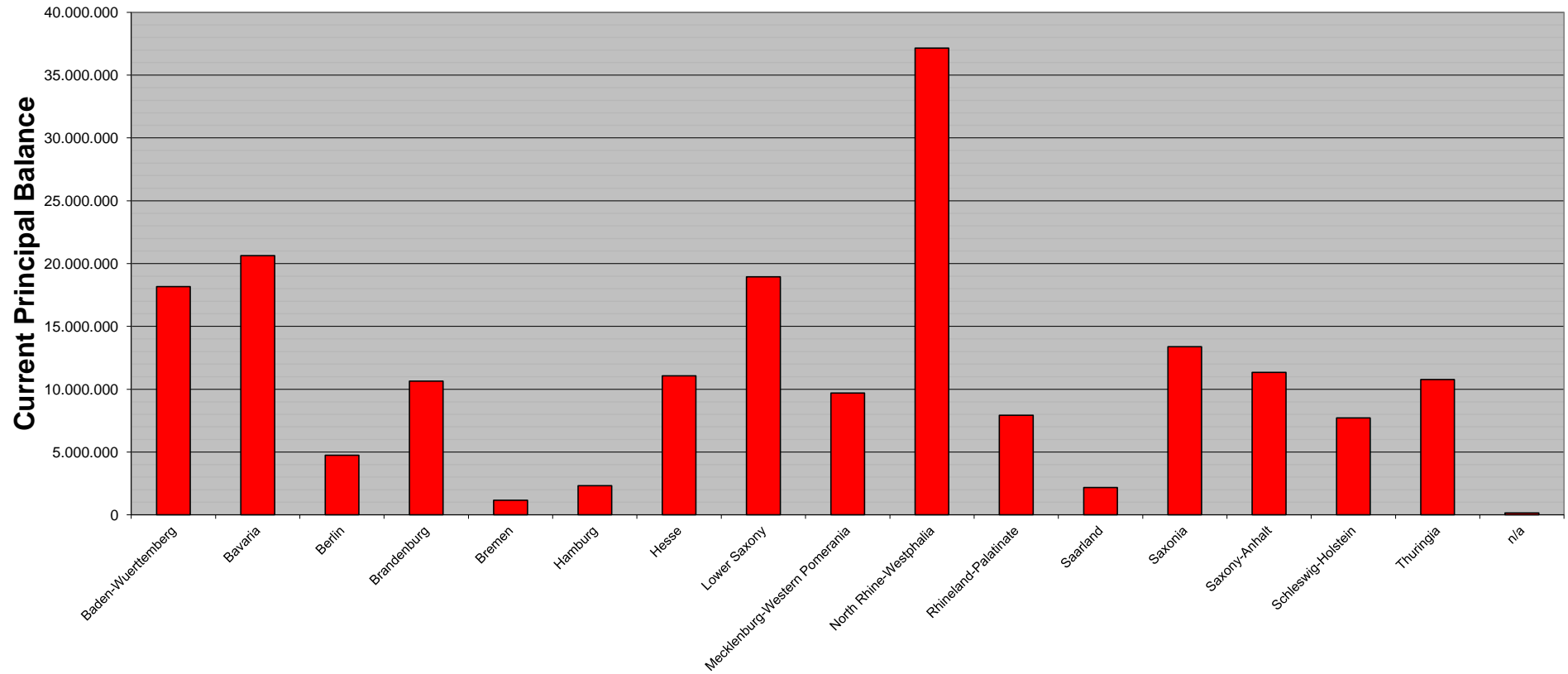
Reporting Date			10.05.2023			
Payment Date			15.05.2023			
Period No			42			
Monthly Period			May 2023			
Interest Period	from	13.04.2023	to	15.05.2023	=	32 days
Collection Period	from	01.04.2023	to	30.04.2023		

<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	18.157.151,36	9,66%	2.049	9,05%
Bavaria	20.636.656,29	10,98%	2.323	10,26%
Berlin	4.754.753,44	2,53%	541	2,39%
Brandenburg	10.635.545,34	5,66%	1.314	5,80%
Bremen	1.153.369,73	0,61%	131	0,58%
Hamburg	2.315.630,39	1,23%	255	1,13%
Hesse	11.058.798,90	5,88%	1.272	5,62%
Lower Saxony	18.943.407,97	10,08%	2.327	10,27%
Mecklenburg-Western Pomerania	9.698.922,90	5,16%	1.197	5,29%
North Rhine-Westphalia	37.144.240,42	19,76%	4.596	20,29%
Rhineland-Palatinate	7.929.813,69	4,22%	994	4,39%
Saarland	2.173.676,17	1,16%	282	1,25%
Saxonia	13.380.066,97	7,12%	1.720	7,59%
Saxony-Anhalt	11.336.238,17	6,03%	1.413	6,24%
Schleswig-Holstein	7.707.636,53	4,10%	935	4,13%
Thuringia	10.763.239,52	5,73%	1.279	5,65%
n/a	155.397,94	0,08%	20	0,09%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

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Monthly Investor Report**

**10.1 Geographical Distribution (Graph)**

Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023





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**11. Object/Vehicle Type**



Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	20.068.654,77	10,68%	1.775	7,84%
	Private	61.169.933,68	32,55%	6.452	28,49%
		81.238.588,45	43,22%	8.227	36,33%
Used Vehicle	Commercial	17.242.323,26	9,17%	1.927	8,51%
	Private	89.463.634,02	47,60%	12.494	55,17%
		106.705.957,28	56,78%	14.421	63,67%
<b>Total</b>		<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	177.561.089,56	94,48%	21.262	93,88%
Leisure	7.136.153,51	3,80%	516	2,28%
Motorbike	3.247.302,66	1,73%	870	3,84%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

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**12. Insurances**



Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023

<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	78.317.003,25	41,67%	8.736	38,57%
Yes	109.627.542,48	58,33%	13.912	61,43%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</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	119.814.262,40	63,75%	14.956	66,04%
Yes	68.130.283,33	36,25%	7.692	33,96%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</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	169.815.276,34	90,35%	20.437	90,24%
Yes	18.129.269,39	9,65%	2.211	9,76%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

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**13. Type of Contract**



Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023

Contracts w/Balloon Payments		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
No	Private	75.764.083,23	40,31%	12.251	54,09%
	Commercial	16.736.745,48	8,91%	2.380	10,51%
	<b>Total</b>	<b>92.500.828,71</b>	<b>49,22%</b>	<b>14.631</b>	<b>64,60%</b>
Yes		74.869.484,47	39,84%	6.695	29,56%
- of which balloon rates	Private	59.264.956,73	31,53%		
- of which regular installments		15.604.527,74	8,30%		
Yes		20.574.232,55	10,95%	1.322	5,84%
- of which balloon rates	Commercial	16.433.851,26	8,74%		
- of which regular installments		4.140.381,29	2,20%		
	<b>Total</b>	<b>95.443.717,02</b>	<b>50,78%</b>	<b>8.017</b>	<b>35,40%</b>
<b>Total</b>		<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</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	513.645,49	0,68%	60	0,75%
39:51	17.301.246,39	22,86%	1.808	22,55%
52:64	57.013.741,12	75,32%	6.062	75,61%
65:72	425.889,67	0,56%	41	0,51%
73:	444.285,32	0,59%	46	0,57%
<b>Total</b>	<b>75.698.807,99</b>	<b>100,00%</b>	<b>8.017</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	31.185.599,71	41,20%	3.448	43,01%
13:25	42.386.673,17	55,99%	4.355	54,32%
26:38	1.655.595,54	2,19%	163	2,03%
39:51	470.939,57	0,62%	51	0,64%
<b>Total</b>	<b>75.698.807,99</b>	<b>100,00%</b>	<b>8.017</b>	<b>100,00%</b>

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**14. Payment Methods**



Reporting Date			10.05.2023		
Payment Date			15.05.2023		
Period No			42		
Monthly Period			May 2023		
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	

<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	184.741.223,61	98,30%	22.237	98,19%
Other	3.203.322,12	1,70%	411	1,81%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</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	85.112.870,88	45,29%	10.164	44,88%
1st of month	102.831.674,85	54,71%	12.484	55,12%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

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**15. Downpayment**



Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023

<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	67.209.094,06	35,76%	7.761	34,27%	0,00%
0: 999	5.065.598,91	2,70%	803	3,55%	4,17%
1000: 1999	11.736.292,53	6,24%	1.791	7,91%	8,98%
2000: 2999	14.832.454,39	7,89%	2.082	9,19%	13,66%
3000: 3999	13.775.353,42	7,33%	1.844	8,14%	17,70%
4000: 4999	11.291.250,32	6,01%	1.466	6,47%	20,97%
5000: 5999	14.759.711,88	7,85%	1.726	7,62%	22,99%
6000: 6999	8.617.370,34	4,59%	975	4,31%	26,20%
7000: 7999	6.350.814,27	3,38%	713	3,15%	29,21%
8000: 8999	6.024.164,88	3,21%	658	2,91%	30,83%
9000: 9999	3.096.980,97	1,65%	334	1,47%	33,65%
10000:10999	7.883.744,03	4,19%	835	3,69%	33,91%
11000:11999	1.577.228,65	0,84%	191	0,84%	38,67%
12000:12999	2.423.134,97	1,29%	265	1,17%	38,43%
13000:13999	1.547.249,30	0,82%	170	0,75%	40,96%
14000:14999	1.470.307,55	0,78%	141	0,62%	42,29%
15000:15000	2.122.267,76	1,13%	227	1,00%	42,28%
15001:	8.161.527,50	4,34%	666	2,94%	46,60%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>	<b>18,39%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	€ 3.723,62	€ 5.664,84
Average Purchase Price	€ 20.251,03	€ 22.051,71
<b>Downpayment in %</b>	<b>18,39%</b>	<b>25,69%</b>

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**16. Effective Interest Rate**



Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	56.857,85	0,03%	6	0,03%
1: 1	8.803.215,73	4,68%	933	4,12%
2: 2	50.133.289,49	26,67%	5.553	24,52%
3: 3	94.329.645,29	50,19%	10.822	47,78%
4: 4	25.119.326,99	13,37%	3.695	16,31%
5: 5	5.929.592,70	3,15%	1.032	4,56%
6: 6	2.007.140,30	1,07%	389	1,72%
7: 7	342.648,18	0,18%	60	0,26%
8: 8	994.767,01	0,53%	132	0,58%
9: 9	156.617,33	0,08%	14	0,06%
10:10	46.175,19	0,02%	8	0,04%
11:11	25.269,67	0,01%	4	0,02%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

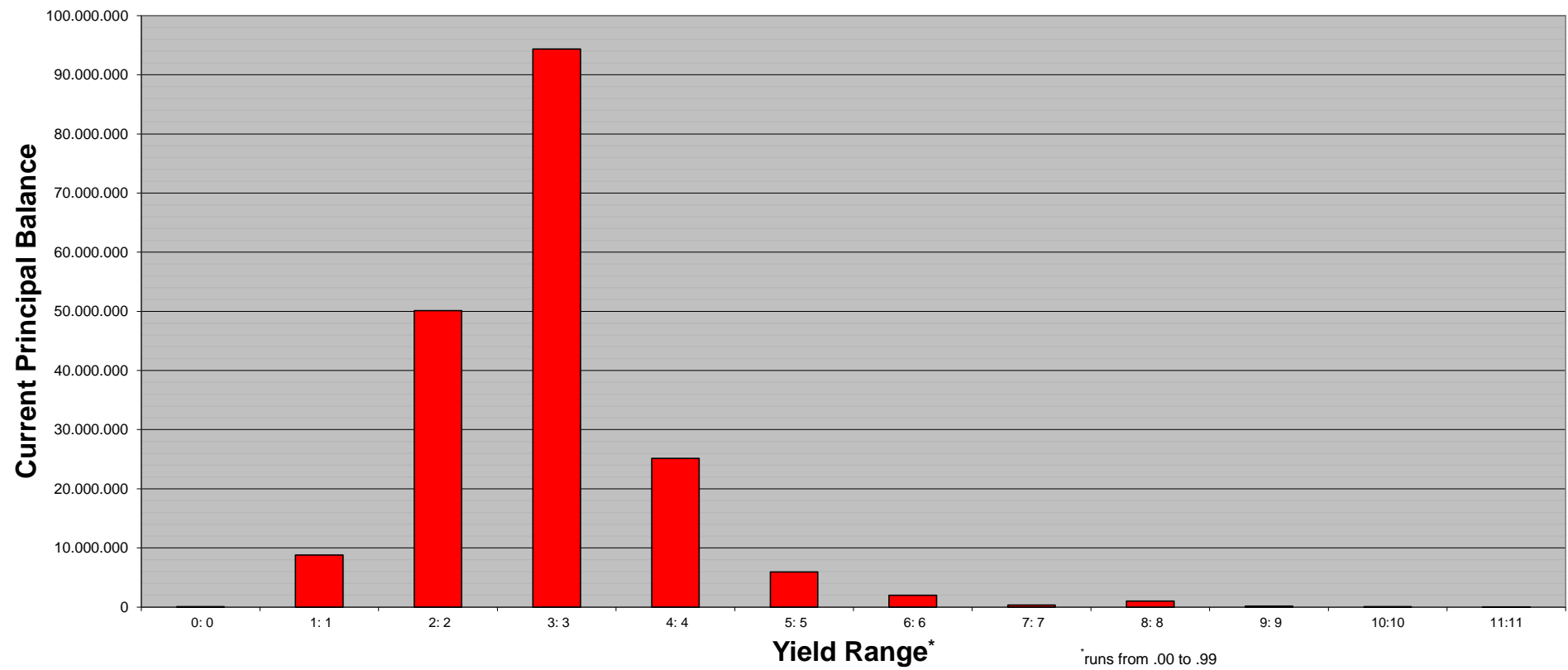
Statistics	in %
WA Interest	3,72%

\* runs from .00 to .99

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

**16.1 Effective Interest Rate (Graph)**

Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023



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**17. Seasoning**



Reporting Date		10.05.2023			
Payment Date		15.05.2023			
Period No		42			
Monthly Period		May 2023			
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
33:35	11.492.289,31	6,11%	1.114	4,92%
36:38	9.799.112,43	5,21%	937	4,14%
39:41	12.503.823,74	6,65%	1.259	5,56%
42:44	26.717.614,99	14,22%	2.998	13,24%
45:47	78.800.946,02	41,93%	9.481	41,86%
48:50	30.910.112,20	16,45%	4.164	18,39%
51:53	8.230.091,39	4,38%	1.166	5,15%
54:56	4.764.904,31	2,54%	739	3,26%
57:59	2.325.259,90	1,24%	335	1,48%
60:62	854.527,80	0,45%	133	0,59%
63:65	217.503,01	0,12%	43	0,19%
66:68	265.082,36	0,14%	35	0,15%
69:71	219.418,76	0,12%	44	0,19%
72:74	366.859,75	0,20%	79	0,35%
75:77	128.439,97	0,07%	28	0,12%
78:80	109.693,21	0,06%	29	0,13%
81:	238.866,58	0,13%	64	0,28%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

**Statistics**

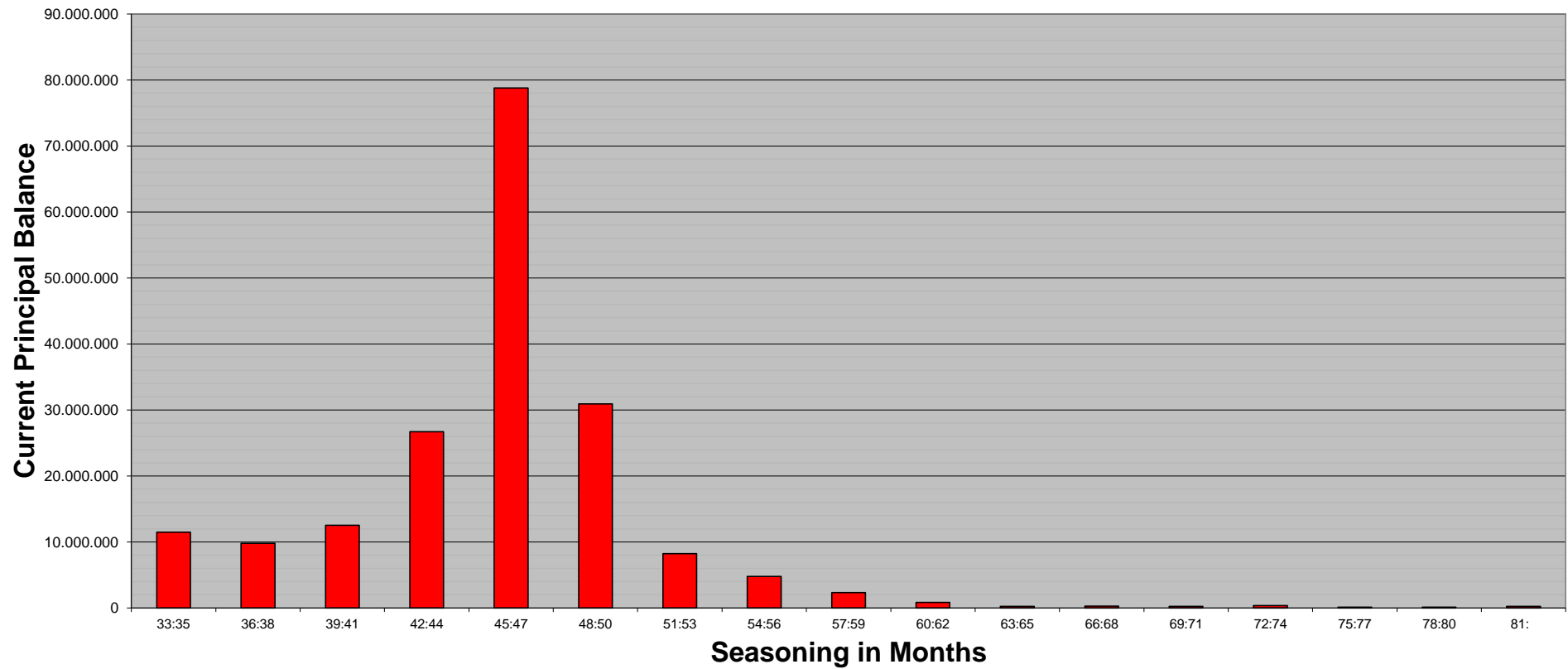
WA Seasoning	45,33
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**17.1 Seasoning (Graph)**

Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023



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**18. Remaining Term**



Reporting Date			10.05.2023		
Payment Date			15.05.2023		
Period No			42		
Monthly Period			May 2023		
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	

<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	19.344.879,84	10,29%	4.385	19,36%
7: 13	31.182.058,64	16,59%	4.092	18,07%
14: 20	51.200.512,61	27,24%	5.528	24,41%
21: 27	18.824.054,17	10,02%	2.289	10,11%
28: 34	7.210.616,88	3,84%	983	4,34%
35: 41	12.737.862,23	6,78%	1.439	6,35%
42: 48	10.983.261,62	5,84%	1.097	4,84%
49: 55	25.563.379,55	13,60%	2.152	9,50%
56: 62	5.848.397,45	3,11%	438	1,93%
63: 69	1.083.089,79	0,58%	69	0,30%
70: 76	2.179.997,61	1,16%	96	0,42%
77: 83	499.313,72	0,27%	23	0,10%
84: 90	1.230.300,79	0,65%	55	0,24%
91: 97	56.820,83	0,03%	2	0,01%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

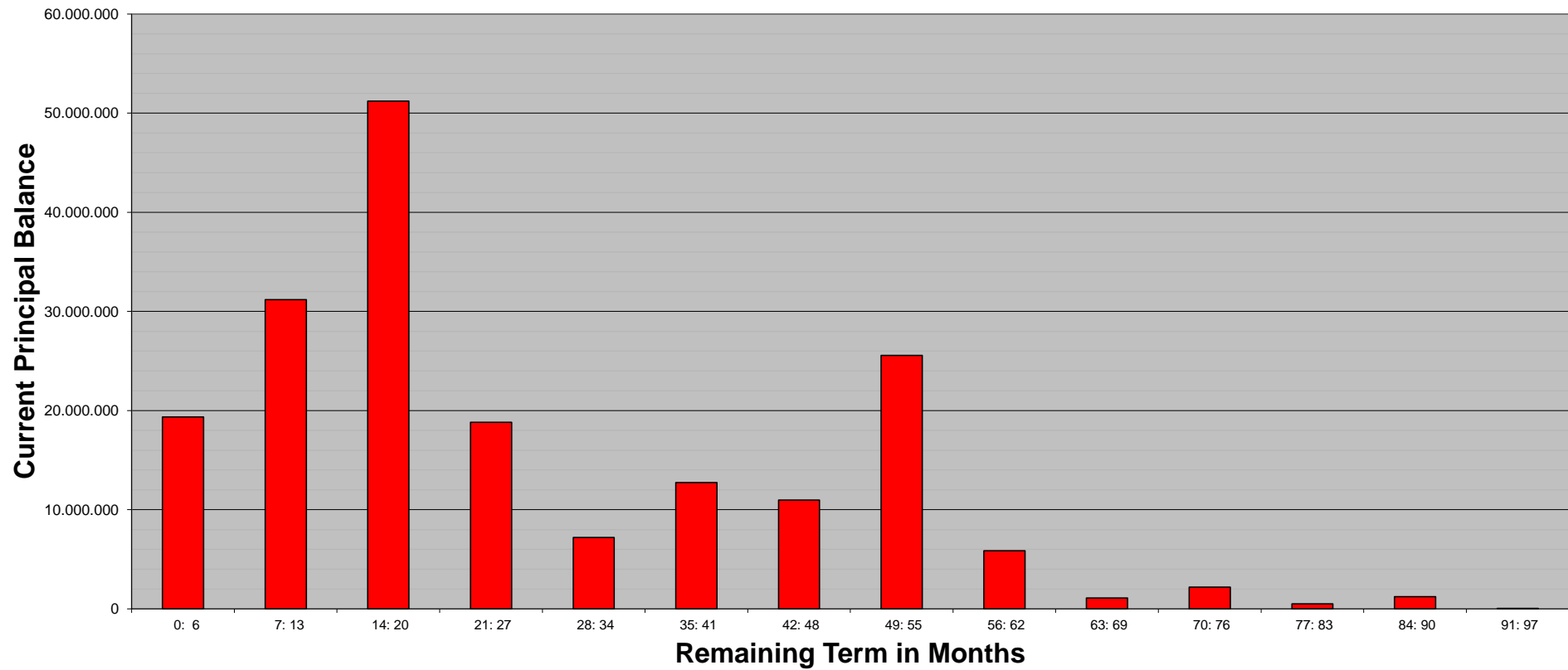
**Statistics**

WA Remaining Term	26,08
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Reporting Date			10.05.2023		
Payment Date			15.05.2023		
Period No			42		
Monthly Period			May 2023		
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	



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

**19. Original Term**



Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023

<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	588.253,44	0,31%	204	0,90%
39: 51	21.673.479,31	11,53%	4.378	19,33%
52: 64	89.125.512,24	47,42%	9.940	43,89%
65: 77	15.286.407,43	8,13%	2.391	10,56%
78: 90	14.839.583,23	7,90%	1.778	7,85%
91:103	40.301.180,75	21,44%	3.617	15,97%
104:116	1.201.140,60	0,64%	80	0,35%
117:119	175.061,09	0,09%	12	0,05%
120:	4.753.293,64	2,53%	247	1,09%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

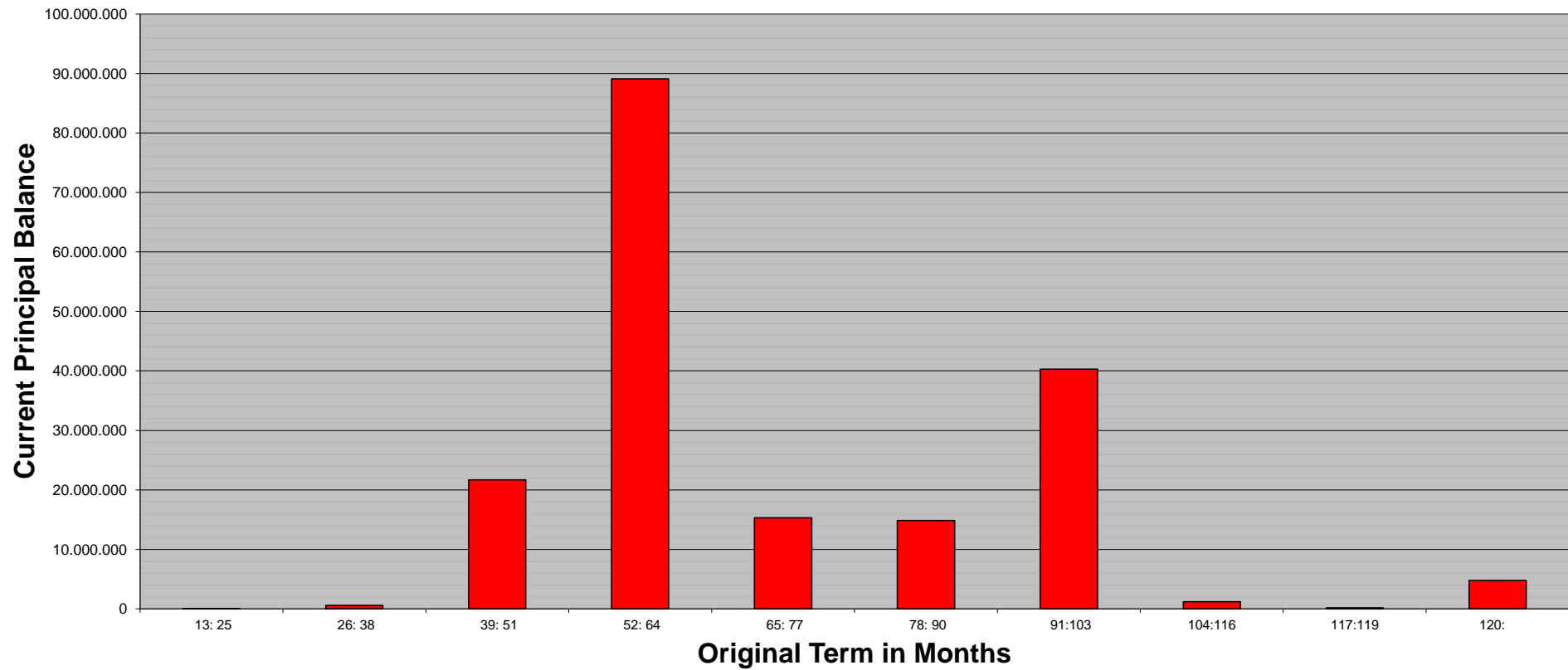
**Statistics**

WA Original Term	71,42
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Monthly Investor Report**

**19.1 Original Term (Graph)**

Reporting Date		10.05.2023			
Payment Date		15.05.2023			
Period No		42			
Monthly Period		May 2023			
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	



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**20. Manufacturer  
Brands & Fueltype**



Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023
Collection Period	from 01.04.2023	to 30.04.2023
		= 32 days

<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	21.713.448,16	11,55%	2.658	11,74%
2	20.278.934,94	10,79%	2.325	10,27%
3	15.662.249,73	8,33%	2.024	8,94%
4	13.505.794,17	7,19%	1.497	6,61%
5	13.316.646,81	7,09%	1.454	6,42%
6	11.726.575,02	6,24%	1.241	5,48%
7	11.625.329,12	6,19%	1.729	7,63%
8	8.316.940,64	4,43%	892	3,94%
9	7.997.002,11	4,25%	1.040	4,59%
10	7.414.655,07	3,95%	798	3,52%
11	6.495.711,19	3,46%	818	3,61%
12	6.123.090,27	3,26%	692	3,06%
13	4.886.372,68	2,60%	690	3,05%
14	3.876.853,84	2,06%	374	1,65%
15	3.541.990,47	1,88%	118	0,52%
<b>Total</b>	<b>156.481.594,22</b>	<b>83,26%</b>	<b>18.350</b>	<b>81,02%</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	82.593.440,43	43,95%	11.957	52,79%
Diesel Euro 6	20.854.415,89	11,10%	2.045	9,03%
Diesel Euro 5	12.205.702,88	6,49%	1.759	7,77%
Diesel < Euro 5	20.052.115,04	10,67%	2.129	9,40%
Other	2.849.740,03	1,52%	331	1,46%
n/a	49.389.131,46	26,28%	4.427	19,55%
<b>Total</b>	<b>187.944.545,73</b>	<b>100,00%</b>	<b>22.648</b>	<b>100,00%</b>

SC Germany Auto 2019-1  
Monthly Investor Report

21. Amortisation Profile



Reporting Date	10.05.2023				
Payment Date	15.05.2023				
Period No	42				
Monthly Period	May 2023				
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	187.944.545,73 €	51	3.998.640,27 €	101	- €
2	182.082.680,17 €	52	3.387.470,65 €	102	- €
3	174.517.362,02 €	53	2.886.995,83 €	103	- €
4	167.030.927,77 €	54	2.520.063,50 €	104	- €
5	159.558.060,39 €	55	2.261.681,44 €	105	- €
6	151.427.648,33 €	56	2.033.977,34 €	106	- €
7	146.185.393,56 €	57	1.837.646,43 €	107	- €
8	140.970.685,64 €	58	1.659.318,91 €	108	- €
9	135.474.116,85 €	59	1.499.786,10 €	109	- €
10	130.387.565,35 €	60	1.362.239,73 €	110	- €
11	124.922.825,11 €	61	1.243.896,77 €	111	- €
12	118.945.519,97 €	62	1.139.179,45 €	112	- €
13	113.017.696,09 €	63	1.043.210,33 €	113	- €
14	103.920.136,70 €	64	959.292,83 €	114	- €
15	94.187.219,07 €	65	886.772,37 €	115	- €
16	82.717.244,29 €	66	819.870,14 €	116	- €
17	70.333.667,91 €	67	759.664,42 €	117	- €
18	59.655.082,96 €	68	700.950,00 €	118	- €
19	56.155.453,79 €	69	643.084,84 €	119	- €
20	52.993.662,62 €	70	585.667,93 €		
21	49.714.490,04 €	71	528.923,36 €		
22	46.864.994,21 €	72	473.444,85 €		
23	43.830.985,22 €	73	420.580,04 €		
24	40.497.769,40 €	74	369.713,08 €		
25	38.037.009,30 €	75	322.717,22 €		
26	35.561.449,21 €	76	280.031,20 €		
27	33.156.434,36 €	77	240.772,78 €		
28	30.902.232,87 €	78	209.757,43 €		
29	28.984.185,97 €	79	186.409,55 €		
30	27.177.859,05 €	80	164.117,38 €		
31	25.825.555,93 €	81	143.445,43 €		
32	24.493.910,72 €	82	123.890,96 €		
33	23.180.839,51 €	83	104.525,13 €		
34	21.855.834,85 €	84	85.242,64 €		
35	20.575.705,30 €	85	66.703,93 €		
36	19.316.354,27 €	86	49.942,33 €		
37	18.075.533,69 €	87	33.794,18 €		
38	16.852.712,09 €	88	20.294,81 €		
39	15.637.532,14 €	89	10.745,32 €		
40	14.328.288,42 €	90	5.377,50 €		
41	13.043.055,09 €	91	3.906,18 €		
42	11.796.195,36 €	92	3.025,67 €		
43	10.814.527,60 €	93	2.339,60 €		
44	9.876.112,77 €	94	1.952,90 €		
45	8.956.384,64 €	95	1.564,91 €		
46	8.060.616,18 €	96	1.175,63 €		
47	7.181.283,61 €	97	785,05 €		
48	6.325.431,51 €	98	393,18 €		
49	5.499.502,37 €	99	- €		
50	4.715.076,23 €	100	- €		

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

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



Reporting Date	10.05.2023				
Payment Date	15.05.2023				
Period No	42				
Monthly Period	May 2023				
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	

**Priority of Payments**

Available Distribution Amount	11.280.506,48 €
Taxes and Senior Expenses	- 330,25 €
Net Swap Payments	-- 432.352,39 €
Interest Class A Notes	- 486.457,50 €
Payments to Liquidity Reserve Fund	- 1.000.000,00 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	- 16.002,00 €
Replenishment	- - €
Purchase Shortfall Ledger	- 33,27 €
Principal Payments Class A	- 9.530.793,00 €
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	- 1.333,33 €
Principal Payments Subordinated Loan	- - €
Payments to Seller	- 677.909,52 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	330,25 €		
Interest accrued for the Period	- 502.459,50 €	- 486.457,50 €	- 16.002,00 €
Cumulative Interest accrued	- 5.988.220,50 €	- 5.355.750,00 €	- 632.470,50 €
Interest Payments	- 502.459,50 €	- 486.457,50 €	- 16.002,00 €
Cumulative Interest Payments	- 5.988.220,50 €	- 5.355.750,00 €	- 632.470,50 €
Interest accrued on Subordinated Loan for the Period	- 1.333,33 €		
Cumulative Interest accrued on Subordinated Loan	- 107.550,56 €		
Interest Payments on Subordinated Loan	- 1.333,33 €		
Cumulative Interest Payments on Subordinated Loan	- 107.550,56 €		
Unpaid Interest for the Period	- - €		
Cumulative Unpaid Interest	- - €		



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

**23. Swap Counterparty**



Reporting Date	10.05.2023				
Payment Date	15.05.2023				
Period No	42				
Monthly Period	May 2023				
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	

**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 152.475.372,00  
Fixed Rate 0,3990%  
Floating Rate (Euribor) 2,8890%  
Net Swap Payments 432.352,39  
Notional Amount next period 142.944.579,00

**Swap Counterparty Details**

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

**Counterparty Replacement**

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

**Swap Collateral**

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

Ratings as of 30.04.2023, 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	10.05.2023				
Payment Date	15.05.2023				
Period No	42				
Monthly Period	May 2023				
Interest Period	from	13.04.2023	to	15.05.2023	= 32 days
Collection Period	from	01.04.2023	to	30.04.2023	

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:	197.475.318,04 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	187.944.545,73 €
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:	23,29%
Net Economic Interest Ratio as of the end of the Monthly Period:	24,48%

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Monthly Investor Report**

**25. Counterparties**



Reporting Date	10.05.2023					
Payment Date	15.05.2023					
Period No	42					
Monthly Period	May 2023					
Interest Period	from	13.04.2023	to	15.05.2023	=	32 days
Collection Period	from	01.04.2023	to	30.04.2023		

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**Paying Agent:**

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Phone: +44 207 163 3834

**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

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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**

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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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France

**Wilmington Trust SP Services (Dublin) Limited**

Fourth Floor, 3 George's Dock  
IFSC, Dublin 1, D01 X5X0  
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**Fitch Ratings Limited**

Neue Mainzer Strasse 45 - 50  
60311 Frankfurt am Main  
Germany

**Moody's Deutschland GmbH**

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

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

Ratings as of 30.04.2023, data source: Bloomberg

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

**26. Issuer Information**



Reporting Date		10.05.2023				
Payment Date		15.05.2023				
Period No		42				
Monthly Period		May 2023				
Interest Period	from	13.04.2023	to	15.05.2023	=	32 days
Collection Period	from	01.04.2023	to	30.04.2023		

**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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Team ABS

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Reporting Date	10.05.2023	
Payment Date	15.05.2023	
Period No	42	
Monthly Period	May 2023	
Interest Period	from 13.04.2023	to 15.05.2023 = 32 days
Collection Period	from 01.04.2023	to 30.04.2023

#### 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 30.04.2023, data source: Bloomberg

## SC Germany Auto 2019-1 Monthly Investor Report

### 28. Glossary



Reporting Date		10.05.2023				
Payment Date		15.05.2023				
Period No		42				
Monthly Period		May 2023				
Interest Period	from	13.04.2023	to	15.05.2023	=	32 days
Collection Period	from	01.04.2023	to	30.04.2023		

<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