

# SC Germany Auto 2019-1 Monthly Investor Report



## SC Germany Auto 2019-1 Monthly Investor Report

### Cover Sheet Monthly Investor Report



Calculation Date	10.10.2023				
Payment Date	13.10.2023				
Period No	47				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

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**1. Portfolio Information**



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Collection Period	from 01.09.2023	to 30.09.2023

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>18.507</b>	<b>148.461.215,47 €</b>	<b>158.208.630,64 €</b>
Scheduled Principal Payments		5.773.245,08 €	6.913.408,97 €
Prepayment Principal		1.891.111,24 €	2.775.554,10 €
Others		23.535,63 €	22.144,88 €
<b>Total Principal Collections</b>		<b>7.687.891,95 €</b>	<b>9.666.818,19 €</b>
<b>Total Interest Collections</b>		<b>508.990,88 €</b>	<b>577.516,05 €</b>
<b>Defaults</b>		<b>101.885,21 €</b>	<b>80.596,98 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
End of Period		<b>140.671.438,31 €</b>	<b>148.461.215,47 €</b>
Purchase Shortfall Amount		16,69 €	53,03 €
<b>Total Assets (End of Period)</b>	<b>17.629</b>	<b>140.671.455,00 €</b>	<b>148.461.268,50 €</b>
Current Prepayment Rate (annualised)		14,26%	

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**2. Reserve Accounts**



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Interest Period from	13.09.2023	to	13.10.2023	=	30 days
Collection Period from	01.09.2023	to	30.09.2023		

**Reserve Accounts**

<b>Reserve Account</b>	<b>in %</b>		<b>Trigger Event y/n</b>
Beginning of Period	0,67%	1.000.000,00 €	
Cash Outflow		0,00 €	
Cash Inflow		0,00 €	
End of Period	0,71%	1.000.000,00 €	
Required Reserve Fund	0,71%	1.000.000,00 €	
<b>Commingling Reserve</b>			
	<b>in %</b>		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Commingling Reserve Fund			no
<b>Set-Off Reserve</b>			
	<b>in %</b>		
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	13.09.2023	to 13.10.2023 = 30 days
Collection Period	from	01.09.2023	to 30.09.2023

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 €	0,00 €	0,00 €	0,00 €	0,00 €	100,00%	0,00%	0,00%	0,00%	0,00%
2	599.999.998,97 €	762.666,96 €	258.599,49 €	38.608,75 €	0,00 €	99,82%	0,13%	0,04%	0,01%	0,00%
3	599.999.999,16 €	469.335,93 €	397.411,14 €	156.319,12 €	28.835,09 €	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 €	358.227,57 €	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 €	788.171,03 €	99,04%	0,32%	0,20%	0,08%	0,36%
40	207.785.771,47 €	216.862,96 €	563.002,78 €	269.159,05 €	708.032,67 €	99,15%	0,10%	0,27%	0,13%	0,34%
41	197.475.318,04 €	548.172,75 €	307.113,18 €	243.648,63 €	558.299,91 €	99,16%	0,28%	0,16%	0,12%	0,28%
42	187.944.545,73 €	246.782,43 €	504.655,68 €	204.479,43 €	608.552,69 €	99,17%	0,13%	0,27%	0,11%	0,32%
43	178.105.100,88 €	633.808,21 €	265.937,51 €	175.180,20 €	617.368,88 €	99,05%	0,36%	0,15%	0,10%	0,35%
44	167.638.379,32 €	356.976,30 €	405.406,86 €	290.832,96 €	790.803,77 €	98,90%	0,21%	0,24%	0,17%	0,47%
45	158.208.630,64 €	929.913,42 €	204.522,25 €	250.424,15 €	858.684,55 €	98,58%	0,59%	0,13%	0,16%	0,54%
46	148.461.215,47 €	203.225,10 €	571.359,57 €	357.913,68 €	843.004,84 €	98,67%	0,14%	0,38%	0,24%	0,57%
47	140.671.438,31 €	313.797,39 €	571.921,27 €	204.166,18 €	815.350,02 €	98,65%	0,22%	0,41%	0,15%	0,58%

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### 4. Default Data



Reporting Date	10.10.2023	
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Collection Period	from 01.09.2023	to 30.09.2023

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	101.885,21 €	
Current Period Recoveries	31.857,89 €	
Current Period Net Default	70.027,32 €	
New Number of Defaulted Contracts		13

#### Cumulative Default

Cumulative Gross Default	5.379.608,75 €	
Cumulative Recoveries	2.331.974,72 €	
Cumulative Net Default	3.047.634,03 €	
Total Number of Defaulted Contracts		445

#### Principal Deficiency

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

#### PDL Trigger

#### Repurchased Assets

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

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4.1 Default Data per Quarter



Reporting Date	10.10.2023			
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				= 30 days

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	Q3 2023		
n/a	BDS	0,00	0,00	0,00																	
Q4 2019	1-2	0,00	0,00	0,00																	
Q1 2020	3-5	117.635,34	61.624,83	0,00	5.357,40	0,00	970,81	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	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	0,00	
Q3 2020	9-11	420.855,37	200.359,05	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	9.034,68	5.621,55		
Q4 2020	12-14	294.464,69	101.177,10	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	969,00	1.085,00		
Q1 2021	15-17	535.573,78	153.959,74	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	3.051,00	4.038,28		
Q2 2021	18-20	563.476,57	231.532,37	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	2.470,00	2.430,00		
Q3 2021	21-23	339.700,10	139.323,12	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	2.600,00	2.150,00		
Q4 2021	24-26	332.293,36	216.158,13	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	1.410,04	21.860,44		
Q1 2022	27-29	493.952,73	210.480,19	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	26.401,96	1.300,00		
Q2 2022	30-32	495.809,58	310.265,83	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	75.698,18	450,00		
Q3 2022	33-35	529.711,52	250.632,68	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	47.268,96	34.784,31		
Q4 2022	36-38	266.898,48	105.555,17	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	13.637,61	78.910,26	10.731,44	2.275,86	
Q1 2023	39-41	481.786,08	170.618,19	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	7.422,76	71.149,97	92.045,46	
Q2 2023	42-44	217.504,27	29.105,60	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	650,00	28.455,60	
Q3 2023	45-47	289.734,03	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	
<b>Total</b>		<b>5.379.608,75</b>	<b>2.331.974,72</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>251.435,23</b>	<b>196.406,50</b>		

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



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



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**6. Outstanding Notes**



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**1. Note Balance**

**All notes**

**Class A**

**Class B**

**General Note Information**

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

**Current Note Information**

Class Principal Outstanding Balance Beginning of Period	148.461.268,50 €	103.461.268,50 €	45.000.000,00 €
Available Distribution Amount	9.231.782,96 €		
Amortisation	7.789.813,50 €		
Redemption per Class	7.789.813,50 €	7.789.813,50 €	0,00 €
Redemption per Note		1.403,57 €	0,00 €
Class Principal Outstanding Balance End of Period	140.671.455,00 €	95.671.455,00 €	45.000.000,00 €
Current Tranching		68,0%	32,0%
Current Pool Factor		0,17	1,00

**2. Payments to Investors per Note**

**All notes**

**Class A**

**Class B**

Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	3,662%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		18.641,67 €	100.000,00 €
> Principal Repayment per Note		<b>1.403,57 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		17.238,10 €	100.000,00 €
> Interest accrued for the period		<b>376.068,00 €</b>	<b>14.998,50 €</b>
Interest Payment		<b>376.068,00 €</b>	<b>14.998,50 €</b>
Interest Payment per Note		<b>67,76 €</b>	<b>33,33 €</b>

**3. Credit Enhancements**

**Class A**

**Class B**

Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	32,70%	0,71%

**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	95.671.455 €	- €	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	10.10.2023	
Payment Date	13.10.2023	
Period No	47	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023

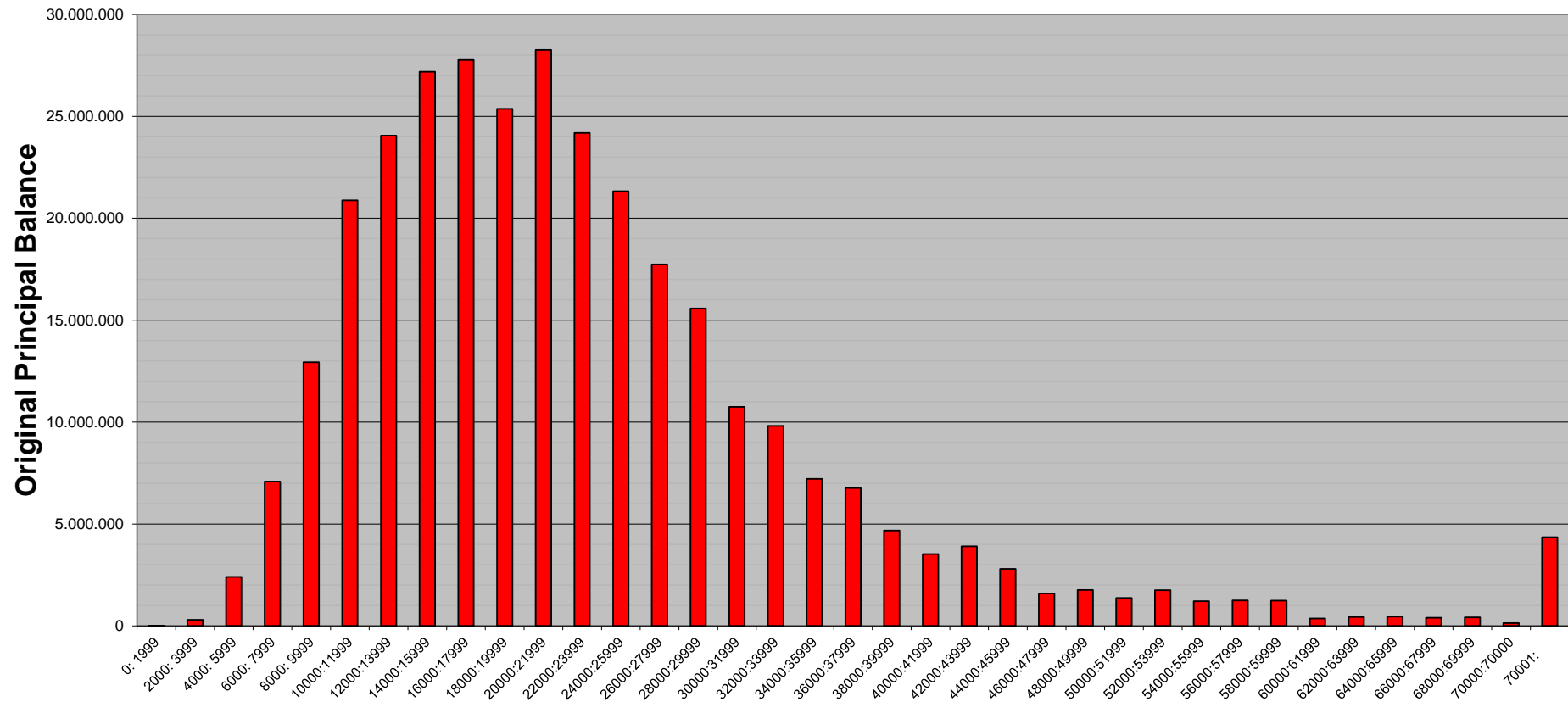
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	4.743,55	0,00%	3	0,02%
2000: 3999	298.069,60	0,09%	91	0,52%
4000: 5999	2.403.243,03	0,75%	463	2,63%
6000: 7999	7.085.141,23	2,21%	995	5,64%
8000: 9999	12.933.286,80	4,03%	1.432	8,12%
10000:11999	20.879.559,69	6,50%	1.898	10,77%
12000:13999	24.056.098,04	7,49%	1.847	10,48%
14000:15999	27.188.264,46	8,46%	1.813	10,28%
16000:17999	27.764.809,17	8,64%	1.638	9,29%
18000:19999	25.373.468,21	7,90%	1.335	7,57%
20000:21999	28.259.718,25	8,80%	1.348	7,65%
22000:23999	24.187.235,02	7,53%	1.052	5,97%
24000:25999	21.327.596,75	6,64%	854	4,84%
26000:27999	17.736.630,95	5,52%	657	3,73%
28000:29999	15.577.483,08	4,85%	537	3,05%
30000:31999	10.747.232,80	3,35%	347	1,97%
32000:33999	9.814.139,40	3,05%	298	1,69%
34000:35999	7.215.236,39	2,25%	206	1,17%
36000:37999	6.771.396,50	2,11%	183	1,04%
38000:39999	4.677.084,38	1,46%	120	0,68%
40000:41999	3.519.503,34	1,10%	86	0,49%
42000:43999	3.905.905,17	1,22%	91	0,52%
44000:45999	2.793.725,89	0,87%	62	0,35%
46000:47999	1.594.288,76	0,50%	34	0,19%
48000:49999	1.761.199,89	0,55%	36	0,20%
50000:51999	1.372.302,50	0,43%	27	0,15%
52000:53999	1.754.843,29	0,55%	33	0,19%
54000:55999	1.209.489,18	0,38%	22	0,12%
56000:57999	1.251.301,11	0,39%	22	0,12%
58000:59999	1.238.571,40	0,39%	21	0,12%
60000:61999	365.096,10	0,11%	6	0,03%
62000:63999	440.484,55	0,14%	7	0,04%
64000:65999	455.699,98	0,14%	7	0,04%
66000:67999	400.443,20	0,12%	6	0,03%
68000:69999	414.972,26	0,13%	6	0,03%
70000:70000	140.000,00	0,04%	2	0,01%
70001:	4.351.558,26	1,35%	44	0,25%
<b>Total</b>	<b>321.269.822,18</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	18.223,94

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**7.1 Original PB (Graph)**

Reporting Date	10.10.2023	
Payment Date	13.10.2023	
Period No	47	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023



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**8. Current Principal Balance**



Reporting Date	10.10.2023				
Payment Date	13.10.2023				
Period No	47				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

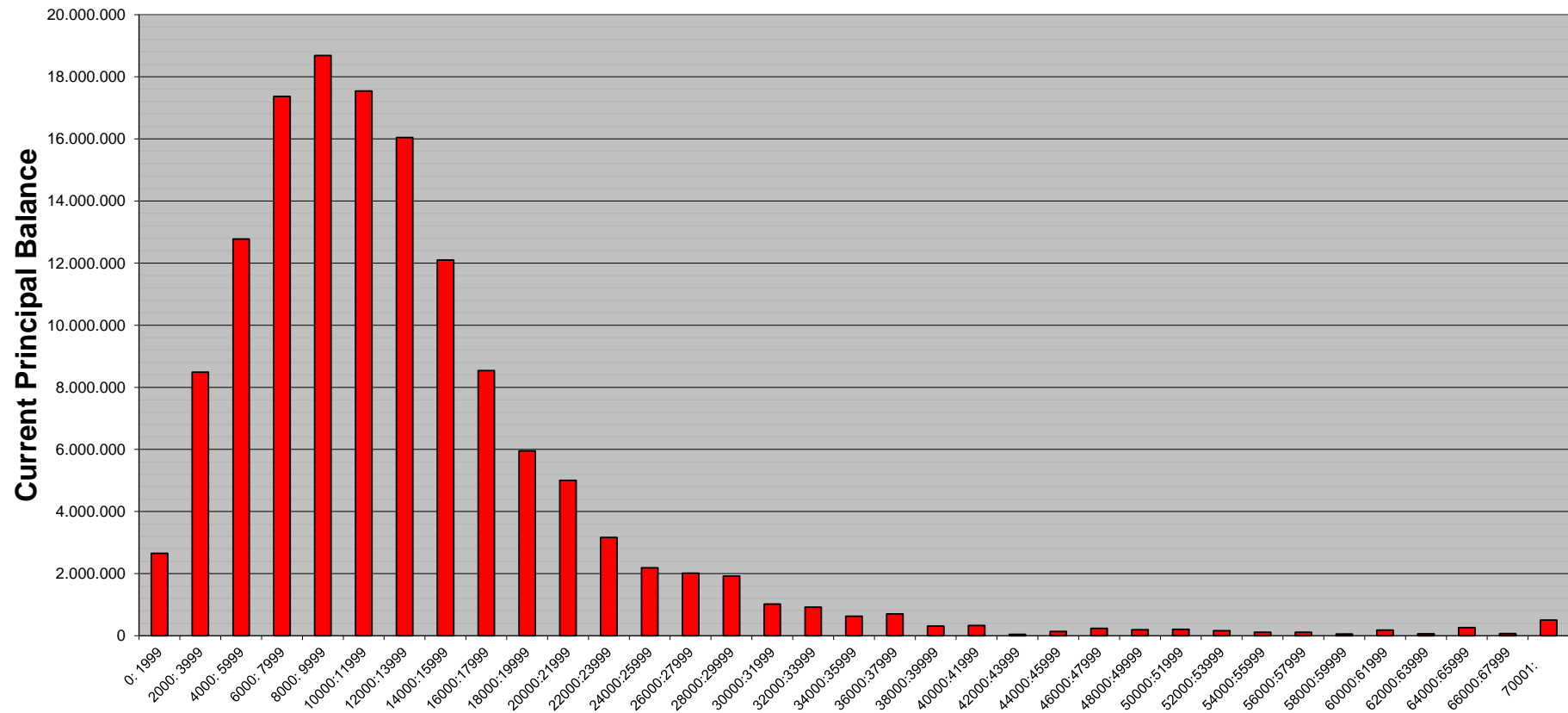
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.656.387,90	1,89%	2.424	13,75%
2000: 3999	8.488.601,77	6,03%	2.853	16,18%
4000: 5999	12.776.240,70	9,08%	2.549	14,46%
6000: 7999	17.368.559,45	12,35%	2.492	14,14%
8000: 9999	18.682.606,48	13,28%	2.084	11,82%
10000:11999	17.541.842,45	12,47%	1.601	9,08%
12000:13999	16.042.371,49	11,40%	1.239	7,03%
14000:15999	12.096.499,29	8,60%	809	4,59%
16000:17999	8.536.596,38	6,07%	504	2,86%
18000:19999	5.951.890,84	4,23%	315	1,79%
20000:21999	5.005.101,37	3,56%	239	1,36%
22000:23999	3.162.217,76	2,25%	138	0,78%
24000:25999	2.187.371,17	1,55%	88	0,50%
26000:27999	2.016.049,86	1,43%	75	0,43%
28000:29999	1.918.400,87	1,36%	66	0,37%
30000:31999	1.022.179,15	0,73%	33	0,19%
32000:33999	922.090,88	0,66%	28	0,16%
34000:35999	626.840,77	0,45%	18	0,10%
36000:37999	703.986,58	0,50%	19	0,11%
38000:39999	310.511,67	0,22%	8	0,05%
40000:41999	327.653,30	0,23%	8	0,05%
42000:43999	43.732,19	0,03%	1	0,01%
44000:45999	134.751,95	0,10%	3	0,02%
46000:47999	235.936,58	0,17%	5	0,03%
48000:49999	195.412,58	0,14%	4	0,02%
50000:51999	203.839,43	0,14%	4	0,02%
52000:53999	158.820,07	0,11%	3	0,02%
54000:55999	109.389,33	0,08%	2	0,01%
56000:57999	113.970,56	0,08%	2	0,01%
58000:59999	58.119,94	0,04%	1	0,01%
60000:61999	182.253,77	0,13%	3	0,02%
62000:63999	63.830,37	0,05%	1	0,01%
64000:65999	260.638,35	0,19%	4	0,02%
66000:67999	66.325,09	0,05%	1	0,01%
70001:	500.417,97	0,36%	5	0,03%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	7.979,55

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**8.1 Current PB (Graph)**

Reporting Date	10.10.2023	
Payment Date	13.10.2023	
Period No	47	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023



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**9. Borrower Concentration**



Reporting Date			10.10.2023		
Payment Date			13.10.2023		
Period No			47		
Monthly Period			Oct 2023		
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	140.124,31	0,0996%	1
2	109.095,62	0,0776%	1
3	92.243,14	0,0656%	1
4	81.078,14	0,0576%	1
5	77.876,76	0,0554%	1
6	66.325,09	0,0471%	1
7	65.818,06	0,0468%	1
8	65.163,75	0,0463%	1
9	64.905,83	0,0461%	1
10	64.750,71	0,0460%	1
11	63.830,37	0,0454%	1
12	61.078,46	0,0434%	1
13	60.996,41	0,0434%	1
14	60.178,90	0,0428%	1
15	58.119,94	0,0413%	1
16	57.313,60	0,0407%	1
17	56.656,96	0,0403%	1
18	55.056,69	0,0391%	2
19	54.915,29	0,0390%	1
20	54.474,04	0,0387%	1
21	53.196,13	0,0378%	1
22	52.993,63	0,0377%	1
23	52.630,31	0,0374%	1
24	51.813,35	0,0368%	1
25	51.033,98	0,0363%	1
	<b>1.671.669,47</b>	<b>1,1884%</b>	<b>26</b>

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**10. Geographical Distribution**



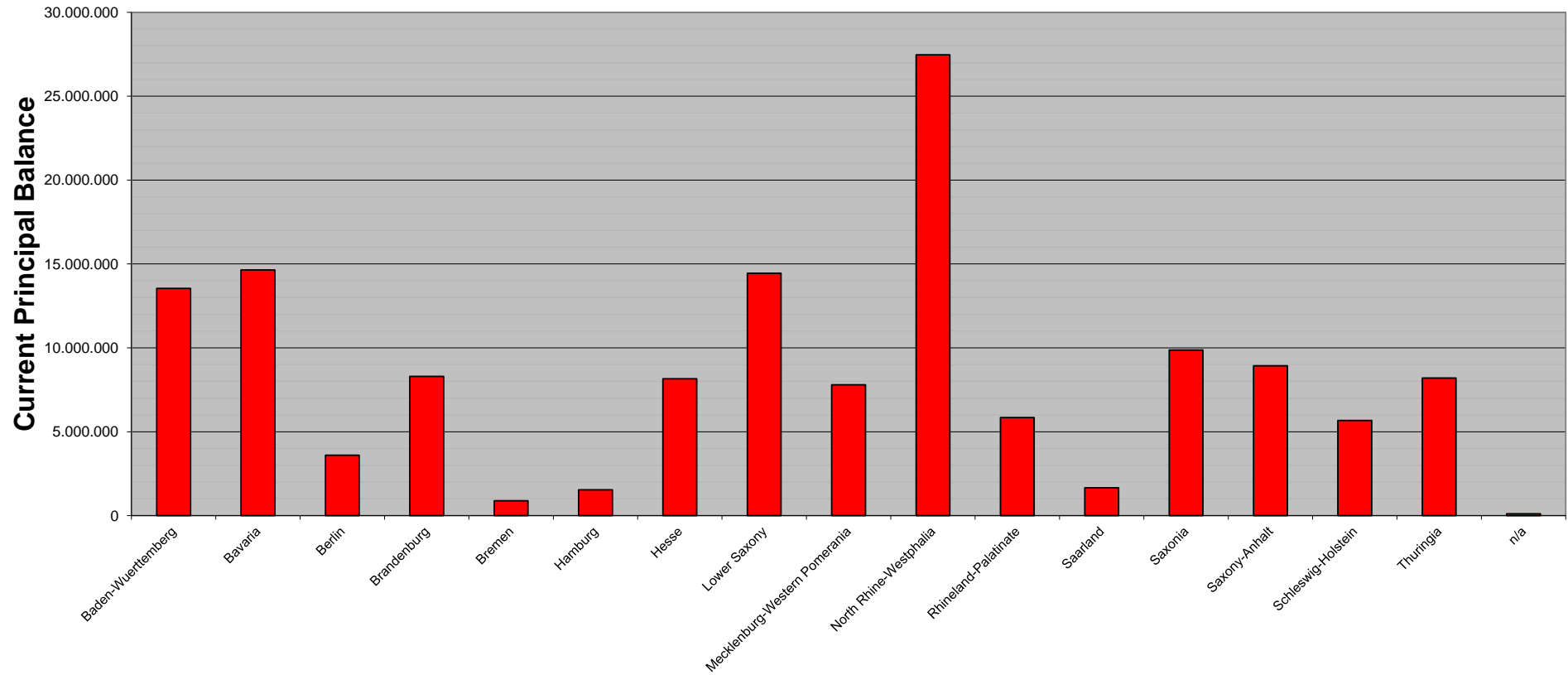
Reporting Date			10.10.2023			
Payment Date			13.10.2023			
Period No			47			
Monthly Period			Oct 2023			
Interest Period	from	13.09.2023	to	13.10.2023	=	30 days
Collection Period	from	01.09.2023	to	30.09.2023		

<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	13.545.847,08	9,63%	1.567	8,89%
Bavaria	14.646.027,26	10,41%	1.716	9,73%
Berlin	3.600.819,13	2,56%	434	2,46%
Brandenburg	8.294.180,15	5,90%	1.066	6,05%
Bremen	889.602,47	0,63%	110	0,62%
Hamburg	1.540.001,79	1,09%	187	1,06%
Hesse	8.157.539,95	5,80%	961	5,45%
Lower Saxony	14.451.638,46	10,27%	1.829	10,37%
Mecklenburg-Western Pomerania	7.793.915,31	5,54%	995	5,64%
North Rhine-Westphalia	27.466.370,16	19,53%	3.522	19,98%
Rhineland-Palatinate	5.841.599,26	4,15%	764	4,33%
Saarland	1.656.305,75	1,18%	225	1,28%
Saxonia	9.865.460,22	7,01%	1.320	7,49%
Saxony-Anhalt	8.932.009,47	6,35%	1.167	6,62%
Schleswig-Holstein	5.675.463,39	4,03%	739	4,19%
Thuringia	8.205.864,15	5,83%	1.011	5,73%
n/a	108.794,31	0,08%	16	0,09%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

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**10.1 Geographical Distribution (Graph)**

Reporting Date	10.10.2023	
Payment Date	13.10.2023	
Period No	47	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023





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**11. Object/Vehicle Type**



Reporting Date	10.10.2023	
Payment Date	13.10.2023	
Period No	47	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	13.937.138,31	9,91%	1.279	7,26%
	Private	46.723.144,20	33,21%	5.118	29,03%
		60.660.282,51	43,12%	6.397	36,29%
Used Vehicle	Commercial	12.189.163,05	8,66%	1.361	7,72%
	Private	67.821.992,75	48,21%	9.871	55,99%
		80.011.155,80	56,88%	11.232	63,71%
<b>Total</b>		<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	132.516.625,68	94,20%	16.634	94,36%
Leisure	5.982.200,79	4,25%	436	2,47%
Motorbike	2.172.611,84	1,54%	559	3,17%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

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**12. Insurances**



Reporting Date	10.10.2023	
Payment Date	13.10.2023	
Period No	47	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023

<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	57.433.860,95	40,83%	6.618	37,54%
Yes	83.237.577,36	59,17%	11.011	62,46%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</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	88.223.775,58	62,72%	11.369	64,49%
Yes	52.447.662,73	37,28%	6.260	35,51%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</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	126.846.901,44	90,17%	15.861	89,97%
Yes	13.824.536,87	9,83%	1.768	10,03%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

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**13. Type of Contract**



Reporting Date	10.10.2023	
Payment Date	13.10.2023	
Period No	47	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023

<i>Contracts w/Balloon Payments</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	Private	59.580.479,12	42,35%	9.851	55,88%
	Commercial	12.441.589,18	8,84%	1.742	9,88%
	<b>Total</b>	<b>72.022.068,30</b>	<b>51,20%</b>	<b>11.593</b>	<b>65,76%</b>
Yes		54.964.657,83	39,07%	5.138	29,15%
- of which balloon rates	Private	45.907.289,42	32,63%		
- of which regular installments		9.057.368,41	6,44%		
Yes		13.684.712,18	9,73%	898	5,09%
- of which balloon rates	Commercial	11.290.129,66	8,03%		
- of which regular installments		2.394.582,52	1,70%		
	<b>Total</b>	<b>68.649.370,01</b>	<b>48,80%</b>	<b>6.036</b>	<b>34,24%</b>
<b>Total</b>		<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
26:38	81.716,72	0,14%	6	0,10%
39:51	5.137.189,51	8,98%	516	8,55%
52:64	51.186.832,40	89,49%	5.433	90,01%
65:72	390.715,49	0,68%	38	0,63%
73:	400.964,96	0,70%	43	0,71%
<b>Total</b>	<b>57.197.419,08</b>	<b>100,00%</b>	<b>6.036</b>	<b>100,00%</b>

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	47.671.024,05	83,34%	5.076	84,10%
13:25	8.878.226,37	15,52%	887	14,70%
26:38	648.168,66	1,13%	73	1,21%
<b>Total</b>	<b>57.197.419,08</b>	<b>100,00%</b>	<b>6.036</b>	<b>100,00%</b>

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**14. Payment Methods**



Reporting Date			10.10.2023		
Payment Date			13.10.2023		
Period No			47		
Monthly Period			Oct 2023		
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

<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	137.545.797,32	97,78%	17.246	97,83%
Other	3.125.640,99	2,22%	383	2,17%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</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	63.739.834,73	45,31%	7.918	44,91%
1st of month	76.931.603,58	54,69%	9.711	55,09%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

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**15. Downpayment**



Reporting Date	10.10.2023	
Payment Date	13.10.2023	
Period No	47	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023

<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	52.359.484,55	37,22%	6.368	36,12%	0,00%
0: 999	3.851.724,27	2,74%	628	3,56%	3,99%
1000: 1999	9.084.582,65	6,46%	1.441	8,17%	8,60%
2000: 2999	11.309.356,63	8,04%	1.675	9,50%	13,31%
3000: 3999	10.368.050,41	7,37%	1.434	8,13%	17,30%
4000: 4999	8.098.486,46	5,76%	1.096	6,22%	20,50%
5000: 5999	10.864.771,30	7,72%	1.298	7,36%	22,31%
6000: 6999	6.185.530,34	4,40%	733	4,16%	25,77%
7000: 7999	4.626.808,81	3,29%	533	3,02%	28,74%
8000: 8999	4.141.738,82	2,94%	466	2,64%	30,03%
9000: 9999	2.216.401,49	1,58%	240	1,36%	32,65%
10000:10999	5.444.027,04	3,87%	594	3,37%	33,19%
11000:11999	1.045.004,83	0,74%	137	0,78%	38,57%
12000:12999	1.589.921,82	1,13%	182	1,03%	37,43%
13000:13999	1.041.940,20	0,74%	108	0,61%	38,73%
14000:14999	1.083.727,16	0,77%	102	0,58%	40,73%
15000:15000	1.515.862,35	1,08%	153	0,87%	40,10%
15001:	5.844.019,18	4,15%	441	2,50%	44,24%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>	<b>16,90%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.458,10 €	5.413,63 €
Average Purchase Price	20.463,17 €	22.292,10 €
<b>Downpayment in %</b>	<b>16,90%</b>	<b>24,28%</b>

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Monthly Investor Report**

**16. Effective Interest Rate**



Reporting Date	10.10.2023	
Payment Date	13.10.2023	
Period No	47	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	33.550,46	0,02%	3	0,02%
1: 1	6.339.683,50	4,51%	708	4,02%
2: 2	37.195.233,92	26,44%	4.286	24,31%
3: 3	70.224.038,96	49,92%	8.434	47,84%
4: 4	19.500.573,79	13,86%	2.937	16,66%
5: 5	4.451.925,92	3,16%	778	4,41%
6: 6	1.572.809,55	1,12%	297	1,68%
7: 7	297.606,60	0,21%	46	0,26%
8: 8	851.631,22	0,61%	115	0,65%
9: 9	141.682,73	0,10%	14	0,08%
10:10	40.350,76	0,03%	7	0,04%
11:11	22.350,90	0,02%	4	0,02%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

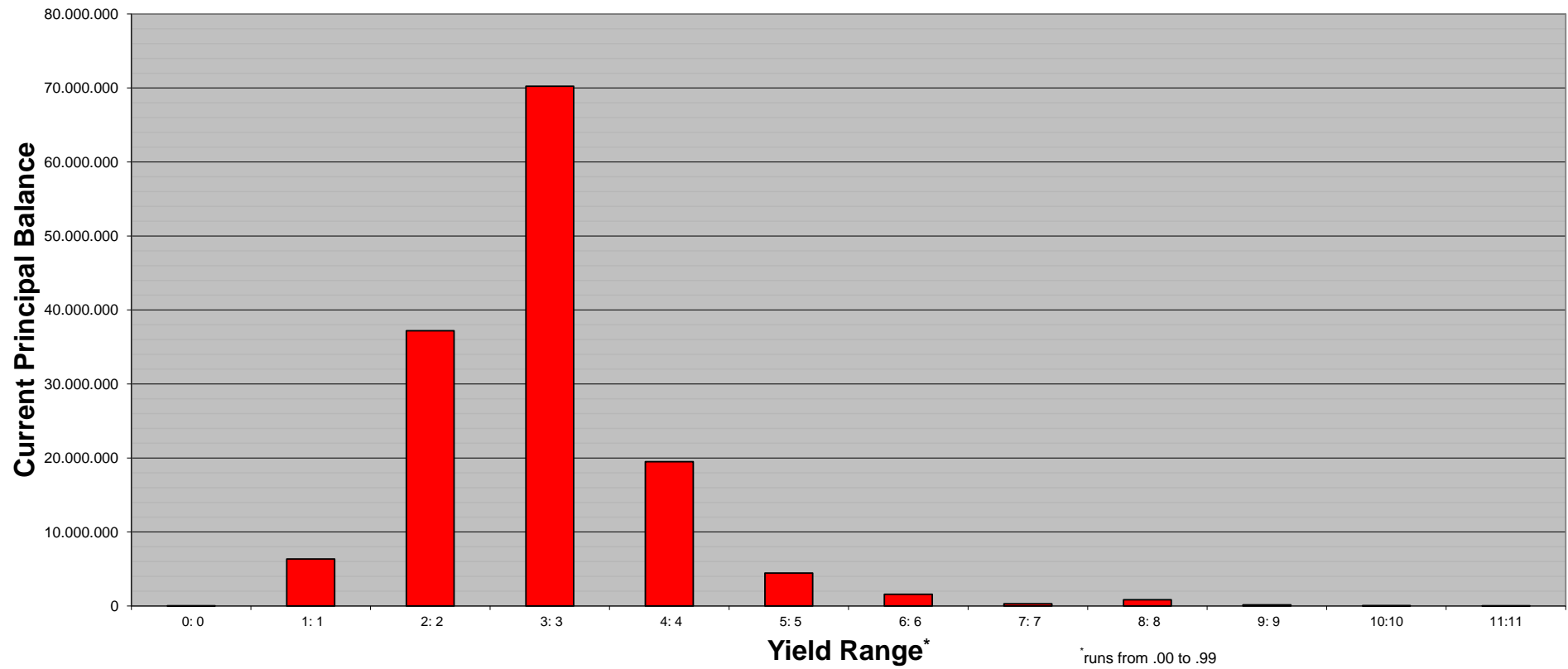
Statistics	in %
WA Interest	3,74%

\* runs from .00 to .99

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

**16.1 Effective Interest Rate (Graph)**

Reporting Date			10.10.2023			
Payment Date			13.10.2023			
Period No			47			
Monthly Period			Oct 2023			
Interest Period	from	13.09.2023	to	13.10.2023	=	30 days
Collection Period	from	01.09.2023	to	30.09.2023		



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

**17. Seasoning**



Reporting Date		10.10.2023			
Payment Date		13.10.2023			
Period No		47			
Monthly Period		Oct 2023			
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
36:38	3.616.096,95	2,57%	349	1,98%
39:41	8.567.106,51	6,09%	844	4,79%
42:44	9.100.562,83	6,47%	951	5,39%
45:47	10.328.725,10	7,34%	1.232	6,99%
48:50	37.345.995,66	26,55%	4.469	25,35%
51:53	49.008.942,85	34,84%	6.064	34,40%
54:56	13.294.929,95	9,45%	2.021	11,46%
57:59	5.319.166,36	3,78%	889	5,04%
60:62	2.000.069,59	1,42%	400	2,27%
63:65	690.382,30	0,49%	102	0,58%
66:68	376.074,26	0,27%	66	0,37%
69:71	171.846,13	0,12%	35	0,20%
72:74	134.506,85	0,10%	24	0,14%
75:77	291.428,82	0,21%	55	0,31%
78:80	153.651,06	0,11%	47	0,27%
81:	271.953,09	0,19%	81	0,46%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

**Statistics**

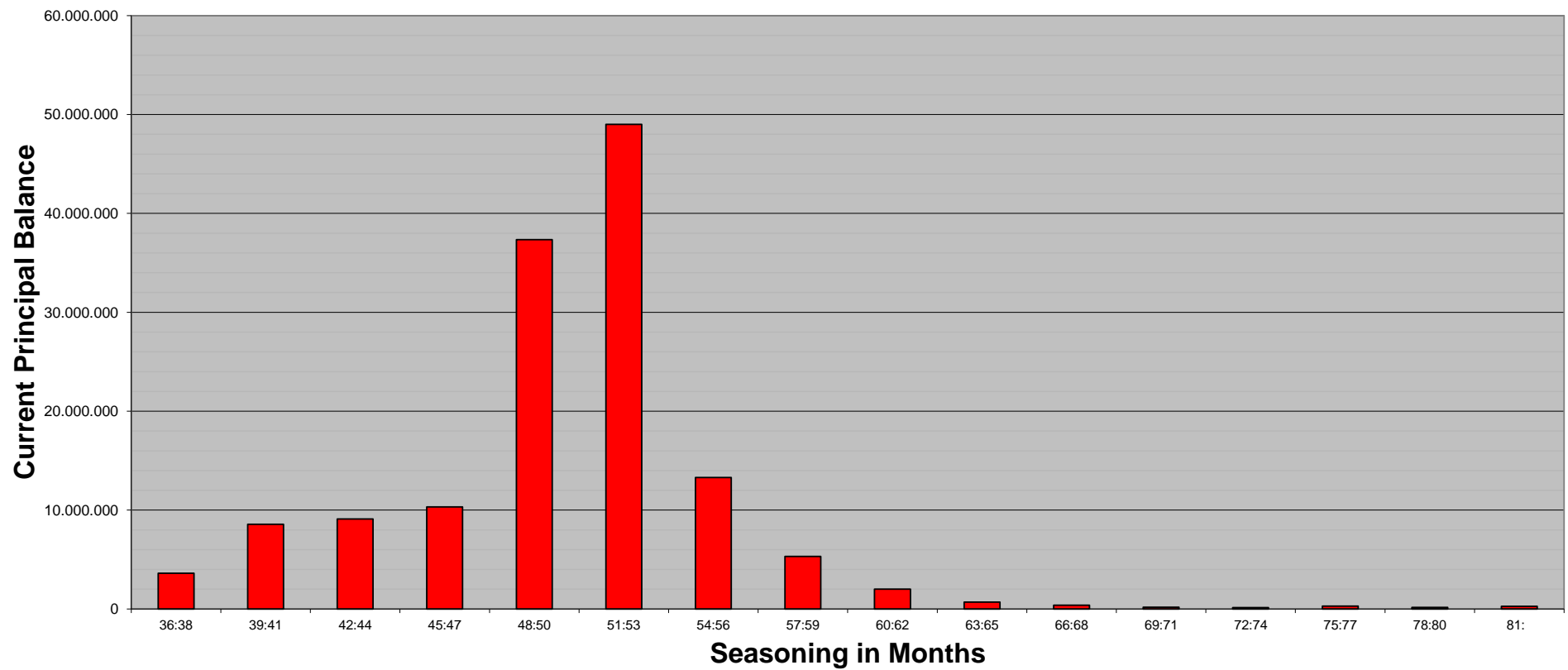
WA Seasoning	50,05
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**17.1 Seasoning (Graph)**

Reporting Date			10.10.2023		
Payment Date			13.10.2023		
Period No			47		
Monthly Period			Oct 2023		
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	



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**18. Remaining Term**



Reporting Date			10.10.2023		
Payment Date			13.10.2023		
Period No			47		
Monthly Period			Oct 2023		
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

<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	12.017.662,82	8,54%	2.389	13,55%
7: 13	52.837.708,51	37,56%	6.684	37,91%
14: 20	14.292.114,54	10,16%	1.890	10,72%
21: 27	9.169.289,80	6,52%	1.456	8,26%
28: 34	8.660.114,17	6,16%	1.166	6,61%
35: 41	7.622.057,91	5,42%	887	5,03%
42: 48	24.129.407,53	17,15%	2.325	13,19%
49: 55	6.145.179,89	4,37%	504	2,86%
56: 62	2.065.994,34	1,47%	152	0,86%
63: 69	1.179.194,77	0,84%	61	0,35%
70: 76	1.158.129,96	0,82%	52	0,29%
77: 83	1.247.918,97	0,89%	58	0,33%
84: 90	115.167,61	0,08%	4	0,02%
91: 97	31.497,49	0,02%	1	0,01%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

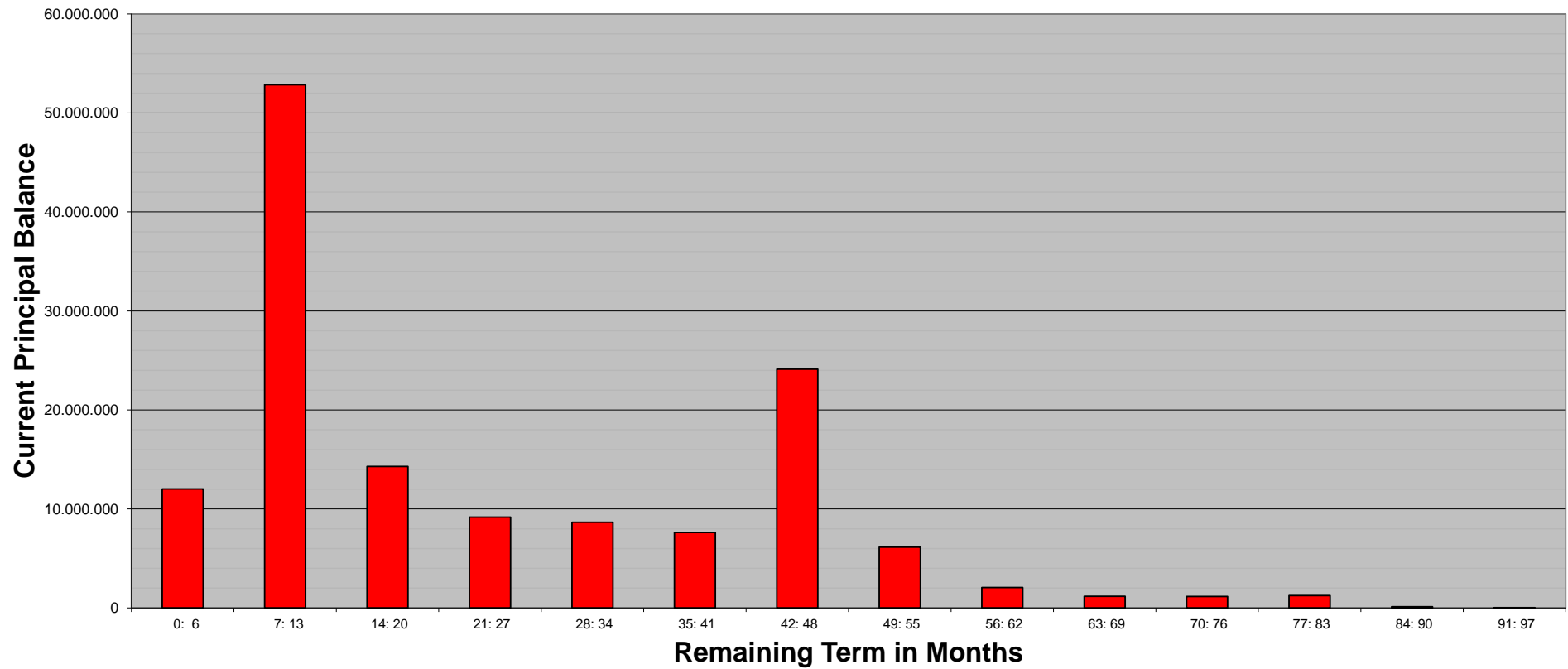
**Statistics**

WA Remaining Term	23,89
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Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Reporting Date			10.10.2023		
Payment Date			13.10.2023		
Period No			47		
Monthly Period			Oct 2023		
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	



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Monthly Investor Report**

**19. Original Term**



Reporting Date			10.10.2023			
Payment Date			13.10.2023			
Period No			47			
Monthly Period			Oct 2023			
Interest Period	from	13.09.2023	to	13.10.2023	=	30 days
Collection Period	from	01.09.2023	to	30.09.2023		

<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>
26: 38	61.706,76	0,04%	10	0,06%
39: 51	6.239.107,50	4,44%	1.120	6,35%
52: 64	70.826.376,00	50,35%	8.938	50,70%
65: 77	11.834.129,08	8,41%	2.215	12,56%
78: 90	12.101.189,47	8,60%	1.664	9,44%
91:103	34.048.661,23	24,20%	3.356	19,04%
104:116	1.203.582,75	0,86%	84	0,48%
117:119	146.443,88	0,10%	11	0,06%
120:	4.210.241,64	2,99%	231	1,31%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

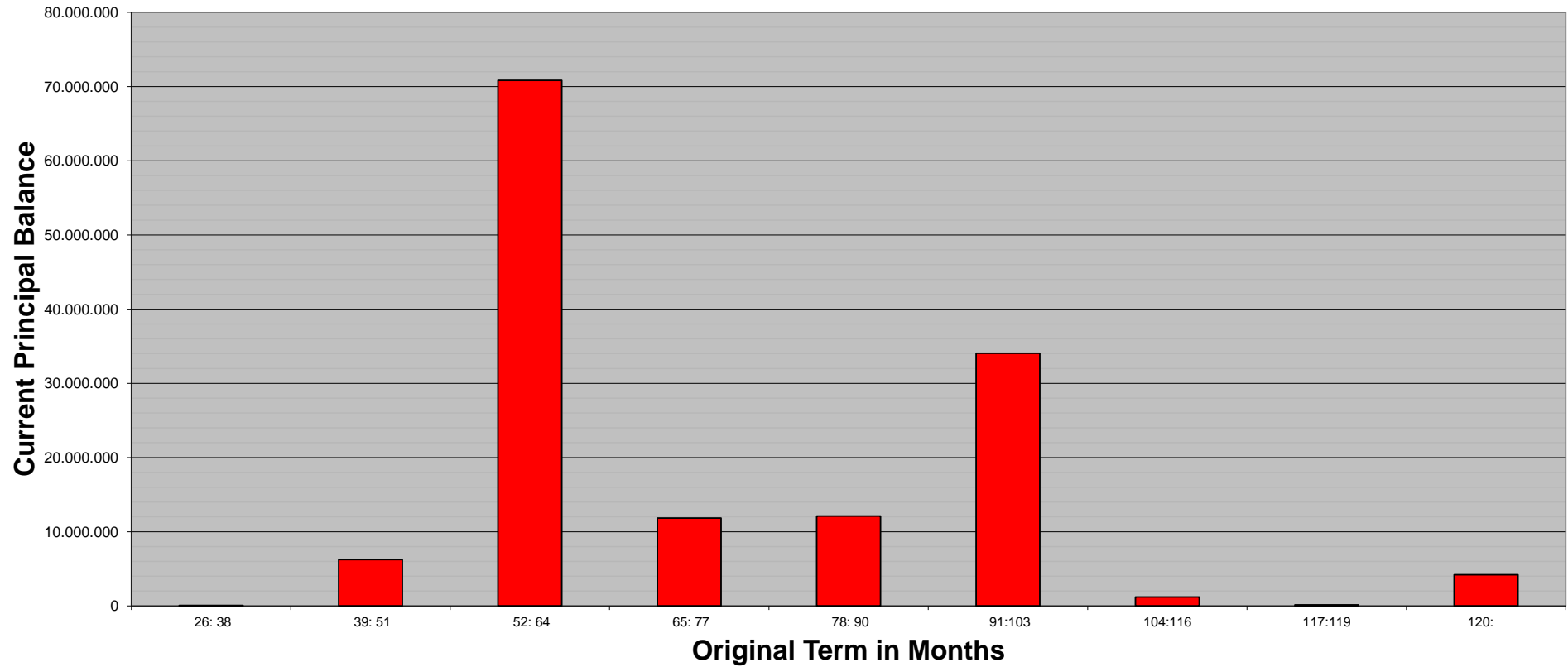
**Statistics**

WA Original Term	73,94
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Monthly Investor Report**

**19.1 Original Term (Graph)**

Reporting Date			10.10.2023			
Payment Date			13.10.2023			
Period No			47			
Monthly Period			Oct 2023			
Interest Period	from	13.09.2023	to	13.10.2023	=	30 days
Collection Period	from	01.09.2023	to	30.09.2023		



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**20. Manufacturer  
Brands & Fueltype**



Reporting Date	10.10.2023	
Payment Date	13.10.2023	
Period No	47	
Monthly Period	Oct 2023	
Interest Period	from 13.09.2023	to 13.10.2023 = 30 days
Collection Period	from 01.09.2023	to 30.09.2023

<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	16.341.951,46	11,62%	2.083	11,82%
2	15.985.231,19	11,36%	1.922	10,90%
3	11.379.750,32	8,09%	1.524	8,64%
4	10.373.406,61	7,37%	1.228	6,97%
5	9.213.230,82	6,55%	1.081	6,13%
6	8.659.688,86	6,16%	1.336	7,58%
7	8.407.362,52	5,98%	923	5,24%
8	6.393.155,23	4,54%	673	3,82%
9	6.270.705,65	4,46%	850	4,82%
10	5.461.948,90	3,88%	632	3,59%
11	4.950.083,46	3,52%	620	3,52%
12	4.545.819,03	3,23%	547	3,10%
13	3.836.636,99	2,73%	567	3,22%
14	2.936.404,20	2,09%	304	1,72%
15	2.442.404,39	1,74%	327	1,85%
<b>Total</b>	<b>117.197.779,63</b>	<b>83,31%</b>	<b>14.617</b>	<b>82,91%</b>

TOP 15 manufacturer brands in alphabetical order:  
Audi, BMW, Citroen, Fiat, Ford, Hyundai, Kia, Mercedes, Mazda, Opel, Renault, Seat, Skoda, 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	61.929.999,39	44,02%	9.307	52,79%
Diesel Euro 6	15.770.423,52	11,21%	1.609	9,13%
Diesel Euro 5	9.208.624,82	6,55%	1.372	7,78%
Diesel < Euro 5	14.712.844,15	10,46%	1.650	9,36%
Other	2.009.735,28	1,43%	235	1,33%
n/a	37.039.811,15	26,33%	3.456	19,60%
<b>Total</b>	<b>140.671.438,31</b>	<b>100,00%</b>	<b>17.629</b>	<b>100,00%</b>

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Monthly Investor Report

21. Amortisation Profile



Reporting Date	10.10.2023				
Payment Date	13.10.2023				
Period No	47				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	140.671.438,31 €	51	1.963.584,91 €	101	- €
2	135.972.515,69 €	52	1.775.618,46 €	102	- €
3	131.215.115,50 €	53	1.604.746,94 €	103	- €
4	126.167.517,51 €	54	1.450.754,30 €	104	- €
5	121.463.493,47 €	55	1.316.979,23 €	105	- €
6	116.411.720,87 €	56	1.201.904,01 €	106	- €
7	110.960.428,25 €	57	1.100.075,57 €	107	- €
8	105.500.956,92 €	58	1.007.534,57 €	108	- €
9	97.055.729,64 €	59	926.310,27 €	109	- €
10	88.019.271,68 €	60	855.709,69 €	110	- €
11	77.306.058,70 €	61	790.399,43 €	111	- €
12	65.776.637,59 €	62	732.422,73 €	112	- €
13	55.904.538,42 €	63	676.268,85 €	113	- €
14	52.653.079,07 €	64	621.028,24 €	114	- €
15	49.700.326,49 €	65	565.916,53 €	115	- €
16	46.647.555,19 €	66	511.954,91 €	116	- €
17	43.943.877,47 €	67	459.573,42 €	117	- €
18	41.091.963,29 €	68	409.369,47 €	118	- €
19	37.968.361,42 €	69	361.173,70 €	119	- €
20	35.650.693,13 €	70	316.698,10 €		
21	33.318.607,65 €	71	276.540,98 €		
22	31.055.574,62 €	72	239.820,66 €		
23	28.915.186,99 €	73	209.679,26 €		
24	27.156.053,45 €	74	186.805,93 €		
25	25.447.586,03 €	75	164.989,80 €		
26	24.185.794,70 €	76	144.519,71 €		
27	22.943.130,83 €	77	125.167,43 €		
28	21.717.257,13 €	78	106.004,44 €		
29	20.476.639,48 €	79	86.925,46 €		
30	19.280.560,29 €	80	68.590,86 €		
31	18.103.200,89 €	81	52.033,32 €		
32	16.945.433,10 €	82	36.089,70 €		
33	15.804.263,85 €	83	22.364,33 €		
34	14.670.410,67 €	84	12.607,72 €		
35	13.444.191,20 €	85	7.031,07 €		
36	12.229.666,54 €	86	5.149,24 €		
37	11.068.729,49 €	87	3.856,54 €		
38	10.160.743,47 €	88	2.755,41 €		
39	9.284.066,73 €	89	1.951,99 €		
40	8.425.945,53 €	90	1.564,18 €		
41	7.588.517,20 €	91	1.175,08 €		
42	6.766.450,21 €	92	784,68 €		
43	5.966.641,09 €	93	392,99 €		
44	5.195.266,14 €	94	- €		
45	4.461.816,73 €	95	- €		
46	3.804.001,39 €	96	- €		
47	3.235.999,90 €	97	- €		
48	2.768.610,40 €	98	- €		
49	2.424.503,68 €	99	- €		
50	2.180.536,48 €	100	- €		

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Monthly Investor Report**

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



Reporting Date	10.10.2023				
Payment Date	13.10.2023				
Period No	47				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

**Priority of Payments**

Available Distribution Amount	9.231.782,96 €
Taxes and Senior Expenses	- 952,00 €
Net Swap Payments	-- 341.680,84 €
Interest Class A Notes	- 376.068,00 €
Payments to Liquidity Reserve Fund	- 1.000.000,00 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	- 14.998,50 €
Replenishment	- - €
Purchase Shortfall Ledger	- 16,69 €
Principal Payments Class A	- 7.789.813,50 €
Upon a Principal Deficiency Trigger Event, Interest Class B Notes	- - €
Principal Payments Class B	- - €
Payments to Commingling Reserve Ledger	- - €
Payments to Set-Off Reserve Ledger	- - €
Swap Termination Payments	- - €
Interest Commingling/Set-Off Reserve	- - €
Interest Subordinated Loan	- 1.250,00 €
Principal Payments Subordinated Loan	- - €
Payments to Seller	- 390.365,11 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	952,00 €		
Interest accrued for the Period	- 391.066,50 €	- 376.068,00 €	- 14.998,50 €
Cumulative Interest accrued	- 8.187.424,50 €	- 7.479.457,50 €	- 707.967,00 €
Interest Payments	- 391.066,50 €	- 376.068,00 €	- 14.998,50 €
Cumulative Interest Payments	- 8.187.424,50 €	- 7.479.457,50 €	- 707.967,00 €
Interest accrued on Subordinated Loan for the Period	- 1.250,00 €		
Cumulative Interest accrued on Subordinated Loan	- 113.842,22 €		
Interest Payments on Subordinated Loan	- 1.250,00 €		
Cumulative Interest Payments on Subordinated Loan	- 113.842,22 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		



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Monthly Investor Report**

**23. Swap Counterparty**



Reporting Date	10.10.2023				
Payment Date	13.10.2023				
Period No	47				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

**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 103.461.268,50 €  
Fixed Rate 0,3990%  
Floating Rate (Euribor) 3,6620%  
Net Swap Payments 341.680,84 €  
Notional Amount next period 95.671.455,00 €

**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 30.09.2023, data source: Bloomberg

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

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Monthly Investor Report**

**24. Retention**



Reporting Date	10.10.2023				
Payment Date	13.10.2023				
Period No	47				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

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:	148.461.215,47 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	140.671.438,31 €
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:	30,98%
Net Economic Interest Ratio as of the end of the Monthly Period:	32,70%

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Monthly Investor Report**

**25. Counterparties**



Reporting Date	10.10.2023				
Payment Date	13.10.2023				
Period No	47				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

**Joint Lead Managers:**

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**Paying Agent:**

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Phone: +44 207 163 3834

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**Data Trustee:**

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**Rating Agencies:**

**Société Générale S.A.**  
One Bank Street  
Canary Wharf, London E14 4SG  
United Kingdom

**ING Bank N.V.**  
Bijlmerplein 888  
1102 MG Amsterdam  
The Netherlands

**Banco Santander S.A.**  
Santander Global Banking and Markets  
2 Triton Square, Regent's Place  
London NW1 3AN  
United Kingdom

**Wells Fargo Securities International Ltd.**  
33 King William Street  
London EC4R 9AT  
United Kingdom

**Bank of New York Mellon**  
Corporate Trust Administration  
One Canada Square  
London E14 5AL  
United Kingdom

**Bank of New York Mellon**  
Messeturm  
Friedrich-Ebert-Anlage 49  
60327 Frankfurt am Main  
Germany

**Wilmington Trust (Paris) SAS**  
21 - 23 Boulevard Haussmann  
2eme etage, 75009 Paris  
France

**Wilmington Trust SP Services (Dublin) Limited**  
Fourth Floor, 3 George's Dock  
IFSC, Dublin 1, D01 X5X0  
Ireland

**Fitch Ratings Limited**  
Neue Mainzer Strasse 45 - 50  
60311 Frankfurt am Main  
Germany

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

Fitch			Moody's			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A	F1	POS	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)	-	performing
AA	F1+	STABLE	Aa1(cr) *	P-1(cr)	-	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing

Ratings as of 30.09.2023, data source: Bloomberg

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

**26. Issuer Information**



Reporting Date		10.10.2023				
Payment Date		13.10.2023				
Period No		47				
Monthly Period		Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	=	30 days
Collection Period	from	01.09.2023	to	30.09.2023		

**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  
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**SC Germany Auto 2019-1  
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**27. Santander Consumer Bank**



**Contact Details**

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[abs\\_ger@santander.de](mailto:abs_ger@santander.de)

Reporting Date	10.10.2023				
Payment Date	13.10.2023				
Period No	47				
Monthly Period	Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	= 30 days
Collection Period	from	01.09.2023	to	30.09.2023	

**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 30.09.2023, data source: Bloomberg

## SC Germany Auto 2019-1 Monthly Investor Report

### 28. Glossary



Reporting Date		10.10.2023				
Payment Date		13.10.2023				
Period No		47				
Monthly Period		Oct 2023				
Interest Period	from	13.09.2023	to	13.10.2023	=	30 days
Collection Period	from	01.09.2023	to	30.09.2023		

<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