

# SC Germany Auto 2019-1 Monthly Investor Report



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

**Cover Sheet Monthly Investor Report**



Reporting Date	12.04.2024				
Payment Date	15.04.2024				
Period No	53				
Monthly Period	Apr 2024				
Interest Period from	13.03.2024	to	15.04.2024	=	33 days
Collection Period from	01.03.2024	to	31.03.2024		

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### 1. Portfolio Information



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	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
<b>Outstanding Receivables</b>			
<b>Beginning of Period</b>	<b>14.977</b>	<b>107.018.081,99 €</b>	<b>113.861.495,58 €</b>
Scheduled Principal Payments		4.827.826,12 €	4.530.670,94 €
Prepayment Principal		2.722.087,16 €	2.245.184,96 €
Others		- 36.362,19 €	9.839,47 €
<b>Total Principal Collections</b>		<b>7.513.551,09 €</b>	<b>6.785.695,37 €</b>
<b>Total Interest Collections</b>		<b>372.092,70 €</b>	<b>398.288,36 €</b>
<b>Defaults</b>		<b>71.582,05 €</b>	<b>57.718,22 €</b>
<b>Replenishment Amount</b>		<b>- €</b>	<b>- €</b>
End of Period		<b>99.432.948,85 €</b>	<b>107.018.081,99 €</b>
Purchase Shortfall Amount		8,15 €	4,51 €
<b>Total Assets (End of Period)</b>	<b>14.268</b>	<b>99.432.957,00 €</b>	<b>107.018.086,50 €</b>
Current Prepayment Rate (annualised)		26,60%	

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**2. Reserve Accounts**



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**Reserve Accounts**

Reserve Account	in %		Trigger Event y/n
Beginning of Period	0,93%	1.000.000,00 €	
Cash Outflow		0,00 €	
Cash Inflow		0,00 €	
End of Period	1,01%	1.000.000,00 €	
Required Reserve Fund	1,01%	1.000.000,00 €	
<b>Commingling Reserve</b>			
	in %		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Commingling Reserve Fund			no
<b>Set-Off Reserve</b>			
	in %		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Set-Off Reserve (X) Fund			no

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3. Delinquency Data



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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 €	29.835,09 €	99,82%	0,08%	0,07%	0,03%	0,00%
4	599.999.999,21 €	973.549,69 €	454.697,20 €	34.005,37 €	291.483,09 €	99,71%	0,16%	0,08%	0,01%	0,05%
5	599.999.999,14 €	793.246,10 €	688.512,37 €	239.674,18 €	233.287,16 €	99,67%	0,13%	0,11%	0,04%	0,04%
6	599.999.999,29 €	1.102.491,40 €	634.108,00 €	283.372,90 €	342.080,71 €	99,61%	0,18%	0,11%	0,05%	0,06%
7	599.999.999,31 €	1.237.661,88 €	671.825,09 €	260.923,75 €	420.482,25 €	99,57%	0,21%	0,11%	0,04%	0,07%
8	599.999.999,63 €	801.693,41 €	813.123,27 €	218.595,04 €	452.063,61 €	99,62%	0,13%	0,14%	0,04%	0,08%
9	599.999.999,19 €	710.725,96 €	712.880,41 €	324.115,76 €	532.711,19 €	99,62%	0,12%	0,12%	0,05%	0,09%
10	599.999.999,64 €	1.540.584,87 €	569.801,42 €	334.832,38 €	558.299,65 €	99,50%	0,26%	0,09%	0,06%	0,09%
11	599.999.999,33 €	1.318.062,67 €	1.110.917,49 €	217.449,39 €	617.045,73 €	99,46%	0,22%	0,19%	0,04%	0,10%
12	599.999.998,90 €	1.458.107,19 €	984.726,32 €	295.392,56 €	811.023,87 €	99,41%	0,24%	0,16%	0,05%	0,14%
13	583.127.615,69 €	1.196.751,68 €	931.413,09 €	308.155,90 €	942.264,93 €	99,42%	0,21%	0,16%	0,05%	0,16%
14	566.919.234,58 €	1.362.303,34 €	897.339,09 €	400.812,18 €	952.028,31 €	99,36%	0,24%	0,16%	0,07%	0,17%
15	550.788.256,73 €	1.265.266,45 €	1.010.001,07 €	520.004,61 €	993.538,18 €	99,31%	0,23%	0,18%	0,09%	0,18%
16	533.963.845,00 €	1.694.049,34 €	838.102,31 €	483.842,13 €	1.148.171,58 €	99,22%	0,32%	0,16%	0,09%	0,22%
17	515.402.966,02 €	982.807,47 €	904.137,57 €	506.308,39 €	929.696,64 €	99,36%	0,19%	0,18%	0,10%	0,18%
18	498.761.900,41 €	828.444,04 €	715.684,68 €	502.890,97 €	737.520,07 €	99,44%	0,17%	0,14%	0,10%	0,15%
19	482.013.667,43 €	873.465,93 €	665.004,32 €	320.030,13 €	681.549,40 €	99,47%	0,18%	0,14%	0,07%	0,14%
20	465.254.051,33 €	1.158.270,46 €	771.239,09 €	307.671,16 €	662.557,97 €	99,38%	0,25%	0,17%	0,07%	0,14%
21	448.665.496,74 €	999.430,82 €	790.706,74 €	330.881,70 €	568.209,99 €	99,40%	0,22%	0,18%	0,07%	0,13%
22	433.051.452,56 €	1.113.931,18 €	877.805,09 €	367.616,62 €	423.764,62 €	99,36%	0,26%	0,20%	0,08%	0,10%
23	417.830.624,66 €	737.868,22 €	854.952,16 €	461.973,67 €	561.065,96 €	99,37%	0,18%	0,20%	0,11%	0,13%
24	403.283.194,16 €	1.119.611,49 €	625.265,97 €	431.422,47 €	768.082,13 €	99,27%	0,28%	0,16%	0,11%	0,19%
25	388.991.521,75 €	1.215.267,85 €	621.339,38 €	265.681,10 €	848.487,56 €	99,24%	0,31%	0,16%	0,07%	0,22%
26	375.608.318,90 €	1.010.695,82 €	784.955,03 €	420.157,15 €	800.660,61 €	99,20%	0,27%	0,21%	0,11%	0,21%
27	361.409.132,79 €	752.137,06 €	627.091,19 €	270.605,66 €	1.037.206,01 €	99,26%	0,21%	0,17%	0,07%	0,29%
28	347.209.934,18 €	255.787,43 €	587.225,58 €	361.419,44 €	1.234.256,27 €	99,30%	0,07%	0,17%	0,10%	0,36%
29	333.134.982,12 €	887.765,50 €	431.444,37 €	425.466,81 €	879.816,32 €	99,21%	0,27%	0,13%	0,13%	0,26%
30	320.169.231,82 €	395.835,05 €	803.384,26 €	239.363,94 €	847.706,31 €	99,29%	0,12%	0,25%	0,07%	0,26%
31	305.708.964,10 €	604.113,59 €	501.684,27 €	336.350,13 €	740.474,20 €	99,29%	0,20%	0,16%	0,11%	0,24%
32	292.067.224,70 €	384.318,97 €	655.433,16 €	331.356,72 €	864.427,41 €	99,23%	0,13%	0,22%	0,11%	0,30%
33	279.009.503,24 €	785.147,43 €	320.538,20 €	308.489,68 €	947.071,49 €	99,15%	0,28%	0,11%	0,11%	0,34%
34	265.890.700,29 €	646.815,57 €	563.607,52 €	249.358,21 €	868.141,32 €	99,12%	0,24%	0,21%	0,09%	0,33%
35	254.885.197,31 €	378.615,50 €	623.438,84 €	207.874,29 €	888.767,52 €	99,18%	0,15%	0,24%	0,08%	0,35%
36	244.961.586,55 €	756.151,52 €	241.760,14 €	328.938,16 €	749.643,64 €	99,15%	0,31%	0,10%	0,13%	0,31%
37	235.347.270,70 €	398.922,34 €	630.859,60 €	358.227,87 €	720.379,58 €	99,10%	0,17%	0,27%	0,15%	0,31%
38	226.511.629,82 €	718.977,09 €	166.569,53 €	223.974,00 €	790.078,02 €	99,16%	0,32%	0,07%	0,10%	0,35%
39	216.965.764,13 €	704.814,21 €	428.246,32 €	163.810,41 €	789.171,03 €	99,04%	0,32%	0,20%	0,08%	0,36%
40	207.786.771,47 €	216.862,86 €	563.002,78 €	269.159,05 €	709.032,67 €	99,15%	0,10%	0,27%	0,13%	0,34%
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%
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%
48	133.773.237,22 €	623.130,34 €	423.058,72 €	120.842,10 €	766.069,82 €	98,55%	0,47%	0,32%	0,09%	0,57%
49	126.687.042,67 €	185.178,54 €	489.395,86 €	314.487,92 €	813.495,08 €	98,58%	0,15%	0,39%	0,25%	0,64%
50	120.297.944,86 €	438.046,21 €	149.165,60 €	234.835,68 €	707.964,26 €	98,73%	0,36%	0,12%	0,20%	0,59%
51	113.861.495,58 €	508.967,22 €	181.410,23 €	163.144,49 €	568.992,28 €	98,75%	0,45%	0,16%	0,14%	0,50%
52	107.018.081,99 €	205.645,82 €	531.973,99 €	183.804,40 €	623.818,10 €	98,56%	0,19%	0,50%	0,17%	0,58%
53	99.432.948,85 €	443.832,02 €	247.476,54 €	179.450,25 €	631.427,99 €	98,49%	0,45%	0,25%	0,18%	0,64%

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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	71.582,05 €	
Current Period Recoveries	67.686,41 €	
Current Period Net Default	3.895,64 €	
New Number of Defaulted Contracts		5

#### Cumulative Default

Cumulative Gross Default	5.898.605,12 €	
Cumulative Recoveries	2.698.233,15 €	
Cumulative Net Default	3.200.371,97 €	
Total Number of Defaulted Contracts		497

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



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**Current Transaction Status**

**Amortizing**

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



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**6. Outstanding Notes**



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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	107.018.086,50 €	62.018.086,50 €	45.000.000,00 €
Available Distribution Amount	8.956.472,76 €		
Amortisation	7.585.129,50 €		
Redemption per Class	7.585.129,50 €	7.585.129,50 €	0,00 €
Redemption per Note		1.366,69 €	0,00 €
Class Principal Outstanding Balance End of Period	99.432.957,00 €	54.432.957,00 €	45.000.000,00 €
Current Tranching		54,7%	45,3%
Current Pool Factor		0,10	1,00

**2. Payments to Investors per Note**

	All notes	Class A	Class B
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	3,871%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	33		
Principal Outstanding per Note Beginning of Period		11.174,43 €	100.000,00 €
> Principal Repayment per Note		<b>1.366,69 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		9.807,74 €	100.000,00 €
> Interest accrued for the period		<b>259.851,00 €</b>	<b>16.501,50 €</b>
Interest Payment		<b>259.851,00 €</b>	<b>16.501,50 €</b>
Interest Payment per Note		<b>46,82 €</b>	<b>36,67 €</b>

**3. Credit Enhancements**

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	46,26%	1,01%

**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	54.432.957 €	- €	Current Period
Initially retained by a member of the OG, but subsequently placed with investors	- €	- €	Current Period

OG stands for Originator Group  
\* Last rating action as of 27.11.2019

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**7. Original Principal Balance**



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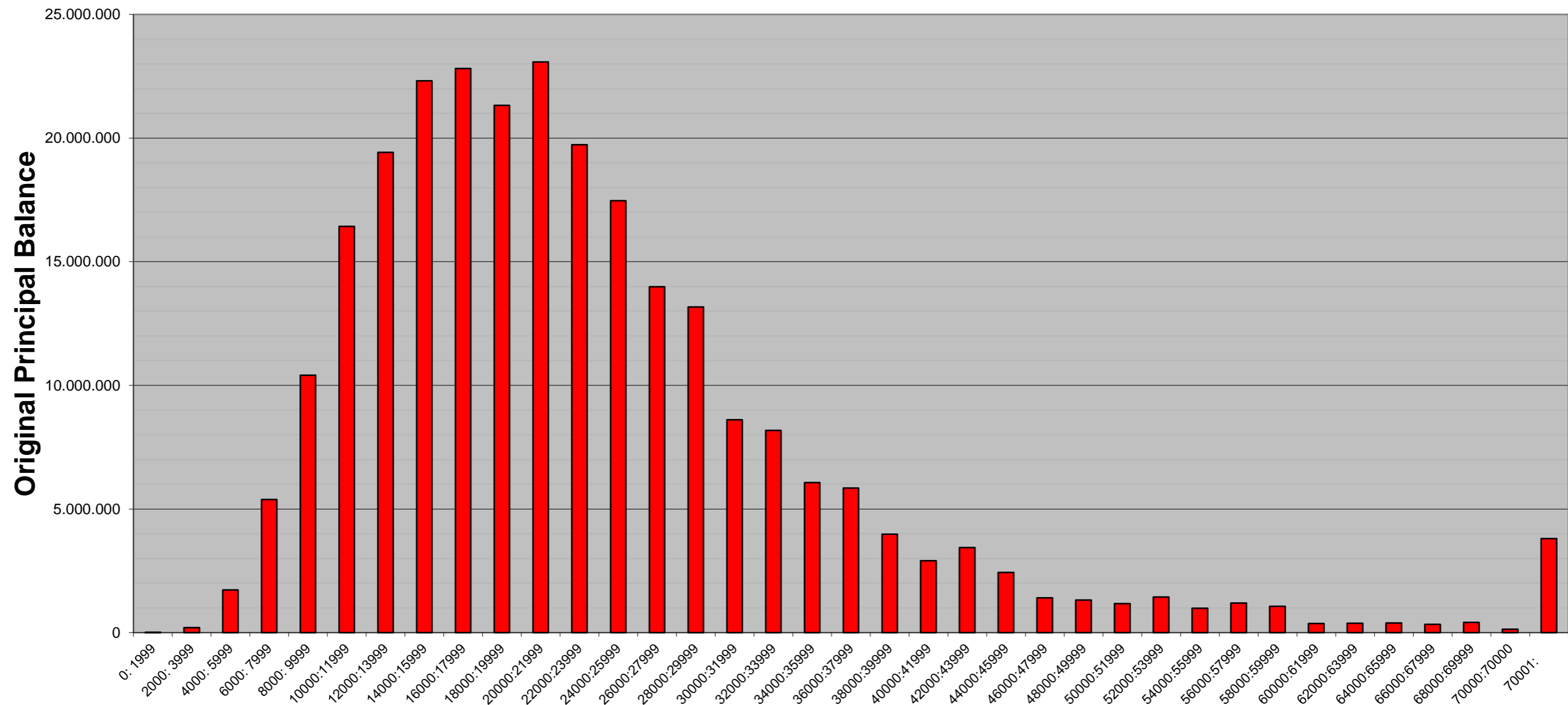
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	3.144,55	0,00%	2	0,01%
2000: 3999	197.661,44	0,08%	60	0,42%
4000: 5999	1.727.808,75	0,66%	332	2,33%
6000: 7999	5.381.603,65	2,04%	756	5,30%
8000: 9999	10.413.049,94	3,95%	1.152	8,07%
10000:11999	16.433.436,35	6,24%	1.492	10,46%
12000:13999	19.425.970,67	7,38%	1.491	10,45%
14000:15999	22.312.883,34	8,47%	1.488	10,43%
16000:17999	22.813.230,87	8,66%	1.346	9,43%
18000:19999	21.322.716,71	8,10%	1.122	7,86%
20000:21999	23.075.717,96	8,76%	1.101	7,72%
22000:23999	19.729.805,16	7,49%	858	6,01%
24000:25999	17.465.048,73	6,63%	699	4,90%
26000:27999	13.985.008,37	5,31%	518	3,63%
28000:29999	13.168.702,66	5,00%	454	3,18%
30000:31999	8.605.611,46	3,27%	278	1,95%
32000:33999	8.171.495,09	3,10%	248	1,74%
34000:35999	6.062.447,82	2,30%	173	1,21%
36000:37999	5.847.754,51	2,22%	158	1,11%
38000:39999	3.977.027,61	1,51%	102	0,71%
40000:41999	2.905.652,71	1,10%	71	0,50%
42000:43999	3.432.727,20	1,30%	80	0,56%
44000:45999	2.433.396,00	0,92%	54	0,38%
46000:47999	1.407.972,87	0,53%	30	0,21%
48000:49999	1.321.252,85	0,50%	27	0,19%
50000:51999	1.170.732,50	0,44%	23	0,16%
52000:53999	1.435.644,73	0,55%	27	0,19%
54000:55999	989.246,18	0,38%	18	0,13%
56000:57999	1.194.301,11	0,45%	21	0,15%
58000:59999	1.062.760,25	0,40%	18	0,13%
60000:61999	365.096,10	0,14%	6	0,04%
62000:63999	377.643,60	0,14%	6	0,04%
64000:65999	391.513,15	0,15%	6	0,04%
66000:67999	333.778,20	0,13%	5	0,04%
68000:69999	414.972,26	0,16%	6	0,04%
70000:70000	140.000,00	0,05%	2	0,01%
70001:	3.803.587,26	1,44%	38	0,27%
<b>Total</b>	<b>263.300.402,61</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	18.453,91

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Monthly Investor Report**

**7.1 Original PB (Graph)**

Reporting Date	12.04.2024	
Payment Date	15.04.2024	
Period No	53	
Monthly Period	Apr 2024	
Interest Period	from 13.03.2024	to 15.04.2024 = 33 days
Collection Period	from 01.03.2024	to 31.03.2024



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**8. Current Principal Balance**



Reporting Date	12.04.2024	
Payment Date	15.04.2024	
Period No	53	
Monthly Period	Apr 2024	
Interest Period	from 13.03.2024	to 15.04.2024 = 33 days
Collection Period	from 01.03.2024	to 31.03.2024

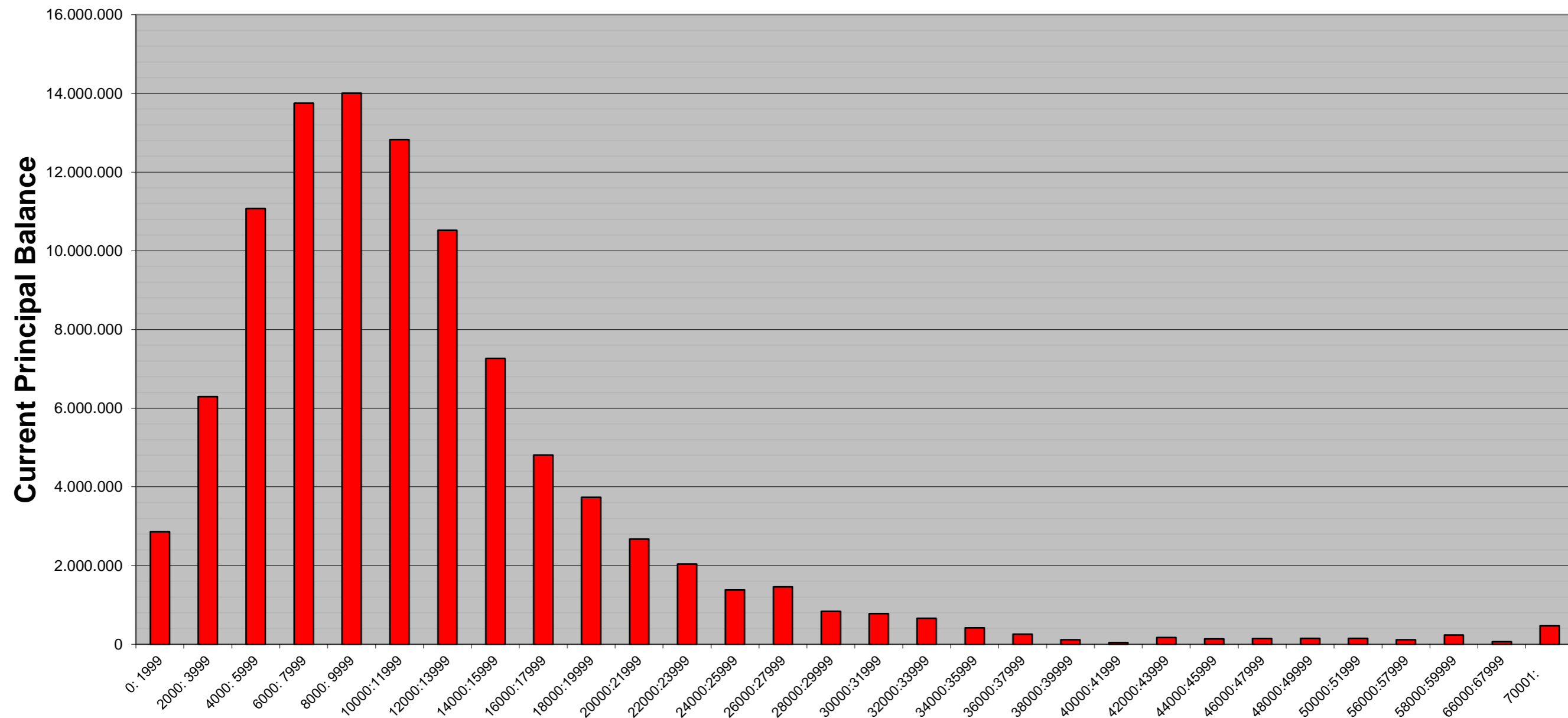
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 1999	2.855.028,65	2,87%	3.013	21,12%
2000: 3999	6.294.821,22	6,33%	2.104	14,75%
4000: 5999	11.074.089,73	11,14%	2.210	15,49%
6000: 7999	13.749.829,00	13,83%	1.972	13,82%
8000: 9999	14.009.268,08	14,09%	1.567	10,98%
10000:11999	12.823.801,53	12,90%	1.171	8,21%
12000:13999	10.520.636,98	10,58%	813	5,70%
14000:15999	7.263.627,05	7,31%	486	3,41%
16000:17999	4.811.890,96	4,84%	284	1,99%
18000:19999	3.737.280,13	3,76%	197	1,38%
20000:21999	2.675.517,86	2,69%	128	0,90%
22000:23999	2.036.001,51	2,05%	89	0,62%
24000:25999	1.378.284,90	1,39%	55	0,39%
26000:27999	1.457.161,41	1,47%	54	0,38%
28000:29999	838.560,81	0,84%	29	0,20%
30000:31999	776.524,87	0,78%	25	0,18%
32000:33999	661.825,19	0,67%	20	0,14%
34000:35999	418.528,37	0,42%	12	0,08%
36000:37999	257.011,63	0,26%	7	0,05%
38000:39999	116.713,68	0,12%	3	0,02%
40000:41999	41.332,64	0,04%	1	0,01%
42000:43999	172.818,88	0,17%	4	0,03%
44000:45999	133.645,17	0,13%	3	0,02%
46000:47999	141.128,48	0,14%	3	0,02%
48000:49999	148.609,72	0,15%	3	0,02%
50000:51999	153.738,37	0,15%	3	0,02%
56000:57999	114.775,25	0,12%	2	0,01%
58000:59999	237.682,84	0,24%	4	0,03%
66000:67999	66.435,89	0,07%	1	0,01%
70001:	466.378,05	0,47%	5	0,04%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

Statistics	in EUR
Average Amount	6.968,95

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Monthly Investor Report**

**8.1 Current PB (Graph)**

Reporting Date	12.04.2024	
Payment Date	15.04.2024	
Period No	53	
Monthly Period	Apr 2024	
Interest Period	from 13.03.2024	to 15.04.2024 = 33 days
Collection Period	from 01.03.2024	to 31.03.2024



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**9. Borrower Concentration**



Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	129.582,72	0,1303%	1
2	101.925,71	0,1025%	1
3	82.905,31	0,0834%	1
4	78.605,84	0,0791%	1
5	73.358,47	0,0738%	1
6	66.435,89	0,0668%	1
7	59.916,15	0,0603%	1
8	59.420,05	0,0598%	1
9	59.333,97	0,0597%	1
10	59.012,67	0,0593%	1
11	57.834,19	0,0582%	1
12	56.941,06	0,0573%	1
13	51.580,78	0,0519%	1
14	51.285,89	0,0516%	1
15	50.871,70	0,0512%	1
16	49.774,12	0,0501%	1
17	49.761,51	0,0500%	1
18	49.074,09	0,0494%	1
19	48.444,49	0,0487%	2
20	47.959,67	0,0482%	1
21	47.027,88	0,0473%	1
22	46.140,93	0,0464%	1
23	45.073,74	0,0453%	1
24	44.286,09	0,0445%	1
25	44.285,34	0,0445%	1
	<b>1.510.838,26</b>	<b>1,5195%</b>	<b>26</b>

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**10. Geographical Distribution**



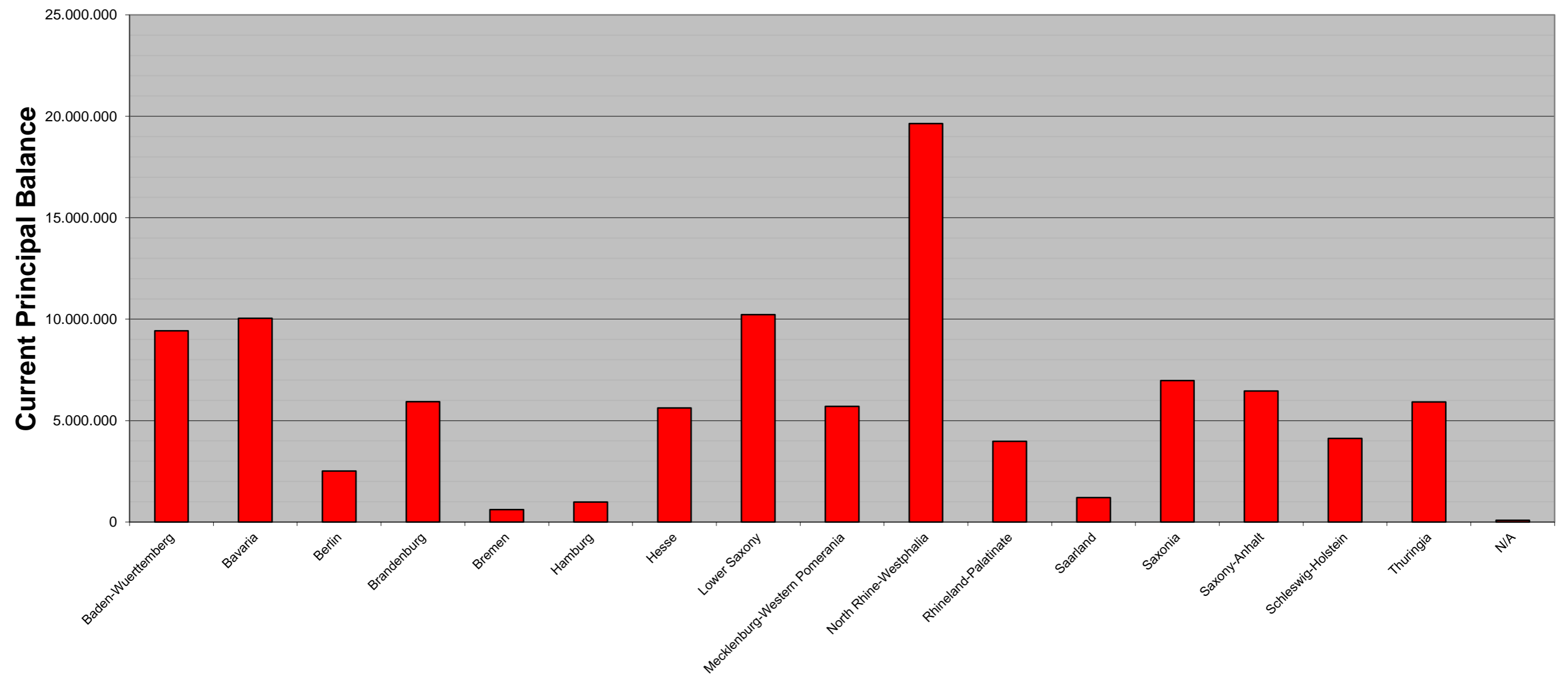
Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	9.421.614,89	9,48%	1.242	8,70%
Bavaria	10.040.602,60	10,10%	1.366	9,57%
Berlin	2.510.879,93	2,53%	361	2,53%
Brandenburg	5.935.214,75	5,97%	874	6,13%
Bremen	610.155,55	0,61%	85	0,60%
Hamburg	990.532,67	1,00%	144	1,01%
Hesse	5.627.411,59	5,66%	754	5,28%
Lower Saxony	10.224.549,53	10,28%	1.468	10,29%
Mecklenburg-Western Pomerania	5.706.371,11	5,74%	829	5,81%
North Rhine-Westphalia	19.640.054,54	19,75%	2.909	20,39%
Rhineland-Palatinate	3.981.742,96	4,00%	610	4,28%
Saarland	1.205.724,93	1,21%	186	1,30%
Saxonia	6.968.112,54	7,01%	1.053	7,38%
Saxony-Anhalt	6.454.945,27	6,49%	947	6,64%
Schleswig-Holstein	4.117.731,39	4,14%	596	4,18%
Thuringia	5.913.895,33	5,95%	831	5,82%
N/A	83.409,27	0,08%	13	0,09%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

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**10.1 Geographical Distribution (Graph)**

Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		





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**11. Object/Vehicle Type**



Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

Vehicle Type		Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
New Vehicle	Commercial	9.380.756,24	9,43%	1.006	7,05%
	Private	33.552.221,17	33,74%	4.237	29,70%
		42.932.977,41	43,18%	5.243	36,75%
Used Vehicle	Commercial	8.158.078,77	8,20%	1.031	7,23%
	Private	48.341.892,67	48,62%	7.994	56,03%
		56.499.971,44	56,82%	9.025	63,25%
<b>Total</b>		<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

Object Type	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Car	93.060.285,60	93,59%	13.414	94,01%
Leisure	4.882.957,68	4,91%	388	2,72%
Motorbike	1.489.705,57	1,50%	466	3,27%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

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**12. Insurances**



Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

<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	40.507.283,37	40,74%	5.332	37,37%
Yes	58.925.665,48	59,26%	8.936	62,63%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</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	61.972.609,58	62,33%	9.128	63,98%
Yes	37.460.339,27	37,67%	5.140	36,02%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</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	89.556.885,42	90,07%	12.838	89,98%
Yes	9.876.063,43	9,93%	1.430	10,02%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

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**13. Type of Contract**



Reporting Date			12.04.2024		
Payment Date			15.04.2024		
Period No			53		
Monthly Period			Apr 2024		
Interest Period	from	13.03.2024	to	15.04.2024	= 33 days
Collection Period	from	01.03.2024	to	31.03.2024	

<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	44.446.853,79	44,70%	8.404	58,90%
	Commercial	8.490.319,55	8,54%	1.389	9,74%
	<b>Total</b>	<b>52.937.173,34</b>	<b>53,24%</b>	<b>9.793</b>	<b>68,64%</b>
Yes		37.447.260,05	37,66%	3.827	26,82%
- of which balloon rates	Private	34.546.514,75	34,74%		
- of which regular installments		2.900.745,30	2,92%		
Yes		9.048.515,46	9,10%	648	4,54%
- of which balloon rates	Commercial	8.244.694,31	8,29%		
- of which regular installments		803.821,15	0,81%		
	<b>Total</b>	<b>46.495.775,51</b>	<b>46,76%</b>	<b>4.475</b>	<b>31,36%</b>
<b>Total</b>		<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</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>
39:51	1.777.789,05	4,15%	180	4,02%
52:64	40.280.687,32	94,13%	4.220	94,30%
65:72	375.170,22	0,88%	37	0,83%
73:	357.562,47	0,84%	38	0,85%
<b>Total</b>	<b>42.791.209,06</b>	<b>100,00%</b>	<b>4.475</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	39.587.983,89	92,51%	4.157	92,89%
13:25	2.647.480,11	6,19%	254	5,68%
26:38	555.745,06	1,30%	64	1,43%
<b>Total</b>	<b>42.791.209,06</b>	<b>100,00%</b>	<b>4.475</b>	<b>100,00%</b>

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**14. Payment Methods**



Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

<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	96.788.733,86	97,34%	13.911	97,50%
Other	2.644.214,99	2,66%	357	2,50%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</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	45.212.614,35	45,47%	6.404	44,88%
1st of month	54.220.334,50	54,53%	7.864	55,12%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

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**15. Downpayment**



Reporting Date			12.04.2024		
Payment Date			15.04.2024		
Period No			53		
Monthly Period			Apr 2024		
Interest Period	from	13.03.2024	to	15.04.2024	= 33 days
Collection Period	from	01.03.2024	to	31.03.2024	

<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	38.157.968,40	38,38%	5.282	37,02%	0,00%
0: 999	2.756.611,91	2,77%	512	3,59%	3,95%
1000: 1999	6.232.477,55	6,27%	1.171	8,21%	8,56%
2000: 2999	7.717.692,48	7,76%	1.305	9,15%	13,12%
3000: 3999	7.363.849,91	7,41%	1.169	8,19%	17,23%
4000: 4999	5.498.622,13	5,53%	882	6,18%	20,45%
5000: 5999	7.609.495,92	7,65%	1.033	7,24%	22,11%
6000: 6999	4.169.763,46	4,19%	583	4,09%	25,68%
7000: 7999	3.224.777,63	3,24%	433	3,03%	28,50%
8000: 8999	2.750.193,44	2,77%	350	2,45%	29,52%
9000: 9999	1.648.467,09	1,66%	205	1,44%	32,64%
10000:10999	3.772.338,41	3,79%	481	3,37%	32,96%
11000:11999	642.671,73	0,65%	97	0,68%	38,67%
12000:12999	1.136.143,11	1,14%	137	0,96%	36,39%
13000:13999	746.647,88	0,75%	84	0,59%	37,33%
14000:14999	858.265,43	0,86%	86	0,60%	39,76%
15000:15000	1.138.527,12	1,15%	131	0,92%	39,90%
15001:	4.008.435,25	4,03%	327	2,29%	43,80%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>	<b>16,46%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.387,65 €	5.378,92 €
Average Purchase Price	20.583,97 €	22.435,67 €
<b>Downpayment in %</b>	<b>16,46%</b>	<b>23,97%</b>

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**16. Effective Interest Rate**



Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	28.749,58	0,03%	3	0,02%
1: 1	4.433.555,56	4,46%	564	3,95%
2: 2	25.899.035,74	26,05%	3.435	24,07%
3: 3	49.522.992,51	49,81%	6.803	47,68%
4: 4	14.070.733,91	14,15%	2.412	16,90%
5: 5	3.293.878,00	3,31%	650	4,56%
6: 6	1.124.163,14	1,13%	237	1,66%
7: 7	230.358,59	0,23%	40	0,28%
8: 8	663.995,82	0,67%	101	0,71%
9: 9	111.139,36	0,11%	14	0,10%
10:10	35.057,41	0,04%	6	0,04%
11:11	19.289,23	0,02%	3	0,02%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

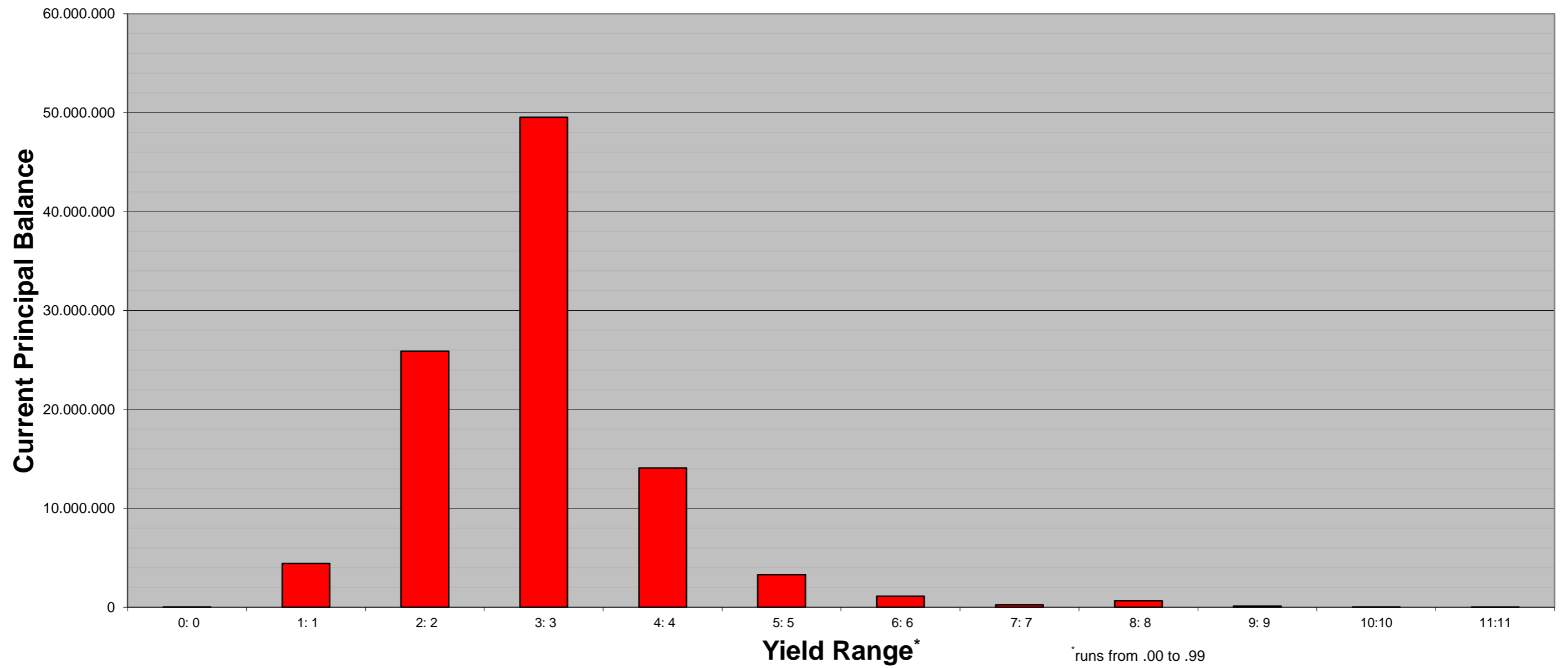
Statistics	in %
WA Interest	3,76%

\* runs from .00 to .99

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**16.1 Effective Interest Rate (Graph)**

Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		



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**17. Seasoning**



Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

<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>
42:44	2.967.483,62	2,98%	321	2,25%
45:47	6.813.529,10	6,85%	763	5,35%
48:50	6.073.819,08	6,11%	703	4,93%
51:53	6.830.870,31	6,87%	834	5,85%
54:56	28.395.409,32	28,56%	3.909	27,40%
57:59	36.630.121,97	36,84%	5.436	38,10%
60:62	7.303.619,08	7,35%	1.361	9,54%
63:65	2.024.471,96	2,04%	384	2,69%
66:68	1.017.946,75	1,02%	239	1,68%
69:71	465.671,33	0,47%	87	0,61%
72:74	270.642,79	0,27%	49	0,34%
75:77	120.065,61	0,12%	25	0,18%
78:80	79.967,32	0,08%	15	0,11%
81:	439.330,61	0,44%	142	1,00%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

**Statistics**

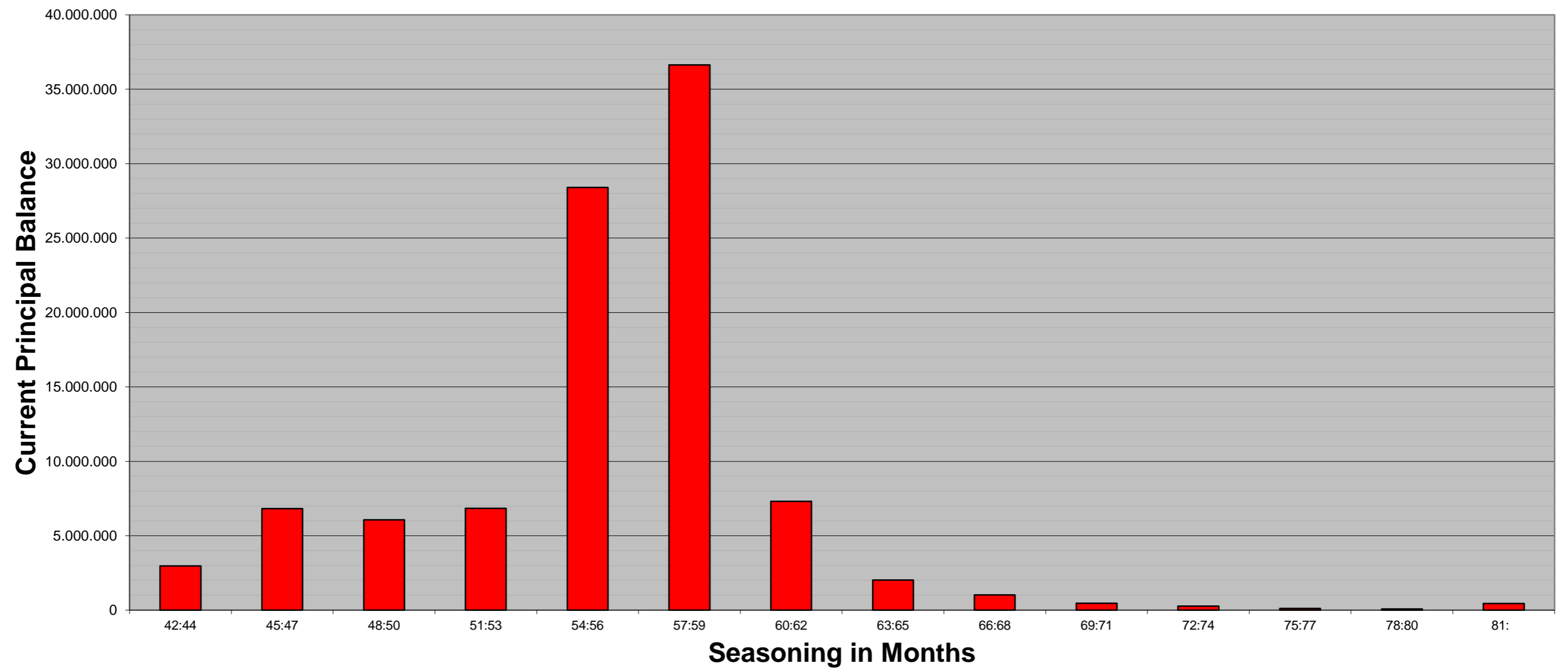
WA Seasoning	55,67
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**17.1 Seasoning (Graph)**

Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		



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Monthly Investor Report**

**18. Remaining Term**



Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

<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	38.243.222,66	38,46%	6.122	42,91%
7: 13	10.154.589,70	10,21%	1.660	11,63%
14: 20	7.933.924,10	7,98%	1.567	10,98%
21: 27	5.368.807,52	5,40%	901	6,31%
28: 34	6.782.923,28	6,82%	938	6,57%
35: 41	19.633.542,90	19,75%	2.195	15,38%
42: 48	5.749.366,47	5,78%	527	3,69%
49: 55	2.181.203,45	2,19%	185	1,30%
56: 62	912.132,33	0,92%	52	0,36%
63: 69	1.215.405,35	1,22%	59	0,41%
70: 76	897.612,37	0,90%	46	0,32%
77: 83	330.492,08	0,33%	15	0,11%
84: 90	29.726,64	0,03%	1	0,01%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

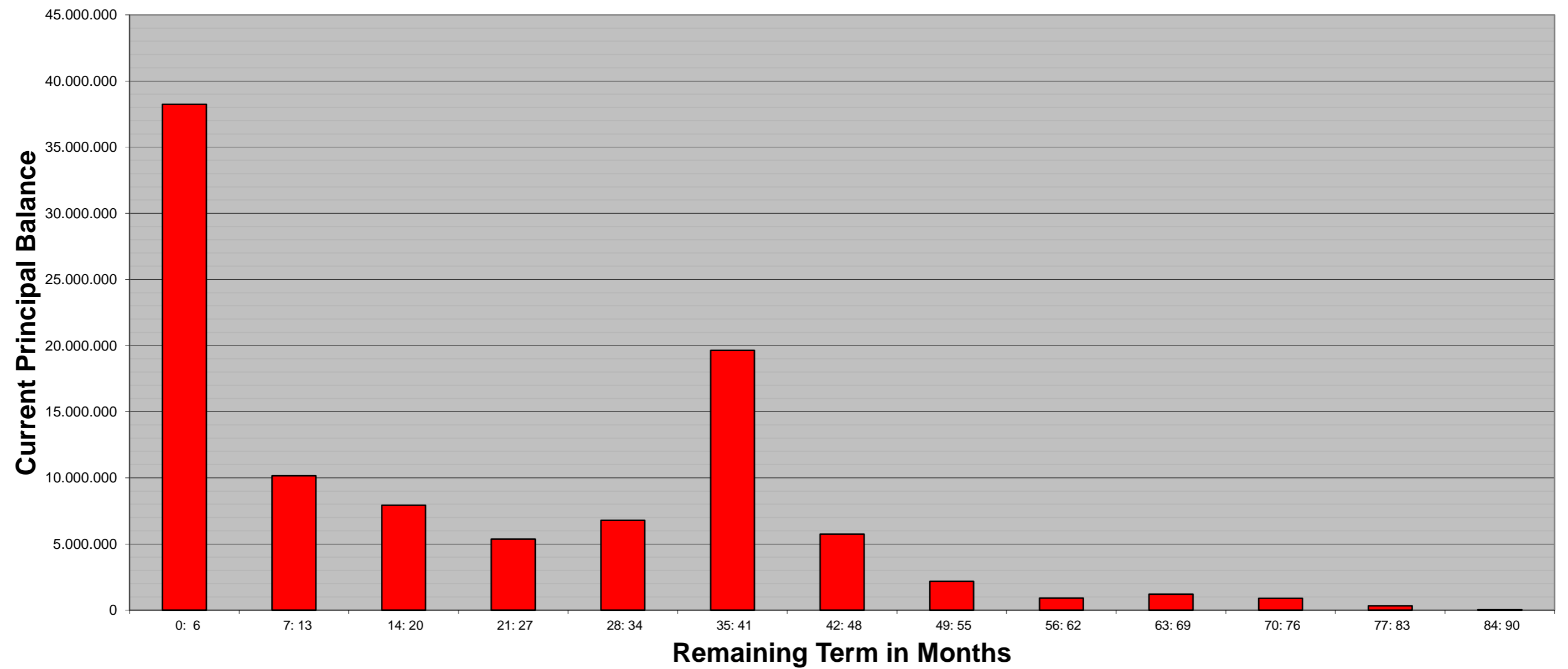
**Statistics**

WA Remaining Term	20,64
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**

Reporting Date			12.04.2024		
Payment Date			15.04.2024		
Period No			53		
Monthly Period			Apr 2024		
Interest Period	from	13.03.2024	to	15.04.2024	= 33 days
Collection Period	from	01.03.2024	to	31.03.2024	



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

**19. Original Term**



Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

<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	63,60	0,00%	2	0,01%
39: 51	1.893.239,90	1,90%	368	2,58%
52: 64	47.454.022,92	47,72%	6.946	48,68%
65: 77	8.227.361,21	8,27%	2.012	14,10%
78: 90	9.278.315,55	9,33%	1.519	10,65%
91:103	27.608.934,00	27,77%	3.103	21,75%
104:116	1.109.710,09	1,12%	85	0,60%
117:119	140.923,87	0,14%	12	0,08%
120:	3.720.377,71	3,74%	221	1,55%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

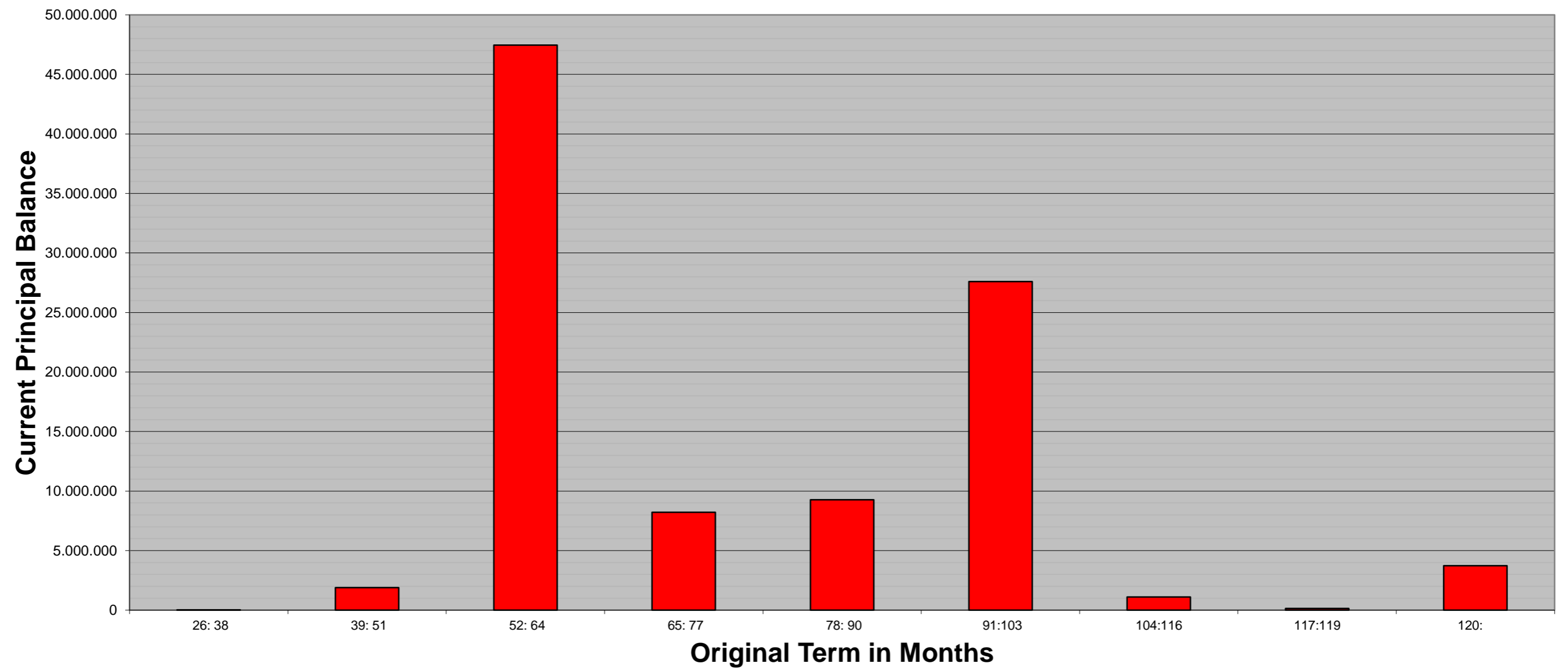
**Statistics**

WA Original Term	76,30
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**SC Germany Auto 2019-1  
Monthly Investor Report**

**19.1 Original Term (Graph)**

Reporting Date			12.04.2024			
Payment Date			15.04.2024			
Period No			53			
Monthly Period			Apr 2024			
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		



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

**20. Manufacturer  
Brands & Fueltype**



Reporting Date	12.04.2024	
Payment Date	15.04.2024	
Period No	53	
Monthly Period	Apr 2024	
Interest Period	from 13.03.2024	to 15.04.2024 = 33 days
Collection Period	from 01.03.2024	to 31.03.2024

Manufacturer brands	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1	11.878.956,95	11,95%	1.706	11,96%
2	11.146.692,36	11,21%	1.560	10,93%
3	7.876.721,54	7,92%	1.201	8,42%
4	7.307.280,86	7,35%	1.005	7,04%
5	6.064.388,09	6,10%	846	5,93%
6	5.925.398,49	5,96%	727	5,10%
7	5.923.252,11	5,96%	1.060	7,43%
8	4.815.289,00	4,84%	563	3,95%
9	4.329.158,67	4,35%	664	4,65%
10	3.898.619,37	3,92%	519	3,64%
11	3.393.812,92	3,41%	495	3,47%
12	3.286.559,64	3,31%	442	3,10%
13	2.735.407,29	2,75%	480	3,36%
14	2.013.128,85	2,02%	246	1,72%
15	1.792.463,11	1,80%	269	1,89%
<b>Total</b>	<b>82.387.129,25</b>	<b>82,86%</b>	<b>11.783</b>	<b>82,58%</b>

TOP 15 manufacturer brands in alphabetical order:

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

Fuel	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Petrol	43.194.506,36	43,44%	7.497	52,54%
Diesel Euro 6	11.389.214,71	11,45%	1.328	9,31%
Diesel Euro 5	6.345.350,02	6,38%	1.066	7,47%
Diesel < Euro 5	10.409.571,90	10,47%	1.338	9,38%
Other	1.350.973,34	1,36%	184	1,29%
n/a	26.743.332,52	26,90%	2.855	20,01%
<b>Total</b>	<b>99.432.948,85</b>	<b>100,00%</b>	<b>14.268</b>	<b>100,00%</b>

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

**21. Amortisation Profile**



Reporting Date	12.04.2024				
Payment Date	15.04.2024				
Period No	53				
Monthly Period	Apr 2024				
Interest Period	from	13.03.2024	to	15.04.2024	= 33 days
Collection Period	from	01.03.2024	to	31.03.2024	

**Amortisation profile**

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	99.432.948,85 €	51	1.062.743,83 €	101	- €
2	95.497.861,27 €	52	972.908,18 €	102	- €
3	88.377.703,86 €	53	894.526,61 €	103	- €
4	80.537.975,59 €	54	826.153,97 €	104	- €
5	70.930.814,86 €	55	762.644,63 €	105	- €
6	60.622.670,32 €	56	706.185,43 €	106	- €
7	51.641.491,07 €	57	651.631,60 €	107	- €
8	48.687.778,82 €	58	597.767,88 €	108	- €
9	45.964.161,84 €	59	544.143,97 €	109	- €
10	43.235.939,47 €	60	491.700,01 €	110	- €
11	40.739.509,82 €	61	440.843,94 €	111	- €
12	38.169.719,88 €	62	392.170,01 €	112	- €
13	35.324.935,95 €	63	345.676,85 €	113	- €
14	33.262.999,99 €	64	302.908,49 €	114	- €
15	31.108.190,34 €	65	264.462,80 €	115	- €
16	29.002.674,57 €	66	229.458,82 €	116	- €
17	26.996.429,34 €	67	201.037,84 €	117	- €
18	25.348.615,66 €	68	179.132,03 €	118	- €
19	23.750.857,04 €	69	158.285,85 €	119	- €
20	22.579.452,14 €	70	138.214,67 €		
21	21.424.123,47 €	71	119.680,15 €		
22	20.276.826,56 €	72	101.337,15 €		
23	19.120.905,32 €	73	83.080,40 €		
24	18.007.389,10 €	74	65.570,19 €		
25	16.911.892,90 €	75	49.343,65 €		
26	15.836.161,59 €	76	34.220,54 €		
27	14.776.403,19 €	77	21.317,71 €		
28	13.708.493,84 €	78	11.818,39 €		
29	12.623.901,34 €	79	6.693,81 €		
30	11.481.109,72 €	80	4.993,67 €		
31	10.404.965,50 €	81	3.882,72 €		
32	9.547.385,25 €	82	2.767,99 €		
33	8.730.877,15 €	83	1.950,74 €		
34	7.931.809,75 €	84	1.563,18 €		
35	7.150.834,21 €	85	1.174,33 €		
36	6.384.134,30 €	86	784,19 €		
37	5.637.723,09 €	87	392,74 €		
38	4.916.960,73 €	88	- €		
39	4.232.337,44 €	89	- €		
40	3.618.836,68 €	90	- €		
41	3.088.880,96 €	91	- €		
42	2.649.824,42 €	92	- €		
43	2.326.472,94 €	93	- €		
44	2.096.251,25 €	94	- €		
45	1.890.369,08 €	95	- €		
46	1.710.712,81 €	96	- €		
47	1.547.312,90 €	97	- €		
48	1.399.652,05 €	98	- €		
49	1.271.417,57 €	99	- €		
50	1.160.757,29 €	100	- €		

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

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



Reporting Date			12.04.2024		
Payment Date			15.04.2024		
Period No			53		
Monthly Period			Apr 2024		
Interest Period	from	13.03.2024	to	15.04.2024	= 33 days
Collection Period	from	01.03.2024	to	31.03.2024	

**Priority of Payments**

Available Distribution Amount		8.956.472,76 €
Taxes and Senior Expenses	-	32.561,96 €
Net Swap Payments	- -	237.177,83 €
Interest Class A Notes	-	259.851,00 €
Payments to Liquidity Reserve Fund	-	1.000.000,00 €
If no Principal Deficiency Trigger Event has occurred, Interest Class B Notes	-	16.501,50 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	8,15 €
Principal Payments Class A	-	7.585.129,50 €
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	-	1.375,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller		<u>298.223,48 €</u>

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	32.561,96 €		
Interest accrued for the Period	- 276.352,50 €	- 259.851,00 €	- 16.501,50 €
Cumulative Interest accrued	- 10.122.300,00 €	- 9.321.835,50 €	- 800.464,50 €
Interest Payments	- 276.352,50 €	- 259.851,00 €	- 16.501,50 €
Cumulative Interest Payments	- 10.122.300,00 €	- 9.321.835,50 €	- 800.464,50 €
Interest accrued on Subordinated Loan for the Period	- 1.375,00 €		
Cumulative Interest accrued on Subordinated Loan	- 121.550,55 €		
Interest Payments on Subordinated Loan	- 1.375,00 €		
Cumulative Interest Payments on Subordinated Loan	- 121.550,55 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		



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

**23. Swap Counterparty**



Reporting Date	12.04.2024				
Payment Date	15.04.2024				
Period No	53				
Monthly Period	Apr 2024				
Interest Period	from	13.03.2024	to	15.04.2024	= 33 days
Collection Period	from	01.03.2024	to	31.03.2024	

**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 62.018.086,50  
Fixed Rate 0,3990%  
Floating Rate (Euribor) 3,8710%  
Net Swap Payments 237.177,83  
Notional Amount next period 54.432.957,00

**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 31.03.2024, 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	12.04.2024
Payment Date	15.04.2024
Period No	53
Monthly Period	Apr 2024
Interest Period	from 13.03.2024 to 15.04.2024 = 33 days
Collection Period	from 01.03.2024 to 31.03.2024

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:	107.018.081,99 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	99.432.948,85 €
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:	42,98%
Net Economic Interest Ratio as of the end of the Monthly Period:	46,26%

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Monthly Investor Report**

**25. Counterparties**



Reporting Date	12.04.2024				
Payment Date	15.04.2024				
Period No	53				
Monthly Period	Apr 2024				
Interest Period	from	13.03.2024	to	15.04.2024	= 33 days
Collection Period	from	01.03.2024	to	31.03.2024	

**Joint Lead Managers**

**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

**Paying Agent**

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

**Transaction Account**

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

**Transaction Security Trustee**

**Wilmington Trust SP Services (Frankfurt) GmbH**  
Steinweg 3-5  
60313 Frankfurt am Main  
Germany

**Data Trustee**

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

**Rating Agencies**

**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)	POS	performing
	A+	F1	STABLE	A1	P-1	STABLE	performing
	AA	F1+	STABLE	Aa1(cr)	P-1(cr)	NEG	performing
	AA	F1+	STABLE	Aa1(cr)	P-1(cr)	NEG	performing
	-	-	-	-	-	-	performing
	-	-	-	-	-	-	performing

Ratings as of 31.03.2024, data source: Bloomberg

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

**26. Issuer Information**



Reporting Date		12.04.2024				
Payment Date		15.04.2024				
Period No		53				
Monthly Period		Apr 2024				
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

**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:** 529900GIC76ISJJIB94

**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 ABS

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

Reporting Date	12.04.2024				
Payment Date	15.04.2024				
Period No	53				
Monthly Period	Apr 2024				
Interest Period	from	13.03.2024	to	15.04.2024	= 33 days
Collection Period	from	01.03.2024	to	31.03.2024	

**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)	POS
A	F1	STABLE	A3(cr)	P-2(cr)	POS
A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 31.03.2024, data source: Bloomberg

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### 28. Glossary



Reporting Date		12.04.2024				
Payment Date		15.04.2024				
Period No		53				
Monthly Period		Apr 2024				
Interest Period	from	13.03.2024	to	15.04.2024	=	33 days
Collection Period	from	01.03.2024	to	31.03.2024		

<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