SC Germany Auto 2019-1
Monthly Investor Report

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Cover Sheet Monthly Investor Report

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Index

	Page
1. Portfolio Information	1
2. Reserve Accounts	2
3. Delinquency Data	3
4. Default Data	4
4.1 Default Data per Quarter	5
5. Concentration Limits	6
6. Outstanding Notes	7
7. Original Principal Balance	8
7.1 Original PB (Graph)	9
8. Current Principal Balance	10
8.1 Current PB (Graph)	11
9. Borrower Concentration	12
10. Geographical Distribution	13
10.1 Geographical Distribution (Graph)	14
11. Object/Vehicle Type	15
12. Insurances	16
13. Type of Contract	17
14. Payment Methods	18
15. Downpayment	19
16. Effective Interest Rate	20
16.1 Effective Interest Rate (Graph)	21
17. Seasoning	22
17.1 Seasoning (Graph)	23
18. Remaining Term	24
18.1 Remaining Term (Graph)	25
19. Original Term	26
19.1 Original Term (Graph)	27
20. Manufacturer Brands & Fueltype	28
21. Amortisation Profile	29
22. Priority of Payments + Transaction Costs	30
23. Swap Counterparty	31
24. Retention	32
25. Counterparties	33
26. Issuer Information	34
27. Santander Consumer Bank	35
28. Glossary	36

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

1. Portfolio Information

Reporting Date		10.05.2022				
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Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**33.089**	**333.134.982,12 €**	**347.209.934,18 €**
Scheduled Principal Payments		8.740.331,85 €	
Prepayment Principal		3.820.837,98 €	
Others		181.090,91 €	
Total Principal Collections		**12.742.260,74 €**	**13.874.544,26 €**
Total Interest Collections		**1.323.582,97 €**	**1.373.622,30 €**
Defaults		**223.489,56 €**	**200.407,80 €**
Replenishment Amount		**- €**	**- €**
End of Period		**320.169.231,82 €**	**333.134.982,12 €**
Purchase Shortfall Amount		45,68 €	38,88 €
Total Assets (End of Period)		**320.169.277,50 €**	**333.135.021,00 €**
Current Prepayment Rate (annualised)		12,93%	

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

2. Reserve Accounts

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
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Note Balance

Beginning of Period	333.135.021,00 €
End of Period	320.169.277,50 €

Reserve Accounts

Reserve Account	**in %**		**Trigger Event y/n**
Beginning of Period	0,45%	1.511.049,94 €	
Cash Outflow		70.374,83 €	
Cash Inflow		0,00 €	
End of Period	0,45%	1.440.675,11 €	
Required Reserve Fund	0,45%	1.440.675,11 €	
Commingling Reserve	**in %**		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Commingling Reserve Fund			no
Set-Off Reserve	**in %**		
Beginning of Period			no
Cash Outflow			no
Cash Inflow			no
End of Period			no
Required Set-Off Reserve (X) Fund			no

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

3. Delinquency Data

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
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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**	€ -	€ -	€ -	€ -	**100,00%**	0,00%	0,00%	0,00%	0,00%
2	**€ 599.999.998,97**	€ 762.666,96	€ 258.599,49	€ 38.608,75	€ -	**99,82%**	0,13%	0,04%	0,01%	0,00%
3	**€ 599.999.999,16**	€ 469.335,93	€ 397.411,14	€ 156.319,12	€ 29.835,09	**99,82%**	0,08%	0,07%	0,03%	0,00%
4	**€ 599.999.999,21**	€ 973.549,69	€ 454.697,20	€ 34.005,37	€ 291.483,09	**99,71%**	0,16%	0,08%	0,01%	0,05%
5	**€ 599.999.999,14**	€ 793.246,10	€ 688.512,37	€ 239.674,18	€ 233.287,16	**99,67%**	0,13%	0,11%	0,04%	0,04%
6	**€ 599.999.999,29**	€ 1.102.491,40	€ 634.108,00	€ 283.372,90	€ 342.080,71	**99,61%**	0,18%	0,11%	0,05%	0,06%
7	**€ 599.999.999,31**	€ 1.237.661,88	€ 671.825,09	€ 260.923,75	€ 420.482,25	**99,57%**	0,21%	0,11%	0,04%	0,07%
8	**€ 599.999.999,63**	€ 801.693,41	€ 813.123,27	€ 218.595,04	€ 452.063,61	**99,62%**	0,13%	0,14%	0,04%	0,08%
9	**€ 599.999.999,19**	€ 710.725,96	€ 712.880,41	€ 324.115,76	€ 532.711,19	**99,62%**	0,12%	0,12%	0,05%	0,09%
10	**€ 599.999.999,64**	€ 1.540.584,87	€ 569.801,42	€ 334.832,38	€ 558.299,65	**99,50%**	0,26%	0,09%	0,06%	0,09%
11	**€ 599.999.999,33**	€ 1.318.062,67	€ 1.110.917,49	€ 217.449,39	€ 617.045,73	**99,46%**	0,22%	0,19%	0,04%	0,10%
12	**€ 599.999.998,90**	€ 1.458.107,19	€ 984.726,32	€ 295.392,56	€ 811.023,87	**99,41%**	0,24%	0,16%	0,05%	0,14%
13	**€ 583.127.615,69**	€ 1.196.751,68	€ 931.413,09	€ 308.155,90	€ 942.264,93	**99,42%**	0,21%	0,16%	0,05%	0,16%
14	**€ 566.919.234,58**	€ 1.362.303,34	€ 897.339,09	€ 400.812,18	€ 952.028,31	**99,36%**	0,24%	0,16%	0,07%	0,17%
15	**€ 550.788.256,73**	€ 1.265.266,45	€ 1.010.001,07	€ 520.004,61	€ 993.538,18	**99,31%**	0,23%	0,18%	0,09%	0,18%
16	**€ 533.963.845,00**	€ 1.694.049,34	€ 838.102,31	€ 483.842,13	€ 1.148.171,58	**99,22%**	0,32%	0,16%	0,09%	0,22%
17	**€ 515.402.966,02**	€ 982.807,47	€ 904.137,57	€ 506.308,39	€ 929.696,64	**99,36%**	0,19%	0,18%	0,10%	0,18%
18	**€ 498.761.900,41**	€ 828.444,04	€ 715.684,68	€ 502.890,97	€ 737.520,07	**99,44%**	0,17%	0,14%	0,10%	0,15%
19	**€ 482.013.667,43**	€ 873.465,93	€ 665.004,32	€ 320.030,13	€ 681.549,40	**99,47%**	0,18%	0,14%	0,07%	0,14%
20	**€ 465.254.051,33**	€ 1.158.270,46	€ 771.239,09	€ 307.671,16	€ 662.557,97	**99,38%**	0,25%	0,17%	0,07%	0,14%
21	**€ 448.665.496,74**	€ 999.430,82	€ 790.706,74	€ 330.881,70	€ 568.209,99	**99,40%**	0,22%	0,18%	0,07%	0,13%
22	**€ 433.051.452,56**	€ 1.113.931,18	€ 877.805,09	€ 367.616,62	€ 423.764,62	**99,36%**	0,26%	0,20%	0,08%	0,10%
23	**€ 417.830.624,66**	€ 737.868,22	€ 854.952,16	€ 461.973,67	€ 561.065,96	**99,37%**	0,18%	0,20%	0,11%	0,13%
24	**€ 403.283.194,16**	€ 1.119.611,49	€ 625.265,97	€ 431.422,47	€ 768.082,13	**99,27%**	0,28%	0,16%	0,11%	0,19%
25	**€ 388.991.521,75**	€ 1.215.267,85	€ 621.339,38	€ 265.681,10	€ 848.487,56	**99,24%**	0,31%	0,16%	0,07%	0,22%
26	**€ 375.608.318,90**	€ 1.010.695,82	€ 784.955,03	€ 420.157,15	€ 800.660,61	**99,20%**	0,27%	0,21%	0,11%	0,21%
27	**€ 361.409.132,79**	€ 752.137,06	€ 627.091,19	€ 270.605,66	€ 1.037.206,01	**99,26%**	0,21%	0,17%	0,07%	0,29%
28	**€ 347.209.934,18**	€ 255.787,43	€ 587.225,58	€ 361.419,44	€ 1.234.256,27	**99,30%**	0,07%	0,17%	0,10%	0,36%
29	**€ 333.134.982,12**	€ 887.765,50	€ 431.444,37	€ 425.466,81	€ 879.816,32	**99,21%**	0,27%	0,13%	0,13%	0,26%
30	**€ 320.169.231,82**	€ 395.835,05	€ 803.384,26	€ 239.363,94	€ 847.706,31	**99,29%**	0,12%	0,25%	0,07%	0,26%

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

4. Default Data

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Note Balance

Beginning of Period	€	333.135.021,00
End of Period	€	320.169.277,50

Default Data and Ratios

		Amount	Number of Loans
Current Default			
Current Period Gross Default	€	223.489,56	
Current Period Recoveries	€	76.881,71	
Current Period Net Default	€	146.607,85	
New Number of Defaulted Contracts			20
Cumulative Default			
Cumulative Gross Default	€	3.341.684,35	
Cumulative Recoveries	€	862.433,39	
Cumulative Net Default	€	2.479.250,96	
Total Number of Defaulted Contracts			288

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

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

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

4.1 Default Data per Quarter

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				Recoveries in Quarter										
Quarter of Default	*Periods*	*New Defaults*	*Recoveries*	*Q4 2019*	*Q1 2020*	*Q2 2020*	*Q3 2020*	*Q4 2020*	*Q1 2021*	*Q2 2021*	*Q3 2021*	*Q4 2021*	*Q1 2022*	*Q2 2022*
n/a	BDS Oct-21	0,00	0,00	0,00										
Q4 2019	1-2	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Q1 2020	3-5	117.635,34	61.624,83	0,00	5.357,40	0,00	870,81	26.540,57	24.000,00	4.856,05	0,00	0,00	0,00	0,00
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
Q3 2020	9-11	420.855,37	161.018,06	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	2.197,56
Q4 2020	12-14	294.464,69	89.391,45	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	725,22
Q1 2021	15-17	535.573,78	115.349,04	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	13.554,15
Q2 2021	18-20	563.476,57	165.679,60	0,00	0,00	0,00	0,00	0,00	0,00	994,00	43.403,26	56.568,38	40.619,00	24.094,96
Q3 2021	21-23	339.700,10	113.336,05	0,00	0,00	0,00	0,00	0,00	0,00	0,00	12.784,70	31.955,86	67.521,59	1.073,90
Q4 2021	24-26	332.293,36	95.545,86	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.268,00	77.298,86	16.979,00
Q1 2022	27-29	493.952,73	33.860,23	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	15.603,31	18.256,92
Q2 2022	30-30	223.489,56	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Total		**3.341.684,35**	**862.433,39**	**0,00**	**5.357,40**	**460,00**	**1.380,81**	**54.265,29**	**85.284,03**	**76.505,17**	**162.794,53**	**174.896,68**	**224.607,77**	**76.881,71**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

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			-

Total Sold Receivables **784.919.244,85 €**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

6. Outstanding Notes

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Payment Date	13.05.2022				
Period No	30				
Monthly Period	May 2022				
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Collection Period from	01.04.2022	to	30.04.2022		

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	333.135.021,00 €	288.135.021,00 €	45.000.000,00 €
Available Distribution Amount	15.653.814,24 €		
Amortisation	12.965.743,50 €		
Redemption per Class	12.965.743,50 €	12.965.743,50 €	0,00 €
Redemption per Note		2.336,17 €	0,00 €
Class Principal Outstanding Balance End of Period	320.169.277,50 €	275.169.277,50 €	45.000.000,00 €
Current Tranching		85,9%	14,1%
Current Pool Factor		0,50	1,00

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: 1-M Euribor / Spread / Fixed Rate	-0,529%	+70bps	0,400%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		51.916,22 €	100.000,00 €
> Principal Repayment per Note		**2.336,17 €**	**0,00 €**
Principal Outstanding per Note End of Period		49.580,05 €	100.000,00 €
> Interest accrued for the period		**41.070,00 €**	**14.998,50 €**
Interest Payment		**41.070,00 €**	**14.998,50 €**
Interest Payment per Note		**7,40 €**	**33,33 €**

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,96%	0,46%
Current CE (excl. Excess Spread)	14,51%	0,45%

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	275.169.278 €	- €	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

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

7. Original Principal Balance

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Payment Date		13.05.2022				
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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	49.932,72	0,01%	32	0,10%
2000: 3999	1.923.295,51	0,35%	592	1,83%
4000: 5999	8.899.331,99	1,63%	1.747	5,41%
6000: 7999	17.833.384,57	3,26%	2.527	7,82%
8000: 9999	27.277.026,53	4,98%	3.025	9,37%
10000:11999	38.804.296,03	7,09%	3.535	10,94%
12000:13999	42.298.445,59	7,73%	3.252	10,07%
14000:15999	45.419.494,19	8,30%	3.029	9,38%
16000:17999	44.744.610,78	8,18%	2.638	8,17%
18000:19999	41.489.827,14	7,58%	2.183	6,76%
20000:21999	43.918.540,85	8,03%	2.096	6,49%
22000:23999	37.723.635,40	6,89%	1.642	5,08%
24000:25999	33.570.488,58	6,14%	1.344	4,16%
26000:27999	27.650.026,23	5,05%	1.025	3,17%
28000:29999	24.036.096,14	4,39%	829	2,57%
30000:31999	19.057.905,87	3,48%	615	1,90%
32000:33999	15.813.910,16	2,89%	480	1,49%
34000:35999	12.443.823,44	2,27%	356	1,10%
36000:37999	10.214.030,09	1,87%	276	0,85%
38000:39999	8.191.123,91	1,50%	210	0,65%
40000:41999	5.976.523,37	1,09%	146	0,45%
42000:43999	5.969.420,84	1,09%	139	0,43%
44000:45999	4.362.247,95	0,80%	97	0,30%
46000:47999	3.195.565,35	0,58%	68	0,21%
48000:49999	3.175.089,32	0,58%	65	0,20%
50000:51999	2.391.525,32	0,44%	47	0,15%
52000:53999	2.709.447,07	0,50%	51	0,16%
54000:55999	2.036.397,22	0,37%	37	0,11%
56000:57999	1.987.898,22	0,36%	35	0,11%
58000:59999	1.889.801,81	0,35%	32	0,10%
60000:61999	791.173,67	0,14%	13	0,04%
62000:63999	1.138.399,31	0,21%	18	0,06%
64000:65999	781.684,82	0,14%	12	0,04%
66000:67999	801.878,99	0,15%	12	0,04%
68000:69999	900.107,26	0,16%	13	0,04%
70000:70000	140.000,00	0,03%	2	0,01%
70001:	7.589.415,94	1,39%	79	0,24%
Total	**547.195.802,18**	**100,00%**	**32.299**	**100,00%**

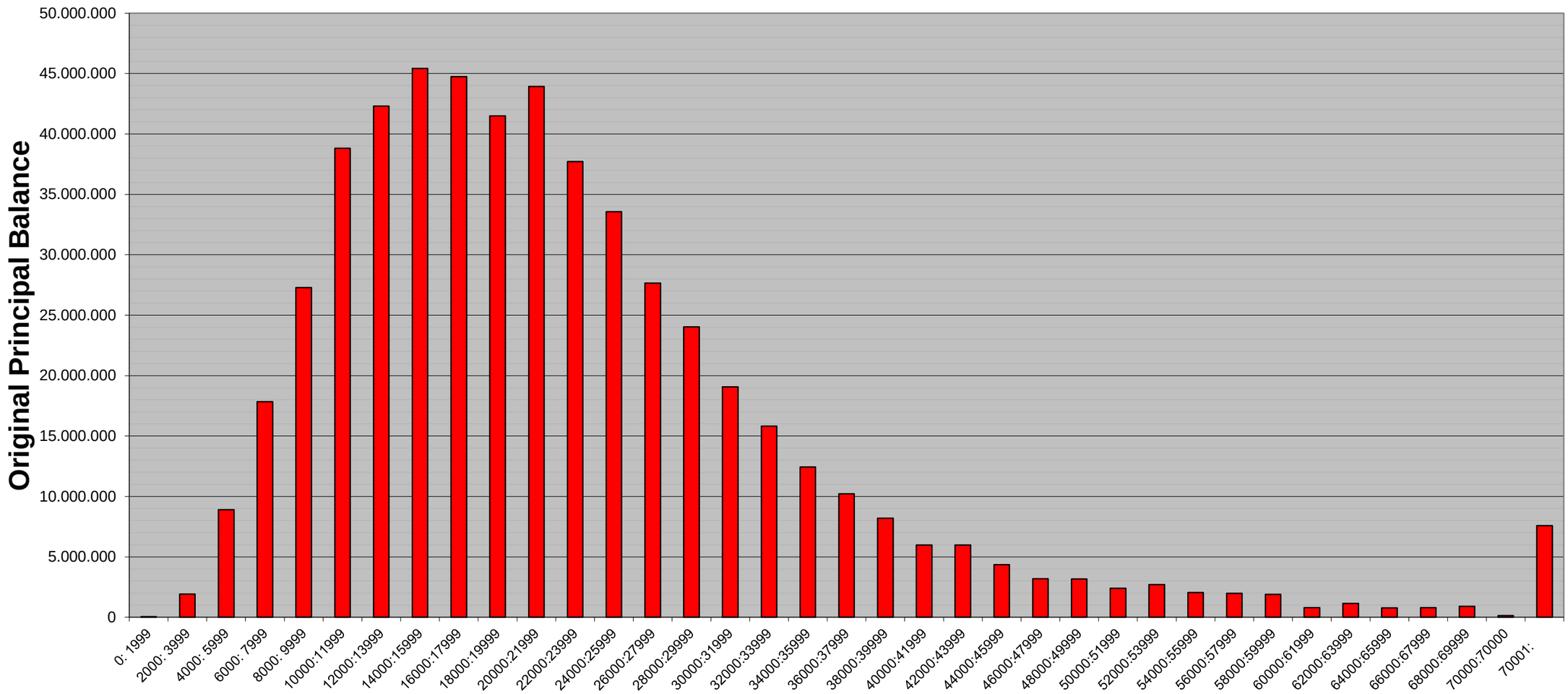
Statistics	**in EUR**
Average Amount	16.941,57

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

7.1 Original PB (Graph)

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

8. Current Principal Balance

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	3.370.147,63	1,05%	3.564	11,03%
2000: 3999	11.468.918,08	3,58%	3.775	11,69%
4000: 5999	20.117.379,38	6,28%	4.021	12,45%
6000: 7999	27.790.554,95	8,68%	3.980	12,32%
8000: 9999	32.906.739,61	10,28%	3.663	11,34%
10000:11999	34.274.954,76	10,71%	3.123	9,67%
12000:13999	32.039.325,58	10,01%	2.473	7,66%
14000:15999	31.225.835,94	9,75%	2.087	6,46%
16000:17999	26.858.032,59	8,39%	1.585	4,91%
18000:19999	21.715.713,51	6,78%	1.147	3,55%
20000:21999	16.981.538,57	5,30%	812	2,51%
22000:23999	12.789.291,41	3,99%	558	1,73%
24000:25999	10.210.837,53	3,19%	409	1,27%
26000:27999	7.426.987,61	2,32%	275	0,85%
28000:29999	5.467.494,75	1,71%	189	0,59%
30000:31999	3.921.521,73	1,22%	127	0,39%
32000:33999	3.657.504,74	1,14%	111	0,34%
34000:35999	2.931.097,24	0,92%	84	0,26%
36000:37999	2.555.494,79	0,80%	69	0,21%
38000:39999	1.831.436,82	0,57%	47	0,15%
40000:41999	1.558.184,31	0,49%	38	0,12%
42000:43999	1.546.854,99	0,48%	36	0,11%
44000:45999	855.580,05	0,27%	19	0,06%
46000:47999	844.807,78	0,26%	18	0,06%
48000:49999	781.055,84	0,24%	16	0,05%
50000:51999	305.028,27	0,10%	6	0,02%
52000:53999	478.961,65	0,15%	9	0,03%
54000:55999	219.986,78	0,07%	4	0,01%
56000:57999	398.146,17	0,12%	7	0,02%
58000:59999	178.129,31	0,06%	3	0,01%
60000:61999	243.614,63	0,08%	4	0,01%
62000:63999	315.672,96	0,10%	5	0,02%
66000:67999	135.017,84	0,04%	2	0,01%
68000:69999	206.247,17	0,06%	3	0,01%
70001:	2.561.136,85	0,80%	30	0,09%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

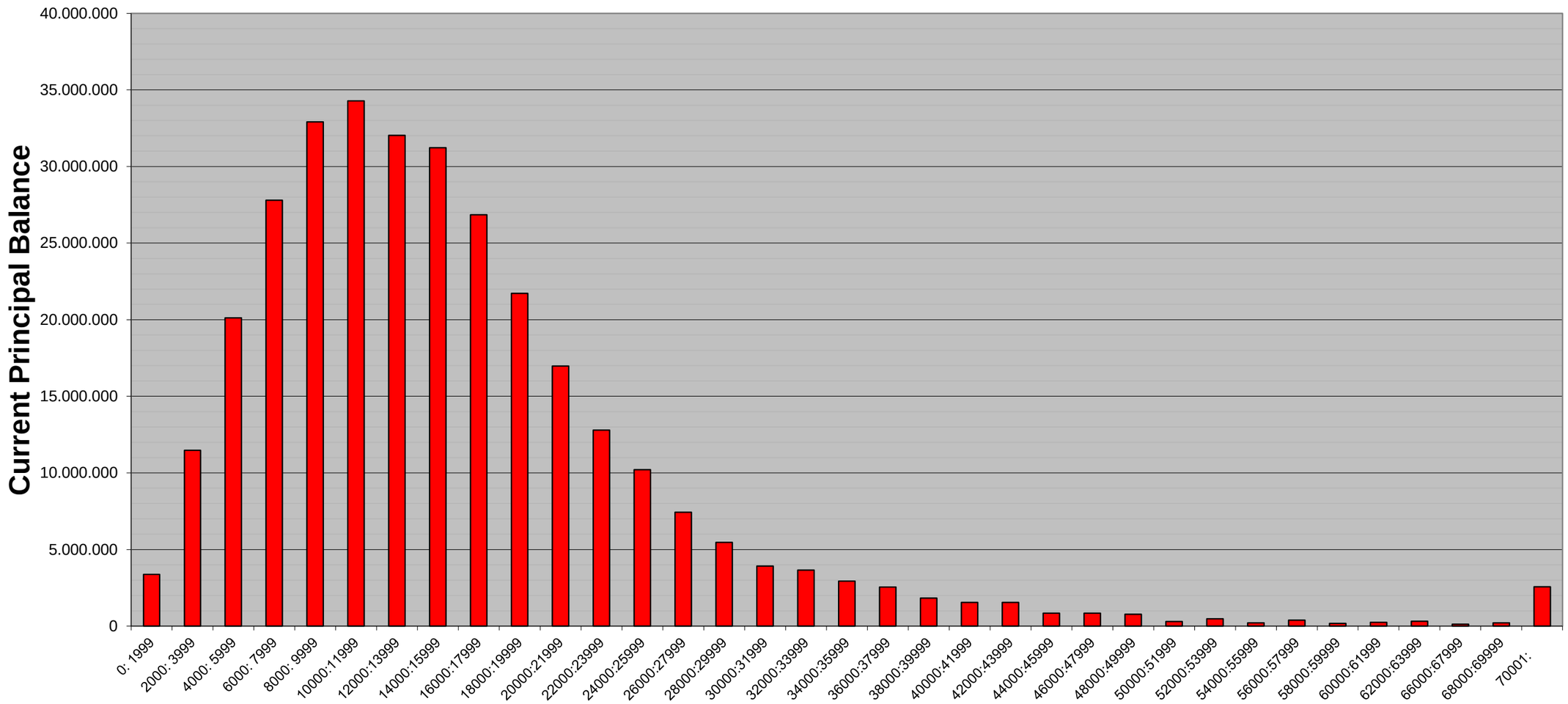
Statistics	**in EUR**
Average Amount	9.912,67

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

8.1 Current PB (Graph)

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

9. Borrower Concentration

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	168.817,50	0,0527%	1
2	128.665,08	0,0402%	1
3	117.789,72	0,0368%	1
4	92.324,10	0,0288%	1
5	90.247,69	0,0282%	1
6	87.888,28	0,0275%	1
7	85.784,08	0,0268%	1
8	85.406,70	0,0267%	1
9	85.132,18	0,0266%	1
10	84.209,66	0,0263%	1
11	82.963,98	0,0259%	1
12	82.737,89	0,0258%	1
13	81.921,07	0,0256%	1
14	81.077,28	0,0253%	1
15	80.801,44	0,0252%	1
16	79.933,67	0,0250%	1
17	79.574,73	0,0249%	1
18	78.233,80	0,0244%	1
19	77.946,06	0,0243%	1
20	76.875,77	0,0240%	1
21	76.742,95	0,0240%	2
22	75.546,70	0,0236%	1
23	75.471,39	0,0236%	1
24	75.250,90	0,0235%	1
25	74.896,48	0,0234%	1
	2.206.239,10	**0,6891%**	**26**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

10. Geographical Distribution

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

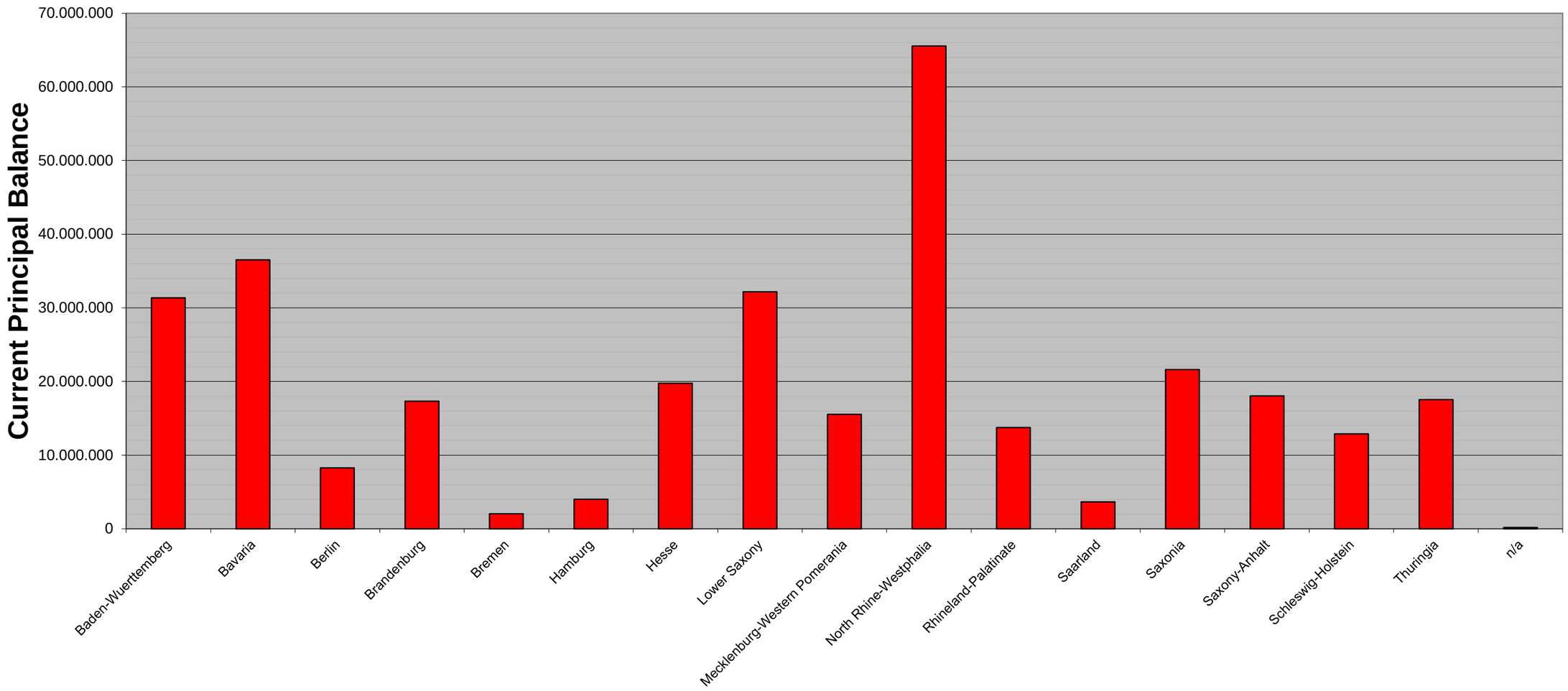
State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	31.342.240,51	9,79%	2.968	9,19%
Bavaria	36.529.512,35	11,41%	3.488	10,80%
Berlin	8.284.689,93	2,59%	801	2,48%
Brandenburg	17.325.984,36	5,41%	1.800	5,57%
Bremen	2.022.570,37	0,63%	192	0,59%
Hamburg	4.012.277,80	1,25%	366	1,13%
Hesse	19.741.516,45	6,17%	1.931	5,98%
Lower Saxony	32.193.941,31	10,06%	3.288	10,18%
Mecklenburg-Western Pomerania	15.539.963,85	4,85%	1.610	4,98%
North Rhine-Westphalia	65.534.733,80	20,47%	6.640	20,56%
Rhineland-Palatinate	13.729.058,15	4,29%	1.423	4,41%
Saarland	3.639.686,45	1,14%	392	1,21%
Saxonia	21.623.831,49	6,75%	2.384	7,38%
Saxony-Anhalt	18.037.584,67	5,63%	1.910	5,91%
Schleswig-Holstein	12.874.915,44	4,02%	1.288	3,99%
Thuringia	17.544.638,87	5,48%	1.796	5,56%
n/a	192.086,02	0,06%	22	0,07%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

10.1 Geographical Distribution (Graph)

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

11. Object/Vehicle Type

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
New Vehicle	Commercial	35.502.828,55	11,09%	2.594	8,03%
	Private	100.874.211,22	31,51%	9.000	27,86%
		136.377.039,77	42,60%	11.594	35,90%
Used Vehicle	Commercial	31.903.772,36	9,96%	2.914	9,02%
	Private	151.888.419,69	47,44%	17.791	55,08%
		183.792.192,05	57,40%	20.705	64,10%
Total		**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	302.842.568,29	94,59%	30.149	93,34%
Leisure	10.748.739,76	3,36%	679	2,10%
Motorbike	6.577.923,77	2,05%	1471	4,55%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

SC Germany Auto 2019-1
Monthly Investor Report

12. Insurances

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	136.175.388,91	42,53%	12.723	39,39%
Yes	183.993.842,91	57,47%	19.576	60,61%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	209.132.416,04	65,32%	21.989	68,08%
Yes	111.036.815,78	34,68%	10.310	31,92%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	290.357.524,45	90,69%	29.321	90,78%
Yes	29.811.707,37	9,31%	2.978	9,22%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

SC Germany Auto 2019-1
Monthly Investor Report

13. Type of Contract

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Private	128.204.288,58	40,04%	17.230	53,35%
	Commercial	30.606.639,07	9,56%	3.491	10,81%
	Total	158.810.927,65	49,60%	20.721	64,15%
Yes	Private	124.558.342,33	38,90%	9.561	29,60%
- of which balloon rates		85.548.141,42	26,72%		
- of which regular installments		39.010.200,91	12,18%		
Yes	Commercial	36.799.961,84	11,49%	2.017	6,24%
- of which balloon rates		25.682.888,58	8,02%		
- of which regular installments		11.117.073,26	3,47%		
	Total	161.358.304,17	50,40%	11.578	35,85%
Total		**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Balloon Loans - Original Term in months	*Balloon Rates in EUR*	*Balloon Rates in % of Total Balloon Rates*	*Number of Balloon Loans*	*Percentage of Total Balloon Loans*
13:25	197.107,54	0,18%	28	0,24%
26:38	12.385.594,55	11,14%	1.109	9,58%
39:51	26.483.700,07	23,81%	2.808	24,25%
52:64	71.162.924,99	63,98%	7.532	65,05%
65:72	466.216,83	0,42%	45	0,39%
73:	535.486,02	0,48%	56	0,48%
Total	**111.231.030,00**	**100,00%**	**11.578**	**100,00%**

Balloon Loans - Remaining Term in months	*Balloon Rates in EUR*	*Balloon Rates in % of Total Balloon Rates*	*Number of Balloon Loans*	*Percentage of Total Balloon Loans*
0:12	22.795.216,98	20,49%	2.311	19,96%
13:25	43.976.005,77	39,54%	4.730	40,85%
26:38	42.703.057,33	38,39%	4.351	37,58%
39:51	1.464.313,32	1,32%	153	1,32%
52:64	292.436,60	0,26%	33	0,29%
Total	**111.231.030,00**	**100,00%**	**11.578**	**100,00%**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

14. Payment Methods

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	316.321.698,13	98,80%	31.895	98,75%
Other	3.847.533,69	1,20%	404	1,25%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	143.485.889,97	44,82%	14.355	44,44%
1st of month	176.683.341,85	55,18%	17.944	55,56%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

15. Downpayment

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Downpayment (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Downpayment / Purchase Price in %*
No Downpayment	111.760.671,43	34,91%	10.637	32,93%	0,00%
0: 999	8.343.925,83	2,61%	1.136	3,52%	4,47%
1000: 1999	19.534.538,99	6,10%	2.551	7,90%	9,44%
2000: 2999	25.020.800,97	7,81%	2.975	9,21%	14,27%
3000: 3999	23.400.839,93	7,31%	2.633	8,15%	18,30%
4000: 4999	18.990.340,61	5,93%	2.033	6,29%	21,61%
5000: 5999	25.184.368,41	7,87%	2.463	7,63%	23,73%
6000: 6999	14.154.477,12	4,42%	1.385	4,29%	27,31%
7000: 7999	10.791.989,51	3,37%	1.053	3,26%	30,35%
8000: 8999	10.026.880,64	3,13%	928	2,87%	32,20%
9000: 9999	5.707.369,54	1,78%	511	1,58%	34,38%
10000:10999	14.764.488,89	4,61%	1.290	3,99%	34,58%
11000:11999	3.043.210,36	0,95%	306	0,95%	39,62%
12000:12999	4.500.684,89	1,41%	427	1,32%	40,47%
13000:13999	3.059.299,94	0,96%	287	0,89%	42,11%
14000:14999	2.394.249,13	0,75%	226	0,70%	44,95%
15000:15000	4.178.528,95	1,31%	354	1,10%	42,32%
15001:	15.312.566,68	4,78%	1.104	3,42%	48,34%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**	**19,83%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.932,61	€ 5.863,70
Average Purchase Price	€ 19.831,20	€ 21.549,23
Downpayment in %	**19,83%**	**27,21%**

SC Germany Auto 2019-1
Monthly Investor Report

16. Effective Interest Rate

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	106.684,77	0,03%	8	0,02%
1: 1	15.467.988,48	4,83%	1.363	4,22%
2: 2	84.368.738,65	26,35%	7.686	23,80%
3: 3	160.804.724,08	50,22%	15.362	47,56%
4: 4	43.148.408,41	13,48%	5.360	16,59%
5: 5	10.445.107,36	3,26%	1.583	4,90%
6: 6	3.569.139,66	1,11%	637	1,97%
7: 7	604.914,67	0,19%	112	0,35%
8: 8	1.358.365,97	0,42%	159	0,49%
9: 9	196.356,37	0,06%	16	0,05%
10:10	67.056,09	0,02%	9	0,03%
11:11	31.747,31	0,01%	4	0,01%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Statistics	**in %**
WA Interest	3,72%

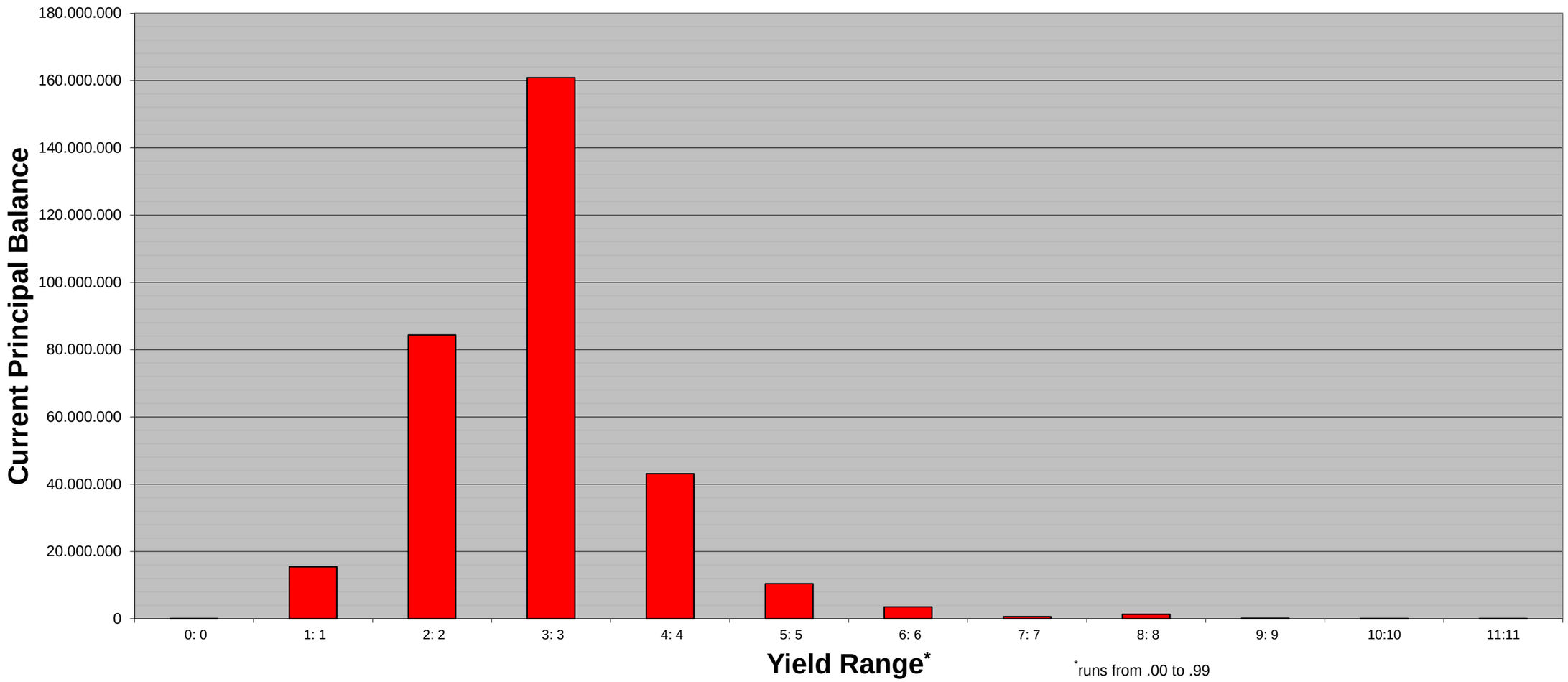
*runs from .00 to .99

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

16.1 Effective Interest Rate (Graph)

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

17. Seasoning

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
21:23	16.994.308,64	5,31%	1.413	4,37%
24:26	15.096.889,98	4,72%	1.256	3,89%
27:29	20.025.046,95	6,25%	1.738	5,38%
30:32	44.173.858,50	13,80%	4.112	12,73%
33:35	130.533.628,71	40,77%	13.009	40,28%
36:38	55.700.061,27	17,40%	6.092	18,86%
39:41	15.641.190,62	4,89%	1.874	5,80%
42:44	8.958.085,92	2,80%	1.132	3,50%
45:47	4.417.880,17	1,38%	516	1,60%
48:50	2.406.938,94	0,75%	255	0,79%
51:53	1.152.697,90	0,36%	133	0,41%
54:56	1.340.561,02	0,42%	140	0,43%
57:59	1.379.488,51	0,43%	178	0,55%
60:62	1.179.047,97	0,37%	205	0,63%
63:65	337.070,46	0,11%	61	0,19%
66:68	240.903,23	0,08%	52	0,16%
69:71	212.433,69	0,07%	35	0,11%
72:74	157.102,26	0,05%	29	0,09%
75:77	85.778,90	0,03%	18	0,06%
78:80	36.177,82	0,01%	12	0,04%
81:	100.080,36	0,03%	39	0,12%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Statistics

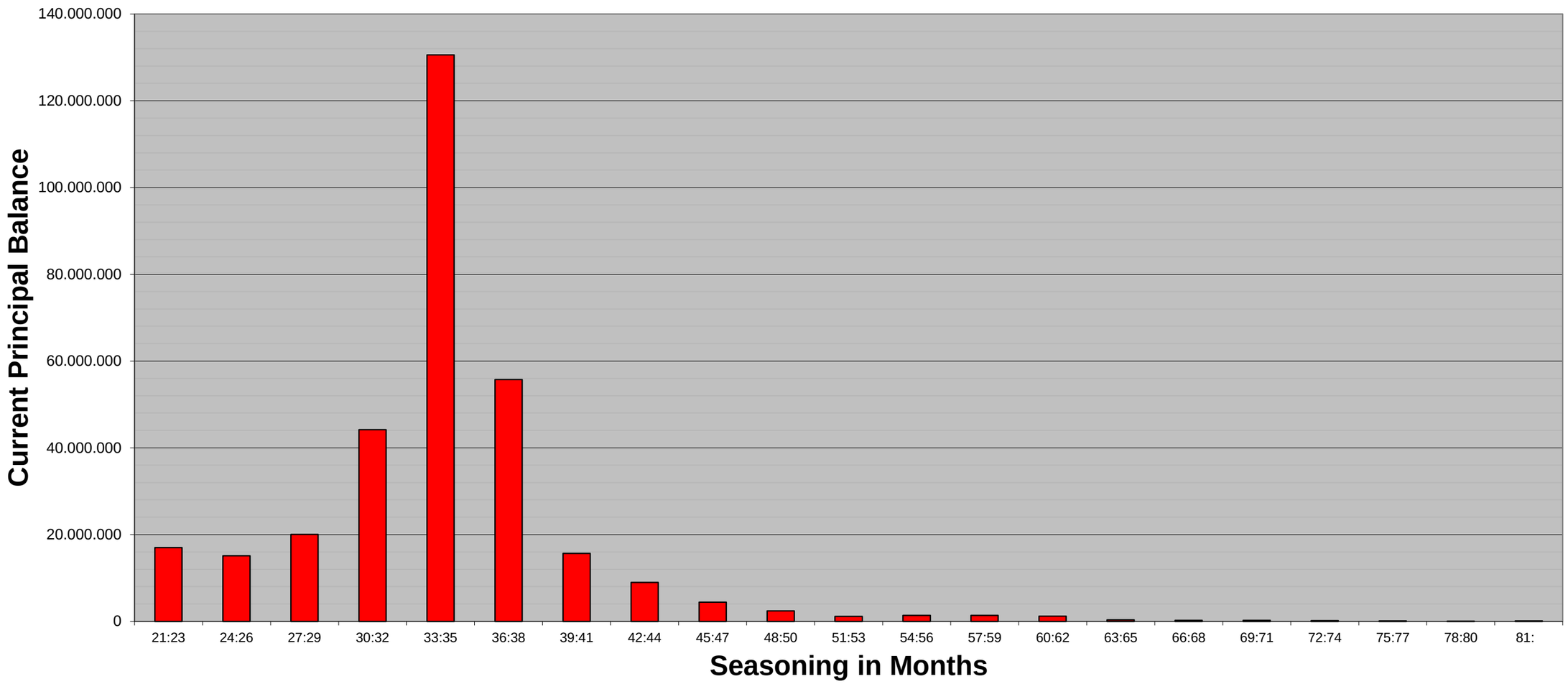
WA Seasoning	33,93

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

17.1 Seasoning (Graph)

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

18. Remaining Term

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	16.191.763,80	5,06%	3.732	11,55%
7: 13	21.105.009,23	6,59%	3.275	10,14%
14: 20	35.464.148,04	11,08%	4.557	14,11%
21: 27	86.270.368,47	26,95%	7.661	23,72%
28: 34	43.421.123,43	13,56%	3.691	11,43%
35: 41	26.243.023,22	8,20%	2.563	7,94%
42: 48	8.379.168,52	2,62%	844	2,61%
49: 55	18.644.358,71	5,82%	1.600	4,95%
56: 62	27.217.369,38	8,50%	2.042	6,32%
63: 69	25.578.167,58	7,99%	1.733	5,37%
70: 76	5.737.200,33	1,79%	361	1,12%
77: 83	980.690,27	0,31%	47	0,15%
84: 90	2.965.004,86	0,93%	111	0,34%
91: 97	683.003,09	0,21%	29	0,09%
98:104	1.264.406,52	0,39%	52	0,16%
105:107	24.426,37	0,01%	1	0,00%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Statistics

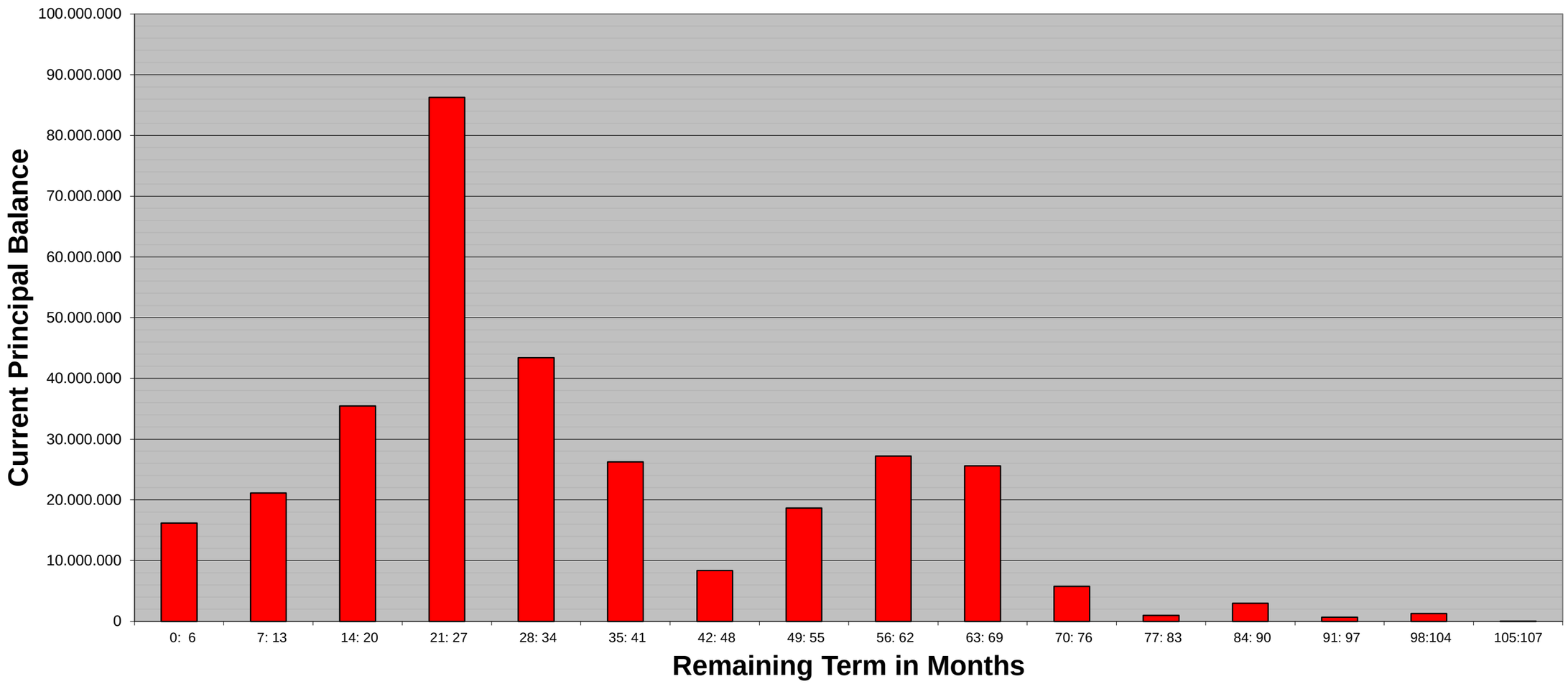
WA Remaining Term	34,00

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

18.1 Remaining Term (Graph)

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

19. Original Term

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
13: 25	256.595,74	0,08%	133	0,41%
26: 38	15.831.809,19	4,94%	3.464	10,72%
39: 51	49.760.112,76	15,54%	6.850	21,21%
52: 64	140.546.698,42	43,90%	12.232	37,87%
65: 77	24.979.188,98	7,80%	2.840	8,79%
78: 90	22.201.103,73	6,93%	2.085	6,46%
91:103	58.428.810,69	18,25%	4.307	13,33%
104:116	1.411.516,73	0,44%	77	0,24%
117:119	344.130,24	0,11%	16	0,05%
120:	6.409.265,34	2,00%	295	0,91%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

Statistics

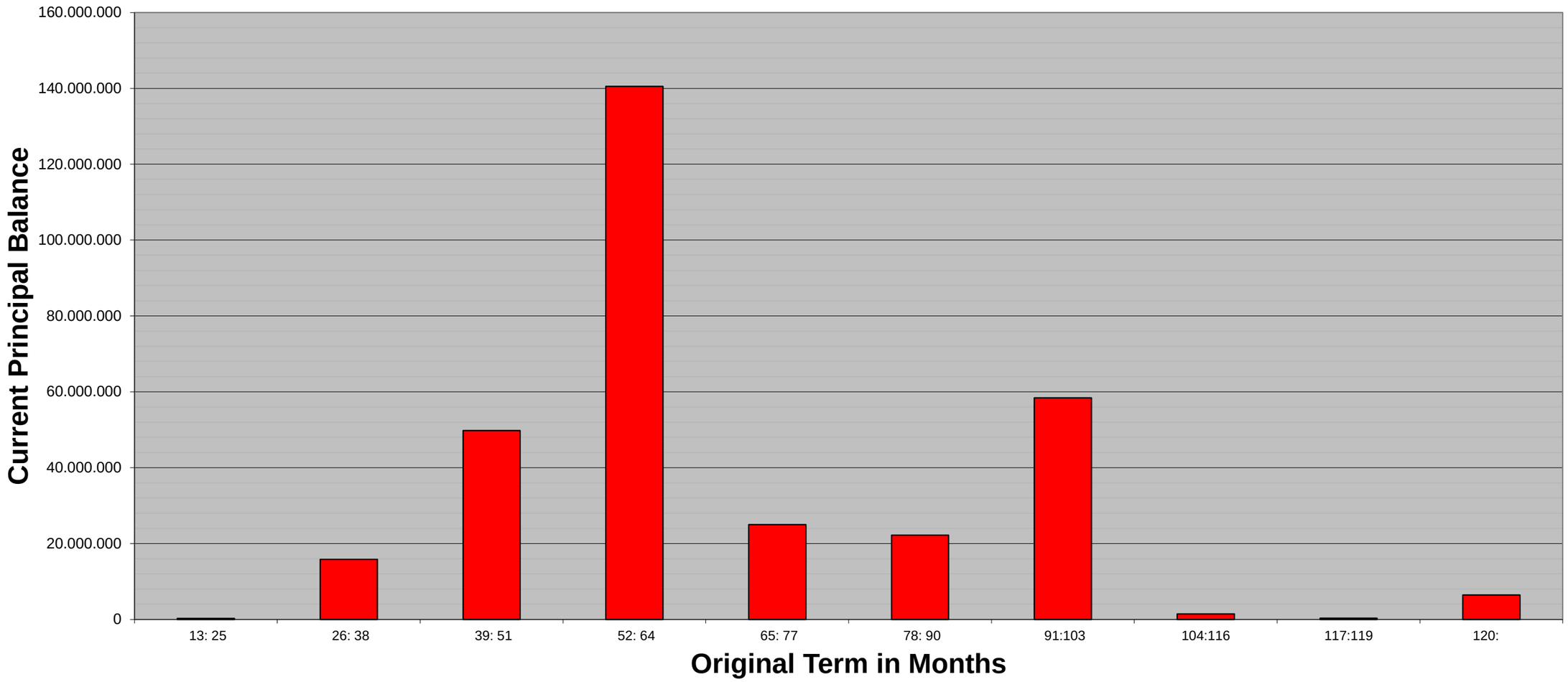
WA Original Term	67,93

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

19.1 Original Term (Graph)

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		



Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

20. Manufacturer Brands & Fueltype

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	36.158.191,11	11,29%	3.678	11,39%
2	32.385.526,04	10,12%	3.096	9,59%
3	26.698.606,22	8,34%	2.957	9,16%
4	22.990.010,40	7,18%	2.077	6,43%
5	22.457.097,84	7,01%	2.097	6,49%
6	20.997.475,89	6,56%	1.815	5,62%
7	20.050.589,13	6,26%	2.467	7,64%
8	13.539.770,17	4,23%	1.226	3,80%
9	12.939.494,19	4,04%	1.436	4,45%
10	12.675.830,62	3,96%	1.163	3,60%
11	11.980.958,16	3,74%	1.246	3,86%
12	11.080.080,10	3,46%	771	2,39%
13	9.866.503,97	3,08%	969	3,00%
14	7.973.799,26	2,49%	941	2,91%
15	5.778.444,94	1,80%	159	0,49%
Total	**267.572.378,04**	**83,57%**	**26.098**	**80,80%**

TOP 15 manufacturer brands in alphabetical order:
Audi, BMW, Fiat, Ford, Hyundai, Kia, Mercedes, Mazda, Opel, Renault, Seat, Skoda, Tesla, VW, Volvo

Fuel	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Petrol	140.475.943,19	43,88%	17.114	52,99%
Diesel Euro 6	37.347.798,68	11,67%	2.968	9,19%
Diesel Euro 5	22.020.532,46	6,88%	2.630	8,14%
Diesel < Euro 5	34.156.705,51	10,67%	3.059	9,47%
Other	4.949.287,32	1,55%	521	1,61%
n/a	81.218.964,66	25,37%	6.007	18,60%
Total	**320.169.231,82**	**100,00%**	**32.299**	**100,00%**

SC Germany Auto 2019-1
Monthly Investor Report

21. Amortisation Profile

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Amortisation profile

Collection Period	Outstanding Volume	Collection Period	Outstanding Volume	Collection Period	Outstanding Volume
1	320.169.231,82 €	51	18.394.095,77 €	101	3.326,65 €
2	312.071.501,48 €	52	16.863.092,91 €	102	2.169,52 €
3	303.011.030,73 €	53	15.359.941,37 €	103	1.205,70 €
4	293.686.561,64 €	54	13.877.422,45 €	104	540,64 €
5	284.550.747,55 €	55	12.745.159,03 €	105	270,77 €
6	275.675.489,29 €	56	11.633.839,96 €	106	- €
7	268.478.271,08 €	57	10.545.062,49 €	107	- €
8	261.328.434,48 €	58	9.485.013,29 €	108	- €
9	254.157.421,11 €	59	8.446.420,98 €	109	- €
10	247.219.943,51 €	60	7.436.891,65 €	110	- €
11	240.034.882,94 €	61	6.463.005,79 €	111	- €
12	232.491.319,91 €	62	5.536.594,08 €	112	- €
13	225.048.264,82 €	63	4.691.062,43 €	113	- €
14	216.256.814,92 €	64	3.968.115,00 €	114	- €
15	206.930.764,48 €	65	3.379.799,73 €	115	- €
16	197.690.824,24 €	66	2.951.666,84 €	116	- €
17	188.559.624,12 €	67	2.651.625,88 €	117	- €
18	178.965.301,98 €	68	2.387.074,68 €	118	- €
19	172.642.081,62 €	69	2.156.922,40 €	119	- €
20	166.425.034,73 €	70	1.950.337,31 €		
21	159.903.281,39 €	71	1.766.378,93 €		
22	153.852.750,59 €	72	1.607.058,52 €		
23	147.382.567,32 €	73	1.469.091,86 €		
24	140.277.898,48 €	74	1.344.970,42 €		
25	133.074.646,21 €	75	1.232.779,12 €		
26	122.201.984,36 €	76	1.134.099,19 €		
27	110.480.189,23 €	77	1.045.868,73 €		
28	97.052.148,90 €	78	964.377,66 €		
29	82.717.601,04 €	79	890.883,76 €		
30	70.003.315,69 €	80	818.925,86 €		
31	65.992.971,25 €	81	747.967,39 €		
32	62.237.418,74 €	82	677.460,05 €		
33	58.428.502,90 €	83	609.031,69 €		
34	55.039.793,79 €	84	542.149,71 €		
35	51.501.783,29 €	85	478.365,89 €		
36	47.624.230,31 €	86	417.016,12 €		
37	44.816.989,03 €	87	361.220,13 €		
38	41.919.724,42 €	88	309.921,40 €		
39	39.039.804,52 €	89	265.552,35 €		
40	36.406.195,50 €	90	230.405,01 €		
41	34.149.480,47 €	91	204.655,64 €		
42	32.002.920,94 €	92	179.954,16 €		
43	30.415.143,25 €	93	157.016,35 €		
44	28.852.235,92 €	94	135.344,45 €		
45	27.310.024,01 €	95	114.288,70 €		
46	25.763.343,76 €	96	93.861,05 €		
47	24.258.450,59 €	97	74.173,32 €		
48	22.777.179,03 €	98	55.956,99 €		
49	21.316.032,84 €	99	38.349,20 €		
50	19.874.540,43 €	100	23.276,26 €		

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

22. Priority of Payments + Transaction Costs

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Priority of Payments

Available Distribution Amount		15.653.814,24 €
Taxes and Senior Expenses	-	26.789,60 €
Net Swap Payments	-	54.745,65 €
Interest Class A Notes	-	41.070,00 €
Payments to Liquidity Reserve Fund	-	1.440.675,11 €
If no Principal Deficiency Trigger Event has occured, Interest Class B Notes	-	14.998,50 €
Replenishment	-	- €
Purchase Shortfall Ledger	-	45,68 €
Principal Payments Class A	-	12.965.743,50 €
Upon a Principal Deficency 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	-	1.888,81 €
Principal Payments Subordinated Loan	-	70.374,83 €
Payments to Seller		1.037.482,56 €

Transaction Costs

		All notes		Class A		Class B
Senior Expenses		26.789,60 €				
Interest accrued for the Period	-	56.068,50 €	-	41.070,00 €	-	14.998,50 €
Cumulative Interest accrued	-	2.558.589,00 €	-	2.109.610,50 €	-	448.978,50 €
Interest Payments	-	56.068,50 €	-	41.070,00 €	-	14.998,50 €
Cumulative Interest Payments	-	2.558.589,00 €	-	2.109.610,50 €	-	448.978,50 €
Interest accrued on Subordinated Loan for the Period	-	1.888,81 €				
Cumulative Interest accrued on Subordinated Loan	-	90.103,73 €				
Interest Payments on Subordinated Loan	-	1.888,81 €				
Cumulative Interest Payments on Subordinated Loan	-	90.103,73 €				
Unpaid Interest for the Period		- €				
Cumulative Unpaid Interest		- €				

Santander Consumer Bank AG
Santander-Platz 1
41061 Mönchengladbach

SC Germany Auto 2019-1
Monthly Investor Report

23. Swap Counterparty

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Swap Counterparty

Swap Counterparty	Royal Bank of Canada
Swap Rating Trigger Breach	no

		Fitch			Moody's			
Rating Trigger & Current Ratings	Consequenses	Long Term	Short Term	Outlook	Long Term (CRA)	Short Term	Outlook	Trigger breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A-	F1		A3(cr)			no
2nd Rating Trigger	Guarantee or Replacement	BBB-	F3		Baa3(cr)			no
Current Counterparty Ratings		AA-	F1+	STABLE	Aa1(cr)	P-1(cr)	STABLE	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	288.135.021,00
Fixed Rate	0,3990%
Floating Rate (Euribor)	-0,5290%
Net Swap Payments	-54.745,65
Notional Amount next period	275.169.277,50

Swap Counterparty Details

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

Counterparty Replacement

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

Swap Collateral

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

Ratings as of 30.04.2022, data source: Bloomberg

SC Germany Auto 2019-1
Monthly Investor Report

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
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Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

24. Retention

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:	333.134.982,12 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	320.169.231,82 €
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:	1.511.049,94 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.440.675,11 €
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:	13,96%
Net Economic Interest Ratio as of the end of the Monthly Period:	14,51%

SC Germany Auto 2019-1
Monthly Investor Report

25. Counterparties

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

		Fitch			Moody's			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty status
Joint Lead Managers:	**Société Générale S.A.** One Bank Street Canary Wharf, London E14 4SG United Kingdom eMail: jan.groesser@sgcib.com Phone: +49 69 7174255	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam The Netherlands eMail: jord.van.wingerden@ing.com Phone: +31 20 563 8002	A+	F1	STABLE	Baa1	-	STABLE	performing
	Banco Santander S.A. Santander Global Banking and Markets 2 Triton Square, Regent's Place London NW1 3AN United Kingdom eMail: shaun.baddeley@santandergcb.com Phone: +44 20 7756 4309	A	F1	STABLE	A3(cr)	P-2(cr)	STABLE	performing
	Wells Fargo Securities International Ltd. 33 King William Street London EC4R 9AT United Kingdom eMail: stafford.k.butt@wellsfargo.com Phone: +44 203 942 9678	A+	F1	NEG	A1	P-1	STABLE	performing
Paying Agent:	**Bank of New York Mellon** Corporate Trust Administration One Canada Square London E14 5AL United Kingdom eMail: martin.olcese@bnymellon.com Phone: +44 207 163 3834	AA	F1+	STABLE	Aa1(cr)	P-1(cr)	STABLE	performing
Transaction Account:	**Bank of New York Mellon** Messeturm Friedrich-Ebert-Anlage 49 60327 Frankfurt am Main Germany eMail: tsampikos.trigenis@bnymellon.com Phone: +49 (0)69 12014 1772	AA	F1+	STABLE	Aa1(cr)	P-1(cr)	STABLE	performing
Transaction Security Trustee:	**Wilmington Trust (Paris) SAS** 21 - 23 Boulevard Haussmann 2eme etage, 75009 Paris France eMail: cschroeder@wilmingtontrust.com Phone: +33(0) 1 53 43 29 07	-	-	-	-	-	-	performing
Data Trustee:	**Wilmington Trust SP Services (Dublin) Limited** Fourth Floor, 3 George's Dock IFSC, Dublin 1, D01 X5X0 Ireland eMail: rowens@wilmingtontrust.com Phone: +353 1 612 5558	-	-	-	-	-	-	performing

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

Ratings as of 30.04.2022, data source: Bloomberg

SC Germany Auto 2019-1
Monthly Investor Report

26. Issuer Information

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

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:	
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

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

Contact Details

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Team ABS		abs_ger@santander.de

Ratings Santander

	Fitch			Moody's		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
Santander Consumer Finance S.A.	A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
Santander Consumer Bank AG	A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 30.04.2022, data source: Bloomberg

SC Germany Auto 2019-1
Monthly Investor Report

Reporting Date		10.05.2022				
Payment Date		13.05.2022				
Period No		30				
Monthly Period		May 2022				
Interest Period	from	13.04.2022	to	13.05.2022	=	30 days
Collection Period	from	01.04.2022	to	30.04.2022		

28. Glossary

Santander

Aggregate Outstanding Principal Amount: Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.

Balloon Loan: A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.

Balloon Payment: The final payment of a balloon loan.

Defaulted Receivables Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.

Delinquent Receivable: Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.

Downpayment: The initial upfront portion of the total net amount due at the time of finalizing the contract.

Excess Spread: Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus Class B Notes Margin

Gap Insurance: Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft

Legal Maturity: Final Payment date on which all outstanding notes will mature.

Expected Maturity: Maturity date of the notes under the assumption of inter alia (a) a 15% constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.

Leisure: Is composed of motorised and not motorised caravans and campers.

Payment Protection Insurance: Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance

Recoveries: Any amount received on defaulted contracts

Repair Cost Insurance: Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle

Set-Off Reserves: Protection against set-off risks due to deposits

Used Vehicle Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle

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