

SANTANDER CONSUMER SPAIN AUTO 2019-1 - FT

SANTANDER DE TITULIZACION, S.G.F.T, S.A.
C/ JUAN IGNACIO LUCA DE TENA 13
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NAME OF THE FUND: **F.T.: SANTANDER CONSUMER SPAIN AUTO 2019-1**

INFORMATION AT: QUARTER/SEMESTER: December 20, 2023 - March 20, 2024 YEAR: 2024

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager: Signature:
 JUAN CARLOS BERZAL VALERO - GENERAL MANAGER

I. DATA OF THE FUND

Constitution Date	October 14th, 2019	Paying Agent	BANCO SANTANDER	
Disbursement Date	October 17th, 2019	Negotiation Market	AJAF	
Final Date of Redemption	December 20th, 2035	Ratings Agencies	FITCH MOODY'S	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
Seller	SANTANDER CONSUMER	CLASS A	AA+ (sf) / AA (high) (sf)	AA+ (sf) / AA (high) (sf)
		CLASS B	AA+ (sf) / AA (sf)	AA+ (sf) / AA (sf)
		CLASS C	A (sf) / A (low) (sf)	AA (sf) / A (sf)
		CLASS D	BBB+ (sf) / BBB (sf)	A+ (sf) / BBB (high) (sf)
		CLASS E	BBB- (sf) / NR	A (sf) / NR
		CLASS F	NR / NR	NR / NR
LEI Code	894500LAH3RZUM66PE80			

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY	ISIN CODE	NUM BONDS	NOMINAL			
				Initial	Current	%Act/In
CLASS A	(ISIN=ES0305442008)	4.400	Nominal per Bond	100.000,00 €	28.038,97 €	
			Total Nominal	440.000.000,00 €	123.371.468,00 €	28,04%
CLASS B	(ISIN=ES0305442016)	577	Nominal per Bond	100.000,00 €	57.888,63 €	
			Total Nominal	57.700.000,00 €	33.401.739,51 €	57,89%
CLASS C	(ISIN=ES0305442024)	278	Nominal per Bond	100.000,00 €	57.888,63 €	
			Total Nominal	27.800.000,00 €	16.093.039,14 €	57,89%
CLASS D	(ISIN=ES0305442032)	100	Nominal per Bond	100.000,00 €	57.888,63 €	
			Total Nominal	10.000.000,00 €	5.788.863,00 €	57,89%
CLASS E	(ISIN=ES0305442040)	100	Nominal per Bond	100.000,00 €	57.888,63 €	
			Total Nominal	10.000.000,00 €	5.788.863,00 €	57,89%
CLASS F	(ISIN=ES0305442057)	100	Nominal per Bond	100.000,00 €	57.888,63 €	
			Total Nominal	10.000.000,00 €	5.788.863,00 €	57,89%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period			Next Payment Date		
March 20, 2024			June 20, 2024		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	6.494,91 €	383,05 €	4,378%	313,71 €	254,10 €
CLASS B	0,00 €	700,63 €	4,778%	708,85 €	572,55 €
CLASS C	0,00 €	216,57 €	1,480%	218,95 €	177,35 €
CLASS D	0,00 €	289,73 €	1,980%	292,92 €	237,26 €
CLASS E	0,00 €	466,79 €	3,190%	471,92 €	382,26 €
CLASS F	0,00 €	867,73 €	5,930%	877,27 €	710,59 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	48.050	37.702
CR's Outstanding to be amortised	550.000.003,14 €	193.432.058,98 €
CR's Outstanding per Loan to be amortised	11.446,41 €	5.130,55 €
Interest Rate	8,16%	7,82%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	9,55%
Average Monthly Single Rate	10,50%
Constant Prepayment Rate from Constitution	12,15%

SANTANDER CONSUMER SPAIN AUTO 2019-1 FT

QUARTERLY BONDS PAYOUT REPORT

March 20th, 2024

BONDS. PRINCIPAL	
Previous Balance	218.810.439,65 €
Principal Amortised	28.577.604,00 €
Outstanding Balance	190.232.835,65 €
% of Initial Balance	34,25%
Principal accrued and unpaid	0,00 €

DATA	
Pool Cut-Off Date	2024/03/13
Payment Date	2024/03/20
Previous Payment Date	2023/12/20
Number of Days (Act/360)	91
Next Payment Date	2024/06/20
Euribor 3M	3,928%

INTEREST PAID	
CLASS A	1.685.420,00 €
CLASS B	404.263,51 €
CLASS C	60.206,46 €
CLASS D	28.973,00 €
CLASS E	46.679,00 €
CLASS F	86.773,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2024/03/20
CLASS A	6,09	0,74
CLASS B	8,75	1,89
CLASS C	9,29	2,00
CLASS D	9,33	2,00
CLASS E	9,33	2,00
CLASS F	9,33	2,00

Santander Consumer, as Originator, continues to retain in this securitisation, on an ongoing basis, a material net economic interest of not less than 5% as contemplated by Article 6(3)(c) of Regulation (EU) 2017/2402. Such retention will be achieved by retaining randomly selected receivables, equivalent to not less than 5% of the outstanding balance of the securitised receivables, where such non-securitised receivables would otherwise have been securitised in the securitisation.

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QUARTERLY COLLATERAL REPORT

March 20th, 2024

PRINCIPAL	
Previous Balance	223.410.693,52 €
Principal Amortised	29.978.634,54 €
Outstanding Balance	193.432.058,98 €
Number of Credit Rights	37.702

PRINCIPAL BALANCE IN ARREARS (*)					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	> 180 DAYS
Principal Balance in Arrears	212.880,83 €	111.025,42 €	100.556,32 €	205.194,23 €	2.696.051,74 €
Interest accrued on Credit Rights in Arrears	41.160,01 €	22.928,55 €	21.287,70 €	40.491,78 €	596.359,11 €
Outstanding Balance	6.722.101,52 €	2.115.167,88 €	1.378.382,69 €	1.548.377,73 €	6.539.783,83 €
Number of Credit Rights	1.081	309	192	268	1.021
% of Outstanding Balance	3,48%	1,09%	0,71%	0,80%	3,38%

* Data at Pool Cut-off Date previous to Additional Credit Right purchase.

DEFAULTED RECEIVABLES	
Last balance ⁽¹⁾	10.055.282,19 €
Difference in Actual Period	-1.401.033,81 €
Current balance	8.654.248,38 €

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QUARTERLY COLLATERAL REPORT

March 20th, 2024

CUMULATIVE DEFAULTED RECEIVABLES	
Last balance ⁽¹⁾	33.498.580,07 €
Difference in Actual Period	1.184.220,15 €
Current balance	34.682.800,22 €

CUMULATIVE RECOVERIES	
Last balance ⁽¹⁾	23.443.297,88 €
Difference in Actual Period	2.585.253,96 €
Current balance	26.028.551,84 €

⁽¹⁾ Due to a IT problem, "Defaulted Receivables", "Cumulative Defaulted Receivables" and "Cumulative Recoveries" data as of March, 21, 2023 were inaccurate. Once it has been amended as properly, these "Last balance" data have been verified and updated as shown in the corresponding tables .

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QUARTERLY REPORT - ALLOCATION OF CASH

March 20th, 2024

TOTAL CASH RECEIVED END OF PERIOD	38.218.725,33 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	28.641.584,89 €
Contentious Loans	50.697,12 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	4.071.468,81 €
Refund of Interest accrued	0,00 €
CASH RESERVE AMOUNT + LIQUIDITY	5.455.000,00 €
OTHERS	-25,49 €

TREASURY ACCOUNT STATEMENT	5.455.000,00 €
PRINCIPAL CASH RESERVE AMOUNT	
Previous Balance	5.455.000,00 €
Difference	0,00 €
Outstanding Balance	5.455.000,00 €
WITHOLDING ISSUE EXPENSES	0,00 €

TOTAL CASH PAID END OF PERIOD	38.218.725,33 €
ORDINARY EXPENSES	13.081,50 €
MANAGEMENT FEE	25.000,00 €
SERVICER FEE	68.190,92 €
SWAP PAYMENT	78.868,96 €
SWAP COLLECTION	-2.089.663,48 €
INTEREST ON CLASS A BONDS	1.685.420,00 €
INTEREST ON CLASS B BONDS	404.263,51 €
INTEREST ON CLASS C BONDS	60.206,46 €
INTEREST ON CLASS D BONDS	28.973,00 €
INTEREST ON CLASS E BONDS	46.679,00 €
CASH RESERVE AMOUNT	5.455.000,00 €
INTEREST ON CLASS F BONDS	86.773,00 €
BONDS AMORTISATION	28.577.604,00 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	3.778.328,46 €
EXCESS	0,00 €

SANTANDER CONSUMER SPAIN AUTO 2019-1 FT**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

March 20th, 2024

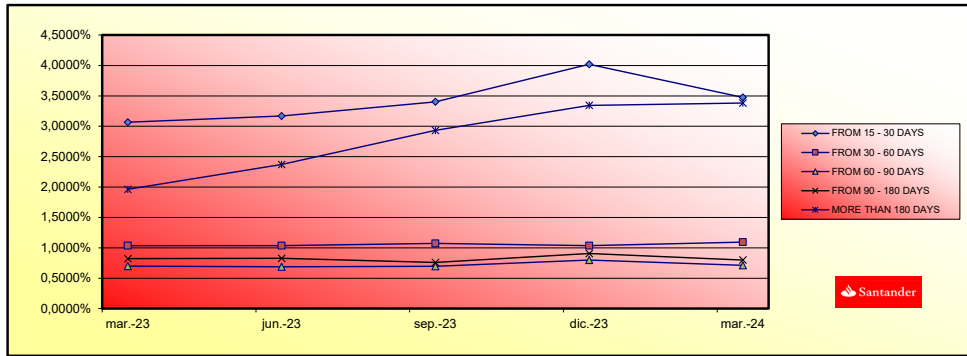
CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	March 20th, 2024
SUBORDINATED ISSUE	105.500.000,00 € (19,18%)	61.072.504,65 € (31,57%)
PRINCIPAL RESERVE FUND	5.455.000,00 € (1,00)%	5.455.000,00 € (2,96%)

SUBORDINATED LOANS		
CONCEPTS	INITIAL	March 20th, 2024
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	4.000.000,00 €	0,00 €
Interest Rate	1,732%	—

**FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN 2019-1**

HISTORICAL ARREARS REPORTS

HISTORICAL ARREARS REPORTS					
	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24
FROM 15 - 30 DAYS	3,0671%	3,1692%	3,4017%	4,0196%	3,4752%
FROM 30 - 60 DAYS	1,0362%	1,0359%	1,0739%	1,0350%	1,0935%
FROM 60 - 90 DAYS	0,6992%	0,6673%	0,6960%	0,7999%	0,7126%
FROM 90 - 180 DAYS	0,8220%	0,8282%	0,7581%	0,9062%	0,8005%
MORE THAN 180 DAYS	1,9617%	2,3718%	2,9321%	3,3444%	3,3809%



**FONDO DE TITULIZACIÓN
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TRIGGERS

TRIGGERS PRO RATA AMORTIZATION vs SEQUENTIAL AMORTIZATION

On any Determination Date, the occurrence of any of the following events shall constitute a Subordination Event:

(i) The three-month average Delinquency Ratio, as of the preceding Determination Date is higher than 5,00%; or

Delinquency Ratio		
	%	Outstanding balance CR's
Dic 23	4,81%	219.142.407,78 €
Jan 24	4,92%	209.208.217,49 €
Feb 24	4,97%	199.717.020,06 €
Average Delinquency Ratio corresponding to the preceding 3 months higher than 5,00%	4,895%	

(ii) The Cumulative Loss Ratio, as at the immediately preceding Determination Date, is equal or greater than 1,30%; or

Cumulative Loss Ratio	
Cumulative Defaulted Receivables	34.682.800,22 €
Cumulative Recoveries with respect Defaulted Receivables	26.028.551,84 €
Cumulative Balance CR's	891.122.684,80 €
Ratio equal or greater than 1,30%	0,971%

(iii) The cumulative Default Receivables are equal or higher than 100% for the sum of the Class D, E and F bonds at the Date of Incorporation; or

Cumulative Default Receivables vs Class D, E and F Bonds	
Cumulative Defaulted Receivables	34.682.800,22 €
Class D, E and F Bonds at the Date of Incorporation	30.000.000,00 €
Ratio equal or greater than 100%	115,609%

(iv) The Outstanding Balance of the Receivables from one Borrower is equal or higher than 2% of the Outstanding Balance of the Aggregate Portfolio; or

Largest Debtor Ratio	
Largest Debtor	93.002,24 €
Rest of Debtors	193.339.056,74 €
Ratio equal or greater than 2%	0,010%

(v) An Insolvency Event occurs in respect of the Seller; or

(vi) The Seller breaches any of its obligations under any transaction document (unless such breach is remedied within the earlier of five (5) Business Days or the following Purchase Date; or

(vii) Santander Consumer is replaced as Servicer of the Receivables; or

(viii) A Swap Counterparty Downgrade Event occurs; or

(ix) a Clean-Up Call Event occurs.

THE FUND BREACHES ONE OF THE TRIGGERS WITH RESPECT THE AMORTISATION OF THE BONDS, SO THAT THE PRORRATA AMORTISATION CEASES AND BECOMES SEQUENTIAL.



**SANTANDER CONSUMER SPAIN AUTO 2019-1
FONDO DE TITULIZACIÓN**

TIPO DE VEHICULO USADO/NUEVO		Type of vehicle new/used			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
VEHICULOS NUEVOS	New vehicles	89.027,62	46,03%	13.214	35,05%
VEHICULOS USADOS	Used cars	104.404,44	53,97%	24.488	64,95%
TOTALS(€)		193.432.058,98	100%	37.702	100%

TIPO DE VEHICULO DISTINTO TURISMO-TODO TERRENO		Type of vehicle			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
TURISMO Y TODO TERRENO	Passenger car and Four-wheel drive vehicles	178.340,91	92,20%	34.458	91,40%
INDUSTRIAL LIGERO	Light commercial vehicles	9.313,56	4,81%	1.840	4,88%
DERIVADO DEL TURISMO	Passenger car derivatives	5.760,07	2,98%	1.402	3,72%
AUTOCARES Y AUTOBUSES	Buses	17,47	0,01%	2	0,01%
TOTALS(€)		193.432.058,98	100%	37.702	100%

PERSONA FISICA/JURIDICA		Natural person/Corporate body			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
PERSONA FISICA	Natural person	190.482,70	98,48%	37.034	98,23%
PERSONA JURIDICA	Corporate Body	2.949,36	1,52%	668	1,77%
TOTALS(€)		193.432.058,98	100%	37.702	100%

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		Outstanding Principal	%
MAYOR DEUDOR	Largest Debtor 1	93.002,24	0,10%
RESTO DE DEUDORES	Rest of debtors	193.339.056,74	99,90%
TOTALS(€)		193.432.058,98	100%

	VTO MEDIO PONDERADO DE LOS DC		Term maturity	
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
01/01/2023-31/12/2023	444,92	0,23%	248	0,66%
01/01/2024-31/12/2024	13.479,29	6,97%	9.751	25,86%
01/01/2025-31/12/2025	38.425,15	19,86%	10.574	28,05%
01/01/2026-31/12/2026	45.567,59	23,56%	7.567	20,07%
01/01/2027-31/12/2027	32.640,18	16,87%	4.009	10,63%
01/01/2028-31/12/2028	32.949,37	17,03%	3.149	8,35%
01/01/2029-31/12/2029	19.964,63	10,32%	1.656	4,39%
01/01/2030-31/12/2030	7.580,88	3,92%	560	1,49%
01/01/2031-31/12/2031	2.308,82	1,19%	181	0,48%
01/01/2032-31/12/2032	71,14	0,04%	7	0,02%
TOTALS(€)	193.432.058,98	100%	37.702	100%

VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i>	22/03/2027
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	DISTRIBUCION POR COMUNIDADES AUTONOMAS		Autonomous region	
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
Andalucía	43.024,83	22,24%	8.770	23,26%
Aragón	5.127,10	2,65%	911	2,42%
Asturias	3.375,72	1,75%	596	1,58%
Baleares	4.623,52	2,39%	1.056	2,80%
Canarias	14.526,74	7,51%	2.980	7,90%
Cantabria	2.462,06	1,27%	431	1,14%
Castilla-León	7.101,01	3,67%	1.310	3,47%
Castilla-La Mancha	8.664,43	4,48%	1.763	4,68%
Cataluña	27.965,00	14,46%	4.710	12,49%
Valencia	20.121,26	10,40%	4.117	10,92%
Extremadura	5.414,44	2,80%	1.160	3,08%
Galicia	13.523,15	6,99%	2.402	6,37%
Madrid	20.198,75	10,44%	4.090	10,85%
Murcia	7.278,17	3,76%	1.471	3,90%
Navarra	2.779,96	1,44%	503	1,33%
Pais Vasco	5.051,48	2,61%	1.029	2,73%
La Rioja	1.645,53	0,85%	309	0,82%
Ceuta	106,49	0,06%	20	0,05%
Melilla	442,32	0,23%	74	0,20%
TOTALS(€)	193.432.058,98	100%	37.702	100%

IMPORTE PENDIENTE DEL PRESTAMO		Outstanding Principal by loan			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
47,73 - 9.999,99	131.798,84	68,14%	33.076	87,73%	
10.000,00 - 19.999,99	56.983,23	29,46%	4.428	11,74%	
20.000,00 - 29.999,99	4.264,71	2,20%	188	0,50%	
30.000,00 - 39.999,99	251,73	0,13%	8	0,02%	
40.000,00 - 49.999,99	40,53	0,02%	1	0,00%	
50.000,00 - 93.002,24	93,00	0,05%	1	0,00%	
TOTALS(€)	193.432.058,98	100%	37.702	100%	

% ENTRADA SOBRE VALOR DEL VEHICULO		(%) Amount granted as regards the value of the vehicle			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
<5	23.366,97	12,08%	4.271	11,33%	
5-9	24.059,18	12,44%	4.053	10,75%	
10-14	32.842,84	16,98%	5.939	15,75%	
15-20	25.491,28	13,18%	4.839	12,83%	
>20	87.671,77	45,32%	18.600	49,33%	
TOTALS(€)	193.432.058,98	100%	37.702	100%	

SCORING COCHE NUEVO		Scoring new car			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
<545	13.144,75	6,80%	1.557	4,13%	
545-900	75.882,88	39,23%	11.657	30,92%	
COCHE USADO <i>Used car</i>	104.404,43	53,97%	24.488	64,95%	
TOTALS(€)	193.432.058,98	100%	37.702	100%	

SCORING COCHE USADO		Scoring used car			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
<545		22.426,97	11,59%	5.786	15,35%
545-900		81.977,42	42,38%	18.702	49,60%
COCHE NUEVO	New car	89.027,63	46,03%	13.214	35,05%
TOTALS(€)		193.432.058,98	100%	37.702	100%

TIPO DE OCUPACION DEL DEUDOR		Employment Status			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
TRABAJADOR POR CUENTA PROPIA	Self-employed	25.224,60	13,04%	4.772	12,66%
NO TRABAJA	Does not work	2.663,04	1,38%	594	1,58%
RESTO	Rest	165.544,42	85,58%	32.336	85,77%
TOTALS(€)		193.432.058,98	100%	37.702	100%

TIPO DE INTERES		Interest rate			
%		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
5,00 - 5,99		40.608,99	20,99%	6.696	17,76%
6,00 - 6,99		21.844,14	11,29%	4.380	11,62%
7,00 - 7,99		37.578,45	19,43%	7.102	18,84%
8,00 - 8,99		76.384,10	39,49%	15.934	42,26%
9,00 - 9,99		11.132,27	5,76%	2.420	6,42%
10,00 - 11,99		5.884,08	3,04%	1.170	3,10%
TOTALS(€)		193.432.058,98	100%	37.702	100%

TIPO DE INTERÉS MEDIO PONDERADO	<i>Weighted average interest rate</i>	7,81%
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**FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN 2019-1**

COUNTERPARTIES

COUNTERPARTY	LEI Code	Role	Credit Rating Assigned				
			Fitch	Moody's	S&P	DBRS	SCOPE
Santander de Titulización, S.G.F.T., S.A.	9845005A96P591A00F75	Management Company	Not assigned	Not assigned	Not assigned	Not assigned	Not assigned
Santander Consumer Finance, S.A.	5493000LM0MZ4JPMGM90	(i) Seller or Originator of the Receivables, (ii) Servicer of the Receivables, (iii) Counterparty of the Subordinated Loan Agreement, (iv) Depository Entity of the Commingling Reserve and (v) Subscriber of part of the Class B Notes, and Subscriber of the Class C, D, E and F Notes.	Not assigned	Not assigned	Not assigned	Not assigned	Not assigned
Santander Consumer Finance, S.A.	5493000LM0MZ4JPMGM90	(i) Subscriber of Class A Notes and part of the Class B Notes, (ii) Fund's counterparty to the Reinvestment Agreement and (iii) Back-Up Servicer Facilitator.	A- (long term) and F2 (short term) Stable Outlook	A2 (long term) and P-1 (short term) Stable Outlook	A- (long term) and A-2 (short term) Stable Outlook	Not assigned	Not assigned
Banco Santander, S.A.	5493006QMFDDMYWIAM13	(i) Arranger, (ii) Lead Manager under de Management, Placement and Subscription Agreement, (iii) Paying Agent, (iv) Swap Counterparty and (v) Swap Calculation Agent.	A- (long term) and F2 (short term) Stable Outlook	A2 (long term) and P-1 (short term) Stable Outlook	A- (long term) and A-1 (short term) Stable Outlook	A (high) (long term) and R-1 (middle) (short term) Stable Outlook	AA- (long term) and S-1+ (short term) Stable Outlook

**FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN 2019-1**

SWAP CALCULATION

	Notional	Initial Date	Final Date	Days	Interest Rate	Liquidation
SWAP A - FUND PAYS	151.949.072,00	20-dic.-23	20-mar.-24	91	0,1040%	39.945,72
SWAP A - SWAP COUNTERPARTY PAYS	151.949.072,00	20-dic.-23	20-mar.-24	91	4,388%	1.685.402,22
SWAP A - FINAL LIQUIDATION						1.645.456,50
SWAP B - FUND PAYS	33.401.739,51	20-dic.-23	20-mar.-24	91	0,4610%	38.923,23
SWAP B - SWAP COUNTERPARTY PAYS	33.401.739,51	20-dic.-23	20-mar.-24	91	4,788%	404.261,25
SWAP B - FINAL LIQUIDATION						365.338,02

SANTANDER CONSUMER SPAIN AUTO 2019-1 FT

DEFINITIONS

March 20th, 2024

POOL CUT-OFF DATE Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments.
All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.

DEFAULTED RECEIVABLES means, at any time, the Receivables arising from Loans in respect of which: (i) there are one or more instalments that are more than 90 days overdue; or (ii) following the relevant final maturity date, there is at least one instalment which is more than 90 days overdue; or (iii) the Servicer, in accordance with the Servicing Policies, considers that the relevant Borrower is unlikely to pay the instalments under the Loans as they fall due. For the avoidance of doubt, once a Receivable has been classified as a Defaulted Receivable, it will remain classified as such.

CUMULATIVE LOSS RATIO means, as of the Determination Date immediately preceding any Payment Date, the ratio between: (i) the sum of the Outstanding Balance of all the Defaulted Receivables during the period from the Date of Incorporation until the end of the corresponding Collection Period reduced by the amount of Principal Recoveries with respect to Defaulted Receivables received during such period which are applied to principal of the Defaulted Receivables; and (ii) the sum of the Outstanding Balance of all the Receivables at the time of the transfer purchased by the Issuer as of the Date of Incorporation.

CUMULATIVE DEFAULTED RECEIVABLES means, the sum of the Outstanding Balance of all the Defaulted Receivables during the period from the Date of Incorporation until the end of the corresponding Collection Period.

CUMULATIVE RECOVERIES (with respect Defaulted Receivables) means, the amount of Principal Recoveries with respect to Defaulted Receivables received from the Date of Incorporation until the end of the corresponding Collection Period which are applied to principal of the Defaulted Receivables

DELINQUENT RECEIVABLES means, at any time, any Receivable which is past due but is not a Defaulted Receivable.

DELINQUENCY RATIO means the Outstanding Balance of the Delinquent Receivables divided by the Outstanding Balance of the Receivables.

RESIDUAL LIFE Calculations made without the clean-up call at 10% of the outstanding balance of the CR's

FONDO DE TITULIZACIÓN SANTANDER CONSUMER SPAIN 2019-1

Tasa mensual actual anualizada / Monthly Single Rate	9,55%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	10,50%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	12,15%

Fecha / Date	Principal Pendiente / Ppal Outstanding		Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caída mensual media / Average Single Monthly	TACP / CPR	Caída mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepayment
	Fecha Constitución	Constitution Date							
17-oct.-19	558.143.230,56		100,00%	100,00%					558.143.230,56
31-dic.-21	546.799.910,96	535.750.178,90	98,83%	97,98%	2,02%	21,73%	2,02%	21,73%	540.411.868,98
31-ene.-22	535.382.204,78	519.357.450,34	97,68%	97,01%	1,51%	16,67%	0,99%	11,28%	522.945.968,28
28-feb.-22	523.889.522,32	502.826.637,68	96,54%	95,98%	1,36%	15,14%	1,06%	11,99%	505.742.025,53
31-mar.-22	512.321.371,26	485.320.979,16	95,41%	94,73%	1,34%	14,99%	1,30%	14,55%	488.796.679,67
30-abr.-22	500.677.256,00	469.987.326,19	94,29%	93,87%	1,26%	14,09%	0,91%	10,36%	472.106.610,46
31-may.-22	488.956.677,72	454.546.713,54	93,19%	92,96%	1,21%	13,58%	0,97%	11,01%	455.668.538,02
30-jun.-22	477.449.548,82	439.175.081,65	92,10%	91,98%	1,19%	13,35%	1,05%	11,93%	439.746.703,62
31-jul.-22	465.866.856,45	423.758.369,68	91,03%	90,96%	1,18%	13,25%	1,11%	12,55%	424.065.911,51
31-ago.-22	454.208.104,39	409.080.630,58	89,96%	90,06%	1,16%	13,02%	0,99%	11,21%	408.623.059,91
30-sep.-22	442.472.793,20	394.081.030,13	88,91%	89,06%	1,15%	12,98%	1,11%	12,55%	393.415.084,79
31-oct.-22	430.660.420,12	379.032.071,50	87,87%	88,01%	1,15%	13,00%	1,18%	13,28%	378.438.959,35
30-nov.-22	418.770.479,14	364.979.884,18	86,85%	87,16%	1,14%	12,84%	0,97%	11,08%	363.691.693,66
31-dic.-22	407.473.783,23	351.373.316,36	85,83%	86,23%	1,13%	12,78%	1,06%	11,99%	349.746.549,57
31-ene.-23	396.102.905,68	337.825.493,27	84,83%	85,29%	1,13%	12,75%	1,10%	12,38%	336.014.670,30
28-feb.-23	384.657.359,38	321.537.641,81	83,84%	83,59%	1,19%	13,36%	1,99%	21,43%	322.493.302,90
31-mar.-23	373.136.653,98	306.839.387,52	82,86%	82,23%	1,22%	13,65%	1,62%	17,85%	309.179.727,97
30-abr.-23	361.540.295,96	294.823.531,97	81,89%	81,55%	1,19%	13,41%	0,83%	9,56%	296.071.259,20
31-may.-23	349.867.788,51	282.250.318,76	80,93%	80,67%	1,19%	13,34%	1,07%	12,12%	283.165.243,05
30-jun.-23	338.942.964,28	274.031.813,34	79,99%	80,85%	1,11%	12,56%	-0,22%	-2,64%	271.118.437,01
31-jul.-23	327.946.400,37	262.276.059,17	79,05%	79,98%	1,11%	12,55%	1,08%	12,22%	259.257.745,90
31-ago.-23	316.877.625,69	251.036.361,41	78,13%	79,22%	1,10%	12,46%	0,94%	10,74%	247.580.759,78
30-sep.-23	305.736.166,06	240.072.925,20	77,22%	78,52%	1,09%	12,36%	0,88%	10,09%	236.085.098,10
31-oct.-23	294.521.544,17	229.510.499,72	76,32%	77,93%	1,08%	12,20%	0,76%	8,74%	224.768.409,32
30-nov.-23	283.233.279,60	218.802.410,17	75,42%	77,25%	1,07%	12,11%	0,87%	9,91%	213.628.370,62
31-dic.-23	273.709.294,47	208.679.304,15	74,54%	76,24%	1,08%	12,21%	1,31%	14,61%	204.033.103,58
31-ene.-24	264.122.768,50	198.997.559,04	73,67%	75,34%	1,08%	12,25%	1,18%	13,26%	194.586.799,51
29-feb.-24	254.473.291,01	190.130.957,97	72,81%	74,72%	1,07%	12,15%	0,83%	9,55%	185.287.526,70

**FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)
 FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)**

TACP / CPR: 13,15%

Fecha de Pago / Payment Date	Bonos Serie A / Series A Bonds			Bonos Serie B / Series B Bonds			Bonos Serie C / Series C Bonds			Bonos Serie D / Series D Bonds			Bonos Serie E / Series E Bonds			Bonos Serie F / Series F Bonds		
	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow
TOTAL:	28.038,97	876,72	28.915,70	57.888,63	5.087,55	62.976,18	57.888,63	1.715,50	59.602,13	57.888,63	2.292,39	60.181,02	57.888,63	3.693,29	61.581,92	57.888,63	4.093,09	61.981,72
20/03/2024																		
20/06/2024	7.843,03	300,22	8.143,25	0,00	678,19	678,19	0,00	215,95	215,95	0,00	288,90	288,90	0,00	465,46	465,46	0,00	865,25	865,25
20/09/2024	5.293,79	216,24	5.510,03	0,00	678,19	678,19	0,00	215,95	215,95	0,00	288,90	288,90	0,00	465,46	465,46	0,00	465,46	465,46
20/12/2024	4.741,82	157,83	4.899,65	0,00	670,82	670,82	0,00	213,60	213,60	0,00	285,76	285,76	0,00	460,40	460,40	0,00	460,40	460,40
20/03/2025	3.924,48	106,42	4.030,91	0,00	663,45	663,45	0,00	211,25	211,25	0,00	282,62	282,62	0,00	455,34	455,34	0,00	455,34	455,34
20/06/2025	3.563,33	66,77	3.630,10	0,00	678,19	678,19	0,00	215,95	215,95	0,00	288,90	288,90	0,00	465,46	465,46	0,00	465,46	465,46
22/09/2025	2.672,53	29,24	2.701,76	2.871,77	692,94	3.564,71	0,00	220,64	220,64	0,00	295,18	295,18	0,00	475,57	475,57	0,00	475,57	475,57
22/12/2025	0,00	0,00	0,00	20.373,86	637,54	21.011,40	0,00	213,60	213,60	0,00	285,76	285,76	0,00	460,40	460,40	0,00	460,40	460,40
20/03/2026	0,00	0,00	0,00	34.643,00	388,21	35.031,21	57.888,63	206,36	58.095,19	57.888,63	276,34	58.164,97	57.888,63	445,22	58.333,85	57.888,63	445,22	58.333,85